Holly Healy

From: Brooke Harrison
Sent: Thursday, November 12, 2026 8:56 AM
To: Doug Hays; Holly Healy; Cynthia Attebury; Brad Attebury
Subject: Invoice Cloud Emails
Attachments: 20261112084554142 (1).pdf

I have attached copies of all my email correspondence, highlighting the relevant dates, times, and the reasons why the first two messages were not delivered. While my previous email was labeled as a '2nd attempt,' this is technically my fourth attempt; however, I did not count the first two unsuccessful attempts in that label.

Brooke Harrison

Office Manager | Accounts Payable

Carmi Light and Water

225 E Main St. Carmi, IL 62821

Phone: (618)382-5555

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Outlook

Request for Information on Credit Card Processing Solutions

From Brooke Harrison <brooke@cityofcarmi.com>
Date Tue 11/3/2026 12:37 PM
To mdelpeschio@invoicecloud.com <mdelpeschio@invoicecloud.com>

Hello,

My name is Brooke and I am the Office Manager at Carmi Light and Water, and we are currently evaluating our options for credit card processing services. We use Tyler Technologies for our billing and payment collection and are interested in learning more about your solutions and how they might integrate with our existing system.

Could you please provide the following information:

- Overview of your credit card processing services
- Compatibility and integration with Tyler Technologies
- Fee structure (transaction, monthly, setup, etc.)
- Security and compliance features (e.g., PCI compliance)
- Customer support details
- Any references or case studies with similar utility companies

Please let us know if you require any additional information from our side. We look forward to your response and learning more about your services.

Brooke Harrison
Office Manager | Accounts Payable
Carmi Light and Water
225 E Main St. Carmi, IL 62821
Phone: (618)382-5555



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Outlook

Undeliverable: Request for Information on Credit Card Processing Solutions

From Microsoft Outlook <MicrosoftExchange329e71ec88ae4615bbc36ab6ce41109e@cityofcarmi.com>
Date Tue 11/3/2026 12:37 PM
To mdelpeschio@invoicecloud.com <mdelpeschio@invoicecloud.com>

1 attachment (34 KB)
Request for Information on Credit Card Processing Solutions;

Delivery has failed to these recipients or groups:

mdelpeschio@invoicecloud.com (mdelpeschio@invoicecloud.com)
Your message wasn't delivered. Please try resending the message.

Diagnostic information for administrators:

Generating server: DM8PR04MB890051.namprd04.prod.outlook.com

mdelpeschio@invoicecloud.com
Remote server returned '550 5.7.703 Your message can't be delivered because messages to INVOICECLOUD.COM; are blocked by your organization using Tenant Allow Block List. For more information please go to https://go.microsoft.com/fwlink/?linkid=2237642. AS(8910)'

Original message headers:

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Outlook

Request for Information on Credit Card Processing Solutions

From Brooke Harrison <brooke@cityofcarmi.com>
Date Tue 11/3/2026 12:47 PM
To mdelpeschio@invoicecloud.com <mdelpeschio@invoicecloud.com>

Hello,

My name is Brooke and I am the Office Manager at Carmi Light and Water, and we are currently evaluating our options for credit card processing services. We use Tyler Technologies for our billing and payment collection and are interested in learning more about your solutions and how they might integrate with our existing system.

Could you please provide the following information:

- Overview of your credit card processing services
- Compatibility and integration with Tyler Technologies
- Fee structure (transaction, monthly, setup, etc.)
- Security and compliance features (e.g., PCI compliance)
- Customer support details
- Any references or case studies with similar utility companies

Please let us know if you require any additional information from our side. We look forward to your response and learning more about your services.

Brooke Harrison
Office Manager | Accounts Payable
Carmi Light and Water
225 E Main St. Carmi, IL 62821
Phone: (618)382-5555

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Outlook

Undeliverable: Request for Information on Credit Card Processing Solutions

From Microsoft Outlook <MicrosoftExchange329e71ec88ae4615bbc36ab6ce41109e@cityofcarmi.com>
Date Tue 11/3/2026 12:47 PM
To mdelpeschio@invoicecloud.com <mdelpeschio@invoicecloud.com>

1 attachment (34 KB)
Request for Information on Credit Card Processing Solutions;

Delivery has failed to these recipients or groups:

mdelpeschio@invoicecloud.com (mdelpeschio@invoicecloud.com)
Your message wasn't delivered. Please try resending the message.

Diagnostic information for administrators:

Generating server: CH8PR04MB994119.namprd04.prod.outlook.com

mdelpeschio@invoicecloud.com
Remote server returned '550 5.7.703 Your message can't be delivered because messages to INVOICECLOUD.COM; are blocked by your organization using Tenant Allow Block List. For more information please go to https://go.microsoft.com/fwlink/?linkid=2237642. AS(8910)'

Original message headers:

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 Microsoft SMTP Server (version=TLS1_2,
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 18:47:31 +0000
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Content-Transfer-Encoding: binary
From: Brooke Harrison <brooke@cityofcarmi.com>
To: "mdelpeschio@invoicecloud.com" <mdelpeschio@invoicecloud.com>
Subject: Request for Information on Credit Card Processing Solutions
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Outlook

Request for Information on Credit Card Processing Solutions

From Brooke Harrison <brooke@cityofcarmi.com>
Date Mon 11/9/2026 9:08 AM
To mdelpeschio@invoicecloud.com <mdelpeschio@invoicecloud.com>

Hello,

My name is Brooke and I am the Office Manager at Carmi Light and Water, and we are currently evaluating our options for credit card processing services. We use Tyler Technologies for our billing and payment collection and are interested in learning more about your solutions and how they might integrate with our existing system.

Could you please provide the following information:

- Overview of your credit card processing services
- Compatibility and integration with Tyler Technologies
- Fee structure (transaction, monthly, setup, etc.)
- Security and compliance features (e.g., PCI compliance)
- Customer support details
- Any references or case studies with similar utility companies

Please let us know if you require any additional information from our side. We look forward to your response and learning more about your services.

Brooke Harrison
Office Manager | Accounts Payable
Carmi Light and Water
225 E Main St. Carmi, IL 62821
Phone: (618)382-5555

THE CITY OF CARMI ILLINOIS

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Outlook

Request for Information on Credit Card Processing Solutions

From Brooke Harrison <brooke@cityofcarmi.com>
Date Thu 11/12/2026 8:44 AM
To mdelpeschio@invoicecloud.com <mdelpeschio@invoicecloud.com>
Cc Doug Hays <mayor@cityofcarmi.com>; Holly Healy <wedg@cityofcarmi.com>; Cynthia Attebury <clerk@cityofcarmi.com>; Brad Attebury <supervisor@cityofcarmi.com>

2nd request

Hello,

My name is Brooke and I am the Office Manager at Carmi Light and Water, and we are currently evaluating our options for credit card processing services. We use Tyler Technologies for our billing and payment collection and are interested in learning more about your solutions and how they might integrate with our existing system.

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Brooke Harrison
Office Manager | Accounts Payable
Carmi Light and Water
225 E Main St. Carmi, IL 62821
Phone: (618)382-5555

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Relayed: Request for Information on Credit Card Processing Solutions

From Microsoft Outlook <MicrosoftExchange329e71ec88ae4615bbc36ab6ce41109e@cityofcarmi.com>
Date Thu 11/12/2026 8:44 AM
To mdelpeschio@invoicecloud.com <mdelpeschio@invoicecloud.com>

1 attachment (24 KB)
Request for Information on Credit Card Processing Solutions;

Delivery to these recipients or groups is complete, but no delivery notification was sent by the destination server:

mdelpeschio@invoicecloud.com (mdelpeschio@invoicecloud.com)

Subject: Request for Information on Credit Card Processing Solutions

Holly Healy

From: Brooke Harrison
Sent: Thursday, November 12, 2026 8:44 AM
To: mdelpeschio@invoicecloud.com
Cc: Doug Hays; Holly Healy; Cynthia Attebury; Brad Attebury
Subject: Request for Information on Credit Card Processing Solutions

Importance: High

2nd request

Hello,

My name is Brooke and I am the Office Manager at Carmi Light and Water, and we are currently evaluating our options for credit card processing services. We use Tyler Technologies for our billing and payment collection and are interested in learning more about your solutions and how they might integrate with our existing system.

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Please let us know if you require any additional information from our side. We look forward to your response and learning more about your services.

Brooke Harrison

Office Manager | Accounts Payable

Carmi Light and Water

225 E Main St. Carmi, IL 62821

Phone: (618)382-5555

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Holly Healy

From: Jason Eaton
Sent: Thursday, November 5, 2026 12:35 PM
To: Brooke Harrison
Cc: Holly Healy; Cynthia Attebury; Doug Hays
Subject: Re: InvoiceCloud

It was blocked in April. We did get several scam emails from invoicecloud.com. It is a legitimate company but they get spoofed alot so always be careful with it. I removed from block list.

If you still want me to I will send it still. But appears to be legit.

Tyler does offer the same service and is legal from what I looked into. That way we don't have to have another 3rd party company to deal with.

Tyler charges the customer $3.50 direct to them from what I understand. Nothing the city has anything to deal with. So should all be legal for us to do.

I would at least contact Tyler and find all those options first. Compare the difference at least before using another 3rd party.

Let me know how you all want to proceed.

From: Brooke Harrison <brooke@cityofcarmi.com>
Sent: Thursday, November 5, 2026 10:18:18 AM
To: Jason Eaton <jeaton@carmiit.net>
Cc: Holly Healy <wedg@cityofcarmi.com>; Cynthia Attebury <clerk@cityofcarmi.com>; Doug Hays <mayor@cityofcarmi.com>
Subject: InvoiceCloud

Hey J,

I tried to email a company, but it bounced back twice, saying our organization blocked it. This is what the email said:

Diagnostic information for administrators:

Generating server: CH8PR04MB994119.namprd04.prod.outlook.com

mdelpeschio@invoicecloud.com
Remote server returned '550 5.7.703 Your message can't be delivered because messages to INVOICECLOUD.COM; are blocked by your organization using Tenant Allow Block List. For more information please go to https://go.microsoft.com/fwlink/?linkid=2237642. AS(8910)'

Doug, Cynthia, and Holly asked me to reach out and see if you could email them my request so that, if anything looks out of the ordinary, you can catch it first. This is the company that John Bolerjack has reached out to concerning credit card processing.

The email I was trying to reach out to is the person John said he had been talking to:

mdelpeschio@invoicecloud.com

This was my Subject Line and Email:

Request for Information on Credit Card Processing Solutions

Hello,

We are currently evaluating credit card processing options. We use Tyler Technologies for billing and payment collection and would like to learn more about your solutions and how they might integrate with our existing system.

Could you please provide the following information:

- Overview of your credit card processing services
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Please let us know if you require any additional information from our side. We look forward to your response and learning more about your services.

Brooke Harrison

Office Manager | Accounts Payable

Carmi Light and Water

225 E Main St. Carmi, IL 62821

Phone: (618)382-5555



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Holly Healy

From: Holly Healy
Sent: Thursday, November 5, 2026 8:48 AM
To: 'mdelpeschio@invoicecloud.com'
Cc: Doug Hays
Subject: City of Carmi

Good morning,

Could you please provide me information about your credit card processing? The City of Carmi bills for water, sewer, electric, and trash. Illinois law does not allow the City to charge any convenience fee, surcharge or other fee on the electric. We bundle bill, so we cannot add this to our charges.

Holly Healy
City of Carmi
City Administration/Economic Development
225 East Main Street
Carmi, IL 62821

Phone: 618 384 2001
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Holly Healy

From: Doug Hays
Sent: Thursday, November 5, 2026 8:31 AM
To: Holly Healy
Subject: Fw: Fwd:

Doug Hays, Acting Mayor
City of Carmi
225 E Main Street
Carmi, IL 62821
618-382-8118

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From: johnny bolerjack <johnnybolerjack@gmail.com>
Sent: Wednesday, November 4, 2026 9:04 AM
To: Doug Hays <mayor@cityofcarmi.com>
Subject: Fwd:

You don't often get email from [redacted] Learn why this is important
See the email below this is from invoicecloud. Seems we are legal to use them

What's the next step?

---------- Forwarded message ---------
From: **johnny bolerjack** [redacted]
Date: Tue, Nov 3, 2026 at 19:23
Subject:
To: johnny bolerjack [redacted]

On Tue, Nov 3, 2026 at 15:49 Mattea Del Peschio <Mdelpeschio@invoicecloud.com> wrote:

Hi Johnny,

I checked with my team and have a full answer to your question about using InvoiceCloud in Illinois.

What I believe your mayor was referring to is Illinois ePay which is a state-run payment platform that some agencies use, but it is not required. Agencies are free to choose their own online payment provider.

InvoiceCloud currently serves 92 active customers in Illinois, including Western Wayne Water District, about 40 minutes from Carmi. We are well established across the state, and you can use InvoiceCloud for online payments in Illinois.

All my best,
Mattea

Mattea Del Peschio
Payment Partnerships
Cell: Redacted
Email: mdelpeschio@invoicecloud.com
pay portal

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Re: Fwd:

From johnny bolerjack [redacted]
Date Wed 11/4/2026 10:08 AM
To Doug Hays <mayor@cityofcarmi.com>

Why don't you have Holly call her and talk straight to the person. When she gets a chance I think we are talking apples to oranges right now

On Wed, Nov 4, 2026 at 09:50 Doug Hays <mayor@cityofcarmi.com> wrote:

> I asked Holly to check into what I remember the conversations before being. She is bust right now however. I do see in the email they are referencing a water district. The law does allow water districts to pass on fees. It is electric bills ran by municipalities that cannot.
> What I remember is, we cannot pass on electric fees, even though third party vendors. The state recognizes that as still charging fees on electric, no matter who it is. As soon as she can get me real answers from the state, we will have a more defined path forward. She talks to the people in charge at the state level that would also be the ones passing down the judgment if we break the law. I'll keep in touch.
>
> Doug Hays, Acting Mayor
> City of Carmi
> 225 E Main Street
> Carmi, IL 62821
> 618-382-8118
>
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>
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>
> **From:** johnny bolerjack [redacted]
> **Sent:** Wednesday, November 4, 2026 9:04 AM
> **To:** Doug Hays <mayor@cityofcarmi.com>
> **Subject:** Fwd:
>
> You don't often get email from [redacted] Learn why this is important

See the email below this is from invoicecloud. Seems we are legal to use them

What's the next step?

---------- Forwarded message ---------
From: **johnny bolerjack** [redacted]
Date: Tue, Nov 3, 2026 at 19:23
Subject:
To: johnny bolerjack [redacted]

On Tue, Nov 3, 2026 at 15:49 Mattea Del Peschio <Mdelpeschio@invoicecloud.com> wrote:

> Hi Johnny,
>
> I checked with my team and have a full answer to your question about using InvoiceCloud in Illinois.
>
> What I believe your mayor was referring to is Illinois ePay which is a state-run payment platform that some agencies use, but it is not required. Agencies are free to choose their own online payment provider.
>
> InvoiceCloud currently serves 92 active customers in Illinois, including Western Wayne Water District, about 40 minutes from Carmi. We are well established across the state, and you can use InvoiceCloud for online payments in Illinois.
>
> All my best,
> Mattea
>
> **Mattea Del Peschio**
> Payment Partnerships
> **Cell:** Redacted
> **Email:** mdelpeschio@invoicecloud.com

pay portal

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Outlook

Re: Credit card fees

From Bill Stendeback <mayor@cityofcarmi.com>
Date Thu 8/7/2025 8:51 AM
To Arlynne Davis <arlynne.davis@botsch.com>

When i was totaling them, I didn't realize the water and sewer were a split fee, so I only considered one of them

Sent from my Verizon, Samsung Galaxy smartphone
Get Outlook for Android

From: Arlynne Davis <arlynne.davis@botsch.com>
Sent: Thursday, August 7, 2025 8:43:15 AM
To: Bill Stendeback <mayor@cityofcarmi.com>
Subject: Credit card fees

Good Morning,

I have attached the bank statement for July which shows the credit card fees. For July, they total $33,536.24. On the financial statements, they will be split 50/25/25 electric, water, and sewer. I have also attached a 4 pg document that I requested from Brooke several months ago when I was trying to figure out why the fees were so high. It is a listing showing the % fees charged per different types of payments.

The only thing I can't figure out is the number you were seeing of $148,000 at the end of June. For bookkeeping purposes, the total credit card fees combined are $191,665 at the end of June. That's why I wanted to come down so I could see what you're seeing. I am heading out now to audit client to be there by 9. Let me know if these items help and we can get together first of next week if need be.

Have a wonderful day!!

Arlynne Davis, CPA
Audit Managing Member
618-382-4151 (office)
Redacted **(cell)**

arlynne.davis@botsch.com

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Outlook

RE: Credit card fees

From Arlynne Davis <arlynne.davis@botsch.com>
Date Wed 8/6/2025 3:28 PM
To Bill Stendeback <mayor@cityofcarmi.com>

OK I have to review July bookkeeping in the morning and I'll look at Jen's support and let you know for sure where that number is derived.

Arlynne Davis, CPA
Audit Managing Member
618-382-4151 (office)
Redacted **(cell)**

From: Bill Stendeback <mayor@cityofcarmi.com>
Sent: Wednesday, August 6, 2025 2:47 PM
To: Arlynne Davis <arlynne.davis@botsch.com>
Subject: Re: Credit card fees

No, the line item actually says credit card fees in 2024. It was $238000. At the end of June 2025, it says a $148000.

Sent from my Verizon, Samsung Galaxy smartphone
Get Outlook for Android

From: Arlynne Davis <arlynne.davis@botsch.com>
Sent: Wednesday, August 6, 2025 2:26:30 PM
To: Bill Stendeback <mayor@cityofcarmi.com>
Subject: RE: Credit card fees

Not a dumb question.

If you're talking about fees within bookkeeping, it's a bank charge on the bank statements themselves which is split among the utility accounts. I'm not sure of the % split off the top of my head, but I can check with Jennifer in the am and let you know.

Are those the fees you're thinking or seeing?

Arlynne Davis, CPA
Audit Managing Member
618-382-4151 (office)
Redacted **(cell)**

From: Bill Stendeback <mayor@cityofcarmi.com>
Sent: Wednesday, August 6, 2025 1:56 PM
To: Arlynne Davis <arlynne.davis@botsch.com>
Subject: Credit card fees

This may be a dumb question, but how do you come up with the figure for Credit Card Fees we pay for people paying their bills.

William B. Stendeback
City of Carmi
225 E Main Street
Carmi, IL 62821
618-382-8118

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Outlook

Re: Fwd:

From Doug Hays <mayor@cityofcarmi.com>
Date Thu 11/5/2026 11:43 AM
To johnny bolerjack [redacted]

Here is what I am told so far.

We have tried to email the contact you have, however the security on our end or theirs has blocked the email. Our IT has been notified to see if it us or them. We prefer this to be in an email just in case we need to refer back to it at some point.

In the meantime, according to 220 ILCS 5/8-201.9 and 50 ILCS 345, a municipally owned electric company is prohibited from charging a credit card convenience fee to customers, even if payments are processed through a third-party vendor. The utility company rule is tied to the utility itself, not the payment processor. Even if a third-party vendor handles the transaction, the utility remains responsible for the compliance with 220 ILCS 5/8-201.9. If the third-party vendor charges a processing fee, that fee cannot be passed on to the customer

It is my understanding that the city can add fees to all customers. For example, a meter charge or line usage charge. It would have to be a fee added to each customer regardless of payment type.
Or it can be handled with a rate increase, which also affects every customer, regardless of payment type.

Doug Hays, Acting Mayor
City of Carmi
225 E Main Street
Carmi, IL 62821
618-382-8118

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From: Doug Hays <mayor@cityofcarmi.com>
Sent: Wednesday, November 4, 2026 11:54 AM

To: johnny bolerjack [redacted]
Subject: Re: Fwd:

I sent her the info. She can get to all of that when she gets caught up.

Doug Hays, Acting Mayor
City of Carmi
225 E Main Street
Carmi, IL 62821
618-382-8118

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From: johnny bolerjack [redacted]
Sent: Wednesday, November 4, 2026 10:08 AM
To: Doug Hays <mayor@cityofcarmi.com>
Subject: Re: Fwd:

Why don't you have Holly call her and talk straight to the person. When she gets a chance I think we are talking apples to oranges right now

On Wed, Nov 4, 2026 at 09:50 Doug Hays <mayor@cityofcarmi.com> wrote:

> I asked Holly to check into what I remember the conversations before being. She is bust right now however. I do see in the email they are referencing a water district. The law does allow water districts to pass on fees. It is electric bills ran by municipalities that cannot.
> What I remember is, we cannot pass on electric fees, even though third party vendors. The state recognizes that as still charging fees on electric, no matter who it is. As soon as she can get me real answers from the state, we will have a more defined path forward. She talks to the people in charge at the state level that would also be the ones passing down the judgment if we break the law. I'll keep in touch.
>
> Doug Hays, Acting Mayor
> City of Carmi
> 225 E Main Street
> Carmi, IL 62821
> 618-382-8118

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From: johnny bolerjack [redacted]
Sent: Wednesday, November 4, 2026 9:04 AM
To: Doug Hays <mayor@cityofcarmi.com>
Subject: Fwd:

You don't often get email from [redacted] Learn why this is important

See the email below this is from invoicecloud. Seems we are legal to use them

What's the next step?

---------- Forwarded message ---------
From: **johnny bolerjack** [redacted]
Date: Tue, Nov 3, 2026 at 19:23
Subject:
To: johnny bolerjack [redacted]

On Tue, Nov 3, 2026 at 15:49 Mattea Del Peschio <Mdelpeschio@invoicecloud.com> wrote:

> Hi Johnny,
>
> I checked with my team and have a full answer to your question about using InvoiceCloud in Illinois.
>
> What I believe your mayor was referring to is Illinois ePay which is a state-run payment platform that some agencies use, but it is not required. Agencies are free to choose their own online payment provider.
>
> InvoiceCloud currently serves 92 active customers in Illinois, including Western Wayne Water District, about 40 minutes from Carmi. We are well established across the state, and you can use InvoiceCloud for online payments in Illinois.
>
> All my best,
> Mattea
>
> **Mattea Del Peschio**
> Payment Partnerships

Cell: Redacted
Email: mdelpeschio@invoicecloud.com
pay portal

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PROPOSAL FOR UTILITY BILLING MODERNIZATION
CITY OF CARMI, ILLINOIS

SECTION 1: PUBLIC COMMENT HANDOUT

TO: Mayor and Members of the Carmi City Council
SUBJECT: Proposal for Secure, Zero-Cost Utility Billing Modernization

Context: Why Carmi Stopped Web Payments

- **The Swipe Fee Crisis:** Prior to enacting Ordinance 1668, the City of Carmi absorbed the processing fees billed by merchant aggregators whenever residents paid online or via credit cards.
- **A $300,000+ Annual Deficit:** City council assessments revealed that absorbing these high processing fees escalated into an unsustainable $300,000 to $600,000 drag on the municipal cash flow.
- **The Sudden Shutdown:** To stop this taxpayer revenue drain, the city council voted unanimously to eliminate all credit and debit utility payment options entirely. While this fixed the expenditure leak, it forced residents into a strictly manual cash-and-check structure.

The Core Challenge: Payment Inconvenience & Friction

- **Current Payment Limits:** Residents are restricted to paying utilities via cash, check, physical money orders, or paper-enrolled ACH.
- **The Household Burden:** Forcing residents to coordinate around restrictive City Hall banking hours or depend on physical mail creates unnecessary stress for working families, travelers, and seniors.
- **The Paper ACH Hurdle:** The existing ACH system requires physical form submissions and manual administrative entry, raising security risks and clerical workloads.

The Recommended Solution: InvoiceCloud Integration

- **Modern Payment Storefront:** Grants community members secure, 24/7 online access to digital checkout channels, including Apple Pay, Google Pay, Venmo, and PayPal.
- **User-Funded Model:** Configurable via a consumer-paid convenience fee, bringing high-tier payment technology to Carmi at zero net cost to the municipal operating budget.
- **Realistic Fee Structure:** Our typical range for credit processing fees runs anywhere from 2.95% - 3.25%, which can be cleanly passed along to the cardholder rather than absorbed by the city.
- **Digital ACH Onboarding:** Moves ACH sign-ups completely online, letting residents securely manage their bank drafts without bringing physical paperwork into City Hall.

System Compatibility: Protecting Carmi's Software Investment

- **No System Shutdowns:** The city does not have to turn off, replace, or abandon its current Tyler Technologies software engine. Carmi keeps Tyler for core billing, and InvoiceCloud simply acts as a secure connector to handle the transactions.
- **Hundreds of Precedents:** Hundreds of existing Tyler InCode customers successfully operate using this exact integrated method today.

Turnkey Startup Instructions (90–120 Day Implementation)

The city will not be doing this on its own. The InvoiceCloud team manages the bulk of the workflow across a clear, five-stage rollout schedule:

- **1. Kickoff:** InvoiceCloud meets with the Carmi municipal team, walks through the timeline, and details exactly what to expect.
- **2. Connect to Tyler:** They work directly with our IT contact to securely link the two platforms and fully test the data bridge.
- **3. Set up the Payment Site:** They custom-build the citizen portal utilizing Carmi's specific branding and distinct bill types.
- **4. Train and Test:** They thoroughly train City Hall staff and run live test payments to verify ledger accuracy before anything goes live to the public.
- **5. Go Live:** They launch the portal, update the links on the city website, and provide dedicated, ongoing post-launch support.

Internal Wins: Clerical Efficiency & Data Accuracy

- **Real-Time Data Bridge:** Payments made via mobile wallet, online ACH, or text-to-pay automatically and instantly write back to Carmi's utility billing ledgers.
- **Eliminating Manual Labor:** Frees billing clerks from spending hours keying check stubs, managing paper ACH folders, and balancing ledger sheets by hand.
- **Audit-Ready Books:** Automation cuts down on manual typos and keying errors, providing cleaner, immediate financial reporting for municipal audits.

Requested Next Action

- Authorize city administration to request a formal exploratory demonstration from municipal software account managers to review the pre-built Tyler Technologies integration framework.

Mattea Del Peschio
Payment Partnerships
Cell: Redacted
Email: mdelpeschio@invoicecloud.com

Key Policy Implementation Safeguards:

- **Statutory Compliance**: Fee thresholds are strictly tethered to merchant gateway clearance rates. This ensures explicit alignment with the Illinois Consumer Fraud and Deceptive Business Practices Act (815 ILCS 505) regarding public sector surcharges.
- **Voluntary Option**: Cash, check, and money order collection points remain open at City Hall for $0.00 fees. The convenience surcharge applies strictly to automated digital workflows.
- **No Revenue Leak**: The third-party gateway automatically routes the baseline utility capital to Carmi's bank account while settling the processing fee balance directly, eliminating the $300,000 credit clearing liability previously absorbed under Ordinance 1668.

APPENDIX A: USER-FUNDED PROCESSING FEE IMPACT ANALYSIS

Proposed Convenience Fee Range: 2.95% – 3.25% (Paid entirely by the cardholder at digital checkout)
Net Impact on City of Carmi General Fund: $0.00 (100% cost-neutral architecture)

Original Utility Bill Baseline	Processing Fee at 2.95%	Processing Fee at 3.25%	Total Cost to Cardholder	Net Cost to Carmi Budget
$50.00 (Minimum / Small User)	$1.48	$1.63	$51.48 – $51.63	$0.00
$100.00 (Average Household Baseline)	$2.95	$3.25	$102.95 – $103.25	$0.00
$150.00 (Average Family Tier)	$4.43	$4.88	$154.43 – $154.88	$0.00
$200.00 (Peak Seasonal Usage)	$5.90	$6.50	$205.90 – $206.50	$0.00

Note: The platform can also be configured to keep online ACH bank drafts entirely free ($0.00 fee) to give residents a completely free, paperwork-free digital alternative to cash and checks.

: *"We were losing over $300,000 a year before we passed Ordinance 1668. How can you guarantee this won't accidentally open another loophole where the city gets stuck with a processing bill?"*

: "The old system failed because the city acted as the merchant of record and absorbed the swipe fees. InvoiceCloud uses a **service-fee model where they act as the merchant of record**. The software automatically splits the transaction at the point of sale. The city receives 100% of the utility payment, and InvoiceCloud collects the 2.95% to 3.25% fee directly from the consumer's card. It is architecturally impossible for the city to be billed for these transactions."

: The Software Upheaval Concern

"We just got everyone trained on our Tyler Technologies software. I am not voting to turn off our current system or pay thousands for custom IT work to link a new platform."

- "We do not have to turn off or modify our
- Tyler Technologies system. InvoiceCloud is an **official,**
- **pre-built partner overlay**. They have already built and
- certified the API connectors specifically for Tyler platforms.
- It requires zero custom coding from our staff. It simply acts
- as a secure digital window on top of the exact database our
- clerks use every day."

: Protecting Seniors and Fixed-Income Residents

"A lot of our residents are elderly or living on fixed incomes. Is it fair to hit them with a 3.25% surcharge just to pay their electric bill?"

- "This program is **entirely optional**. Cash, traditional checks, and money orders will remain 100% free at City Hall. Furthermore, this platform allows us to bring **ACH bank drafts entirely online**. We can configure the system to keep online ACH drafts completely free ($0.00 fee). This gives fixed-income residents a safe, free, digital alternative to writing paper checks, while those who want the luxury of using Venmo or a credit card choose to cover their own processing costs."

Security and Cyber Liability

"If we open up a portal for Apple Pay and digital checking online, aren't we making Carmi a bigger target for hackers? Who is liable if bank data leaks?"

- "Right now, keeping paper forms with bank routing numbers and credit card digits in filing cabinets at City Hall is our biggest liability. InvoiceCloud handles 100% of the data encryption under **PCI Level 1 Compliance and SOC 2 security bounds**. Because the data is processed entirely on their secure cloud servers, no financial data is ever stored on Carmi's local hardware, significantly reducing the city's cybersecurity and legal liability."

Staff Workload Fears

"Our office staff is already swamped. Won't managing a second vendor dashboard just create more computer work for our billing clerks?"

- "It actually does the exact opposite. Right now, staff spends hours manually opening envelopes, scanning paper checks, and sorting paper files. Because of the real-time data bridge with Tyler, every online payment **automatically posts and balances itself** in our ledger. This removes the manual burden, eliminates data-entry typos, and frees up our staff to focus on higher-priority city business."