



**ARLINGTON COUNTY, VIRGINIA**

**AGREEMENT NO. 21-DTS-RFP-580  
AMENDMENT NUMBER 1**

This **Amendment Number 1** is made on the date of execution by the County and amends Agreement Number 21-DTS-R-580 (“Main Agreement”) dated May 3, 2022 between **JPMorgan Chase Bank** (“Contractor”) and the **County Board of Arlington County, Virginia** (“County”).

The County and the Contractor agree to amend the Main Agreement as follows:

- 1. EXHIBIT B – CONTRACT PRICING is hereby revised to increase maximum payment amount that the vendor will process on behalf of the county for ACH transactions to \$2,000,000 from \$100,000.

All other terms and conditions of the Main Agreement remain in effect.

WITNESS these signatures:

THE COUNTY BOARD OF ARLINGTON  
COUNTY, VIRGINIA

JPMORGAN CHASE BANK, NA

AUTHORIZED SIGNATURE: DocuSigned by:  
Dr. Sharon T Lewis

AUTHORIZED SIGNATURE: DocuSigned by:  
Markita Heard

NAME: Dr. Sharon T Lewis

NAME: Markita Heard

TITLE: Purchasing Agent

TITLE: Authorized officer

DATE: 12/14/2023

DATE: 12/11/2023

# Paymentus

Delivered to	Arlington County, VA
Date	4/13/22

## Digital Bill Payment Solution

### Powered by Paymentus Instant Payment Network (IPN™)

(Checkbox indicates service/feature is included)



#### Online Quick Pay

Allow customers to view and pay bills without having to register an account. Hosted, IFrame and API options.



#### Agent Dashboard/Staff Portal

Single point of access to view real-time transactions and analytics, manage notifications, take payments and more.



#### Customer Portal

Full service portal for registered users to make payments, link account(s) for multi-pay and manage wallets, preferences and recurring payments. Hosted, IFrame, API and SSO options.



#### Payment Processing Services

Level-1 PCI and NACHA compliant. Secure real-time data with streamlined funding, next day deposits, and simplified reconciliation for all payment types and channels. Option to aggregate bank and third party payments.



#### IVR/Automated Phone Payments

Multilingual Interactive Voice Response allows customers to hear their balance and make payments quickly and easily.



#### eBills & Paper Suppression

Opt in/out of paper bill. Bill notifications and bill image support Includes an option for secure PDF sent via email.



#### Pay-by-Text

Automated interactions via text to make payments in a secure environment.



#### Secure Service® Payments

Patented technology for CSRs to capture payments in a PCI compliant session.



#### Outbound Customer Notifications

Deliver reminders and other critical notifications by email, text and phone.



#### Advanced payment offerings with Digital Wallets

PayPal, PayPal Credit, Venmo, Google, Apple and Amazon Pay payment options.



#### ChatBot Payments & Information

Artificial intelligence and machine learning improves the speed and quality of FAQ and payment interactions.



#### Payments at Retail Locations

Customers can pay their bill at a growing list of stores (Walmart, etc).

# Paymentus

J.P. Morgan and Paymentus pride themselves on offering the only holistic and simplified pricing model in the industry that will replace all fees you could be charged by legacy solutions and layered integrations with a simple convenience fee for all transactions and no other fees or charges anywhere. The County will not be charged additional fees for gateways, authorizations, assessments, basis points, or any hidden fees and items often plaguing the payment processing industry today (PCI fees, statement fees, NACHA validation fees, AVS, CVV, etc.). Paymentus has built the only reporting solution and reconciliation solution fully unified with the technology solutions the County needs.

Our pricing is inclusive of costs for all parts of our solution including the following:

- ✓ Technology payment pages for any and all integration options
- ✓ Ebilling and notification costs
- ✓ Gateway fees – our direct integration removes the need for hidden gateways and removes troubleshooting and problematic transactions
- ✓ Compliance and regulatory management
- ✓ Interchange and all assessments and authorizations at cost with zero markup above fees disclosed below
- ✓ Support and annual services
- ✓ Integrations to billing systems
- ✓ Accounting of all convenience fee models to remove unnecessary billing. JPMC & Paymentus bill the citizen directly for the fee, removing the need for the County to receive any billing from Paymentus or J.P. Morgan
- ✓ Training and marketing services

<b>PRICING DESCRIPTION &amp; MODEL: County Wide Convenience Fee with full billing and accounting direct to citizen for simplified remittance of funds and reconciliation.</b>	
Setup Fees	\$0.00
Software Costs	\$0.00
Integration Costs	\$0.00
Annual Subscription Fees or Support Fees	\$0.00
Gateway Fees/NACHA/PCI Compliance Fees	\$0.00
Refund / Cancellation Fees	\$0.00
Transaction Fees for Credit Cards/Debit/Digital Wallets	2.35%
Transaction Fees for eChecks/ACH (One-time and Recurring) including EWS and validation services which are a NACHA requirement that most vendors are not including in their fees	\$0.40

- Chargebacks and returned checks will be billed at \$5.95 each
- Includes Validation services for EWS and NACHA Compliance
- Maximum amount per payment for Credit Cards/Debit/Digital Wallets is \$100,000. Multiple payments can be made.
- **Maximum amount per payment for ACH is \$2,000,000. Multiple payments can be made.**

# Paymentus

## Additional Incentives

### Credit for Replacement Equipment

To show our commitment and strong desire to expand our relationship with the County, J.P. Morgan will provide up to **\$60,000 for new point of sale card readers**. If the County needs to replace its existing card readers or add kiosks, we expect that this credit will fully offset those costs.

Optional Hardware	
Kiosk	\$2,200.00 per month + the cost of processing
Point of Sale Machines*:	
INGENICO™ Lane 3000 Standard Terminal	\$430.00
INGENICO™ Lane 5000 Standard Terminal	\$430.00
INGENICO™ Link 2500i “Integration”	\$430.00
INGENICO™ Move5000 Bt/WiFi/4G Terminal	\$430.00

\*PCI compliant card readers



### Earnings Credit Rate

We understand that the County intends to fully pass through the transaction costs in the form of a convenience fee to your customers. However, should the County choose to absorb any or all of the cost, all account and transaction processing fees can be charged on account analysis, including all merchant and ACH eCheck processing fees. **We will offer the County a competitive earnings credit rate (ECR) of 42 basis points (0.42%) with no balance based charges.** This ECR is a managed rate. As interest rates change, J.P. Morgan will adjust Arlington County’s ECR accordingly to remain competitive. The earnings that you will receive, at a rate of 42 basis points, will be used to pay for any fees that you choose to absorb.