Huntington

Merchant Services

SnapPay Solution Proposal
Franklin County Municipal Court Clerk

May 2025

SnapPay Solution Overview

SnapPay is a cloud-based, user-friendly, modular solution that allows you to contract only for the services you need. Our self-service portal enables constituents to pay bills online faster, more cost-effectively, and securely. SnapPay reconciles receivables with payments across all channels and types, offering a comprehensive suite of payment options integrated with financial and banking systems. Additionally, SnapPay's API integrations provide a single point of connection, eliminating the need for further integration to connect to any other digital payment features or functionalities.

During our meetings with the Franklin County Municipal Court Clerk team, we discussed numerous use cases and pain points that can be addressed by SnapPay, delivering additional value to the Franklin County Municipal Court Clerk. Based on our discussions, the following use cases were identified, along with how the SnapPay platform would solve them:

Use-cases & Pain Points:

- **Integrated Online Payments from Franklin County Municipal Court Clerk's website**
  A payment page that can be easily accessed from the Clerks Office website, displaying the amount owed and case number. This page should track the case number with the payment for effortless reporting and reconciliation, ensuring a streamlined and efficient payment process.
- **In Person and Phone Payment support for Franklin Municipal Court Clerk's Cashiers**
  Franklin County Municipal Court Clerk needs a solution for handling in-person and phone payments that ensures quick and secure transactions. This solution should empower cashiers with intuitive tools to manage payments effectively, delivering consistent payment experience to both cashiers and constituents, whether they are paying in person or over the phone

SnapPay Feature & Functionality to address the use cases above:

- **SnapPay Base Technology**
  Secure Cloud-Based Technology, meets the highest security standards, including tokenization of all card and bank data to minimize PCI exposure. The solution is hosted and maintained on dedicated servers with 24/7 support from the Fiserv system administration team
- **SnapPay Virtual Terminal for Internal Cashiers Experiences**
  - The SnapPay Virtual terminal powers your agency's cashier to accept both Card Not Present (CNP) and Card Present (CP) transactions through Point to Point Encrypted (P2PE) devices, enhancing efficiency by ensuring secure and efficient processing. Key transaction data is recorded for simpler reporting, reconciliation, refunds, and other administrative tasks.
- **SnapPay Gateway Functionality**
  The SnapPay Gateway powers your hosted payment page, card-present transactions, and securely managing accounts on file and customer digital wallets for portal and e-commerce experiences. SnapPay's gateway provides your constituents with consistent and efficient payment experience
- **P2PE & Back-0ffice Devices**
  Point to point encryption devices to minimize Franklin Municipal's PCI exposure

Internal Use

- **Chargebacks**

  If a customer of Franklin County Municipal Court Clerk decides to claim the transaction is fraudulent, this is called a chargeback. The chargeback amount is withdrawn from the Clerks Office and held until the dispute process is completed. Chargeback disputes are handled by the Clerks Office through the Commerce Control Center software. There is no fee to the Clerks Office for each chargeback but the Clerks Office is responsible for responding to, disputing, and resolving any chargebacks through Commerce Control Center by supplying the required information and documentation. Resolution in favor of the Clerks Office would result in that particular transaction's funds being released back to the Clerks Office.

  Best practices and documentation for chargeback disputes can be found in the supplied Disputes Best Practices document supplied with this proposal.

- **Text Alerts**

  SnapPay offers robust email and text notifications of new, due and past due bills, alerts, payment confirmations, and with links for direct payments. Specific payment links can also be created and communicated as needed.

Additional Modules

In addition to the recommended modules SnapPay can easily enable other features offered by SnapPay and Fiserv that require minimal to no work from Franklin County Municipal Court Clerk to enable.

- **Managed-Service-Fee**: SnapPay delivers and manages all relevant disclosures, abiding by state and card brand regulations, and eliminating the cost of digital payment

Pricing Proposal:

- **Managed-Service-Fee Amounts:**
  - **3.00% charged to the customer for credit and debit transactions**
- Managed Service Fee model waives all professional services fees and monthly SaaS fees.

Equipment Proposal
- 16 Ingenico Link/2500 devices - $25 per month per device to rent = $400 per month for all devices = $4,800 annually for all devices

Huntington Confidential: Distribution restricted to Huntington National Bank and Franklin County Municipal Court Clerk

Page 3

Internal Use

Huntington Confidential: Distribution restricted to Huntington National Bank and Franklin County Municipal Court Clerk

Page 4

Project and Project Capabilities

Implementation will be performed by our dedicated team.
A Statement of Work (SOW) will be created by Eli Stratton which will outline the deliverables and clearly identify what is both in scope and out of scope.

SnapPay Rollout Timeline – Example

Week (-1)		Week 1 - 3	Week 4 - 7	Week 8/9
Pre-implementation		Configuration	Production. Prep.	Go Live
Fiserv • Underwriting • Questionnaire Review • Kick-off Event • Optional Onsite Visit Planning	**Fiserv** • Account Setup • Payment Gateway Setup • SnapPay configuration	**Fiserv** • Complete SnapPay configuration • Provide SAP ECC Integration agent • Test all use cases • Configure SRED devices (if applicable)	**Fiserv** • Production SnapPay Setup • Production SAP ECC Integration agent • Production Gateway Set-up • Configure SRED devices (if applicable) • SnapPay Administration Training	**Customer** • Internal Go Live • General Go Live
	Customer • Network Connection • SAP Agent Setup • Change Management • Logistics	**Customer** • Install SAP ECC Integration agent • End-to-end application test • Test SRED devices • Validate and sign-off all use cases	**Customer** • Install Production SAP ECC Integration agent • End-to-end application test • Test SRED devices • Validate and sign-off all use cases	**Fiserv** • Go Live Support • Transition to Help Desk
30 Hours		40 Hours	40 Hours	10 Hours

Statement of Proposal

This proposal is meant solely to provide information about the products and services described herein and your company's use thereof. This proposal does not constitute an offer to contract, and neither Huntington nor your company shall be obligated to provide or purchase the products or services described in this proposal until a definitive agreement is executed by Huntington and your company. All proposed terms and information herein assume the use of Huntington standard contract terms and conditions, which Huntington shall provide to you.

The responses of Huntington, are non-binding, and are being provided for informational purposes only and do not constitute or give rise to a contractual commitment on behalf of Huntington. While Huntington has endeavored to provide thorough and helpful responses herein, the contractual terms and conditions, and the associated pricing for the solutions described herein are subject to Huntington standard agreements, which will be supplemented and refined based on the specific array of solutions and services to be provided after selection.

This proposal and the information contained herein is valid for 90 days. Huntington reserves the right to withdraw or otherwise modify this proposal and the information herein after that time.

Huntington Confidential: Distribution restricted to Huntington National Bank and Franklin County Municipal Court Clerk

Page 6

Internal Use