



APPLICATION FORM

All applications must include the following information. Separate applications must be submitted for each eligible program. **Deadline: June 1, 2016.** Please include this application form with electronic entry.

PROGRAM INFORMATION

County: Henrico County

Program Title: Expanding Payment Options

Program Category: Customer Service

CONTACT INFORMATION

Name: Cristol Klevinsky

Title: Management Specialist

Department: County Manager's Office

Complete Mailing Address: 4301 E. Parham Rd., Henrico, VA 23228

Telephone: 804-501-4370 Website: henrico.us

Email: kle@henrico.us

SIGNATURE OF COUNTY ADMINISTRATOR OR CHIEF ADMINISTRATIVE OFFICER

Name: John A. Vithoukas

Title: County Manager

Signature: 

1. Short Overview of the Program

The Treasury Division of the Department of Finance and the Department of Public Utilities bill and collect taxes and utilities payments. Henrico County continues to explore expanding payment option methods that constituents can use to pay their taxes and utilities. The County currently offers several ways to pay in-person using checks and credit/debit cards, drop boxes at the government centers, lockbox, ebox, credit and debit cards and electronic checks over the phone and online. The only payment option available to those individuals that want to pay with cash is to pay in-person during office hours.

The County worked with a third party provider to fill this gap in services by providing the ability to pay for taxes and utilities at any 7-Eleven convenience store nationwide. This service not only is beneficial to the County by reducing the number of customers in line at the teller windows, but also allows customers to pay at their convenience. As of April 2016, the Treasury Division saw 196 transactions totaling \$24,571.21 by customers who were able to pay at their convenience and receive immediate credit to their account.

2. Problem/Challenge/Situation

There is a segment of the population that is known as the “underbanked.” For many reasons, they do not have checking accounts and do not use credit cards. There are also people who prefer to pay their bills in cash. Cash paying customers had to come into the Government Center during County work hours, 8:00 a.m. to 4:30 p.m., to make their payment. These hours are not always convenient to the working public and lines are always heavier during lunch hours. Henrico County offers many options to customers paying by check and credit card. These customers can pay bills and have their taxes processed on time and have their utility service reconnected by paying after County business hours. This was not available to cash paying customers. Long lines form during the week taxes are

due, the end of the month and the day before utility disconnections. Alternative payment locations reduces the lines and allow the cashers to feel less rushed when working with the customer at the counter which improves customer service. As allowed by Virginia law, the County applies holds on vehicle registration for delinquent accounts. Non-cash paying customers can make their payment electronically or by phone and call the Treasury Division to have their vehicle registration hold released while never leaving the Virginia Department of Motor Vehicles (DMV) office. Cash paying customers had to drive to the Government Center pay their outstanding tax bill and then return to DMV to renew their vehicle registration. Non-cash paying utility customers can also pay electronically or by phone after work hours and have their water and sewer service reconnected. An individual paying with cash can only have their service reconnected during normal business hours and may have to live without water service overnight because they have to pay in-person.

3. How the Program Was Carried Out

The program was initiated as part of the electronic bill presentment and payment project designed to allow customers to receive or view their tax or utility bill and pay electronically. The cash initiative was to provide an alternative for cash paying customers who had to pay in-person during County business hours which are not always convenient for customers. By offering another payment method to the cash paying customers, it reduces the lines at the cashier's offices and thereby increases the customer service to the in-person customers by offering shorter lines and allows for more time per transaction if needed.

The County began working with the company PayNearMe on March 26, 2015 to set up the program. PayNearMe works with 7-Eleven, a popular convenience store in the Henrico County area, and the stores are often open 24 hours/day. Payments can be made at any 7-Eleven nationwide. The customer presents the barcode to the cashier and pays an amount

determined by the customer. The cashier processes the payment and provides a receipt to the customer. The payment is shown on the online PayNearMe dashboard in real time, so the Treasury staff can immediately see the payment. A file is processed overnight by PayNearMe and uploaded into Henrico's billing system the next day to reflect the payment.

Henrico County Treasury, the Department of Public Utilities and Information Technology staff worked with the development staff of PayNearMe to develop a payment file necessary to upload the payment information onto the County's billing systems. The County's project managers were the Department of Finance's Information Technology Project Manager and the Treasury Division Director. The Strategic Account Executive and Account Manager represented PayNearMe. Initial conference call meetings identified the scope of the project, the launch goals, the account set up and the deposit information. On July 1, 2015, the official implementation kick-off GoToMeeting conference call meeting was held to discuss the file format and testing schedule. The implementation was expanded to include the Utilities' Technology Support Specialist and Customer Service Supervisor. Check-in GoToMeeting conference calls were initiated to review the files received from the PayNearMe development team and testing. Calls on marketing were initiated between the Treasury Division Director and the PayNearMe Account Manager. The Utilities' and Treasury customer service staff used the sandbox testing environment to create account bar codes and print them, send them through a text message or an email. The data files were received from PayNearMe and tested to verify the County system could read the file and update the information to the Utility and Billing systems. Within one week the files were tested by Information Technology staff and approved by the Finance Information Technology Project Manager. A wrap-up GoToMeeting conference call was held to review the test results, finalize the marketing approach and set the Go Live date. The final

implementation conference call was held on September 29, 2015 to verify the Go Live date.. The goal was for customers who pay remotely to provide their confirmation number and all collection efforts can be immediately suspended as staff can review the payments on an online dashboard that records real time payments. An electronic file is sent to the County daily to update the receivables systems. Actual payment funds follow in approximately five days via an ACH deposit.

A barcode for each type of payment is required. The barcode contains the account number and the customer's name. No personal information or amount due is stored. The customer can retrieve the barcode from a link on the County's website or from a cashier. The barcode can be stored in an email, as a text, or can be printed. Since the barcode contains no payment information, the single barcode can be used for each transaction but a separate barcode must be presented for each type of payment – personal property taxes, real estate taxes or utility.

After successful testing, the service was enabled in a soft launch on October 1, 2015. The County's website was revised to reflect the new cash payment option and provided the link for the customer to obtain the barcode. A brochure was developed and placed in the cashiers' lobbies for the cash paying customers to take. The cashiers informed cash paying customers of the new options and offered the brochure. Posters were also placed in the lobbies to advertise the new service. The backs of the bills were revised to advertise the new payment option and provided the link to the barcode. The County also has a payments options brochure that is available to customers in the lobby and is provided in welcome packages provided by Henrico County to new residents. This brochure was also revised to provide information on PayNearMe and the link to access the barcode. Payments are not being made frequently yet through this method, but they did increase near the tax due

dates, the end of the month, and before utilities' service disconnection, which is when we anticipated to see increases in these payments.

Emails are received daily with the number of payments and the amount of the payments. A detailed file is received electronically overnight and uploaded into the billing systems. This is another efficiency with this payment method as there are no additional transactions necessary by staff.

There are various technologies utilized in this process. From the customer perspective, they are able to generate the required barcode via the internet and either print it from their home computer or have it sent to their smartphone. They are able to present either version of their barcode to the 7-Eleven cashier, initiating their payment transaction to Henrico County.

Data files are generated and shared in an automated fashion between PayNearMe and Henrico County using SFTP (Secure File Transfer Protocol) on a daily basis.

Funds are deposited directly into a designated Henrico Bank account as an ACH transaction from PayNearMe.

4. Financing and Staffing

The file format was developed internally and tested with the development staff at PayNearMe at no cost. The brochures were developed by the marketing staff at PayNearMe at no cost; they were printed in house by the County's Print Shop at a cost of \$222. The payment options brochure was developed in house by the County's Public Relations & Media Services staff and printed in house by the County's Print Shop at a cost of \$1,205. The customer pays a \$1.49 transaction fee and the limit per payment is \$1,000. There is no additional cost to the County.

5. Program Results

This payment option is designed to provide an alternate payment option for the County's underbanked population and for the customers who choose to pay their bills in cash. This has been an underserved population in terms of payment options. Because customers now have the ability to pay their taxes and utilities outside of normal County business hours, they are able to pay at their convenience and not have to visit the government center during working hours. The reduction in the lines allows the customers who choose to pay in-person to be processed more timely and more attention can be given to them if needed. As of April 26, 2016 there had been 196 transactions totaling \$24,571.21 over the last seven half months. This time period covers only one tax installment payment deadline (there are two installments). The marketing of the payment option was focused on the cash paying customers, so the effort was primarily advertised in the lobbies because this was the only location for cash paying customers to be advised of the enhanced payment option.

6. Brief Summary

Henrico County is the first government in the Commonwealth of Virginia to use PayNearMe as a payment option for cash paying customers and the first government in the nation to use PayNearMe as a payment option for cash paying customers for taxes. By offering many different payment options, the County is recognizing and valuing the customer's time and allowing them to choose the payment option that is most convenient for them. By partnering with a payment processor who uses an established retailer with a national presence, it allows cash paying customers the opportunity to pay their bill to avoid penalties and interest, disconnection or further collection efforts even if they are out of town.

This service offers the convenience to cash paying customers to pay their tax or utility bill at any 7-Eleven nationwide. The majority of the underbanked population are located in the lower income per capita areas within Henrico County and many of these individuals have jobs that do not offer paid leave and thus have to take time off of work or use their lunch time to pay their bills in person at the government centers. If payment for a utility bill was not made by the end of the stated business hours and their service was disconnected, they had to wait until the offices opened the next morning for their service to be restored. Now they are able to pay at their convenience and get credit for same day payments up until midnight. Upon verification from the online dashboard that their payment was processed, their service can be restored that evening. This is consistent with an eCheck or credit card payer. The same benefit is provided for taxes so now they can pay at a 7-Eleven through midnight of the tax due date to receive credit for their payment without incurring penalty and interest charges. They can avoid standing in long lines or missing time from work to pay their tax or utility bill.

The service benefits the County by leveraging technology to increase the efficiency of the workforce and the accuracy and timelines of the payments onto the customers' accounts. Staff can spend more time with customers who need assistance with their account or who may have questions. When the lines are long, the customer may not want to take up more time by asking questions and the staff may focus on processing customers more quickly to minimize the wait in the line.

Supplemental Materials:

Copy of Website

PayNearMe Rack Card

Henrico County Payment Options Brochure



HENRICO COUNTY VIRGINIA

Payment Options

The County offers many payment options including the Internet, by telephone, by mail, in person or online banking. A [service fee](#) is charged for credit cards and e-check.

In the event your check or electronic debit is returned unpaid, an additional service charge of \$50.00 will be added to your amount due for the processing of the returned item as allowed by the Code of Virginia and the Code of Henrico County. In the event that your check is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically. Your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Pay on the Go – Online Payments

Use your VISA or MasterCard debit or credit card, American Express, Discover Card or E-Check to pay Personal Property Tax, Real Estate Tax, Utility Bills, Parking Tickets, False Alarm fees, Planning fees, Building Inspection fees and Elevator Certificates. Please allow 2 business days for your payment to reach the County when using this service or 3 business days when a Vehicle Registration Withholding (VRW) hold is involved.

Please visit [State of Virginia Courts](#) for traffic fines and costs.

It is important accurate payment information be provided, which includes the correct account number and payment type. Please provide the account number listed on the bill you are paying; choose the appropriate payment type from the drop down menu. If an incorrect account number or payment type is provided, the payment may be rejected and you could be subject to additional fees or late payment penalties.

Pay by Telephone

Call 1-855-748-6015

Credit, debit and E-check payments may be made to pay Personal Property Tax, Real Estate Tax, Utility Bills, Parking Tickets, False Alarm fees, Planning fees, Building Inspection fees and Elevator Certificates fees. Please allow 2 business days for your payment to reach the County when using this service or 3 business days when a VRW hold in involved.

[View the fee schedule](#)

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|---|
| Paymentus Customer Service Representative: 1-800-420-1663 Customercare@paymentus.com |
|---|

Pay with CASH at 7-Eleven® using PayNearMe

The County has partnered with PayNearMe to offer an easy and convenient cash payment option. To pay with PayNearMe you will need a PayNearMe Paycode that you can print or send to your mobile phone. To obtain a PayNearMe Paycode, go to [Personal Property](#), [Real Estate](#) or [Utilities](#) or call 804-501-4678. Take the Paycode to any 7-Eleven cashier. The Paycode scans at the register. There are no forms to fill out. Tell the clerk how much you want to pay in cash. A \$1.49 convenience fee will be automatically added. Your payment will post the same day it is made. You can reuse the Paycode for future payments of the same type.

PayNearMe is currently available for **Personal Property Tax, Real Estate Tax and Utility Bills only**. More payment types will be available in the future.

Pay in Person

Payments may be made in person at the Eastern Government Center located at 3820 Nine Mile Road and at the Western Government Center at 4301 East Parham Road, Monday – Friday 8:00 a.m. – 4:30 p.m., excluding holidays. Payments may be made by cash, checks, pin-based debit cards and credit cards. VISA, MasterCard, American Express and Discover cards are accepted for taxes, utility bills, dog licenses, parking fees, false alarm fees, planning fees, building inspection fees and elevator certificates. VISA does not allow in person payments for Utilities bills. Cash and check payments may be placed in our drop boxes which are available 24/7 at each location.

Pay by Mail

Checks and money orders should be made payable to “Henrico County”.

For prompt processing, tax payments should be returned in the remittance envelope included with your tax bill. One check may be used to pay more than one tax bill. If paying multiple bills with one check, please include the tear off remittance slip for each bill being paid.

The address on the return envelope is a mail collection point for the County’s remittance processing bank. Using a remittance processing bank ensures accurate posting and speeds up the recording of payments on tax accounts.

If you are sending payment and you are not using the remittance document and envelope, please send your payment to:

Personal Property Tax payments

County of Henrico
P. O. Box 3369
Henrico, Va. 23228-9769

Real Estate Tax payments

County of Henrico
P. O. Box 3370
Henrico, Va. 23228-9770

Utility Payments

County of Henrico
P. O. Box 90799
Henrico, Va. 23228-0799

Parking Ticket payments

County of Henrico
P. O. Box 90775
Henrico, Va. 23273-0775

All Other Payment Correspondence

County of Henrico
Treasury Division
P.O. Box 90775
Henrico, Va. 23273-0775

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Yes No

Contact Us

Finance

Department of Finance
4301 East Parham Road
Henrico, VA 23228

Finance Main Number
(804) 501-5580

Mailing Address
P. O. Box 90775
Henrico, VA 23273-0775

[Phone Numbers by Topic](#)

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[Bids and Proposals](#)

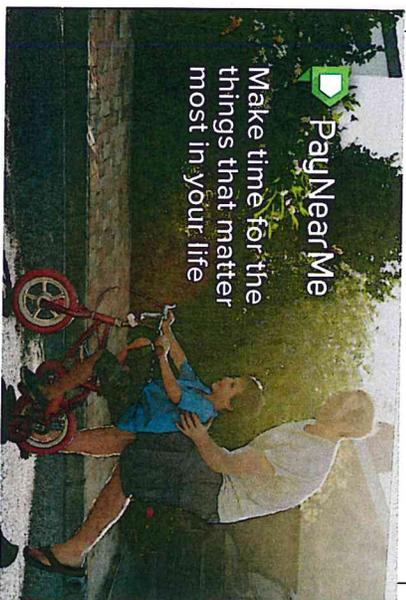
[Bid Tabulations](#)

[Award Notices](#)

[PPEA PPTA](#)

[Henrico County's Budget](#)

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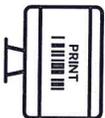
PayNearMe

Make time for the things that matter most in your life

Pay your bill with
cash at 7-ELEVEN.

TWO WAYS TO PAY

Option 1: Use your computer



Visit henrico.us/paynearme on your computer to get a PayCode you can print at home. Bring your PayCode to 7-Eleven to make a payment.

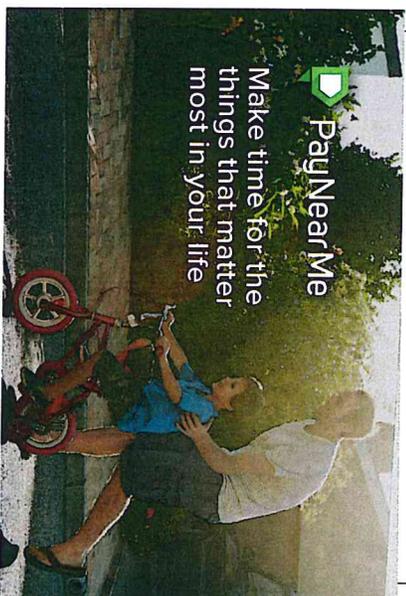
Option 2: Use your phone



Visit henrico.us/paynearme on your phone or your computer and send your PayCode to your phone. Bring your PayCode to 7-Eleven to make a payment.

PayNearMe is currently available for Personal Property Tax, Real Estate Tax and Utility Bills only.
There is a \$1,000 maximum amount per transaction. A \$1.49 processing fee applies to each transaction completed.

- » Nearly 8,000 payment locations
- » Guaranteed same day payment
- » Many locations are open 24/7



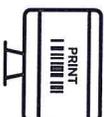
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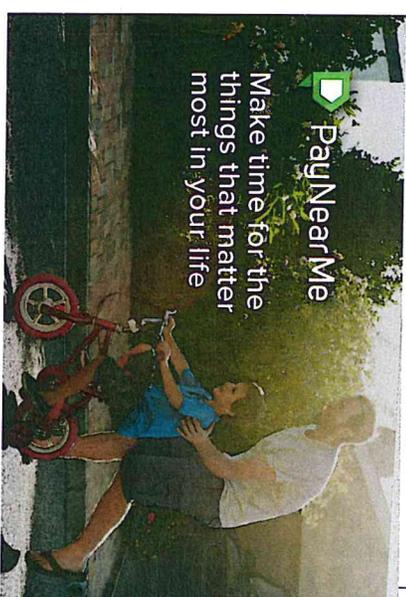
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SERVICE FEES

Using Paymentus

- ➔ Personal property taxes: Visa debit card, \$2.95; credit cards, 2.32%; all others, 2.32%; E-Check, \$0.45.
- ➔ Real estate taxes: Visa debit card, \$2.89; credit cards, 2.32%; all others, 2.32%; E-Check, \$0.45.
- ➔ Utility bills, business licenses, Planning fees, Building Inspections fees, false alarm fees, elevator certificate fees: All payment methods, \$2.89.
- ➔ Dog licenses: All payment methods, \$0.95.

If your payment is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically. Your check will not be provided to you with your bank statement, but a copy can be obtained by contacting your financial institution. An additional service charge of \$50 will be added to your amount due.

DEPARTMENT OF FINANCE

Treasury Division

**Henrico County
Government Center**
4301 E. Parham Road
Henrico, VA 23228

(804) 501-4678

henrico.us/finance/payments



*Proud of our progress;
Excited about our future.*

Produced by
Public Relations & Media Services, 7/15.

Henrico County PAYMENT OPTIONS



Internet



Telephone



Mail



In Person



Online Banking



PayNearMe



HENRICO COUNTY



PAYMENT OPTIONS

You can make electronic payments for personal property taxes, real estate taxes, utility bills, parking tickets, false alarm fees, dog licenses, Planning fees, Building Inspections fees and elevator fees.

Henrico accepts VISA, MasterCard, American Express, Discover Card and electronic checks.

A list of service fees is available at henrico.us/finance/payments.

Pay on the Internet

Go to henrico.us/finance/payments for a link to Paymentus, the county's service provider, or access Paymentus directly at ipn.paymentus.com/cp/hnro.

Paymentus customer service can be contacted by email at customercare@paymentus.com.

A service fee is charged for Internet payments.

Pay by Telephone

Call Paymentus at (855) 748-6015.

For assistance, contact Paymentus customer service at (800) 420-1663.

A service fee is charged for telephone payments.



Pay by Online Banking or Electronic Bill-Paying Services

Verify your account number before processing your payment and include the account number with the payment. Consult your bill-paying service for the number of days you should allow for payments to be transmitted. If your electronic payment is not received in the county's bank account on or before the tax due date, it is considered late.

If using a bill-paying service, you must set up separate Biller/PayTo accounts for each payment type and you must use the correct Biller/PayTo P.O. Box from the remittance address on the bill and ZIP+4 code for each payment type.



Pay by Mail

Checks and money orders should be made payable to "Henrico County" and returned in the envelope included with your bill. Use of the return envelope ensures accurate and timely processing of your payment.

One check may be used to pay more than one bill. If paying multiple bills with one check, please include the tear-off remittance slip for each bill.

Go to henrico.us/finance/payments for the mailing address if you do not have the return envelope.



Pay with PayNearMe

Cash payments also can be made for utility bills and personal property and real estate taxes at 7-Eleven stores nationwide with PayNearMe. To use this service:

- Go to henrico.us/paynearme or call (804) 501-4678 to obtain a PayNearMe barcode for the type of bill you are paying. Print the barcode or send it to your phone.
- Go to any 7-Eleven, show your barcode to a cashier and make a cash payment. Collect your receipt.
- Henrico County is notified automatically. Your receipt is proof of payment.

PayNearMe customer service can be contacted by email at support@paynearme.com and by phone at (888) 714-0004.

A service fee is charged for PayNearMe payments.



Pay in Person

Payments may be made at the Henrico Government Center, 4301 E. Parham Road, and at the Eastern Government Center, 3820 Nine Mile Road, Monday-Friday, 8 a.m.-4:30 p.m., excluding holidays. Pay by cash, checks, pin-based debit cards and credit cards. Drop boxes are available 24/7 at both locations for check and money order payments.

A service fee is charged for credit card payments.