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THINGS TO CONSIDER

FOR PROCUREMENT AND IMPROVEMENT
OF YOUR ELECTRONIC PAYMENT PROCESS

Do we offer all the electronic payment channels and payment methods needed to support the payment needs of our citizen demographic?

Recommendation – Select a solution that offers omni-channel solutions and supports multiple payment methods through a single provider. A single-vendor solution eliminates multi-vendor/multi-contract hassles, streamlines your processes, and makes for a consistent user-experience across all the payment channels you offer your citizens.

Have we considered the emerging payment options that are available today and determined our position on the risk/reward of offering them?

Recommendation – Emerging payment options like Apple Pay/Google Pay, PayPal, Peer-to-Peer options (Venmo), social media, chat, and voice assistants are already being used by your citizens in other payment experiences. Soon they will expect to be able to pay all their bills through options like these, so the vendor you choose should be able to provide them.

Have we thought about how to drive electronic payments from our underbanked citizens and those limited in technology?

Recommendation – Offering kiosk payments in your lobby or other remote locations to take electronic payments alleviates your CSRs from processing the payments manually. Other options include a responsive payment site that renders on mobile phones, third party call centers, and PayPal.

Are we willing to absorb the fees for accepting electronic payments or will we pass those fees on to the end user?

Recommendation – Consider your budget tolerance. Many agencies see reductions in cost in other areas that offset the costs associated with accepting electronic payments. Higher citizen adoption of electronic payment options (a low cost) means fewer manual and print/mail (higher cost) payment options.

What are all the departments that accept payments from citizens and can you provide a way for citizens to electronically pay all bills at once?

Recommendation – Offer the ability to pay multiple bill types (utility, tax, license, parks and recreation, etc.) using shopping cart functionality to make it simple and easy for citizens to pay all their bills owed to your government in one transaction. This type of payment experience results in higher customer satisfaction, repeat users/high adoption of electronic payments, simplified back office solutions, and faster collections.

Do you have buy-in from all of the stakeholders, and can you agree on a single vendor that can provide the solution you are looking for?

Recommendation – Beyond improving user interfaces and modernizing the payment experience for your citizens, it's also important to choose a vendor that can streamline and simplify your back office processes. The complexity around reporting and reconciliation only gets more difficult when data is needed to be extracted from multiple vendors. Choose a single solution for your government payments to streamline these processes for your staff.

Has your agency considered the security and PCI compliance costs and implications associated with accepting electronic payments?

Recommendation – PCI compliance and security should be the number one consideration for ALL agencies and their vendors in the eCommerce and electronic payment processing space. While the impact and costs to maintain compliance and maximize security can be cumbersome and expensive, choosing a reputable and proven payment provider will offload and reduce the burden of PCI compliance. Make sure the solution is fully hosted on the provider's network, that the provider maintains a Level 1 PCI DSS certification, and has insurance and protection for your agency.

Paymentus

Paymentus provides more than 1500 local governments with a single-vendor solution for bill presentment, payments, and communications. Able to support city-wide/agency-wide deployments, Paymentus is the preferred company of local governments looking to collect payments faster, simplify reconciliation and reporting, and improve customer experience. More cities and counties are moving to Paymentus than any other provider!

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