

# Biller Solutions

## Government

### Give your constituents the convenience of making payments when, where and how they desire

In an industry with new providers emerging every day, we have a proven track record of experience with payment solutions – in numerous cities, counties and states and a solid customer base, including the Internal Revenue Service (IRS).

#### The government payments landscape

Government agencies at all levels (federal, state, local) are heavily engaged in accepting payments – whether for recurring services such as public utilities and water, for commonly issued permits and licenses, for quarterly or annual tax payments, or for various other one-time fees, fines and citations. As a result, there are millions of financial transactions between government agencies, citizens and businesses everyday – many of which involve cash, checks and manual processes. The sheer volume and variety of payments agencies must contend with, coupled with a heightened focus on transparency, security and compliance, makes the government payments domain truly unique.

However, evolving payment technology is continuing to change the face of government payments. Automating bill and invoice presentment and payments by migrating to electronic methods can improve service and result in cost savings for multiple departments across the agency. With cost-cutting a priority for most government entities, electronic payment solutions can automate processes, improve cash flow, reduce costs and improve service – for the benefit of your constituents.

#### North American trends in electronic bill payment\*

- In 2019, the preferred payment method of online payments was credit card (34 percent), followed by mobile wallet (24 percent) and debit card (18 percent).
- At the point of sale (POS), credit cards continue to top the list of commonly used payment methods at 40 percent in 2019 and projected to earn 42 percent in 2023.
- Mobile wallets are expected to overtake credit cards to become the leading online payment method to account for 37 percent of e-commerce spend by 2023.
- POS cash transactions are expected to fall to 11 percent by 2023.

*\*Worldpay Global Payments Report*

## We can help

We eliminate the hassle of manual transactions through a comprehensive suite of electronic payment solutions for federal, state and local government agencies. Customers and businesses can quickly and easily pay taxes, fees and bills 24/7 via the internet, by phone or at the point of sale. They can use cash, credit cards, debit cards and even checks. With us, government agencies can give their constituents what they are demanding – the convenience of making payments when, where and how they want.

## Capture payments online

These days, accepting online payments may be more of a necessity than a convenience. More and more, customers are expecting to be able to view billing information and make payments online. Our web payment products and solutions offer low-cost, easy-to-deploy solutions that provide clients with the ability to do just that. Whether you are looking for a fully custom web payment application, a turnkey solution, or a processing partner to support your existing web payment site(s), we have a solution to meet your needs:

- **Application programming interface (API)** – If you're looking for an efficient and cost-effective solution for accepting payments through your own (or a third-party-developed) web payment application – by leveraging us as your processor – we have you covered. With our API, we'll provide our easy-to-follow Web Payment Gateway Specifications document, detailing the procedures necessary to utilize our payment gateway. With this guide, you can develop web applications to process your payments through us or interface your existing web-based transactional application(s) with our payment gateway.
- **“Pass-Through” web payment application** – Our Pass-Through application is convenient when you want to present billing information on your existing website, and then link the customer to our secure website to capture sensitive payment information. This solution eliminates the need for your agency to handle, transmit or otherwise “touch” payment information. We can build Payment Entry, Payment Confirmation and Receipt pages that look and feel just like the pages on your existing website, enabling customers to make payments conveniently and securely.
- **“In Flight”**– Similar to Pass-Through; however, your application will not receive a post back, and it will not need a real-time update. We print your receipts and your application is updated via a post or file.
- **“Validating” payment application** – The entire payment process can take place right on your own website. Our exclusive validating web payment application has its own payment site, accessible through a unique URL, with account validation. The payment site, while developed by us, remains consistent with your existing branding and is unmistakably identified with your business. We build Account Validation, Bill Presentment, Payment Entry, Payment Confirmation and Receipt pages, creating a customer-friendly, easy-to-use payment portal unique to your business.
- **“Non-Validating” payment application** – For payments that do not require account validation, we offer a non-validating web payment application. Like the validating option, the non-validating payment site we develop is consistent with your brand identity. We build the Payment Entry, Payment Confirmation and Receipt pages to deliver a payment portal that is unique to your business.

- **Custom web payment applications** – We can develop a customized website around your unique requirements – including completely customized functionality, integration with existing client information systems, specialized features, and a custom look and feel. For example, we can design a site where your customers pay for multiple items in one transaction. Or, we can handle complex applications where the purchase of one item may require the purchase of another – such as with various government licenses. The bottom line: We develop web payment solutions to accommodate your unique business needs.

## Capture payments by phone

We offer a fully functioning, fully integrated Interactive Voice Response (IVR) payment system. Designed to break down the divide between those with internet access and those without, our IVR solution enables your customers to pay their bills over a touch-tone telephone – 24/7, eliminating busy signals and time spent on hold. Our IVR application also helps relieve problems with understaffing and increases customer satisfaction. Our large-scale IVR systems are easier to manage and deploy, meaning greater scalability and reliability. Our IVR solution will accommodate incoming call volume for peak and non-peak times, and can be increased to accommodate higher call volume as necessary. We provide several language options and a wide selection of voice talent to choose from for the development and recording of the script.

## Capture payments at the POS

We offer and support a complete line of POS solutions that enable agency employees to perform real-time account authorizations. We provide an array of POS terminal and connectivity options.

- **MultiPay** – MultiPay is a counter-top terminal solution that includes a mag-stripe reader, internal PIN pad and fast thermal printer. The terminal is pre-loaded with our multi-merchant payment application, which is tailored specifically for government agencies. This easy-to-use application also has the ability to charge and calculate convenience fees and is directly integrated with our gateway, so you get integrated real-time reporting for all payment channels. MultiPay allows multiple purchases – such as a hunting license and a property tax payment – all while dividing the funds into different agency department accounts.
- **Virtual Terminal** – This browser-based web page performs exactly like its terminal-based counterparts, except it is run on your existing desktop computer. Payment information can be keyed in, or a hardware device can be attached through your USB port to accept swipe or PIN-encrypted payments. This is a convenient and affordable option for agencies, requiring no additional hardware purchases – but can be expanded to include PIN pads.

## Flexibility through features

Every government agency has its own unique requirements, processes and priorities. We have the agility and flexibility to meet your unique business needs.

- **Us as your processor.** Regardless of the payment type – credit, debit, PINless debit, PIN debit, ACH, eCheck, check or new niche payment types – we can process it.

- **Funding flexibility.** We will accommodate virtually any settlement request that we receive. Every agency has its own finance department, auditor or controllers who determine how funds must flow. We work with your agency to meet your requirements.
- **Easy reconciliation.** Our settlement engine makes it possible to reduce the deposits that you need to reconcile – down to a single deposit each day, versus one reconciliation per payment type – without sacrificing any information. If you need more than one deposit, or one deposit per agency or deposits in virtually any configuration, we can support it.
- **Detailed, real-time reporting.** Government agencies have increased flexibility to manage their payment transaction history with our detailed transaction reporting capabilities. Users can run reports based on a variety of search criteria 24/7. This advanced, real-time reporting option allows users to generate transaction, batch and refund reports with the versatility of omitting displayed fields, changing field names to coincide with customer/industry terminology, and saving frequently generated reports. In addition, refunds can be submitted and tracked online.
- **Complex applications and implementations.** We have deep expertise in complex integration and multi-channel payment processing for government entities in all aspects of electronic payments – for large cities, counties and entire states. Regardless of the complexity or uniqueness of your requirements, we can build and deploy an electronic payment solution to meet your agency's needs.
- **Security.** We take security very seriously. We are subject to numerous audits and inspections each year to ensure we are compliant with necessary standards. For example, we go through yearly Independent Validation and Verification audits from the US Treasury to ensure our business processes meet the highest level of security. Ultimately, this allows us to remove the compliance burden for our customers, regardless of the standards that they must be measured against – whether it's PCI or any other security standard.

## A proven industry leader

FIS™ is a leading provider of technology solutions and services for government entities, merchants, banks and capital markets across the globe. In 2019, FIS merged with Worldpay, bringing you Worldpay from FIS, which resulted in enhancing the acquiring and payment offerings, accelerating its entry into new geographies. As a combined company, we are now positioned to offer best-in-class enterprise payments, banking, capital markets, and global eCommerce capabilities empowering financial institutions and businesses worldwide.

With a 50+ year history rooted in the financial services industry, we reach well beyond geographical and cultural borders throughout the world. Our work and vision continue to expand with a strategy that has given us one of the most comprehensive solution sets in the industry.

Our solution breadth, market reach, client relationships and industry expertise create an opportunity to provide solutions that transform how government entities receive payments. We process more than 75 billion transactions annually, or a volume of 70 million payments for government entities alone. More than 450 million bills and documents are loaded each year, and over seven million customers are enrolled in the electronic bill presentment and payment programs offered by our clients.

Since 1995 (initially as Link2Gov), we have completed millions of transactions for governments across the country. In an industry with new providers emerging everyday, we have a proven track record of experience with payment solutions in numerous states, and a solid base of satisfied customers, including the IRS. Governments and utilities across America have turned to us to create electronic payment processing solutions because we know how to build comprehensive, secure and reliable payment systems and keep them running smoothly.

Our customers experience many benefits, including:

- **Reduction of in-office traffic** – Providing electronic payment options helps eliminate in-office traffic, which is especially important in days of heightened security and liability concerns.
- **Cash flow** – The ability to accept electronic payments has many financial benefits: Funds are available faster and require less administrative work, accounts receivable operations are more efficient, collection cycles are shorter, NSF checks are significantly reduced, and payments are posted more quickly than through mail-in or other payment vehicles.
- **Going green** – The benefit of accepting electronic payments is not limited to financial and efficiency gains, it's also a more eco-friendly business strategy, with many positive effects on the environment.
- **Efficiency gains** – Electronic payments enable government agencies to save money, increase efficiencies and optimize staff time, freeing them from the burden of handling manual transactions.
- **Customer satisfaction** – Through flexible and varied payment options, government agencies are able to offer their citizens the highest level of convenience. These days, accepting online payments may be more of a necessity than a convenience. More and more, customers are expecting to be able to view billing information and make payments online.

## Contact us

For more information, call **877.776.3706**.