6 WAYS A DIGITAL-FIRST PAYMENT SOLUTION HELPS PROVIDE BETTER GOVERNMENT SERVICES

CSg Forte

Accela

Government Solutions

6 ways a digital-first payment solution helps provide better government services

CSG FORTE, A PAYMENT PROCESSING PROVIDER, AND ACCELA, A PROVIDER OF CLOUD SOLUTIONS FOR GOVERNMENT, TOGETHER SERVE MORE THAN 3,000 GOVERNMENT AGENCIES. BOTH COMPANIES HAVE SERVED THE GOVTECH SPACE FOR OVER 20 YEARS AND TOGETHER CAN HELP GOVERNMENTS RAPIDLY AND SEAMLESSLY OFFER NEW DIGITAL SERVICES. IN THIS EBOOK, WE'LL REVIEW THE SIX CHARACTERISTICS OF AN IDEAL DIGITAL PAYMENT SOLUTION FOR STATE AND LOCAL GOVERNMENTS.

INTRODUCTION

In 2020, life as we knew it changed. With little warning, what we knew as "business as usual" was disrupted.

However, while the pandemic halted many things, important government work continued. State and local governments acted quickly and resourcefully. They adopted new, digital ways to connect with residents and business owners and collect payment for essential services. Now, governments have a unique opportunity to continue that digital-first transformation of their daily business processes to put residents' needs and experience first.

Historically, governments were slow to expand their online offerings. But the pandemic sent that trend into overdrive as government operations went digital and workforces went remote. A McKinsey study estimated that in just the first eight weeks of the pandemic, consumer and business digital adoption accelerated nearly five years in the United States.[1]

The impact of this digital migration has been significant. Almost 40 percent of citizens say they want government services to be easier to use and almost a third say they want to access even more services online.[2] And today, more than half of all Americans are using at least one form of contactless payments.[3]

Citizens want and expect governments to offer digital payment experiences. The CSG Forte and Accela integrated payment solutions offer the convenience that citizens want, while reducing the PCI compliance burden and maintenance for the organizations.

Read on to learn how these six characteristics of an ideal digital payments solution help support the goals of future-ready and citizen-centric state and local governments.

[1]"The COVID-19 recovery will be digital: A plan for the first 90 days," McKinsey
[2]"Nearly one-third of citizens unaware of digital government services," Accenture
[3]"More than half of Americans now use contactless payments," CNBC
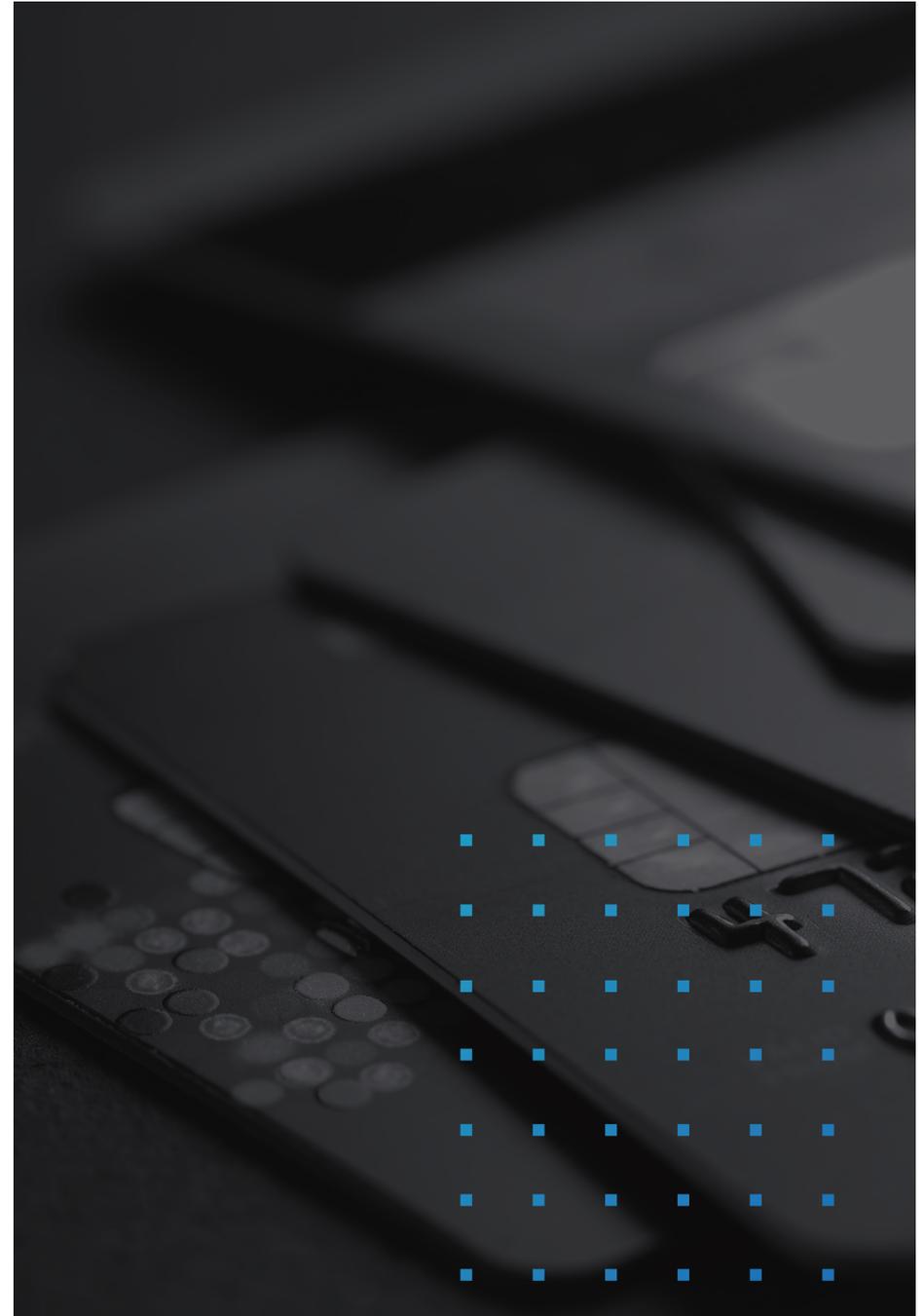
1 IT'S COST-EFFECTIVE

Why It's Important

The Tax Policy Center estimates that state and local revenues will increase by just 0.1 percent in nominal terms.[4] With inflation currently at an all-time high, that forecast translates into revenue declines in inflation-adjusted terms. Accela and CSG Forte know governments need to keep revenue flowing. Excessive payment processing fees can hamper revenues and slow growth.

Many regulatory software solutions serving state and local government are inflexible and support a small number of payment processing options, resulting in integrations that can be feature-limited, expensive, time-consuming and not forward-compatible. A handful of software providers provide a wide range of integrated solutions, but they only support online payments and not the full suite of contactless options like ACH. A full suite of contactless payment options increases total transaction volume, which helping keep costs low.

How CSG Forte and Accela Can Help

CSG Forte and Accela are able to keep costs low through ease of integration, by creating a unified redirect payment solution that helps organizations prepare for rapidly evolving government requirements. The solution supports both card-present and card-not-present use cases. The solution is built on a developer-friendly foundation—Accela uses CSG Forte's modern API to embed the payment solution into the Accela Civic Platform. Both companies pride themselves on their open APIs that give customers the flexibility to extend the solution to meet specific needs.

Having an integrated payments solution within workflows allows governments to continue to collect fees amid uncertainty. An integrated

4 "States Forecast Weaker Revenue Growth Ahead of Growing Uncertainties" Tax Policy Center

solution that meets all government regulations relieves the jurisdiction from having to create and maintain their own system or negotiate with a new, unfamiliar provider. CSG Forte and Accela solutions are designed to be flexible, with options such as agency-absorbed transaction or service fee transaction processing, as well as supporting multiple merchant accounts on a departmental level. The direct integration means records for various departments stay up-to-date in real time, avoiding late fees and drastically reducing duplicate payments and inbound customer calls. With CSG Forte and Accela focused on keeping service and convenience fees to a minimum, the community is open for business.

Delivering software via cloud computing, or on a software as a service (SaaS) basis, is becoming the new normal for Independent Software Vendors (ISVs). Cloud-based software allows for scalability and mobility, which is crucial with the growing adoption of mobile devices. With cloud-based software, customers can access what they need from anywhere, at any time.

Much of the software created by ISVs involves the payments industry as well. For instance, consider management software for a dental office that staff can use to schedule appointments, maintain patient records, and accept payments. That particular software, along with all similar software, would need the functionality required to process payments.
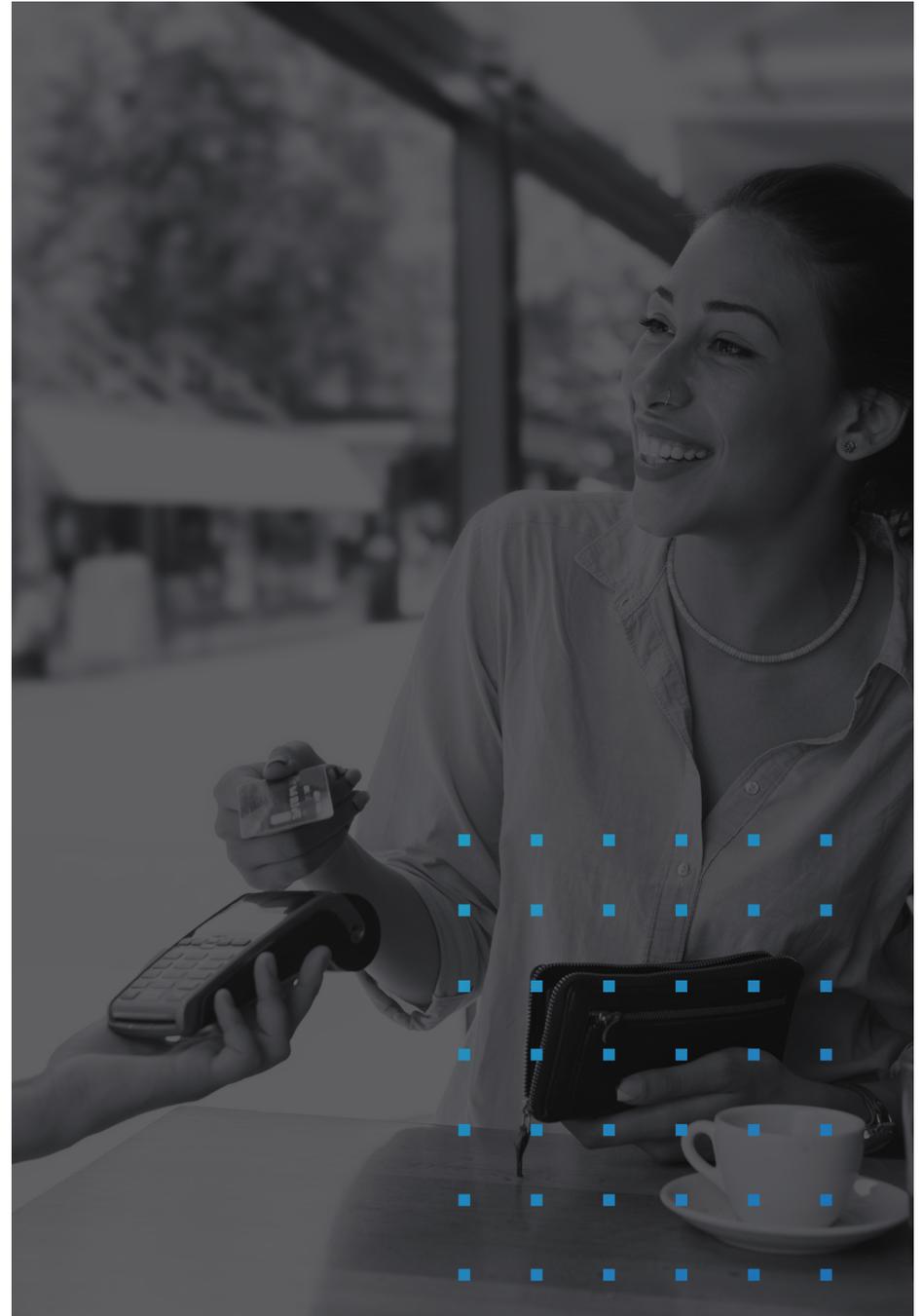
2 IT HELPS ENSURE SECURITY AND COMPLIANCE

Why It's Important

For residents and business owners to confidently transact with their government, they need to know that their payment details are secure. For governments, security requirements like encrypted data transactions are perpetually changing and can be difficult to navigate. A recent government-based payment portal breach impacting multiple cities has brought security concerns into sharper focus.

Governments need a solution that ensures security while relieving the burden (and cost) of constant vigilance. The average cost of a data breach can range from $2.2-6.9 million[5]. In study conducted by VeriSign Inc., researchers found that organizations were 79 percent likelier to be non-compliant with PCI Requirement 3, which addresses the protection of cardholder data.

How CSG Forte and Accela Can Help

CSG Forte is a Level 1 PCI-compliant service provider, with transaction processing through EMV, chip-compliant payment services, as well as end-to-end encryption and tokenization. All these capabilities are integrated into Accela's secure SaaS platform. The advanced protocol integration meets the security criteria set forth by the PCI Data Security Standard.

Additionally, implementing Accela and CSG Forte solutions can enhance an agency's security operations. Agencies without an integrated solution may have a decentralized approach to their security measures, leaving them vulnerable to data breaches and responsible for a heavier PCI compliance burden. Using a digital-first solution can help government agencies become more cohesive in the way they store and process data, keeping customer information safe in the process.

[5] "Calculating the Cost of a Data Breach in 2018, the Age of AI and the IoT," Security Intelligence
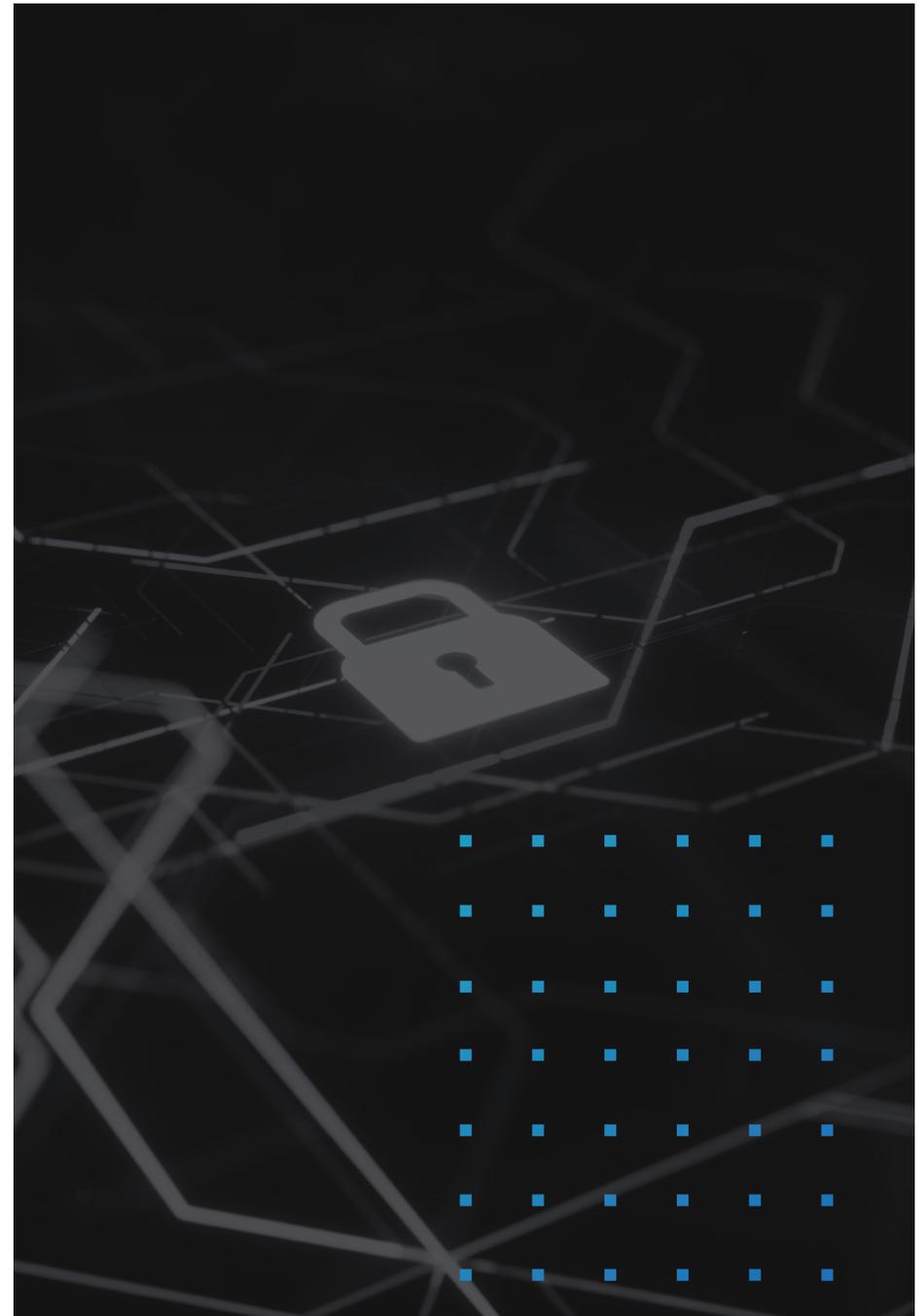
3 IT SUPPORTS CONTACTLESS AND ALTERNATE METHODS OF PAYMENT

Why It's Important

When physical contact became inadvisable during the pandemic, many jurisdictions and customers began adopting digital and contactless payment methods for the first time. A PYMNTS survey suggests that consumers now want to permanently move away from traditional payment methods that require physical contact.[6] Consumers and citizens are growing accustomed to using contactless payment methods and they will expect more options to be available moving forward.

How CSG Forte and Accela Can Help

CSG Forte and Accela offer various digital and contactless payment options for governments, including IVR pay-by-phone, self-service kiosks and online citizen services. At the core of the direct integration, the Accela Civic Platform, utilizing CSG Forte Checkout, can take payments online or in-person with a contactless device.

By taking advantage of contactless and self-service solutions, governments can automate workflows and improve operational efficiencies. If an individual can use a self-service or contactless option, this will allow government employees to focus on other areas of the organization.

[6] "Hands off: Touchless, contactless payments drive consumer safety preferences," PYMNTS
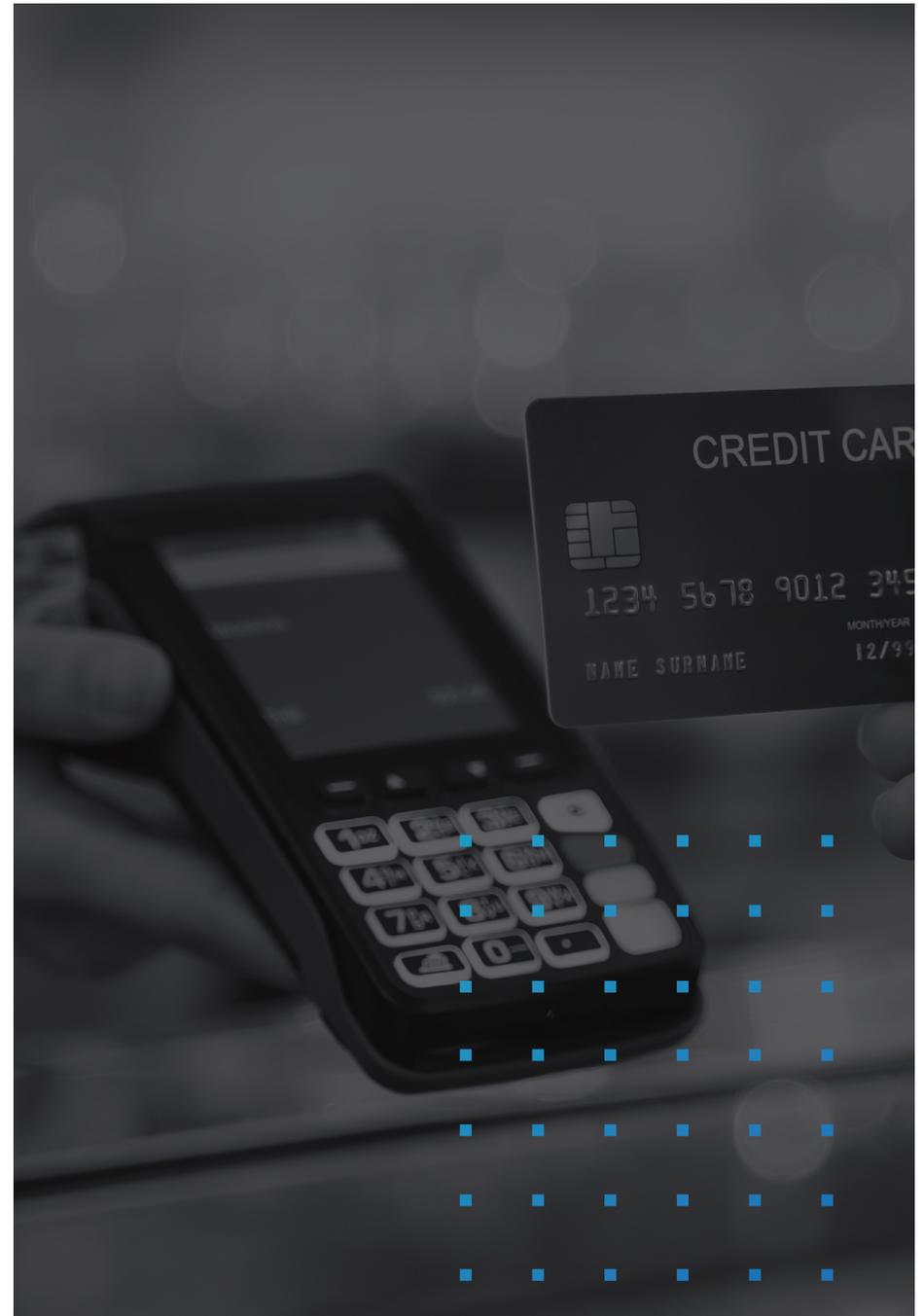
4 IT'S CENTERED AROUND RESIDENTS

Why It's Important

Residents do not want to wait in line for hours to fill out a form or spend time navigating a website only to be redirected to a new browser window for payment. Bad user experience erodes confidence that payment and application are connected.

Fortunately, government organizations now have tools to deliver a seamless, citizen-centric experience. With the right solutions, state and local governments can build a unified resident experience and promote a positive brand, shedding negative stereotypes of the challenges with government's digital services.

How CSG Forte and Accela Can Help

Creating an embedded and familiar citizen experience will lead to enhanced satisfaction. CSG Forte's payment gateway is fully integrated into Accela solutions, creating a seamless and unified payments experience for residents and back-office staff.

Additionally, keeping the payment solution embedded in the online application form reduces errors and abandonment associated with online submissions. Giving the online user a unified payment experience will encourage them to continue to use that method for payment. It will also reduce the amount of walk-in traffic, which is more costly for government when staff time is factored into the transaction process.
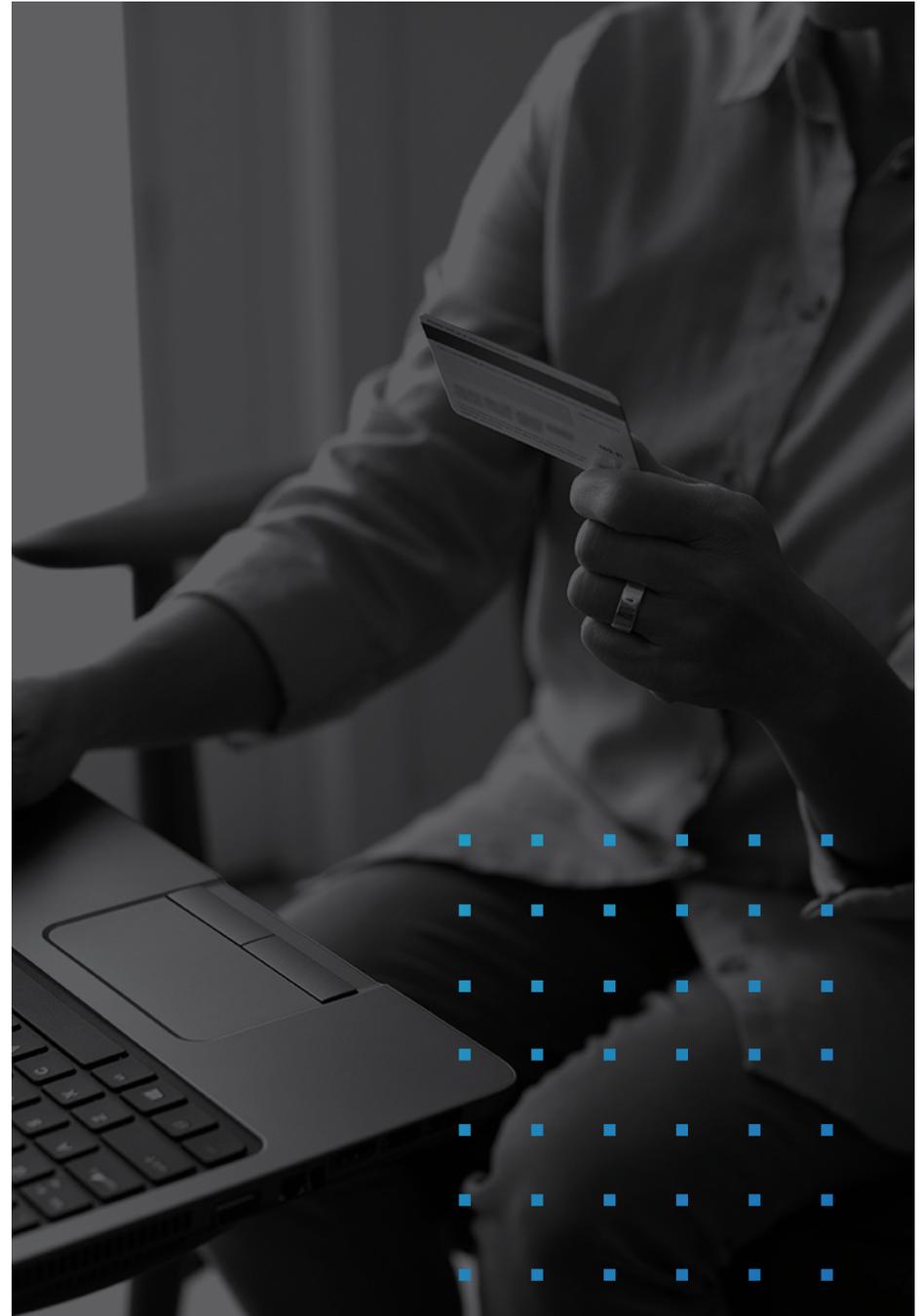
5 IT INCREASES PRODUCTIVITY

Why It's Important

During the pandemic, government agencies found themselves caught off guard. Without the ability to deliver services digitally, many state and local governments experienced a substantial backlog of work, including permit applications, license renewals and inspections. Governments can protect against future disruptions, while improving productivity during times of normalcy, by embracing digital payment services.

How CSG Forte and Accela Can Help

Streamlining and automating workflows can substantially improve agency-wide productivity. CSG Forte deploys **Dex**, a dedicated chargeback and dispute management tool which covers the entire lifecycle from dispute to resolution. The consolidation of numerous vendors, payment gateways and software platforms can substantially enhance productivity across the board.

Additionally, digital services keep government business moving when physical locations are closed. CSG Forte can serve as a gateway to multiple processors and acquirers, which allows the jurisdictions to minimize the need for disparate payment solutions.
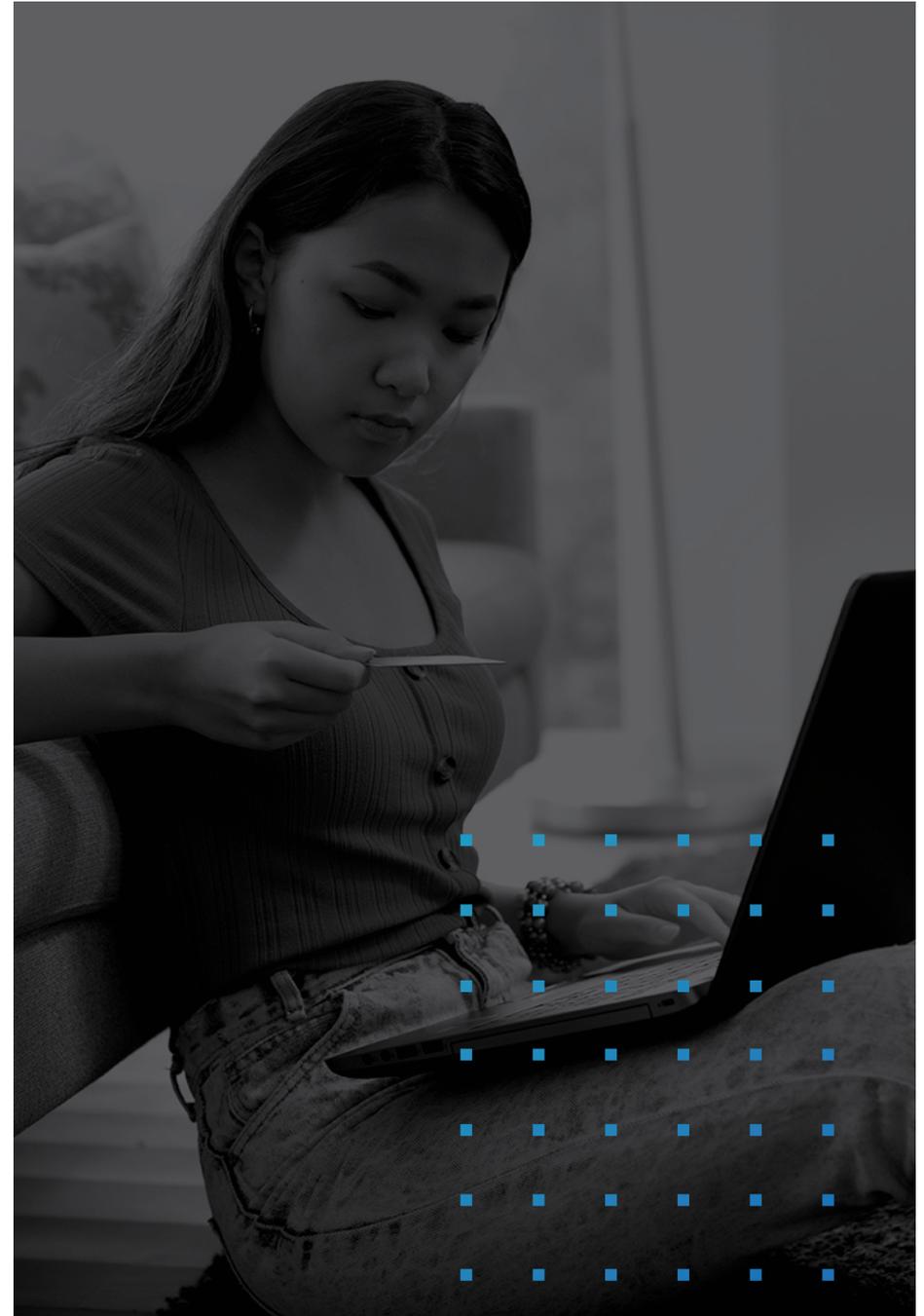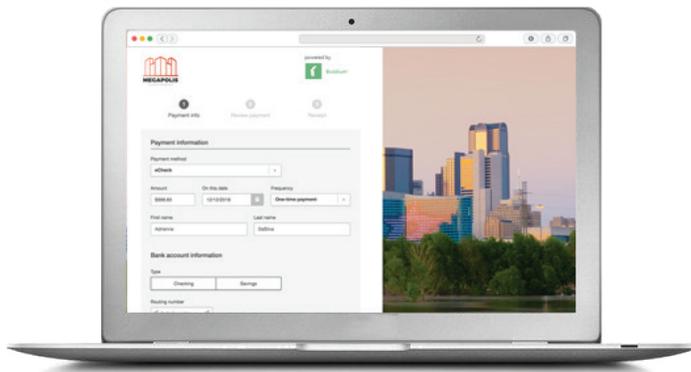
# 6 IT INCORPORATES API FOR EASE OF INTEGRATION

Why It's Important

Using APIs and responsive design is helpful to both developers and citizens, as they allow for automation, efficiency and innovation. APIs deliver accurate payment insights for reconciliation, which is critical to achieving operational excellence for a government agency. Tokenization is a primary and standard technology to protect cardholder data in a contactless transaction, whether in-person or online. Tokenization reduces the scope of regulatory systems that fall under PCI-DSS. All government agencies that accept credit and debit cards need to follow these baseline standards. The use of tokenization reduces the time, focus and costs associated with compliance auditing.
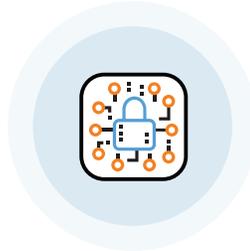
How CSG Forte and Accela Can Help

Both companies use web service APIs, featuring the latest in token-based security and encryption. These same APIs can be used to extend the two platforms to serve other needs, such as connecting to a back-end financial system. Accela has an expansive and open API, Construct, which can allow for payments to be made from a third-party application. Jurisdictions often want to extend the out-of-the-box functionality to their specific needs.

CSG Forte and Accela's web service-based APIs allow for jurisdictions with the technical know-how to build out the solution how they want. The Accela and CSG Forte embedded solution utilizes the most current and standard tokenization best practices. The embedded solution, combined with the Accela Premium Citizen Experience, is fully mobile-responsive, allowing citizens to make online payment on any device.
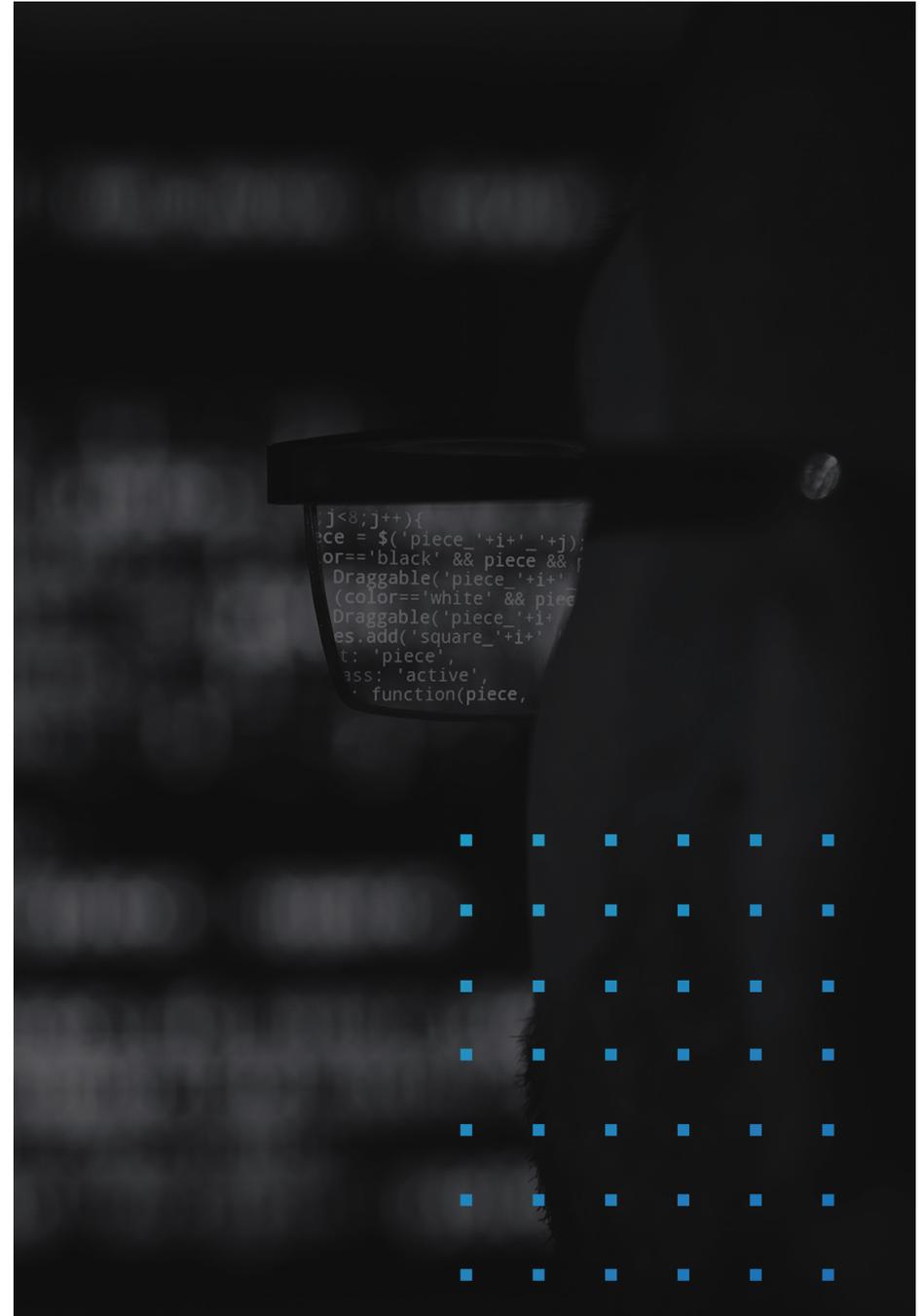
CONCLUSION

Digital payments deliver the convenient experience residents demand today, while providing significant benefits to organizations that implement these solutions. The ideal digital-first payment solution is cost-effective, secure and compliant, contactless, citizen-centric, built to enhance productivity, features APIs and responsive design and is tailored to government specifications.

CSg Forte

Accela

What now?

As governments work to meet the ever-evolving demands of their citizens, their partners must have a total understanding of an agency's regulatory processes. Armed with that knowledge, they can begin to deliver innovative, digital-first solutions that enhance and improve citizen engagement. When executed correctly, governments can focus on operational excellence while seamlessly and efficiently providing integrated payment options. With the right partners and digital solutions, governments can effectively govern and meet the needs of citizens far into the future.

Want to learn more?
Visit our website or call us at **866-290-5400** or email us at governmentsales@forte.net for more information about payments integration and to learn how you can get started today.