

Payment Frustrations Solved: An Insiders Guide



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Introduction

This eBook focuses on three distinct government roles involved with payment processing solutions and the challenges they frequently encounter. We will then explore how IntelliPay addresses or alleviates these pain points.

CHAPTER ONE

Treasurers / Collectors / Finance Directors



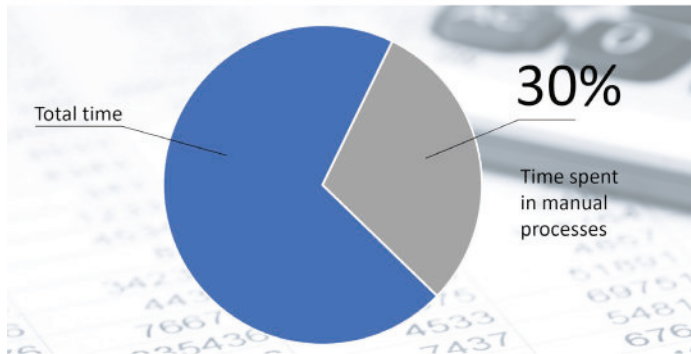
Treasurers / Collectors / Finance Directors

For many governments, the Finance Officer's role, aka Collector or Finance Director, hereafter Finance Officer, is the critical leadership role in finance.

We define a Finance Director's responsibility as overseeing an entire agency's financial health. Reconciliation challenges, often due to lack of visibility, ineffective communication, and missing information from outdated or multiple payment processing systems often residing in data silos, can hinder a Finance Director's ability to reconcile accounts, track funds, and make informed financial decisions.

Pain Points

In this chapter, we will explore some of the significant pain points Finance Directors face and offer solutions.



- **Reconciliation Challenges:** According to a PWC report, thirty percent (30%) of your finance or treasury team's time is spent on manual reconciliations. So, since manual reconciliation is a time-consuming task, we will look at the contributing factors and remedies:
- **Lack of Visibility:** Finance Directors often need more insight into all the systems and processes involved in revenue collection and payment acceptance, making it difficult to identify bottlenecks, potential errors, and areas for improvement.



- **Ineffective Communication and Coordination:** Ineffective communication and coordination between different departments or teams. A lack of standardization often complicates accounting and results in data formatted in various formats, requiring time-consuming conversions and mistake-ridden manual data entries.

- **Data Silos and Missing Information:** As mentioned earlier, a lack of visibility complicates the Finance Directors role. Why? A major hurdle for local governments is data trapped in departmental silos. Valuable information becomes inaccessible to Finance Directors and other leaders because it is scattered across shared drives and individual employees' laptops.

This lack of complete information can lead to missed opportunities to identify cost-saving measures and make informed financial decisions.

For example, one department may be using an online payment system that could easily meet the needs of another department, but piecemeal procurement efforts and a lack of interagency coordination result in several different systems when a single integrated solution would work better.

Often, even off-the-shelf systems can be incompatible.

- **Late Payments, Cash Flow, and Lost Time:** Delayed payments can significantly impact an agency's cash flow and staff productivity. Tracking and processing late payments increases administrative burdens and costs for local governments by impacting cash flow.

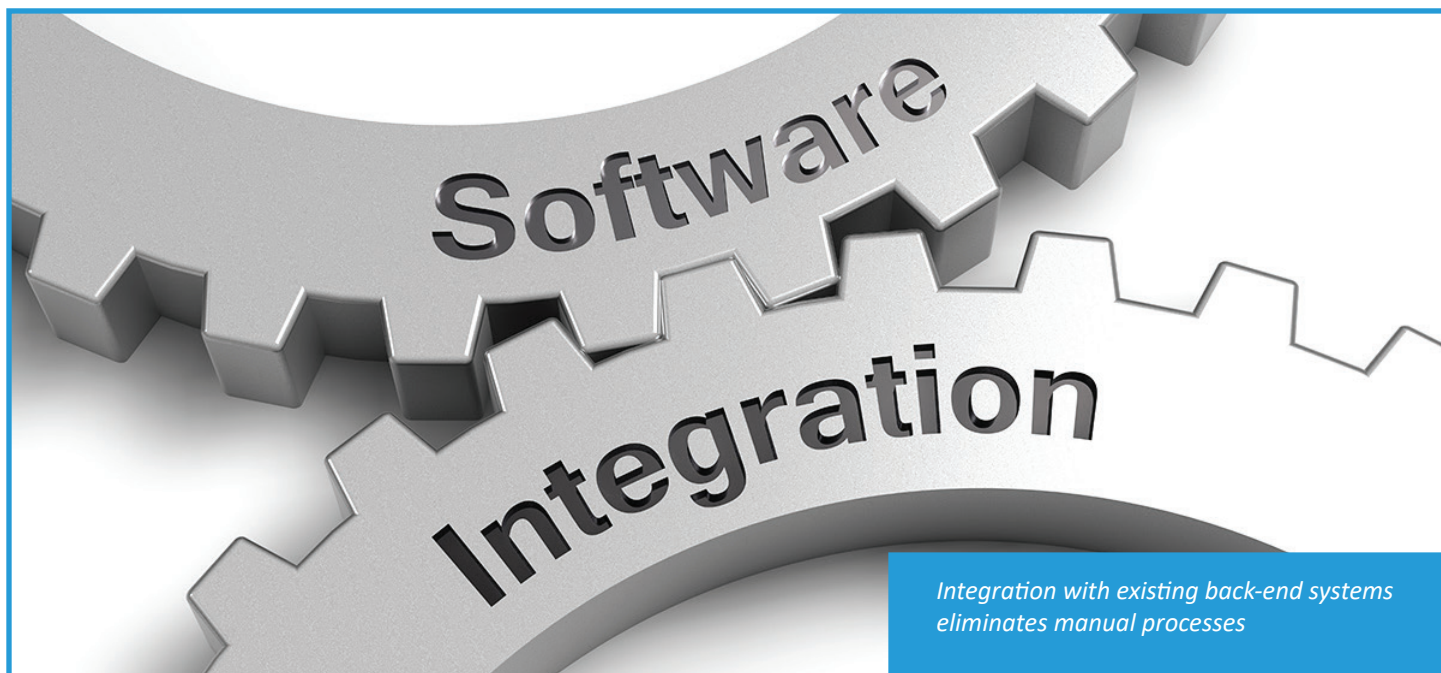
Further, outdated payment systems, the lack of alternative payment methods, and limited payment options contribute to resident frustration and late payments.

- **Bills:** When bills or statements are unclear or confusing, frustrated citizens call or chat online with staff, distracting teams from other essential work. Small teams, especially, then need to work overtime hours, which can lead to errors and mistakes. Improving bills and statements can lead to very tangible benefits for any agency.

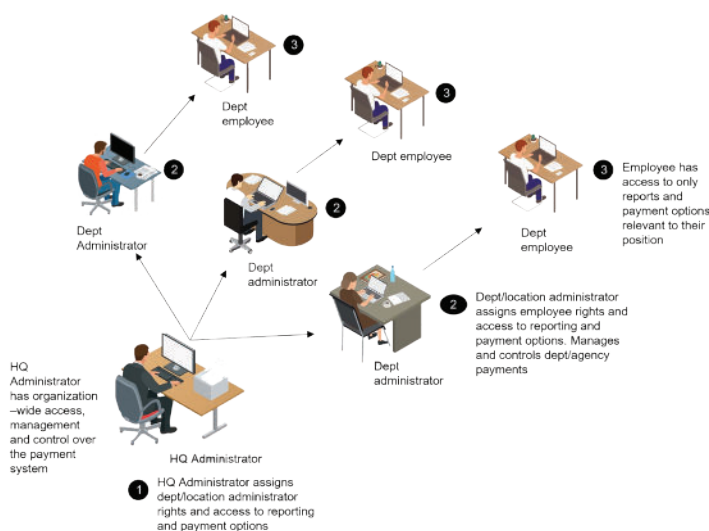
According to CSG research, the most common billing and payment-related calls are those where customers need clarification on their bills, want to resolve account issues or require assistance with the payment process and options. Simplifying the billing and payment experience and providing clear explanations can help reduce the volume of these types of calls.

Solutions

for Efficient Payment Processing



- Detailed Reporting and Analytics:** Parent/child hierarchical systems control payments down to the employee level, so only trained and authorized staff have access to critical functions like fee-based options, refunds, and voids, improving transaction accuracy and accountability.



Finance Directors nationwide share the frustration of being unable to reconcile their credit card and ACH deposits. This mismatch occurs outside their systems when the payment gateway is not synchronized with the settlement process.

IntelliPay's integrated payment solution includes a "Disbursement" Report. To build the report, IntelliPay automatically contacts the gateway and batch settlement program. It confirms what transactions were captured and transmitted to the bank so that IntelliPay's Reporting matches what our clients see in their bank accounts.

Integrated payment systems are ready-to-use and can include purpose-built reports. They offer comprehensive insights into every transaction, empowering Finance Directors to identify errors, track trends, and ensure accurate financial reporting.

This level of control can bring a sense of empowerment and confidence while providing transparency, allowing for proactive financial management and early detection of potential problems.

Implementing these solutions can help Finance Directors achieve a more streamlined and efficient payment processing system.

The results translate to improved cash flow, reduced compliance burdens, and better financial management and transparency for the agency.

Solutions

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- **Flexible Payment Options:** Citizens expect their local government to offer the same ease of making payments as in other aspects of their lives.

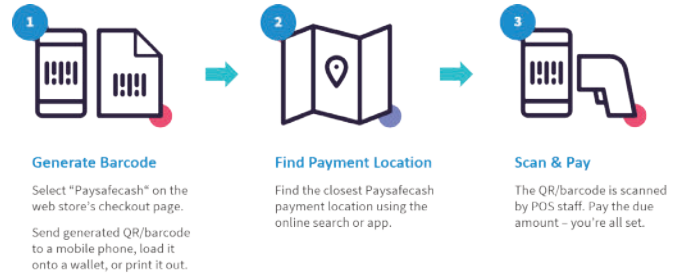
Finance Directors must ask if we offer citizens a consistent, easy-to-use payment experience across all payment channels. Online payment options for payment of taxes, fees, and fines offer several key benefits:

- **Increased on-time payments:** A 2022 study by the National Center for State Courts found that online payment options increased on-time payments for court fees by an average of 12%.
- **Faster processing times:** Online payment methods offer faster processing times than traditional methods like checks. Payments are within a few business days rather than waiting for a check to clear. By accepting digital payments, local governments can collect revenues like taxes, permits, and fines faster, improving their cash flow and financial liquidity.
- **Reduced administrative burden:** Integrated payments and digital payment options reduce the need for manual handling of paper checks, invoices, and receipts. This automation streamlines workflows reduces administrative overhead and saves time spent managing payments.

Finance Directors can reallocate these cost and time savings to other priorities.



- **Alternative Payment Options and Financial Inclusion:** Underbanked U.S. households are approximately 18.7 million, or 14.1% of U.S. households. For the underbanked, payments to the government are often in cash. E-cash empowers underbanked citizens to pay the agency using eCash as a payment option at checkout.



Other benefits include less cash and fewer in-office payments, improved accuracy, reduced lobby staffing, and elimination of manual processes.

Giving citizens many different payment options can significantly speed up revenue collection and reduce late payments.

Managing finances efficiently is critical for accurate reporting, fiscal responsibility, and transparency. Unfortunately, outdated systems, multiple payment platforms, and manual processes create significant roadblocks for budget and finance teams

CHAPTER TWO

Finance and Treasury Teams



Finance and Treasury Teams

Local government Finance and Treasury Teams involve a collaborative effort between elected officials, senior management, and finance professionals to develop, approve, and execute the government agency's budget in alignment with its policy priorities and financial constraints.

Pain Points

Next, we will delve into Finance and Treasury Teams pain points:

- **Manual Data Entry and Errors:** Manual data entry is time-consuming and error prone. Adjustments to data formatting arising from multiple system uses are also a major contributor to errors.

These errors can lead to inaccurate treasury projections, wasted resources, and potential compliance issues.



- **Reporting Challenges:** Treasury and finance teams require detailed and granular reporting to track and reconcile funds.

However, generating such reports can be tedious and time-consuming when using multiple payment processing systems.

- **Late Payments, and Lost Time:** According to recent research, an astounding seventy-three percent (73%) of respondents struggle with an influx late or delinquent payments.

Treasury and finance teams are dedicating time and resources to track down those delinquent payers - more phone calls, more printed notices to mail, and more stress for employees.

- **Multiple Systems:** Over time, many agencies have added stand-alone forms or payment solutions to meet a specific need.

While filling an urgent need when acquired, this ad-hoc practice has resulted in staff needing to log into a patch work of multiple stand alone solutions to run reports or gather data. Complicating the reconciliation process.

- **Slow Adoption:** Governments with older and multiple system environments are slow to adopt new payment options due to the complexities of adding or integrating new software into existing systems.

- **Outdated Software/Legacy Interface:** Older, antiquated systems with poor user interfaces make it difficult to find and access needed data. Further, outdated payment systems, lack alternative payment methods citizens are accustomed to using. Limited payment options contribute to resident and finance team frustration.

- **Missing Information:** A major hurdle for finance and treasury teams is needed information can be scattered across shared drives and individual employees' laptops.

This lack of complete information slows down payment reconciliations

- **Lack of Self Service Payment Options:** Thirty percent 30 percent of small to mid size governments don't offer self-service payment options.

Accepting only non-digital payments or a lack of self-service options requires treasury and finance teams to focus more resources on handling support requests while chasing a growing number of late payments.

- **Missed Payments:** Sixty percent (60%) of citizens responding to a recent government payment survey admitted to missing a payment simply because they forgot when it was due.

Following up on missed payments is time-consuming and frustrating for treasury and finance teams.

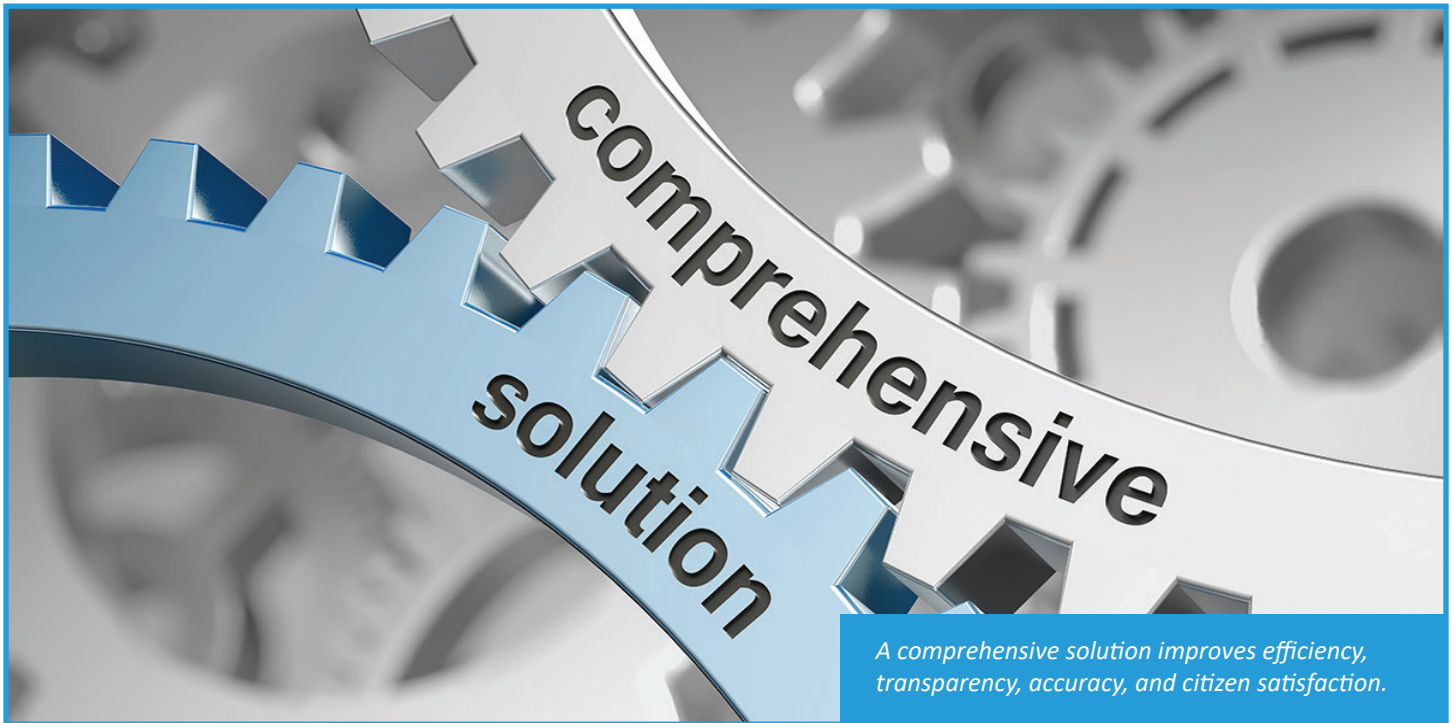
- **Bills and Statements:** Unclear or confusing bills and statements often lead to frustrated citizens seeking clarification through calls or online chats. This not only distracts the teams but also slows down their work on other essential tasks.

Small teams, especially, then need to work overtime hours, which can lead to errors and mistakes.



Solutions

for Efficient Payment Processing



A comprehensive solution improves efficiency, transparency, accuracy, and citizen satisfaction.

- **Integrated Reporting Systems:** A single integrated reporting system comprehensively views all financial activities.

It eliminates the need to reconcile data from multiple sources and allows teams to quickly identify trends, track expenditures, and monitor budget adherence. It also reduces the number of required platforms required for logins.

- **Automated Data Entry:** Automating payment data entry through integration with existing back-end systems significantly reduces the risk of human error, freeing up valuable time for budget and finance teams to focus on more strategic tasks.
- **Reporting Tools:** A parent-child hierarchical reporting system with detailed reporting simplifies month-end closings and reduces the time and effort devoted to managing and reporting payments.
- **Alternate Payment Options:** Digital options like IVR (automated phone payments), lobbying kiosks, and online payment portals with recurring payment or auto pay features, mail, and text-to-pay reduce manual payments, freeing up staff time.

Online portals provide a shopping cart like experience where multiple invoices or tax payments can be paid in one transaction.

Email and text-to-pay options have built in email and text reminders. These reminders include built-in payment links, allowing citizens to pay right from the text or email. With email open rates exceeding ninety percent (90%) this timely reminders can significantly reduce late or missing payments.

When integrated with existing systems, payment data is automatically updated in ledgers and other systems.

- **Customized Solutions:** City and county governments' everyday business needs vary widely, so a one-size-fits-all solution designed for large agencies will not fit workflows or specific needs like a system customized to the needs of each entity, like IntelliPay.

By adopting these solutions, treasury and finance teams can streamline their workflows, improve data accuracy, and gain greater control over government finances. For everyone, it means better treasury management, informed decision-making, and increased fiscal responsibility and transparency.

City and County leaders need accurate and up-to-date information to effectively run their organizations and make informed decisions. A payment processing solution should aid leaders in getting the data they need.

CHAPTER THREE

City and County Administrators



City and County Administrators

City and county leaders must balance political, technical, and financial considerations when making revenue, resource allocation, finances, growth, and future planning decisions. These leaders play a critical role in ensuring essential services are delivered to their communities while maintaining a viable local economy.

However, their decisions can be hampered by outdated revenue collection and payment processing systems.

Pain Points

- **Limited Communication and Disengaged Residents:** Low civic engagement can significantly challenge county and city governments. Lower levels of engagement could stall efforts to introduce new payment options, including text and email payments.
- **Unmet Needs:** A gap between citizens' needs and a local government perceived responsiveness can breed dissatisfaction. While budget, staffing, and outdated systems can limit responsiveness, they also hinder a local government ability to meet its financial goals and residents' needs
- **Antiquated and Siloed Systems:** Older and siloed systems do not offer the payment option flexibility that citizens are accustomed to and expect from government.

Multiple platforms and siloed data make it difficult to get a comprehensive picture, providing inaccurate data and complicating efforts to improve efficiencies and manage costs.

Solutions

- **Solutions for Enhanced Local Government Management:-** By implementing modern and integrated solutions, council-manager governments can bridge the gap between residents and government services, fostering a more engaged and informed citizenry.
- **Connected Systems and Seamless Service Delivery:** Integrated payment processing systems that connect seamlessly with other government databases and online portals create a centralized hub for residents to access services, pay bills, and obtain information. Improved service delivery reduces frustration and improves the overall service delivery experience.
- **Enhanced Online Services and Increased Communication:** Utilizing online platforms for bill payments streamlines government operations and improves accessibility for residents. Additionally, proactive communication strategies through email and text updates, social media engagement, and community forums can keep residents informed and reduce late or missed payments.
- **Data-Driven Decision-Making and Responsive Governance:** Integrated systems provide valuable data on service utilization, resident needs, and areas for improvement. By analyzing this data, governments can make informed decisions, tailor services to meet community needs better, and demonstrate responsiveness to their constituents. This transparency and responsiveness can lead to increased trust.

Integrated systems provide valuable data on service utilization and residents. By adopting these solutions, council-manager governments can transform from disjointed bureaucracies into responsive service providers, translating into a more engaged citizenry and a stronger sense of community.



Each team faces unique circumstances and challenges, making finding a solution that works for all difficult. However, IntelliPay offers a customized payment processing and revenue management solution tailored to that team and solves their pain points.

CHAPTER FOUR

Solutions that Solve Pain Points

This table details common points across teams and how the IntelliPay integrated payment platform offers solutions to meet their needs.

	Paint Point #1 Reporting / Reconciliation	Paint Point #2 Multiple Stand-Alone Systems	Paint Point #3 Data Errors / Integrity	Paint Point #4 Payment Options/Citizen UX	Pain Point #5 Lack of Visibility
In-Person/ Online Payments	✓	✓	✓	✓	✓
Digital Self Service Payments	✓	✓	✓	✓	✓
Mobile / Remote Payments	✓	✓	✓	✓	✓
Text/Email to Pay	✓	N/A	N/A	✓	N/A
IVR	✓	✓	✓	✓	N/A
POS Devices/ Terminals	✓	✓	✓	✓	✓
ACH/ eCheck Payments / e Cash	✓	✓	N/A	✓	✓
Parent/Child Reporting	✓	✓	N/A	✓	✓
Reconciliation Tools	✓	N/A	✓	✓	N/A
Back-end Integrations	✓	✓	✓	✓	✓

- **In Person/Online Payments:** Giving clients flexible payment options addresses personal data security and convenience concerns.
- **Digital Self-Service Payments:** Streamlines payment acceptance with 24/7 availability.
- **Mobile/Remote Payments:** Payments can be securely accepted from any device, anywhere, and payments must be collected.
- **Text/Email to Pay:** Send payment reminders and secure embedded payment links quickly from one portal.
- **Hosted IVR:** Accept all credit and debit card, ACH, and other payments in one of three customizable configurations.
- **POS Devices /Terminals:** Streamline POS transactions with countertop devices, mobile readers or virtual terminals.
- **ACH/eCheck /eCash:** Efficient and secure digital transactions for those with and without bank accounts.
- **Parent/Child Reporting:** Manage payments by team, location, or staff member, eliminating data silos and providing greater visibility and control over the payment acceptance.
- **Reconciliation Tools:** Our disbursement report accurately matches payment system transactions to bank statements simplifying reconciliations.
- **Back-end Integrations:** Integration with existing systems enables data updates between payments and ledgers.

IntelliPay, formerly known as Gov Teller, was founded in 2004 to help state and local governments deliver a seamless payment system, facilitate revenue management, and strengthen consumer engagement. More than 10,000 accounts use IntelliPay every day.

CHAPTER FIVE

Why IntelliPay

An All-in-One Hosted Payment Solution

IntelliPay delivers a friction-free payment experience for customers and staff to drive faster and more efficient revenue collection:

- Fifteen citizens facing payment options.
- In-person and card-not-present options
- Integrations with existing back-end systems
- Parent/Child hierarchical control
- Reconciliation tools
- Robust stock and custom reporting
- Modular, customizable design
- Google cloud-based, infinitely scalable, and reliable
- Dedicated account management
- U.S.-based support team
- Designed and built for local governments.



Summary

Citizens expect local government to be able to deliver the digital experiences they have in the private sector. Government leaders must consider fundamentally changing their systems and processes to enable more reliable, sustainable, and secure revenue management and customer engagement.

Many organizations may attempt to patch together various solutions, data sources, and strategies, but they must create a cohesive experience across all payment channels.

Agencies can thrive with modernized connected experiences across every citizen touchpoint. This agency-wide approach enables visibility into every step of payment activities by supporting anytime, anywhere access that matches the speed of the evolving consumer experience without sacrificing security or control.

The IntelliPay payment platform offers streamlined processes for agencies, leaders, and teams that require minimal manual data entry or supervision. This frees time, energy, and staff to focus on more important concerns.

When you use IntelliPay, leaders will never have to worry about their payment processing systems again. Visit intellipay.com/government-payments to learn more or call 855-872-6632 extension 202 for a no obligation review.

