# 6 Ways

## a Digital-First Payment Solution Helps Provide Better Government Services

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# Content

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CSG Forte, a payment processing provider, has served the government technology (govtech) space for more than 25 years and currently works with thousands of government agency partners.

CSG Forte can help governments rapidly and seamlessly power 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 recent years, governments of all sizes have found that adopting digital payment services has become a critical mandate rather than the nicety it once was. This rapid change, inspired by pandemic-era stay-at-home directives, seems permanent. Though no longer driven by pandemic requirements, citizen expectations mean governments must continue to enhance efficiency, improve citizen engagement and ensure continuity of services. Governments across the nation, in both metro and rural areas, have embraced digital solutions to help them streamline processes, enhance security and improve accessibility for citizens.

A **2022 McKinsey & Company study** found digital payments have taken on a "heightened importance" for local and regional governments. Because the rapid adoption of digital technologies has become a permanent fixture in government operations, many of the changes and advancements brought about by the COVID-19 pandemic will continue evolving, allowing governments to leverage digital solutions that provide more efficient and user-friendly services, meeting the growing expectations of their citizens. And those expectations are lofty. One recent government-focused **study** revealed that a significant majority of citizens (93%) believe that governments should offer online payments, and 88% said they would use the service if it were available. Additionally, 75% of survey respondents indicated they'd be more likely to pay bills sooner if electronic payments were an option.

Not only do customers prefer online payments, cash is no longer king. In fact, **Forrester analysts predict** that the ongoing digital transformation will reduce global use of cash as a payment method by 40% in 2025. Local and state governments must be able to keep pace with citizen expectations and technological advancements to provide more efficient and user-friendly online payment services.

As we move forward, the focus remains on evolving these digital services to be more robust, secure and accessible. Integrating advanced technologies and providing seamless digital payment solutions continues to play a crucial role in this transformation, ensuring that governments can effectively serve their communities in a digital-first era.

As your jurisdiction continues to meet citizen expectations, offering easy and efficient digital payment experiences should remain top of mind. That is why partnering with a trusted payments provider like CSG Forte ensures you offer the integrated payment solutions and digital transactional convenience that constituents want, while also reducing the Payment Card Industry Data Security Standards (PCI DSS) compliance burden and maintenance for your office. Read on to learn six ways your department (and your constituents) can benefit from offering the right digital payments solution.

# Benefit 1

## Increased cost-effectiveness

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## Why It's Important

The COVID-19 pandemic placed a substantial financial burden on governments. And while federal stimulus dollars bolstered state and local tax revenues for a few years, **the Pew Charitable Trusts reports** that annual inflation-adjusted state tax revenue fell in fiscal year 2023 over the previous year, and in fiscal year 2024, at least five states reported revenue shortfalls. CSG Forte knows governments need to keep revenue flowing by driving continuous business development. We also know that excessive payment processing fees or unsuccessful transactions can hamper revenues and slow growth.

Many software solutions that serve state and local government are inflexible and support a small number of payments 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 automated clearing house (ACH) payments and digital wallets. A full suite of contactless payment options increases total transaction volume, which helps keep costs low.

## How CSG Forte Can Help

CSG Forte keeps costs low through easy integration achieved by the platform's ability to support different payment solutions, helping organizations prepare for rapidly evolving government requirements. The solutions can support both card-present and card-not-present use cases. Our solutions either are built on a developer-friendly foundation, or may include low-code alternatives to ensure each department's current capabilities are taken into account while designing the best solution to meet constituents' needs.

CSG Forte works with many partners in the govtech space, each offering unique processes, flows, sub-sectors or geographical specializations. Having an integrated payments solution within workflows allows governments to continually collect fees without needing to create and maintain their own system or negotiate with a new, unfamiliar provider.

CSG Forte's pricing models are designed to be flexible, with options such as agency-absorbed transaction or service fee transaction processing, as well as the ability to support multiple merchant accounts on a departmental level. Direct integration means records for various departments can stay up to date in real time, avoiding late fees, drastically reducing duplicate payments and decreasing inbound customer calls.

# Benefit 2

## Guaranteed security and compliance

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## Why It's Important

For residents and business owners to confidently transact with their local or state government, they need to know that their payment details are secure. And when government systems are breached, the consequences are severe. For example, a recent **malware attack in Wichita, Kansas**—a city of nearly 400,000—left some city services unavailable and forced first responders to switch to back-up procedures.

Many governments that do try to administer their own payments platform find the security measures encrypted data transactions require are complicated and difficult to navigate. That's why government departments of all sizes need a payments solution that ensures security while relieving the burden (and cost) of constant vigilance. The average cost of a data breach in **2024 was $4.88 billion**—a 10% increase over 2023. And despite the high cost of breaches, many organizations struggle to keep up with compliance requirements. In fact, according to a **2022 report**, only 43% of surveyed organizations were fully PCI compliant.

## How CSG Forte Can Help

CSG Forte is a Level 1 PCI-compliant service provider, offering transaction processing through Europay, MasterCard and Visa (EMV) chip-compliant payment services, end-to-end encryption and tokenization. All these capabilities are integrated into CSG Forte partners' software-as-a-service (SaaS) platforms.

Additionally, implementing 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 our 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.

# Benefit 3

Accepts multiple payment methods

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## Why It's Important

Contactless payments gained popularity during the pandemic, and they're here to stay. Customers appreciate the convenience and ease offered by contactless payments and are increasingly reliant on digital payment methods. In fact, **92% of U.S. consumers report** making some form of digital payment in 2024. Consumers and citizens have grown accustomed to using contactless payment methods, and they will continue to expect more options to be available moving forward.

## How CSG Forte Can Help

CSG Forte offers various digital and contactless payment options for governments, including IVR pay-by-phone, contactless-capable point-of-sale (POS) devices and card readers and online citizen services. Web-based solutions such as BillPay and 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, government employees can focus on other, more dynamic, areas of the organization.

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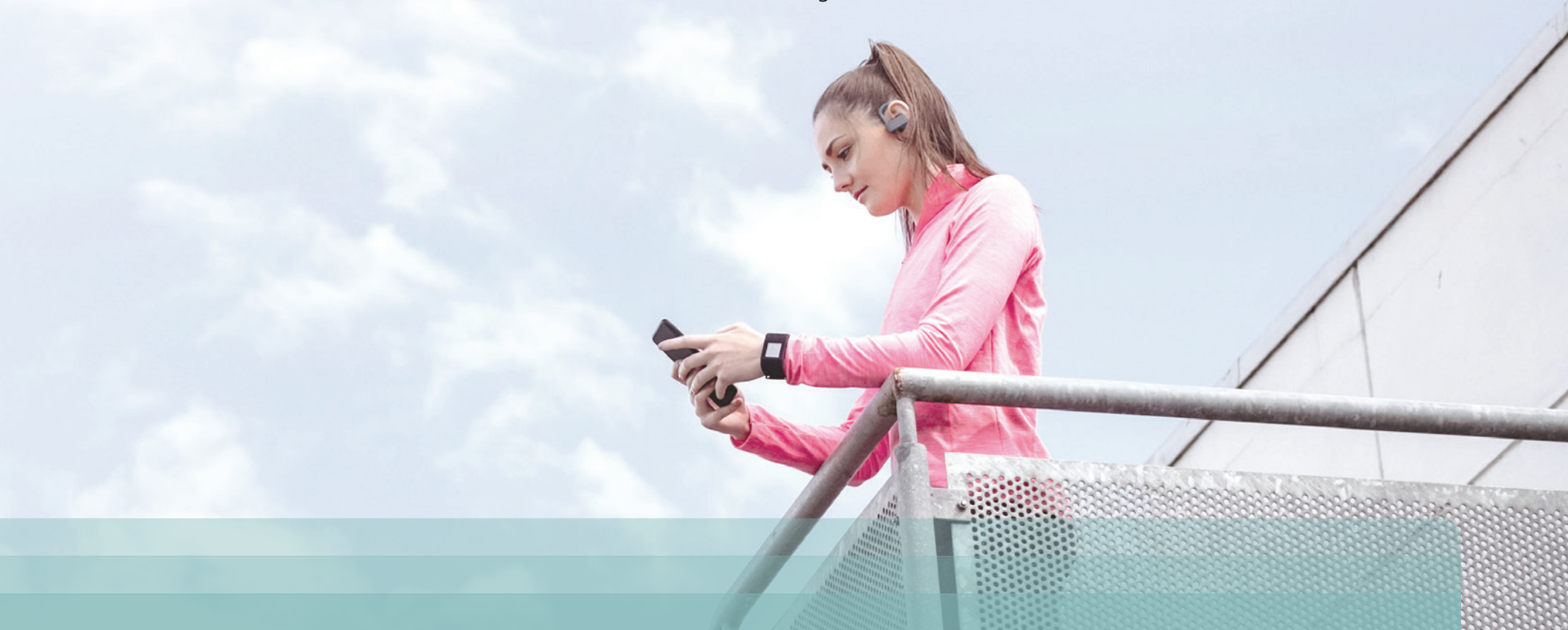
# Benefit 4

## Citizen-centric features and services
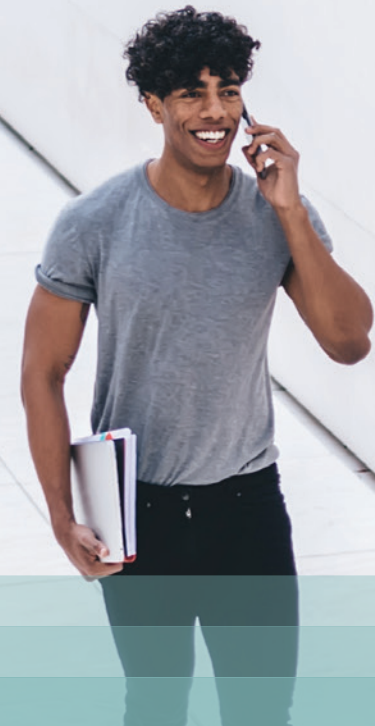
## Why It's Important

No one wants to wait on hold to pay with a customer service agent or spend time navigating a website only to be redirected to a new browser window for payment. While government agencies have historically been slower than other industries to adopt new technologies, many are modernizing their payments capabilities. And constituent trust matters: Bad user experiences erode buyer confidence that their payments are being applied properly to their account balance—a particular concern to U.S. consumers, who often report mistrust of government agencies.

Today, government organizations have access to tools that help them deliver a seamless, citizen-centric online payments experience. With the right solutions, state and local governments can build a unified citizen experience and promote a positive brand, shedding negative stereotypes about challenges with government efficiency and capability.  Furthermore, government organizations now have the tools to deliver a seamless, citizen-centric experience.

## How CSG Forte Can Help

Creating an embedded and familiar citizen experience enhances customer satisfaction and builds trust. CSG Forte's payment gateway integrates with partner solutions or can be deployed as a standalone system, creating a seamless and unified payments experience for citizens and back-office staff. And CSG Forte BillPay allows constituents to see their account balance and payment history on a user-friendly platform, increasing transparency and building trust with the account holder.

Additionally, embedding the payment solution in the online application form reduces errors and the transaction abandonment associated with online submissions. Giving online users 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 agencies when staff time is factored into the transaction process.

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# Benefit 5

## Increased productivity

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## Why It's Important

Government agencies often face budget challenges—particularly when facing administration changes. Each round of funding decisions affects budgeting for day-to-day departmental operations, which creates continuous challenges in maintaining operational efficiency. State and local governments often experience significant backlogs in service requests, reducing their ability to complete operational tasks. By adopting digital payment services, governments can enhance office productivity and ensure seamless service delivery—regardless of external disruptions.

## How CSG Forte Can Help

Streamlining and automating workflows can substantially improve agency-wide productivity. CSG Forte deploys Dex, a dedicated platform with chargeback and dispute management tools covering the entire lifecycle—from dispute to resolution.

Additionally, digital services keep government business moving when physical locations are closed. For example, when a natural disaster like a hurricane or flood makes travel inadvisable, CSG Forte can serve as a gateway to multiple processors and acquirers, allowing jurisdictions to consolidate their payment solutions. Our platform facilitates consolidation of numerous vendors, payment gateways and software platforms, which can substantially enhance across-the-board productivity.

# Benefit 6

## Easy integration

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## Why It's Important

Using Application Programming Interfaces (APIs) and responsive design helps developers and citizens alike, as APIs allow for automation, efficiency and innovation. They also deliver accurate payment insights for reconciliation, which is critical to government agencies that are dedicated to achieving operational excellence.

Replacing sensitive data in your systems with a random string of non-sensitive "tokenized" information that's only usable by your payment provider ensures your constituents' personal information is safe from hackers. Additionally, your systems won't hold sensitive account information, reducing your risk of data breaches and simplifying your company's PCI burden. All government agencies that accept credit and debit cards need to follow these baseline standards.

## How CSG Forte Can Help

CSG Forte offers a variety of options that can be tailored to suit the needs and bandwidth of your agency or department. Our solutions feature the latest in token-based security and encryption. CSG Forte's web service-based APIs allow for jurisdictions with the technical know-how to build out the solution how they want. CSG Forte Checkout and BillPay utilize the most current and standard tokenization best practices. The embedded solution is fully mobile-responsive, allowing citizens to make online payment on any device.

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# Conclusion

State and local governments face an ongoing challenge to modernize in the face of budget uncertainty and, often, staffing shortfalls. These challenges also present meaningful opportunities for streamlining and improving government processes, especially by adopting digital services. The ideal digital payments platform is cost effective, secure, compliant and easy to navigate. It should be tailored for government agencies' needs, citizen-centric and responsive.

As governments continue to work to meet ever-evolving citizen demands, their payments partner must have a thorough understanding of government needs and regulatory processes. Armed with that knowledge, the right payments partner can 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 that will meet the needs of citizens in 2025 and beyond.

Visit **forte.net/government** now to explore how you can offer fast and secure payments.

## Ready to get started?
Email us at governmentsales@forte.net.

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# About CSG Forte

CSG Forte, a CSG company, delivers digital payments solutions that help government agencies scale faster and smarter. With CSG forte, departments of all sizes can process omnichannel payments across a best-of-breed, PCI-compliant digital platform that allows constituents to make any payment, via any channel, at any time. Our award-winning technology empowers government agencies to modernize how customers pay bills, increasing on-time payments and customer satisfaction on a low-code, unified digital platform. CSG Forte manages 214 million-plus transactions and more than $163 billion in digital payments each year for nearly 130,000 merchants across government, telecom, property management, healthcare and other industries.

To learn more, visit **forte.net** and connect with us on **LinkedIn** and **X**.