

Government Payments 101 – A Guide for Public Agencies.



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Why Payments Matter in Government

Payments aren't merely transactions; they are the bridge between citizens and the services they rely on. Whether it's renewing licenses, paying fines, or accessing various services, a smooth and transparent payment process significantly enhances trust, compliance, and efficiency for agencies and their communities.

Understanding Payment Fee Structures

FEE TYPE	DESCRIPTION
Processing Fees	Paid to your payment processor for securely authorizing and settling transactions. These fees support the underlying technology infrastructure, encryption, and fraud prevention tools.
Interchange Fees	Set by the card networks (e.g., Visa, Mastercard,) and paid to the bank that issued the citizen's card. These fees cover credit risk taken on by the issuer and the cost of moving funds securely.
Service or Convenience Fees	Often used in public sector payments to offset processing costs. These may be charged as a flat fee or percentage, depending on regulation and agency preference.



Tip: Clearly communicating these fees up front increases transparency and reduces disputes.

Steps in the payment process

Here's what happens once a citizen initiates a payment:



1. Authorization

The citizen's bank verifies the card is valid, confirms sufficient funds are available, and approves or declines the transaction.



2. Routing

The payment travels securely through the payment network to your payment processor.



3. Settlement

Funds are transferred from the citizen's account to the government agency's account, minus any applicable fees.



4. Reconciliation

The agency's finance team records the transaction in official accounting system.

Types of Payment Channels

CHANNEL	DESCRIPTION
Point of Sale (POS)	For in-person payments at counters or offices.
Self-service Kiosks	Great for high-volume services like courthouses, DMVs, and permit offices.
Text-to-Pay	Perfect for quick reminders like fines or renewals.
Online portals	24/7 access for citizens to pay from anywhere.
Mobile Wallets	Apple Pay, Google Pay for secure, contactless convenience.



Tip: Citizens expect the same payment flexibility from government agencies that they experience in retail and other industries.

Why Partnering Matters

When agencies partner with experienced payment providers like LexisNexis® Risk Solutions and Worldpay for Platforms, they gain:



Security & Compliance

PCI compliance, tokenization, and advanced fraud tools.



Operational Efficiency

Faster settlement, simplified reporting, and reduced admin time.



Innovation

Access to the latest payment technologies without heavy IT investment.



Expert Support

Teams who understand the unique needs of government payments.

Seamless, secure payment solutions for government agencies

Providing multiple payment options offers more convenience and can optimize the citizen's experience. LexisNexis® Payment Processing Solutions, supported by our relationship with Worldpay, encompasses payments made in person, online, by phone or via mobile device.

With over 35 years of experience, LexisNexis® Risk Solutions has been a trusted technology partner for local, state, and federal government agencies. We can help you expand payment options securely without having to add resources to collect and process transactions.



To learn more about LexisNexis® Risk Solutions Payment Processing Offerings for Government Agencies, scan the QR code or call **1-800-869-0751**.



About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions includes seven brands that span multiple industries and sectors. We harness the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit risk.lexisnexis.com and www.relx.com

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