

**2019
NASCIO
State IT Recognition Awards
Nomination**

Project Title:
Prompt Pay

Category:
State CIO Office Special Recognition

Project Initiation Date: July 2017
Project Completion Date: March 2018

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Executive Summary

Every year, the state of Idaho processes millions of dollars from its citizens by way of credit card and debit cards. Some of that financial processing across agencies takes place over the phone, by email or fax potentially exposing a citizen's financial information to loss or misuse. The Governor has made cyber and citizen data security a top priority. A goal was set by the Executive branch's Office of Information Technology Services (ITS) to reduce the manual handling of personal financial data by state employees and adhere to or exceed the security standards set by the Payment Card Industry (PCI). To do that ITS, in coordination with its online portal manager (Access Idaho), launched a project known as Prompt Pay (<https://promptpay.idaho.gov/>).

The Prompt Pay innovation is a simple but elegant enterprise platform approach to the issue. The platform takes government entities out of PCI security scope by allowing citizens to enter their respective credit card information on their own mobile devices and computers. Government employees and IT systems are completely removed from exposure to credit card data. This reduces taxpayer funded IT costs and security overhead at public institutions.

Prompt Pay from the start was developed as an enterprise and configurable solution to be available for use by all Idaho public entities (state agencies, cities, counties, and schools and universities) through the Access Idaho portal initiative. Streamlining citizen to government interactions, securing financial data and improving the productivity for financial staff was a key project driver. Since Prompt Pay's launch in the spring of 2018, a growing number of Idaho state and local offices have been using it to securely process payments and collect outstanding balances from customers. For example, the Idaho Department of Transportation utilizes it for periodic data requests; the Idaho Supreme Court has implemented the service for its party verification requests; the City of Meridian relies on Prompt Pay for taking building permit payments; and the City of Heyburn uses it for utility payments.

This enterprise approach to securing payment information through Prompt Pay was so innovative, it was recognized nationally by the Center for Digital Government (CDG) with a 2018 Government Experience Award in the State Government-to-Citizen category. The Government Experience Awards recognizes the achievements and best practices of states, cities and counties that have gone to the web and beyond to radically improve the experience of government and push the boundaries of how citizen services are delivered. Which Prompt Pay does exceedingly well at.

The initiative built under a self-funded, private public partnership model has resulted in nearly a million dollars in cost avoidance for building the service, avoiding the need to segment networks, procure new security hardware while improving productivity from increased efficiency, automation and standardization across business operations. Additional savings will continue to be realized as more public entities utilize the system.

Concept

The platform takes government entities out of costly PCI security scope by allowing citizens to enter their respective credit card information on their own mobile devices and computers. Prompt Pay improves the secure handling of electronic payment information (PCI compliance), while modernizing the user's experience when interacting with government employees and reducing the workload of their customer service clerks.

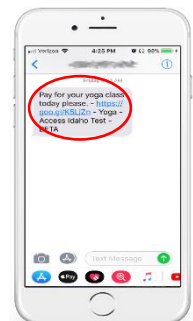
Prompt Pay allows government employees to generate an instant invoice and send a secure prepopulated payment link by SMS text message and/or email to citizens, which eliminates the need for over-the-phone and fax payment processing. This can be accomplished in a single or bulk upload send of payment requests.

Prompt Pay went from prototype to production in under one year. Developed by Access Idaho to address the security goals of the Governor, the product's success was driven by a development team and product manager closely listening to customer needs (i.e. agency clerks and state cyber security officers), identifying an unfilled service gap, then quickly assembling a Minimum Viable Product (MVP). Launched in March 2018 with the City of Meridian, the product team quickly iterated new functionality based on agency and citizen feedback. By July, the product's customer base expanded due to identifying critical use cases for the Idaho Department of Labor, Idaho Supreme Court, and the Idaho Transportation Department.

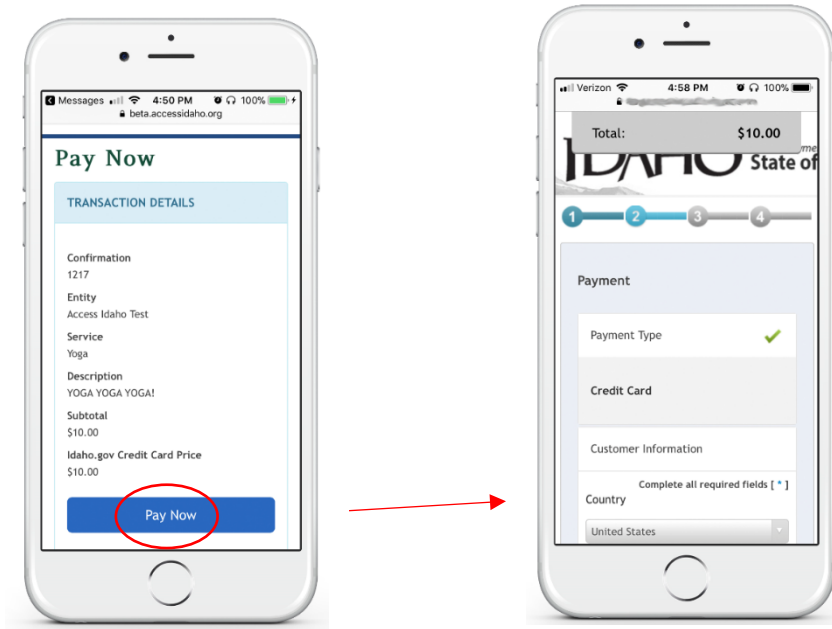
The Prompt Pay multi-tenant enterprise platform is built for mobile from the ground up. Being responsive in design, it enables the service to adapt to the device being used by the citizen. The enterprise product is hosted in the Amazon Web Services cloud and designed to scale seamlessly from a single clerk up to the call center level. Its online dashboard allows government entities to create a single or bulk payment request for multiple programs or services. Prefilled message templates for each unique program enhance the speed of a clerk's user interaction. Prompt Pay's workflow is comprised of five easy steps revolving around a robust back-office dashboard for tracking the entire payment lifecycle (<https://www.youtube.com/watch?v=1S86I2IYKi8>):

- **Email/Text message generation:** A clerk or customer service representative generates a service description and customized message to be sent by the application to the citizen.
- **Customer receives email/text message:** The customer trusts the email or text message because it contains clerk and agency-specific information (i.e. contact details, invoice/permit number, description and the correct payment amount).

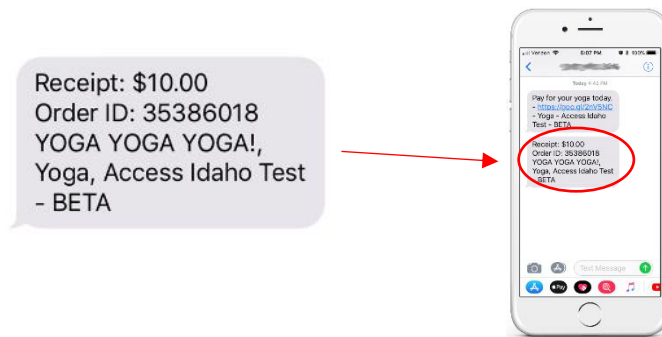
Pay for your yoga class today please. - <https://goo.gl/K5LjZn> - Yoga - Access Idaho Test - BETA



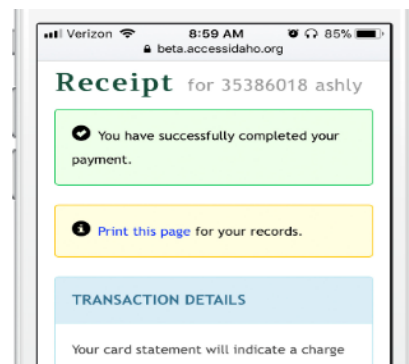
- **Customer clicks the link and the payment page is displayed:** Prompt Pay displays the amount and description of the service they need to pay. Customer selects from the offered payment methods.



- **Return after payment:** The citizen is returned to a government entity landing page, and a receipt is delivered to the citizen to provide confirmation of their action.



- **Dashboard and auditing:** Clerk or customer service representative receive a transaction status update, which is displayed in the dashboard.



The most unique and unintended aspect of Prompt Pay during its four-month iteration phase involved adaptation for use as an internal collections tool on overdue accounts. Access Idaho implemented early user feedback when debit collection was identified as use case that originally was unknown when building the service. The agile methodology was applied to the project to help pull in new features and be quickly iterated through to allow for improvements to collecting of agency overdue accounts receivables (AR). Now when accounts become delinquent the agency can trigger a bulk push of invoices through Prompt Pay.

Significance

The platform takes government entities out of costly PCI security scope. Government employees and IT systems are completely removed from exposure to credit card data. This reduces taxpayer funded IT costs and security overhead at public institutions.

Prompt Pay, engineered from the start as an enterprise response to the issue of PCI data security is available to all Idaho public entities (state agencies, schools, cities, counties, and universities) through the Access Idaho initiative managed by the Office of ITS. Streamlining citizen to government interactions, securing financial data and improving the productivity for financial staff is just the start of this revolutionary service.

The platform allows for new operational business concepts to be developed around technology that reduces their security exposure when accepting payments from citizens. The simplicity and elegance of a government worker sending a payment link via text message or email to eliminate transmitting sensitive credit card information via a phone call or fax fundamentally alters their operations.

The innovation, whether via a single payment or bulk push notifications, is different from existing technology/products. A single clerk can improve the collections process for delinquent taxes, utility payments, overdue accounts payable or other government services that need to be addressed in a timely manner to prevent suspension of credentials, issuance of a permit, an arrest or interruption of critical government services.

The funding for building the service came at no cost to the taxpayer through a partnership between the Governor's Office of IT Services and Access Idaho. Access Idaho is a unique public-private partnership initiative supported by transactional revenue. The moment Prompt Pay launched, each transaction began driving new revenue back into the initiative for reinvestment into more online services for Idaho's public entities. For government users, Prompt Pay immediately improved revenue recovery, expanded business/citizen access to fee-based government services, and sped up the delivery of services to Idaho's citizens.

Prompt Pay's rapid acceptance and implementation by government entities highlights the service's ability to solve an urgent problem. Even in its infancy as a commercially viable MVP, there was a clear path of opportunity for expansion and further iteration into a broader market. One of the first beneficiaries of the service beyond the state was the City of Meridian and their

building permits department. The City of Meridian is the fastest growing city in the state of Idaho. It needed this technology to keep pace with the need for secure citizen payment services as noted by Mindy Smith, City of Meridian Permit Technician:

“Prompt Pay is an important resource for the City of Meridian that allows one-time customers the ability to make payments remotely. This enables city personnel to better service our customers' needs and provide a more efficient payment option. It also eliminates the need for customers to visit our office or send others in on their behalf.”

Impact

The impact of the project is best exemplified in a user story from the Idaho Supreme Court. The Idaho Supreme Court utilized Prompt Pay to accelerate the modernization of their operations for delivering court packets to citizens making requests for records. The Idaho Supreme Court Information Division uses Prompt Pay to collect payments for a service launched last year called Party Verification, which is available via the Idaho Supreme Court Public Service Catalog. For those seeking to verify the date of birth of a party and its association with Idaho Court records, this search allows users to submit a party name, date of birth, and specific case numbers for verification.

When transitioning from the Repository (legacy system) to the iCourt Portal, a functionality gap was identified that impacted third parties (background screeners, collection agencies and other organizations) and their inability to conduct party verification searches in court records with names and dates of birth. This gap resulted in a large increase in the volume of requests for this type of information to county courthouses, demanding the time and attention of their staff to respond to each of these requests individually.

The Courts needed to respond quickly and build a solution that was secure and easy to use in order to offload these requests from our counties. Working with Access Idaho and our service delivery platform, ServiceNow, they developed the Party Verification service. Development began in May 2018. The Court was able to begin piloting with public users in August 2018 and went live statewide in February 2019.

To submit a Party Verification request, users complete an online form with the information they wish to validate. There is a small fee to the user associated with each request. The Courts' service desk technicians receive and fulfil these requests, using the Prompt Pay platform to collect payments.

Working with Access Idaho, the Courts were able to customize the automatic emails that Prompt Pay sends at each stage, allowing us to automate some of our workflow, reducing the time and effort required to respond to each request. In addition to the emails that allow them to track vouchers, technicians can log in to the clerk portal on Prompt Pay's site to track outstanding and paid vouchers, and its technical leads and finance staff can log in to the admin portal to review activity and run reports.

The Court now has a stable, user-friendly, secure service to respond to party verification requests and a new revenue stream for its records division. The Court is continuing to work with Access Idaho to enhance this process for its service desk technicians and end users.

The impact of this innovation, whether via a single payment or bulk push notifications, is different from existing technology/products. A clerk using the single or bulk service delivery methods can improve the collections process for delinquent taxes, utility payments or other government services that need to be addressed in a timely manner to prevent suspension of credentials, issuance of a permit, and arrest or interruption of critical government services.

The enterprise approach of the Prompt Pay initiative serves as a model for Idaho to demonstrate how transformational security and the citizen user experiences can be improved with minimal investment. The collaborative approach between the executive branch (ITS) its portal manager (Access Idaho) and agencies willing to iterate an MVP product demonstrated that efficiencies and security can successfully be implemented enterprise wide in a short time frame.

The state of Idaho following this model is on the path to providing greater citizen satisfaction when interacting with state government while improving the security of citizen facing payment services. Citizens have a secure, automated and more streamlined experience of making payments to the state, counties and municipalities going forward. The Center for Digital government recognized the initiative nationally with an award for excellence for the savings and efficiencies it has produced.