PayIt vs State Merchant Services Agreement

PayIT

PayIT is a digital payment platform that may be utilized to deliver government services with a focus on ease-of-use, mobility, and a simplified "consumer-friendly" process. The solution was first deployed in the State of North Carolina by the Department of Transportation as a part of the [MyNCDMV](#) drivers services app. MyNCDMV is a key part of the state's vision for a modern, secure Digital Wallet to store services and information. The Digital Wallet will simplify and unify the delivery of key government services, such as license and permitting transactions.

State government agencies, local and county governments as well as other entities (i.e. K-12) may leverage the PayIT contract to deploy digital government services.

Benefits

- Software-as-a-Services that does not require hardware or software to manage
- Strong focus on user experience and ease-of-use for citizens and consituents
- Government Administration Tool (analytics and reporting dashboard)
- Secure hosting in the AWS GovCloud
- Seamless integration with existing systems
- Merchant of Record – PCI-Level 1 compliance
- Rapid deployment and professional services support through vendor

Use Cases

PayIT is a flexible digital platform and new "use cases" are enabled continuously through the PayIT vendor. Several key solutions include:

- Courts and citations
- Tax payments
- Motor vehicles
- Environmental services
- Health and human services
- Parks and wildlife services
- Professional licensing
- Permitting
- Public safety
- Utilities

Pricing

The PayIT solution includes three fee/pricing options:

- Payment for services mutually agreed by agency and PayIt in a statement of work (SOW)
- PayIT configures, launches, and manages services at no charge to government entity. Payments for services will be captured through fees mutually agree in the statement of work (SOW).
- Agency may elect to pay a portion of fees and vendor collects other portion through transaction fees.

Merchant Card Master Services Agreement

The State's Master Service Agreement is a negotiated convenience contract available for State agencies, universities, community colleges and local education authorities and local governments to utilize for the acceptance of credit cards. The contract is owned by the NC Office of the State Controller and the Department of State Treasurer and is currently awarded to SunTrust Merchant Services, who utilizes First Data/Fiserv as the Processor of credit card transactions.

Benefits

- Low, contract-negotiated fees
- Multiple POS terminal options – wired, wireless, countertop register, P2PE
- Multiple online gateway options – First Data/Fiserv hosted solutions, integrations with multiple 3rd party gateways
- Convenience fee options
- Online reporting portal

Available Options

Card-Not-Present:
- PayPoint gateway → accept credit card or ACH payments, customize front-end webpage, collect a convenience fee, robust admin capabilities
- Payeezy gateway → simple setup, provides a 'pay now' button for your webpage, some customization available

- 3rd party solution → OSC can tell you if it integrates with First Data (to use First Data as the processor)

Card-Present:
- Wired Terminals → Small handheld devices or larger countertop devices
- Wireless Terminals → Runs on cellular 3G data and/or WiFi
- P2PE and Encryption solutions available for more secure processing and reduced PCI scope

PCI Requirements

Use of the State's Master Service Agreement also requires you to maintain PCI compliance and attest to that compliance on an annual basis. The NC Office of the State Controller provides an online portal, via Coalfire, for completion of the annual Self-Assessment Questionnaire. The completed and signed attestation is submitted to both OSC and First Data.

Current & Potential Use Cases

Point-of-Sale Terminals:
- On-site payments for conferences/events (athletic, conferences, on-site registration fees)
- In-office payments of fees/fines (utilities, late fees, membership fees)
- Wireless mobility for collecting fees (parking fees, food sales, merchandise sales)

Online:
- Higher Ed tuition, fees and events
- Agency collection of fees and fines
- Conference registration fees
- Parks & Recreation membership/reservation fees
- Disaster relief donations
- Child Support payments
- Online retail store
- Local Government collection of fees and fines

3rd Party Integration Options:
- Retail
- Bookstore
- Box Office
- Food Service
- Utilities
- Parking & Transportation