ELECTRONIC PAYMENT SERVICES SURVEY

Agency Information

State: ____

Agency that Implements and Administers
Electronic Payment Services Program: ______________________________

Contact Person: ____

Title: ____

Address: ____

Telephone: __________________ E-mail: ____________________________ FAX: ________________

Respondents who contributed to this survey:

Name:______________________________ Title:_____________________________

Telephone: __________________ E-mail: ____________________________ FAX: ________________

Name:______________________________ Title:_____________________________

Telephone: __________________ E-mail: ____________________________ FAX: ________________

Name:______________________________ Title:_____________________________

Telephone: __________________ E-mail: ____________________________ FAX: ________________

General:

1. Does your state have an electronic payment services program? Electronic Payment programs encompass the acceptance of credit cards, debit cards, check cards, smart cards, electronic wallets and other types of electronic payments in exchange for goods and services provided by government agencies.

   Yes ______ (please proceed to question 3)

   No ______ (please complete the next question and return the survey)

2. If you do not accept electronic payments, why not? Please check all that apply and provide more detailed explanations in the Comments section:

   ____ No business advantage in doing so (electronic payment processing is not cost-effective overall, procedures too cumbersome, etc.)

   ____ Lack of citizen/customer interest or demand

____ Legislature or governor's office not comfortable with the policy

____ The uncertainty of the state's financial liability if the state is paying the fees (difficulty in accurately estimating the level of interest and participation and therefore cannot reasonably budget for the cost of the fees)

____ Unable to come to terms with an electronic payment processor because of the size of the fees charged

____ Unable to come to terms with an electronic payment processor because the level or types of services offered are not acceptable

____ Issues having to do with who pays the fees (please check reason):

- ___ your statutes/regulations prohibit the state from paying the fees
- ___ you have adopted a policy that the state will not pay the fees
- ___ you have adopted a policy that the state will not impose surcharges to cover fee payments

Comments:____

____

____

____

____

3. Is/are the contract(s) or agreement(s) for your electronic payment services program:

	Yes	No
Available statewide to all state agencies?	____	____
Available only to individual state agencies?	____	____
Available to other political subdivisions?	____	____

4. Did you conduct any Cost/Benefit or Return on Investment analysis? _______
If so, can you please enclose a copy or summary?

5. If a central agency coordinates electronic payment processing services for participating state agencies, what services and support does that agency provide?

____

____

____

6. Who are the Vendor(s) that provide electronic payment processing services for your state?

Legal Name of Vendor 1: ____

Legal Name of Vendor 2: ____

Legal Name of Vendor 3: ____
(if more than 3 Vendors attach additional page)

7. How many agencies does your state have? ______________________

How many agencies are currently using electronic payment services? ______________________

Please indicate how many agencies are currently using the following types of services:

	Number of Agencies
Credit Card Payments	__________
Debit Card Payments	__________
Smart Card Payments	__________
Micro-Payments	__________
Electronic Check Cards	__________
Electronic Wallets	__________
Other (specify): ______________________	__________

Of the agencies not currently using electronic payment services, how many could potentially have a use/need for them? ______________________

8. What is the current total monthly:

Number of transactions for all state agencies? _______

Average dollar amount of transactions for all state agencies? _______

9. What percent of your total electronic payment transactions are:

Card Present (swiped)	______%
Card Not Present via phone	______%
Card Not Present via mail order	______%
Card Not Present via Internet	______%

Revenue Types and Legal Authority

10. Please check off the types of goods and services for which state agencies are currently accepting electronic payments and describe in detail:

___ Taxes (current or delinquent individual income, business income, sales/gross receipts tax, etc.)____
____

___ Non-Excise Tax Motor Vehicle Payments (Registrations and Licenses, renewals, citations, etc.)___ ____
____

___ Filings-related Fees (professional licenses, corporate filings, etc.)____________
____

___ Court-related Fees and Fines ____
____

___ Other Fees and Fines (environmental, etc.)_____________________________
____

___ Goods and Services (publications, databases, camping reservations, etc.)
____
____

___ Higher Education (tuition and fees)___________________________________
____

___ Other (specify)____
____

11. Was it necessary to seek legal authority (either through legislation or regulation) to accept electronic payments?

Yes _______ No _______

If yes, was the authority:

Statewide? ______

By Agency? ______ If yes, list agencies:
____
____
____
____

By Revenue Type? ______ If yes, check revenue types:

Taxes	_____
Non-tax Motor Vehicle	_____
Filings-related Fees	_____
Court-related Fees & Fines	_____
Other Fees & Fines	_____
Goods and Services	_____
Higher Education	_____
Other	_____

12. Are there any restrictions/prohibitions on the goods and services for which electronic payments can be used?

Yes _______ No _______

If Yes, please describe:____
____

Electronic Payment Services:

13. What types of electronic payments are accepted for individual Revenue Types? If the answer is the same across all revenue types please place your check marks in the "All" column.

	All	Taxes	Motor Vehicle	Filings Fees & Fines	Court Fees & Fines	Other Fees & Fines	Goods & Services	Higher Ed.	Other
Credit Card Payments									
Debit Card Payments									
Smart Card Payments									
Micro-Payments									
Electronic Check Cards									
Electronic Wallets									
Other (specify):									

14. What cards are accepted for individual Revenue Types? If the answer is the same across all revenue types please place your check marks in the "All" column.

	All	Taxes	Motor Vehicle	Filings Fees & Fines	Court Fees & Fines	Other Fees & Fines	Goods & Services	Higher Ed.	Other
VISA									
MasterCard									
Discover									
American Express									
Other (specify): ___________________ ___________________ ___________________									

Fees:

15. What is the basis for determining the fee structure? (If you have more than one contract/fee structure, check as many as apply.)

Total Dollar Amount ______

Average Dollar Amount ______

Total Transaction Volume ______

Average Transaction Volume ______

16. Please provide a summary of the fee schedule(s) for each of your vendors. Identify the following fee components separately: processing fees (P), interchange fees (I), other fees and surcharges (O). If some of the fees vary by volume of transactions, average transaction dollar amount, or any other basis, please provide the low and high ends of the range. Please attach fee table(s) from your contract(s) to provide more detail.

Vendor	**Fees**														
	VISA			MasterCard			Amex			Discover			Debit		
	P	I	O	P	I	O	P	I	O	P	I	O	P	I	O

Key: P = Processing Fee charged by payment processing vendor; I = Interchange rate charged by credit card company expressed as a percentage; O = Other fees and charges such as those charged for card not present transactions (please put a checkmark in this column and explain below).

Explanation of Other Fees:

Vendor	**Explanation**

17. Is the fee structure determined:

By each participating agency? _________

By one central location for the entire state? _________

Are there any statewide volume discounts? _________
If yes, please specify:____________________________
____

18. Who pays for the fee expenses and/or surcharges charged by the electronic payment processor for each revenue type? If the answer is the same across all revenue types please place your check marks in the “All” column.

	All	Taxes	Motor Vehicle	Filings Fees & Fines	Court Fees & Fines	Other Fees & Fines	Goods & Services	Higher Ed.	Other
The fees are passed on to the citizen/consumer as a surcharge									
The fees are paid and/or charged by the bank through a system of compensating balances									
The fees are paid by individual agencies									
The fees are paid centrally by the state									
Other (specify): ___________________ ___________________ ___________________									

19. How are the fee expenses and/or surcharges paid for each revenue type? If the answer is the same across all revenue types please place your check marks in the “All” column.

	All	Taxes	Motor Vehicle	Filings Fees & Fines	Court Fees & Fines	Other Fees & Fines	Goods & Services	Higher Ed.	Other
Processor remits net receipts after fees									
Processor remits gross receipts and invoices for fee payment									
Processor debits segregated fee account									

20. How are fees invoiced and/or collected for each revenue type? If the answer is the same across all revenue types please place your check marks in the “All” column.

	All	Taxes	Motor Vehicle	Filings Fees & Fines	Court Fees & Fines	Other Fees & Fines	Goods & Services	Higher Ed.	Other
From one central location									
From individual agencies									

21. What revenue accounting procedures by fund type are used in your state to record the fees paid to the vendor?

	Governmental Funds	Fiduciary Funds	Proprietary Funds	Higher Ed. Funds
Record revenue net of processing fee				
Record an offsetting expenditure for the processing fee				

Funding:

22. Describe the source of funding for electronic payment processing fees for each Revenue Type. If the answer is the same across all revenue types please place your check marks in the "All" column.

	All	Taxes	Motor Vehicle	Filings Fees & Fines	Court Fees & Fines	Other Fees & Fines	Goods & Services	Higher Ed.	Other
A new appropriation was sought on a central statewide basis									
New appropriations and/or a new budget line item were sought by agencies									
The processing fee was absorbed in administrative budgets									
Not applicable: Fees were netted out of revenue									

Marketing:

23. How is the electronic payment processing program marketed to state agencies?

24. Do you believe the marketing program has been successful?

Yes _______ No _______

Overall Evaluation/Comments:

25. What is the general level of satisfaction with the existing electronic payment processing program?

Very Satisfied _________ Satisfied _________

Dissatisfied _________ Very Dissatisfied _________

If desired, please provide details/examples, supporting your rating:

26. What is the most significant barrier to wide adoption of electronic payment acceptance?

27. Please provide any additional comments pertaining to your experience with electronic payment processing:

28. Are you planning on any changes in your electronic payment processing program in the next one to three years?

Yes _______ No _______

If Yes, please describe:

29. Would you be willing to talk with other states regarding your Vendor(s)? If so please provide contact information for the most appropriate person(s):

THANK YOU FOR COMPLETING THIS SURVEY.

Please submit via e-mail by June 28 to Kara@ec3.org

Or rertun to:

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