

Collect more. Complicate less.

Practical tactics to speed up payment and cut delinquency

County Treasurers Association of Ohio

PayIt  Smarter for government.
Easier for everyone.

What to expect today

- Field-tested tactics for real treasurer constraints
- Navigating limited staff, legacy systems, tight budgets
- Building public trust through clear messaging

Today's Speaker

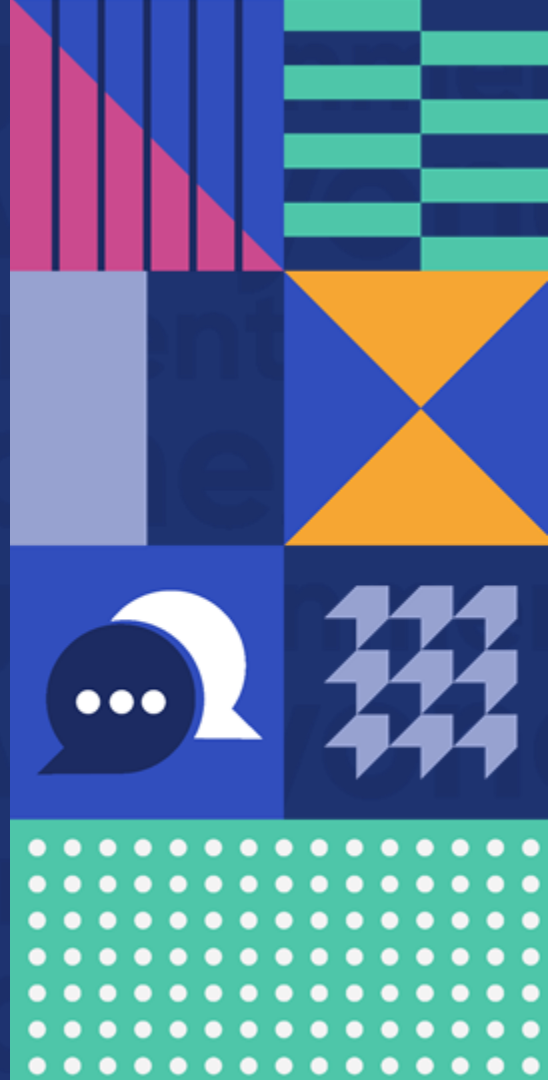


Joe Karras
Senior Vice President,
Public Sector

Show of hands!

- How many parcels of land in your jurisdiction?
- What is your team size?
- How would you classify your jurisdiction?

Payment myths & challenges



Closing the last-mile gap in digital payments

- Most residents already pay government bills online (73%)
- Some find paying the government harder than the private sector (1 in 5)
- Small fixes can close that gap

Two truths and a myth

- Reminders nudge action
- Speed reduces drop-off
- “People don’t see the value in making an account”

Communication tactics that shorten time to pay

Timing beats volume

- Send a courtesy reminder 2–3 weeks before due
- Send a due–today reminder that is mobile–friendly
- Send a past–due nudge at 7–10 days
- Send a firm but helpful delinquency notice
- Keep tone and call to action the same across email, text, letter, IVR



Use channels you already own

- Homepage banner with Pay now and set up installments buttons
- Email and text with one clear action and link to pay
- IVR prompt early: “Press 1 to pay now”
- Letters with QR codes and short URLs
- In-person counter scripts that match your messages

Say it clearly! Use plain language

- Use one reading level and plain words
- Be transparent about fees and ACH as the lower-cost option
- One call to action per message
- Clear, downloadable receipt promised up front

What residents expect online

Tell residents that you will meet their expectations by providing options for,

- Preferred payment method and clear receipt
- Payment history and documents
- Auto pay and installments

Features users expect in a government online payment experience



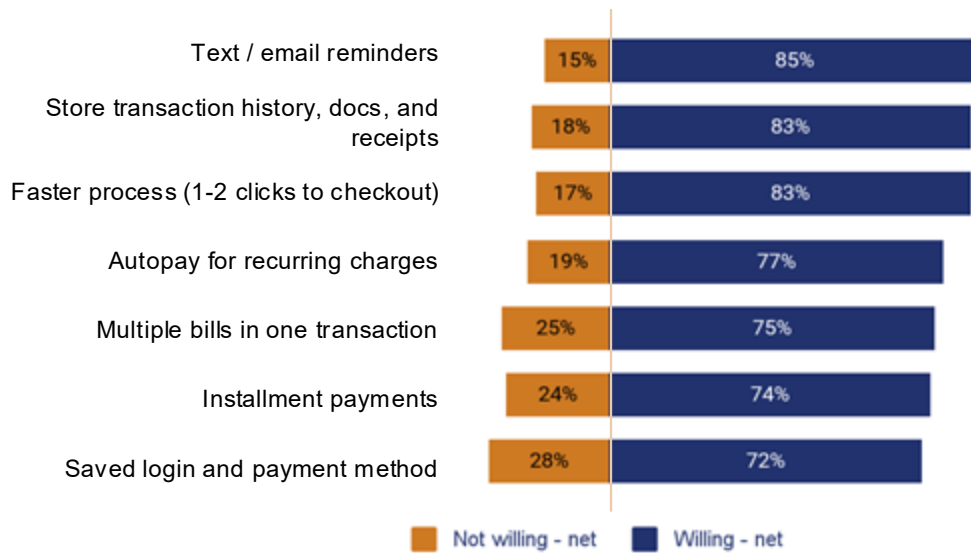
Boost digital service adoption through payment trends

Percent of public sector agencies offering each payment method

- Credit and debit lead (67%)
- ACH is strong and lower cost (61%)
- Mobile wallets (61%) and P2P (59%) offer convenience

Make accounts worth it

Features that encourage account creation



Options that reduce write-offs

- Installments and partial pay
- Auto pay for current and plans
- Guest checkout should always be visible

Low-lift tech tactics that accelerate checkout

Modern front end. Stable system of record

Back end = System of record

Front end = Resident experience

- Keep your system of record authoritative
- Add a modern resident front end and connect by secure APIs or nightly files
- Pilot on one flow to speed rollout and reduce risk
- No big replacement project needed to get results

Skeptics' corner!

Common pushbacks

- “Fees are the problem”
- “Older residents won’t go online”
- “Security risk”
- “IT can’t support the initiative”

Keep a simple metrics scorecard

- Digital payment rate
- New installment or promise-to-pay setups
- Days to resolution
- Roll rate 30→60→90 days
- Share monthly to build support across county offices

Breakout!

Putting it into practice

Breakout: Speed-to-pay sprint

1. Form small groups
1. Pick one bill or notice to focus on next cycle
1. Write two short messages (e.g., due soon and past due)
1. Choose one quick tech win (e.g., homepage banner, QR code, “Press 1 to pay,” guest checkout, ACH savings note)
1. Share your plan with the larger group

Put it into practice

Tactics for boosting tax payments today

Foundation: website banner, QR codes, guest checkout, visible ACH, clear hours

Messaging: plain language, transparent fees, consistent cadence

Options: early installments, auto pay promotion

Operations: consistent scripts, IVR prompt, 4 metrics tracked

Governance: disclose automation, pilot small, share results



Thank you!

Joe Karras

Senior Vice President, Public Sector

