

# GIVING BALTIMORE RESIDENTS GREATER PAYMENT CHOICE AND CONTROL

INDUSTRY:  
CITY SERVICES

BILLS:  
~5M+ ANNUALLY

## A DEDICATION TO MODERNIZATION & DIGITAL TRANSFORMATION

Home to nearly 600K residents, Baltimore, Maryland – known as Charm City – is the most populous independent city in the U.S. The city serves a wide range of residential and commercial needs, offering more than 25 types of city-related online payments including water bills, property taxes, licensing and more.

As part of Mayor Brandon M. Scott's initiative to modernize local government processes, City of Baltimore chose to overcome its legacy provider's limited payment options and capabilities by deploying the multi-dimensional Paymentus billing and payment solution. This transformation would enable the city to best serve the diverse billing and payment needs of its residents and businesses, giving each greater choice and control over their payments.

## DELIVERING AN INCLUSIVE PAYMENT PLATFORM

Baltimore's payment modernization goals centered around one simple principle: leave no resident behind. However, meeting the payment needs and preferences of hundreds of thousands of bill-paying residents and companies is an ambitious goal – one that relies on seamlessly merging both advanced, digital billing and payment options with traditional and cash-based options.

The comprehensive Paymentus solution enabled Baltimore to meet its main goals of improving billing and payment security, centralizing the bill pay experience through an intuitive Customer Payment Portal, and adding new payment options including American Express, Discover, and digital wallets (PayPal, PayPal Credit, Amazon Pay, Google Pay and Apple Pay).

The city also expanded the bill pay options for its cash-preferred, unbanked, and underbanked residents by enabling them to pay water bills with cash at nearby Walmarts – something not offered by the legacy provider.

Further enhancements allow residents to gain greater clarity and peace of mind in how they manage their account. In particular, the city deployed AutoPay, which automatically pays an enrollee's bill on time every month. eBills, pay-by-text notifications, email payment reminders, and saved payment methods were also added within the comprehensive solution. What's more, Baltimore partnered with Paymentus to deliver all bill pay capabilities and services with a Spanish-language option.

## RESIDENTS CONTINUE TO ADOPT NEW PAYMENT OFFERINGS

Baltimore residents have quickly adopted the expanded payments currently available within the modernized billing and payment platform.

Among its new offerings, Baltimore has seen a steady increase in payments made through digital wallets, AutoPay and Interactive Voice Response (IVR). To date:



SINCE GO-LIVE, **DIGITAL WALLETS** ACCOUNT FOR APPROXIMATELY **494,000 CITYWIDE PAYMENTS (8.8% OF OVERALL TRANSACTION VOLUME)**



**APPLE PAY AND PAYPAL** ARE NOW THE **4TH AND 5TH MOST POPULAR PAYMENT TYPE**, RESPECTIVELY, BY VOLUME



MORE THAN **4,000 RESIDENTS** HAVE ENROLLED IN AUTOPAY (ACCOUNTING FOR NEARLY **25K AUTOPAY TRANSACTIONS** SINCE GO-LIVE)



IVR PAYMENTS HAVE **SKYROCKETED**, GOING FROM AN AVERAGE OF **4,000 PER MONTH** TO MORE THAN **11,000 PER MONTH**



**DISCOVER & AMERICAN EXPRESS** NOW ACCOUNT FOR **17% OF ALL CREDIT CARD TRANSACTIONS**—ACCOUNTING FOR **\$27M** IN DOLLAR VOLUME SINCE THE GO-LIVE

The adoption of self-service and automated options has allowed Baltimore to deliver a superior level of service to its residents while reducing its cost to serve. In this, Baltimore has met Mayor Scott's modernization goals and set a new standard of service when it comes to meeting the many payment needs of its entire citizen base.



**"BY ADOPTING THE PAYMENTUS PLATFORM, WE'VE ENHANCED THE EFFICIENCY OF OUR FINANCIAL OPERATIONS WHILE REDUCING COSTS. THE RAPID ADOPTION OF MODERN PAYMENT METHODS REFLECTS THE PLATFORM'S SUCCESS IN MEETING DIVERSE NEEDS, ULTIMATELY STRENGTHENING THE FINANCIAL HEALTH OF OUR CITY."**

**CFO,**  
City of Baltimore



**"THE NEW PAYMENTUS PLATFORM HAS BEEN TRANSFORMATIVE FOR BALTIMORE'S DIGITAL INFRASTRUCTURE. IT HAS MODERNIZED HOW WE INTERACT WITH RESIDENTS AND BUSINESSES, OFFERING SEAMLESS AND SECURE PAYMENT METHODS, FROM DIGITAL WALLETS TO AUTOMATED PAYMENTS. THIS ENSURES WE REMAIN RESPONSIVE TO THE EVOLVING TECHNOLOGICAL NEEDS OF OUR COMMUNITY."**

**CIO,**  
City of Baltimore

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