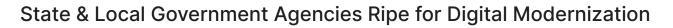


# Accelerating Digital Transformation for Government:

Low-code application development







For decades, government agencies across all levels have operated in silos, often building customized technology solutions to meet their specific needs at a specific point in time. The end result is a maze of disparate legacy systems designed for governments, not the residents they serve. Additionally, custom technology systems risk becoming dated over time, making it difficult for government agencies to keep pace with online user experiences crafted by forprofit consumer brands.

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State and local governments are undergoing massive transformation driven by resident expectations of digital-first, 'always on' government. In an attempt to modernize and meet these expectations, many government agencies have conflated "having a digital presence" with "delivering a digital experience." In doing so, they further convoluted the government technology landscape with antiquated websites, disconnected payment portals and outdated methods of communication.

Low code/no code ranked #1 emerging IT area that will be most impactful in the next 3-5 years.



State of the States 2022: Driving Acceleration Report, NASCIO Enter Paylt.

State and local governments are undergoing massive transformation driven by resident expectations of digital-first, 'always on' government."Since its inception, Paylt has been committed to implementing best-in-class digital experiences for government agencies elegantly marrying payment processing with associated service workflows, paving the way for agencies to collect more revenue faster and at a lower cost. Built upon a low-code foundation for fast implementations and ease of use, Paylt has grown to become the leading government-optimized solution built on a lowcode SaaS foundation—facilitating virtually all government payments and associated processes "easy" to code. A low-code philosophy drastically streamlines development, making it much faster to build and deploy resident-facing applications. The end result—more quickly getting government revenue to the departments delivering critical community services, improving ROI for the communities we all live in and serve.



#### Highly Customizable Low-Code Is The Norm

Many lessons from banking and financial services are applicable to the government space. In many ways government agencies are benefitting from the digital transformation well underway in the financial services sector, which, similar to governments, has been grappling with how to keep pace with consumer expectations in a highly regulated environment. Until recently, financial services were notoriously complex and expensive to build. Incumbents and newcomers to the industry struggled with a variety of hurdles including complex regulations, payment architectures, inflexible core systems built by vendors with no motivation to modernize, and more.

The fundamental building blocks of how financial systems are built have changed–from decades old physical systems, to open source software building blocks. Like building blocks, these open API software building blocks can be flexibly assembled to achieve hundreds of different use cases. The foundation of the Paylt platform has been thoughtfully built with a low-code mentality, making it much faster for us to customize and roll out new services to our government partners. With every agency we build services for, the platform gets stronger adding more building blocks, giving our customers the ability to benefit from new features built for their agency counterparts, regardless of geographic location.

For example, payments have thousands of edge use cases, far too many for one single government agency to keep up with. Paylt's modern, low-code platform is made more robust as our growing customer base encounters new edge cases that Paylt works to enable. The platform continues to grow richer with every new agency partner onboarded and use case deployed—benefitting all of our government partners and the residents we collectively serve.



## payit

Paylt's configurable cloud-based SaaS platform paves the way for the future government 'as a service' model, equipping government agencies of any size to quickly and efficiently enable digital access to government services.

A key benefit to this approach is breaking down barriers between agencies and IT, promoting collaboration and giving the government agency greater freedom to develop solutions to meet their needs. Practically speaking, these types of solutions are often layered on top of legacy systems to enable greater collaboration and become more nimble and minimizing expenses that accompany back end system of record upgrades. Open API software can be quickly configured to solve virtually any government need to deliver services and facilitate transactions online.

#### Configurable cloud-based SaaS

Adaptive low-code frameworks enable exponential use cases

	PAST On-premise	FUTURE Government 'as a service'				
	User Interface	PCI Compliance	Low-code User Interfaces	Cash	ManagedPay	
	PCI Compliance Data	Data	AutoPay	eBilling	Notifications	
	Payments	Core Systems	Licenses	Reporting	Settlement & Disbursement	
	Core Systems Licenses	Analytics	GovWallet™	Tokenization	Chargebacks & Refunds	
		Payment Plans	Workflows	Rules Engine	Security	
	Inflexible Custom Software	Using Open Standards				J

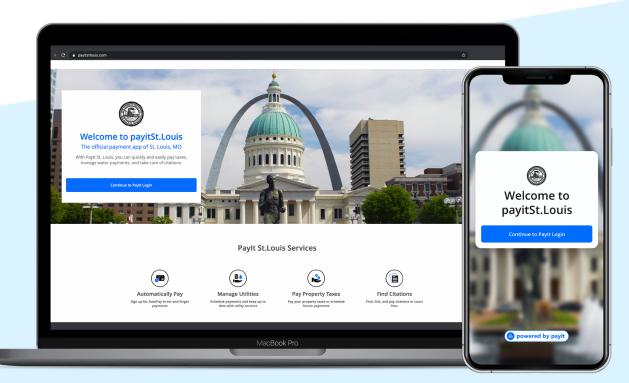


#### Case Study: City of St. Louis

Low-code platforms are characterized by precoded modules that developers can arrange as needed to guarantee an intuitive user experience in an inherently visual environment. This drag-anddrop functionality reduces the need for developers to write code, cutting down on time spent in production while speeding up implementation, recapturing time for in-house innovation.

Using low-code, developers can easily build anything from mobile apps to comprehensive ERP systems in a fraction of the time that traditional development requires. This became crucial during the early months of the COVID-19 pandemic, as government offices balanced the need to maintain internal and publicfacing processes while also following public health guidelines to ensure the safety of both employees and community members. The City of St. Louis utilized payitSt.Louis, a scalable low-code platform, to shift traditional inperson services to an online tax payment system in a matter of days as 2019 deadlines approached. Equipped with the ability to make secure payments from any internet or data-enabled device, St. Louis residents paid over \$775,000 in earnings taxes using the platform in its first three months, allowing the city to preserve its revenue collection cycle for this service and continue funding essential public projects during a tenuous time.

payitSt.Louis also enables citizens to set up automatic payments for recurring bills, create reminder notifications for due dates, producing a full-service citizen experience while eliminating the need for agency employees to perform these manual tasks. Such agile adaptations earned the city a 2021 Smart 50 Award.





#### Case Study: Palm Beach County

With scalable platforms built on low-code, local governments can quickly digitize additional services to meet their needs. In Florida, Palm Beach County recently expanded its government technology services to allow its 1.5 million citizens to purchase self-service legal forms online through the PayItClerkPBC app and online portal they already had access to for court fee and citation payment processes.

Increasing digitization, however, comes along with natural concerns about data security. While lowcode is simple, it offers clients and users robust safety and protection. Built on AWS GovCloud technology, platforms like PayItClerkPBC are custom-built with strict regulatory and compliance standards in mind for agencies to include data defense and secure payment processing. Enabling further data fortification and government transparency with such measures offers protection for sensitive government citizen information, and peace of mind for end-users who have become used to (and exhausted by) seeing headlines about data breaches.

### An optimized government digital service, today

Government digital services are here to stay as agencies search for ways to improve efficiency and residents clamor for more online availability to public sector processes. E-payment services that mirror retail consumer experiences are a significant part of this request from residents, and low-code development is a simple, secure way to move that—and many other processes—into the modern online landscape.

