



A Field Guide to Payment Vendor Evaluation

Four areas to examine closely, with specific signals to watch for and specific questions to ask. For government finance teams preparing FY27 procurement.



Why This Guide



Most payment vendor evaluation guides focus on platform features: **interface, integrations, transaction speed, mobile support**. Those things matter. They also tend to be where every serious vendor in this category is roughly equivalent. Evaluating on platform features alone produces shortlists where every option looks viable on paper, and where the real differences only surface after contracting.



This guide covers the four areas where vendor performance varies the most and where surface-level vendor comparisons tend to mislead. For each one, it identifies the specific signals worth examining and the questions that produce useful answers.



Use it as a working reference. Take notes on each vendor under each section. The vendors that score well on these four areas tend to be the ones agencies stay with for a decade or more. The vendors that score poorly tend to be the ones agencies replace within their next procurement cycle.

The Four Areas



**Support
model**



**Government
fluency**



**Risk
allocation**



**Vendor
stability**

Each one has specific signals to look at and questions to ask. Each one matters more than the platform feature comparison most evaluations focus on.

Area	What to Examine	Signals & Questions	AllPaid Reference Point
SUPPORT MODEL How the vendor actually handles support, especially outside business hours.	Most vendors advertise 24/7 support. The variance is in what that means operationally: live people, queue depth, ticket routing, escalation paths.	Ask: <ul style="list-style-type: none"> What is your support SLA? What is your current CSAT score and how is it measured? Can residents calling about a payment reach a live person, or do they hit a ticket queue? <i>Watch for vendors who reach for words like "coverage" and "escalation paths" instead of giving direct answers.</i>	98% CSAT. 24/7 live support for both agency staff and residents calling about their payment. No chatbots, no ticket queues for time-sensitive issues.
GOVERNMENT FLUENCY Whether the vendor's team actually understands how government finance works.	Government payments aren't generic. Treasurers, court clerks, utility billing managers, and tax collectors all have distinct workflows. The vendor's team either knows this or doesn't.	Ask: <ul style="list-style-type: none"> What percentage of your customer base is government, versus enterprise or SMB? How are your support reps trained on government-specific workflows and compliance? <i>Watch for vendors whose customer base is mostly enterprise with a small public-sector practice on the side.</i>	100% government focus. 3,500+ agencies across utilities, courts, taxes, and citizen services. Support and account management staffed by people trained on government workflows.
RISK ALLOCATION Who actually absorbs the cost when something goes wrong.	Chargebacks. Disputed transactions. Settlement gaps. Posting errors. The contract language matters more than the sales conversation here.	Ask: <ul style="list-style-type: none"> Read the chargeback liability section of your current vendor contract. Whose budget absorbs disputed payments? What is required of agency staff to dispute or resolve a failed transaction? Is audit-ready reporting available on demand, or does it require a request and a turnaround? <i>Watch for vendors who claim no chargeback risk in sales conversations but quietly transfer it in contract language</i>	\$0 cost to agency. Zero chargeback losses absorbed by agencies. AllPaid assumes chargeback liability on every transaction. Audit-ready reporting available on demand.
VENDOR STABILITY Whether the vendor will be the same vendor in five or ten years.	Government doesn't switch payment vendors every year. The vendor you pick now needs to still be the right vendor when your next two procurement cycles come up.	Ask: <ul style="list-style-type: none"> What is your average customer relationship length? How many account managers have served your top accounts in the last five years? 	27 years in market. 3,500+ agencies. 98% retention. Average customer relationship runs nearly a decade.

What AllPaid Customers Actually Say About the Support Model

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It is a pleasure to work with your support team. They are efficient, timely and so helpful.

AllPaid customer, 2025.

Why This Matters Now

FY27 procurement is underway in most agencies. Executive Order 14247 has already moved federal disbursements and receipts to electronic. The America by Design directive sets a July 4, 2026 standard for modern, intuitive, inclusive government digital services.

Modernization pressure means more vendors entering the category, more aggressive sales activity, and more agencies fielding pitches from vendors they've never worked with. The four areas above are where to focus when those pitches start. Platform feature comparisons will surface fewer differences than the four areas in this guide.

How to Use This Guide

The framework above is generic. The scoring is agency-specific. A strong support model for a 5-person clerk's office looks different from a strong support model for a 200-staff utility. Same logic applies to risk allocation thresholds and government fluency expectations.

Two ways to actually use the Guide:

- Score it yourself.** Print the second page. Take it into every vendor conversation. Score each vendor on each area as you go. Pay particular attention to vendors whose answers are vague on support SLA, contract chargeback language, or average customer relationship length. Those are the three areas where weak vendors are most likely to oversell.
- Score it with us.** We can walk through the four areas against your specific operation in 20 minutes. You leave with the framework filled in for your agency's actual size, staffing, payment mix, and audit requirements, not a generic version. We've done this with several hundred agencies running FY27 procurement so far this quarter.

AllPaid was recognized as **Utility and Sewer Payments Platform of the Year** by **Utilities Tech Outlook** this June. The recognition reflects **27 years of work** in the four areas above. To score AllPaid against the Field Guide for your specific operation, book a **20-minute walkthrough** at allpaid.com.

