

worldpay
from FIS

Payments 2025 **Government**

WHAT CONVENIENCE COULD LOOK LIKE

A short guide to the endless possibilities
of government super-service

PAYMENTS
2025



TAILORED TO YOUR CITIZENS

Citizens have always expected government services that exemplify great experiences. But it looks like the growing role of technology in their day-to-day lives – from how they shop to the ways they unwind – is raising expectations faster than ever.

As we move forward, citizens want to see the same technology, clarity, and convenience when they access and pay for government services. That means frictionless purchasing, unimpeachable security and transparency around your impact on the community and environment at every step – backed by financial education to support changing virtual and physical realities.

It also means a range of exciting new possibilities for government super-service.

To help you keep up with the trends, we've put together a few looks, services, and solutions you might want to try out. Not sure if it'd suit your citizens? Review the checklists for help narrowing down what they might be looking for. Let's take a look.

Payments 2025 is a thought leadership campaign launched by Worldpay from FIS to highlight the key trends shaping the future of payments.

Using our many years of experience and leveraging our vast network of specialists from across the payments industry and beyond, we will share expert opinions and recommendations. We will also explore the social, economic, technological, and environmental factors that will inform the future and help our merchants to prepare for tomorrow.



THIS GENERATION'S MUST-HAVES

Some trends are short-lived – but you'll find these ones go with everything. We expect them to influence the way government services are delivered and paid in the next few years. Browse each of them here, then find out how you can get the look on the following pages.

SEAMLESS, SMOOTH

Consumers demand slicker, quicker experiences – from browsing for services to paying for them.

This is one reason why digital-wallet-based transactions

grew by 21% YoY

in 2021 and why they're expected to rise by nearly 40% share of total transaction value by 2025.¹

[See the seamless, smooth look ▶](#)

SAFE, SECURE

Never has it been more important to fortify security and protect personal data.

25%

of global consumers experienced some kind of fraud in 2021.² So, while convenience should be a key consideration, it can't come at the cost of citizens' safety.

[See the safe, secure look ▶](#)

KIND, CONSCIOUS

Conscious consumerism is no longer bonus consideration. Many consumers make purchasing decisions based not solely on the goods but also the *good*.

In fact, almost 50%

of European consumers say they're using their influence to drive positive social change.³

[See the kind, conscious look ▶](#)



SEAMLESS, SMOOTH

With all-in-one options like super-apps featuring embedded finance, or support for real-time payments both domestic and international, you're sure to find a solution for every citizen's need.

Here's what seamless, smooth experiences could look like in your government services – and some considerations for assembling your own solution.



Payments without borders

Low-cost international payments make it simple to connect with foreign government services – for example, to organize travel visas or pay local duties.



Real-time payments

From contributing to their pensions to paying a fine, real-time payments put citizens' minds at ease with instant acceptance and confirmation.



Device-agnostic purchasing

Consumers can make the payment process their own with a selection of device and third-party integrations – like voice and automation.



Embedded finance

These payments happen behind the scenes of a website or app – so, consumers can pay for trusted products and services instantly and without intervention.



The super-app

A full ecosystem of services – entertainment, finance, government services, and more – in a single interface configured to the user's lifestyle.

SEAMLESS, SMOOTH

Would super-apps, embedded finance, and real-time payments suit your citizens? Consider the questions below to see where you might start putting your seamless, smooth look together.

Get the seamless, smooth look



Do you accept payments in international currencies? Do you accept alternative payment methods?



Is your website mobile-enabled?
Have you integrated third-party services?



Do users pay with the same method for different services? Do you store their details?



How many apps does it take a user to complete a single request or payment?



SAFE, SECURE

Some essentials will already be familiar – like fingerprint scanning or facial recognition. But new cutting-edge technologies like AI automation or blockchain storage can offer more complete security.

See how you can create safe, secure experiences across government services and use the checklist to pick what's most important to your citizens.



Biometric access

PINs and passwords are giving way to fingerprints, iris scanning, and facial recognition as the preferred – and more secure – way to authenticate payments.



Privacy from AI

With anonymous data, AI models can automate or ease admin. But always give citizens and consumers the choice over if and how you use their data.



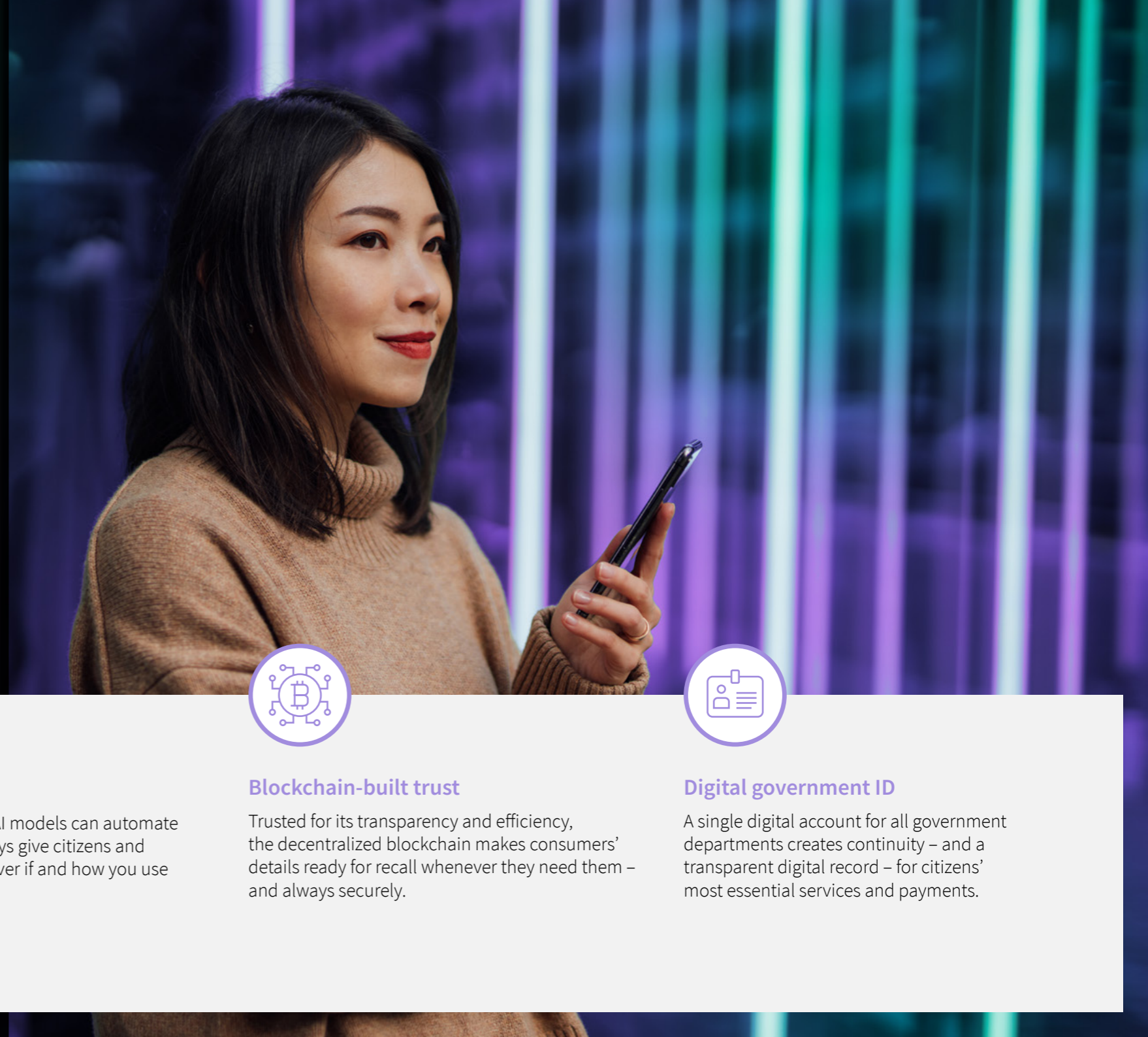
Blockchain-built trust

Trusted for its transparency and efficiency, the decentralized blockchain makes consumers' details ready for recall whenever they need them – and always securely.



Digital government ID

A single digital account for all government departments creates continuity – and a transparent digital record – for citizens' most essential services and payments.



SAFE, SECURE

Biometric access, blockchain-built trust, and a digital government ID all go a long way to creating safety and security. But where might you start? Check out the prompts below to find what your citizens are looking for.

Get the safe, secure look



Do you set requirements like length or complexity for user passwords?



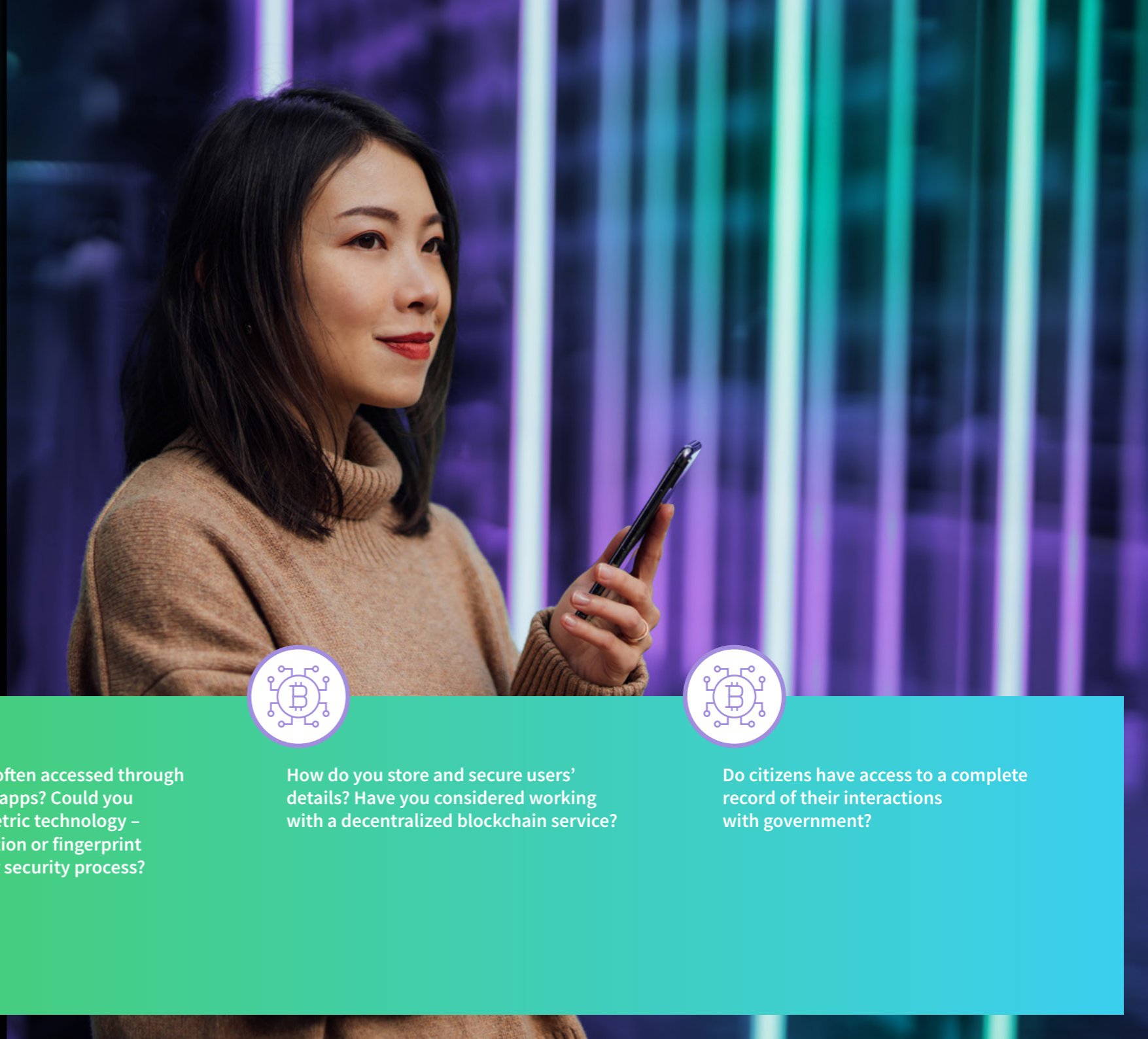
Are your services often accessed through mobile devices or apps? Could you incorporate biometric technology – like facial recognition or fingerprint scanning – to your security process?



How do you store and secure users' details? Have you considered working with a decentralized blockchain service?



Do citizens have access to a complete record of their interactions with government?



KIND, CONSCIOUS

From supporting communities through welfare to protecting the environment with eco-friendly pricing, governments have plenty of ways to meet citizens' social expectations – and help them do good, too.

Take a look at some of the ways you could deliver kind, conscious services in government – then, review the checklist for help prioritizing.



Eco action

Services, taxes, or fines could be used to encourage responsible environmental actions and by discouraging harmful choices – helping citizens take action for the environment through payments.



Clean money

Transparency front and center – governments and other organizations should state if the money they collect is used to fund activities citizens might choose not to support.



Inclusion imperative

Accepting alternative payment methods like cryptocurrencies, digital wallets, and central bank digital currencies keeps government services open to the banked and unbanked alike.



Community care

Welfare departments can issue benefits electronically to alleviate pressure on physical locations and get support to those who need it faster.



Financial education

International governments agree that digital trends are creating a greater need for financial education – from money management to increasing access to modern ways to pay.

KIND, CONSCIOUS

Could eco action, community care, and financial education help you make a statement? Take a look at the checklist below to see where you could make the most effective start.

Get the kind, conscious look



Does the cost of your service reflect its environmental impact? Could pricing encourage your citizens to act more environmentally consciously?



Are you transparent about how citizens' payments are reinvested in the community?



Do you only accept debit or credit cards? Could you partner with a payments provider to broaden the available payment methods?



Do you offer financial education to your citizens? Are there touchpoints where you might be able to offer more information to those who need support?



TRY IT ON FOR SIZE

However they look and whatever they're made of, tomorrow's government services will need to exude clarity and convenience. With digital payments, you can start putting together the complete offering today.

For government organizations, that means driving frictionless purchasing and transactions through super-app integration and embedded finance. With a little creativity, security essentials like biometric access can work alongside these technologies to enhance your payment experiences, instead of disrupting them. Top it off with clear financial education – especially around digital payments – and you have everything you need for standout government experiences to suit citizens across the digital and physical worlds.

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**STYLE GOVERNMENT
SERVICES TO SUIT
YOUR CITIZENS.**

Get in touch with Worldpay to learn more.

Sources

- 1 Worldpay from FIS. The Global Payments Report.
- 2 Mastercard. 2022. Key Trends Driving Fraud Transformation in 2021 and Beyond.
- 3 Intrum. 2022. With Black Friday approaching – European survey shows that consumers are buying less than before the pandemic to promote a more sustainable lifestyle.

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