

About Stripe, Preferred Payment Partner of OpenGov Permitting & Licensing

Stripe is the preferred payment provider built into OpenGov Permitting & Licensing. Applicants may use all major credit cards, Apple Pay, Google Pay, and ACH/eCheck to pay for permits and licenses.

- ✓ PCI-DSS Compliant
- ✓ Fraud Prevention
- ✓ Data Security
- ✓ Disputes and chargebacks managed on your behalf
- ✓ Transaction-level Reporting
- ✓ 2-Day Payout for Credit Card Payments
- ✓ Up to 7 Day Payout for eCheck/ACH Payments

Additional Benefits of Online Payments with Stripe

Efficient Checkout Experience

When customers initiate a payment in OpenGov Permitting & Licensing, a separate window will pop up where they can enter credit card information or to connect to their bank* of their choice for eCheck payments.

* Only banks that allow for [instant verification with Plaid](#) are available for eCheck/ACH transactions.

Automatically Linked to Your Bank

Customer payments are routed through OpenGov and automatically deposited into the government's designated bank account.

Instant Reporting for Transparency

Customers and government staff reviewing applications are able to see payments posted immediately in OpenGov, and the finance team can access the government's Stripe portal to track payouts and pull payment reconciliation reports.

Pre-Negotiated Fees for Integrated Payments

Processing fees to use Stripe with OpenGov Permitting & Licensing, which include integration setup and maintenance, are listed here.

Highly Secure Payments

Stripe is certified to PCI Service Provider Level 1, the most stringent level of certification in the payments industry. [Learn more here.](#)

Flexible Fee Routing

Governments using OpenGov Permitting & Licensing may choose to either pass through or absorb processing fees on behalf of the customer.

How much are fees?

2.99% + \$0.99 per
Credit/Debit card transaction
with 2-day payout

\$2.25 per
eCheck/ACH transaction
with payout of up to 5 days

No monthly maintenance fee or
chargeback fees.

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Setup Instructions

Full setup instructions can be found on the [About Stripe help article in the Resource Center here](#). Generally, there are three steps:

1. In OpenGov Permitting & Licensing, go to Settings > Payments, and then **click on the "Connect with Stripe" button**. This will take you to a Stripe setup form to complete.
2. **Complete the Stripe setup form online.***
**Your government will be asked to agree to [Stripe's terms and conditions](#) in this setup form.*
3. **Prepare a letter on your government's letterhead** with requested information and send to support@stripe.com.

Setup Checklist:

Please have the following on hand as you setup your account:

- ☐ Government's Employee ID No. (Federal Tax Identification No.)
- ☐ City Letterhead
- ☐ Government's Name, Address, URL
- ☐ Stripe Account ID
- ☐ Designated Stripe Account Owner who is different from the City Manager or equivalent who represents the Government

Frequently Asked Questions

Is there a Stripe terminal that is available for over-the-counter transactions?

Yes, the **BBPOS WisePOS™ E** smart reader is compatible with OpenGov Permitting & Licensing. Additional fees apply and the hardware may need to be upgraded over time. Learn more about placing an order for hardware on [Stripe's help article here](#) and follow the directions in [this Resource Center article](#) to connect the hardware to OpenGov.



BBPOS WisePOS™ E
\$249.00 JavaScript SDK iOS SDK Android SDK

*Note: At the time of last publication, the **BBPOS WisePOS™ E** smart reader cost \$249, excluding taxes and shipping. This is the only terminal that is compatible with Stripe and OpenGov Permitting & Licensing.*

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Frequently Asked Questions

More detailed information can be found in our [Resource Center here](#).

How are refunds managed?

See [this Resource Center article](#) on how to issue partial or full refunds. Stripe processing fees are also refunded or reduced from the original payment.

What happens if a credit card transaction is disputed? (This is also known as a “chargeback”.)

[See this Resource Center article](#). Stripe will investigate disputes (usually over the course of 5-8 weeks) and let OpenGov know the result. OpenGov will notify the Stripe account manager for the government, sharing whether:

- *Applicant lost the dispute* - payment in OpenGov remains Complete
- *Applicant won the dispute* - Stripe will remove funds from your government’s deposit bank account, and the payment step in OpenGov will become Active again

There is no additional cost to OpenGov governments for Stripe chargebacks and dispute investigations.

Where can our finance team pull reports of payments for bank reconciliation?

Check out this datasheet on [collecting payments data from OpenGov Permitting & Licensing](#) as well as [these directions](#) on pulling the payout reconciliation report from your government’s Stripe reporting portal. We recommend setting up fees so that they are linked to Account Numbers so that the appropriate transfers can be made after payouts have been completed.

Can we link Stripe and OpenGov to more than one bank account for payouts?

No, only one payout account can be linked to OpenGov Permitting & Licensing and Stripe.

What if my government is using OpenGov for both Permitting & Licensing and Financials? Is there a single payment processor used by both product suites?

No, not yet – at the moment, Stripe is the preferred payment provider for OpenGov Permitting & Licensing, and i3 Verticals (formerly known as Pace Payments) is the preferred payment provider for Utility Billing within our OpenGov Financials product suite. OpenGov is advancing a unified payments technical architecture that will allow us to integrate these product suites over time. For now, OpenGov has designed [this data export](#) that will post Permitting & Licensing transactions as journal entries in OpenGov Financials on a nightly basis.