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– *Loretta Kearns,*
revenue manager,
Bullhead City, Arizona



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Customer Case Study | Bullhead City, Arizona

Providing convenient public services

As a popular recreational area, Bullhead City, Arizona competes with other locations along the Colorado River for the attention of weekenders, snowbirds, and retirees. Despite a lean staff and tight budget, the city seeks to provide convenient, high-quality public services. That’s why Bullhead City began to look for a fast and easy way to allow all residents – including part-time residents – to pay bills online.

The city’s technology partner, E-Gov Link, recommended PayPal. Bullhead City easily implemented PayPal Payments Standard, Payflow Pro, and Virtual Terminal – and immediately began working with a dedicated account manager. “PayPal has the best customer service of any company I deal with,” says Loretta Kearns, revenue manager for Bullhead City. “Our account manager is always watching out for us.”

Simplifying payments while enhancing security

Bullhead City uses PayPal to accept all major credit cards for permit and bill payment. Residents who live out of state for part of the year can now easily make last-minute property assessment payments, rather than sending expensive wire transfers or driving to the office. “They can pay through PayPal with one click – even in the middle of the night – and we see the funds immediately,” says Kearns.

PayPal has also made it easier for Bullhead City to accept smaller payments, such as those for utility bills, by phone. Rather than filling out forms and keying information into the city’s revenue system, clerks can simply type information into PayPal Virtual Terminal. The city also accepts in-person credit card payments by uploading information from magnetic swipe card readers to PayPal Virtual Terminal.

Like all local governments that accept credit card payments, Bullhead City must comply with Payment Card Industry Data Security Standard (PCI DSS) requirements. PayPal Payments Standard keeps all payment information confidential, relieving Bullhead City of the need to protect stored credit card data. “With PayPal, we never even receive citizens’ credit card numbers, so we don’t have to worry about identity theft,” says Kearns. “Our liability is dramatically reduced.”

Achieving cost savings

Bullhead City now accepts 4.5% of its payments through PayPal but expects that figure to increase rapidly as more computer-savvy people retire to the area. That’s fine with Kearns, who has reduced the need for her staff to process paper checks at an average cost of \$1 each. “I would rather everyone paid online with PayPal,” she says. “It’s cheaper for us than handling offline payments. And it’s probably five times faster to accept payments with PayPal than by mail.”

The city is now implementing PayPal to process registration fees for its annual Bullhead City River Regatta, which has grown to 10,000 attendees within two years. “When you’re running a nationally recognized event, you need a bulletproof payment solution,” says Kearns. “With PayPal, we’ll be prepared for anything.”