

VIRGINIA BEACH

Fairfax Software's *Quick Check 21* Solution significantly cuts operating expenses for the Virginia Beach City Treasurer.

OVERVIEW

The City of Virginia Beach Treasurer's Department manages a hefty workload, processing the city's water bill payments, real estate property tax payments, and personal property tax payments. This entails the daunting task of handling over one million checks annually, with a peak load surpassing 12,000 checks per day during the tax payment season. On average, the City of Virginia Beach Treasurer's Department handles a staggering 4,000 checks daily. Each check, along with its accompanying payment form, amounts to three pages scanned—totaling a massive 3,000,000 images per year. The city knew that they needed the best software to handle this massive undertaking.



Before implementing Check 21, the city relied on a two-pass encoding method utilizing Fairfax Software's, *Quick Modules*, alongside a single 7780 NCR encoder/imager. To meet deposit deadlines, the city diverted resources from data entry to commence check encoding by 11:00 AM. Coping with the workload and deposits during tax season often necessitated city personnel to work late into nights and even on weekends.

BENEFITS AT A GLANCE

- *Quick Check 21* reduces operating expense.
- Deposits are made the same day checks arrive.
- Lowers risks and minimizes the chances of delays.
- If there are any returns from the bank, they can be fixed and re-transmitted by an operator immediately with no locating and re-scanning the paper check.
- Cash flow is increased by automatic deposit into the bank eliminating virtually all manual deposits.
- Delivers the convenience of automatic paperless bank deposits.
- Return on investment for the City is 20% of the cost of depositing checks.
- *Quick Check 21* processes all US based checks and money orders.
- *Quick Check 21* processes money orders with the same reliability as checks.
- Virginia Beach City Treasurer experience enhanced research and reconciliation capabilities.
- *Quick Check 21* receives returned item notifications faster and more efficiently than ever before.

SOLUTION PROCESS

Following participation in conferences focused on Check 21, the City of Virginia Beach embarked on a forward-thinking journey, initiating plans to integrate the new technology. Through very a rigorous request for proposal (RFP) process, Fairfax Software emerged as the chosen solution provider.

Utilizing *Quick Modules'* modular and scalable design, the integration of the *Quick Check 21* module, alongside its Check 21 functionality, was perfectly accomplished. Fairfax Software also implemented its image retrieval module, enabling various city departments to access check and invoice images.

Joyce Siverd, Deputy Treasurer, expressed the significance of the transition, highlighting the newfound ability for departments like the water department to instantly retrieve check and bill images, a process that previously involved locating physical checks and bills and then having to fax them. *Siverd* also noted the convenience of emailing check images to customers or other departments.

Designed specifically for electronic check presentment, *Quick Check 21* comprises three distinct modules: the first module governs data collection from the customer's database and generates the Check 21 file (also known as an "X9.37" or "937" file); the second module handles the transmission of Check 21 files to the customer's bank, manages acknowledgments from the bank, and updates item transmission statuses; and the third module facilitates Check 21 reporting, rectifies rejected items, and addresses other related issues.

RESULTS

Since its launch in June 2008, the system has revolutionized the City's payment processing capabilities, reducing operating expenses while expediting deposit procedures. Deposits are now completed on the same day checks arrive, whether through mail or over-the-counter transactions at the Treasurer Department walk-up windows.

Joyce Siverd shared her astonishment at the system's efficiency during the first day of tax season, highlighting that they wrapped up before 5:00 PM—a stark contrast to their previous weekend-intensive workload. *Francisco Domingo, Account Clerk Supervisor*, echoed this sentiment, noting that “nearly every check is deposited on the day of receipt, with the exception of the last day of tax season when the volume spikes.”

The ability to deposit funds on the same day they're received has proven invaluable to the City, although its exact monetary value is challenging to quantify. Nevertheless, the measurable return on investment stands at an impressive 20% of the depositing cost.

Reflecting on their experiences, *Siverd* remarked on “the absence of the issues often encountered with Check 21 systems at other organizations”, while *Domingo* highlighted “the system's success in handling money orders, previously a concern due to their dark backgrounds.”

ABOUT FAIRFAX SOFTWARE

Since its establishment in 1994, Fairfax Software has grown its footprint with offices across the Globe. At the heart of its offerings is *Quick Modules*, a proprietary processing software renowned for its excellence. This award-winning solution provides a robust platform for fax, forms, and remittance processing, catering to diverse industries.



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