



# Fairfax Imaging's *Quick Check 21* Solution Reduces Operating Expense for Virginia Beach City Treasurer

Providing state-of-the-art products and services to the payment and forms processing industries



**The City of Virginia Beach Treasurer  
John T. Atkinson is City Treasurer**

## Background

The City of Virginia Beach Treasurer Department processes the City's water bill payments, real estate property tax payments and personal property tax payments. This amounts to over one million checks per year with a peak load of over 12,000 checks per day during tax payment season. The average workload is a little over 4,000 checks per day. Each check comes with a payment form for a total of 3 pages scanned (check front, check back and payment form front) or 3,000,000 images per year.

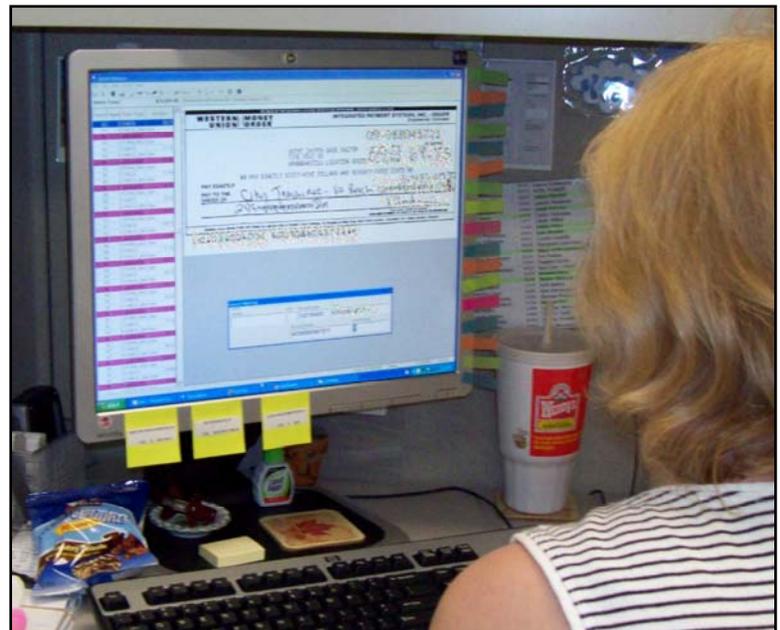
Before installing Check 21, the City used a traditional two pass encoding solution using Fairfax Imaging's award winning software suite, *Quick Modules*, and a single 7780 NCR encoder/imager. To ensure timely deposits during peak processing times, the City borrowed resources from data entry to begin encoding checks at 11:00 AM each day. To handle the workload of checks and deposits during tax season, there were many times that City personnel remained on the job until late at night and on weekends.

## Approach

After attending conferences on Check 21, the City of Virginia Beach decided it was time to move forward with a plan to adopt the new technology. The Department sent out a request for proposal for a Check 21 based system. Fairfax Imaging was selected as solution provider.

## Benefits at a Glance

- *Quick Check 21* reduces operating expense.
- Deposits are made the same day checks arrive.
- 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.
- 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.



**An operator balances checks to tax invoices using *Quick Modules* in preparation for Check 21 processing.**





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Because *Quick Modules* is modular and scalable, it was a straightforward process to add the *Quick Check 21* module with its Check 21 functionality. In addition, Fairfax Imaging installed its image retrieval module which made it possible for other departments within the city to access images of checks and invoices whenever necessary.

"This is huge," said Joyce Siverd, Deputy Treasurer. "Now, people in the water department can retrieve an image of the check or bill over the network, instantly. Before, we had to locate the actual paper and fax it to them. I can even email a check image to a customer or another department."

Designed for electronic check presentment, *Quick Check 21* consists of three different modules: The first module controls which information is gathered from the customer database and generates the Check 21 file, also known as an "X9.37" or "937" file. The second module transmits Check 21 files to the customer's bank, receives acknowledgements from the bank and updates the status of transmitted items. The third module provides Check 21 reporting and the ability to fix rejected items and resolve other issues.

## Benefits

The system went live in June of 2008. Right away, the City saw improvements in their ability to process payments. Operating expenses have been reduced. Deposits are made the same day checks arrive in the mail or over the counter at the Treasurer Department walk-up windows.

"We were amazed when, on the first day of our tax season, we were done before 5:00 PM," said Joyce Siverd. "We used to come in every weekend, during the season. Now we might come in one weekend."

"For the most part, every check gets deposited on the same day it arrives," said Francisco Domingo, Account Clerk Supervisor. "The only exception is the last day of tax season, when we get 32 trays of mail."

Same-day deposit means tax revenue becomes available to the City on the day payments arrive. This is an asset provided by the system that is hard to place a numeric value on. The measurable return on investment is 20% of the cost of depositing checks.

"I attended several conferences on Check 21 and heard many nightmare stories of problems," said Joyce Siverd. We have not experienced any of these problems."

"Yes," added Francisco Domingo, "for example, we thought money orders would be an issue with their dark colored backgrounds. However, we have the same success rate with money orders as we have with checks."



Left, Francisco Domingo, Account Clerk Supervisor. Right, Joyce Siverd, Deputy Treasurer

## Fairfax Imaging, Inc.

Fairfax Imaging, headquartered in Tampa, Florida with offices in Alabama, Arizona, California, Illinois, Kentucky, Maryland, New Jersey, Ohio, Texas and Virginia was founded in 1994 to provide high-quality products and integration services to the document, fax and form processing industries. Since its inception, Fairfax Imaging has remained focused on its primary niche area of expertise. This focus and commitment to quality have led Fairfax Imaging to become a leader in the area of document imaging, faxing, paperless bank deposits and automated data capture.

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