

# Creating Efficiencies in Collection

MACO 2009 Winter Conference



Deb Gruber, Morrison County Treasurer

Andy Czerniak, Director of Sales - Focus Financial Systems

Fred Campos, Vice President – Audio Tel/ProfitStars

Jerry Taffe, Vice President – Lake Community Bank

# Goals

## 1. Electronic Deposit, Check 21 or ACH Check Conversion

- Increase funds availability
- Increase interest earnings
- Reduce staff time for making deposits
- Increase research capabilities



## 2. Scanned tax coupons and payments

- Increase research capabilities
- Search by property identification number
- View entire transaction

## 3. Mass post payments to the tax system

- Reduce staff time for manual posting payments to the tax system

# Timeline

- Began research in September 2007
- Electronic deposit process began January 1, 2008
- Printed 2008 tax statements to meet specifications for the scanning software
- Ready to scan and post tax payments for the first half tax collection of 2008

# Solution: Focus Financial Systems and the RemitPlus System

The screenshot displays the 'Remote Deposit Capture Remittance - Morrison County Government' application. The interface includes a menu bar with 'File', 'Tools', and 'Help'. Below this is a toolbar with icons for Search, Edit Batch, Reports, Status, Archive, Password, User Manager, Lookup Tables, and Exit. The main window title is 'Morrison County Govt - 01/12/2009'. On the left, a vertical menu lists various functions, each accompanied by a colored circular indicator: Start Of Day (red), Scan (green), MICR Repair (red), Doc Entry (red), Form Entry (red), Check Entry (red), Check Verify (red), Balancing (red), Extraction (green), Deposit to PCB (green), and End Of Day (green). The central area features a table with columns 'Project Name' and 'Run Date'. The table contains one entry: 'Balanced Checks' with 'Morrison County Govt' as the project name and '01/12/2009' as the run date. A 'Select Project' button is located at the bottom of this table. To the right of the table is a calendar for January 2009, with the date 11/12/2009 highlighted. The status bar at the bottom indicates the software is licensed to Morrison County Government, Version 3.1, and shows the current time as 2:53 PM.

Remote Deposit Capture Remittance - Morrison County Government

File Tools Help

Search Edit Batch Reports Status Archive Password User Manager Lookup Tables Exit

Morrison County Govt - 01/12/2009

Start Of Day  
Scan  
MICR Repair  
Doc Entry  
Form Entry  
Check Entry  
Check Verify  
Balancing  
Extraction  
Deposit to PCB  
End Of Day

Project Name	Run Date
Balanced Checks	01/12/2009

Select Project

January, 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Today: 1/11/2009

Licensed to Morrison County Government. Version 3.1

start Remote Deposit Capt... Debr on 'Mc\_main\Vol1\Home' (H:) Microsoft PowerPoint ... 2:53 PM

- **Equipment needed:**

- Scanner - Cannon CR-180
- Check Jogger
- Shredder

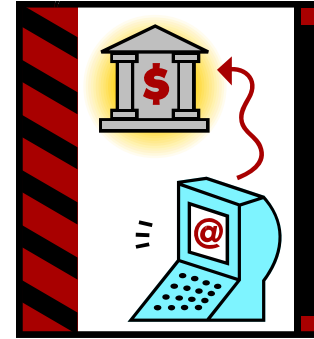


# RemitPlus

- AudioTel/ProfitStars - Developed processes to fit our business needs and goals
- 1. Electronic Deposit
- 2. Tax payment scanning
- 3. Tax payment processing



- **Electronic Deposit**



- Deposit Only: Check total and number of checks are entered
- Checks are scanned
- Dollar amount and encoding discrepancies are keyed
- Deposit is sent to the bank and almost immediately credited
- Research parameters for checks are defined

# Electronic Deposit Procedures

- Balance drawers as before
- Cash deposit is taken to the bank
- Checks are scanned and deposited daily
  - Deposit cutoff time is extended to 4pm
  - Increased response time for NSF checks
  - Increase funds availability
  - Better research capabilities





- **Tax Payment Scanning**

- Preprinted tax statement coupons

- Recommended – OCR line with a check digit
    - Worked with printer to set scan line contents and location for optimal readability
    - Develop “in house” tax coupons
    - Defined research parameters with in the system
      - Parcel #, tax year, payment(1<sup>st</sup> half or 2<sup>nd</sup> half), tax ID #
    - Incorporated full tax data set into the RemitPlus software to verify parcel #'s

- **Tax Payment Processing**

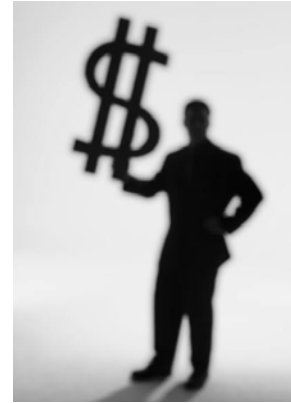
- Worked with ACS Escrow Payment Processing

- Developed request and payment files to “import” into ACS tax system
    - Incorporated full tax data set into the RemitPlus software to verify parcel #'s and populate the information needed to create the files
    - Process the files and mass post tax payments to the ACS tax system using the ACS escrow payment processing procedures

# Tax Payment Processing Procedures

- Separate tax payments into “single” or “multiple” payments for both preprinted coupons and in-house payments
- Scan various batches of payments
- Extract files for posting
- Deposit batches of checks electronically





- Efficiencies created
  - Tax payments are touched once, greatly reducing staff time for posting
  - Only the exceptions are handled individually versus all of the payments
  - Easier to balance tax payments with bank deposits
  - Incredible increase in research capabilities, greatly reducing time on tax overpayment research issues

# Search capabilities

**Remote Deposit Capture Search**

Date Range  
 From: 1/11/2009 To: 1/11/2009  
 Routing No: \_\_\_\_\_ Account No: \_\_\_\_\_  
 Batch No: \_\_\_\_\_ Seq No: \_\_\_\_\_  
 Check No: \_\_\_\_\_ Check Amount: \_\_\_\_\_  
 PropID: 010066001 TaxID: \_\_\_\_\_  
 PYear: \_\_\_\_\_ Payment: \_\_\_\_\_

Search Clear Close  
 1 of 2  
 Zoom

Front Back

**PAYABLE 2008 1<sup>st</sup> HALF PAYMENT STUB** PLEASE READ THE BACK OF THIS STATEMENT FOR IMPORTANT INFORMATION.  
 TO AVOID PENALTY PAY ON OR BEFORE: **MAY 15** No Receipt Sent Unless Requested. Your cancelled check is your receipt. This Receipt is void if check is not honored.  
 Property ID: R01.0066.001 TAXES OF \$50.00 OR LESS MUST BE PAID IN FULL.  CHECK  CASH

FULL TAX AMOUNT:	422.00
FIRST 1/2 TAX AMOUNT DUE:	211.00

Bill #: 75 Taxpayer ID: 48749  
 ESCROW# 9251093 JASON D & DEBRA A GRUBER  
*fd by James M. Lapp*

**DO NOT PAY**  
 According to 517.022005 your escrow agent is paying your taxes.

0100660010007546749000042200000211009

RES. HSTD RE TAX

DETACH HERE AND RETURN THIS STUB WITH YOUR FIRST HALF PAYMENT.

MAKE CHECKS PAYABLE TO:  
 MORRISON COUNTY TREASURER  
 213 1ST AVE SE  
 LITTLE FALLS MN 56345-3198

Batch No:	Seq No:	TaxID	TaxPayer	Payment Flag
202	454	48749	JASON D DEBRA A	1
Run Date:	Status:	FullAmount	Legal Desc	
05/12/2008	Completed	422.00	Sect-13 Twp-040	
Applied:	HalfAmount	PYear		
211.00	211.00	2008		

Rotate Print Transaction Details

start Remote Deposit Capt... Remote Deposit Capt... Microsoft PowerPoint... Session A - [24 x 80] 3:32 PM

# Questions ?



Deb Gruber, Morrison County  
Treasurer 320-632-0150  
debgr@co.morrison.mn.us



Fred Campos, *Vice President – Audio  
Tel/ProfitStars*

**Focus Financial**  
SYSTEMS

Andy Czerniak, Director of Sales -  
Focus Financial Systems  
763-494-6696  
andy@focusfinancialsystems.com



Jerry Taffe, Vice President – Lake  
Community Bank

For More Information  
Regarding Automating  
Your Tax Payments Contact:

**Focus Financial**  
SYSTEMS

**Andy Czerniak, Director of Sales**  
**Focus Financial Systems**  
**763-494-6696**  
**[andy@focusfinancialsystems.com](mailto:andy@focusfinancialsystems.com)**