



TREASURER'S OFFICE, LAKE COUNTY, ILLINOIS

Remote deposit capture allows Lake County Treasurer's Office to process payments faster



billion in property tax payments on over 263,000 parcels of land is both a crucial and complex job for the Lake County Illinois Treasurer's Office. Not only is the office tasked with collecting, counting and processing payment funds from over 200,000 checks per year, it also needs the ability to accept cash payments and manage bank deposits to ensure maximum interest collection.

Historically, the Treasurer's Office had been sending everything to the bank. "Obviously, by sending checks to the bank and not scanning and remote capturing in our office, it takes more time and we're not collecting as much interest on that money," says Lake County Chief Deputy Treasurer, Don Schneider.

Manual Inefficiencies

In addition, manual processing operations were plagued by numerous errors, causing a significant amount of bank adjustments and resulting in increased bank fees. The manual process was time-consuming, relying on couriers to pick up deposits from the office and deliver them to the bank, where necessary adjustments were made. Next day deposits were the norm, costing Lake County substantial interest revenues.

Remote Capture Benefits

Lake County understood that to improve its processing procedures, it needed the many benefits provided by a remote capture and scanning solution. "The benefits of remote capture," says Schneider, "are such that it cuts down on couriers coming in and picking up the checks, and gets them to the bank that same day, and we're gaining interest on that. As interest rates go up, this will result in substantial savings." So the Treasurer's Office decided to look for a more efficient, more effective solution with remote deposit capture.

Local governments improve efficiency and save taxpayers money with technology.

The Game-Changing Solution

"We were looking for a solution that would allow us to capture more payments in the office and to send them directly to the bank," explains Schneider. "Sandra Johnson, our head cashier, did a lot of research in this area. She found that the Cummins Allison JetScan iFX scanner was the machine to go with."

The Lake County Treasurer's Office installed the JetScan iFX, and is very pleased with its performance. "The JetScan iFX has helped a lot in improving our production," says Johnson. "Before, we were able to process a quantity of 7,000 checks a day. Now we're able to do maybe double that amount because instead of making deposits manually, I can do it in-house with the JetScan iFX, scanning 400 checks per minute."

Increased Efficiency and Accuracy

The exceptional image quality of the JetScan iFX check scanning feature enables faster, more accurate deposits. "The image quality helps us read the amount, and if anything needs to be corrected you have that image right in front of you," says Johnson. "We catch the errors in the office before the deposit goes to the bank." The JetScan iFX helps cut down on inefficient, time-consuming bank adjustments, as well as expensive bank fees. "We don't have major issues with bank deposits now. where before we tended to have a lot of bank adjustments," notes Johnson. "Our balancing procedures have changed. and now we are more accurate, efficient and reliable."

Same Day Deposits

Before installing the Jet Scan iFX, the Treasurer's Office would have to wait until the next day to have payments deposited. "Now, we actually can make the deposits on the same day. It will take us only a couple of hours to deposit 2,000 transactions," notes Johnson. When she finishes making necessary corrections on the deposit, she logs onto the bank's remote deposit capture system and makes the deposit through the Jet Scan iFX. "It is so much easier," Johnson says.

The solution also provides additional significant benefits. Says Johnson, "The JetScan iFX saves us a lot of time. I would say it cuts easily 50% of our time, if not more."

Cash Transactions

Another important benefit of the JetScan iFX scanner is that it also functions as a cash counter. As property tax due dates draw near, the Treasurer's Office finds an increasing number of customers walking in to pay their bills with cash. "When people bring in \$5,000 or more in 20-, 10-, 5- and 1-dollar denominations, it can be difficult for cashiers to count," says Schneider. "Now they just run the cash through the JetScan iFX at 1,600 bills per minute, check that there are no counterfeits using the advanced counterfeit detection, then give them a receipt. Payers don't worry that they might have been shorted." The office has also improved customer service by reducing the amount of time taxpavers have to stand in line.



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Sandra Johnson, Head Cashier, Lake County Treasurer's Office

Training and Support

The Treasurer's Office appreciates the quality of training and support supplied by Cummins Allison. "The JetScan iFX is very easy to use," says Johnson. "They come in and train you and give you excellent training. And whenever you need support, they're there for you."

Future Plans

"When we went to the JetScan iFX, it was just night and day," Schneider says. "We could very easily process all of our checks all day long." Cummins Allison also figures in the Treasurer's Office's plans for the future. "Eventually," Schneider concludes, "I foresee having a Cummins Allison counter at each cashier station."



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