



HOW JUAB COUNTY BOOSTED ON-TIME PAYMENTS AND TAX PREPAYMENTS WITH CORE

AGENCY NAME Juab County

LOCATION Utah

AGENCY TYPE County

DEPARTMENT Treasurer's Office

SOLUTIONS Online Payments, Tax Prepayments



**EXPANDED
PAYMENT
OPTIONS**

**INCREASED
PAYMENT
PROTECTION**

**SIMPLIFIED
BILLING AND
RECONCILIATION**



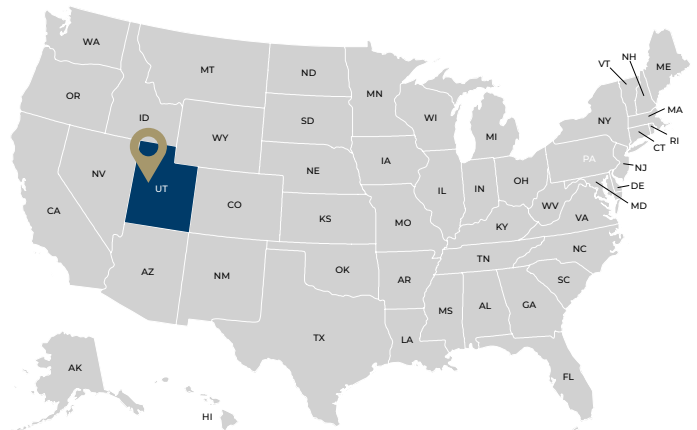
**MORE ON-TIME
PAYMENTS**



**INCREASE IN TAX
PREPAYMENTS**



**LESS TIME
PROCESSING
PAYMENT**



“ Now my team saves so much time because citizens are making payments online. And CORE’s reconciliation with our bank is a breeze. ”



MELANIE COWAN
Juab County Treasurer

EXECUTIVE SUMMARY

Juab County, situated in the central, western segment of Utah, is home to more than 12,000 citizens. For decades, the county was only able to accept payments from citizens—for taxes, landfill fees, court issues, utilities, and more—in the form of cash or check. Before Melanie Cowan was elected treasurer of Juab County, the previous treasurer had started looking for a new payment solution—something to help the county expand their payment options for county citizens. “We needed more payment options,” said Melanie. “We needed a more modern way for citizens to pay their bills.” Cash payments presented a fraud risk, check payments required more time to process, and citizens were eager for a change.

After finding CORE, the county expanded their payment options, offering an online portal for citizens to pay with a credit card, debit card, or eCheck. “Now my team saves so much time because citizens are making payments online,” said Melanie. “And CORE’s reconciliation with our bank is a breeze.” A customer since 2010, Juab County has seen an increase in on-time payments, tax prepayments, and overall citizen adoption for safer, more modern payments.



CHALLENGE

Before implementing CORE, Juab County was limited to cash or check payments, increasing risk for fraud, slowing down on-time payments, and creating more work with manual payment processing. Altogether, the county struggled with the following challenges:

LIMITED PAYMENT OPTIONS

The county was restricted to accepting cash or check payments, requiring citizens to come into the office to make a payment or to mail in a check. “We knew our citizens wanted something different,” said Melanie. “We typically have an older community in our county, but that was rapidly changing. We were getting feedback from the citizens that we needed new options for payments—the younger folks moving in wanted better ways to pay.”

RISKY CASH PAYMENTS

Some departments in the county didn’t even accept checks. The landfill only accepted cash and it was difficult to get a clear view of what was processed each day. Melanie shared, “It was a struggle to get an accurate accounting of what was accepted at the landfill. They were just limited to accepting cash from folks in person.”

TIME-CONSUMING PAYMENT PROCESSING

By only accepting cash or check payments, the burden to manually process those payments was placed on the county team. For Melanie’s team, that meant taking time away from their other responsibilities—running the Department of Motor Vehicles. “We had to walk up to the counter to accept payments and we also had to process every check that was mailed into us,” said Melanie.

NO EASY WAY TO MAKE TAX PREPAYMENTS

During tax season, the limited payment options presented even more challenges for tax payments. “We knew we needed to let our community make payments online,” said Melanie. “Especially for property tax payments. We really needed to offer something better to our taxpayers.”

SOLUTION

When the previous Juab County treasurer found CORE at a conference, she set up a discovery call and found that CORE offered exactly what the county needed. “The recorder’s office expanded into offering more than cash and check payments,” said Melanie. “Then our clerk’s office got on board, then the tax office, the jail, and our landfill all started offering more options for payments—credit cards, debit cards, and online payments.” Now, each department accepts payments individually, but reconciliation runs through the same office, reducing silos.



RESULTS

After partnering with CORE to build a better payment process for their citizens, Juab County saw better engagement from their community, less time spent processing payments, and a safer payment experience. In more detail, here are the results the county team saw with CORE:



MORE ON-TIME PAYMENTS

With CORE, Juab County is now seeing more on-time payments. With an online portal, citizens can make payments from home—or on the go with their mobile device. “Our citizens just expect this level of payment modernization because it’s what they see in their daily lives,” said Melanie.



A FASTER, EASIER WAY TO PROCESS PAYMENTS

Without the added task of accepting in-person payments or processing the majority of payments with mailed checks, Melanie’s team is saving time with CORE. “CORE is such a time saver for me and other office staff members. Not only do we not have to walk up to the counter to accept payments as often, but we can login to CORE and process payments as time permits,” said Melanie. “We can get to the processing when we have time in our day.”

AN INCREASE IN TAX PREPAYMENTS

“One area we’ve seen a significant change in payment behavior is an increase in citizens making prepayments on their taxes,” said Melanie. Now citizens can set up payments with their bank or the website to make a prepayment every month. It’s easier for the community to plan out their annual tax payments instead of walking into the office every year to make a large payment.

“Our citizens just expect this level of payment modernization because it’s what they see in their daily lives.”

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Juab County Treasurer

MORE TIME SPENT WITH CITIZENS THAT NEED HELP

With more people making payments online, Melanie’s team can spend more time with citizens that walk into the office with questions or problems. “CORE allows my team to be able to help customers that are here in person with what they need right now,” said Melanie. “We try to wait on the person that’s here in person first. With online payments, we can get to processing those when we have a free minute and we can spend time on the citizens that need 1:1 attention that walk in our door.”

FLEXIBLE RECONCILIATION PROCESSING

Because CORE has been implemented in several departments, the reconciliation process varies by team. For tax payments, Melanie’s team records the payment when it hits the county’s bank. But for other departments, like the court department, payments have to be recorded when a citizen makes the payment, eliminating any issues with warrants or tickets. “CORE’s system is flexible. They’ve helped us create a system that works for everyone in our county,” said Melanie.

FUTURE PLANS TO EXPAND PAYMENT OPTIONS TO OTHER DEPARTMENTS

While payment options have already expanded to several of the Juab County departments, the county fair plans to upgrade their payment options and ticketing process with CORE in the future. “CORE would really help us with the county fair,” said Melanie. “We’d love to expand our payment options and run our ticketing through the same system.”



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A BETTER PAYMENT PARTNER

With CORE, the Juab County finance team has a partner to help them bring a modern, citizen-first payment experience to the community. “The CORE team is fabulous to work with,” said Melanie. “There is never any downtime when we ask them for a response—they respond so quickly.”

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“
 The CORE team is so great to work with that I hesitate to even look at other companies that offer the same service. CORE is advancing options all of the time to make a good thing even better. CORE works so well for us that I anticipate being partners for as long as I’m here.”

MELANIE COWAN
 Juab County Treasurer

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