



HOW CORE HELPED WCCD MAKE PAYMENTS EASY AND EFFICIENT FOR CUSTOMERS AND STAFF

AGENCY NAME West Central Conservancy District (WCCD)

LOCATION Avon, Indiana

AGENCY TYPE Special District

DEPARTMENT Finance

SOLUTIONS ONLINE PAYMENTS, PAYMENT PROCESSING, EBILLING



**2X INCREASE
IN ONLINE
PAYMENTS IN
5 YEARS**

**75% IN
SAVINGS FROM
SWITCHING TO
EBILLING**

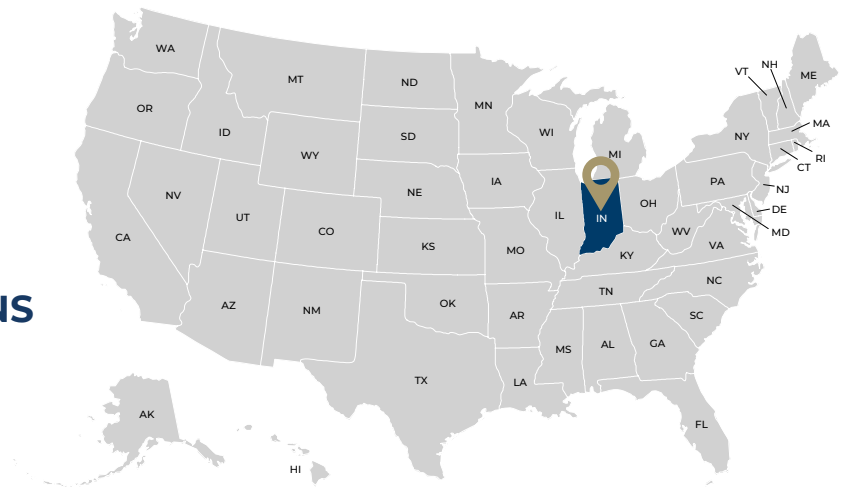
**80% EBILL
ADOPTION**



**50% REDUCTION IN
STAFFING COSTS**



**\$3.7M IN TRANSACTIONS
WITH CORE IN 1 YEAR**



“ We’ve been so very highly satisfied with CORE for the 15+ years we’ve been using their solutions. We have no complaints. ”

AARON RIGGLE
Finance Assistant, WCCD

EXECUTIVE SUMMARY

Before using CORE, the West Central Conservancy District (WCCD)—a wastewater utility company in Avon, Indiana—only accepted payments manually. A team of four in the billing department was responsible for opening mail from nearly 10,000 customers every month, marking payments manually and driving deposits to their local bank. Credit card numbers were stored in a safe at the office, increasing risk for both customers and employees.

After implementing CORE, WCCD modernized the entire customer experience with an updated, user-friendly website, online payment options for ACH, credit cards, and debit cards, paperless billing, and so much more. Today growing to nearly 13,000 customers, the billing team of two can manage the entire process, overseeing \$3.7M in transactions in just one year, a 2x increase in payments in just 5 years, 80% eBill adoption, and 75% of paper billing saved, which helped WCCD prevent a monthly increase in sewage rates for freeholders.



CHALLENGE

From 1992 until 2008, the West Central Conservancy District (WCCD)—a water sewage company in Avon, Indiana—was stuck in an outdated, manual, and time-consuming billing process. Aaron Riggle, the Finance Assistant at WCCD, shared, “Before CORE, we manually posted each check to each account. We did not have a website, so consumers had to manually mail their payments every month.” This process required at least four billing employees to open each piece of mail, record every payment, and drive each check to the bank to make a deposit.

This process presented a few challenges for both WCCD and their customers:

NO EASY OR FAST WAY TO MAKE PAYMENTS

Customers were required to mail in their payments every month. By requiring mailed payments, customers were inevitably late with payments and frustrated with the experience. “We had customers needing more efficient payment options,” said Aaron.

HIGHER RISK FOR FRAUD AND DATA ENTRY ERROR

For customers that wanted to use their credit cards to run a payment every month (an older version of an automatic payment), WCCD stored credit card information on their premises, in accordance with the Red Flag Rule. “We had to manually run the old automatic payment process,” said Aaron. “And due to the Red Flag Rule, we had to retain credit card information locked in a safe in our office.” This process increased the risk for both customers and employees.

TOO MUCH MANUAL WORK TO PROCESS PAYMENTS

After opening the mail to record payments, the billing staff then required to drive those checks to the bank, or rely on a Bank Courier. “We had a lot of customers which meant we had a lot of mail to open every month,” said Aaron. “There was a lot of manual work required to process and deposit each check.”

SOLUTION

After implementing CORE, WCCD saw incredible, immediate results. CORE helped WCCD offer customer-focused payment options with an online payment process, a reduction in resources needed to manage payments, automation, reduced fraud risk, and a redesigned, user-friendly website.

CUSTOMER-FOCUSED PAYMENT OPTIONS

With CORE, WCCD now offers customer-focused payment options including ACH, credit cards, and debit cards. "Customers can make their payments online, a much more efficient option than what we used to offer," said Aaron.



A REDUCTION IN LABOR TO PROCESS PAYMENTS

What once required a department of 4 to manage payments now only requires 2, a 50% reduction in labor for billing. "We weren't trying to get rid of employees, but as things became more efficient, we didn't have to replace them after they left or retired," said Aaron. Saving WCCD the cost of two employees has only helped with resourcing, it's helped with the bottom-line.

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AARON RIGGLE
Finance Assistant, WCCD

REDUCED FRAUD RISK

CORE's online payment system has helped the WCCD reduce their risk of fraud tremendously. Now customers make their payments online, eliminating the need to store credit card information in the safe on-site. "CORE helped us get an automated system that just works through our website. Now the customer maintains all of their information and we don't have to retain payment information anymore," said Aaron. "CORE takes a lot of risk off of us and that's really helpful."

AUTOMATED PROCESSES

With CORE, WCCD doesn't have to rely on manual processes for payments. No more opening up mailed checks every month, driving to the bank to manage deposits, or manually matching up check payments to customer accounts. Instead, the online system helps customers make their own payments, truly automating automatic payments. Aaron shared, "Compared to what we had before CORE, we've been able to automate a lot of processes. Now our online payments and ACH payments all come in together. In the past we had to separate those, even in the reconciling process. We don't have to do that anymore, especially with CORE's reporting."

A REDESIGNED WEBSITE EXPERIENCE

After launching their original online payment option years ago, the WCCD team did a minor redesign. "We changed a few pictures and a few other smaller things, but it wasn't enough of a change," said Aaron. "We wanted something more up-to-date and modern that was crisp and efficient. Our old website wasn't bad, but it just wasn't the most user-friendly option we knew we could have." Working with CORE, they rolled out a completely new website design, built to help customers make payments quickly and easily. "The website redesign went so smoothly that we were amazed," said Aaron. "And after the new website was rolled out, we even got compliments from our customers saying they really liked the new design."

A TRUE PARTNERSHIP WITH CORE

The 15+ years WCCD has worked with CORE have helped build an incredible, true partnership. "I don't feel like there's anything we can ask that CORE wouldn't at least look into doing," said Aaron. "We've always had such a good experience with any project that we've worked on with CORE." And their relationship with their account manager has been built on trust. "I feel like our account rep at CORE has our best interest at heart. They keep us informed about what CORE is working on and suggest things that they know we need or might be interested in. It never feels pushy or salesy," said Aaron.



RESULTS

Today, WCCD uses CORE to see clear, measurable results like:



2X INCREASE IN PAYMENTS IN JUST 5 YEARS

With easier payment options—ACH, credit cards, and debit cards—and a user-friendly website, WCCD has seen an increase from 30% to 60% in online payments in just the last 5 years.

50% REDUCTION IN STAFFING COSTS

CORE has helped WCCD reduce staffing needs to manage the billing process from 4 employees to just 2 employees.



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

MELANIE COWAN
Juab County Treasurer

\$3.7M IN TRANSACTIONS WITH CORE IN 1 YEAR

In just one year, WCCD has processed \$3.7M in transactions with CORE, equating to more than 65,000 payments.

80% EBILL ADOPTION SAVING 1/3 COST OF PAPER BILLING

By reaching an 80% adoption rate for eBilling, WCCD has saved 75% of the cost of paper billing. This savings has helped WCCD eliminate the need to increase monthly sewage rates for freeholders.

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AARON RIGGLE
Finance Assistant, WCCD

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Anytime there’s something we see that we want to change or upgrade, CORE is very open to the conversation. I don’t think we’ve ever run into a situation where CORE came back to us and said it’s not possible to do it. They always help us find a solution.

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AARON RIGGLE
Finance Assistant, WCCD

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