

Word & Brown

Case Study

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ItemAge Express."

David A. Trujillo
Quality Control Supervisor
Word & Brown

To take advantage of Check 21, Word & Brown migrated to ItemAge Express.

The Word & Brown Companies (www.wordandbrowncompanies.com), headquartered in Orange, Calif., is the nation's recognized leader in developing and offering health benefit plan models and sophisticated employee benefits services to companies of all sizes. The company provides its services through more than 50,000 brokers to nearly 60,000 employers with more than 6 million eligible employees. During its more than 20-year history, The Word & Brown Companies has developed a reputation of leveraging innovative technology to better serve its customers.

It's no surprise then that The Word & Brown Companies is upgrading to a state-of-the-art payments processing solution that will enable the company to leverage Check 21 to electronically deposit payments, further automate its receivables processing, and lower its overall processing costs.

For more than six years, The Word & Brown Companies has used ItemAge Classic, Creditron's image-enabled payments processing software, for automated remittance processing. "ItemAge Classic improved efficiency in our operation," says David A. Trujillo, quality control supervisor, The Word & Brown Companies. The Word & Brown Companies processes high-volumes of check-only transactions, as well as checks and remittance coupons for COBRA premiums. The Word & Brown Companies developed the processing requirements for ItemAge Classic based on the federal COBRA law, and the parameters for automatically posting to the company's CONEXIS database system.

Migration to ItemAge Express

With peak volumes of 11,000 items per day, The Word & Brown Companies has two employees dedicated to processing payments using the ItemAge Classic solution and two NCR iTRAN document sorters. Another seven employees are responsible for accounts receivable processing.

With the emergence of Check 21, a federal law that cleared the way for the electronic deposit of checks, this year The Word & Brown Companies upgraded to Creditron's next generation ItemAge Express solution for payments processing. "By transmitting our deposit files via Check 21, we have achieved greater operations efficiency, eliminated the use of couriers to transport deposits to the bank, and reduced the amount of supplies we use for our iTRAN document sorters," Trujillo says, noting that Check 21 eliminates the need to physically encode and endorse checks for deposit.

Greater operations efficiency.

Business Benefits

- Increased operations efficiency
- Eliminated courier costs
- Reduced amount of supplies
- Deposits processed the same day they are received

Most importantly, electronically transmitting deposits via Check 21 ensures that the company's depository institution receives the deposits the same day they are processed. "This is priceless," Trujillo says. "I feel like we received immediate payback on our investment in ItemAge Express."

Trujillo adds that ItemAge Express also is extremely intuitive and allows users to make system modifications and updates themselves. "You can make changes almost immediately," he adds.

The Bottom Line

"Our relationship with Creditron has been extremely positive," Trujillo concludes. "They are very responsive to our issues and requests, and are even creating solutions tailored to our needs. What's more Creditron's support team is exceptionally attentive and courteous. During implementation, they worked around the clock to help ensure that our implementation was flawless. We look forward to continuing our relationship with Creditron and realizing even greater benefits from their technology."

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