

CLIENT SUCCESS STORY

CourtFunds helps custodial parents receive child support money faster and easier

Whitfield County, GA Clerk of Superior Court switches to CourtFunds to help administer significant child support disbursements caseload — and saves 43% in costs

EXECUTIVE SUMMARY

The Clerk of Superior Court for Whitfield County is in the county seat of Dalton, Georgia, situated in the northwestern corner of the state, resting in the foothills of the Blue Ridge Mountains. Considered the carpet capital of the world, the area is famous for another distinction.

According to Clerk of Superior Court, Barbara "Babs" Bailey, the area is also somewhat renowned as a divorce capital. She says, "The county is the top, or one of the top, in terms of child support in Georgia." Not surprisingly, the number of child support cases is considerable.

Tasked with administering a sizable number of child support payments each month, in May 2020 the Clerk's office decided it was time for a change. They switched from sending hundreds of paper checks out each week to utilizing electronic disbursements to make child support payments to custodial families.

The Clerk's office has achieved savings in time and costs and is better able to serve the families reliant on timely and dependable child support payments.

A large red circle containing the text "43% the annual cost savings after switching from paper checks to electronic disbursements with CourtFunds".

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A large blue circle containing the text "600-800 the average number of custodial families who receive child support disbursements every month in Whitfield County, GA".

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■ THE CHALLENGE

Managing child support disbursements has always been a time intensive process for any Clerk of Court office. Justin Crump is in charge of accounting and bookkeeping for Whitfield County's Clerk of Superior Court office.

Part of Crump's process involves tracking and properly recording the support payments that come in from the payers on a daily basis in the form of cash, checks, or credit and debit cards.

In the case of paper checks received into the Clerk's office, Crump would record the payment, deposit the check into the Clerk's bank and then wait for confirmation that it had cleared before he would begin the next stage of the process – making a disbursement payment to the custodial parent.

“The benefits of CourtFunds have been huge both for my office and for the families in Whitfield County who receive child support. Working with the team at CourtFunds has been a great experience – they're quick to jump in and help troubleshoot any time we have a problem and have become valued partners.”

— *Barbara “Babs” Bailey, Clerk of Court, Whitfield County Superior Court, GA*

According to Crump, he would perform an average of 20 to 40 child support disbursements per day once custodial payments were settled.

In terms of making disbursements, due to the volume his office would process, issuing paper checks on a daily basis was challenging to manage – printing checks, addressing envelopes, applying postage, mailing and then reconciling up to 800 disbursement checks per month.

Once disbursement checks were mailed, the Clerk's office would then have to follow up. “People wouldn't deposit their checks,” Bailey said. “They might hold them for a week or a month. It was awful trying to balance the books.”

It was also commonplace to receive calls from custodial parents asking if they had already cashed their check, or informing the Clerk's office that they had lost a check. “On average I'd have to deal with five to 10 a month, and those were the ones that actually called us,” Crump recalled. “Then there were those who didn't know they had them or didn't know they got lost in the mail, so I would never know to reissue a check.”

Those situations could often result in escheatment, a time-consuming process the Clerk's office would have to deal with in order to eventually become the owner of unclaimed assets. To avoid this, as they must lawfully do, they would have to first reach out to the child support recipient and make every effort to ensure they claimed the payment due to them. Doing so often required significant time and effort.

Clerk of Superior Court Bailey provided her assessment in offering the following, “Going to cards *really* helped. The old process was really holding people up.”

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“When I heard about CourtFunds, I wondered how long this had been an option. I would have done this so much sooner had we known about it. I no longer have to deal with situations like a person reporting they lost a check and then taking time to ensure it hasn't cleared our account, placing a stop payment with the bank, reprinting the check and mailing it back out to the recipient. That's where the big savings comes from. And there's the reconciliation with the bank statement – now I clear one transaction a day versus 600 to 800 check transactions across the month.”

— Justin Crump, Accounting and Bookkeeping, Whitfield County Superior Court, GA

■ THE DECISION TO DITCH PAPER CHECKS

In May of 2020, Whitfield County Superior Court made the decision to switch from manually processing child support payments and issuing paper checks, to implementing electronic disbursements with CourtFunds.

Crump explains that there wasn't really a breaking point that forced the decision. He actually learned at that time that a coworker within his office was using CourtFunds to pay jurors after their service. “When I learned of the CourtFunds child support option, I said to myself, ‘thank you.’”

■ HASSLE-FREE IMPLEMENTATION

Regarding implementation, CourtFunds worked with Crump to make the experience virtually hands-free and nearly effortless. In the month prior to the scheduled switch, the Clerk's office sent out a letter to custodial parents with their check, informing them that they will receive a CourtFunds pre-paid debit card with their next payment loaded onto the card. The letter explained the process of receiving payments and let them know they would have quick, dependable, and convenient access to their funds utilizing their new card going forward.

In the following month, the recipient's new card was sent out as a replacement for their child support disbursement check. When the non-custodial parent made their payment to the Clerk's office, the funds were loaded to the card for immediate use by the recipient. Paper checks were discontinued to recipients thereafter.

Reaction to the new system and use of the new CourtFunds cards was positive according to Crump. “For those who provided comments, most were happy because they got their money much faster. And they didn't have to wait for us to mail the check to them and then go to their bank to deposit the check.”

■ CHILD SUPPORT DISBURSEMENTS TRANSFORMED

The child support disbursement process for Whitfield County has changed significantly since implementing CourtFunds. “Now when I come in during the morning, I balance all the money received from payments the previous day and match that against the report of what we actually have,” Crump stated. “I then have the system assign dummy checks so I have a list of who is getting paid out that day. I then use the website to upload an Excel file listing the numbers and get all funds loaded for each recipient, usually by lunchtime. From there, CourtFunds takes care of the rest for us.”

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In terms of processing disbursements, Crump reports that the time is about the same, but that it is the after effect that is important. "I no longer have to deal with situations like a person reporting they lost a check and then taking time to ensure it hasn't cleared our account, placing a stop payment with the bank, reprinting the check and mailing it back out to the recipient. That's where the big savings come from. And there's the reconciliation with the bank statement – now I clear one transaction a day versus 600 to 800 check transactions across the month."

Regarding the time-consuming and costly issue of dealing with escheatment, it's been virtually eliminated. "Now all of the back end is handled by CourtFunds. Payments are loaded on the card, so I know you have the money and can use however you want at that point," he explains. "There are no checks getting lost in the mail, misplaced or returned to us and having to be replaced and re-mailed. As long as the recipient still has their card, they can get their money."

“People wouldn't deposit their checks. They might hold them for a week or a month. It was awful trying to balance the books. **Going to cards really helped. The old process was really holding people up.**”

— Barbara "Babs" Bailey, Clerk of Court, Whitfield County Superior Court, GA

There has also been an enormous benefit in savings attributed to switching to electronic disbursements on the cards. By moving away from the use of paper checks for child support disbursements, Whitfield County has saved 43 percent in costs annually.

Reflecting on his experience using electronic disbursements, Crump stated, "When I heard about CourtFunds, I wondered how long this had been an option. I would have done this so much sooner had we known about it."

"The benefits of CourtFunds have been huge both for my office and for the families in Whitfield County who receive child support," said Bailey. "Working with the team at CourtFunds has been a great experience – they're quick to jump in and help troubleshoot any time we have a problem and have become valued partners."

■ LEARN MORE ABOUT COURTFUNDS

From municipal and county, to state and federal courts, CourtFunds is the contactless way to disburse payments to everyone accurately and on time, no matter what part of the transaction they play a part in — jury payments, restitution, child support, bonds, witnesses, and more.

Learn more about how CourtFunds can help your state, county, or municipality solve its most complex pay disbursement challenges by scheduling a call with one of our payment technology experts.