

Ahead of the Curve

How the Shelby County
Trustee's Office uses technology
to serve their residents

payit



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A history of innovative methods for collecting tax revenue

| **The Shelby County Trustee's Office has always prided themselves on taking innovative, outside-of-the-box approaches for collecting property tax revenue.** Much like her predecessors, Shelby County Trustee Regina Morrison Newman has made it her mission to leverage technology and meet their constituents wherever they are, through their preferred method of interaction. The county was an early adopter of self-service kiosk payment systems, setting up dozens of kiosks in popular areas that enabled citizens to make credit card and ACH payments. In addition to these kiosks, Shelby County would deploy "mobile cashiers" into the community equipped with laptops and a card processing device that would take payments and print out receipts. Newman recalled, "We really thought we'd get two or three people a day, but the first day at the library there was a line when we opened." This initiative would win the county the 2010 National Association of Counties (NACo) Achievement Award.

Part of being at the forefront of technology is understanding when to adapt. As the years went by, the technology and user interface for the kiosks became outdated and more difficult to

maintain. New credit card and PCI security and compliance features were threatening a full hardware and software rebuild. Also, dispatching a member of the Trustee's office every time a check got stuck in the reader was not the most effective use of resources. While their website at the time had a credit card processing system, it wasn't as user- or mobile-friendly as the county needed it to be to keep up with the influx of consumers conducting business from their laptop or mobile phone.

| **This prompted the Trustee's Office to forge a partnership with PayIt, a Software as a Service (SaaS) provider of digital government services and payments.** The Shelby County Trustee's Office was looking for a number of must haves for their new citizen payment experience:

- Mobile-responsive website
- Apple and Android mobile apps
- Accessibility across all devices
- A user-friendly experience
- A secure and PCI compliant processor

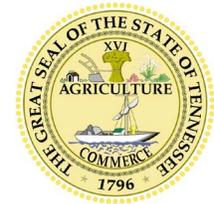


Accelerating revenue collection and disbursement

Launched in 2017, payit901 allowed Shelby County to create an all-in-one platform for property tax collection. Available on web, mobile-web and Apple and Android apps, citizens are able to interact with the Trustee’s Office in the way they see fit.

With a population of nearly one million people, Shelby County is the largest of Tennessee’s 95 counties, both in population and geographical area. Tax revenue supports the Shelby County Education Fund which is used for all public school operations within the county. In fiscal year 2018, the education fund accounted for 34% of total county-wide expenditures, making tax revenue collection a vital component of serving the residents of Shelby County.

Collecting and disbursing this revenue in a timely manner is critical to the success of Shelby County. payit901 allows the county to receive monies faster, distribute them quicker and free up manual resources in the process.



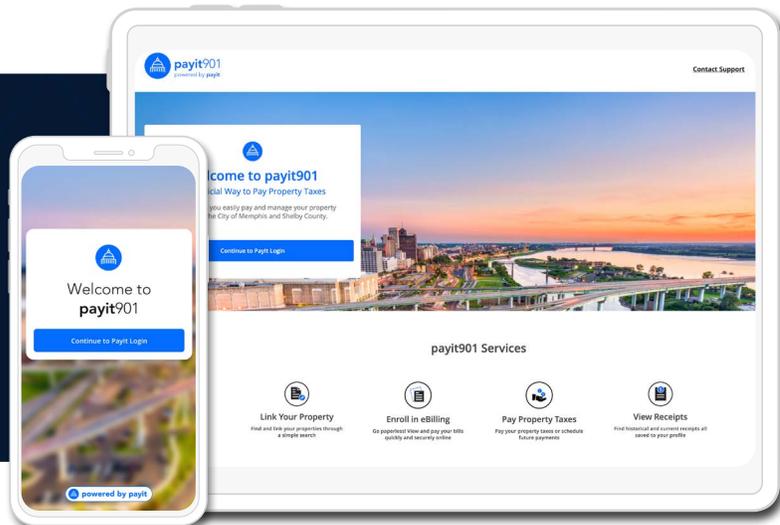
The Shelby County Trustee’s Office
The duties of the Trustee’s Office includes property tax billing and collections, banking of all county funds, management of county cash and investments and accounting and allocation.

- What citizens can do with payit901**
- Find, view and pay property tax bills
 - Enroll in electronic billing (eBilling)
 - Schedule payments (ManagedPay) and make partial payments
 - Store digital receipts and document copies

38% increase in online revenue collected YoY ('21 vs. '20) **90% increase** in ManagedPay accounts created YoY ('20 vs. '19)

payit901 is accessible to citizens from their preferred device. This allows the Trustee’s Office to meet their constituents wherever they are.

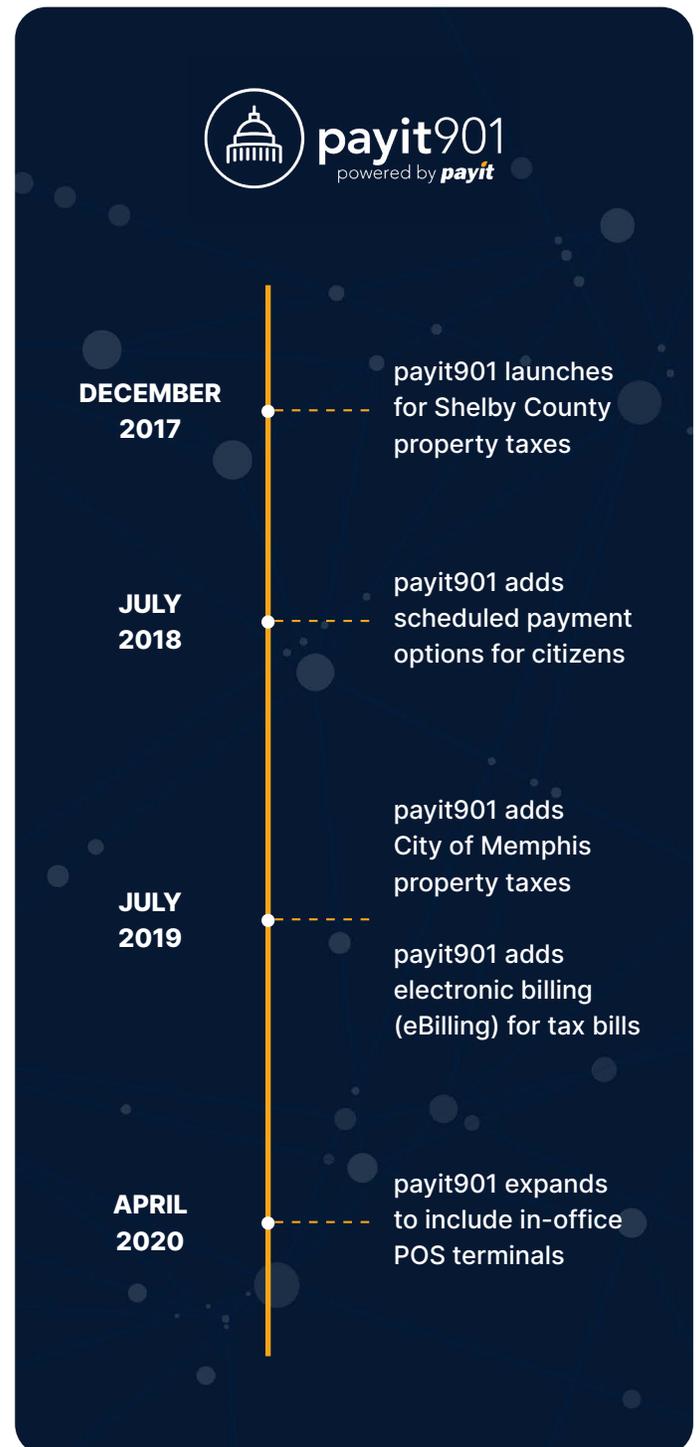
- Desktop and laptop
- Tablet
- Mobile (web and app)



A fully integrated and scalable platform for Shelby County

The Shelby County Trustee's Office again found themselves ahead of the curve by implementing a scalable SaaS platform to serve their residents. Collecting property tax for a county the size of Shelby is filled with nuances. Providing citizens with a consolidated way to pay both city and county property taxes means integrating into several back-office systems of record. Because PayIt's modern data platform supports both API and flat-file data integration, payit901 is able to collect city and county taxes for Arlington, Millington and Lakeland, city property taxes for Memphis and delinquent property taxes for Germantown, Bartlett, Memphis and Collierville. This all lives in one solution, with one consolidated admin and reporting portal that ensures the individual systems of record are updated.

Leveraging all that PayIt's SaaS platform has to offer allows the Trustee's Office to continually add new features and functionality to payit901. With a successful first year in tax revenue collection, payit901 was expanded to include a scheduled payment option (ManagedPay) in 2018, City of Memphis property taxes in 2019, as well as the creation and distribution of electronic tax bills in that same year. The County was able to use PayIt as their vendor for contactless point-of-sale (POS) terminals in 2020, with plans to launch even more services and features in the upcoming year.



A record year of online collection, with room for even more growth

With the help of PayIt, 2020 was a record year of online tax collection for the Shelby County Trustee's Office. The County has long made it their mission to give constituents the flexibility to pay how they want and where they want. This has led to huge increases in yearly adoption and online revenue collected.

The Shelby County Trustee's office has seen healthy increases year-over-year in online transactions:

- 2018: 49,900 transactions
- 2019: 65,400 transactions
- 2020: 72,500 transactions

Flexibility includes having a number of payment methods available to constituents. The County has seen increased usage of electronic checks (ACH) within payit901. Nearly 80% of all transactions that come through are made via ACH. This translates to two full trays of mail per week that no longer need to be manually processed, freeing up valuable resources during the busiest months of tax collection.

Using the PayIt-powered POS system, the Trustee's Office has put citizen safety first with convenient, contactless payments for in-person transactions. With this ecosystem of payment channels, residents of Shelby County can choose the channel right for them and their situation. By partnering with PayIt, Shelby County has ensured that as payment methods and people's expectations evolve, their citizen experiences will be continually enhanced to guarantee they never become outdated.



\$445 million in online revenue collected since launch



38% increase in online revenue collected YoY (Feb. '21 vs. Feb. '20)



5:1 ratio of ACH payments versus credit card payments in 2021

