

## Case Study

## Streamline your check processing with Authorize.Net® eCheck.Net®

### The Business

Based in Cambridge Springs, PA, Northwestern Rural Electric is an electric transmission company that distributes electricity to homes, and maintains power lines and meters in several counties in Pennsylvania and Ohio.



“The office here does it all,” reports Pam Coleman, MIS Coordinator for the cooperative. “We don’t have any remote offices. Our customer service representatives are located in-house, and we do all our own billing.”

### The Challenge

Like many companies trying to process paper check payments, Northwestern Rural Electric was short on time, particularly from the months of December through April, a period known in the Utilities industry as the “Winter Moratorium.” During this time, electric companies refrain from disconnecting people, even if they are behind in payment.

“We honor the moratorium,” explains Pam, “and then in March we start to see a large volume of paper checks mailed in from people trying to avoid being shut off. As a result, our internal processor becomes extremely busy.”

Northwestern Rural Electric struggled with the manual process of managing paper checks. “We have one person dedicated to going to the post office, getting the mail, opening and processing it,” says Pam. “If she can’t get to the mail, we risk making a bad disconnect, only to have to turn around and reconnect power. The less amount of paperwork involved—the faster she can get her work done.”

In an effort to process checks more efficiently, Northwestern Rural Electric began to explore electronic check payment options.

### The Solution

“Being a co-op,” Pam recalls, “We meet with other co-ops throughout the U.S., and one of them recommended Authorize.Net.” In April of 2003, Northwestern Rural Electric implemented eCheck.Net and began processing electronic check transactions. The benefits were clear right away, according to Coleman. “It’s more convenient for our customers. They can make a phone call and know their bill is processed immediately.”

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They don't have to worry about checks being lost in the mail. Some of our customers really count on that one-on-one communication with our service reps."

With eCheck.Net, transactions are automatically submitted for settlement each day, and merchants have the option to receive notification of settlement activity, including NSF returns. "The notification has worked really well," Pam confirms, "I like that it's emailed. It's less likely to get lost in our paper shuffle."

And, because eCheck.Net is an exclusive electronic check payment method of Authorize.Net, Northwestern Rural Electric can process their credit card and electronic check transactions through one company—rather than having to rely on multiple companies for their payment needs. Adds Pam, "If we need support, we make a call to one phone number and get an answer right away. We don't have to wait for someone to get in touch with a third party. The billing, support and reporting is all streamlined."

### The Results

With eCheck.Net, Northwestern Rural Electric has improved its check processing system—leading to fewer bad disconnects and improved customer satisfaction overall. Of the upcoming enhancements planned for eCheck.Net, including check verification, Coleman says, "It will be a huge plus. I see us using eCheck.Net even more in the future."

For more information about Authorize.Net® eCheck.Net®, please visit [www.authorize.net/echecknet](http://www.authorize.net/echecknet)

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### About Authorize.Net®

Authorize.Net, a CyberSource solution (Nasdaq: CYBS), provides secure, reliable, payment gateway solutions that enable merchants to authorize, settle and manage electronic transactions anytime, anywhere, via Web sites, retail, mail order/telephone

order (MOTO) call centers and on wireless devices. Authorize.Net is sold through an extensive network of reseller partners and financial institutions that offer its industry leading payment services to their merchant customers.

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