
How Western Carriers Delighted Customers & Sped Collections with Online Bill Pay

A FAMILY TRADITION OF
INNOVATION, CONTINUED

With more than 35 years in the wine and liquor warehouse and distribution business, Western Carriers is a family business with a strong heritage of innovation.

Now, the company helps wine and liquor domestic manufacturers, importers, wineries, restaurants, and retailers store, warehouse, transport, and distribute cases to get fine wine and liquor closer to customers. To ensure this process is as seamless as possible, the team needs to effectively manage customer relationships—and that includes making the customer bill pay process fast, secure, and easy.

As the Director of Office Operations and manager of Western Carriers' administrative office in Auburn, Massachusetts, Melanie Cohen sought ways to update the company's "archaic" collections process.

Customers were still sending paper checks, which made tracking and managing payments and ensuring timely access to cash more difficult when the COVID-19 pandemic hit. Although employees transitioned to remote work for six weeks, someone still had to go into the office, collect customer checks, and manually deposit them. This was the tipping point that pushed Cohen to explore

electronic bill pay options that would streamline receivables.

"I was constantly looking for ways to improve what we were already doing: less paper, more efficient, more streamlined," says Cohen. **"[The pandemic] is what gave us the bigger push."**

Initially, Western Carriers allowed wire and ACH electronic payment methods to customers who needed to pay the company. It was a successful first step, but the company experienced pushback from some customers who asked for a low- or no-cost alternative to wires and ACH.

As a complement to the existing customer payment options, Cohen began exploring the idea of creating an online payment portal for the Western Carriers and Western Wine Services divisions of the company. Through the company's partnership with People's United Bank, Cohen learned about a digital payment solution that would help Western Carriers speed bill collection while providing an easy online bill pay experience for their customers.



People's as a Partner

Western Carriers knew how it wanted the portal to function and the information it would require from customers to initiate payments. Cohen says that the partnership with People's United Bank was effortless because the bank gave her more power to customize the portal's functionality.

“Everything was done quickly and in the way we wanted it. Having implemented other solutions in the past, that's not always a given.”

Since the portal was launched in the summer of 2020, transitioning customers to it has been “seamless,” according to Cohen. She adds that customers have relayed feedback that Western Carriers' online bill payment option is efficient, secure, free, and easy to use, which has undoubtedly helped accelerate the company's transition to a more automated approach to receivables. She estimates that around **40 customers now**

consistently use the portal, and transactions as large as \$40,000 have been processed.

And it isn't just customers who find the portal easy to use. Cohen says that employees across the company have found the technology easy to adopt, regardless of their technological savvy.



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Melanie Cohen, Director of Office Operations

Reducing Payment Delays and Fraud Risk

Partnering with People's United Bank to build an online customer bill pay portal has benefited Western Carriers and its customers in a multitude of ways, according to Cohen.

Because the company is relying less on the post office, there are fewer delays in processing payments and gaining access to cash flow. There is also less risk of checks getting lost or intercepted in the mail, ultimately reducing fraud risk for all parties.

When talking with customers about the solution, Cohen says

there are two selling points that have resonated with them: They feel confident that their payments are securely processed using a trusted bank solution, and they can be certain that Western Carriers received those funds on time.

She also says a major benefit has been the ability to eliminate paper. Being able to move toward paperless in a time when checks can take up to three weeks to be received in the mail has been "huge," she adds.

As the company looks ahead, Cohen says that seeing how easy

it was to digitally transform its customer bill pay process has prompted Western Carriers to focus on other opportunities to modernize business operations.

Cohen says she's glad that Western Carriers was able to partner with People's United Bank to implement a solution that benefits both the company and its customers. Thanks to the level of security the bank provides, Western Carriers can assure customers that their payments are safe and that no third parties are involved in payments processing.



We can confidently recommend this [portal] to our customers. We can tell them that they can make a payment in a secure way, their information is secure, and because it's our bank, we can see it in real time.

Melanie Cohen, Director of Office Operations

Learn more about payments portals by visiting People's United Bank's treasury management resource center.

 www.peoples.com/getstreamlined

