

RI TAX COLLECTOR'S MEETING  
WEDNESDAY MAY 20, 2009

Meeting of RITCA was held at Chelo's of Warwick, 2225 Post Road, Warwick R.I. Breakfast was served and then David Dolce, President, opened the meeting at 9:30 am. Thank you to Lesley Heaton for organizing today's meeting.

**Secretary report-** Jane Steere passed out minutes from January 22, 2009. A motion was made to accept the report as printed, seconded and so voted.

**Treasurer report-** John Ward reported the balance as of April 30, 2009 was \$3065.08. Deposits of \$305.00 and expenses of \$637.20 to Chelo's of Warwick, for a balance of \$2732.88 as of May 18, 2009. Motion was made to accept report as stated, seconded and so voted.

**Communications-** Membership/joining RITCA anyone may contact Dee Danusis. Membership forms have been sent out. Lynette Lussier from Exeter, President of NRTCTA asked if we would announce their annual meeting to be held August 23-26, 2009 at the Best Western Mainstay Inn, Newport Rhode Island.

**Committee reports-**

**Legislative committee-** John Ward reported that legislation was submitted to make sewer charges subject to tax sale. It made it through the House and is now in the Senate-Bill# 247.

We need more people involved in the Legislative committee.

**Education committee-** nothing to report.

**Nominating Committee-** A committee will be installed to look for new officers for September 2009.

**New Business** – Dave Dolce addressed the ACH system-automatic wire transfer system, and stated it is highly reliable. He stated that Nationwide there are seventy one percent of employees are paid by direct deposit. 2003 statistics show a four percent decrease in the use of checks. Nationwide the use of ACH is increasing every year. Hopkington receives approximately \$5500 monthly, Portsmouth received \$23,500 in March and approximately \$138,500 quarterly, Bristol- approximately \$46,000 monthly and 115,400 quarterly.

Dave introduced Mike Regnier and Pat Paola from Webster Bank. Mike stated that the advantage to ACH is, it is quick, Batch processing one day, credit next day. It is very secure and safer than mailing payments. Transaction flows from the Originator (person who initiates the transfer), ODFI(Original Depository Financial Institution), Operator,

RDFI(receives data from operator and posts to accounts) and the Receiver(who the money is going to). The ACH debit must be done the day before it is due-the person is notified the funds will be pulled from their account. There is a flat fee for the service and has a volume driven benefit. The average cost per item is ten to fifteen cents. For non sufficient funds-same rules apply, but it is somewhat cheaper than a paper check.

Peter DeCicco from Opal Data then spoke regarding the file layout which is standard and said software adjustments could be made as needed. Taxpayer information is stored in separate folder and additional network security is set up.

He said that if anyone was going to implement, a form should be mailed with the tax bills advertising its availability. He stated that the taxpayer would automatically receive an email the day before the deduction is to take place, automatically loaded into the collection system and processed. Opal's one time fee is 1000.00. They will set up and go through the test process with your bank. If an account has a zero balance the ACH transaction will not go through.

Peter also reported on the DMV Project. He stated that the Collector will be able to add/clear registrations right from our computers in real time and query all registrations on hold. Opal will have a nightly system that will clear a hold if the tax is paid. Will be able to update MV addresses and can check on addresses. The Assessor will be able to correct the tax town.

Dave thanked the speakers and the meeting adjourned at 11:00 am.