

Deluxe Payment Exchange

Measurable ROI and improved efficiency with Deluxe Payment Exchange eChecks

Case Study



Business Challenge

Kristine Mediate, the founder, president and CEO of FIT Agency, a New Jersey-based title company, wanted a payment solution that could help alleviate the growing uptick in wire fraud and paper check security risks, while also providing a positive experience to her end customers.

Wire fraud is something that happens to almost every title company. Mediate is no stranger to this. After experiencing wire fraud a few years ago, Mediate has prioritized teaching her staff to read seller payoffs to validate them and be aware of suspicious phishing attempts.

The real estate industry can be described as “a bit stale” with many outdated processes and vulnerabilities to fraud. Mediate notes that the title industry has been slow to adopt modern technologies, especially in payments.

With a growing number of younger professionals entering the title industry, Mediate says a greater shift to digital payments has begun as real estate agents and vendors alike want faster, more efficient payments: “I’ve started seeing more of the younger attorneys taking a different role and realizing that there’s a better way to get things done more efficiently.”

FIT Agency now uses Deluxe Payment Exchange eChecks to handle disbursement payments to real estate agents, lenders and attorneys during real estate transaction services. On average, Mediate estimates there are between 15 to 20 disbursements per transaction, which means the money needs to be settled and balanced out in an accurate, efficient process to maintain a successful closing.

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Deluxe Answers

The company first started using eChecks from Deluxe Payment Exchange in 2016. FIT Agency handles a variety of payment types, including checks, wire, certified checks and eChecks. In 2025, Deluxe Payment Exchange was integrated directly into AccuTitle's TitleFusion software. This allows FIT Agency to purchase and disburse both eCheck and Print+Mail check payments within their title production software, improving speed, security and cost-effectiveness without requiring accounts payable or positive pay process changes. Mediate says, "We're pushing eChecks more and more, especially with the integration it just makes it so much easier. It really does."

FIT Agency now has a differentiator from its competitors in the real estate space, since they are able to provide same-day funding through eChecks. "In any other circumstance, most title agents just throw the check in the mail," adds Mediate. "The fact that my vendors get paid within an hour once we receive funding approval ... they love it because they never have to wait to get paid."

Business Impact

By using AccuTitle's TitleFusion to Deluxe Payment Exchange integration, Mediate's savings are equal to what she would pay a junior administrator role for a full year of employment, around \$42,000 annually. Saves her company approximately 25% in labor costs.

In addition to the hard cost savings, Mediate says that Deluxe Payment Exchange eChecks have given her staff more time for value-added tasks like managing client relationships over the phone and validating payments.

"[eChecks] changed everything that I do here," adds Mediate. "I don't want my staff doing tedious activities. I need them to be focused on catching problems and solving them, not doing the menial, trivial stuff. Any time I can free up for them, it really goes toward client relations."

Mediate says the scalability and security features of Deluxe Payment Exchange eChecks have been able to meet the growing needs of her business and help maintain a positive experience among her vendors, real estate agents and end clients. "It's been able to meet our needs tremendously. To me, it's the safest way to send money. The more we're pushing toward eChecks, the more efficient and the more secure I feel."

Looking to streamline your operations?

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