

## Electronic Payment Card Services

Fast, Secure, Convenient Funds Delivery

To cut costs without compromising service, government agencies of all sizes are replacing checks with electronic payment cards. Some agencies spend up to \$2 per check for traditional printing and mailing. Converting funds distribution to an electronic solution yields dramatic savings. The right payment card program can also enhance service to constituents, eliminating mailing delays, providing round-the-clock customer service, and offering better funds access than ever before.



Change can seem daunting, and converting a paper distribution system to an electronic one might sound like a risky proposition. But with ACS, our experienced implementation experts do the heavy lifting, allowing you to focus on your core services to constituents. Our expertise in implementation and operations ensures a smooth transition to electronic funds distribution.

### LOWER COSTS AND IMPROVE OPERATIONAL EFFICIENCY

By disbursing government benefits and payments to citizens using a nationally branded debit card, programs can realize the following benefits:

- Dramatically reduce printing, mailing, and financial handling costs associated with check issuance
- Enhance payment security by minimizing theft or loss
- Reduce undeliverable payments via electronic delivery to the card account
- Prevent fraud through automated controls
- Increase customer satisfaction and enhance service to constituents
- Ensure continuity of service to cardholders in emergency or disaster situations

In many cases, these benefits can be realized at no cost to the agency, and with few, if any, system changes. ACS understands the uniqueness of government benefit programs and responds with tailored solutions. Our customer care support is second to none and includes deposit notifications and low balance notifications.

### ACS' EPC QUALIFICATIONS

- Serving more than three million cardholders with a proven, web-based, easy-to-use electronic payment card solution
- A customized, low-impact solution that requires few or no system changes on the agency side
- Solid track record of implementing a fully operational solution that immediately realizes cost savings, improves security, and enhances service to constituents
- Trusted government partner providing payment card programs in 16 states and at the federal level
- Fully implemented in 90 days or less — from enrollment and account setup through operations

## USES FOR PAYMENT CARDS

- Social Security
- Supplemental Security Income (SSI)
- Payroll to government workers
- Retirement benefits
- Transportation benefits
- Veterans benefits
- Military payments
- Any other constituent benefits and recurring payments



Electronic payment cards can be used anywhere major debit cards are accepted, including gas stations, grocery stores, doctors' offices, retailers, and countless other locations.

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## BETTER SERVICE, HAPPIER CONSTITUENTS

The direct benefits to the government agency are only half the story. Improving services to constituents is often a key goal, and electronic payment card services can help you achieve it. Benefits to cardholders include:

- Faster access to funds — two to four days earlier than checks
- No check cashing fees
- No lost or stolen checks
- No bank account needed
- Cardholders can make purchases at thousands of locations — wherever MasterCard® or VISA® is accepted — nationwide and worldwide
- Access to cash withdrawals at teller windows at thousands of banks
- Unlimited access to balance information, problem resolution, and transaction history 24x7 via our customer service center and secure Web site
- Access to cash or balances at hundreds of thousands of ATMs
- Proactive deposit notification — cardholders have the option to receive a phone call or E-mail every time a deposit is made to the card

## APPLIED INNOVATION: THE BEST TECHNOLOGY FOR THE JOB

The cornerstone of ACS' solution is EPPIC™ — a highly configurable, web-based financial system certified by MasterCard®, VISA®, and the federal government for the disbursement of payments and benefits. System certification lowers risk and ensures that the distribution of funds will take place through a tested, reliable network.

With EPPIC, cardholders have secure, convenient access to funds and account information. And EPPIC's extensive online archive and reports capability give agency workers visibility and flexibility to retrieve needed details or monitor overall operations at a glance.

While banks can provide electronic payment card services, ACS' solution is superior for one key reason: our solution was designed exclusively for government programs. Because ACS' key managers and subject matter experts have worked directly for government agencies, our knowledge of program needs is reflected in our technology and project operations design.

Every agency has different needs and characteristics. We'll find a way that works for you.

expertise in action™

