

Fast, Secure Benefit Payment Delivery

Unemployment Insurance (UI) and Workers' Compensation (WC)

To cut costs without compromising service, state agencies administering UI and WC benefit payments are replacing checks with electronic payment cards. Some agencies spend \$2 or more 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 by 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 UI and WC benefits and payments to citizens using a nationally branded debit card, agencies 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
- Eliminate undeliverable payments through 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

These benefits can be realized at no cost to the agency, and with few, if any, system changes. If your system is capable of disbursing funds through direct deposit, ACS can provide electronic payment card disbursements with no system changes at all. ACS can also provide complete direct deposit services if required.

ACS' EPC QUALIFICATIONS

- Serving more than four 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
- Fully implemented in 120 days or less
- 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 more than 20 payment card programs for states and the federal government

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AN EXPERIENCED PROVIDER

ACS is the leading provider of electronic payment card services for UI and WC programs and agencies. Our experience and familiarity with UI and WC electronic payments lowers agency risk.



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 agency administering UI or WC benefits are only half the story. Improving services to constituents is also 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 — and get cash back with purchase
- Access to cash withdrawals at teller windows at thousands of banks
- Unlimited access to balance information, problem resolution, and transaction history 24x7 using our customer service center and secure Web site, www.eppicard.com
- Access to cash or balances at hundreds of thousands of ATMs
- Proactive deposit notification — cardholders have the option to receive a phone call, text message, or E-mail every time a deposit is made to the card
- Low balance alerts — cardholders can set their own threshold; when their account reaches that level, they receive notification by phone, text, or E-mail

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 benefits. Certification lowers risk and ensures that funds distribution 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.

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. For example, in the case of UI, the program works well for claimants who receive benefits for a short time, or on a cyclical or seasonal basis.

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

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