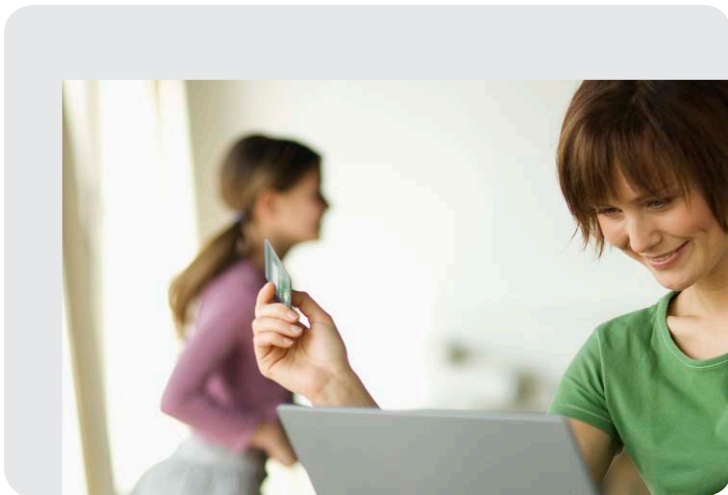


# Electronic Benefits Transfer (EBT) Services

## Access For Recipients, Savings For States

EBT has done a world of good so far. Thanks to the tireless efforts of states, the U.S. Department of Agriculture, retailers, contractors, financial institutions, and other stakeholders, many recipients of public assistance have faster and more convenient access to their much-needed benefits.



Many groups have worked continuously to achieve the goals of EBT: greater access without stigma; smooth, uninterrupted operations; and maximum efficiency to make the best use of program dollars. Now EBT can be expanded to even more programs, extending these benefits to even more individuals and families.

### Lowering Costs, Improving Efficiency

We offer the industry's only end-to-end web-based system designed specifically for the needs of government agencies. Our solution delivers reliability and quality customer services in a changing EBT environment. Developed with an open architecture design to facilitate program growth and flexibility, Electronic Payment Processing and Information Control (EPPIC) offers a complete suite of EBT services. Drawing on our substantial EBT experience, we designed EPPIC to deliver services like those listed below, helping you meet your goals for your EBT program.

#### Recipient Account Management

EPPIC offers a unique, open-ended, and flexible system that allows you to easily define features, add benefits and services, add or change policies, and apply new business rules.

#### Administrative Terminal Operation

With EPPIC, standard PCs become administrative terminals with easy, secure access to EBT data. Special features maximize security and minimize errors. And EPPIC is implemented without making changes on individual terminals or adding software, so the new system is up and running quickly and avoids expensive upgrades.

### EBT Expertise in Action

- More than 15 years of experience in EBT, providing broad industry knowledge
- A dozen successful transitions to EPPIC, all completed in less than half the time of any other EBT contractor
- EPPIC evolved directly from the needs of government benefit programs, instead of adapting credit card and banking applications
- EPPIC already in use in 13 states for EBT, processing for more than one-third of all persons participating in EBT in the country
- Not just a solution for the present, but cost savings and program innovations for the future

# Electronic Benefits Transfer (EBT) Services

## Transaction Processing

Our solution connects EBT-only terminals directly to the host system. The outcome? Reduced downtime and faster transaction processing. In addition, EPPIC handles transactions from third-party processors, EBT gateways, financial networks, and individual retailers.

## Benefit Access

As the leader in EBT training and retail management, we know how to integrate retailers and financial institutions to ensure easy benefit access. We provide professional training so that recipients, retailers, and state staff quickly become comfortable and proficient with EPPIC. And access is easy for users. The web gives users secure and instantaneous access to the things they do most: check their current balance, view their transaction, history, and change their PIN. The solution is designed with cardholders in mind.

## Expandability To Additional Benefits and Services

EPPIC easily accommodates the addition of new programs and services, and benefits and payments of many kinds can be disbursed via EPPIC on electronic payment cards. Any cash benefit can be migrated onto an electronic payment card via EPPIC, providing even greater access, convenience, and security to cardholders — with minimal disruption to program operations, since EPPIC remains the engine behind the scenes.

## Fraud Reduction Tools

Through data mining and data warehousing tools, EPPIC provides next-generation fraud detection and reduction capabilities. This helps states detect fraud by identifying trends and patterns that can't be seen with standard EBT database tools. Further, government auditors can monitor retailers and establish investigative accounts and add benefits to allow auditing for suspected fraudulent activity. The end result is money saved at both the state and federal levels.

## At Least Three Full Years of Transaction Data Online

Caseworkers have immediate access to three years of transaction data without having to make a special request to load tapes or sort through microfiche for the information needed.

## Finding Your EBT Solution

Supported by proven professionals in the areas of technical support and retailer and network management, our solutions lead the industry in flexibility and innovation. Our unique combination of business flexibility, program innovation, and operational strength makes us the best resource for helping government agencies improve services both now and in the future. Every agency has different needs and characteristics. We'll help find a way that works for you.

## Contact Us

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## About Xerox

Xerox is the world's leading enterprise for business process and document management. Its technology, expertise and services enable workplaces — from small businesses to large global enterprises — to simplify the way work gets done so they operate more effectively and focus more on what matters most: their real business. Xerox offers business process outsourcing and IT outsourcing services, including data processing, healthcare solutions, HR benefits management, finance support, transportation solutions, and customer relationship management services for commercial and government organizations worldwide. The company also provides extensive leading-edge document technology, services, software and genuine Xerox supplies for graphic communication and office printing environments of any size. Xerox serves clients in more than 160 countries.

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## Why Xerox?

- Industry-leading EBT system with unmatched flexibility, functionality and scalability
- A team of highly experienced, dedicated EBT experts to ensure a smooth transition and ongoing operations
- EPPIC's flexibility enables us to easily incorporate new program benefits, such as WIC EBT, support payments, health care applications, unemployment insurance and supplemental cash and security payments
- Proven disaster recovery approach
- Rigorous security standards
- Superior settlement and reconciliation