

Electronic Payment Processing and Information Control

Access for Recipients; Savings for States

Electronic benefits transfer (EBT) has been a tremendous success, due to the efforts of states, the U.S. Department of Agriculture, retailers, contractors, financial institutions and other stakeholders.



Many groups are now enjoying EBT's benefits, including:

- Greater access without stigma
- Smooth, uninterrupted operations
- Maximum efficiency in using program dollars.

Now EBT can be expanded to even more programs, extending the above benefits to even more individuals and families. Drawing on our substantial EBT experience, we offer the Electronic Payment Processing and Information Control (EPPIC) solution. It's the industry's only Web-based system designed specifically for the needs of government agencies.

A Complete Suite of EBT Services

EPPIC delivers reliability and quality customer services in a changing EBT environment. Developed with open architecture for growth and flexibility, it's a complete suite of EBT services, including:

- **Recipient account management** – A unique, open-ended and flexible system allows each state to easily:
 - Define features
 - Add benefits and services
 - Add or change policies
 - Apply new business rules.
- **Administrative terminal operation** – Standard PCs become administrative terminals with easy, secure access to EBT data. And special features maximize security and minimize errors. Plus, because EPPIC is implemented without making changes on individual terminals or adding software, your new system is up and running quickly, without expensive upgrades.
- **Transaction processing** – We connect EBT-only terminals directly to the host system. The result is reduced downtime and faster transaction processing. Plus, EPPIC handles transactions from third-party processors, EBT gateways, financial networks and individual retailers.
- **Benefit access** – Already the leader in EBT training and retail management, we integrate retailers and financial institutions to ensure easy benefit access. Our professional training ensures recipients, retailers and state staff quickly become comfortable and proficient with EPPIC. And Web access gives users secure, instantaneous and accurate information on all phases of an EBT transaction.

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- **Expandability to additional benefits and services** – EPPIC easily accommodates the addition of new programs and services. Benefits and payments of many kinds can be disbursed on electronic payment cards. Any EBT benefit can be migrated onto an electronic payment card, providing even greater access, convenience, and security to cardholders – with minimal disruption to program operations.
- **Fraud reduction tools** – Through data mining and data warehousing tools, EPPIC provides next-generation fraud detection and reduction capabilities. This solution helps states detect fraud by identifying trends and patterns that standard EBT database tools can't detect. Plus, government auditors can:
 - Monitor retailers
 - Establish investigative accounts
 - Add benefits to allow auditing for suspected fraudulent activity
 - Save money at both the state and federal levels.
- **Three years of transaction data online** – Caseworkers can immediately access three years of transaction data, without having to make a special request to load tapes or sort through microfiche for the information needed.

EPPIC Fast Facts

- Reliably and securely delivers benefits to millions of cardholders each month
- Supports 15 EBT projects – 12 where we are the prime contractor
- Serves nearly 100,000 retailers around the country
- Selected more than any other EBT solution

Finding Your EBT Solution

Supported by proven professionals in technical support and retailer and network management, our EBT solutions lead the industry in flexibility and innovation. With a unique combination of business flexibility, program innovation and operational strength, we're the best resource for helping government agencies improve services – now and in the future.

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About ACS

ACS is part of Xerox's \$22 billion global enterprise with 140,000 employees serving our clients in 160 countries.

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Our Qualifications

- More than 12 years of experience in EBT, providing broad industry knowledge
- Nine 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
- Not just a solution for the present, but also cost savings and program innovations for the future



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