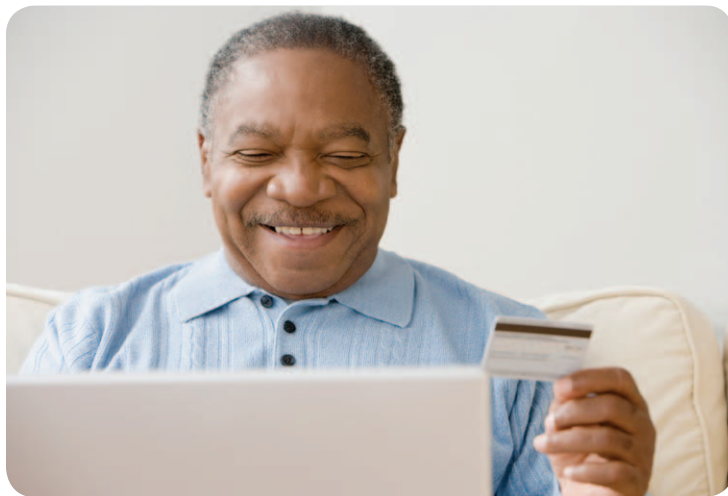


Electronic Payment Cards

Fast, Secure Delivery of Unemployment Insurance and Workers' Compensation Benefits

To cut costs without compromising service, government agencies administering UI and WC benefit payments are replacing checks with electronic payment cards.



In addition to eliminating the typical \$2-per-check expense of paper solutions, the right payment card program can:

- Enhance service
- Eliminate mailing delays
- Provide round-the-clock customer service
- Improve funds access.

Thinking about converting a paper distribution system to an electronic one? Think of us. Our expertise in implementation and operations ensures a smooth transition to electronic funds distribution. Let our experts do the heavy lifting, so you can focus on your core services to recipients of UI and WC benefits payments.

Reduce Costs and Improve Efficiency

When you rely on us to disburse UI and WC benefits payments using a nationally branded debit card, you 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 you, and with few if any system changes. And if your system can disburse funds through direct deposit, we can provide electronic payment card disbursements with no system changes at all. We can also provide complete direct deposit services if required.

Electronic Payment Cards

Better Service, Happier Constituents

The direct benefits to the government agency are only half the story. Our electronic payment card solution can also improve services to your constituents. 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 24/7 via our customer service center and secure website
- 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
- Low-balance alerts – cardholders can set their own threshold; when their account reaches that level, they're notified by phone, text or e-mail

Our Technology

The cornerstone of our electronic payment card solution is EPPIC™, a Web-based financial system certified by MasterCard, VISA and the federal government for disbursement of payments and benefits. EPPIC reduces risk and ensures distribution of funds occurs through a tested, reliable network.

With EPPIC, cardholders have secure, convenient access to funds and account information. And, using its extensive online archive and reports capability, agency workers can retrieve needed details and monitor overall operations at a glance.

Because our 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.

About Xerox

Xerox is the world's leading enterprise for business process and document management. Its technology, expertise and services enable workplaces 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 for commercial and government organizations. 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.

You can learn more about us at www.xerox.com/businessservices.



Our Qualifications

We are 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 reduce your risk. Other qualifications include:

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