

# Electronic Payment Card Services

## Fast, Secure, Convenient Funds Delivery

To cut costs without compromising service, government agencies 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 to constituents
- 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 constituents.

### Reduce Costs and Improve Efficiency

When you rely on us to disburse government benefits and payments to citizens 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. We understand the unique nature of government benefit programs, and we respond with tailored solutions. Our customer care support is second to none, and includes deposit notifications and low-balance notifications.

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## Where We Can Provide Value

- 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

## 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 – nationwide and worldwide
- 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.

## 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.

While banks can provide electronic payment card services, our solution is superior for one key reason: it was designed exclusively for government programs. For example, banks often charge hefty inactivity fees.

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

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



## Our 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
- 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

## Contact Us

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## About ACS

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