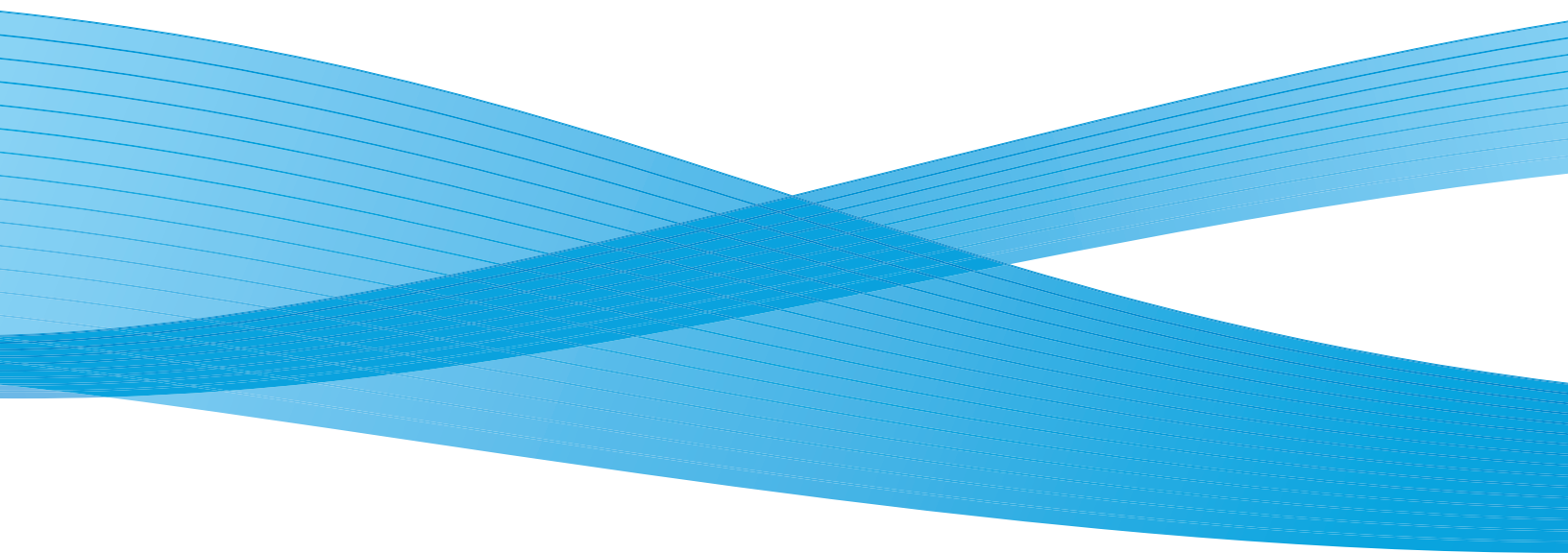


Nevada needed a better way to issue unemployment benefits. Xerox went right to work.

Converting from paper delivery to electronic payment cards has saved over \$10 million so far, winning the Nevada Taxpayer Association's 2010 Cashman Good Government Award and delivering reliable, fast funds access to unemployed Nevadans.



Delivering \$150 million in unemployment benefits to Nevadans quickly and securely

The Challenge

Like most agencies responsible for unemployment insurance (UI) benefits in the mid-2000's, the Employment Security Division (ESD) of the Nevada Department of Employment, Training, and Rehabilitation used paper checks to disburse unemployment benefits. Printing and mailing was costly, and checks were subject to loss, fraud, and mailing delays. Knowing that electronic payment cards could minimize costs and enhance services, ESD conducted a procurement, and in 2007, awarded the resulting contract to Xerox.

More than 300,000 individuals in Nevada now receive their UI benefits quickly and efficiently. ESD saves printing and mailing costs and safeguards public funds against fraud.

The Solution

In 2007, Xerox implemented the electronic payment card program, completing the transition within the required 120-day timeframe. Since then, Xerox has worked in collaboration with ESD to disburse UI payments through a Visa-branded card with Wells Fargo Bank as a banking partner. More than \$150 million in benefits has been delivered to 335,000 individuals, helping them pay rent, pay bills, and feed their families during their period of unemployment.

Claimants are provided with a full suite of services to help them manage their funds through their debit card account.

- Claimants have 24/7 access to funds and there is an electronic record of each transaction. This helps the claimant budget and analyze how their UI benefits have been spent during the month.

- Claimants have 24/7 access to a website that allows them to review their transactions and see their current balance. There is never a cost to access the website.
- Claimants have 24/7 access to a helpdesk that is staffed with customer service agents. CSRs assist with disputes, lost/damage card requests, and answer questions about the debit card features. Claimants are entitled to 5 free calls per month.
- Claimants can also get their balances at an ATM, if needed.
- Claimants are entitled to one free card replacement per year.
- Claimants may make as many POS purchases and cash back transactions as they want every month.

Award-winning services:

In recognition of the program's efficient use of taxpayer dollars with clear and tangible results, Nevada Employment Security Division was awarded the Nevada Taxpayer Association's 2010 Cashman Good Government Award. The award is given annually to Nevada government individuals or teams that "promote efficient and timely service to Nevada citizens in a cost-effective, fiscally responsible manner."



Electronic delivery of Unemployment Insurance (UI) is fast and convenient for Nevadans. Results include:

- State costs reduced by \$10 million and counting
- More safeguards in place against loss or theft of checks
- Faster access to UI benefits
- 24/7 access to account information via website
- 24/7 access to CSRs for disputes or card replacements
- Unlimited free POS purchases and cash back

"The ESD Debit Card Team is happy to share this very distinguished [Cashman Good Government] award with our Xerox partner. Thanks again for all you continue to do to ensure the ongoing success of the debit card benefit payment program."

Theresa Nicks, Program Chief, Nevada Department of Employment, Training and Rehabilitation

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