

Case Study

"Our cardholders rely on the payments they receive, and working with Conduent has helped us deliver those funds more securely and accurately. They even converted the technology behind the scenes without interrupting services. Their expertise makes all the difference."

Tom Pennington
Director of Electronic Payment Systems,
Oklahoma Department of Human Services



Checks made things complicated for state workers and benefit recipients alike. Our electronic payment card program simplified everything.

The Challenge

When paper checks were the only option, disbursing funds used to be a cumbersome and expensive process. Every check had to be generated, printed, stuffed in an envelope, and mailed – and the work was even greater for checks that didn't arrive at their destination. For the Oklahoma Department of Human Services (DHS), managing multiple programs really added up. In 2007, they began working with Conduent to find a better way.

The Solution

Initially, DHS partnered with Conduent to convert the monetary funds of its Electronic Benefits Transfer (EBT), Temporary Assistance for Needy Families (TANF) program to Electronic Payment Cards (EPC), which gives greater flexibility to recipients and streamlines operations for the state. TANF funds and child support were converted in the first phase, with no issues. Over time, six more programs were added, most of which can be routed



Electronic disbursement of government funds is such a dramatic improvement over paper checks, it's now state law. In 2012, Oklahoma mandated that "Payments disbursed from the State Treasury shall be conveyed solely through an electronic payment mechanism." to and retrieved from a single card – making things far easier for recipients who receive funds from multiple programs.

Recurring benefits and one-off disbursements of funds handled by Conduent through the consolidated DHS card program include:

- Child support
- TANF, including refugee assistance
- State Supplemental Payment (blind/disabled)
- Energy assistance
- Adoption subsidies
- Foster care subsidies
- Family assistance
- Sales tax rebate

Because the initial contract was structured to allow for the addition of scope at the state's request, DHS was able to add programs without the delays and costs that would have resulted from separate procurement processes.

The Results

Not only was each initial transition into the DHS payment card program smooth, a technology conversion that moved all programs onto a new platform went off without a hiccup. In January 2016, the conversion to our Go Program brought over all data, including banking information for recurring transfers, with a total downtime of less than two hours. We also added the ability to block Merchant Category Codes (MCCs) where government agency funds cannot be used by law, including casinos and liquor stores.

As more and more state programs in Oklahoma move to comply with the state's electronic payments mandate, Conduent also manages the Oklahoma State Treasurer's card program, disbursing funds that include pension and retirement benefits, state tax refunds, and payroll.

The cost savings and process improvements realized by using payment cards are dramatic – but even more vital is the improved convenience, security and satisfaction that the state's cardholders enjoy.

You can learn more about us at www.conduent.com



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