

Increase Efficiency and Control by
Reducing Paper Checks and Manual Processes

Prepaid Debit MasterCard Public Sector Solutions



Public sector organizations, worldwide, such as Federal and Local governments, healthcare facilities, educational institutions, utilities, and transit organizations are consistently seeking to improve efficiencies, reduce costs, and enhance the transparency of payment processes. Prepaid debit cards provide an effective way to reduce these cost inefficiencies, while streamlining business processes for payments related to internal administration and the disbursement of public benefits.

For the U.S. Federal government, a significant proportion of total operational expenses can be associated with employee travel, and the purchase of goods and services. These types of business-to-business payment transactions require exceptional data management and reporting tools to facilitate tracking, reconciliation, and the monitoring of overall spending against budgets. Prepaid debit card solutions provide cost-effective and simple methods to administer such transactions, especially in environments where charge cards are not viable options.

Federal, State and Local governments also make a large amount of entitlement or grant payments to constituents in the form of public benefits such as social security, Veterans benefits, child support,

unemployment insurance, and disaster relief assistance. These government-to-consumer payments, which were traditionally paid in the form of checks or vouchers, are now being dispersed in the form of prepaid debit card solutions, as part of a trend to reduce costs and streamline the distribution of benefits. In addition, governments are utilizing prepaid debit card solutions to distribute other types of government to consumer payments:

- Commercial gifts
- Employee incentives and recognition awards
- Employee payroll and salaries
- Pensions

Provide More Convenient and Efficient Prepaid Card Solutions for Diverse Public Sector Payment Needs

Prepaid Debit MasterCard Public Sector Solutions provide a simple way to conduct business with employees, contractors, and recipients of public and emergency assistance. By reducing the need for paper checks and vouchers, these card programs help secure the distribution of funds, streamline operations, decrease paperwork, reduce costs, and enforce spending policies.

Prepaid Debit MasterCard Public Sector Solutions

- Secure the distribution of funds
- Streamline operations
- Decrease paperwork
- Enforce spending policies
- Reduce costs

Prepaid Debit MasterCard Public Sector Solutions are highlighted by way of the following categories:

Prepaid Debit MasterCard Government Commercial Card Solutions—prepaid debit applications designed for business travel, cash management, and organizational expenses.

Prepaid Debit MasterCard Government Benefits Card Solutions—prepaid debit applications designed for distribution of government benefits including pensions and social security; public assistance programs such as Child Support, Unemployment Insurance, Temporary Assistance for Needy Families (TANF); and emergency assistance programs for disaster relief, etc.

Prepaid Debit MasterCard Payroll Solutions—prepaid debit applications designed for employee salaries and compensation.

Prepaid Debit MasterCard Commercial Incentive Solutions—prepaid debit applications designed for payment of employee incentives, rewards, and bonuses.

A Powerful Solution for Employee Travel and Cash Management

The Prepaid Debit MasterCard Government Commercial Card allows government agencies to gain operational efficiencies by replacing paper-based payments, and provides a valuable benefit to employees. Designed for multi-purpose travel and cash management needs incurred by government employees, the card is simple to administer and cost-effective. Procurement officials can load funds on to prepaid debit cards in real-time and spend less time on paperwork.

Program coordinators can maintain control of employee travel expenses by pre-setting spending limits by day, week, or total budget, and applying merchant category restrictions.

In addition, program coordinators can realize increased productivity by streamlining the procure-to-pay cycle required to obtain the goods and services needed to get work done. Employees can use the prepaid debit card at millions of merchant and ATM locations. The funds are directly applied to their cards, and they can benefit from enhanced security, convenience, and control. The prepaid debit card also limits the need to submit expense reports and vouchers for disbursements and reduces paperwork.

Prepaid Solutions Categories				
PRODUCT TYPES	Prepaid Debit MasterCard Government Commercial Card Solutions	Prepaid Debit MasterCard Government Benefits Card Solutions	Prepaid Debit MasterCard Payroll Solutions	Prepaid Debit MasterCard Commercial Incentive Solutions
	Travel	Unemployment Insurance	Payroll	Incentives
	General Purchasing	Child Support		Rewards
	Emergency Situations for First Responders	Insurance Claims		
	Employment Training	Temporary Assistance for Needy Families		
	Meals	Social Security		
	Commuting	Pensions		
		Emergency/Disaster Relief		
		Immigrants		

Who can benefit?

Government agencies can benefit from the simplicity of the payment processes for an array of travel and cash management functions.

Prepaid Debit Applications for Employee Travel:

- Infrequent or one-off travel needs
- Employees or contractors who do not qualify for credit products
- Niche segments (invitational travel, conferences, seminars, employee relocation, agency first responders during emergencies)

Prepaid Debit Applications for Employee Purchasing:

- Assist government agencies to better manage small, everyday purchases without keeping cash on hand
 - Petty cash
 - Project specific payments

Simplify Benefits Payments and Improve Service for Recipients

The Prepaid Debit MasterCard Government Benefits Card is a simple card-based electronic disbursement solution to replace paper-based government benefits payments. Employees of government agencies who manage benefits disbursement programs are familiar with the expensive, cumbersome process of producing and distributing checks. The delays can be an added expense for the government agencies and difficult for the recipients. It can also be challenging for the recipients to find secure, affordable locations to cash their checks.

By eliminating checks and vouchers, the associated costs and inconveniences are reduced, and security is increased with a user-friendly, precise means for cardholders to manage their money. The Prepaid Debit MasterCard Government Benefits Card allows government agencies to offer recipients greater access, convenience, and choices for how to use their funds. As an example, for child support recipients, just provide the card to custodial parents and arrange for their funds to be loaded on the card each period. Without checks, there are fewer associated costs and inconveniences, more security plus user-friendly money management for cardholders.

Who can benefit?

Federal, State and Local Governments can simplify the disbursement of funds and enhance customer service. They can use the Prepaid Debit MasterCard Government Benefits Card for:

- Federal Government entitlement programs to pay benefits for Social Security, Veterans Benefits, and Emergency Assistance during disasters
- State Government-administered programs including Child Support, Unemployment Insurance, Temporary Assistance for Needy Families, and Supplemental Security Income
- Emergency grants distributed by non-governmental organizations, like the American Red Cross, during catastrophic disasters

Easing the Burden of Payday for Employees

For the un-banked or the under-banked employees, payday can be highly inconvenient and costly times of the month, due to long lines and significant check-cashing fees. And, for organizations throughout the public sector, issuing paychecks can take time and funds away from conducting business. Prepaid Debit MasterCard Payroll Solutions make payday faster, easier, and more cost-efficient for both employers and employees.

Public sector organizations can benefit from converting employees who receive cash and checks to bank-issued prepaid debit cards, giving the un-banked employees the opportunity to form relationships with the formal financial sector. The Prepaid MasterCard Payroll Solution further builds stronger relationships between employees and their banking institutions by saving time and expenses, streamlining employee payment processes, and enhancing employee loyalty. The Prepaid MasterCard Payroll Card provides a more convenient, faster, and safer alternative to issuing payroll checks.

Who can benefit?

Employers can:

- Eliminate the distribution of paychecks and/or cash
- Streamline the administrative process of issuing and reconciling paychecks
- Reduce payroll overhead costs and time
- Track and reconcile employee payments more easily
- Save on costs associated with lost/stolen check replacement and printing

Employees can:

- Get immediate access to their funds
- Eliminate high check-cashing fees and waiting in long lines to get cash
- Enjoy the safety and protection the Prepaid MasterCard Payroll Solution provides versus carrying cash

An Efficient Way to Reward Employees

Public sector organizations have a need to reward valuable employees in the form of incentives, bonuses, or rebates. With many incentive programs currently being run informally, they often fail to generate the intended purpose. Prepaid Debit MasterCard Commercial Incentive Solutions help organizations enhance employee relationships by streamlining and improving the incentive/promotion distribution processes, and reducing the time and labor costs of program administration, while reaching out to employees in a manner that they value.

Prepaid Debit MasterCard Commercial Incentive Solutions place fewer restrictions on when, where, and how employees can use their rewards. Employees can use their cards at millions of ATM and merchant locations, worldwide. They can make multiple purchases at various times with just one card, and they can use the card online, unlike other types of rewards.

Additional benefits include:

- Re-loadable or single use cards
- Issued instantly
- Personalized or non-personalized cards
- Flexibility and freedom of choice
- Greater satisfaction
- Immediate access to rewards, anytime, anywhere

Bringing it all Together

The MasterCard Public Sector Development team is committed to partnering with public sector organizations throughout the implementation process, and plan to

provide the support that is needed. The team is dedicated and ready to assist organizations to ensure smooth and efficient implementations of their programs:

- Review card program requirements
- Identify and address all steps to build the agreed-upon program
- Collaborate to build an effective project plan
- Create a working team to ensure all implementation tasks at MasterCard are coordinated and performed to client satisfaction
- Establish clear lines of communication between clients and MasterCard

Grow with the Leader in Global Prepaid Programs

MasterCard has the hands-on experience to help guide public sector organizations through the prepaid world. In addition, MasterCard delivers the products, technology, insight, global structure, and support to help these solutions succeed. By continuously researching consumer trends, MasterCard provides prepaid solutions that meet the needs and exceed the expectations, while helping drive the business of public sector organizations, globally.

For questions, comments, or additional information about Prepaid Debit MasterCard Public Sector Solutions, please call the MasterCard Public Sector Development team at 800-MCPUBLIC (627-8254), or visit us on the Web at www.mastercard.com/gov.