



Accessing Multiple Benefit Programs with 'One' Card

~Sounds Easier Than It is ~

Review 'Why' is needed



- Who is the 'Driver' for this ?
- Specify the exact 'Need'
- Will it save \$\$ or does it sound good?
- Involve all stakeholder and clients



Different State Systems & Operations

- Different Eligibility & Certification Systems
- Who orders and manages card inventory
- Managing different program demographics
- Must allocate costs to each program



Different Business Processes for Each Program

- Different Benefit Issuance timelines
- Card replacement methods and fees
- Who can update the 'Family' Information
- PIN changes



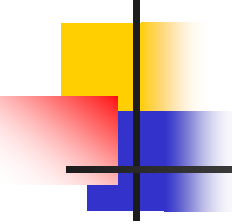
Retail Systems & Operations

- WIC has specific UPC's and product list
- BIN Tables to recognize payment type
- In Lane Process changes
- Differences in Program Rules



Could a Single Card Work

- So ~ Why is it difficult to do~you need:
- Same EBT processor
- Same eligibility System for all programs
- Same processing 'rules' for all programs
- Sound allocation method with approvals
- Client and retailers must be re-trained
- Will it save money?
- What is gained?



'Is the Juice Worth the Squeeze ?'

- Would Take Significant :
 - - Lead time to define requirements
 - - Cross program collaboration
 - - Multi-Program Coordination
 - - Re-Defined Operating Rules
 - - Time/cost to retailer
 - - Need to do a Cost-Benefit review

Questions and Discussion



- *Thank you !*