

# ELECTRONIC DISBURSEMENT IN GEORGIA

EASIER, FASTER,  
FRIENDLIER SERVICE



# Georgia Chose Mandatory Electronic Disbursement

Payees may choose either Direct Deposit or MasterCard Debit Card

Ability to Offer Exceptions

Primarily a Budget Issue

Debit Card Overwhelmingly Chosen – 82% versus 17%

# Advantages of Electronic Disbursement

No Lost or Stolen Checks

Funds Available Within 48 Hours

Access Points

Ability of Payee to Keep Track of CS Funds Separately if Desired

Ease of Use

Dignity and Self Esteem

# Legal/Banking Issues for Card

Reg E – the Old Nemesis

Access to / Ownership of Accounts

Deposit Protection

# Lessons Learned

Anticipate More Customer Service Issues Than Ever Before for a Few Months

Manage Closely – Vendors Want to Make Money

**TEST! TEST! TEST!**

Be Very Specific

Make Your Vendor Like Working for You

# Electronic Disbursement is GREAT!

Virtually No Complaints on Service

Staff Are Able to Direct Inquirers to On - Line Information

Staff Formerly Used to Track Money Are Engaged in Higher Level Work

# Disadvantages of Use

You May Lose Track of the CPs if They  
Choose the Card

Frequent Bank Changes with Direct Deposit

# Growth of Card Program

## September 2004

Active Cards – 127,000

Balance Inquiries –  
70,441

Average Deposit -  
\$901,425

# of Deposits –  
27,042,748

IVR Calls – 902,308

## July 2006

Active Cards – 170,000

Balance Inquiries –  
72,604

Average Deposit -  
\$975,543

# of Deposits –  
30,241,824

IVR Calls – 1,366,762



# The Beautiful Georgia Card

