Rhode Island Department of Labor and Training

Facts at a Glance: Electronic Payment Cards

The RI Department of Labor and Training will make Rhode Island the first state in New England to issue electronic payment cards—similar to debit cards—in lieu of Unemployment Insurance (UI) benefit checks. In late January, a select number of new UI program customers will have the option of receiving their benefits via an electronic payment card or direct deposit. Once this pilot program is evaluated, DLT expects to provide this new method of payment to all UI customers in late March. Later in the year, DLT plans to institute electronic payments for Temporary Disability Insurance customers.

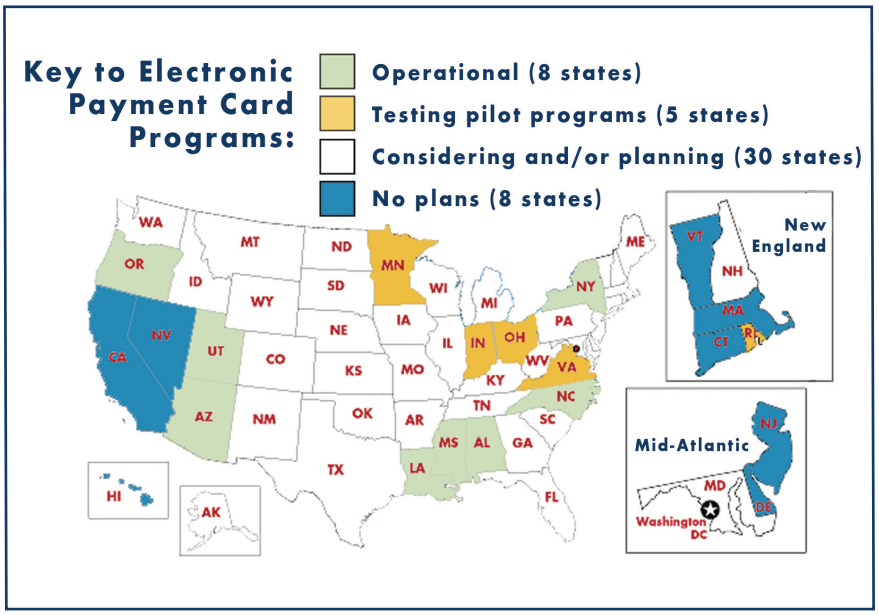
Unemployment Insurance (UI)

- A federal/state program financed through employer payroll taxes.
- Provides temporary income support to workers who have lost their jobs through no fault of their own.
- In 2006, nearly 50,000 individuals filed for UI benefits collecting approximately 195,000,000 in benefits.

Benefits of EPC Program

- No waiting for checks to clear. Instant availability.
- Greater protection against identity theft.
- Use anywhere Visa is accepted.
- No lost or stolen checks.
- 24/7 access to funds.
- Improved customer service.
- A projected $500,000 annual savings in printing and administrative costs for UI and TDI.

For more information, visit the FAQ page at www.dlt.state.ri.us/ui/epcfaqs.htm



DLT / Nicki Romeo

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Data on states using EPC cards courtesy of www.itsc.org/aspimage/Map_05_Debit.asp.