



This response addresses specific First Data solutions based on contemporary enabling technology that can be applied to the UC business processes or systems to create a more flexible and responsive environment.

Introduction

First Data is pleased to submit our response to the Florida Agency for Workforce Innovation (AWI) UC Modernization Planning for Phase 3 RFI. First Data has worked closely with the Florida unemployment compensation (UC) program since 2002, providing the UC Benefits TeleClaims call center and continued claims Interactive Voice Response (IVR) systems. We also developed and implemented a digital recording system for UC appeals and conducted the Unemployment Compensation Modernization Feasibility Study, which assisted the agency in developing a business case for replacing the UC benefits information system. Following implementation of the call center, IVR, and appeals recording systems, we have continued to support the agency with maintenance and operations services and maintain regular communication with AWI staff. As a result, we have developed a good understanding of the Florida UC program and its business needs.

This response addresses specific First Data solutions based on contemporary enabling technology that can be applied to the UC business processes or systems to create a more flexible and responsive environment as requested by the RFI. They include the following:

- Enhanced IVR Capabilities
- Call Center Enhancements
- Voice Recognition
- Authentication Solutions

Each of these items is described below.

Enhanced IVR Capabilities

In addition to the functionality provided by the current AWI TeleClaims IVR, First Data has the ability to add capabilities that can significantly enhance the services provided to claimants. One of the main goals of an IVR enhancement effort should be to provide an easier and more effective way to share information between the claimants and AWI. In many cases, this information could be communicated without requiring the involvement of customer services agents. By providing additional IVR functionality, the claimant user experience can be improved while minimizing the amount of work required of the customer service representatives.

Some of the additional features that First Data believes can be added to the existing TeleClaims IVR solution are outbound dialing, form requests, automated verifications, and common FAQ responses.

- **Outbound Dialing** – This capability can be used to proactively notify claimants of information or requirements specifically applicable to them. Examples include job postings, appointments, enhancements, and new programs. First Data is currently providing this service for the Kentucky Unemployment Insurance program with an IVR that places calls to claimants notifying them of potential job openings that match their skills.
- **Form Requests** – This functionality can allow claimants to request forms to be sent to them automatically via fax or e-mail with no CSR intervention
- **Automated Verifications** – This capability can allow claimants to request verifications, such as benefit verification to be mailed out with no CSR intervention
- **FAQ Responses** – This functionality would provide automated common IVR responses for claimants and help reduce CSR workload



First Data has extensive IVR hosting capabilities, with more than 20 years of experience building managed IVR solutions and more than 500 live inbound and outbound applications.

Hosted IVR Capabilities – In addition to enhancements to the current TeleClaims IVR, First Data has extensive IVR hosting capabilities. In fact, we have more than 20 years of experience building managed IVR solutions and have more than 500 live inbound and outbound applications. Our solutions provide access to the latest voice technologies with little upfront investment. The usage-based model drives constant focus on application optimization, while clients pay only for their actual call usage.

At First Data, we maximize automated self-service not by limiting access to live agents, but rather by designing applications that put the needs of the caller first. This process, which we call Caller FIRST Design (CFD), is a key differentiator on several fronts:

- The solution design process provides an initial design based on program goals and strategies along with an ongoing roadmap for IVR enhancements
- Both pre-packaged and customized application components are recommended to facilitate efficiency at the minimum cost
- The solution development process maximizes the use of the client's existing infrastructure
- Full prototype development and usability testing vs. "lab testing" incorporates both success rates and "likeability" of each application

The First Data hosted IVR solution can help increase self-service rates by leveraging robust IVR technologies against the right business functions to design intuitive, user-friendly applications.



First Data IVR solutions can help increase self-service rates by leveraging robust IVR technologies against the right business functions to design intuitive, user-friendly applications.

- Open-standards architecture
- Highly skilled development and operational support teams
- Supports all traditional and emerging technologies (DTMF, Speech Recognition, VoIP, Voice Biometrics)
- Hosted model provides flexible deployment options with minimal upfront expense
- Customers quickly and accurately navigate the appropriate call paths using easy, natural "How may I help you?" speech technologies
- Customers appreciate smooth call routing resulting from seamless integration of data captured in the IVR with back-end systems and CSR screen-pop
- Calls can be routed based on:
 - Automatic Number Identification (ANI)
 - Dialed Number Identification Service (DNIS)
 - Prior call history lookup
 - Alignment of customer needs to CSR skills
 - Other business rules
- Able to automatically schedule outbound callbacks on inbound abandonment calls
- Drives calls to the most appropriate self-service or CSR target efficiently and accurately
- Enhances available management information
 - Real-time views of call disposition
 - CSR level transfer
 - Abandonment statistics

The First Data hosted IVR solution enables our clients to capture and transcribe requested information provided by callers via our IVR-based data collection solution.

- Allows for the collection of information such as name, address, e-mail address, phone number, or other data provided by callers
- Data capture via speech-to-text transcription
- Automatically incorporates transcribed data into claimant profiles
- Saves CSR time while augmenting client database with critical caller information

First Data's 2Way-Connect solution integrates the latest digital voice technology with our hosted IVR system to provide a proactive notification program that delivers outbound messages and captures recipient responses.

2Way Connect Hosted Outbound Contact Solution – First Data's 2Way-Connect solution integrates the latest digital voice technology with our hosted IVR system to provide a proactive notification program that delivers outbound messages and captures recipient responses. As a result, almost any type of communication can be carried out through 2Way-Connect at a lower cost than a CSR call.

Unlike other communications solutions, 2Way-Connect can deliver both one-way and two-way messages, integrate with a client's core system for real-time call generation and response capture, and maximize contact rates at a cost 15 to 20 times lower than live agent calls. 2Way-Connect has processed over 1 billion minutes across hundreds of customer service, collections, and fraud management applications.

2Way-Connect has built a secure, state-of-the-art notification engine that enables maximum customer flexibility in designing customer contact efforts.

- One- and two-way interactive notifications
- Web service API integration
- Integrates with client VoiceXML applications
- SIP-based media gateways
- Genesys GVP IPCS 7.2 technology
- Nuance advanced speech recognition and text-to-speech capabilities
- Fully redundant dual-site operation
- 24x7 monitoring and support with real-time application alarming

First Data's 2Way-Connect solution includes a robust web-based reporting platform to provide daily call results and enables us partner with clients for ongoing program optimization. This includes the following:

- Customer Management System
 - Secure Web portal
 - Eight standardized daily report formats
 - Customized reporting capabilities
 - Multiple report file formats
- Program Management Support
 - Data file extracts
 - Batch reporting
 - Program optimization recommendations
 - Data cleansing
 - Contact strategy modeling



With First Data's call center integration capabilities, we are able to allow users to access the system and support specialists through web chat functionality and email queuing, in addition to the standard phone capabilities.

Call Center Enhancements

Providing users optional ways to interact with AWI can lead to quicker and more effective interactions. One way to capitalize on the types of media available is by allowing AWI staff to communicate on multiple channels with their customers rather than only taking phone calls. With First Data's call center integration capabilities, we are able to allow users to access the system and support specialists through web chat functionality and email queuing, in addition to the standard phone capabilities.

Web Chat – Built into AWI's main web site, users could have the option to conduct instant chat communications with a customer service representative. Once selected, the user would be entered into a queue and presented to a CSR for answering. The chat would be offered to the agent with notifications similar to those they are currently receiving regarding phone calls. The chat would be popped to the CSR desktop screen and an optional audio alert could notify the agent of the request to chat. Once connected, instant messaging would be provided between the customer and the agent. In addition, to help speed interactions, predefined responses can be built to answer common reoccurring questions.

E-mail Queuing – Another way to interact with a customer is through e-mail. Instead of having e-mailed questions sitting in an inbox waiting for someone to read and answer them, First Data has the ability to process these emails in a fashion similar to phone calls. E-mails would arrive into a mailbox monitored by the call center system. When a new email arrives, the e-mail would be placed into a queue, and a notification would be sent to a CSR for response.

All web chat, e-mail queuing, and telephone notifications use the same call center interface, allowing for a seamless transition between the three different media types. The common interface also provides management the ability to easily allocate the necessary resources needed to handle the inquiries. Staff may be designated to a single interaction type or they may be made available to take all types of interactions.

Voice Recognition

Voice recognition software is used in many IVR applications in order to make the interaction easier and more efficient for the user. First Data currently uses this technology in many of its IVR solutions. These technologies enable applications that would have been too difficult for customers to manipulate in a pure touch-tone IVR and create opportunities for organizations to improve customer interaction and decrease call center expenses. In the TeleClaims IVR, we believe voice recognition could be used to help accomplish the following:

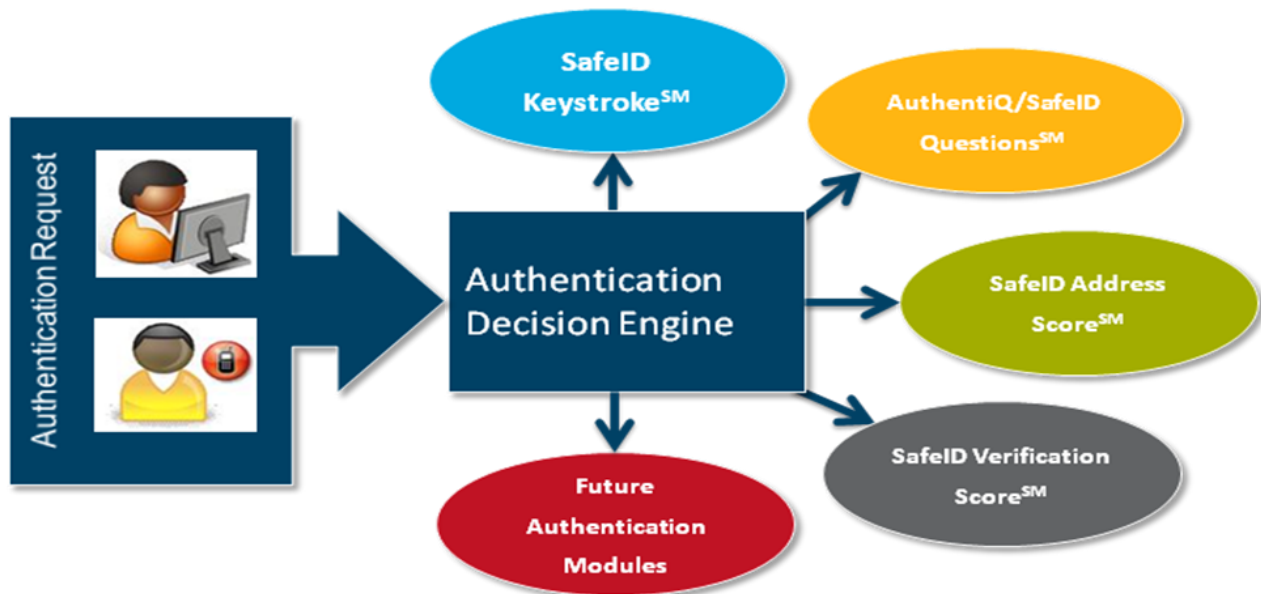
- Allow for more information via IVR during the claim filing process to decrease the amount of information manually collected by the CSR
- Enhance functionality with more self-service capabilities, such as address changes and status changes
- Use VXML to access the main application's business objects to allow the claimant to access expanded case information using voice commands

Authentication Solutions

Mitigating risk and fraud is a constant concern for many businesses and government organizations, and validating the identification of potential customers is often the first line of defense. The challenge is to accurately and efficiently validate claimants and identify any potential fraud, without turning away valid claimants. Because First Data serves many financial institutions and retail organizations, we have established proven solutions that help solve this problem for our clients.

The Solution - First Data's SafeID Authentication Platform provides intelligent, multi-factored, risk-based authentication services in a hosted environment. It is composed of multiple modules to provide varying types and levels of identity authentication. The SafeID Authentication Platform focuses on two key requirements:

- Enrolling new users (such as new UC claimants)
- Authenticating existing users (such as continued claims callers and other claimant requests)



The First Data SafeID Authentication Platform provides multiple capabilities and functions that help organizations verify the identity of their customers, ensure the validity of address changes, and authenticate users. One of the components most applicable to the FL UC program is First Data's SafeID Verification Score module. It is the next-generation identity-verification solution, resulting in the culmination of years of research. Hundreds of billions of data points were analyzed to determine the right mix of data for the predictive analytic models and decision (scoring) engine. This is the reason that First Data can provide a decisive, actionable risk score on 100 percent of the transactions that pass through the SafeID Verification solution.

The SafeID Verification Score provides a wealth of alerts informing clients of high-risk identity attributes and helps support compliance with the FACT Act, USA Patriot Act, Bank Secrecy Act and other federal regulations.

How it Works - The system has three powerful components that work together to deliver one definite decision.



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1. **Verification** - Providing the very best in verification requires looking at comprehensive and varied data sources. SafeID Verification Score looks at multiple sources of credit bureau headers, phone and utility directories, cell phone directories, direct mail customer information sources, as well as various change-of-address directories. This information is updated constantly— some sources daily. By building out a network of sources both wide and deep, SafeID Verification Score is able to verify more information than traditional verification providers.

2. **Access-Point Intelligence** - In a new account setting where there is an address discrepancy present, the very best traditional verification solutions can verify the address on only about 50 percent of transactions. To get to 100 percent requires a look at the access points associated with the consumer. To discover this information, SafeID Verification Score accesses dozens of sources to feed its Access-Point Intelligence technology, including:

- **Demographics** – When receiving transactions with an address, the system looks at all available household and area-level statistics related to the address. This includes data on age, income, length of residence and credit activity.
- **Criminal Index** – Derived from white-collar crime statistics, analytics can measure the criminal tendency for the particular address.
- **Address Statistics** – This includes all the statistics related to the address itself, including what kind of structure it is, whether it is residential or commercial, whether the address has been associated with known fraud, whether the address is used seasonally, and more.
- **Velocity** – Every event that is seen by the system is tracked, updating the overall risk profile for each access point; including phones, addresses and more.

3. **Scoring** - The verification and risk profile information are fed into the SafeID Verification Score analytic engine, where 100 percent of transactions are scored according to their level of risk. These scores were developed from known fraud and identity theft cases from some of the nation's largest financial services companies. Where there are billions of pieces of information to analyze, scoring is the optimal way to summarize all these various points into a score that is both meaningful and actionable.

For this project, First Data's identity verification tools can be integrated within AWI business processes and systems. For example, they can be incorporated into the IVR or in the call center to assist CSRs when

claimants call to discuss their claim or to make a change (such as an address change). In addition to the automated analysis and scoring described above, the tools provide the ability to authenticate callers using our large database of information and open-ended questions that cannot be answered with information found in a typical wallet. These “out-of-wallet” questions are formulated from industry-leading databases and are provided to call center staff, so they can ask callers specific questions without exposing the right answer to potential frauds as in multiple-choice solutions.

Safeld Verification Features

- Taps a diverse and massive network of consumer information
- Mines billions of name, address, phone, SSN and DOB records
- Uses sophisticated matching logic
- Fills the most common gaps left by stand-alone verification systems
- Investigates non-traditional data sources
- Provides link analysis between individuals and their various access points
- Instantly translates raw data into real insight on 100 percent of inquiries
- Allows users to set score limits based on business rules and risk tolerance
- Consistently isolates the relatively small fraction of transactions that are genuinely high risk

Experience

First Data has worked closely with the Florida unemployment compensation (UC) program since 2002, providing the UC Benefits TeleClaims call center and continued claims Interactive Voice Response (IVR) systems. We also developed and implemented a digital recording system for UC appeals and conducted the Unemployment Compensation Modernization Feasibility Study, which assisted the agency in developing a business case for replacing the UC benefits information system. Following implementation of the call center, IVR, and appeals recording systems, we have continued to support the agency with maintenance and operations services and maintain regular communication with AWI staff. As a result, we have developed a good understanding of the

Florida UC program and developed very strong working relationships with AWI staff.

In addition to our experience with the Florida unemployment compensation program, we have worked with UI programs in many other states. We have performed UI projects for 20 states and have spent significant time and resources to understand the business issues facing employment security agencies across the country. First Data has attended and been active in a variety of National Association of State Workforce Agencies (NASWA) functions. Our project experience with the UI program is highlighted in the following table.

State	Project	Continued Claims	Initial Claims	Tax/Wage	Employment Services
Alabama	Remote Initial Claims System (Call Center)		✓		
California	Employer Wage Reporting Application (IVR)			✓	
Connecticut	Remote Initial Claims System (Call Center)		✓		
Connecticut	UI Modernization Planning/ BPR	✓	✓		
Florida	Remote Initial Claims System (Tele-Claims Call Center)	✓	✓		
Florida	UI Modernization Feasibility Study	✓	✓		
Florida (Miami/Dade County)	WIA Consulting Project				✓
Illinois	Continued Claims Processing (IVR)	✓			
Kentucky	Remote Initial Claims System (Call Center)	✓	✓		
Kentucky	Outbound Job Seeker Notification System				✓
Kentucky	Initial Claims Call Center Consulting Study		✓		
Maine	Employer Internet Wage Reporting			✓	
Massachusetts	Employer Internet Wage Reporting			✓	
Minnesota	Employer Internet Wage Reporting			✓	
Minnesota	UI Modernization Planning	✓	✓	✓	✓
Nebraska	Remote Initial Claims System (Call Centers)	✓	✓		
New Hampshire	Workforce Investment Act Consulting Project				✓
New Jersey	Remote Initial Claims System (Call Center)		✓		
New Mexico	Remote Initial Claims System (Call Center)	✓	✓	✓	
New York	UI Modernization Quality Assurance	✓	✓		
Ohio	Continued claims IVR, UC Tax IVR, UC Review Commission IVR	✓		✓	
Oregon	Remote Initial Claims System (Call Center)	✓	✓		
South Dakota	Employer Internet Wage Reporting			✓	

State	Project	Continued Claims	Initial Claims	Tax/Wage	Employment Services
Vermont	Remote Initial Claims System (Call Center)		✓		
West Virginia	Continued Claims Processing (IVR and Internet)	✓			
Wisconsin	Employer Internet Wage Reporting			✓	

First Data Call Center/IVR Experience

First Data is proud of our long history of successful call center and interactive voice response (IVR) projects. This includes call centers implemented for 13 government agencies and more than 100 government IVR systems. Our experience enables us to provide a full range of call center/IVR services, which are described below.

First Data Call Center/IVR Project Roles

System and Project Planning
<ul style="list-style-type: none"> ✓ Analyze call center/IVR configuration options. ✓ Perform cost-benefit analysis. ✓ Establish and implement project methodologies and tools. ✓ Establish system development lifecycle methods and procedures.
Requirements Analysis and Definition
<ul style="list-style-type: none"> ✓ Facilitate stakeholder meetings to define business needs for system functionality. ✓ Develop functional requirements based on program policy and regulations. ✓ Define integration requirements for interfaces with host systems.
System Design, Development, and Implementation
<ul style="list-style-type: none"> ✓ Conduct system design sessions. ✓ Document system design. ✓ Perform system development. ✓ Conduct internal testing.
Testing
<ul style="list-style-type: none"> ✓ Conduct integration and performance testing. ✓ Assist with User Acceptance Testing, preparing and reviewing test scripts and test results.
Implementation Site Support/Training
<ul style="list-style-type: none"> ✓ Provide hands-on support to users during implementation. ✓ Develop training materials. ✓ Conduct user training.

System Maintenance and Support

- ✓ Manage and staff the help desk.
- ✓ Monitor and maintain the system.
- ✓ Ensure Service Level Agreements (SLAs) are met.
- ✓ Host and operate the system, if applicable.

Call Center Experience

First Data has a broad range of experience with call center systems across several different government programs in 12 states. These types of projects fall within the core business focus of First Data and are supported by a strong, experienced staff. In addition, First Data provides a hosted call center and IVR platform as described above, that provides services to a variety of industries.

First Data employs over 2,800 management and operational employees in its voice services unit nationwide. The company has multiple call centers located in various states across the country. These centers vary in size from 200 to 600 positions. The call centers operate 24 hours per day, seven days per week, 365 days per year, and collectively process more than 150 million calls annually. The call centers are robust and are able to handle mission critical operations. Fully integrated into First Data operations are Interactive Voice Response solutions that house over 14,000 ports and process over 600,000 calls per day, many of them being forwarded to live agents.

The First Data government call center project experience is summarized in the following table.

State	Solution	Number of Call Centers	Number of Agents	Number of Ports	Develop/Implement	Maintain/Support/Help Desk	Host/Operate
Unemployment Insurance							
New Jersey	Initial Claims Call Center	3	120	144	✓	✓	
Connecticut	Initial Claims Call Center	2	80	NA*	✓	✓	
Vermont	Initial Claims Call Center	1	40	72	✓	✓	
Nebraska	Initial Claims Call Center	2	120	363	✓	✓	
Alabama	Initial Claims Call Center	4	220	1056	✓	✓	
New Mexico	Initial Claims Call Center, Continued Claims Filing	1	47	253	✓	✓	
Kentucky	Initial Claims Call Center,	3	20 w/ capacity	768	✓	✓	✓

State	Solution	Number of Call Centers	Number of Agents	Number of Ports	Develop/Implement	Maintain/Support/Help Desk	Host/Operate
	Continued Claims Filing		for 240				
Oregon	Initial Claims Call Center, Continued Claims Filing	3	106	260	✓	✓	
Florida	Initial Claims Call Center, Continued Claims Filing	3	512	1968	✓	✓	
Human Services							
Michigan	Child Support State Disbursement Unit Call Center	1	50 w/ capacity for 100	264	✓	✓	
Georgia	Medicaid Provider and Member Relations Call Center	1	125	288	✓	✓	
Illinois	Child Support State Disbursement Unit Call Center	1	30	120	✓	✓	
New Mexico	Motor Vehicle Registration Call Center	1	50	96	✓	✓	
First Data Voice Services (FDVS)							
Multiple Government and Commercial Clients	Multi-Purpose Call Centers	5	200 – 600 per location	14,000+	✓	✓	✓

* Other vendors implemented some components of the CT system.

IVR Experience

First Data has great depth of experience with IVR systems across multiple government programs. The development, implementation and support of these systems have been one of the core business functions of First Data and its predecessor companies. This has included more than 84 government IVR systems.

In addition, as described above, the First Data hosted IVR platform operates a consolidated IVR system with more than 14,000 ports and processes more than 600,000 calls per day.

The First Data government IVR project experience is summarized in the following table.

State/Client	Unemployment Compensation IVR	Child Support IVR	Medicaid/ Health Care IVR	Tax/ Revenue IVR	Electronic Funds Transfer IVR	Other IVR
Alabama	✓			✓		
Alaska					✓	
Arizona					✓	
Arkansas				✓	✓	
California		✓			✓	
California, Alameda County					✓	
California, Los Angeles County					✓	
Colorado		✓			✓	
Connecticut	✓			✓		
Florida	✓		✓			
Georgia			✓			
Hawaii		✓			✓	
Idaho					✓	
Illinois	✓	✓		✓	✓	
Indiana					✓	
Iowa		✓		✓	✓	
Kansas				✓		Do Not Call Program IVR
Kentucky	✓			✓		
Louisiana		✓			✓	
Maine		✓		✓		
Maryland					✓	
Massachusetts		✓		✓		Do Not Call Program IVR
Michigan		✓	✓			28 County-Based Child Support IVR Systems
Minnesota			✓	✓	✓	Lottery IVR, Open Enrollment IVR, Pharmacy IVR
Mississippi					✓	
Nebraska				✓	✓	
New Hampshire		✓		✓		
New Jersey	✓			✓		
New Mexico	✓					Motor Vehicle Registration IVR
New York		✓			✓	Lottery IVR

State/Client	Unemployment Compensation IVR	Child Support IVR	Medicaid/ Health Care IVR	Tax/ Revenue IVR	Electronic Funds Transfer IVR	Other IVR
New York, Long Island Railroad						Traveler Information IVR
New York, New York City						Parking Ticket Payment IVR
North Carolina					✓	
Ohio	✓	✓	✓		✓	Immunization Tracking IVR, Public Utilities IVR
Ohio, City of Cincinnati				✓		
Oklahoma				✓		
Oregon	✓			✓		
Pennsylvania		✓		✓	✓	
Pennsylvania, City of Philadelphia					✓	
Rhode Island					✓	
South Carolina			✓			
South Dakota				✓		
Vermont	✓					
Virginia				✓		
Wisconsin		✓				Do Not Call Program IVR
Orange County					✓	
Internal Revenue Service				✓		

First Data Organizational Structure

As evidence of our commitment to the success of our government clients, First Data has assigned its senior leadership to oversee and manage these projects. The FL AWI project is the responsibility of the Government and Higher Education business unit. This includes many of the same staff who have supported the agency since the TeleClaims call center and IVR projects began in 2002. The Project Manager reports directly to the Director of Government Accounts responsible for the customer relationships for state and local government clients. The chart below depicts the engagement reporting structure within First Data’s organization.

