



Tips, Best Practices, and Tools to Help You Serve Your Clients

A helpful guide for Representative Payees

Introduction

In the U.S., there are over 6 million¹ registered professional Rep Payees who help people manage their finances in situations when they are not able to. Rep Payees provide a crucial service to many people in need who rely on government benefits. For many individuals who are unable to manage their Social Security benefits on their own, a Rep Payee can serve as an essential financial advocate, helping ensure funds are used effectively and responsibly.

Rep Payees may also be a line of defense that can help protect those receiving benefits from the scams and fraud that target them, and can help people enhance their overall quality of life by providing them with more independence to spend the remaining funds on their own. Research has continually shown that preserving a person's financial freedom is critical to helping them live a happier and healthier day-to-day life.

Being a professional Rep Payee, while rewarding, can bring upon many challenges — from understanding changes in client benefits to working with the Social Security Administration to learning about new ways to protect clients from ever-evolving fraud tactics. In order to tackle common hurdles and stay prepared in a fast-moving world, financial resources, guidance, and tools can help support Rep Payees as they work to serve their clients and help them continue to receive the benefits they rely on.

In this guide, we'll look at key tips, guidance, and tools professional Rep Payees can use to help them better manage their clients' benefits, support their well-being, and be sure they are making decisions that have their clients' best interests in mind.



69M

people receive social security benefits each month²

6M+

Rep Payees in the U.S. that help serve clients

¹SSA Representative Rep Payee Report

²SSA Social Security Fact Sheet

How to Tackle the Common Challenges of a Rep Payee

Many of the Rep Payees we work with were led to this career path because of a desire to help. We've heard several stories of people who became a professional payee after fulfilling these duties for a loved one and wanting to use their knowledge to benefit others. We also hear about the challenges Rep Payees face on the job — the struggles to manage dozens, if not hundreds, of clients and navigate government systems and bureaucracy. Here are some of the common challenges we've heard from our customers along with some strategies for how to address them.



Challenge: Overwhelmed by Requests for Money

Organizational payees often report high call volumes from clients asking where their money is, when it's coming, or why they ran out of it. But disbursing funds isn't your only responsibility and fielding these calls can interfere with your other work — interrupting you mid-task or not leaving time for you to get everything done.

Strategies that can help:

- **A clearly communicated cadence** - Establish a regular schedule of delivering payments to your clients and communicate with them often about this timing. One payee told us that “my clients know that Tuesday is payday,” so it won't help to call on other days of the week.
- **Use voicemails and texts** - Set up a phone number that goes straight to voicemail and give this to your clients. In the outgoing recording, you can provide additional instructions such as “calling repeatedly will not yield a different result,” to help limit multiple messages for the same request. Schedule time to review their messages in batches and return their calls, so you can avoid constant interruptions while focused on other tasks. Some offices will use the outgoing recording to share this schedule, including a message such as “We do not take calls on Wednesdays from 8am until Noon to allow us to issue checks and handle funding requests; if you need to speak with us, please call back after 12pm.” You can also use a service like Google Voice which will transcribe voicemails



for easy review and also allow you to accept/send text messages which may be quicker to read and respond to.

- **Outsource some requests** - If you are already a True Link customer, your clients with a True Link Visa® Prepaid Card can contact our Customer Service team via phone or text message with questions about their account, current balance, and funding updates.

Challenge: Managing Multiple processes across Several Clients

While your primary responsibility as a payee is to disburse Supplemental Security Income (SSI) benefits or other government funds, that is far from the only item on your to-do list. In any one day, you (and your team, if you have one) may be providing information to the Social Security Administration (SSA) to update benefits status, helping beneficiaries secure affordable housing, trying to locate someone you haven't heard from in a couple of weeks, paying bills, and connecting a beneficiary to community resources.

Strategies that can help:

- **Focus team member workloads** - If you have a staff, you can experiment with breaking down your workload in different ways. Some agencies find it helpful to assign clients to a primary point of contact for all their needs, while others will have one person handle a specific task for all clients. We spoke with one Rep Payee who has a person assigned to handle all billpay for their agency — though we recommend cross-training someone on these processes so you have redundancy for vacations, sick leave, or turnover.
- **Use tools to automate and stay on track** - There are lots of tools out there that can help you across all aspects of running your agency. We hear from our customers that using a case management software tool designed specifically for Rep Payees can help you automate recurring processes, share work across team members, and keep your client's data in one, secure place. You can also use True Link to automate funding processes, track expenditures, and download reports for audits.



Challenge: Helping Clients Make Funds Last

Many of the Rep Payees we work with are driven to help their clients make the most of their funds. This can be a difficult task because SSI payments can run out quickly and beneficiaries may not have been taught money management basics.

Strategies that can help:

- **Spread out funds over time** - Many Rep Payees find it helpful to send frequent payments of smaller amounts to help their clients budget and manage their funds. True Link's customers often choose to disburse funds to their clients multiple times each week. Because this can be automated through the True Link platform, scheduling payments as frequently as 5 days a week can be as simple as scheduling weekly disbursements. Spreading out funds in this way can also reduce the number of requests for additional funds, as your client may not run out so quickly.
- **Take advantage of discounts** - Another way to help your clients save money is to get them better deals on what's already being purchased. First, look at the expenses you're paying for directly: housing, utilities, medical care, and explore whether you can find these at lower costs. This could include federal housing subsidies, discounted utility rates, community health clinic visits, and more; you'll likely want to work with a client's social worker to uncover these opportunities and help you and the client take advantage of them. For personal and incidental (P&I) expenses that clients purchase directly, consider making a list of local resources they can take advantage of such as thrift stores, free laundry days at local laundromats, and other discounts offered by churches and social service organizations.
- **Avoid cash when possible** - There are a few reasons you might want to avoid giving your clients their personal allowance in cash. Ones we hear a lot from Rep Payees are: 1. There's a low barrier to using cash for illicit purchases; and 2. If lost or stolen, cash can't be replaced. This is another situation where True Link can be helpful. If a True Link Visa card is lost or stolen, you can immediately disable it to prevent additional transactions and order a replacement. Once the new Visa card arrives and is activated, any funds remaining on the lost Visa card will be automatically transferred to the new one.

- **Talk it out** - Good budgeting often requires good communication, which can be easier said than done depending on your relationship with a client. But it's still important to convey what you're doing with their money, why you're doing it, and what your role is as their rep payee. You might also find it helpful to ask clients about their goals and discuss how savings can be used to work towards them. This grounds the budgeting conversations in their own interests instead of about what they can or cannot do. Some payees will also use a budget worksheet in these conversations to show the breakdown of the client's expenses and what is left after these bills are paid for personal spending.

Challenge: Keeping Track of Purchases and Receipts

As a Rep Payee, working with the SSA and reporting how SSI benefits are used is a requirement of the job. Keeping accurate records is particularly important if the SSA conducts an audit of how resources are being spent. But, it can be hard to get clients to keep and share receipts so you can keep track of their purchases.

Strategies that can help:

- **Try a new system for collecting receipts** - Asking for receipts at the end of the month is unlikely to get you copies of everything you need. For clients with camera phones, ask them to take a photo of the receipt as soon as they make a purchase and text or email it to you. You could also make one day of the week "Receipt Day" (ideally the day before payday) and schedule an auto-text or email message reminder to go out to all clients. Like with budgeting, communication is key.

- **Track spending automatically** - For clients who are using a True Link Visa Card, you can view all of their transactions from the True Link platform, so if they don't proactively send you a receipt, you can ask for one. And when you do have receipts, you can attach them to an individual's account. We also hear from Rep Payees that being able to access each of their clients' transaction histories makes the audit process much easier.



The Ins and Outs of SSI Benefits

Representative payees play a critical role in helping individuals use their Social Security or Supplemental Security Income (SSI) benefits to meet their essential needs and maximize their wellbeing. And as payees know firsthand, there are rules and restrictions about how to properly save and disburse these funds. Here are some key ins and outs about SSI benefits that Rep Payees navigate everyday.



1. The amount of benefits a beneficiary should receive

The maximum Federal SSI benefit is typically adjusted annually for inflation. As of January 1, 2022, [the rate is \\$841 for an individual and \\$1,261 for a couple](#). Many states also supplement the Federal SSI benefit with additional funds. A number of factors (income, living arrangements, etc.) can impact an individual's SSI benefit amounts and supplements from their state, so if you are managing accounts for multiple beneficiaries, they may not receive the same amount. You can use this Social Security Administration (SSA) portal to view current benefit information for your clients.

Rep Payees are also required to report any changes or events which could affect the beneficiary's eligibility or amount of SSI payments; this may include marriage, changes in work status, receipt of benefits from other sources, etc. The amount that a beneficiary receives from Social Security or Social Security Disability Insurance (SSDI) is based on the beneficiary's work credits (which are based on total yearly wages or self-employment income).

2. Countable resource limits

One of the key factors that determines SSI benefits eligibility



is the value of a beneficiary's countable resources. The limit for countable resources is \$2,000 for an individual and \$3,000 for a couple. This limit is important because if the value of a beneficiary's countable resource exceeds this amount at the beginning of the month, they cannot receive SSI for that month. As a Rep Payee, it can be helpful to have a comprehensive understanding of any beneficiary resources and whether they are countable for SSI purposes.

3. What SSI funds should be used for

According to the SSA: "A payee's main duties are to use the benefits to pay for the current and future needs of the beneficiary, and properly save any benefits not needed to meet current needs." This often includes paying for an individual's food, housing costs, medical and dental expenses not covered by insurance, clothing, and personal care items. Rep Payees can also reimburse themselves for reasonable out-of-pocket expenses paid on behalf of the beneficiary as long as they are allowable purchases and good records are kept. This might include the cost of transporting a beneficiary to a doctor's appointment (gas, bus fare, etc.), postage to pay beneficiary's bills, etc. You can find more information about allowable purchases in this detailed guide.

Once the current needs of the beneficiary are met, the beneficiary is allowed discretionary spending money up to \$2,000 at a time, regardless of the Rep Payees opinion on whether this is a "good" use of money. If you are concerned about drug or alcohol abuse, you may want to budget out spending money in small increments, purchase items like food to give to the beneficiary directly, or choose a cashless form of payment like a True Link Visa® Prepaid Card. If you believe a beneficiary is spending their money on illegal or dangerous items, you should seek help from a social service agency and/or request guidance from your local SSA office.

4. Requirements for receiving and holding funds

The SSA recommends that Rep Payees hold benefits in a checking or savings account to protect against loss or theft. It is important that beneficiary funds not be mixed with your own or other funds and that account titles show the beneficiary's ownership of the funds with the payee listed as the financial agent.

Organizations managing funds for several beneficiaries are allowed to use a single checking or savings account known as a "collective account" as long as they follow relevant rules, including:

- Any account titles must show the funds belong to the beneficiaries and not the Rep Payee;
- The account must be separate from the organization's operating account;
- Any interest earned belongs to the beneficiaries;
- There must be proper procedures to document credits and debits with clear and current records of each beneficiary's share; and
- The organization must make the account and supporting records available to the SSA when asked.

5. Maintaining appropriate records

Speaking of recordkeeping, the SSA also requires Rep Payees to: keep records of all payments received and how they are

spent or saved, provide these records upon request, and complete an annual accounting. The SSA portal allows Rep Payees to submit these reports online while tools like True Link can help make recordkeeping and reporting simpler with access to clients' transaction histories, all in one place.



How To Work Effectively with the Social Security Administration

For those serving as Representative Payees, interacting with the Social Security Administration (SSA) can be a big part of the job. Because it is your responsibility to disburse Social Security or Supplemental Security Income (SSI) benefits, you may need to communicate updates about a beneficiary, get more information about a change in an individual's benefits status, or request guidance on how to approach a complex situation. Here are some tips on how to work effectively with the SSA.



Follow the SSA's guidelines

While this may sound like a no-brainer, it is also true. By demonstrating your commitment to your beneficiaries and the rules and requirements of disbursing benefits, you can start your conversations and requests off on the right foot. Fortunately, the SSA offers a detailed guide for organizational rep payees that covers common topics like "Reporting Events to SSA," or "Proper Use of Benefits," as well as guidance for more specific situations like "Handling Large Sums of Money" and "Special Rules for Beneficiaries Living in Institutions." If you are looking for answers to your questions, the SSA's Guide for Organizational Representative Payees is a good place to start.

Complete processes online when possible

Because local SSA offices have limited staff and it can be difficult to get a specialist on the phone, it's a good idea to use the Social Security website for requests and processes that

can be done online. Many organizational representative payees prefer to complete their Representative Payee Report via the SSA website instead of submitting paper statements.

Gather necessary details before you reach out

Before you pick up the phone or drop by your local Social Security office, make sure you've already gathered the information that specialists require to complete your request. When you contact the SSA about a specific case, you need to be prepared with the beneficiary's name, social security number (SSN), date and place of birth, mailing address and one other unique identifier such as benefit amount, along with your organization's name, address, and employer identification number (EIN).

Follow the best practices of your local office

Each Social Security office will adapt their way of working to meet the needs of their local communities, so it's important to understand their preferences when it comes to working with payees. Here are few topics you'll want to discuss with your local specialists:

- Instead of contacting the office with one-off requests, would they prefer you schedule an appointment and take care of all your business for your clients at one time?
- What types of forms would they like you to use to advise SSA of changes affecting beneficiaries? You may be able to package materials in such a way that requests and updates can be processed more quickly.



- Does their office designate a contact person for all organizational payees; is there a particular person they would like you to reach out to?

You can also ask your local specialists to suggest other payees in your area that you might connect with. Those they recommend will likely be in good standing with the SSA and able to share information about how to navigate this relationship and other best practices for being a payee.

Get some personal facetime

Many rep payees find it valuable to show up in person to their local SSA office. Having face-to-face interactions can help build rapport with individuals and develop a human connection. Personal relationships can really pay off when you're working with the same employees across several beneficiaries. It is also easier to read body language and other cues when you're in front of each other, which can help both parties move the conversation in a positive direction.

Document, document, document

Like with many aspects of the rep payee job, documenting your interactions with the SSA can prove useful. Consider keeping a log of your contact with the SSA – when you reached out, who you spoke to, and what you were told, including the date and time of the contact. This way you have a record of how long you've been pursuing specific information and/or why you took a specific action.

Be kind, but persistent

SSA specialists are juggling a lot of requests from a lot of people – many of whom may be under pressure and overworked. Working at the SSA can often be a stressful job, so those who are respectful and courteous tend to stand out. And aren't we all more motivated to help the people who treat us well? Being kind doesn't mean being a pushover, however; getting what you need from the SSA often requires persistence and patience. Whether that means speaking with multiple specialists to gather the correct information, finding multiple



ways to ask the same question, or showing up in person to follow up on your requests, tenacity may be required to get the answers you're looking for.

As you become more familiar with the SSA's processes and the particular dynamics of your local office, navigating the complexities of Social Security benefits and SSI should become easier. Over time, you will learn who is the best point of contact for different topics, so you know who to go to first when these questions come up.

21 Valuable Resources and Tools

Running a Representative Payee program often means juggling a lot of responsibilities and urgent tasks with a finite budget and a limited staff. But even with these restrictions, you want to do good work for the people you serve. So, where can you turn for help that doesn't break the bank? Guest expert Ali Tabatabai, President and CEO of New Leaf Solutions pulled together this list of useful resources for program operators and employees.



Leadership and Business Management Books

Many Rep Payees are drawn to the work because of their desire to help people. Some may have a business background, while others are navigating how to launch and run a business for the first time. These books (available in print and audio) can provide valuable insights no matter your background:

- [Street Smarts: An All-Purpose Toolkit for Entrepreneurs](#) by Norm Brodsky, Bo Burlingham: The authors have adapted their best advice as Inc. magazine columnists into a comprehensive guide for anyone running a small business.
- [Good to Great: Why Some Companies Make the Leap...and Others Don't](#) by Jim Collins: This book explores what are the universal distinguishing characteristics that cause a company to go from good to great.
- [Never Split the Difference: Negotiating as If Your Life Depended on It](#) by Chris Voss: A former hostage negotiator for the FBI offers a new approach to high-stakes negotiations and other conversations in business and life.
- [Factfulness: Ten Reasons We're Wrong about the World – And Why Things Are Better Than You Think](#) by Hans Rosling: According to one review, "Factfulness is an urgent and essential book that will change the way you see the world and empower you to respond to the crises and opportunities of the future."
- [Reframing Organizations: Artistry, Choice, and Leadership](#) by Lee G. Bolman and Terrence E. Deal: Using a multidisciplinary approach to management, this four-frame model offers a powerful set of tools for more effective leadership.
- [Dignity: Its Essential Role in Resolving Conflict](#) by Donna Hicks: A noted conflict-resolution expert explores dignity, its role in human conflict, and its power to improve relationships.

Associations and Advocacy

These websites can be great resources to help Rep Payees stay up to date on Social Security Administration (SSA) policy updates, and other relevant information.

- [The Arc](#): Stay informed about the advocacy work The Arc is doing to fight for the rights of people with intellectual and developmental disabilities.
- [National Academy on Social Insurance](#): The Academy is a non-profit, non-partisan organization that works to increase public understanding of how social insurance contributes to economic security.
- [Justice in Aging](#): A national nonprofit legal advocacy organization that fights to protect the rights of poor seniors and strengthen the programs they rely on.
- [The National Center on Law and Elder Rights](#): NCLER works to strengthen the legal services delivery system for older adults through trainings, case consultations, and other resources.
- [National Employment Network Association \(Ticket to Work program\)](#): The National Employment Network Association (NENA) serves Employment Networks and other stakeholders involved in the SSA's Ticket to Work and Self-Sufficiency Program.

Online Resources to Develop Trainings

Whether you're upleveling your own knowledge or offering training to your team, these websites provide essential information about your work and those you serve.

- [Disability Benefits 101](#): Tools and information on employment, health coverage, and benefits.
- [The SSA Program Operations Manual System \("The POMS"\)](#): The primary source of information used by Social Security employees to process claims for benefits.
- [Nolo Law – Social Security Disability and SSI](#): Learn about Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI), and who might qualify for benefits.

Platforms and Tools to Streamline Workflows

There are a number of digital tools and online platforms available today that can help you save time on common processes and keep your teams and records organized.

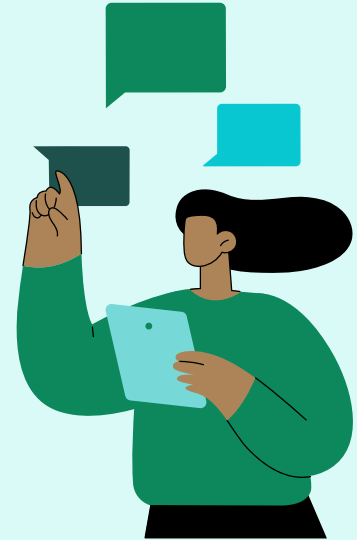
- [Zoho](#), [Zendesk](#), and [Salesforce](#): These Customer Relationship Management (CRM) tools can help you manage communications and enhance your customer service.
- [Monday.com](#): A project management tool that helps teams stay organized and track who needs to do what tasks, in what order, and by what date.

- [Rise](#): This online platform allows you to create courses, guides, and other training content for your teams.
- [Slack](#): A way to communicate with other members of your team to share organization-wide announcements, chat 1on1, or collaborate around specific projects.
- [True Link Financial](#): Our platform helps streamline your recordkeeping and reporting processes to help make your audits a little bit smoother.



Best Practices for Running and Growing Your Own Agency

When it comes to running a successful Rep Payee business, Ali Tabatabai knows what it takes, as his business, New Leaf Solutions, provides representative payee services to more than 4,000 individuals across California. Our guest expert offered his thoughts about what helped his business to scale and enabled the agency to serve more people. Here are some of the key takeaways from our insightful conversation.



1. Developing relationships is key

When you run a Rep Payee program, you need to collaborate with a number of entities and individuals. Tabatabai encourages leaders to foster and maintain good relationships with these groups including your local Social Security Administration (SSA) office and county agencies. He also recommends connecting with other Rep Payees, “so you can bounce ideas off each other and commiserate together.”

2. Communicate early and often when making changes

“Whenever we’re introducing something new to the populations we serve, change is the biggest barrier, along with the anxiety that comes with it. We try to anticipate that as much as possible,” shared Tabatabai. When New Leaf Solutions is working with a new group of clients to transition to their agency, they like to go above and beyond on communications. The agency offers “clinics” where staff are available outside of typical hours for program participants, families, and their social workers to learn about what is changing and how it will impact them.

3. Establish clear policies and procedures

As New Leaf Solutions grew, they recognized the need for written policies and procedures that could act as a shared knowledge base for staff and outside partners. As Tabatabai explained, “when we got to 1,000+ participants, we realized

that it was going to be really important that we were all working off of the same playbook, to help ensure our quality of service moved in the same direction as our quantity.” He also noted that these written policies were created with the full team’s input and are particularly valuable for training and onboarding new staff.

4. Foster a culture of shared mission and values

“Connecting the dots on why we do this and why we go about the work in a particular way is really critical, and involving the team in that conversation early on makes a big difference.” Tabatabai stressed that even if you feel like having a mission and organizational values is “all talk,” it can help your team stay motivated and connected to the work.



He emphasized that defining the mission and values was also a group effort, “we sat around, pulled out a whiteboard, and asked ‘how do we see ourselves having an impact on the population we serve?’”

5. Hire on those values – you can teach the rest.

When asked what skills Tabatabai looks for in potential hires, he responded “we look for values more than skill. When we’re hiring, we are looking for folks who demonstrate empathy, the ability to listen, who have patience – these are things you can’t really teach.” While his staff does need to have an understanding of the way the SSA works and how to use their software systems, he sees those as skills that can be developed. Tabatabai also noted that former service industry workers, like those who’ve worked in restaurants, “often transition really well into doing this work.”

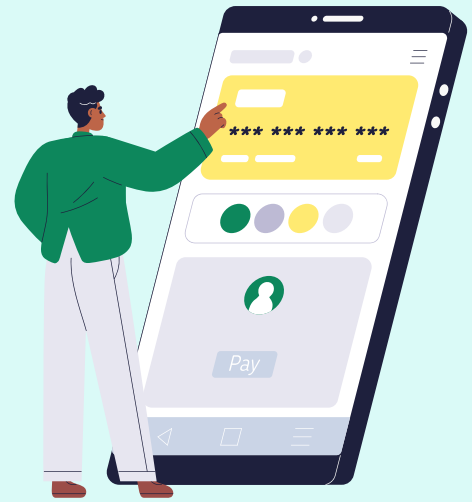
6. Invest in the development of your team and yourself

New Leaf Solutions encourages and supports their team to pursue micro-credentials and certifications for their development. In addition to management and leadership certificate programs or training specific to payee work, Tabatabai sees the value in broader development. “Even if you’re coming in at the entry level and you think leadership isn’t for me, there are tools and tips and ways to deal with things that you can learn in these programs that make you a better person overall. We look to invest in that as well.” And the development opportunities don’t stop at his staff, Tabatabai also invests time and resources to improve his leadership skills.



How to Choose a New Prepaid Card for Your Practice if Needed

If you're a Representative Payee that's relied on bank-issued prepaid cards to manage client benefits, the recent wave of prepaid card discontinuations from major banking institutions may have left you searching for a new solution. To help when evaluating prepaid card options for your Rep Payee practice, here are some key factors to consider.



1. Longevity and Stability

The recent trend in banks discontinuing their prepaid cards warrants a look at why so many institutions are making similar decisions about these programs. As American Banker reported, some banks, including Bank of America and KeyBank, cited financial and reputational risks – largely tied to fraud – as the reason for exiting their programs focused on government benefits distribution. But a deprioritization of prepaid cards more broadly may indicate that institutions are struggling to make a business case for keeping these programs up and running, even when fraud is not a major concern.

Because you don't want to find yourself replacing your prepaid card provider year after year, it's a good idea to seek out an institution that demonstrates a commitment to these products and programs.



Green flags to look out for here:

- One of their primary lines of business is prepaid cards
- You see them actively marketing their prepaid card program online, in mailers, or at conferences and events
- They have a strong history of serving Rep Payees and government benefit recipients

Red flags to watch out for here:

- If you find yourself struggling to find information about an institution's card program on their website, it may indicate this program is not a primary product offering
- If a provider isn't proactively talking about the program or putting advertising behind it, it's unlikely this is a business priority
- Large institutions moving away from prepaid card programs serve a wide-range of customers, with Rep Payees making up a small portion of their focus, so they may not be as motivated to maintain products specifically for this group

2. Fraud Protection and Security

Combatting fraud is a persistent issue in the prepaid card space, especially when you're dealing with government benefits. And mitigating fraud isn't just important for cardholders who rely on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), but also for the Rep Payees who manage these funds and the institutions who

are maintaining prepaid card programs. When choosing a new prepaid card issuer, you want to look for one that prioritizes security and offers robust fraud prevention measures to help protect the funds you manage.

Green flags to look out for here:

- Real-time transaction data and alerts about purchases that could be fraudulent
- Ability to lock/unlock the card instantly with the click of a button
- A mobile app to easily review purchase history on the go

Red flags to watch out for here:

- No real-time data or alerts about purchases that could be fraudulent
- No ability to lock/unlock the card instantly if lost or stolen
- No mobile app to view where client funds are being spend

3. Customer Support for You and Your Clients

As a Rep Payee, there are times when you'll need to get in touch with your card provider to ensure your clients have access to the funds they need. Similarly, your clients may have questions about the balance on their card or when their next funds transfer is scheduled. And while customer support for many prepaid card programs is often just a phone call away, their representatives may not be trained in supporting professionals like you and the communities you serve. When choosing a new prepaid card, finding one with responsive and knowledgeable customer support can save you time and stress.

Here are some questions you can ask potential providers:

- How available is customer support for your clients?
- Do you offer customer support options for the individuals who Rep Payees serve?
- Are there any specialized resources for Rep Payees?
- Do you have any focus on clients who care for those living with intellectual and developmental disabilities?
- Is your customer service team trained to understand the unique needs of people living with disabilities?



4. Ease of Use and Accessibility

For professional Rep Payees, the benefits of a prepaid card solution can go beyond having a streamlined way to disburse personal needs allowances to their clients – though that's obviously a critical feature. When seeking out a new provider, consider what other features or services they offer that could make your work easier.

Here are some examples of additional features that could be valuable to you:

- An online platform that makes it easy to manage cards/ funds for multiple clients
- Flexible, customizable funding options
- Access to transaction reports that help make SSA audits quicker and easier
- Ability to attach itemized receipts to your transaction history
- A mobile app to help manage clients on the go
- Replacement cards available without any wait (VCC cards)

True Link Compared to Other Prepaid Card Programs

Let's walk through how the True Link Visa® Prepaid Card stacks up against other prepaid card options you may be looking into if you were impacted by the recent prepaid card discontinuations from major banking institutions.



1. Our continued commitment to your business and your beneficiaries

At True Link, our mission is to provide financial solutions for people with complex needs and those who care for them. Supporting professionals who help manage the finances of others isn't a new market we're exploring – it is at the heart of what we do. From the beginning, we've partnered closely with Rep Payees like you to understand the challenges you face and develop tools to help you in your day-to-day work.

Unlike many providers that have deprioritized or discontinued their prepaid cards, the True Link Visa Prepaid Card isn't an afterthought – it's our flagship product. We've been working with Rep Payees for more than a decade, refining and enhancing our card program to meet the unique needs of professionals like you. Our deep experience with your business and shared dedication to your beneficiaries highlights our commitment to serving your needs and the needs of your beneficiaries for the long term, as True Link was founded with the belief that those living with disabilities deserve high-quality financial services and tools.

2. Purpose-built features for Rep Payees that prioritize ease of use

While using prepaid cards for multiple clients can be easier than dealing with cash, gift cards, or checks, it still means managing multiple sources of funds with varying amounts and disbursement schedules. This is a lot for Rep Payees to juggle,



especially around the beginning of the month. And while other prepaid card programs offer features to help streamline some aspects of this process, True Link's platform has been customized specifically for Rep Payees to help save you time and reduce stress as you navigate numerous responsibilities across several clients.

Like one Rep Payee customer shared, "[True Link] makes being a Representative Payee much less worrisome. It's a big deal to handle someone else's money. When you have a real partner in that responsibility, someone who does their absolute best every single time assistance is needed for various personal needs of beneficiaries; that takes a good bit of stress out of the situation."

Here are some of the ways our Rep Payee customers benefit from True Link:

- Conveniently send funds to your clients with recurring or one-time transfers
- View spending and account balances of multiple clients from one dashboard
- Upload receipts and more with a dedicated mobile app
- Easily freeze lost cards and order replacement cards online
- Download reports for recordkeeping to help streamline audits



3. Customer support created with you and your beneficiaries in mind

When issues arise, you need a provider that understands your responsibilities and can offer quick, knowledgeable assistance – to both you and your clients. Our compassionate team understands the complexities your work brings and can help you and your clients in a variety of ways, including phone, email, and chat. In addition to our support team’s experience with Rep Payees, they are also trained to serve the needs of clients who are unable to handle their own finances due to age, disability, or other circumstances.

If someone reaches out to True Link, it is a priority for us that they are treated with the care and respect that they deserve, which means your clients can call us directly with questions about their Visa card during business hours. We also offer email and voicemail responses 365 days a year, including weekends and holidays. And according to our Rep Payee customers, we are delivering on this promise: “Amazing customer service – Hands down! Friendly, responsive, and very quick to respond. They are extremely patient, understanding, and kind whenever my clients call them with questions or concerns.”



Tools to Help Manage Spending and Finances

To help manage the benefits and finances of the clients you serve, Rep Payees can turn to financial tools such as True Link to help manage multiple client accounts. True Link offers Rep Payees a better way to help conveniently and reliably send funds to beneficiaries, along with many other great benefits.



The True Link Visa® Prepaid Card and Spending Monitor

The True Link Visa Card and digital platform can help Rep Payees conveniently send clients money online, replace time-consuming processes, and improve quality of life for their beneficiaries.

Easy Disbursements

Conveniently and reliably send funds to your client's Visa card with recurring transfers or one-time transfers and avoid the risks of distributing physical cash.

All-In-One

Through our digital platform and mobile app, you can manage multiple client accounts, send disbursements to Visa cards, upload receipts, view transaction history for SSA audits, and more.

Lighter Workload

Reduce time-consuming processes, such as handling and tracking physical cash, storing and referencing paper receipts, managing accounting, and organizing paperwork.

Top-Notch Support

Our compassionate team understands the complexities your work brings and is ready to help you and your clients in a variety of ways, including phone, email, and chat support.

Spending Visibility

Get real-time alerts to stay informed of recent purchases and generate reports to keep track of spending history.

True Link Benefits and Features: Comparison

	True Link Visa Prepaid Card	Debit cards/ Credit cards	Checks/cash/ Gift cards
Purchase Tracking	✓	✓	✗
Real-time Alerts	✓	✓	✗
Detailed Reports	✓	✗	✗
Mobile App For Sending Money Anywhere	✓	✗	✗
Specialized Customer Support for Those with Complex Needs	✓	✗	✗

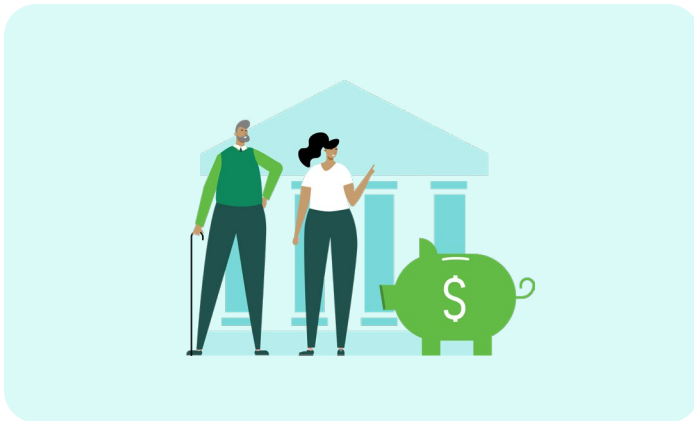
How is the True Link Visa Card different from a debit card or credit card?

The True Link Visa Card is a prepaid card, so it does not draw money directly from a funding source like a debit card. A prepaid card requires money to be transferred onto the card from a connected funding source (such as a bank account or trust) in advance in order to be usable.

A prepaid card can only spend the amount of funds loaded on the card. Once the allotted money is spent, it must be refilled in order to continue to be used. True Link also differs from credit cards, which work by allowing the cardholder to borrow money and pay it back over time.



True Link Benefits and Features: Spending and Alerts



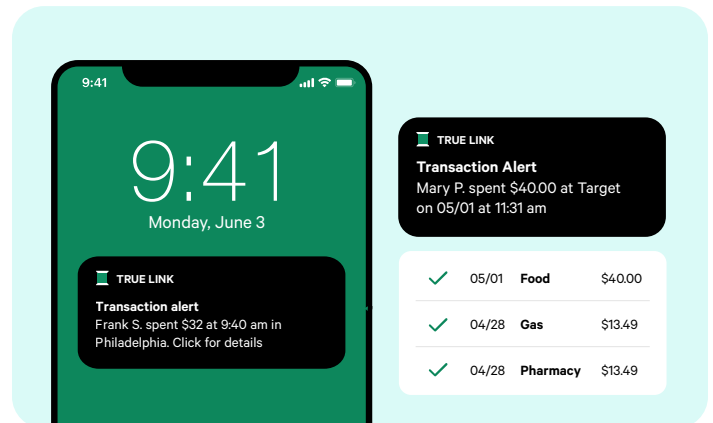
Direct Funding from Bank Accounts or Trusts

Rep Payees can easily send money and fund their client's True Link Visa Card online at any time. Transferring money to a Visa card can be done either through one-time transfers (which can be helpful in emergencies) or by setting up recurring transfers for a more routine funding schedule.

Funding can come from various sources depending on your client's situation, such as through monthly Social Security payments, existing bank accounts, or other outside sources. And alerts for when a Visa card balance is low on funds can help you be confident your client can continuously have access to money.

Lighter Workloads

A Rep Payee's day can be packed with time-consuming work and processes, such as handling and tracking physical cash, storing and referencing paper receipts, managing accounting, and organizing paperwork. True Link can help alleviate some of this work and open up more time for focusing on client relationships and other important tasks.



Real-time Spending Alerts

When managing the finances of your clients, it's important to have the ability to stay updated on daily spending as it occurs in real time.

With True Link, you can set various real-time spending alerts via email or text¹, or mobile app to help you stay on top of where your clients use their Visa card.

Receiving alerts can also help notify Rep Payees of any suspicious spending activities or purchases in real time.

And family members can also be added to account alerts to help ensure everyone who is responsible for care can stay in the loop.

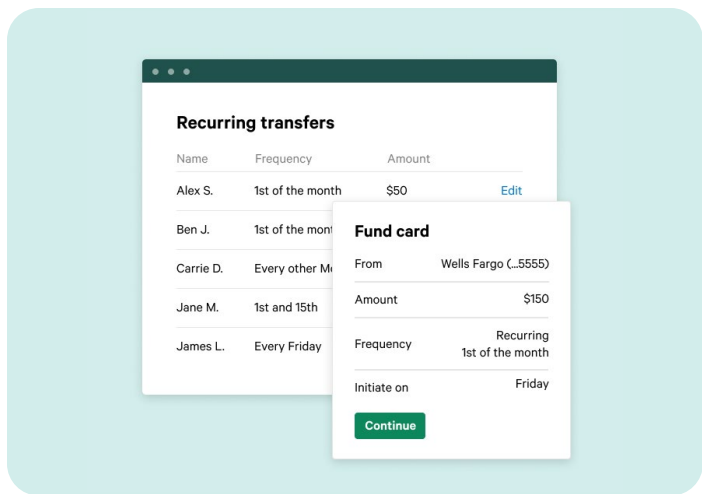
¹Text notifications may be subject to additional charges/fees from your carrier

True Link Benefits and Features: Roles and Funding



Make Purchases in Stores and Online

The True Link Visa Card can be used everywhere Visa debit cards accepted, so your clients can continue to make purchases at their favorite stores in person or online, while you help them stay protected from risky spending or financial fraud.



Set Recurring or One-Time Transfers

For each client, you can set recurring or one-time transfers to

easily fund their True Link Visa Cards. Simply connect a client account to a bank or trust and set up the amount and time of each transfer. You can also use recurring transfers help keep a consistent funding routine for you and your clients.



Rep Payee (Card Administrator)

- Fund transfers directly from a bank or trust
- One dashboard to manage all clients
- Upload receipts
- Transaction history and reports



Client (Cardholder)

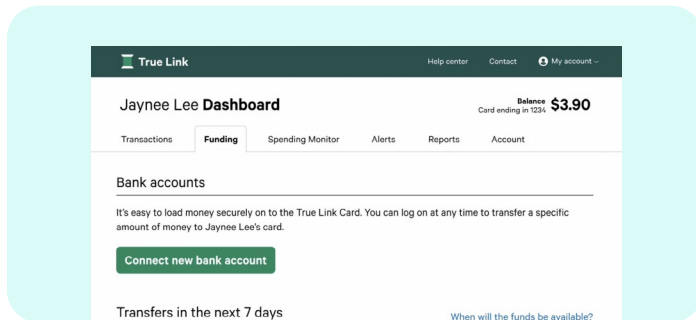
- Visa card to make purchases on their own
- Ability to check balance and transactions
- Receive money on a reliable schedule
- Helpful customer support

Unique Account Structure With Two Separate Experiences

The True Link Visa Card comes with a unique setup that offers benefits for both Rep Payees who manage a Visa card (the card administrator) and their clients (the cardholder) who use it to make purchases in their daily lives.

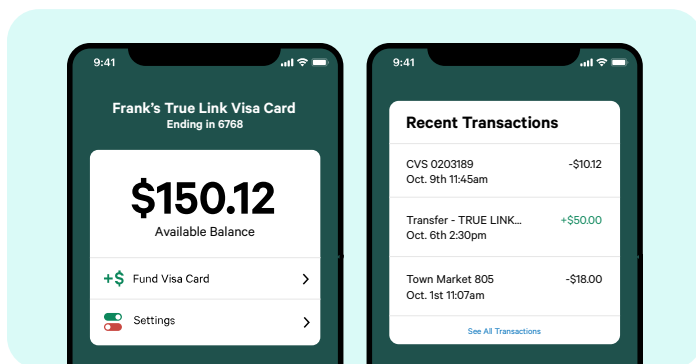
One of the most important differences between these two separate roles is that only the card administrator has the ability to access the Visa card settings, while cardholders using the Visa card are not able to see or change crucial settings.

True Link Benefits and Features: Account Management and Support



Online Dashboard for Account Management

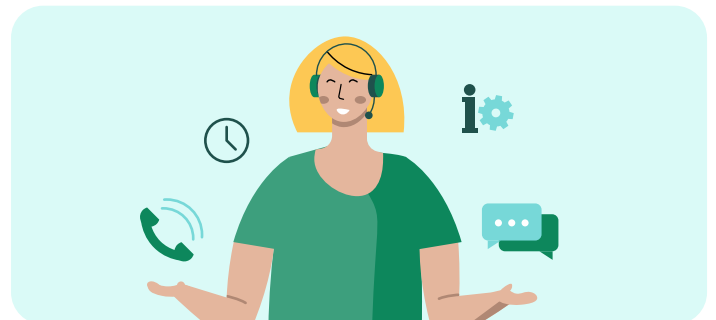
Through an easy-to-use digital platform, Rep Payees can access a centralized hub that allows them to manage all account information in one place. From tracking where their clients have spent to setting funding schedules — it's easy to manage True Link Visa Card settings at any time.



Mobile App For On-The-Go Spending Management

With the True Link Mobile App, Rep Payees have an easy way to manage a client's True Link Visa Card while on the go. With the Mobile App, you can:

- Manage multiple client accounts
- Send disbursements to Visa cards
- Review when and where funds are being spent
- Upload client purchase receipts
- View transaction history for SSA audits



Empathetic and Specialized Customer Support Team

Our support team is made up of empathetic, highly-specialized team members who are specifically trained in helping those who care for people with complex needs. As Rep Payees may have a unique responsibility in serving those who need help managing their finances, our team works to make everyone feel comfortable knowing that they, and their Rep Payees, can get the help they need when it's needed most. Our team offers support through:

- A customer phone line with live support between 9am and 8pm ET, Monday to Friday
- Emails and voicemails get responses 365 days a year, including weekends and holidays
- An online help center that offers a quick way to find answers to common questions

How True Link Helps Real People



Diana S.

"I am a Representative Payee for 55 people. True Link has been such an easy product to use, simple and whenever I have had to reach out for help the response time has always been excellent!"



Rick

"Well-designed system. Easy setup, many options for managing and monitoring card use. Mobile app works well. You can reach a real person for support if needed."



Ed M.

"I've had an account with True Link Financial for a few years now and every time I had an issue they would be able to resolve the issue quickly and get me back on track. [...] Great and knowledgeable employees and they treat you with respect. Great Company."



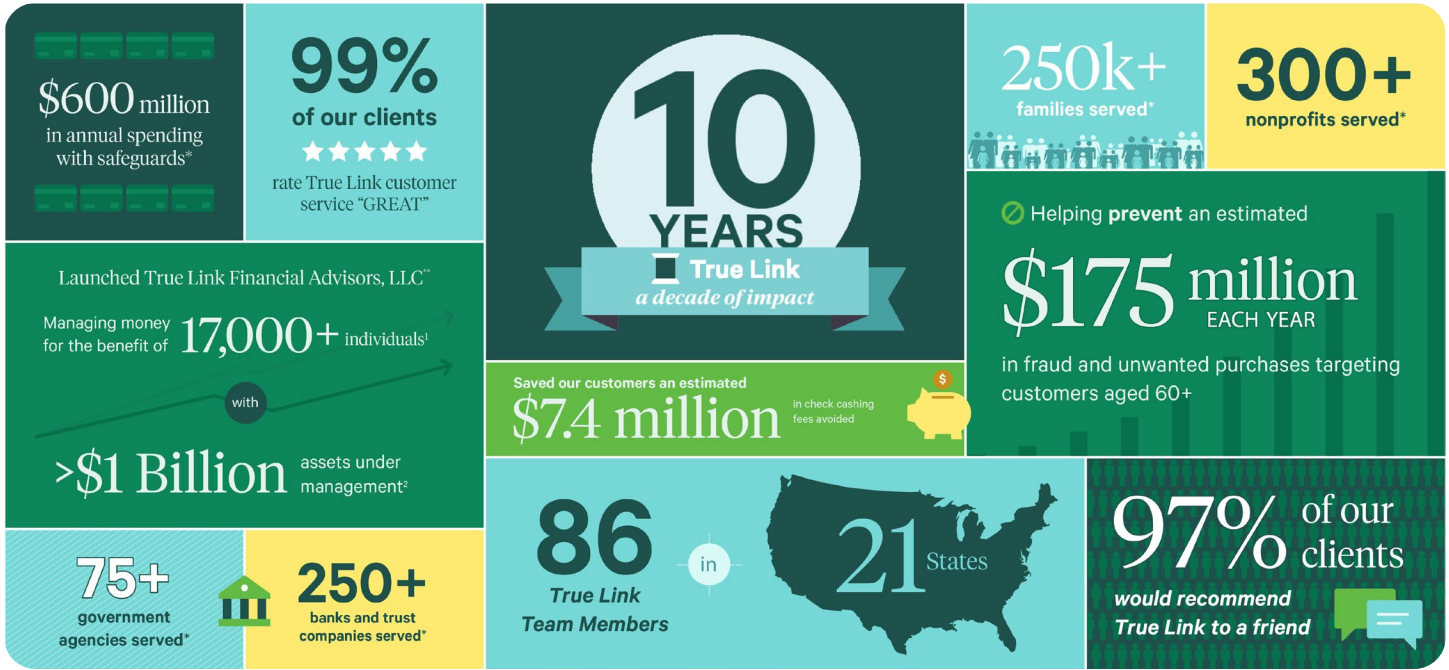
Kari

"Our agency just started using True Link to help over 300 people we are Rep Payee for to get faster and more secure access to their personal spending. Their team was a huge help in getting everything set up in the True Link system, cards received and activated, and in answering so many questions on how to best serve the people we are payee for using the system reports, information and options."

Background and Impact

When our Co-founder Kai Stinchcombe noticed his grandmother's dementia was complicating her financial health, he set out to find a solution. Looking to make a positive impact, he started True Link to help all people with complex needs better protect their finances and maintain their independence. True Link today helps provide life-changing financial solutions for people with complex needs and the people who care for them. We're honored to serve those who are aging, living with disabilities, and in recovery — and their families and professional caregivers — day in and day out.

A Decade of Impact



Get started

Learn how True Link can help make your days easier
and your clients' lives better.

This card is issued by Sunrise Banks N.A., St. Paul, MN 55103, Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card can be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.

* Based on True Link analysis as of 7/31/2023.

** Investment Management Services are provided through True Link Financial Advisors, LLC, (the "Adviser"), registered with the U.S. Securities and Exchange Commission ("SEC"). Registration with the SEC does not imply a certain level of skill or training nor does it constitute an endorsement by the SEC.

¹ Number of trust beneficiaries served by trusts for which True Link Financial Advisors, LLC serves as investment advisor as of 1/24/2023.

² Assets under management with True Link Financial Advisors, LLC as of 1/24/2023.

Nothing contained herein should be construed as investment, tax, or legal advice. Always consult the appropriate advisor for your specific situation.