Helping governments deliver emergency aid—A partnership with Mastercard®

The coronavirus pandemic is an unprecedented public health challenge. But it’s also a major economic challenge. Governments everywhere have struggled to continue providing services to low-income residents who have lost their jobs as a result of shutdowns or the economic downturn. The situation was especially dire in Los Angeles, where by mid-April only 45 percent of county residents still had jobs. Local government leaders knew they needed to get money into the hands of people whose livelihoods had been affected by the stalled economy, and they knew they needed to act fast.

Case study

To address this challenge Oracle and Mastercard rapidly deployed an emergency aid solution to direct financial assistance to people whose livelihoods were hardest-hit by the pandemic, including low-wage hourly workers who had jobs in homes and restaurants, seasonal workers, day laborers, street vendors, and self-employed individuals. As known in Los Angeles, “The Angeleno Card,” powered by Mastercard’s City Possible program and Oracle’s Customer Experience software suite, provides prepaid cards to qualifying individuals screened through an online application process.

The “Angeleno Card” solution was delivered to the residents of Los Angeles in just three short weeks.

450,000 resident applications managed and triaged
- Secure application process
- Dynamic, multi-channel user experience
- Lottery selection from eligible families

135,000 pre-qualified applicants
- Secure portal
- Real-time eligibility verification
- Document wizard for proof of claims
- Case records created to manage application, appointment, and outcome

50,000 appointments scheduled across 21 distribution centers
- 2X improvement in scheduling efficiency

$36M distributed in 3 weeks
- Fast and secured payout methods
- Choice in payment type
- Imbedded fraud prevention

Note: Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.
How it works

The Oracle-Mastercard partnership streamlines the end-to-end process of aid distribution. It combines a modern and responsive user interface that’s designed to integrate into existing websites with world-leading payment solutions to rapidly disburse funds to citizens in an emergency.

The modular solution can be integrated into existing website and deployed across any device for citizen access and convenience. The solution features a template-based policy automation tool that personalizes questions and answers. Business rules and policy are maintained through Word and Excel document templates designed for non-technical business users. The tool provides answers in plain English, linked to source policy documents, so citizens to see exactly what they are or aren’t eligible for, and why.

Oracle services

Oracle CX Cloud solutions have received top honors from independent observers including Gartner, Jupiter, Research, and Nucleus—as well as numerous leading other publications, and are implemented by Apex IT, a Certified Oracle Partner.

Mastercard solutions

Mastercard Send™ instant push to card payment and Mastercard virtual and physical Prepaid solutions provide a real-time payment platform. They allow governments to securely transfer funds, and beneficiaries to choose how to receive payouts through a flexible payment interface.
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