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Workers' Compensation Commission

February 27, 2026

Roland Franklin, Legal Counsel  
Government Efficiency & Legislative Oversight Committee  
P.O. Box 11867  
Columbia, SC 29211  
Via email to: [RolandFranklin@schouse.gov](mailto:RolandFranklin@schouse.gov)

RE: South Carolina Workers' Compensation Commission ePay Efficiency Study

Dear Roland,

We write today to provide the results of the Commission's efficiency study of its ePay system as requested by the House Legislative Oversight Committee (HLOC) (SCWCC Study Recommendation #2). As you may recall, the Committee requested that the Commission conduct a study to evaluate the efficiency of online payment of claims and report the findings to the HLOC. As reported in the Commission's November 2025 Annual RFI, also included with this correspondence, the Commission anticipated completing the study by February 28, 2026.

We are pleased to report that the study has been completed, and our ePay system has been successfully implemented. A copy of our results is provided for the Committee's review. We trust this information is responsive to the inquiry; however, we will gladly answer any additional questions from the Committee.

Thank you for working with us in completing the study. We found the information provided by the Committee both helpful and informative in continuing to refine and update our business practices.

Regards,

A handwritten signature in black ink, appearing to read "T. Scott Beck".

T. Scott Beck, Chairman  
South Carolina Workers' Compensation Commission

CC: [HCommLegOv@schouse.gov](mailto:HCommLegOv@schouse.gov)

## House Legislative Oversight Committee

### South Carolina Workers' Compensation Commission Study for Online Payments (ePay)

Results as of February 27, 2026

#### I. Background:

The SC Workers' Compensation Commission (Commission) entered into a partnership with Tyler Technologies (aka SC.Gov) and signed a work order to begin developing the Electronic Payment (ePay) System in May 2023 (Q2 of 2023). A limited pilot began in December 2023 (2023 Q4) with additional functionality made available in phases. The ePay system has been fully functional since February 2024.

The Commission's ePay system allows for the processing of electronic payments via credit card, debit card, or electronic check and uploading of the associated Commission forms (ex. Form 50 Hearing Request). External stakeholders can access the ePay system via the "eFile" link on the [wcc.sc.gov](http://wcc.sc.gov) agency website. Once a submission has been completed, stakeholders receive an email confirmation and a separate email receipt confirming a forms upload and associated payment. The ePay system removes the potential for payment delivery delays caused by the US Postal Service and allows submitters to save time and money printing a physical check. Once a submission has been processed by WCC Staff, this information is displayed in the "Claims Activities Window" in eCase for ease of reference by registered users. Electronic payments are automatically deposited in the designated accounts, and the forms are delivered electronically to the intended department. This decreases the potential for processing delays related to the misrouting of forms to the incorrect functional area.

Tyler Technologies, a 3<sup>rd</sup> party vendor, manages the electronic payment process and is responsible for providing technical support for external stakeholders that have difficulty making

electronic payments. They maintain the financial transaction data and are responsible for providing a secure online payment system. This is a proven eCommerce system, on state contract, and utilized by multiple state agencies.

Prior to the ePay go-live date, four online training sessions were coordinated by WCC IT in Q1 2024 and attended by over 450 participants. The final phase was deployed in February 2024. Since the inception of the project, the Commission has collected system and usage data and stakeholder feedback. This study summarizes the data collected and analyzes the results.

## **II. Data Collection:**

### **A. Payment Transaction Data**

The Commission began gathering data on the number of submissions with payment, the total amounts paid online, and the total amounts refunded or returned in March 2024. *See* attached chart Quarterly View: Q1 2024 – Q4 2025. According to the data collected, the number of electronic payments surged by over 175% between March 2024 (Q1) and June 2024 (Q2) during the initial rollout. Since then, the system has experienced an average increase of 7% per quarter (or 27.5% for the 8 quarters displayed) with no decrease in the number of submissions reported for any quarter. Annually, the amount of funds collected from online payments has increased from \$831,256 in 2024 to \$2,192,963 in 2025, a 164% growth increase year over year. *See* attached chart Annual View – ePay: 2024-2025. The largest growth has been in the Other Payments subsection, Self-Insurance Taxes. *See* attached chart Annual View – ePay: 2024-2025.

The only negative balance that was identified is displayed in the Quarterly Chart in Q2 2025. The commission received \$10,104 online in the ePay - Other Payments Category. However, we had a large NSF return in Self-Insurance Taxes for \$90,790 from the prior quarter (Q1 2025)

for a single business entity. This yielded the only negative quarter (-\$80,686) in Other Payments (or any other sub-section) since we began tracking ePay results Q1 2024.<sup>1</sup> See attached chart Annual View – ePay: 2024-2025.

### **B. Stakeholder Feedback**

The Commission's IT Department has been receiving feedback from stakeholders and making changes based on those requests since the system's inception. Additional submission types have been added, and we have also allowed supplemental documents to be uploaded with the updated submission types. Lastly, we added a freeform text field that allows external stakeholders to add their case management information or any other specific internal identifier to assist with internal payment reconciliation.

Some issues have been identified and reported to the Commission:

- Several high-volume filers were hesitant to utilize the system because of the processing fees associated with a submission (\$2.50 for any ACH or 4% of total amount for Credit/Debit).
- External and internal stakeholders do not receive confirmation or receipt emails when Microsoft Outlook experiences an outage.
- Several external stakeholders selected the incorrect submission type in the ePay Portal, and this delayed processing.
- Several insurance carriers only use electronic wire transfers, a specific type of electronic funds transfer, that is not supported by SC.Gov.

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<sup>1</sup> The delinquent self-insurance tax was recovered via check on 05/19/2025, but that physical payment is not displayed in ePay.

Of all four issues reported through feedback, none reported that they were not charged the intended amount or that they experienced payment delays or other payment processing issues.

### **III. Evaluation of Results:**

A successful payment system fulfills the following requirements: It provides a variety of payment methods, offers a stable, secure and intuitive point of sale system, provides clear customer support, and offers robust reporting options. The Commission's ePay system accepts all major credit cards (Amex, Mastercard, Visa, and Discover), debit cards and electronic checks. The online ePay portal is available 24 hours a day (except for very limited maintenance windows that are announced in advance). The portal is secure and the steps to make a payment have been optimized to only gather the necessary information. The customer service contact information (website, email and telephone) for SC.Gov and the Commission are displayed at the bottom of the submission page. There are two separate reporting websites that allow Commission staff to review the actual payment amounts by customer, transaction amounts, and returns/refunds. The dates can be adjusted to show a preferred reporting period (days, weeks, months, etc.). The submission documents are maintained by SC.Gov and can also be reviewed by Commission Staff when needed.

Evidence of the system's successful implementation is reflected by an increase in the total number of submissions (9,942 in 2024 to 14,982 in 2025). This is a 51% increase in total number of submissions by year and exceeded the goal of 20% growth annually. In addition, the total funds collected by year increased from \$831,256 in 2024 to \$2,192,963 in 2025, an increase of 164%. The total amount of payments processed electronically between Q1 2024 and Q4 2025 was \$3,024,219. See attached chart Annual View – ePay: 2024-2025. This growth exceeded our annual goal of 80% year over year.

Another metric to consider is the return and refund rate compared to the total percentage of payments processed. The average return and refund rate is 7% per quarter and has been decreasing for the last two quarters. Conversely, our average acceptance rate is 93%, which is above the 90% acceptance rate that is considered the benchmark for a healthy system.

The implementation of the ePay system has been successful for both internal and external stakeholders. The statistics provided in this study highlight strong growth in the total number of electronic payment transactions processed and the total amount of funds collected. Impressive growth quarter by quarter and annually are proven quantitative benchmarks to evaluate success.

However, the time saved, convenience of online payments and the immediacy of an email confirmation should also be considered when reviewing the effectiveness of this program. These qualitative metrics are difficult to measure but we assume a positive outcome based upon increased system usage.

#### **IV. Continual Process Improvement:**

The commission will continue to act on feedback received from internal and external stakeholders to maintain and improve the ePay system. Potential enhancements include automating the data transfer directly from SC.Gov into our Claims Management and Reporting System (Phase 4 in the legacy Modernization Project), and working with SC.Gov to accept additional EFT types.

**South Carolina Workers' Compensation Commission Study for Online Payments (ePay)**

**Quarterly View: Q1 2024 – Q4 2025**

IT Report Detail	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025	Total
<b>Online Submissions (ePay)</b>									<b>Fillings</b>
Submissions with Payment	967	2,692	3,042	3,241	3,377	3,711	3,890	4,004	24,924
Percent of Growth by Quarter	-	178%	13%	7%	4%	10%	5%	3%	27.5%
<b>Online Payments (ePay)</b>									<b>Payments</b>
Total Amount Paid Online	\$55,302	\$219,334	\$264,274	\$292,346	\$1,119,692	\$331,107	\$351,086	\$391,078	\$3,024,219
Fees	\$44,934	\$125,932	\$139,460	\$150,004	\$154,867	\$167,458	\$174,248	\$178,950	\$1,135,853
Fines	\$5,550	\$87,212	\$121,650	\$139,132	\$124,785	\$244,335	\$170,968	\$195,256	\$1,088,888
Other Payments*	\$4,818	\$6,190	\$3,164	\$3,209	\$840,040	-\$580,686	\$5,871	\$16,872	\$799,478
<b>Returns / Refunds (ePay)</b>									<b>Refunds/Returns</b>
Total Amount Refunded / Returned	\$1,475	\$3,339	\$4,427	\$32,906	\$5,328	\$106,590	\$28,757	\$17,180	\$200,002
% of Total Payments	3%	2%	2%	11%	0.5%	32%	8%	4%	7%

\*Other Payments – This category includes Conference Registrations, Appeals, Copy Requests, Self-Insurance Membership Applications, and Self-Insurance Taxes.

**Annual View – ePay: 2024 - 2025**

Type	2024	2025	Total	% Change From 2024 - 2025
Number of Online Payments	9,942	14,982	24,924	51%
Fees	\$460,330	\$675,523	\$1,135,853	47%
Fines	\$353,544	\$735,344	\$1,088,888	108%
Other	\$17,381	\$782,097	\$799,478	4400%
Total Amount Paid Online	\$831,256	\$2,192,963	\$3,024,219	164%

House Legislative Oversight Committee  
Request for Information about Committee Recommendations and Internal Changes, 2025

Agency: Workers' Compensation Commission  
Data study adopted: 2025

Instructions: Provide the following information on the progress of the recommendations or internal changes.

[Click here to view study](#)  
[Click here to view agency page](#)

Made To	Study of	Rec or Internal Change	Rec or Internal Change Number	Description	RFI Year	RFI #	Agency Responses		Does this refine one or more agency processes and save/repurpose employee hours? (Yes/No)	Are there anticipated savings? (Yes/No)	Other Benefits Realized from Implementing Recommendation or Internal Change, if any (e.g., results of agency performance measures and outcomes that improved)	Other Drawbacks Realized or from Implementing Recommendation or Internal Change, if any	Additional Comments (optional)	
							Status of Implementation (Complete, In progress, Partially implemented -No plans to implement further; Not yet started - Plans to implement; Not yet started - No plans to implement)	Date of 100% Completion - Actual or Anticipated, if not yet complete (mm/dd/yyyy)						
Workers' Compensation Commission	Workers' Compensation Commission	Recommendation	1	The Committee recommends that the Commission conduct a study to determine the effectiveness of the SCDOR pilot program.	2025	1	Not yet started - Plans to implement	3/31/2026	The Commission's first return received from the GEAR program was received in the first quarter of FY25. The program has not been in place long enough to conduct a study to evaluate its effectiveness.	Yes	No	The Agency will increase the amount of fines on penalties collected from non-compliant employers without significant efforts from staff.	None	Any anticipated net savings are approximate pending completion of the study in March 2026.
Workers' Compensation Commission	Workers' Compensation Commission	Recommendation	2	Once the Commission's case management system is fully upgraded, the Committee recommends that the Commission conduct a study to evaluate the efficiency of online payment of claims and report the findings to the House Oversight Committee within six months of publication of this report.	2025	1	Not yet started - Plans to implement	2/28/2026	The Commission's case management system is in the process of being upgraded. However, the online claims payment upgrades are complete. Prior to this time, there was not sufficient information to evaluate its effectiveness.	Yes	No	By offering electronic payment we have enabled our stakeholders to pay filing fees, fines, penalties, and self-insurance taxes with greater speed and efficiency, and security.	Increased monitoring of online transactions and balance reconciliations have increased staff workloads straining the internal accounts payable department.	Preliminary findings will be provided by February 28, 2026.
Workers' Compensation Commission	Workers' Compensation Commission	Recommendation	3	The Committee recommends that the Commission conduct a study to determine the funding needed for Commission security.	2025	1	Complete	3/30/2024	N/A	No	No	Increased level of security for Commission employees and Commissioners.	None	
Workers' Compensation Commission	Workers' Compensation Commission	Recommendation	4	The Committee recommends that the Commission post contact information for the Insurance Fraud Division of the Department of Insurance conspicuously on the agency's website to provide a way for the public to report fraud, waste, abuse, and wrongdoing specific to workers' compensation benefits.	2025	1	Complete	8/15/2025	N/A	No	No	None	None	Completion date provided is approximate
Workers' Compensation Commission	Workers' Compensation Commission	Recommendation	5	The Committee recommends that the Commission identify key positions within the Commission that may be vacant within the next five years and develop a plan for individuals to assume those positions.	2025	1	In progress		The Commission has succession plans in place for key employees; however, this remains an ongoing effort as the plans are continually revised and updated.	Yes	No	The Commission will retain the years of institutional knowledge that would have otherwise been lost to staff attrition.	This process has highlighted the need for additional cross training for staff.	
Workers' Compensation Commission	Workers' Compensation Commission	Recommendation	6	The Committee recommends that the Commission request the Office of the State Inspector General (SIG) conduct an employee satisfaction survey.	2025	1	Complete	2/18/2025	N/A	No	No	N/A	There is no way to discern from the survey responses if employees were reacting to agency conditions or general economic conditions and national trends.	
Workers' Compensation Commission	Workers' Compensation Commission	Recommendation	7	The Committee recommends that the Commission amend the title to S.C. Code Regs. 67-206 to clarify that the provisions of the regulation apply only to a claimant filing a claim with the Commission. The Committee further recommends that following the submission of the amended regulation to the General Assembly, the General Assembly approve S.C. Code Regs. 67-206 as amended.	2025	1	In progress	6/1/2026	The Commission has submitted the proposed language for the amendment to the Legislative Council for publication in the State Register per the procedure outlined in S.C. Code Ann. 1-23-110 / 1-23-120	No	No	Clarification for the benefit of agency stakeholders.	None	Date provided is approximate and depends on legislative action.
Workers' Compensation Commission	Workers' Compensation Commission	Recommendation	8	The Committee recommends that the Commission amend S.C. Code Regs. 67-411 to provide that an employer files a claim when the employer files a WCC Form 12A with the Commission and that a claim is deemed to have been filed even if the employer's representative subsequently denies the case by filing a WCC Form 19 pursuant to S.C. Code Regs. 67-414(B). The Committee further recommends that following the submission of the amended regulation to the General Assembly, the General Assembly approve S.C. Code Regs. 67-411 as amended.	2025	1	In progress	6/1/2026	The Commission received relevant stakeholder comment relating to the proposed language of the regulation. The Commission has contacted the HLOC for additional guidance on the proposed language and the intent of the regulation.	No	No	N/A	Statutory conflict with S.C. Code Ann. 42-15-40.	Proposed amendments to Regulation 67-411 were withdrawn pending additional guidance from the HLOC.