

3805 - ELECTRONIC BENEFITS TRANSFER (EBT)

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| REQUIREMENT | Food Stamp (FS) benefits are issued in the form of an electronic funds transfer (EFT) using an electronic benefits transfer (EBT) card and personal identification number (PIN). |
| BASIC CONSIDERATIONS | <p>FS benefits are issued when a case is approved through the SUCCESS system or when benefits are added to an account manually. A case approved through SUCCESS sends that information to the EBT Application System (EBTAS). EBTAS then sends that information to JP Morgan Electronic Financial Services, Inc. (JPM EFS) where it can be seen at the JPM Web Admin site. When a case is set up through EBTAS that information is also sent to JPM EFS.</p> <p>JPM EFS/EBTSPS/ Admin Terminal is available through an intranet link. That link is https://ebtadmin.dhr.state.ga.us/LoginScreen.do</p> <p>EBT Card EBT accounts are established upon certification of the case on SUCCESS or by account Setup by the worker in the EBT Application System (EBTAS). An EBT card will be sent to the A/R. A card mailer, tips card and handbook to explain how to use the card will accompany this card. EBT cards will not be created for subsequent cases on the same client ID. EBT cards have sixteen digits. The first seven digits are 5081 480 and are the Georgia identifier.</p> <p>EXCEPTION: Georgia Disaster FS EBT cards begin with 5081 489.</p> <p>The phone number for J P Morgan Customer Service is on the back of the card and in the training guide. That number is 1-888-421-3281. Customers can also access Customer Service and View account information online by logging onto www.ebtaccount.jpmorgan.com.</p> <p>Upon receipt of the initial EBT card, the A/R must call Customer Service to activate the card.</p> <p>EXCEPTION: GA Disaster FS EBT cards are active upon receipt.</p> <p>The A/R will have only one card per client ID to access all EBT accounts. The client ID in SUCCESS and EBT equals the case number in JPM.</p> |

**BASIC
CONSIDERATIONS
(cont.)**

EBT Card Requests for replacement EBT cards due to lost, theft or damage may be ordered by:

▶ calling J P Morgan Customer Service
or

▶ having the county worker request a replacement card in EBTA
by accessing on EBTA screen 14.

(This must be done by the county when JPM EFS does not have the A/R's current address on record.)

Replacement EBT cards arrive activated.

**Personal
Identification
Number (PIN)**

Once an EBT account is set up the EBT card is produced and mailed. A randomly assigned PIN is sent to the recipient in a separate envelope. A PIN is a four digit code that accesses and secures an EBT account.

An A/R may choose a different PIN by a call to Customer Service to select a new PIN. The A/R will key in the PIN of their choice on the telephone keypad. The PIN will be effective immediately.

Four incorrect PIN attempts will lock an EBT account until midnight of the day the fourth attempt is made.

The replacement of an EBT card does not produce a new PIN.

Access Sites

FSP EBT accounts can be accessed through point of sale (POS) devices at retailers who carry the QUEST logo.

**Account
Setup**

EBT accounts are set up:

▶ when an initial case is processed in SUCCESS and A/R has never had a GA EBT account

▶ when worker manually sets up an account on Screen 3 (Account Set Up) in EBTA

**BASIC
CONSIDERATIONS
(cont.)****Account Setup**

Assigning additional AU and or clients IDs assigned in SUCCESS, creates new account numbers which are then displayed in EBTAS. The most current account number in EBTAS is the one that should be used for data entry transactions. JPM defaults to the original account number.

Account Status

Posting benefits to an account as a result of SUCCESS process or a worker manually adding benefits to an EBT account, changes the account to active status in EBTSPS.

EBT accounts will not be assigned a dormant status.

EBT accounts not debited for six months may have unused benefits recouped to repay any outstanding claims.

**Expunged
Benefits**

Expungement is the removal of a credit balance from the EBT account. This process occurs when benefits no longer belong to the account holder. After twelve months of inactivity benefits are expunged from the account one month at a time, first in first out as each month ages to 365 days.

PROCEDURES**Cards/PINS
Received at
County Office**

EBT cards and PINS may be received at county DFCS offices for different reasons. For example, a lost card may be found in the community; A/R may return their card or PIN as they are no longer interested in participating in the program; A/R may not have a home address therefore their mail is delivered to DFCS; A/R may have difficulty receiving their mail at their home address therefore their mail is delivered to DFCS, etc. EBT cards or PINS received at the DFCS office must be accounted for and secured properly. [EBT Form 2, Control Forms\FORM EBT 2.doc](#) Log-County Office - EBT Cards and [EBT Form 3, Control Log - County Office – PINS](#) are examples of the information that must be maintained on EBT cards and PINS received at DFCS.

EBT PINS may be destroyed upon receipt. They must be logged in and shown as disposition by destruction.

EBT cards, which have been mailed to the DFCS office, will be retained for at least 60 days. At the end of that time period, if the A/R has not picked up the card, the card should be destroyed. The destruction of EBT cards requires a witness.

EBT cards returned to the office (found, unwanted, etc.) must be logged in and then can be destroyed immediately upon receipt.

When EBT cards and PINs are maintained at the county office in order that an agency representative can handle an A/R's financial dealings, [EBT Form 4 - Control Log – Receipt of Card/PIN - Benefit Representative/Guardian](#) must be maintained to document the receipt of these EBT cards and PINs.

PROCEDURES

**Accounts Accessed
By Agency
Employees**

It is necessary for agency employees to complete EBT transactions for A/R's from time to time as a part of their job. To assure the safety of A/R's accounts and to protect workers, the following procedures must be followed:

- 1) The County Director (or designee) must complete an [EBT Form 7-EBT Card/PIN Sign Out Authorization Form](#) for each worker authorized to transact A/R's accounts. This form is completed on a per case basis.
- 2) Cards and PINS maintained at the county office for A/R's must be logged in upon receipt and out/in whenever used on [EBT Form 5 - Control Log. EBT Card Sign In/Sign Out - Benefit Representative/Guardian](#) and [EBT Form 6, Control Log - EBT PIN Sign In/Sign Out - Benefit Representative/Guardian](#). The cards and PINs must be stored in separate locations in the county office.
- 3) Each time an agency employee completes an EBT transaction for an A/R they must complete an [EBT Form 8-Family Service Worker/Recipient Receipt](#) and maintain a copy in the A/R's Social Service record.

**Manually Issued
Benefits**

Benefits can be manually issued to an EBT account when one of the following occurs:

- ▶ benefits cannot be issued via SUCCESS due to system problems
- ▶ an administrative law judge directs the county to pay a corrective on a closed case
- ▶ a corrective would be offset to repay a claim and the offset is not appropriate. (e.g., hardship situations)

The county will send the request for manual issuance to the OFI Section at the State Office via [EBT Form 9 - Request for Manual Issuance of Benefits](#) for approval. EBT/IT will process the manual issuance and fax confirmation back to the county. The case should be brought to final in SUCCESS, for the ongoing month at the time the manual issuance request is submitted, if appropriate. A "Y" must be entered in the Pre ISSN field on the MISC screen for each month benefits are being issued as manual issuances to prevent issuance of duplicate benefits. The amount and months of the manual issuance(s) will be entered in SUCCESS by the OFI Section at the State Office.

PROCEDURES

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| Voiding Benefits | <p>When appropriate for policy reasons, FS benefits may be voided by the county worker in EB-TAS from the time the benefit information is sent to EBT through the day prior to being posted in the A/R's EBT account.</p> <p>Only full month's benefit amounts are voided.</p> <p>Benefits waiting to be posted to an A/R's EBT account can be viewed in JPM in the Pending Benefit Inquiry function.</p> <p>Only ongoing monthly benefits can be voided. Initial benefits, restorations, correctives and/or supplementals cannot be voided.</p> |
| Reobligation | <p>Benefits can be reobligated from one EBT account to another in the case of death or an extreme emergency. The accounts must have different A/R IDs and AU IDs. The benefits being reobligated must be reobligated to an account of the same type-FS to FS. The county will send the request for reobligation to the OFI Section at the State Office via EBT Form 10 - <i>Request for Reobligation of Benefits</i> for approval. The OFI Section will process the reobligation and send confirmation back to the county.</p> |
| Erroneous Debits | <p>EBT accounts are sometimes erroneously debited preventing an AU from access to the benefits for which it is eligible due to a system error. When this happens the A/R must call Customer Service and file a claim. The A/R must provide the card number, the date the error occurred, the dollar amount of the erroneous debit, and the location where the error occurred. Erroneous debit claims must be resolved within 30 days.</p> <p>NOTE: The A/R is not eligible for restored benefits via SUCCESS as a result of an erroneous debit. The correction is made directly by JPM to the EBT account.</p> |

PROCEDURES
(cont.)**Adjustment
Rule**

In the situation of an EBT system problem, which causes an account to be debited or credited incorrectly, a retailer may request the account be corrected. A/R will be sent a FS EBT Adjustment Notice from EBTAAS which explains:

- ▶ the reason for the error
- ▶ the place, date, time the error occurred
- ▶ the amount of the error
- ▶ that the amount will be recouped from their account. If the full amount is not available in their account, the debit will be made the next month
- ▶ Right to a Fair Hearing

Questions and hearing requests regarding these situations will be directed to the Personal Advocates at the State Office.

The hearing will be conducted with the EBT State Office Unit testifying for the agency.

The Personal Advocates will send copies of the hearing packet to the State Office EBT Unit. The Personal Advocate will list State Office EBT Unit as a subpoenaed witness on the hearing packet.

The Personal Advocate will complete the pending hearing field in EBTSPS to indicate an adjustment hearing is pending. Once the hearing decision is rendered, the Personal Advocate will update EBTSPS and the action will/will not be taken on the account, unless the hearing decision is such that a debit should be made.