

	<b>GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES TANF POLICY MANUAL</b>			
	<b>Chapter:</b>	<b>1900</b>	<b>Effective Date:</b>	<b>November 2023</b>
	<b>Policy Title:</b>	<b>Electronic Benefits Transfer</b>		
	<b>Section Number:</b>	<b>1910</b>	<b>Previous Policy #:</b>	<b>MT 69</b>

## ELECTRONIC BENEFITS TRANSFER

### REQUIREMENTS

Cash assistance is issued via Electronic Benefits Transfer (EBT).

### BASIC CONSIDERATIONS

Cash assistance is issued when a case is approved through the Integrated Eligibility System (IES) or when benefits are added to an account manually. When a case is approved through IES that information is passed to the EBT Application System (EBTAS). EBTAS then sends that information to the State's EBT Service Provider. When a case is set up directly through EBTAS that information is also sent to the State's EBT Service Provider.

### Way2Go Card

When an account is set up via certification of the case on IES, a Way2Go Debit MasterCard is sent to the Applicant/Recipient(A/R). The card is accompanied by a card mailer and a training guide to explain how to use the card.

#### **General Way2Go Card Info:**

**Activation:** Upon receipt of the initial Way2Go card, the A/R must activate the card and select a PIN. This can be done either by calling Customer Service (1-800- 656-1347) or through the Way2Go website ([www.goprogram.com](http://www.goprogram.com)). This contact information is included on the back of the card and in the training guide. The A/R will need to provide their Date of Birth (DOB) and Social Security Number (SSN) to complete the activation process.

**Note:** If the A/R's SSN in IES is unknown, not entered in the system, or listed in the system as all zeros, then the SSN field in the Way2Go administrative terminal will default to their Client ID Number. In this type situation, the A/R will need to provide their DOB and Client ID Number (if there is no SSN) in order to complete the activation process.

**Protective Payee Card Activation:** Protective Payees must activate their Way2Go card by contacting Customer Service (1-800-656- 1347) or through the Way2Go card website ([www.goprogram.com](http://www.goprogram.com)) and providing the following information:

- Cases established prior to 5/2013 -Provide the A/R's DOB and SSN.
- Cases established in or after 5/2013 -Provide payee's DOB as 01/01/1990 and A/R's SSN.

**Replacement Cards:** When a Way2Go card is lost, stolen or damaged, the Customer can order a replacement card by calling Customer Service (1-800-656-1347) to request a replacement card. A customer may receive one free replacement card per year. A card replacement fee in the amount of \$5.00 will be assessed for each additional replacement card.

Replacement cards must be activated prior to use and the A/R must choose the same PIN or enter a new one.

#### **Other Way2Go card Facts:**

- Way2Go card have sixteen digits of which the first six digits (544679) are the Georgia identifier.
- The cardholder's IES/EBT Client ID is used as the Case Number in the Way2Go administrative terminal.
- Only one Way2Go card per Client ID is created to access all EPC accounts.
- A Way2Go card is not created for subsequent cases with the same Client ID.

#### **Personal Identification Number (PIN)**

PINs are initially selected during the card activation process. If at any time the customer chooses to change their PIN, they can do so by calling Customer Service (1-800-656-1347) or going online ([www.goprogram.com](http://www.goprogram.com)). A newly assigned PIN is effective immediately.

Four incorrect PIN attempts will lock an Electronic Payment Card (EPC) account until midnight of the day the fourth attempt is made.

#### **Access Sites**

The Way2Go card is accepted at merchants and bank locations nationwide everywhere the Debit MasterCard Acceptance Mark is displayed.

#### **Appropriate Use of Way2Go Cards**

TANF cash assistance funds or the TANF Way2Go card may be used to purchase food or non-food items, such as diapers, sanitary items for women, soap, clothing, deodorant, gasoline, etc.

## Inappropriate Use of the Way2Go Card

It is strictly prohibited to use the TANF cash assistance funds or Way2Go card to withdraw cash or perform transactions at liquor stores, casinos, poker rooms, adult entertainment business, bail bonds, night clubs/salons/taverns, bingo halls, racetracks, gun/ammunition stores, cruise ships, psychic readers, smoking shops, tattoo/piercing shops, and spa/massage salons. Use of cash assistance funds or the TANF Way2Go card at these establishments or businesses will constitute an intentional program violation-fraud on the part of the benefit recipient.

**Note:** Refer to Section 1385 to learn more about Intentional Program Violations and penalties associated with non-compliance.

## Surcharges and Transaction Fees

An ATM owner may levy a surcharge or access fee for transactions. Surcharge fees must be posted.

The following transactions are provided at no charge: Deposit notification, Purchases (PIN or signature), Bank teller cash withdrawals, and ATM balance inquiries.

Way2Go card holders are responsible for the fees associated with the following transactions:

- ATM cash withdrawal ONLY at Money Pass and Comerica Bank Locations
  - Two free per deposit each month
  - One free per month if no deposit in that month
- A charge of \$1.50 per withdrawal is assessed after the free withdrawals are used. Free cash withdrawals expire at the end of the calendar month.
- ATM cash withdrawal at ATM, other than Money Pass and Comerica Bank Locations
  - \$1.50 per withdrawal -surcharge fee may apply
- Monthly account access via IVR (telephone)
  - Five free calls per month

A charge of \$0.50 each call is assessed after the free calls are used. Free transactions expire each month.
- International ATM Balance Inquiries - \$1.50 per inquiry
- International ATM Cash Withdrawal - \$1.50 per withdrawal plus 3% of the transaction amount. Also, a currency conversion fee will be added.
- Card Replacement - \$5.00 per replacement
- Expedited\* card delivery - \$15.00 per request (\*Two-day delivery; business days only)

Instant mobile balance request (one free per deposit each month) A charge of \$0.10 each request is assessed after the free call is used.
- Card Inactivity Fee (after 12-months of no activity) - \$1.25 each month.

## **Expungement**

Once funds are deposited into an active account, they become the sole possession of the cardholder and therefore cannot be expunged. If funds are posted to an account that is not activated and remains inactive after a determined amount of time may be expunged as can funds that have gone through the escheatment procedures.

## **Escheat Process (Deceased Card Holders)**

Funds remaining in the account of a deceased card holder are subject to state probate laws and therefore must be indemnified by either the State or the administrator of the cardholder's estate before the account can be closed and funds disbursed by check to the authorized entity.

The card holder's Estate Executor can initiate the Escheat Process by calling Customer Service (1-800-656-1347) to make a customer service request and be assigned a "ticket". This ticket is assigned to a staff member who contacts the estate representative and requests the appropriate paperwork which the State's EBT Service Provider and Reconciliation Unit determines. The following documentation is required:

- Letters of Probate and Identification of the Estate Executrix.
- Death Certificate
- Court Order for Special Circumstances
- Exception Situations and Conditions

The State's EBT Service Provider is responsible for processing the Funds Request for deceased card holders. Comerica Bank issues and mails the check to the requesting entity.

## **Cards Received at the County Office**

Way2Go cards can 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 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.

This list is not all-inclusive.

All Way2Go cards received at a DFCS office must be accounted for and secured properly. Counties must maintain the EBT Form 2, Control Log-County Office - EBT Cards for all Way2Go cards received at DFCS.

- Way2Go cards mailed to the DFCS office will be retained for at least 60 days. At the end of that time, if the A/R has not picked up the card, the card must be destroyed.

- Way2Go cards that are returned to the office (found, unwanted, etc.) must be logged in and then can be destroyed immediately upon receipt.

*The destruction of Way2Go cards requires a witness.*

EBT Form 4 - Control Log -Receipt of Card/PIN -

Benefit Representative/Guardian must be maintained to document the receipt of Way2Go cards maintained at the county office in order that an agency representative can handle an A/R's financial dealings.

### **Accounts Accessed by Agency Employees**

Safeguards are in place for the protection of the EPC accounts as well as for agency staff if it becomes necessary for the agency to complete EPC transactions on behalf of the AU. 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) Way2Go cards 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 I6, Control Log - EBT PIN Sign In/Sign Out - Benefit Representative/Guardian.
- 3) Each time an agency employee completes an EPC 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.

The Way2Go card and PIN must be stored in a separate location in the county office.

### **Manually Issued Benefits**

Benefits can be manually issued to a cash account when one of the following occurs:

- benefits cannot be issued via IES due to system problems
- an administrative law judge directs the county to pay a corrective on a closed case.

The county will send the request for manual issuance to the OFI/TANF Unit at the State Office via EBT Form 9 – Request for Manual Issuance of Benefits for approval.

The State Office EBT Unit will process the manual issuance and email confirmation back to the county and the OFI/TANF Unit. The case should be brought to final in IES for the ongoing month at the time the manual issuance request is submitted, if appropriate. The amount and months of the manual issuance(s) will be entered in EBTAS by the OFI Section at the State Office.

The case manager may have to code the system to prevent the issuance of duplicate benefits if reopening a previously closed case or approving a new application for a month for which cash assistance has been manually issued.

## **Voiding Benefits**

When appropriate for policy reasons, cash can be voided by the EBT unit from the time the cash benefit information is sent to EBTAS and within 72 hours from the time the ACH deposit is released from the State's bank and sent to the State's EBT Service Provider, and prior to the deposit availability date indicated in the ACH deposit file.

Only full month's cash assistance amount can be voided.

Only ongoing monthly cash assistance can be voided. Initial payments, restorations, correctives and/or supplemental payments cannot be voided.

## **Erroneous Benefits**

EPC accounts are sometimes erroneously debited preventing an AU from accessing the benefits for which it is eligible due to 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.

**NOTE:** The A/R is not eligible for restored benefits through Gateway because of an erroneous debit. The correction is made directly by the State's EBT Service Provider to the EPC account.

## **EPC Skimming**

Skimming involves the use of electronic equipment to capture a recipient's Way2Go card information without the recipient's knowledge.

Offenders can create a counterfeit card and steal the TANF recipient's benefits. Equipment used to capture the card information can be installed on ATMs or any third-party point of sale device.

If a TANF recipient believes that their TANF benefits have been stolen or skimmed, the recipient must contact Customer Service at 1-800-656-1347 to file a claim. The A/R must provide verification of their identity and other information related to the incident as requested by Customer Service.

**NOTE:** The A/R is not eligible for restored benefits through Gateway because TANF benefits were skimmed. An investigation will be conducted by the State's EBT Service Provider, and the A/R will be notified of the results of the investigation.