	GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES FOOD STAMP (SNAP) POLICY MANUAL			
	Chapter:	**3800**	**Effective Date:**	**October 2023**
	Policy Title:	**Electronic Benefits Transfer (EBT)**		
	Policy Number:	**3805**	**Previous Policy #:**	**MT-66**

ELECTRONIC BENEFITS TRANSFER (EBT)

REQUIREMENTS

Supplemental Nutrition Assistance Program (SNAP) benefits are issued to an Electronic Benefits Transfer (EBT) card using an Electronic Funds Transfer (EFT) process and a client-established Personal Identification Number (PIN).

BASIC CONSIDERATIONS

SNAP benefits are issued when a case is approved and authorized through the Gateway system or when benefits are added to an account manually. A case approved through the Gateway system sends that information to the EBT Application System (EBTAS). EBTAS then sends that information to the EBT Service Provider's Electronic Payment Processing and Information Control (EPPIC) Administrative Terminal, where the authorized benefit is posted to the customer's account.

The EPPIC Administrative Terminal (AT) is available through an intranet link. That link is https://138.69.25.74:51532/gaebtmanage/login.eppic.

EBT Card

EBT accounts are established upon authorization of the case in the Gateway system or the EBT Unit can setup an account online in EBTAS. An EBT card will be sent to the applicant/recipient (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 six digits on the EBT card are 5081 48 and are the Georgia identifier.

EXCEPTION: Georgia Disaster SNAP EBT cards begin with 5081 489.

The phone number for Conduent Customer Service is on the back of the card and in the card mailer. The Service Provider's customer service phone number is 1-888-421-3281. Customers can also access Customer Service and view account information through the online portal by logging onto: https://www.connectebt.com/gaebtclient/.

EBT Card (cont.)

Once an EBT account is set up the EBT card is produced and mailed. Upon receipt of the initial EBT card, the A/R must call Customer Service (1-888-421-3281) to activate their initial card and select a PIN.

EXCEPTION: GA Disaster SNAP EBT cards are active upon receipt.

The Head of Household (HOH) will receive one EBT card to access all SNAP benefits for the entire household. The Client ID in the Gateway system and EBT equals the case number on EPPIC AT.

Requests for replacement EBT cards due to loss, theft or damage may be completed by calling Conduent Customer Service, through the online portal or by having the county worker request a replacement card through the State Office EBT Team at EBT@dhs.ga.gov. Replacement cards are mailed in active status; the existing PIN will transfer to the new card.

Personal Identification Number (PIN)

An A/R may change their PIN by making a call to Customer Service or through the EBT online portal. The A/R will select the PIN of their choice and the new PIN will be updated effective immediately.

If the customer makes four (4) incorrect PIN attempts, the EBT account will be locked until midnight of the day the fourth attempt is made.

Access Sites

SNAP EBT benefits 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 the Gateway system and/or if the A/R has never had a GA EBT account.

Assigning additional EDG numbers and/or Clients IDs in the Gateway system 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. The EBT Service Provider defaults to the original account number.

Account Status

EBT accounts not debited for six months (180 days) may have stale unused benefits that can be used to repay any outstanding claims.

Expunged Benefits

Expungement is the removal of a benefits from an EBT account. This process occurs when there has been no credit or debit activity initiated by the client. Once benefits are expunged, they can no longer be accessed by the household. After 9 months of inactivity, benefits are expunged from the account one month at a time, first in first out as each month ages to 274 days. Any client-initiated debit or credit will stop the expungement process and the 274-day clock resets to zero.

Cards Received at County Office

EBT cards 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 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, or A/R may have difficulty receiving their mail at their home address therefore their mail is delivered to DFCS. EBT cards received at the DFCS office must be accounted for and secured properly.

EBT cards, which have been mailed to the DFCS office, will be retained for at least 60 days. If the A/R has not picked up the card at the end of 60 days, 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 are maintained at the county office for an agency representative to handle an A/R's financial dealings, they must complete an EBT Form 4 - *Control Log – Receipt of Card/PIN - Benefit Representative/Guardian* and it must be maintained to document the receipt of these EBT cards.

Accounts Accessed by Agency Employees

It is necessary for agency employees to complete EBT transactions for A/Rs from time to time as a part of their job. To insure 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 Sign Out Authorization Form* for each worker authorized to transact A/R's accounts. This form is completed on a per case basis.

Accounts Accessed by Agency Employees (cont.)

2) Cards maintained at the county office for A/Rs 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 PIN information 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 the Gateway system 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 Food and Nutrition Unit within the OFI Section at the State Office via EBT Form 9 - *Request for Manual Issuance of Benefits* for approval. The EBT Unit will process the manual issuance and email confirmation back to the county. The case should be brought to final in the Gateway system 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 the Gateway system by the SNAP Field Program Specialist in the Quality Section or the SNAP Policy Specialist in the Food and Nutrition Unit at the State Office.

Voiding Benefits

When appropriate for policy reasons, pending SNAP benefits may be voided in EBTAS from the time the benefit information is sent to EBT through the day prior to being posted in the A/R's EBT account. Only full month's benefit amounts are voided. Benefits waiting to be posted to an A/R's EBT account can be viewed on EPPIC on the Receipt Benefit Management screen.

Only pending ongoing monthly benefits can be voided. Initial benefits, restorations, correctives and/or supplementals cannot be voided.

Re-obligation

Benefits can be re-obligated from one EBT account to another in the case of death or an extreme emergency. The accounts must have different client ids and different case numbers. The benefits being re-obligated must be re-obligated to an account of the same type-FS to FS. The county will send the request for re-obligation to the Food and Nutrition Unit, SNAP Policy Team within the OFI Section at the State Office via EBT Form 10 - *Request for Re-obligation of Benefits* for approval. The EBT Unit Section will process the re-obligation and send confirmation back to the county.

Erroneous Debits

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 10 business days.

NOTE: The A/R is not eligible for restored benefits via the Gateway system because of an erroneous debit. The correction is made directly by the EBT Service Provider to the EBT account.

Card Skimming & Cloning

The Consolidated Appropriations Act of 2023 includes provisions for the replacement of certain benefits stolen through skimming, cloning or other fraudulent methods **October 1, 2022, through September 30, 2024**, with federal funds.

Unlike erroneous debits attributed to system errors, EBT benefits are sometimes stolen due to skimming, cloning or other fraudulent methods. Skimming involves the use of electronic equipment to capture a recipient's EBT card information without the recipient's knowledge. Criminals can use the data captured by skimming or other means to create fake EBT cards (card cloning) and then use those to steal from households' accounts. Other similar fraudulent methods of obtaining EBT card data may include, but are not limited to, scamming through fraudulent phone calls or text messaging that mimic official state agency messaging and phishing.

If a SNAP recipient believes that their SNAP benefits have been stolen or skimmed, the recipient must contact the agency via in email, in person or by phone, to request and complete an affidavit to begin the validation process.

All requests for replacement benefits are reviewed by the Office of Inspector General (OIG) prior to approval.

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 the Service Provider which explains:

> ➢ the reason for the error
> ➢ the place, date, time the error occurred
> ➢ the amount of the error
> ➢ that the amount will be debited 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 an EBT State Office Unit staff member testifying for the agency.

If a hearing request is received, the EBT unit will update EPPIC accordingly.