

FSSA/Division of Family Resources

Electronic Benefit Transfer (EBT)

Policy Guide

For the Indiana Hoosier Works Card



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Introduction- What is EBT?

Electronic Benefit Transfer (EBT) is an electronic system that allows State governments to provide financial and material benefits via a plastic debit card to recipients. All state or federal program benefits can be transferred to clients via EBT. The EBT card works like a commercial debit card. Currently in Indiana, the Hoosier Works card is the EBT card for SNAP (Supplemental Nutrition Assistance Program, formerly known as Food Stamps), and TANF (Temporary Assistance for Needy Families, or CASH Assistance). The card replaced paper food coupons and paper checks.

Indiana rolled out EBT in phases from May 2001 to April 2002. Prior to 2008, Local Offices had machines to create over-the-counter (OTC) cards and had card stock on hand. In 2008, cards were no longer printed at the Local Offices. Paper food stamp coupons were de-obligated by the U.S. Department of Agriculture on June 19, 2009.

EBT is a Federal requirement for the distribution of SNAP benefits for all states. The Hoosier Works card can be used in every state in the country and likewise, Indiana can accept cards from any other state.

Cards are currently printed and mailed from Fiserv's Indianapolis facility. Fiserv is a sub-contractor for the state's EBT vendor, Conduent State & Local Solutions, Inc. (previously known as Xerox State and Local Solutions, Inc.).

The Code of Federal Regulations, 7 CFR Part 274, Issuance and Use of Program Benefits, provides the federal requirements of State agencies EBT systems and procedures for SNAP.

Indiana Code IC 12-13-14, Electronic Benefits Transfer, provides an outline of the State's EBT Program requirements.

The Indiana Administrative Code, 470 IAC 10.3-5-1, Payment of Assistance/EBT, provides state requirements for TANF issuance with EBT.

EBT and TANF - Illegal TANF Withdrawals

Per Indiana State Law IC 12-13-14-4.5, it is a Class C misdemeanor for clients to use the Hoosier Works card to withdraw cash in ATMs located in liquor stores, bars and nightclubs, private clubs and lodges, bingo halls, gambling establishments, horse racing facilities, gun stores, and adult entertainment establishments. There is also Federal legislation which restricts use of TANF funds. ATM owners are required to put signs on their ATMs saying it is illegal to use a Hoosier Works card at that ATM machine if it is in a prohibited location. Clients should be advised to look for signs when withdrawing cash. The State of Indiana can pursue legal action against cardholders who withdraw cash at locations prohibited by law.

Section 1: Conduent EBT-EPPIC

Conduent State and Local Solutions, Inc. is the State of Indiana's current vendor for managing the Electronic Benefit Transfer system. The State of Indiana's contract with Conduent is in effect through September 30, 2023, with one year extension options through September 30, 2026.

Conduent EPPIC Admin Terminal (AT)

The Conduent EPPIC (Electronic Payment Processing and Information Control) transaction processing system is the electronic system which manages EBT accounts. The EPPIC Admin Terminal (AT) provides a way to perform system inquiries and account updates.

EPPIC AT Access

A limited number of state employees, and vendor staff working for the state, can access the EPPIC Admin Terminal. Staff are attributed a user role based on their job duties. (Refer to Appendix A) The State of Indiana's EBT Coordinator's Office can grant EPPIC Admin Terminal access to staff. Staff requiring access must fill out and sign a Conduent EPPIC Admin Terminal User Application form (available upon request from the State EBT Coordinator's Office staff. Refer to Appendix B for contact information). The form must be signed by the staff member and their immediate supervisor. For system security, supervisors should notify the State EBT Coordinator's Office when staff who have EPPIC access are no longer employed, or they no longer require EPPIC access to perform their job duties.

Batching

EPPIC receives all of its information from the Indiana Client Eligibility System (ICES) and from the Indiana Eligibility Determination and Services System (IEDSS). ICES and IEDSS "batches" or pushes information twice per day to Conduent. Demographic Files and Benefit Files are sent from ICES and IEDSS to EPPIC around 11:15 AM (ET) and no later than 11:59 PM (ET). Monthly Demographic and Benefit Files for recurring benefits are typically sent 6 business days prior to the end of the month.

EPPIC receives the following batch files from ICES and IEDSS:

- Indiana DFR EBT Demographic File-Contains information about demographics, account maintenance and card issuance.
- Indiana DFR EBT Benefit File-Contains SNAP and TANF benefit information used to add benefits and void future dated benefits.

ICES and IEDSS receives the following batch files from EPPIC:

- Indiana DFR Aging File
- Indiana DFR Card History File
- Indiana DFR Grant Expungement File
- Indiana DFR Claim Activity File
- Indiana DFR EBT Demographic Return File
- Indiana DFR EBT Benefit Return File

FSSA Data Warehouse receives the following batch files from EPPIC:

- Indiana DFR Daily Account Activity-Benefit & Transaction File
- Indiana DFR Card Vault File
- Indiana DFR EBT Card History Detail File

Modification of Demographic and Benefit Information in EPPIC

The following information must come from ICES and IEDSS and cannot be modified directly in EPPIC by State EBT Coordinator's Office staff or Conduent:

- Client Name
- Social Security Number
- Date of Birth
- Benefit Amount (Benefits cannot be added, modified, or transferred to another account.)

State EBT Coordinator's Office staff can modify the following directly in the EPPIC:

- Address
- Card Status (can be changed to lost, stolen, damaged)

In addition, State EBT Coordinator's Office staff can perform the following:

- Card Reissuance
- Benefit Repayment

It should be noted that the above address changes and repayments do not batch back to ICES or IEDSS. If these changes are made in EPPIC, the change must be documented in ICES and IEDSS.

Address Update Troubleshooting

When a client orders a replacement card through the Conduent EBT Customer Service Help Line, they must verify their mailing address. The address the cardholder gives must match the address shown in EPPIC or a replacement card cannot be ordered. One issue that frequently occurs is when an EBT cardholder reports an address change to DFR, it is entered into ICES or IEDSS, but it is not updated in EPPIC. This results from the information not being batched from ICES or IEDSS to EPPIC. Possible reasons for this include:

- The client has not waited until the day after the address is changed in ICES or IEDSS to call the Conduent EBT Customer Service Help Line to request a replacement. The address update has not had a chance to run in the overnight batch.
- There is an ICES address hierarchy issue. If a previous address remains on any of the priority screens, the changed address may be blocked from batching. Below is the hierarchy for address communication between ICES and EPPIC:
 1. ICES screen AEIII (Institutional Address) - If a client is/was in an institution and this screen is filled in, ICES will send this address to EPPIC. ICES will not look at any other address screens, even if they were updated recently. This address takes priority over all others.

2. ICES screen AEFAM (Alternate Mailing Address) - If there is an address on this screen, and there is no address in AEIII, ICES will send the AEFAM address to EPPIC.
3. ICES screen AEICI - Household Mailing Address- ICES will send this address if there is no address on the previous screens.
4. ICES screen AEICI – Household Address- This is the last place ICES will look for an address. ICES will send this address if none of the previous screen have an address.

Transaction History

History can be retrieved from EPPIC in increments of 30 days at a time. EPPIC can provide transaction history for cardholders going back to September 2010. The transaction history from previous EBT contractor JP Morgan for the dates of September 26, 2015 to September 30, 2015 can be obtained by using the “Conversion” button on the Client Transaction History screen. History from September 27, 2015 forward can be obtained directly from the Client Transaction History screen.

Extensive transaction history reports can also be pulled in PDF or Excel format from the Conduent Intelligent Analytics Portal (IAP). Access to this report building portal is limited to 15 state staff. Other staff requiring this information can request reports from State EBT Coordinator’s Office staff. (See Appendix B for contact information)

Section 2: The Hoosier Works EBT Card

The Hoosier Works card is the tool that clients use to access SNAP and TANF benefits in Indiana and can be used like a debit card to purchase food and receive cash at participating retailers and Automated Teller Machines (ATMs). Hoosier Works cards are created by Conduent subcontractor, Fiserv, and sent by mail to clients directly from the factory (located in Indianapolis).

Clients can use their card 24/7 like any other debit card. Occasionally, downtime is scheduled in advance for routine system maintenance. Unscheduled outages can happen due to technical reasons.

A Permanent Card

A permanent Hoosier Works card is automatically issued to first-time SNAP and/or TANF assistance group (AG) payees. The client should always keep their card even if their case is closed because their Hoosier Works card will never expire. If a client's case had closed and they were previously the AG payee on another case or in the current case, even if it was several years ago, they will not receive a new card when they reapply and their case is authorized. They must use the card received previously or order a replacement card.

ARs and PPs are automatically issued a card when an individual is entered as an Authorized Representative and/or Protective Payee in IEDSS, or when ICES screen AEARP is marked to indicate EBT access and the case is authorized. If EBT access for the AR or PP is removed in IEDSS or on AEARP, their card is no longer active, and the AR/PP will no longer have access to the EBT account information. Unlike the assistance group payee's card, The AR/PP card is not a permanent card. If they are added back to the case as the AR or PP again, they will automatically be issued a new card. Their PIN from the previous card does *not* carry over.

Recipient Identification Number (RID)

Each Hoosier Works card is linked to only one client Recipient Identification Number (RID). Each client should have only one RID. The RID number is batched to EPPIC; however, the eligibility system case number is not. SNAP and TANF accounts are set up by RID, not case number. Access to the benefit is tied to the RID. If a client accidentally has multiple RIDs, all the RIDs will exist in EPPIC. There is no way to delete or link RIDs in EPPIC once they have been created. RIDs can only be linked in the eligibility system.

EBT Assistance Group Payee/Cardholder

When the assistance group payee's demographic information is sent to EPPIC from ICES/IEDSS, the assistance group payee's RID is linked to all Hoosier Works cards issued for that payee until another payee for the assistance group is named. If the payee is changed in IEDSS or on AEFPY in ICES, a new card will be issued for the new payee if that payee has NEVER held a card. If the payee has had a card, then they must use the last card received or order a replacement card. Eligibility staff must advise SNAP and TANF clients that whenever a change of payee is requested, the new payee must have a card associated with the assistance group's account. Eligibility staff should advise clients that the client will need to order a replacement card if they are no longer in possession of the previously issued card.

When the payee is changed, benefits on the previous payee's card will not be transferred to the new payee's card. Benefits cannot be transferred in EPPIC. The client will have to access the existing benefits on the previous payee's card until those benefits are spent.

Card Issuance

Hoosier Works cards will be issued to new payees by the card vendor via mail within 24 hours after benefits are authorized in ICES/IEDSS. (Please note that this excludes payees who received a card previously or are new AG payees who were case members on an existing SNAP and/or TANF case. See information below for these situations). A bilingual (English/Spanish) Indiana EBT Customer Training Brochure is mailed with the client's initial card. See Appendix C for a copy of this brochure.

Brochures are not distributed to local offices, but can be found on the DFR/SNAP/EBT section of the FSSA intranet website, The Hub, at www.in.gov/fssa/thehub/2644.htm. Clients can be referred to the Conduent EBT Customer Service Website at www.connectebt.com where the brochure is also posted under "Program Materials" for Indiana's EBT Program.

All cards are mailed by the Conduent subcontractor, Fiserv. Cards should be in the client's mailbox within 3-5 business days from the date of the request. Cards are embossed with the 16 digit card number and assistance group payee's name. If there is an Authorized Representative (AR) with EBT access or a Protective Payee (PP), they will also automatically receive an EBT card with their own name embossed on it along with the assistance group payee's name. This card gives the AR or PP access to the assistance group payee's account.

New AG Payees with No Previous SNAP/TANF Payee History

Clients who are new payees and have never received a card for SNAP or TANF previously will automatically have a card sent out after their case is authorized. New cases can be problematic because cards for new cases are created only on the day that the benefits are posted to the client's account. Therefore, on the same day that the client gets the benefit, their demographics are batched to EPPIC, and a card is created and mailed out. The client's benefits are available; however, they will not yet have a card. There is no way to speed up this process since the EPPIC system will not have the client's information until the benefit is batched the day after the case is authorized. A client may report calling the Conduent Help Line and being told their account does not exist in the EBT system. This is because the demographics and benefit have not yet batched over to EPPIC.

New AG Payees Currently Receiving Benefits in an Existing SNAP/TANF Case

Clients new to ICES/IEDSS as the AG payee, currently receiving benefits in an existing SNAP or TANF case, will not show up in EPPIC until 6 days before the end of the month. When the payee is changed, the new payee's information must be batched to EPPIC. Because the case is receiving recurring benefits, the new AG Payee will have to wait 6 days before the end of the month for their information to appear in EPPIC. Card mailings for these cases are also not processed until 6 days before the end of the month.

AG Payees Who Have Previously Been a SNAP/TANF AG Payee

EBT cards are only issued automatically the **first time** a client becomes eligible for benefits. If a client becomes eligible after not having received benefits for some time, a new Hoosier Works card is NOT reissued automatically. EPPIC will assume the client has the last card they were issued when they were receiving benefits previously, until that card is reported as lost, stolen, or damaged. Therefore, clients who become eligible again after having their benefits discontinued, and who no longer possess their card used for the previous benefits, must order a replacement card. This is especially important for expedited SNAP clients who were previously issued a Hoosier Works card. Clients should be told to keep their card even if their case closes, in case they become eligible for benefits again.

Replacement Cards

To obtain a replacement card, a cardholder must call the Conduent EBT Customer Service Helpline, at 1-877-768-5098, or order a replacement from the Conduent EBT Client Portal at www.connectebt.com. The replacement card will be mailed within 24 hours to the address listed in EPPIC for the cardholder. A card can be ordered through the Conduent EBT Customer Service Helpline without speaking to a Customer Service Representative (CSR). However, if demographic or address information provided by the cardholder does not match what's in EPPIC, the cardholder will be directed to a CSR, who will advise the cardholder to call the DFR toll-free number to update their address. ARs/PPs should have enough information in ICES/IEDSS to be able to be identified in the EPPIC system. An assistance group payee, AR or PP without a Social Security Number in ICES/IEDSS should use all zeros when prompted for their SSN.

Replacement Fees

Initial Hoosier Works cards issued to EBT clients are always free of charge. Fees for obtaining a replacement card are summarized below:

First replacement per calendar year	FREE
Each subsequent replacement, after the first free replacement, during the calendar year	\$2.00

The number of replacements resets to zero on January 1st each year.

If a client has had trouble receiving a Hoosier Works card through no fault of their own, the \$2.00 replacement fee can be waived. Local Office Staff can call or email the State EBT Coordinator's Office to request waiving the \$2.00 replacement fee. The fee can be credited back to the cardholder's account. These requests are reviewed on a case-by-case basis.

Replacement fees are only collected from benefits in EBT accounts. The fee is debited from SNAP first, if there is at least \$2.00 in the account. If not, the fee is then debited from the TANF account, if available and there is balance of at least \$2.00. If no funds are available in either account, Conduent will attempt to collect the \$2.00 fee over the next 60 days. Replacement card requests will not be denied due to lack of benefits to cover fees.

Undeliverable Cards

Hoosier Works cards are mailed to the client with a return address for Conduent's Texas office. Undelivered cards will be received and recorded in the EPPIC system as "Undeliverable" by Conduent staff in Texas. This can take up to 30 days to process. "Undeliverable" status will show in EPPIC only when cards are returned to Conduent.

Overnight Card Delivery

In rare instances, it is possible to have a Hoosier Works card delivered overnight to the cardholder. This should only be used for emergency situations. These requests are sent to the State EBT Coordinator's Office, where the necessity is evaluated on a case-by-case basis. Overnight delivery requests will not be approved if there are no benefits in the account, or if the request is for a reason where the client was at fault. If the state was at fault, and there is a need for benefits to be accessed as soon as possible, overnight delivery will be considered. All requests made before 11:00am will be processed the same day, and delivered the next day. Any request made after 11:00am will be processed the next business day, and delivered the following day. Requests made after 11:00am on Friday will not be delivered until Monday. Overnight deliveries require a street address, a P.O. Box cannot be used. Also, the State EBT Coordinator's Office staff have the ability to request a card be mailed through regular mail by USPS. For cases with homeless cardholders or cardholders who have trouble receiving their mail, cards can be delivered by regular mail or overnight to a Local Office address.

Card Deactivation

The Conduent Customer Service Help Line has the ability to deactivate an EBT card and is available 24/7. A card can be deactivated with or without ordering a new card (in cases where addresses are not updated, a client will have to contact DFR to have their address changed in ICES/IEDSS before ordering a new card). Once a Hoosier Works card is cancelled or deactivated, it can **never** be activated or used again and is considered a "dead" card.

Moving Out of State

The Conduent Customer Service Help Line can send cards to out of state addresses. When a client reports a permanent move out of state, the new out of state address must be entered in IEDSS, or in ICES on AEICI, and authorized. The new address will batch the following day to EPPIC, if the case is still open. However, if the case is closed, the address cannot be authorized in ICES/IEDSS to batch to EPPIC. In these cases, Local Office staff should contact the State EBT Coordinator's Office to have the address manually updated in EPPIC. Staff at the State EBT Coordinator's Office can also order a card for the client.

Personal Identification Number (PIN)

Initial cards (the very first card client has ever received) are mailed in "Inactive" status and must be activated, or PIN'd, by calling the Conduent Customer Service Help Line (1-877-768-5098). PIN selection is done through an automated system. Clients do not speak to a customer service representative (CSR) to create or change a PIN. No one except the client should know the PIN; however, other members of the assistance group are allowed to use the Hoosier Works card, and would need to know the PIN to use the card.

To prove their identity, clients use their DOB and SSN to set up or change a PIN. If the client does not have an SSN, they must enter all zeros.

Replacement cards are mailed in “Active” status, which means the PIN from the previous card carries over to the replacement card. The PIN never changes after the initial activation unless the client chooses to change it. It is not necessary to know the old PIN to select a new one. The same PIN can be used and re-used without restriction.

PIN Responsibility

The Customer Training Brochure explains the client’s responsibility to keep their EBT card safe and the PIN number secret. Lost or stolen cards must be reported immediately to the Conduent Customer Service Help Line. Because lost or stolen cards cannot be used without the PIN, benefits will not be replaced if the PIN is used fraudulently. The Customer Training Brochure tells cardholders to choose a PIN they can remember, but would be hard for others to guess. It is the cardholder’s responsibility to follow this advice. The cardholder is liable for all transactions occurring before the report of loss or theft to the Conduent Customer Service Help Line. The State of Indiana is not responsible for replacing any SNAP or TANF benefits that are lost due to a compromised PIN.

Excessive PIN Attempts

Hoosier Works Cards are temporarily locked after four consecutive invalid PIN attempts. No transactions can be completed while the card is locked until 12:01 a.m. the following day. After 12:01 a.m. the following day, the card will be unlocked and PIN attempts can begin again. If the client calls the Conduent Customer Service Help Line to change their PIN, they still must wait until after 12:01 a.m. the following day to use the new PIN.

Second Level of Security-Additional Security Password

Cardholders have the option of adding an additional security password to their account. This option is provided to stop a third party, who knows the cardholder’s identifying information, from taking unauthorized action on a client’s EBT card. If a cardholder has the additional security password on their account, they will be asked for this code each time an administrative action is taken on their account through the Conduent Customer Service Helpline or the Conduent Customer Service Website. Administrative actions requiring the additional security password include reporting the card lost or stolen, ordering a new card, changing the PIN, and checking the account balance. The additional security password is **not** used to make SNAP or TANF purchases, or to withdrawal TANF benefits from an ATM.

To have an additional security password put on a cardholder’s account; Local Office staff must physically verify the cardholder’s identity and contact the State EBT Coordinator’s Office by phone or email. Conduent CSR’s are not able to add the additional security password. Local Office staff should add a comment in case notes that an additional security password has been put on the account, without writing out the password.

If the cardholder forgets their security code, they will need to contact Local Office staff with EPPIC access or the State EBT Coordinator’s Office. The additional security password can be seen on the “Client Information Management” screen in EPPIC.

Transaction Fees

A fee is never charged to buy food using SNAP benefits or to access TANF benefits at point-of-sale (POS) equipment at a SNAP authorized retailer. However, there are fees associated with cash withdrawals of TANF at ATM's. The first cash withdrawal transaction from an ATM each month is free, but after the first free withdrawal a \$1.25 fee will automatically be taken out of the TANF account for each additional withdrawal transaction during the month. In addition, bank surcharges may also be charged.

Transaction fees for using the Hoosier Works card are listed below:

Summary of Fees

ATM Withdrawal Fee	One free per month, after that \$1.25 each
Balance Inquiries and Denied Transactions	Free
ATM surcharges at ATMs	Will be stated by the ATM before being deducted. Cardholder must agree to the surcharge.

Section 3: Client Services

Conduent, the current EBT vendor, is responsible for ensuring that access to benefits is convenient and the funds are readily available to cardholders.

The Conduent EBT Customer Service Help Line

The Conduent EBT Customer Service Help Line is an automated bilingual hotline available 24 hours a day, 7 days a week, that responds to incoming customer service calls. The phone number is 1-877-768-5098. The Conduent EBT Customer Service Help Line provides:

- Current balance inquiry
- Transaction history
- PIN selection or change
- Card replacement
- Report of unauthorized card use or retailer fraud

Cardholders who have difficulties or complex problems can be transferred to a live Customer Service Representative.

Conduent EBT Customer Service Representatives (CSR)

Calls are transferred to a CSR through the Conduent EBT Customer Service Help Line.

Cardholders who input certain responses on the Help Line will be automatically transferred to a CSR. The most common CSR tasks are:

- Checking to see if and when a card was mailed
- Assistance in ordering a replacement card
- Advising the cardholder to contact the DFR toll free phone number for assistance with address changes or if the address provided doesn't match the address in EPPIC
- Taking reports of unauthorized card use or transaction disputes
- Taking reports on fraud

Conduent CSRs do not have access to ICES/IEDSS and are unable to see information or make changes in the eligibility systems. Clients who ask a CSR about address issues will be referred to the DFR toll free phone number.

Conduent EBT Client Portal Website

The Conduent EBT Client Portal offers the same services as the EBT Customer Service Help Line (except for initial PIN selection). Cardholders should be encouraged to set up an account to assist in managing their benefits and EBT card. The Conduent EBT Client Portal website is www.connectebt.com.

Selecting a PIN Using the Conduent EBT Customer Service Help Line

Cardholders must select their initial PIN through the Conduent EBT Customer Service Help Line. Selecting a PIN for the first card they receive will activate the card. From then on, all cards are sent in active status and the PIN will not change until the cardholder changes it.

Conduent CSRs cannot select or enter a PIN for the cardholder. CSRs will never ask for a cardholder's PIN. CSRs can only give clients instructions on how to PIN a card.

If a cardholder is hearing impaired, they may call Relay Indiana by dialing 711 or calling 800-743-3333 (also found on the back of the EBT card). Relay Indiana provides a free telecommunications accessibility service for deaf, hard of hearing, and speech impaired individuals.

If a cardholder needs additional assistance, they should be encouraged to choose a trustworthy Authorized Representative to help them with their EBT responsibilities. If further assistance is needed, Local Office staff should contact the State EBT Coordinator's Office.

Cardholders can change an existing PIN through the Conduent EBT Customer Service Help Line or the Conduent EBT Customer Service Website at www.connectebt.com.

Off-line Retailers and Manual Holds/Manual Vouchers (SNAP Only)

In addition to being able to access benefits through the use of Point-of-Sale (POS) equipment and ATMs, clients may also access benefits through non-traditional retailers by using manual vouchers. (These non-traditional retailers are considered exempt by FNS and include farmer's markets and military commissaries.) Manual transactions are filled out by sales staff and signed by the cardholder. Sales staff may call the Conduent Retailer Customer Service Line to put a "hold" on SNAP account funds to ensure payment at a later time. The cardholder will then have a "Manual Hold" on those funds. These funds are now no longer available for the cardholder to spend. Manual Vouchers are converted to electronic transactions later, usually in a store or an office, for submission to the EBT host by running the transaction through a POS machine. The funds are then released to the retailer.

Retailers who use POS equipment on a regular basis may use manual vouchers when the EBT host computer is inoperative or communication lines to the EBT host computer are disrupted. The cardholder's signature and the retailer representative's signature must be on the voucher. Prior authorization is required. Vouchers are accepted at retailer risk unless prior telephone authorization is obtained.

EBT System Outage/Emergency Limit for SNAP Benefits

Emergency SNAP benefits may be issued when the EBT system host is temporarily not functioning. This is confirmed by a call from the grocery retailer to the EBT vendor (Conduent). The grocery retailer may issue up to \$40.00 (known as the floor limit) in SNAP benefits to any EBT cardholder. The vendor will be liable for the \$40.00 benefit authorization when the system is down if there are not enough benefits in the SNAP account to cover the floor limit.

Cash-Only Benefit Access

All retailers who have been authorized to provide EBT benefits and have a signed Retailer or Merchant's Agreement with the EBT vendor will be permitted to provide cash benefits to Indiana EBT clients who receive TANF. All SNAP retailers authorized by the Food and Nutrition Service (FNS) are encouraged to offer cash benefits and cash-back services to TANF customers. Many SNAP retailers will offer cash-back (TANF only) in the checkout lane, or at a Customer Service Area, depending on their individual cash issuance policies. Some retailers may offer full cash benefit service with no purchase required.

Section 4: Cards at the Local Office

Cards Delivered to the Local Office

In rare cases, it might be necessary to have the Hoosier Works card delivered to the Local Office. Eligibility Staff may have a card delivered to the Local Office when:

- The client is homeless or staying at a shelter.
- The client has tried repeatedly to have a card mailed to their address and it never arrives.
- The client's mail is regularly stolen.

When cards arrive by regular mail or by overnight mail to the local office for a client, the letter should be logged without being opened. See Appendix D for copy of the Returned Card Log. The client should be contacted immediately for pick up and should sign the log once the card is received. The letter should be stored for at least 30 days in a safe place where it could not be stolen or lost until client pick-up.

Returned Cards

Found cards may be returned to the Local DFR Office. When a card is returned, staff should:

1. Enter the card's information in the Returned Card Log (Appendix D).
2. Check to see if the card is still active in the EPPIC system. If the card has been replaced, it can no longer be used, and should be destroyed. (See instructions on Destroying the Hoosier Works EBT Card, below, and in Appendix D).
3. If the card is still active, the cardholder must be contacted to come to the Local Office to pick up their card. If the client cannot come into the office, returned cards can be mailed to the client when their identity and address have been verified.

Abandoned Cards

If a card is not claimed by the cardholder, DFR staff should continue to make reasonable attempts to contact the client, as long as the card remains active. An active card should be held for 30 days. After 30 days and reasonable attempts to contact the client have been made, the card can be destroyed as instructed below.

Destroying the Hoosier Works EBT Card

The EBT Card can be destroyed in the following situations:

- Active cards- Sufficient attempts have been made to reach the cardholder and 30 days or more have passed since the card arrived at the Local Office.
- Inactive (dead) cards- Cards that are inactive can be destroyed immediately, as an inactive card can never be reused.
- If it is reasonable to believe that the card is no longer going to be used by the client for any other reason (for example, the card is voluntarily returned by the cardholder or the cardholder is deceased).

In general, it is preferable for cards to be destroyed and have the client get a new card, than to have active cards accessible by persons who may be tempted to use the benefits fraudulently.

Please note: Cards should be destroyed on a regular basis by appropriate staff at Local Offices. Do not stock unclaimed, inactive, or hole-punched cards. Please manage and shred these cards every 30 days. A large stock of inactive cards is difficult to dispose of.

In order to destroy a card, Local Office staff should:

1. Log the card information for reference on the Returned Card Log (Appendix D).
2. If the card is active, contact the EBT Help Desk to have the card statused as “Lost”, with no auto-reissue. This will make the card void and will not reissue a new card.
3. Shred the card. If there is no shredder, or if a secure commercial shredding bin is used, the card should be hole-punched through the magnetic strip on the back of the card before disposal.

Section 5: Authorized Representatives (AR) and Protective Payees (PP)

Account Access and EBT Cards

The AR and/or PP who have EBT access are named on ICES screen AEARP. The EBT column must have a “Y” to indicate EBT access. In IEDSS, AR information is found under Individual Information, Authorized Representative. PP information is found under Wrap Up, Protective Payee.

Both the AR and SNAP assistance group payee will receive a card and will be able to access benefits from the assistance group payee’s account. The AR’s card will have the name of the AR below the name of the AG payee. The AG payee’s card will have their name, only, on the card. The AR will be able to use the card on the AG payee’s behalf.

TANF clients who have a PP will not receive an EBT card and will not be able to access their CASH benefits. The EBT card will only be issued to the PP. The card will have the name of the TANF client and the PP on it. If a TANF client with a PP also has SNAP benefits, the client will receive an EBT card in their name, but will only be able to access their SNAP benefits with this card.

AR/PP in EPPIC

An AR or PP will display in EPPIC and receive a card, when the EBT column is completed with a “Y” on ICES screen AEARP. When this box is marked with a “Y” the AR/PP demographic information (Address, DOB, and SSN) will batch to the EPPIC system and create an account with the same RID as the AG payee. In IEDSS, the AR screens and PP screens will be completed with demographic information. In IEDSS, the AR information can be located by going to Individual Information, Authorized Representative. For PP, Wrap Up, Protective Payee. The demographic information is used to verify the AR/PP’s identity when using the Conduent Customer Service Helpline.

It is important that the AR demographic information be completed even if the AR indicates they do not need their own card. The AR may need to call the Conduent Helpline on behalf of the AG payee and the Conduent Customer Service Rep must be able to see the identifying information for the AR. If the AR refuses to provide their SSN and no SSN is shown on AEARP, the SSN will show in EPPIC as 000-00-0000, and the AR will need to use all zero’s when accessing the Conduent Automated Helpline.

Newly authorized AR/PP’s will automatically receive an EBT card to access the AG payee’s benefits.

Group Home Issuance

Group homes that are authorized by USDA FNS as retailers are allowed to use a POS (Point of Sale) terminal or manual vouchers to debit the cardholder’s SNAP account for deposit directly into the group home’s bank account.

Group homes may also choose to shop for or provide SNAP benefits on behalf of the AG payee by operating as an AR for each AG payee account. The group home will have a card for each payee for which the group home acts as the AR.

If the payee leaves the group home after the 1st of the month, but before the 16th, they will leave with half the original monthly SNAP benefit distribution. If the payee leaves the group home after the 16th, the remaining monthly benefits will be transferred to the group home.

Refer to the ICES Program Policy Manual for more information on group homes, shelters, and rehabilitation centers.

Section 6: Benefit Authorization- Demographic and Benefit Batch Files

Demographic Files:

To add an EBT account for a new case (client has never been the assistance group (AG) payee for SNAP or TANF before):

- The Eligibility System sends the Demographic File to EPPIC.
- EPPIC checks to see if the AG payee is an existing client. If not, an account is created. If they are, the file is rejected.
- For an AR/PP, EPPIC checks to see if the AG payee exists in EPPIC. If the AG payee exists, the AG payee's account is updated with the AR/PP. If not, the AR/PP record is rejected.

To update an existing EBT account:

- The Eligibility System sends the Demographic File to EPPIC.
- If the AG payee is an existing client, the cardholder's account information is updated. If the AG payee is not an existing client, an account is created.
- For AR, if AG payee exists, the AR's account information is updated.
- For PP, if AG payee exists, TANF access for AG payee is removed, and PP is given account access. Account information is updated.

Benefit Files:

- The Eligibility System sends a Benefit Add file to EPPIC.
- If the account for the cardholder exists, benefits are posted to the account.
- If the benefit availability date is reached, benefits are available to the cardholder.
- If the benefit availability date has not been reached, EPPIC holds the benefits under "Active Status" until the availability date is reached.

Monthly files for recurring benefits are sent on the 6th business day prior to the end of the month. Clients new to ICES/IEDSS as the AG payee, who are currently receiving benefits in an existing SNAP or TANF case, will not show up in EPPIC until 6 days before the end of the month. At that time, a card will be generated and mailed.

Benefit Availability

SNAP: Recurring SNAP benefits are staggered from the 5th of the month to the 23rd of the month, by first letter of last name.

Last Name Starts With:	Benefits Available on This Day of the Month:
A, B	5 th day of the month
C, D	7 th day of the month
E, F, G	9 th day of the month
H, I	11 th day of the month
J, K, L	13 th day of the month
M, N	15 th day of the month
O, P, Q, R	17 th day of the month
S	19 th day of the month
T, U, V	21 st day of the month
W, X, Y, Z	23 rd day of the month

TANF: TANF benefits are available on the first day of the month.

Auxiliary (AUX) benefit requests are processed on a nightly basis and are available the next day.

All benefits must come from ICES/IEDSS to EPPIC. Benefits cannot be added to a client's account directly in EPPIC.

Benefits should be accessible by 6:00 a.m. on the benefit availability date.

Section 7: Recipient Account and Maintenance

The EBT Vendor retains all recipient account records on-line for a minimum of five years from the first month that the recipient is issued benefits in the EBT system. The EBT system is designed to ensure the accuracy, security, and integrity of recipient accounts and at the same time provides on-line access to those accounts both for recipient initiated and administrative activity. The system will provide a complete audit trail of all activity against a recipient account so that any change in an account is documented and can be recreated.

Inactive/Expunged Accounts

Prior to 2008 in Indiana, all benefits expunged at once if the client had not accessed the account for 365 days. This created problems with newer grants (benefits) being expunged before sitting in a client's account for 365 days since inactivity would cause ALL benefits to expunge at once. When that happened, clients could make a claim on the benefits that had not been in their accounts for 365 days. Indiana now expunges unused benefits grant by grant as they age to one year instead of all at once. This eliminates the need to reissue benefits that were prematurely expunged. In addition, *any activity on the account* (not just on the particular grant) will reset the aging clock to zero and will prevent any benefits from expunging (even those benefits which have aged more than one year). Multiple grant expungements, spread over multiple months, may be required before an account balance reaches zero.

Account	SNAP	TANF	Access
Inactive	45 Days	45 Days	Open
Expungement (grant by grant)	On the 365 th day	On the 180 th day	Not accessible

Transaction Adjustments for Cardholders

Transaction adjustments are necessary when there are errors made on an account. For example, a transaction may be run twice in error, or run when not authorized. Sometimes an ATM machine will not dispense money or a client may dispute a manual transaction. Each time a client claims to need an adjustment, the following general steps should be taken:

- The client should take the transaction history and receipts back to the retailer for correction.
- The client should call the Conduent Customer Service Helpline at 877-768-5098 to dispute the transaction. To do this, the cardholder will have to listen to their transaction history. After hearing the transaction history, a message tells them that if they do not agree with a transaction that was heard, they need to speak to a Customer Service Representative. They are then told to press "9" to file a claim.
- The client should cancel their card and get a new card if there has been a possibility of misuse. This is not necessary when there is an honest error (a transaction run twice in error, for example) however, a card should be cancelled whenever misuse is suspected. The client should also consider changing the PIN.
- In most cases, resolution for disputes can be made through the retailer or the EBT Vendor (Conduent). Vendor staff makes any adjustments/corrections through the Administrative Terminal.

- In cases where a card was used fraudulently with a PIN number, the state cannot reimburse funds. If the cardholder revealed their PIN to an unauthorized person in any way, they will have to pursue that person for the lost benefits. Cardholder training materials tell the cardholder to choose a PIN that is easy to remember, but hard for anyone else to guess. It is the cardholder's responsibility to choose their PIN wisely, and protect that information. The State EBT Coordinator's Office can provide transaction history to see where benefits were spent and local police can subpoena video tape from retailers in cases where fraud is suspected.
- If the client is having trouble getting a satisfactory response regarding an adjustment, or if the case becomes very complex, they should contact the Local Office. The Local Office can then contact the State EBT Coordinator's Office for further assistance. The State EBT Coordinator's Office can work with the vendor and retailer to assist in a resolution.

Transaction Adjustments for Retailers

Retailers may also have complaints or difficulties. For example, not enough was paid on a transaction or that transaction did not run properly. At times, third party processors may not run correctly and retailers may need assistance in running transactions. In general, retailers can take the following steps:

- Call the Conduent Retailer Customer Service Call Center directly at 844-226-8212 to get assistance. Retailers should identify themselves by entering their seven digit FNS number.
- Call the State EBT Coordinator's Office staff (Refer to Appendix B). Local Office staff may give the State EBT Coordinator's Office number to retailers when necessary. The State EBT Coordinator's Office can research transactions, provide assistance, and refer the retailer to Conduent.

SNAP Refunds

SNAP refunds are merchandise refunds only and occur when a client purchases groceries, then returns them to the merchant. The purchase amount of the returned food must be credited to the client's SNAP account. The client cannot receive cash for returned items per FNS regulations.

TANF Refunds

TANF refunds and repayments should not be entered into the EBT system. These transactions will be governed by the retailer's usual cash refund policies.

Voluntary Repayments

Repayments of over-issued benefits can be deducted from a cardholder's account through EPPIC by accessing the Repayment screen. This can only be done after the benefit becomes available. By voluntarily repaying an account, a claim does not need to be filed.

Once benefits have been expunged/repaid from EPPIC, the money will no longer be accessible to the client. However, this repayment action will not post a repayment to the specific claim in ICES/IEDSS. Eligibility Staff must reflect the returned benefits on ICES screen SFRF. This will

then show on IQFS. It is important that SFRF (or BVCP) show all repayments listed by benefit month for EBT financial reports to balance correctly. ICES screen CLRC should also be updated with notes explaining the repayment action taken.

In IEDSS, the CASH/SNAP Issuance Details screen is completed with the repayment information, and case notes are added.

Section 8: QUEST

Any store displaying the QUEST logo accepts EBT cards. QUEST is the uniform national standard of interoperability and portability for EBT cards. QUEST Operating Rules are the rules by which EBT cards are governed, and these rules set forth requirements for the distribution of government benefits. These rules were developed by the National Automated Clearing House Association (NACHA). NACHA is a not-for-profit trade association that develops operating rules for various kinds of electronic payments.

Most state's online EBT systems are interoperable through the QUEST network. According to QUEST rules, the QUEST card is to be accepted anywhere that the QUEST logo is displayed. The State of Indiana requires retailers to abide by these rules.

In general, the following interoperability rules apply:

- Indiana client uses card in another QUEST state to obtain TANF cash: The client will bear any additional cost of that transaction.
- Indiana client using card in another QUEST state for SNAP benefits: The client, based on federal regulations, cannot be charged for the transaction.
- Non-Indiana clients using their QUEST card in Indiana: Indiana will not pay any fee related to a non-Indiana client using their card in Indiana.

Section 9: Disaster Services

Invoking Disaster Services

When a disaster occurs and it becomes evident that disaster services will most likely be necessary, the designated State official should notify Conduent via the Conduent EBT Program Manager prior to the official declaration of a disaster. Disasters are federally declared by county and individual disaster event. The three main components that need to be managed during a disaster are disaster cards, disaster benefits, and disaster reporting.

At the time a disaster has been declared by Indiana, the State EBT Program Manager submits a letter to Conduent announcing the disaster. Indiana should also provide a secondary Indiana official and contact information for Conduent. The letter should also inform Conduent of the specific disaster contingency services Indiana EBT wishes to invoke.

Disaster Plan Overview

Indiana's disaster plan has the following objectives:

1. Disaster relief issuance should maintain normal issuance procedures whenever possible.
2. New clients should receive their EBT card at the time of eligibility determination.
3. Existing clients should receive disaster benefits on their existing EBT account at the time of eligibility determination.
4. Neither new nor existing clients will have to make a return visit to receive disaster benefits.
5. Indiana will provide FNS disaster card issuance, disaster benefit issuance, disaster settlement and reconciliation, and disaster card activity reports. Conduent will provide reports and add disaster benefit information to existing reports to fulfill FNS reporting requirements for Indiana.

SNAP Disaster Cards

SNAP Disaster Cards are stored at the Fiserv facility in Indianapolis, and look different than the regular Hoosier Works card. These cards are manually linked to an ICES/IEDSS RID number and issued over-the-counter (OTC) at the time of the disaster. ICES/IEDSS will send a batch disaster demographic file to Conduent in order to set up the disaster client. ICES/IEDSS will send in a disaster benefit file to Conduent for posting.

Disaster Support Services do not include processing for Authorized Representatives. No special or additional processing is required for alternate representatives other than the processing provided by the current EBT system.

All applicants in a disaster area are eligible to apply for disaster benefits under the disaster plan whether they are currently SNAP participants or not.

Requirements for a Disaster Site:

1. The appropriate State and/or Federal Authorities declare a disaster
2. The disaster site office/location is established

3. Sealed EBT cards are shipped by the Project Office or directly from the factory (Fiserv) to the site.
4. SNAP Disaster Cards are issued OTC as necessary at the site according to SNAP policy.
5. Benefits are entered into the ICES/IEDSS system and will be available on the card no later than 24 hours from certification of eligibility.

Card Availability

Conduent will maintain a supply of OTC SNAP Disaster Cards at the Fiserv Indianapolis location for issuance in a disaster.

SNAP Disaster Cards will be delivered to the disaster site within 24 hours or as determined by the policy and disaster site managers once the following have been established:

1. A disaster has been declared, and
2. A disaster site (or sites) has been identified, and
3. A secure area for storing cards at the site has been verified.

To protect disaster cards, State staff should:

- Create card inventory control measures for storing, shipping, and dispensing of cards.
- Develop an issuance site layout and traffic flow to minimize the movement of the cards.
- Keep cards out of sight of applicants.
- Keep card packets sealed prior to actual need.
- Store cards in locked file cabinet vaults or safes.
- Arrange for secure transportation of cards to and from off-site locations.

Non-issued EBT cards will be entered into the inventory of the local office and returned to the Project Office as soon as possible.

Disaster Card PINs

SNAP Disaster Cards are not pre-pinned. Clients will have to call the Conduent Customer Service Helpline to select their PIN.

Since demographic information and benefits are posted to Conduent from ICES after midnight, new applicants should call the IVR the following day to PIN their card.

For existing EBT clients, demographic information and benefits are already in EPPIC. Replacement cards which are given to existing clients are issued in active status with the previous PIN carrying over to the new card.

Account and Benefit Set Up

New cards are entered into EPPIC system through the use of specific screens set up for SNAP Disaster card issuance. Access to the disaster screens is granted by the EBT Program Manager and is revoked as soon as disaster services are no longer necessary.

Workers will use ICES/IEDSS to enter new account information and benefits for new and/or existing accounts in the same manner in which normal accounts and benefits are issued. Demographic and benefit information will be entered in ICES/IEDSS and batched to Conduent.

Only approved disaster applications shall be entered into the system for processing. Workers shall maintain a manual log of disaster applications that were denied or abandoned. A report will be prepared during the post-disaster reconciliation reflecting the summary totals of these applications.

In order to manage benefits during a disaster, workers may need to void disaster SNAP benefits. Workers can use EPPIC to void a pending disaster benefit.

Cardholder Training

Instructions for using the EBT card are provided in the bilingual English/Spanish EBT brochure (See Appendix C) and provide the following information:

- How to use the Hoosier Works Card
- What to do if the card is lost or stolen
- How to PIN the card

The training brochures may be handed out to clients along with the disaster card.

Retailer POS Operations during a Disaster

If POS connectivity exists, disaster card transactions are the same as everyday EBT transactions. POS connectivity assumes that electricity and connection to EPPIC is available.

When POS connectivity does not exist, but phone communication is available, retailers can use the manual voucher process for food purchase. An inventory of 5,000 manual voucher forms will be maintained at a location designated by Indiana EBT until such a time as Disaster Support Services are invoked. Additional EBT manual voucher forms will be expedited when a disaster is invoked.

Should retailers run out of manual voucher forms, they will be permitted to create their own improvised voucher as an interim measure in order to facilitate transaction processing. These “vouchers” must contain all essential elements of information found on a regular voucher, must be signed by the cardholder, and the cardholder provided with a copy of the voucher. In the event that telecommunications failure prevents the retailer from getting a voice authorization, the EBT Contractor provides for a manual voucher transaction up to a predefined limit of \$40.00.

Contingency Operations for TANF

Although highly unlikely, a manual issuance of TANF benefits may be approved by Division of Family Resources if:

- The EBT system is or has been inoperative in all or a substantial part of the county for a minimum of forty-eight (48) continuous hours; AND the result is a significant hardship to

eligible clients in that county due to their inability to access their CASH assistance benefits.

If authorized, a warrant must be issued through the office of the Auditor of the State within ten (10) calendar days of authorization. A single warrant in the amount equal to the remaining undistributed cash assistance for the current benefit month will be provided.

If the client has a legal guardian, the warrant may be issued in the name of the client and mailed or delivered to the guardian.

If the client has a protective payee, the warrant will be issued in the name of the protective payee and mailed or delivered to the payee.

Special CSR Helpline Services

The State can request that the Conduent Customer Service Helpline and Retailer Customer Service Line provide information to assist with disaster related issues.

Disaster Reports

There are two specific disaster reports available:

1. Daily Disaster Card Activity Summary Report: A summary of disaster card activity for each day of the disaster. The report will be sorted by disaster card number and by amount. The amount field will be sorted by lowest amount to highest amount. Cards not being used are first on the report.
2. Disaster Merchant Availability Report: EBT-Only retailers will be contacted by phone and asked if they are able to process on-line POS EBT transactions.

All other information needed for disaster reporting is included in the current EBT Online Reports including the administrative, transaction and card activity information for the State of Indiana.

The monthly and daily Benefit Drawdown Totals reports will reflect the unique disaster benefit types. All current reports which display the benefit type will display data for disaster or cash benefit types.

Appendix A: EBT User Profiles in EPPIC

User Roles are assigned by job duty:

- **Benefit Recovery:** Used by State Benefit Recovery staff to process claim payments. Includes case and benefit information, reports, and the ability to do repayments.
- **Disaster:** Only used for declared disaster situations.
- **EBT Management:** Limited to EBT staff in the State EBT Coordinator's Office. Allows access to all functions of the user roles listed. In addition, includes ability to status and order cards, waive card replacement fees, update client address and phone number.
- **Financial:** Used by Finance and Accounting staff. Provides access to financial reconciliation screens and reports.
- **Investigations:** Used by Bureau of Investigations staff. Provides access to case information and reports.
- **Local Offices:** Used by Local Office staff. Provides access to case, benefit, and card information and transaction history.
- **Policy & ICES:** Allows SNAP and TANF Policy Staff and ICES/IEDSS staff to access case, benefit, card and transaction history information, reports, adjustments, financial reconciliation, and batch file transfer information.
- **Security Admin:** Limited to EBT staff in the State EBT Coordinator's Office. Provides the ability to add and disable users and reset passwords.
- **Tech Support:** Allows IOT staff to reset passwords for EPPIC users.

Appendix B: State EBT Coordinator's Office Contact Information:

- EBT Help Desk, State EBT Coordinator's Office

ebt.centraloffice@DFR.in.gov

The state EBT Help Desk is monitored every business day from 7:30 a.m. - 4:30 p.m.

- Angela Albin, Program Manager, State EBT Coordinator's Office

angela.albin@fssa.in.gov

317-232-7645

- Malika Roberson, Administrative Assistant, State EBT Coordinator's Office

malika.roberson@fssa.in.gov

317-234-8197

- Suzanne Tryan, Manager, TANF/SNAP/EBT/IMPACT

suzanne.tryan@fssa.in.gov

317-234-8708

- State EBT Coordinator's Office FAX Number: 317-233-0828

Appendix C: Cardholder Training Brochure

- A printable version is available on The Hub, at www.in.gov/fssa/thehub/2644.htm

Get Started

Select Your PIN To Activate Your Card

- You must select a 4-digit Personal Identification Number (PIN) for your card.
- The PIN should be easy for you to remember but hard for others to guess.
- Call 1-877-768-5098 and follow the instructions to select your PIN.
- Sign the back of your card.
- Your card is now active and ready for use with your PIN.

PIN Safety

- DO NOT** write your PIN on your card or anything you keep with your card.
- NEVER** tell your PIN to a cashier or store employee.
- CAUTION:** If your benefits are stolen because someone else uses your card and PIN, benefits will NOT be replaced.

Card/PIN Replacement

- If your card is lost, stolen or damaged, or
- If you forgot or would like to change your PIN,
- Go to: ConnectEBT.com or call Customer Service at 1-877-768-5098
- NOTE:** One free card replacement per year, then \$2.00 for each additional card.

How To Manage Your Card

Keep Your Card

- This card never expires even if you are no longer eligible for benefits.
- If you order four or more cards in a calendar year, you may be required to complete an interview with FSSA staff to explain why you keep replacing your card.

Avoid Fees & Additional Charges

- You have one free ATM cash withdrawal per month.
- You will be charged \$1.25 for each additional withdrawal per month.
- Some ATMs have surcharges that can be added to withdrawal fees.
- You can cancel a transaction if you don't want to pay the surcharge.
- There is never a fee for using your SNAP benefits or making a TANF purchase.

How To Check Your Balance

- Log on to: ConnectEBT.com or
- Call Customer Service at 1-877-768-5098 or
- Check your last receipt for your balance.
- The receipt will also list the date, merchant name, location, transaction type and amount.

Benefits Are For Your Household Only!

Illegal Use Of Benefits/TANF Withdrawals

Illegal use of your benefits includes:

- Selling, trading or giving away your benefits and using or buying someone else's benefits.
- Allowing a retailer to buy your SNAP benefits in exchange for cash or non-food items.
- Withdrawing cash at ATMs, even with the QUEST logo, is illegal at these locations:
 - Liquor Stores
 - Bars & Nightclubs
 - Private Clubs & Lodges
 - Casinos, Horse Racing Tracks, or Off-Track Betting (OTB) Parlors
 - Adult Entertainment Venues
 - Gambling Establishments
 - Ringo Halls

Misusing Benefits Results In Consequences

- Misused benefits lead to program disqualifications and fines.
- The State can forward cardholder information to the county prosecutor for misuse.
- Convictions of a Class C Misdemeanor for illegal TANF withdrawals can result in up to \$500 in fines and 60 days in jail.

Report Fraud!

Buying, selling, or otherwise misusing SNAP benefits is a federal crime. To confidentially report suspected abuse, visit www.usda.gov/olig/hotline.htm or call 1-800-424-9121

Frequently Asked Questions

What happens if I don't use all my benefits?

Your balance at the end of the month is carried over to the next month. However, if you don't use your account, your SNAP benefits will be removed after 365 days of inactivity and your TANF benefits will be removed after 30 days of inactivity.

What if adjustments are made to my benefits?

The cardholder's account may be adjusted due to errors. The cardholder has a right to notice when an adjustment is made, to request a fair hearing regarding the adjustment, and to receive provisional credit until the hearing decision is rendered. To dispute an adjustment and request a fair hearing, call 317-232-4946.

What if my SNAP benefits are destroyed in a household misfortune?

You may be able to get replacement benefits if food purchased with your SNAP benefits are destroyed in a household misfortune like a power outage or fire. Contact FSSA for more information.

What if I have other questions about my card?

Go to ConnectEBT.com or call the EBT Customer Service toll-free number at 1-877-768-5098 with any questions you have about your Hoosier Works Card.

Contact FSSA if you need to report a change of address or changes in your household, need to check on your benefit status, or to inquire about the reactivation process. Go to www.EBTbenefits.IN.gov (24/7) or call FSSA at 1-800-424-9121 from 8:00am-4:30pm local time for assistance with your case or application for benefits.

USDA Nondiscrimination Statement

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability age, marital status, family/parental status, income derived from a public assistance program, political belief, or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by USDA. (Not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-3600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form (AD-3027) found online at: http://www.usda.gov/complaint_filing_cust.html and at any USDA office, or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 432-9992.

Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9402

(2) fax: (202) 690-7442; or

(3) email: program.discrimination@usda.gov

How To Use Your Hoosier Works Card

To use your SNAP benefits, look for stores and retailers that display the QUEST logo or have signs that read "EBT Accepted Here" or "SNAP Accepted Here".

To use your TANF benefits, look for ATMs, stores, or retailers that display the QUEST logo. It is the retailer's option whether or not to allow cash back with TANF purchases.

Food purchased with SNAP must be received at the time of purchase. (Exception: You may use SNAP to purchase shares in a CSA (Community Supported Agriculture) up to 14 days in advance of receiving the share of food.) You cannot use SNAP to pay for food that was received at an earlier time.

NOTE: You cannot use your SNAP benefits to pay for past or future purchases.

BUYING GROCERIES

- Select "EBT" on the merchant's terminal and enter your 4-digit PIN.
- Select or tell the cashier which benefit account to charge (SNAP or TANF).
- Keep your receipt -- it shows your account balance.
- SNAP transactions are unlimited and there is no minimum dollar amount per transaction.

GETTING CASH AT AN ATM

For Cash Benefits Only

- Insert your card and enter your 4-digit PIN.
- Select "Withdraw from Checking".
- Enter the amount of cash you want; most ATMs give only \$20 bills (\$20, \$40, \$100, etc.).

GETTING CASH BACK WITH A PURCHASE

For Cash Benefits Only

- Select "EBT" on the merchant's terminal and enter your 4-digit PIN.
- Select or tell the cashier to charge your cash account.
- Tell the cashier the amount of cash you want or enter the amount on the terminal.

IF PHONE SYSTEM IS DOWN...

- A retailer can process a SNAP manual voucher if the merchant terminal is not working.
- Retailer will complete the manual voucher with details of your purchase and card information.
- You will be required to sign the completed manual voucher.
- DO NOT write your PIN on the voucher.
- Your SNAP account will be charged when the system is back online.

Customer Service
1-877-768-5098
TTY: 711

Website
www.ConnectEBT.com

This institution is an equal opportunity provider.

ConnectEBT

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Welcome to the Indiana Hoosier Works EBT Card



This guide provides information about using your Indiana Hoosier Works EBT Card. You can use this card to access your SNAP (food) and TANF (cash) benefits.

To see your balance amount, history and other information, visit: www.ConnectEBT.com

Call 1-877-768-5098 (Toll-Free)
24 hours a day / 7 days a week
TTY: 711

FSSA/Division of Family Resources
Electronic Benefit Transfer (EBT) Policy Guide
Revised 4/7/2020

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Appendix D: Returned Card Log and Procedures

Procedures for Handling Returned EBT Cards

Returned cards

1. Enter the card's information in the Returned Card Log/State Form 50235 (7-01) / FI 0037.
2. Make sure the card is still active in the Conduent EPPIC EBT system. If the card has been deactivated by the client (reported lost or stolen) it cannot be reactivated, therefore there is no reason to give the card back to the client. **All inactive cards can be destroyed as instructed below.**
3. If the card is still active, the cardholder should be contacted to come into the local office to pick up the card. If the client cannot come into the office, returned cards can be mailed to a client when the client has identified himself and verified his address.

Abandoned cards

If a card is not claimed by the cardholder, DFR staff should continue to make reasonable attempts to contact the client. The card should be held for thirty (30) days. After 30 days and reasonable attempts to contact the client, the card can be destroyed as instructed below.

Destroying the EBT Hoosier Works Card

The EBT Hoosier Works card can be destroyed when:

- Sufficient attempts have been made to reach the client; and
Thirty days or more have passed since the card arrived in the local DFR office; or
- The card is inactive. Inactive cards can never be reused and may be destroyed as soon as they are discovered to be inactive.
- It is reasonable to believe the card is no longer going to be used by the client for any other reason (for example, the card is voluntarily returned or the client is deceased).

In general, it is preferable for cards to be destroyed and have a client get a new card, than to have active cards accessible by persons who may be tempted to use the benefits fraudulently.

In order to destroy the cards, local staff should:

- Make a log of the card information for reference on the Returned Card Log/SF 50235.
- For active cards, contact the State EBT Coordinator's Office at ebt.centraloffice@fssa.in.gov to status the card in the Conduent EPPIC EBT System as "Lost" with no auto-reissue. This will make the card void and a replacement card will not be sent.

- Shred the card. If there is no shredder or if staff is putting the card in a secure commercial shredding bin (like Cintas), the card should be hole-punched on the magnetic stripe on the back of the card.

PLEASE NOTE: Cards should be destroyed on a regular basis by appropriate staff at local DFR offices. Do not stock unclaimed, inactive or hole-punched cards. Instead, please manage and shred these cards every 30 days.

RETURNED CARD LOG

State Form 50235 (7-01) / FI 0037

	Date card returned	Card number	Card name	Date card Deactivated/ destroyed	Card issuer initials	Date card picked up by client	Card issuer initials	Client signature
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								