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* English, Spanish, Hmong, Vietnamese, Laotian, & Cambodian (NOTE: The client training video also is in all of these languages.)

**English and Spanish

Tommy G. Thompson
Governor

Linda Stewart, Ph.D.
Secretary

J. Jean Rogers
Division Administrator



State of Wisconsin

Department of Workforce Development

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Testimony by Dick Mellinger, EBT Project Manager
Hearing of the Senate Committee on Human Services and Aging
January 27, 2000

Good morning. I am Dick Mellinger, EBT project manager for the Department of Workforce Development. I want to thank the committee for this opportunity to provide an update on EBT as we prepare for statewide roll out. I will be joined in providing this update by Brandon Scholz, president of the Wisconsin Grocers Association; Liz Green, Economic Support Division Manager, Rock County Human Services Department; and Neil Dugan, Senior Director for Citicorp Services, Incorporated, better known in the EBT world as "CSI."

First, a little background on EBT nationally and in Wisconsin.

EBT is not new. The first demonstration project started in Pennsylvania in 1985. The federal government authorized states to implement EBT as an alternative to paper food stamps in 1992. Since that time, 40 states have implemented EBT systems. The federal government has mandated that all states implement EBT for food stamp delivery by October 2002.

In Wisconsin, interest in EBT existed as far back as the late 80's when the state bid unsuccessfully to be a federal demonstration project. In June 1994, the Joint Legislative Council established the Special Committee on Electronic Benefit Transfer Systems. Senator Rosenzweig was one of the co-chairs. The Special Committee drafted the bill that became 1995 Wisconsin Act 368. The Act directed DWD to implement EBT for food stamp benefit delivery.

The Act is an excellent example of the legislative process at work. Through the hard work of the 21 member Special Committee, the Act sets out specific, workable

requirements for EBT, such as a 24-hour customer service hotline, to assure that the system is as user friendly as possible. The Act also sent a strong signal to DWD that the cost of operating the EBT system should be no more than the cost of the paper issuance system. Therefore, we have to watch our pennies closely.

The Act also authorizes DWD to contract for EBT services. Since passage of the Act in 1996, the EBT vendor community has shrunk to the point that only one company, CSI, bid for Wisconsin's business. CSI is the predominant EBT vendor in the U.S., having contracts with 29 states. DWD signed a contract with CSI in January 1999 and began the development period, culminating in the start of the pilot operation in October.

Let me talk a little bit about the pilot, the problems that were encountered and what we learned that we'll be employing during the statewide roll out.

First, conducting a pilot is a federal requirement. And, even if it weren't required, we'd have done one. It's really a "shakedown cruise" for the EBT system to assure that we get all the bugs out before roll out. Much of the CSI system functionality is standard. However, even the standard functionality often involves state-specific software. Also, DWD had to make internal systems changes and build an interface to the CSI system. And, we needed to assess the workings of the client conversion process.

We selected Rock County for three reasons. First, the Human Services Department wanted to be the pilot. The agency has historically volunteered to be first and has done a good job in that role. Second, the county is small enough to be manageable but has two urban areas as well. Third, it borders Illinois, allowing us to test our policy to let clients shop at their regular stores even if they are across state lines.

So, what problems were uncovered during pilot? And, can you and the clients, retailers, local agencies and others be assured that they've been fixed?

I'm going to summarize the problems and give the state's assessment. I will then look to Brandon, Liz and Neil to provide their perspectives.

First, there were EBT cards that didn't work in the store because of a software glitch on the CSI side. We do appreciate the patience of the retailers and their customers as they dealt with this problem. However, it was the potential for some early problems, as well

as the need for checkers to assist newly converted clients in using the card, that caused DWD to decide to pay retailers an 8 cent transaction fee for the first two years.

CSI has assured us that the problem was fixed on January 13. We have verified that the problem has not recurred since then.

Second, CSI was issuing some new and replacement cards late and others never made it out the door. This problem also was caused by a software glitch. Liz Green and her staff stepped up and issued temporary cards to fill the gap.

CSI also has assured us that the problem was fixed January 12. We have been provided by CSI with the necessary paper reports to monitor the card stream. Our review shows that the problem has not recurred since the 12th. In the future, we will have electronic versions of these reports to allow us to watch the card stream closely.

Third, there were instances of poor service to clients and retailers from the CSI customer service personnel. Some of the poor service resulted because the CSI unit working on the card problems did not communicate with the customer service unit. CSI has committed to improve internal communications. In addition, in one case of very unprofessional behavior brought to our attention by Rock County and Senator Robson, CSI terminated the customer service representative.

DWD will continue to monitor this critically important area and follow up on any reports of poor service.

Fourth, there have been concerns expressed about the numbers of people who reportedly were cut off from benefits because they failed to show up for training and to pick up their cards. Of course, we are concerned if anyone fails to show up for training. However, the numbers of "no-shows" in the Rock County pilot are much lower than the early reports. Liz Green will talk about the numbers and the extraordinary efforts by her staff to assure that no one will lose benefits because they failed to show up.

We are asking the counties to use an "in-person" approach to training in part because both the client advocate and the retailer communities strongly recommended it. In a minute, I'll show the training video that presents the kind of information that both groups want clients to have when they leave the training.

In the folders I handed out earlier are all of the notices that the clients receive about the training. However, we learned from the Rock experience that we need to do more than send the "normal" kind of notices. For one thing, we're asking counties to spiff up some of the notices. This is an example of a spiffed up notice developed by Rock County. Also, we know we need a special EBT outreach plan. A copy of the plan is in the folder.

A major component of the EBT outreach plan will be personal contacts with clients by community based groups such as the Milwaukee Hunger Task Force, Second Harvest and Community Action Programs. Also, we are asking the assistance of the Social Security offices to provide information to their clients. In addition, we will be using both TV and radio spots. I'll show the TV spot in a minute. We ask your help in getting stations to use the spots.

Finally, I want to assure all of you that every participating household that fails to show up for the training will get a personal contact by the county to get the cards in their hands. In addition, for those households that failed to show up and their cases closed in the meantime for other reasons (like excessive income), we will convert their EBT accounts to coupons so they may use their food stamp benefits. Both of these steps will occur no later than one month after the end of the conversion month for each county.

In closing, let me say that, to make EBT a success in Wisconsin, will take special vigilance by all of us. In particular, we expect CSI will continue to show the kind of attention to the project that we have seen over the past few weeks. Certainly, my staff and the counties will continue to monitor CSI's performance as we have since the beginning of the pilot. And, I know that the client advocate and retailer communities will keep a sharp eye on all of us.

I ask your help in providing to DWD any information about problems with the system that you receive from your constituents. We promise quick feedback on the problem.

Thank you for your attention. I'll now show the training video and the TV spots.



State of Wisconsin
Department of Workforce
Development

Name: _____
Address: _____
Address: _____
City/State/Zip: _____

Case Number _____
Worker ID _____
Primary/Alternate _____

Dear Client,

The way you will receive your benefits is changing. You will no longer receive paper coupons. Instead you will use your Wisconsin Quest™ card to access your benefits to purchase food products. The amount of your food stamps will not change. You MUST come into the training site noted below, at the time and date scheduled, to receive training and pick up your new Wisconsin Quest™ card. Please allow one hour for this training session.

Your appointment is on:

Date: _____

Time: _____

Place:

Location _____

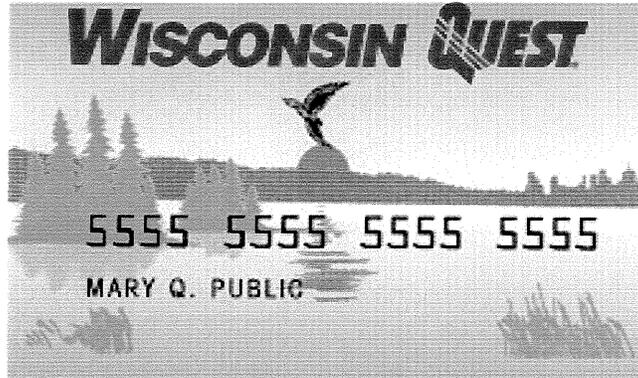
Location _____

Location _____

If you cannot come to this appointment, call _____

This is what you MUST DO to continue to receive your food stamp benefits:

- Come to the appointment to get your Wisconsin Quest™ card.
- During the training session you will:
 - Receive your Wisconsin Quest™ card
 - Watch a training video and receive training materials
 - Select your Personal Identification Number (PIN)
 - Have the opportunity to practice using a Point of Sale (POS) device
- Please do not bring children to your appointment
- You Must Bring Your Wisconsin I.D., Driver's License, or other picture I.D., AND this letter to the appointment
- If you have selected an authorized buyer to purchase food for you that person will also receive a letter mailed to your address. Contact them immediately.
- If you want to make changes to your authorized buyer, contact your worker immediately.
- If you are an alternate payee, your card may be the only Wisconsin Quest™ card issued on this account. Please bring in the identification noted above.



EBT Client Information Campaign

The DES EBT Project will conduct an information campaign to educate food stamp clients on the benefits of using the Wisconsin EBT Quest card. The project's information campaign also will cover the steps clients must take to receive the card and be trained on the use of the card. Following is a synopsis of the objectives, goals, outcomes, approaches and resources for this campaign. The project will conduct this campaign starting in January 2000 and ending in July 2000, the last month of the statewide EBT roll out.

Objectives:
<ul style="list-style-type: none"> ➤ Make all food stamp clients aware of the upcoming change from paper food coupons to the Wisconsin Quest card and the benefits associated with the change. ➤ Ensure that all clients know the steps needed to receive and be trained on the use of the card.
Goals:
<ul style="list-style-type: none"> ➤ Maximize the current state and county information plan utilizing IM agency-to-client contacts, brochures, posters, and mailers. ➤ Reach each client through alternative sources such as public service announcements (PSA's), community organization-to-client contacts, etc. ➤ Proactively address special needs such as language requirements or homebound clients.
Outcomes:
<ul style="list-style-type: none"> ➤ Food stamp clients will be knowledgeable regarding their participation in the EBT conversion process including how to reschedule appointments or receive special assistance. ➤ Food stamp participation over the short term will not be negatively impacted by the EBT conversion . ➤ Food stamp participation over the long term may actually increase as eligible persons learn the benefits of the Wisconsin Quest card including reducing the stigma associated with using food stamps.
Approaches:
<ul style="list-style-type: none"> ➤ Continue to utilize the stuffers in the food stamp envelopes and the conversion appointment letters. ➤ Work with the county IM EBT coordinators to ensure that IM and cooperating agency-to-client contacts (e.g., application interviews and re-reviews) include EBT information and to develop approaches to meet "special needs" (e.g., transportation to conversion sites, establishment of alternative payees and authorized buyers, etc.) ➤ Incorporate the EBT information into the statewide food stamp outreach effort. ➤ Increase client EBT awareness through PSA's and press releases for local media use. ➤ Enlist support of community organizations, food retailers, etc. in the client education effort and, if appropriate, the identification of special needs. ➤ For residual "no-shows", develop final notices and, if appropriate, alternate card delivery means (e.g., home visits to elderly and disabled).
Available DWD Resources:
<ul style="list-style-type: none"> ➤ EBT project funded posters, brochures, and mailers. ➤ Food stamp re-investment funded outreach program for developing additional materials (e.g., PSA's) and soliciting assistance from community organizations. <p>1-6-2000</p>

Citicorp Services, Inc.

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Amherst NY 14226*

*Tel 716-831-8330
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*Neil E. Dugan
Vice President*

January 26, 2000

Ms. Linda Stewart, Secretary
State of Wisconsin
Department of Workforce Development
201 East Washington Ave.
Madison, WI 53707

Dear Ms. Stewart:

I am writing at the request of Mr. Dick Mellinger in regards to the status of the pilot program for the Wisconsin EBT project implemented in Rock County during October of 1999. First let me state that Citicorp Services Inc. (CSI) appreciates the opportunity to work with the State of Wisconsin in implementing the EBT program and that we look forward to a successful statewide expansion throughout the remainder of 2000.

With regard to the pilot program status, the implementation of the pilot county, Rock, began as scheduled, in September of 1999 and culminated in early October with the establishment of over 1,780 client files on our system providing these clients with access to their benefits at participating food retailers via the Wisconsin Quest Card. To date, this implementation has resulted in the establishment of over 7,200 client benefit files providing benefit access through over 45,000 electronic point of sale (POS) transactions conducted at 67 retailers for a value of over \$850,000. Today there are more than 2,300 active card holders within the Wisconsin program generating over 14,000 POS transactions per month. These milestones are to the credit of the Department and CSI project team along with the support of the retail community who worked collectively to implement the pilot program.

The purpose of an EBT pilot is to confirm that the services operate as designed. At the time of this letter, this has been confirmed for the Wisconsin EBT program. As much as we would all have preferred that the services be delivered perfectly right from the start, minor technical and operational issues are inevitable. We experienced some inconsistency in card issuance, noted occasional processing issues related to the use of client personal identification numbers (PINs) and received reports of concerns over CSI's handling of a small number of client telephone calls to our customer service unit. I am pleased to report, however, that the three identified problems have been resolved. The following is a brief recap of each of these issues and the actions taken to resolve them.

Card Issuance

The matter identified with respect to the card issuance process consisted of intermittent missed and late card issuance. This matter was related to a series of circumstances concerning the operation and development of the card issuance process for Wisconsin. Although the circumstances were unrelated, the most important fact is that all have been resolved.

To correct these situations several actions were taken throughout the November and December timeframe. The replacement card process was modified, job scheduling restructured, and improvements made to the monitoring process through our data center. The last of the changes was completed on January 12th. Since this time a detailed review of the card process has been conducted to ensure that the

problems have been fully addressed. The result of this review is that the known problems were corrected and no new card issues have been identified.

Client PINs and Transaction Processing

As a result of a systems configuration issue between CSI and its current transaction switch provider, Deluxe Data, approximately 5% of the POS transactions processed were sporadically denied. This matter, also resolved, related to the data encryption/de-encryption process performed by CSI and Deluxe as part of the State's required PIN security measures. Due to the nature of the problem, a given client may have experienced this error condition upon consecutive multiple transaction attempts yet may also have had their next transaction processed successfully.

Upon determination of the cause of the error, a system configuration change was made by CSI and migrated into production as an emergency change on January 13th. Since the 13th, according to our records, there have been no incidences of this same PIN error re-occurring.

Customer Service

The concerns related to customer service centered on reports from the county and retailers of inaccurate information provided by the CSI telephone customer service representatives and one detailed report of an incident of an unprofessional response. In the management of our call center, today our customer service representatives receive in excess of 550,000 calls on a monthly basis in support of 28 EBT programs. While every attempt is made to train, supervise and review the programs with the associated representatives unfortunately there remains the potential for misinformation to be provided.

Where we have received specific information regarding an incident our operations management team has investigated and instituted corrective action. Most recently this resulted in the dismissal of a representative who had inappropriately and unprofessionally responded to not only a client but a county worker as well. Additionally, to address the situations where we have less specific information we have reinforced the Wisconsin program policies with particular focus on card issuance and replacement. We along with the Department will continue to monitor the progress and address each issue accordingly. It would be helpful going forward if specific information regarding any identified incidents would be provided to us as this greatly aides in our investigation and ultimate program improvement.

In closing, we would like to affirm that CSI is committed to ensuring a successful rollout of the Wisconsin EBT program. We understand that the issues identified during the pilot were serious to the clients, retailers and county staff as they experienced them. The issues that were identified have been resolved. When taken into the context of the overall program we believe that by and large the program has been successfully implemented and we are fully prepared to support a successful Statewide expansion.

If you would like to discuss any of the above in more detail please feel free to contact me at (716) 831-8330.

Sincerely,



Neil Dugan
Senior Director

cc: Mark MacKenzie, President
Citicorp Services, Inc.



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January 27, 2000

Senate Human Services & Aging Committee

EBT Rollout/Rock County Pilot – Brandon Scholz Testimony

Senator Robson, members of the committee, my name is Brandon Scholz; I'm President of the Wisconsin Grocers Association representing grocery retailers, wholesalers, suppliers and others in our industry.

I've been asked by the chair to share with you our thoughts relative to the EBT Pilot Project in Rock County – from the retailer's perspective.

First and foremost, let me start off by emphasizing a very important point, the EBT program, the pilot and the eventual rollout is anchored by a very strong partnership consisting of the Department of Workforce Development, local county organizations, service groups like the Hunger Task Force and others, the vendor, Citicorp Services and the retail community represented in part by the Wisconsin Grocers Association.

Only with this strong and committed partnership will EBT become a successful program in Wisconsin.

I'd also like to remind the committee of the magnitude of this program, how many beneficiaries are in the program, the number of transactions, how many retailers process the benefits and how much money we are talking about – in short, the transfer of paper food stamps to electronic benefits is a huge undertaking, I think in some cases, bigger than you might imagine.

It is in that context, from the retailer perspective, that we view the EBT pilot project in Rock County.

As the program was being developed and the pilot was being prepared for rollout, our EBT partnership worked hard to anticipate any problems that could occur in the pilot and worked with the retailers to make sure they were prepared for the challenges of this program.

We believed, going into the pilot, that we had done a good job of readying the retail community. We briefed them and worked with them to prepare for the challenges and problems should they occur.

At the end of the pilot, we met with the retailers, and other groups, to dissect the pilot, review problems that occurred, made changes to correct any problems and prepare for the eventual statewide rollout.

Let me briefly describe some of those problems and challenges we experienced. Foremost on the list was a transaction code/processing error. The EBT card was swiped and the transaction was denied with a previously unidentified error code. This problem was brought to our attention and we forwarded it to Citicorp Services.

As we found out later, this was a unique problem for Wisconsin transactions. As a result, Citicorp Services could not immediately solve the problem, because they didn't know what it was. That's not to say that they weren't working on it, but because of the complex nature of this electronic transaction, it took time.

The problem in this instance, which we discussed with CSI, is that it took, too long to resolve. Knowing the domino effort that this problem caused, we have made it clear to CSI that they are going to have to find a way to resolve these problems sooner.

The transaction error code problem resulted in retailers not being able to process the transaction, or sale of goods. The back-up procedure is to do a manual authorization – retailers call a special CSI help line, provide the information, the account and balance is verified and the transaction is approved.

The second problem we uncovered was that some people, who had temporary and/or replacement cards, did not have a working pin number because the vendor was not able to append the pin number to the replacement cards, or the cards may have expired.

In those instances, retailers were forced to decline the sale to customers, a very uncomfortable situation for all parties. You can imagine what happens when the process at the check-out counter is slowed down to complete this process.

In a number of cases, the sale was completed and the retailer then had to deal with getting reimbursed for the sale with the manual voucher. We had a couple of retailers who were frustrated with this procedure.

We also heard from retailers who indicated that they were not satisfied with the information they received from the CSI helpline in these instances.

We know that as this program rolls out in Wisconsin, the retail community will play a key role in working with food stamp clients.

While the state and county organizations will do their best to train clients on how to use the Quest card, we know full well that when they come to the store, we will have to walk them through the process and help these customers complete the transaction. That will certainly slow down our ability to move customers through the checkout line, but it is part of our commitment to making sure the program works.

Overall, our assessment of the pilot is a good one. You have pilot programs to test the system, find the kinks, iron out the problems, and prepare for the full roll out. Nobody should assume, nor did they, that this would be an error free program. It is too big, too massive and too complicated to expect otherwise.

Finally, we believe that while the ultimate success of program will come from the partnership we are all engaged in, and, the states' vendor, Citicorp Services plays a very big role. Their ability to resolve problems immediately will stop the domino effect that results from a snafu somewhere up and down the line.

We expect Citicorp Services will provide an aggressive, hands on approach in Wisconsin as we prepare to roll this program statewide.

From the retail side, we are committed to having this partnership go forward and making sure the program is a success, for all, in Wisconsin.



"For these are all our children . . .
we will all profit by, or pay for,
whatever they become." James Baldwin

MEMO TO: Senator Robson and Human Services and Aging Committee
FROM: Carol W. Medaris
DATE: January 27, 2000

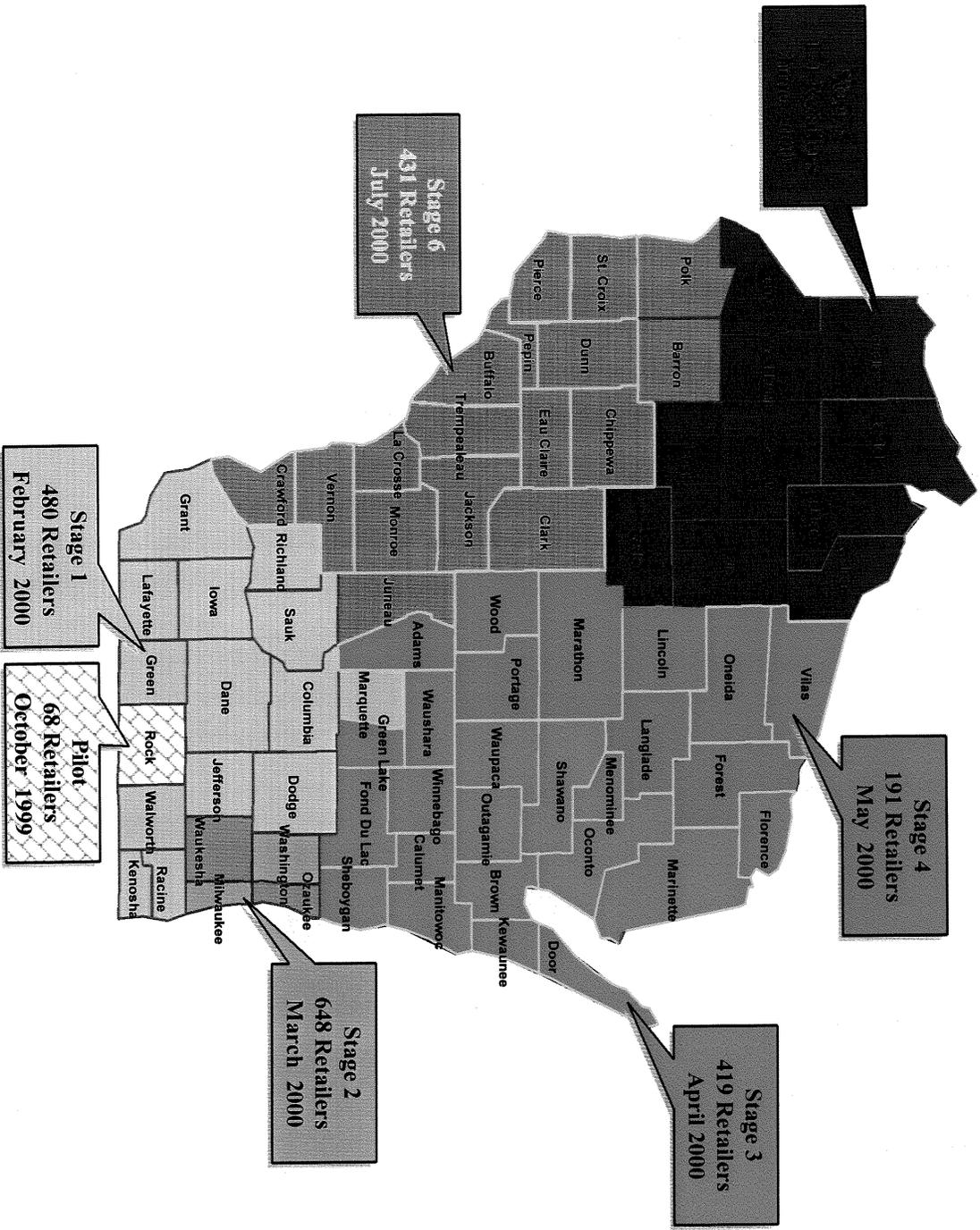
RE: Questions regarding implementation of EBT system for food stamps

In addition to those posed by Jon Janowski of the Hunger Task Force, I would suggest the following questions for the Department:

1. In Rock County, the response rate was exceedingly low to notices about the EBT system and appointments to come in for training and to pick up cards. What investigation has the Department done to determine why this happened? Did Rock County workers inquire about this when they personally contacted those who failed to respond? If not, why not?
2. What steps is the Department taking to make sure that training sites are accessible? For example, in Dane County, it is my understanding that initial training is taking place at only one site, the Dane County Exposition Center, which is not the most readily accessible spot for those travelling by public transportation.

RESEARCH • EDUCATION • ADVOCACY

Wisconsin EBT Rollout



WISCONSIN EBT TIMELINE

Preparatory Phase

January 1999	Execute Contract with Services Vendor
February 1999	Begin System Design
March 1999	Establish Functional System Design
April 1999	Begin Joint State-County Planning
May 1999	Begin System Development
June 1999	Begin Preliminary System Testing

Implementation Phase

July 1999	Hold Implementation Kick-Off; Begin Retailer Implementation Activities
August 1999	Begin Primary System Testing and Client Implementation Activities
September 1999	Begin Retailer and Client Conversion in Pilot County

Pilot Operation Phase

October 1999	Begin EBT Issuance: Pilot Operation	Cases	Retailers
Pilot:	Rock County (Madison Region)	1,803	68
November 1999 thru January 2000	Conduct Pilot & Y2K Evaluation		

WISCONSIN EBT TIMELINE

Statewide Rollout Phase

February 2000	Begin EBT Issuance: Stage 1		
		Cases	Retailers

Balance of Madison Region		11,256	480
Portion of Waukesha Region			

Columbia, Dane, Dodge, Grant, Green, Iowa, Jefferson, Lafayette, Marquette, Richland, Sauk, Kenosha, Racine, Walworth

March 2000	Begin EBT Issuance: Stage 2		
		Cases	Retailers

Milwaukee Region		36,268	648
Balance of Waukesha Region			

Milwaukee, Waukesha, Washington, Ozaukee

April 2000	Begin EBT Issuance: Stage 3		
		Case	Retailers

Green Bay Region		7,510	419
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Brown, Calumet, Door, Florence, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, and Winnebago. Tribes: Oneida and Stockbridge-Munsee

May 2000	Begin EBT Issuance: Stage 4		
		Cases	Retailers

Rhineland Region		4430	191
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Adams, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas, and Wood. Tribes: Lac du Flambeau, Sokaogon.

June 2000	Begin EBT Issuance: Stage 5		
		Cases	Retailers

Ashland Region		3296	171
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Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, and Washburn. Tribes: Bad River, Red Cliff

July 2000	Begin EBT Issuance: Stage 6		
		Cases	Retailers

Eau Claire Region		7545	431
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Barron, Buffalo, Chippewa, Clark, Crawford, Dunn, Eau Claire, Jackson, Juneau, LaCrosse, Monroe, Pepin, Pierce, Polk, St.Croix, Trempealeau, Vernon

August 2000	Conduct Post-Implementation Evaluation
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January 26, 2000

**HUNGER
TASK
FORCE**
of Milwaukee
SINCE 1974

State Senator Judy Robson, Chair
Senate Committee on Human Services and Aging
State Capitol
P.O. Box 7882
Madison, WI 53707-7882

Dear Senator Robson:

The conversion from paper food stamps to an electronic system is a vital issue for thousands of low-income families in Wisconsin. As a non-profit organization that annually distributes about three million pounds of food to over 80 food pantries and serves over 40,000 people in Milwaukee County, we are very aware of the issues that many low-income families are dealing with in their effort to become self-sufficient. We want to ensure that that EBT works for everyone, but particularly for low-income clients.

Although our organization believes that the conversion to an EBT system for food stamps will generally benefit low-income individuals and families, we do have some questions and concerns about how the system will work in the short-term, particularly for the approximately 36,000 food stamp households in Milwaukee County.

Our broad concern is that the EBT conversion in Milwaukee will cause thousands of families to lose access to much-needed food stamp benefits. Based on the feedback we received from the Rock County pilot project, we know that there were families that did not come in and pick up their EBT card until after their food stamp coupons did not arrive in the mail. In many cases, when individuals and families do not utilize the Food Stamp Program, they use food pantries and meal programs to feed themselves. Our network of food pantries now serve more individuals that at any time in our organization's 25-year history. Our food pantries are volunteer-driven and rely almost exclusively on donated time and money. Hunger Task Force of Milwaukee cannot continue to meet ever-increasing community need; in fact, some of our pantries are already telling us that they do not have the volunteers or space to serve any more people. If the EBT conversion in Milwaukee results in a dramatic reduction in food stamp caseloads, our over-taxed emergency feeding system will not be able to handle the resulting wave of individuals who will turn to pantries to feed themselves and their families. Our fear is that, in the absence of appropriate planning, EBT roll-out could precipitate a community crisis.

201 S. Hawley Court

Milwaukee, WI 53214

tel: 414 777-0483

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We are also concerned about reports from Rock County which indicate that EBT cards did not work at grocery store check-out lanes. EBT is supposed to be a benefit delivery system that reduces stigma for clients; yet, if individuals hold up a checkout lane because their card does not function properly, they will not only be delaying

other customers, but the anonymity that goes along with using the EBT card will be destroyed. Retailers may also find themselves frustrated with the client because the system is not working properly. It is imperative that these so-called "computer glitches" be corrected, tested, and re-tested before any other county begins using EBT.

Another issue which has come out of the Rock County experience relates to the 1-800 customer service number. Apparently not all Citicorp customer service representatives were as excited about EBT as we are and acted in an inappropriate manner; we want to be assured that there are an adequate number of trained representatives available to handle the huge volume of calls that will likely occur, particularly after Milwaukee "goes live." Hunger Task Force of Milwaukee is already doing an incredible amount of outreach on EBT, and we want to do more in the upcoming months. We want to be absolutely sure that we are giving people reliable information when we tell them that the first place they should call if they have problems with their card is the 1-800 number.

Finally, we have heard that there were problems in Rock County regarding the re-issuance of EBT cards through the mail. Once the initial conversion process is completed for existing beneficiaries, it is our understanding that an individual who is confirmed as newly eligible for food stamps or has damaged or lost their card should receive an EBT card from CSI within five work days. If individuals and families do not get their cards on time, they do not get immediate access to nutritious food. And individuals and families that do not have timely access to benefits will again turn to our pantries and meal programs for assistance.

In closing, we feel that unless the state and Citicorp are certain that subsequent counties will not experience the problems that occurred in Rock County, then implementation, particularly in Milwaukee, should be delayed until all parties are confident that these problems will not happen again. I am sure that if you talked to one of the thousands of food stamp recipients in our food pantries that they would ask for the same assurances.

As always, Hunger Task Force of Milwaukee looks forward to working collaboratively with the state, Milwaukee County, Milwaukee's W-2 agencies, and other advocates to ensure that the EBT/Food Stamp conversion is a smooth one for all parties involved.

Thank you for this committee's interest in the EBT issue and for the opportunity to testify today.



Jon Janowski, Director of Advocacy
Hunger Task Force of Milwaukee



ROCK COUNTY HUMAN SERVICES DEPARTMENT

Rock County Job Center

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Food Stamp Electronic Benefit Transfer Rock County Pilot

Testimony by Liz Green, Economic Support Division Manager
January 27, 2000

EBT Card Replacement and Issuance

EBT Card issuance and replacement was a sporadic problem for us in the pilot, and a difficult issue to accurately identify. On certain cases, new cards and replacement cards simply were not issued. Although only a small number of cases were impacted, the problems were frustrating for the recipients, workers, and retailers who became involved. Cards are issued via Economic Support Worker action in the CARES computer system. From there, the card issuance information is transmitted to the CSI computer system, where eventually, a card is issued from their facility in Las Vegas. In situations where the card was not issued, we were usually contacted by a frustrated recipient who had not received their permanent card in the allotted time, and was unable to access their benefits. In response to this, our staff often times issued an emergency "vault card" to give the customer immediate access to their account. This action should have generated a replacement card, but sometimes did not. On some cases, we issued second vault cards after the first vault card expired at 30 days, and the replacement card had still not arrived. This problem also impacted retailers when customers' expired vault cards were rejected at the checkout, and customers backed up at the checkout while attempts were made to get the card to work.

After much tracking and research, CSI was able to identify a programming problem in the CSI system, which was causing a sporadic failure to issue cards. This problem has since been resolved, and card issuance is working well at this point, and is well able to support statewide roll out.

EBT Notices and Follow Up Attempts

There has been much discussion about the adequacy of attempts to notify Food Stamp recipients of the conversion process to EBT. A list of contacts and follow up attempts follows.

- A notice was included with July 1999 monthly Food Stamp benefits to alert recipients that EBT was coming.
- A notice was included with September 1999 Food Stamp benefits to alert recipients that this was the last month they would get paper coupons. Starting the next month they will use their Wisconsin Quest card to get their benefits.
- Appointment letters for EBT training and card pickup were sent to the primary person on each case. The appointments were for the last half of September 1999.
- Follow-up notices were sent the next day to each person who didn't show up for their appointment.

- For no shows where a telephone number could be identified EBT conversion staff attempted a telephone contact. Home visits were offered / provided for those indicating inability to come to the office.
- The month after the conversion, a list of no shows was given to the Food Stamp Economic Support Specialist. The workers then attempted an additional contact with the person by telephone or letter to encourage them to come in and pick up the EBT card.
- A warning notice is sent to the primary person for cases with EBT cards that have not been used for 60 days. The notice warns they may lose access to the account if they do not use the card within the next 30 days.
- We are working with the state to issue paper coupons for remaining cards on closed cases with unused benefits (58).
- We are in the process of attempting to deliver the remaining cards on active cases. After the scheduled EBT conversion training and follow up attempts, there were 57 active Food Stamp households who did not pick up their EBT cards. That's about 3% of the current caseload. The results to date are below:

Has Card or Access	Cards Not Picked Up	Comments
12		Has an authorized buyer who already has a card to access Food Stamps
14		Home Visit, card delivered
9		Contacted and the card was picked up or replacement card issued
	3	Contacted and will pick up card
	6	Contacted and does not want card (Holding)
	8	Home Visit , not home or moved
	2	Entered Nursing Home
	2	Not an active case, closed 9/30/99, prior to EBT
	1	Appt. to deliver card 1/27
35	22	Total (57)

No Rock County Food Stamp cases have been closed simply due to a recipient's failure to pick up their EBT card. To the contrary, throughout the conversion period, Rock County has experienced an increase in Food Stamp cases and benefit issuance as is illustrated in the table below:

Rock County Food Stamp Caseload Summary

Month	Total Cases	Total Recipients	Food Stamp Benefits
June 1999	1808	4280	\$240,791.00
July 1999	1832	4363	\$257,417.00
August 1999	1891	4558	\$247,592.00
September 1999	1903	4561	\$263,235.00
October 1999	1918	4650	\$269,888.00
November 1999	1956	4759	\$269,989.00
December 1999	1963	4844	\$277,390.00

Rock County believes that the pilot experience has helped the state identify strategies which will be most effective in dealing with client notification, training, and no-show rates as the project rolls out statewide.

Gary Bailey, Rock County Lead ES Supervisor, greatly assisted in preparing this document.

WE MISSED YOU!!!!

We want to help you buy your groceries with your Wisconsin EBT (Quest) card. We will be at your home on _____ between _____ and _____. If you can't be there at this time, please call me at 741-3420.

State of Wisconsin



1995 Senate Bill 445

Date of enactment: May 28, 1996
Date of publication*: June 11, 1996

1995 WISCONSIN ACT 368

AN ACT to create 49.129 of the statutes; relating to: transfer of food stamps and other governmental benefits through an electronic benefit transfer system and granting rule-making authority.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

[ENROLLING NOTE BY THE LEGISLATIVE REFERENCE BUREAU: This act is 1995 Senate Bill 445, as amended. The bill was prepared for the joint legislative council's special committee on electronic benefit transfer systems. 1995 Senate Bill 445, as initially introduced, contained a PREFATORY NOTE, which was provided by the joint legislative council. The PREFATORY NOTE was deleted from the act because amendments affected the bill.]

SECTION 1. 49.129 of the statutes is created to read:
49.129 Electronic benefit transfer. (1) DEFINITION.

In this section, "food stamp program" means the federal food stamp program under 7 USC 2011 to 2029 or, if the department determines that the food stamp program no longer exists, a nutrition program that the department determines is a successor to the food stamp program.

(2) **DELIVERY OF FOOD STAMPS.** (a) The department shall request any necessary authorization from the secretary of the federal department of agriculture to deliver food stamp benefits to recipients of food stamp benefits by an electronic benefit transfer system.

(b) 1. Except as provided in subd. 2. and sub. (8), if the necessary authorization under par. (a) is granted, the department shall begin to implement, no later than July 1, 1999, a program to deliver food stamp benefits to recipients of food stamp benefits by an electronic benefit transfer system and shall implement the program state-

wide no later than April 1, 2000. All suppliers, as defined in s. 49.127 (1) (d), may participate in the delivery of food stamp benefits under the electronic benefit transfer system. The department shall explore methods by which nontraditional retailers, such as farmers' markets, may participate in the delivery of food stamp benefits under the electronic benefit transfer system.

2. The department need not implement a program to deliver food stamp benefits by an electronic benefit transfer system if any of the following applies:

a. The department determines that the cost of the electronic benefit transfer system would be greater than the cost of another food stamp delivery system.

b. The department determines that the state may be liable under 12 CFR 205 for lost or stolen benefits.

(3) **DELIVERY OF OTHER BENEFITS.** (a) The department shall request any necessary authorization from the appropriate federal agency to deliver benefits that are administered by the department, other than food stamp benefits, to recipients of benefits by an electronic benefit transfer system.

(b) If the necessary authorization under par. (a) is granted, and except as provided in sub. (8), the department may implement a program to deliver by an electronic benefit transfer system any benefit that is administered by the department and that the department designates by rule.

* Section 991.11, WISCONSIN STATUTES 1993-94: Effective date of acts. "Every act and every portion of an act enacted by the legislature over the governor's partial veto which does not expressly prescribe the time when it takes effect shall take effect on the day after its date of publication as designated" by the secretary of state [the date of publication may not be more than 10 working days after the date of enactment].

(4) **DUTIES; IMPLEMENTATION.** In implementing a program to deliver benefits by an electronic benefit transfer system, the department shall do all of the following:

- (a) Consult with members of the following groups:
1. Benefit recipients.
 2. Advocates for benefit recipients.
 3. Financial institution personnel.
 4. Appropriate county, state and tribal governing body employees.

5. Persons who sell goods or services to recipients for which payment may be made by use of an electronic benefit transfer system, including, as appropriate, retailers, landlords and public utilities.

(b) Hold informational meetings at a variety of locations around the state.

(c) To the extent possible, maximize the use of existing automated teller machines and point-of-sale terminals.

(d) Authorize the use of cards that physically resemble financial transaction cards, as defined in s. 943.41 (1) (em).

(5) **STATE AGENCIES.** The department may enter into an agreement with any state agency to deliver benefits paid by that agency by an electronic benefit transfer system.

(5m) **JOINT COMMITTEE ON FINANCE REVIEW.** Prior to implementing the electronic benefit transfer system under this section, the department shall notify the joint committee on finance of the proposed system. The department may proceed with implementation of the system if, within 14 working days of the notification, the committee does not schedule a meeting for the purpose of reviewing the department's proposed system. If the committee schedules a meeting for the purpose of reviewing the proposed system, the system shall not take effect unless the committee approves the system.

(6) **ADMINISTRATION; CONTRACTS.** The department may enter into a contract with any financial institution, as defined in s. 705.01 (3), or other fiscal intermediary to administer a program to deliver benefits to recipients by an electronic benefit transfer system. The contract shall require the contractor to do all of the following:

(a) Provide training on the use of the electronic benefit transfer system to the persons enumerated in sub. (4) (a).

(b) Provide ongoing assistance, on a 24-hour basis, on the use of the electronic benefit transfer system.

(7) **RULES.** The department shall promulgate rules for the administration of the electronic benefit transfer system under this section. The rules shall include all of the following:

(a) The liability, and limits on the liability, of a recipient for lost benefits after the loss or theft of a card issued to the recipient under sub. (4) (d).

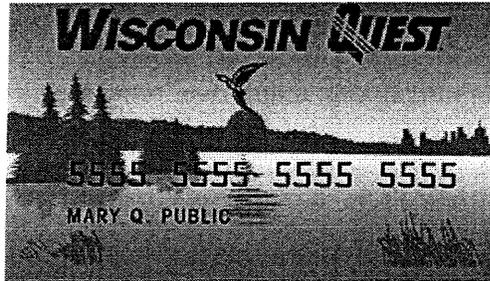
(b) The suspension from a program of recipients, retailers or other participants for fraudulent activity, as defined by the department.

(c) A provision for confidentiality.

(d) Measures to be taken by the department or the person with whom the department contracts under sub. (6) to ensure the security of card issuance and electronic transfer of benefits.

(8) **COUNTY PARTICIPATION; EXCEPTION.** The department may not require a county or tribal governing body to participate in an electronic benefit transfer system under this section if the costs to the county or tribal governing body would be greater than the costs that the county or tribal governing body would incur in delivering the benefits through a system that is not an electronic benefit transfer system.

Wisconsin EBT Project



FROM PAPER TO PLASTIC

Recipient Information Flier

THE WAY YOU RECEIVE YOUR FOOD STAMP BENEFITS IS CHANGING.

WATCH FOR YOUR APPOINTMENT LETTER THAT TELLS YOU WHEN YOU WILL RECEIVE YOUR Wisconsin Quest Card AND TRAINING.

WHAT IS EBT?

EBT stands for Electronic Benefits Transfer. It is a way of delivering your Food Stamp benefits without issuing paper food stamp coupons.

HOW WILL EBT WORK?

You will get a plastic debit card, and have a Personal Identification Number (PIN) to use. The debit card can be swiped and the PIN entered at point-of-sale (POS) devices in authorized food stamp stores and other retailers where you shop. You will use this card to make your food stamp purchases and no longer use paper coupons. To find out more about the Food Stamp program, contact your W-2, county or tribal human/social services agency.

WHAT IS A PIN?

A PIN is a 4 digit "secret" code to be used with the Wisconsin Quest Card. Both the card and the PIN must be used to make Food Stamp purchases. The PIN is the "key" to the Wisconsin Quest Card. **The PIN is very important and should be memorized or kept in a safe place.** The PIN should never be shared, written on the card, or kept with the Wisconsin Quest Card.

WHAT IF I FORGET MY PIN?

If you are in the grocery store and enter the wrong PIN, you have two more chances that day to enter the right PIN. If you don't enter the correct PIN by the third try, a "lock" is put on your card and you will not be able to use your card until the next day. If you can't remember your PIN, call the Customer Service Automated Response Unit (ARU), and choose a new one. You also need to choose a new one if you think someone else knows your PIN. You should always know your PIN before you go to the grocery store.

WHERE CAN I USE THE WISCONSIN QUEST CARD?

You will be able to use your Wisconsin *Quest* Card at most of the authorized food stamp stores you use now. Stores will display the EBT *Quest* sign to let you know the Wisconsin *Quest* Card is accepted there.

HOW WILL EBT HELP ME?

EBT will not change the food stamp application and approval processes. You will not have to worry about losing food stamps, or someone stealing them. Since the card and the PIN must be used together to get the benefits, a lost card will not cause you to lose benefits. Benefits will remain in the account until you receive a replacement card. You may use all or part of the benefits at any time. This might help you and your household better plan your spending from month to month.

WHAT IF I HAVE A QUESTION?

The EBT system has a 24 hours a day, 7 days a week, toll-free helpline. You can call in and through the automated response unit (ARU) find out how much food stamp benefits are left in the account. Using the EBT Helpline, you can report a lost/stolen card, get your transaction history, get the current balance in your Food Stamp account, get information about where to use the Wisconsin *Quest* Card, or how to solve any problems you are having with Wisconsin *Quest* Cards.

DOES THE WISCONSIN QUEST CARD EXPIRE?

NO. There is no expiration date for the Wisconsin *Quest* Card. Do not throw it away even if you are notified that you are no longer eligible for benefits. You will still need the card and the PIN to get any benefits left in the account. If you reapply you can use the same Wisconsin *Quest* Card.

WILL I STILL BE ABLE TO USE ANY FOOD STAMPS THAT I MIGHT HAVE?

YES. Stores will still accept paper food stamps. As EBT is implemented across the state and customers get their Wisconsin *Quest* Cards, stores will see fewer food stamps.

WILL MY BENEFIT DAY CHANGE WITH EBT?

For some customers the date you may access your benefits might change slightly. Your food stamp benefits will automatically be deposited into your benefit account on the same date each month, even if your date falls on a Saturday or a Sunday. Since this is the date that your benefits are available to you, we call this day your “benefit availability date.” When you come in for training you will receive the “benefit availability date”.

HOW WILL I KNOW THE BALANCE IN MY WISCONSIN QUEST CARD ACCOUNT?

There are two easy way to check:

- Keep your receipts, they show your balance
- Call the Customer Services ARU. Always know your balance before you go to shop. Some stores may have a special POS device located at the customer service counter that may be used to check your balance before you go to the checkout lane.

WHAT IF I LOSE MY WISCONSIN QUEST CARD?

If your Wisconsin *Quest* Card is lost, stolen or damaged, call the Customer Services ARU, to report it. A new card will be mailed to you on the next business day. No one will be able to use your card once you report it missing.

Chapter DWD 14

ELECTRONIC BENEFIT TRANSFER

DWD 14.01	Authority and purpose.	DWD 14.15	Retailer customer service.
DWD 14.02	Definitions.	DWD 14.16	Card replacement.
DWD 14.03	Mandatory participation.	DWD 14.17	PIN replacement.
DWD 14.04	Card issuance.	DWD 14.18	Liability for lost benefits.
DWD 14.05	PIN selection.	DWD 14.19	Fraudulent activity.
DWD 14.06	Primary cardholder.	DWD 14.20	Confidentiality.
DWD 14.07	Secondary cardholder.	DWD 14.21	EBT system security.
DWD 14.08	EBT card and PIN security.	DWD 14.22	Resolution of disputes.
DWD 14.09	Training.	DWD 14.23	Conversion to coupons.
DWD 14.10	Retailer owned or leased POS equipment.	DWD 14.24	Stale accounts.
DWD 14.11	Vendor deployment of EBT-only POS equipment.	DWD 14.25	Expungement.
DWD 14.12	Access to benefits.	DWD 14.26	Quest standards.
DWD 14.13	Benefit availability dates.	DWD 14.27	Future programs.
DWD 14.14	Recipient customer service.		

DWD 14.01 Authority and purpose. This chapter is promulgated under the authority of s. 49.129 (7), Stats., for the purpose of administering an electronic benefit transfer (EBT) system for delivery of food stamp benefits, as an alternative to issuing food stamp coupons.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.02 Definitions. In this chapter:

(1) "Authorized buyer" means an individual designated by a food stamp group to have access to the food stamp account as a secondary cardholder on behalf of the group.

(2) "Card issuer" means the entity designated by the department to issue EBT cards and maintain the card issuance data base.

(3) "Coupon" means any coupon, stamp, access device or type of certification provided under 7 CFR 271, subchapter C, for the purchase of eligible food.

(4) "Department" means the department of workforce development.

(5) "EBT" or "electronic benefit transfer" means an electronic system that allows a recipient on-line access to their food stamp benefits through the use of a POS device at an FNS-authorized retailer, thereby authorizing the electronic payment of federal funds to the retailer to settle the approved purchase of eligible food items.

(6) "EBT account" means an account established by the department or its EBT vendor on behalf of the food stamp group.

(7) "EBT vendor" means the entity that is, or is teamed with, a financial institution or fiscal intermediary that the department has contracted with to provide EBT services.

(8) "Economic support (ES) agency" means a county department of social services or human services, a W-2 agency or a tribal agency which administers economic support programs, including food stamps.

(9) "FNS" means the food and nutrition service, a subdivision of the United States department of agriculture that has administrative responsibility for the food stamp program.

(10) "Food stamp act" means the food stamp act of 1977 as amended, 7 USC 2011 to 2036.

(11) "Food stamp group" means those persons whose financial eligibility for food stamps is determined together.

(12) "Food stamp payee" means an individual designated by a responsible member of the food stamp group to receive an EBT card and have access to the food stamp account on behalf of the food stamp group.

(13) "Food stamp regulations" means the regulations of the US department of agriculture found in title 7, chapter II of the code of federal regulations.

(14) "Group living arrangement" has the meaning given in 7 CFR 271.2 and is a public or private nonprofit residential setting that serves no more than 16 residents and is certified by a regulating state or local agency.

(15) "IPV" or "intentional program violation" has the meaning given in 7 CFR 273.16(c), and shall consist of having intentionally: a) made a false or misleading statement, or misrepresented, concealed or withheld facts, or b) committed any act that constitutes a violation of the food stamp act, the food stamp program regulations, or any state statute relating to the use, presentation, transfer, acquisition, receipt, or possession of food stamp coupons.

(16) "Manual transaction" means a purchase of eligible food items at an FNS authorized retailer that does not use a POS device.

(17) "On-line" means immediate access, via the EBT card, to benefit information stored in a central computer database for the purpose of authorizing electronic food stamp transactions at the point of sale.

(18) "PAN" or "primary account number" is the number on the EBT card that is linked to the food stamp account established on behalf of the food stamp group.

(19) "PIN" or "personal identification number" means a secret number assigned to the cardholder for use in conjunction with the EBT card to access benefits in a secure manner.

(20) "Primary person" means the person whose name is listed first on the application form as the person applying for food stamps for his or her household.

(21) "POS" or "point of sale" means the place in a retail food store where consumers pay for goods and services.

(22) "POS terminal" means an electronic hardware device used at the point of sale which is connected to the computer system of a third party processor or the EBT vendor and is designed to record, forward and obtain approval for electronic transactions.

(23) "Retail food store" has the meaning given in 7 CFR 271.2.

(24) "Settlement" means the exchange of information that produces the transfer of funds from one entity to another, completing a financial transaction.

(25) "Supermarket" means a type of business having annual gross sales of \$2 million or more.

Note: The type of business is selected by the retailer on the Food Stamp Program Application for Stores (FNS 252).

(26) "Third party processor" has the meaning given in 7 CFR 274.12 (h) (5).

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.03 Mandatory participation. All food stamp households in Wisconsin shall participate in the EBT system. The

department shall ensure access to the EBT system for special needs groups such as the elderly and disabled.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.04 Card issuance. (1) When a food stamp group has been determined eligible for food stamps at the economic support agency, the department shall provide an EBT card which allows the food stamp group to access food stamp benefits in its EBT account. The department shall authorize the card issuer to issue the EBT cards. The card issuer shall mail the card to the food stamp group. The department shall also require economic support agencies to maintain temporary card issuance capability for emergency issuances. A statement of nondiscrimination shall be included in the mailer that is sent with the card. The department may require a special activation procedure for cards to assure that the rightful food stamp group receives the card.

Note: This provision varies from federal food stamp regulations in 7 CFR 274.12(h)(6)(i)(B) as allowed by a waiver approved by the U.S. department of agriculture.

(2) The card shall physically resemble a financial transaction card similar to a debit card. It shall contain a primary account number (PAN) and the address of the office where it can be returned if found or no longer in use. The card, as distinguished from the EBT system, may be used by another program for benefit or service access supported by the other program's computer system. The card is the property of the state of Wisconsin.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.05 PIN selection. The department shall provide for PIN selection by the cardholder. The department shall allow the PIN to be changed if the cardholder requests it. The department shall provide instructions on use of the card with the PIN, including how to change the PIN if the cardholder wishes to do so.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.06 Primary cardholder. The department shall provide one designated EBT card and PIN to the primary person or a designated payee to access the food stamp account. The primary person's or designated payee's name and signature shall be on the permanent EBT card. For residents of drug and alcohol treatment centers and group living arrangements, the department may issue the card to a person employed by the facility who is designated as the food stamp payee.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.07 Secondary cardholder. The department shall provide a card and PIN to an individual designated by the food stamp group as an authorized buyer. The authorized buyer's name and signature shall be on the permanent EBT card. The PAN shall be different from that of the primary cardholder but shall be linked to the same food stamp account. There shall be a limit of one secondary cardholder per food stamp group.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.08 EBT card and PIN security. (1) **RECIPIENT RESPONSIBILITY.** The recipient is responsible for protecting the security of his or her EBT card and PIN. Benefits will not be replaced if they are lost or stolen after the recipient gives the card and PIN to another person. The recipient shall report a lost or stolen card or compromised PIN to recipient customer service. When the recipient reports one of these events, the EBT vendor shall immediately disable card access to the food stamp account. The department may require that the recipient sign a card and PIN security responsibility statement prior to issuance of benefits via EBT.

(2) **RETAILER RESPONSIBILITY.** The retailer is authorized to accept the EBT card presented with a valid PIN.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.09 Training. (1) **PROVISION OF TRAINING.** The department shall provide training on the use of the EBT system to benefit recipients; advocates for benefit recipients; appropriate

county, state, and tribal governing body employees; and food retailers. The department shall involve representatives of the affected groups in the design of the training.

(2) **RECIPIENTS.** (a) The department shall train recipients and their representatives on the use of the EBT system and EBT card prior to receipt of benefits via EBT. Recipient training shall include: information on unlimited transactions, access to account balances, transaction receipts, availability of benefits, issuance and replacement of cards and PINs, security of cards and PINs, the recipient's responsibilities for reporting lost or damaged EBT cards, accessing customer service, state account handling, benefit availability, manual transactions, access to retail stores and dispute resolution procedures.

(b) The department shall provide an informational pamphlet to all EBT households as part of its training efforts. The department intends to make client training material available in retail stores, community centers, and other designated areas.

(c) The department shall make an informational EBT video available for viewing at EBT training sites and each economic support agency.

(d) The department shall provide one to one training in the use of EBT equipment for accessing benefits and obtaining account balance information if requested by the recipient or if any recipient is identified as having actual or potential problems using the EBT system.

Note: This provision varies from federal food stamp regulations in 7 CFR 274.12(f)(10)(ii) as allowed by a waiver approved by the U.S. department of agriculture.

(e) The department shall provide training for bilingual households and for households with disabilities as prescribed by state and federal law. Written materials shall be provided for bilingual households as prescribed in 7 CFR 272.4(b).

(3) **CLIENT ADVOCATES.** The department shall make the training provided to recipients available to client advocates.

(4) **FOOD RETAILERS.** (a) The EBT vendor shall provide training to food retailers and their staff if the vendor has vendor-installed POS equipment. Training shall include technical instruction on the specific EBT equipment in the retailer's store, manual procedures, and customer service contact numbers. The department shall make one to one training available at retailer request.

(b) The EBT vendor shall provide information to retailers using owned or leased POS equipment on manual, customer service and settlement procedures for internal training use.

(5) **STAFF TRAINING.** The department shall provide training to state and local agency staff on topics such as training recipients on the use of the EBT system; installation, operation, and use of any administrative equipment; card issuance and PIN selection equipment; use of the vendor's administrative system; dispute resolution procedures; system security; and recipient and retailer customer services.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.10 Retailer owned or leased POS equipment. (1) **FEE PAYMENT.** During the first 2 years of EBT operations, the department shall pay a fee of \$.08 per food stamp purchase and merchandise return transactions, and balance inquiries conducted on POS terminals owned or leased by retailers which have signed an agreement with the EBT vendor to use such equipment. The department shall require that the vendor disburse the fee on a monthly basis through a deposit separate from the daily settlement deposits.

(2) **STUDY TO DETERMINE ACTUAL COSTS.** During the 2 year period, the department shall commission a study by an independent entity to determine actual EBT costs incurred by retailers and any offsetting savings from the elimination of paper food coupon handling. In signing the vendor agreement, the retailers shall affirm their intent to cooperate with the independent entity in gathering relevant cost data. The department shall elicit the assistance

of representatives of the retailer community, financial institutions, state and local agencies and others in guiding the conduct of the study.

(3) **CONTINUATION OF A FEE.** Based on the study results and other relevant factors, the department shall determine by the end of the 2 years if a transaction fee shall continue to be paid and, if so, at what amount. The department shall publish its decision in the Wisconsin Administrative Register. If, for reasons directly attributable to actions of the department or its agents, the department cannot make the decision by the end of the 2 years, it will continue to pay the fee at the established rate until publication of the decision in the register.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.11 Vendor deployment of EBT-only POS equipment. The department will afford all authorized retailers, including non-traditional retailers, the opportunity to participate in the EBT system. By federal regulation, the department may not require authorized retailers to pay costs essential to and directly attributable to EBT system operations as long as the equipment or services are provided by the EBT vendor or its agent and are utilized solely for food stamp benefit issuance. If the vendor or agent must provide equipment to a retailer to afford the opportunity to participate in the EBT system, the following criteria shall apply:

(1) **POS TERMINALS.** (a) The retailer must have \$100 or more per month in food stamp redemption activity and have the capability to support operation of the terminal.

Note: This provision varies from federal food stamp regulations in 7 CFR 274.12(g)(4) as allowed by a waiver approved by the U.S. department of agriculture.

(b) The following POS terminal deployment formula, as specified in 7 CFR 274.12(g)(4)(ii), will be followed: 1) When food stamp redemption activity is 15% or more of total food sales, the retailer shall have POS terminals for all checkout lanes. 2) When food stamp redemption activity is less than 15% of total food sales, designated supermarkets shall have one POS terminal for every \$11,000 in monthly redemption activity up to the number of lanes per store. All other retailers shall have one POS terminal for every \$8,000 in monthly redemption activity. A retailer whose redemption activity qualifies for 3 or more EBT-only POS terminals may request an additional POS terminal for use by clients to check their food stamp balance if the terminal is located in a designated area of the store and is available for self-service use by clients.

(2) **MANUAL TRANSACTION CAPABILITY.** The department shall provide manual transaction capability to retailers who do not qualify for a POS terminal. Refer to s. DWD 14.12 (3).

(3) **TELEPHONE LINES.** A retailer with average food stamp redemptions of at least \$5000 per month may request a dedicated telephone line for exclusive EBT use and the EBT vendor shall install such a line. In providing retailers access to the vendor's system, the EBT vendor shall comply with the regulations in 7 CFR 274.12, as amended and clarified by FNS.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.12 Access to benefits. (1) **ACCESS BY RECIPIENT.** The department shall provide the capability for the cardholder to access the appropriate food stamp account in retail food stores authorized by FNS within the Wisconsin EBT project area.

(2) **POS ACCESS.** (a) When paying for eligible food items in a store equipped with a POS terminal, the food stamp recipient's card is swiped through the terminal and the recipient enters the PIN to access the food stamp account. The system electronically verifies the PIN and the account balance, and sends an authorization or denial back to the retailer. If authorized, the recipient's account is debited for the amount of the purchase. If the total cost of the food items exceeds the balance in the account, the transaction will be denied. The account balance will be provided on the denial receipt. The recipient may then effect a second purchase

transaction utilizing the account balance for selected eligible food items.

Note: When the retailer is operating its own POS equipment, settlement of the transaction will occur to the bank holding the retailer's account on the next business day it received by the EBT vendor prior to their end of day cutoff. If there is a third party processor operating POS equipment, settlement of the transaction will occur to the third party processor's bank on the next business day. The third party processor is responsible for settling with the retailer according to their business agreement.

(b) Cash change will not be provided to the recipient.

(c) The EBT system shall provide a receipt to the recipient that will include the account balance.

(3) **MANUAL ACCESS.** (a) A manual process is required when a POS device is not available. A POS device is not available when the retailer does not have a POS device or the POS device is not useable. The retailer shall verify the recipient's account balance by calling retailer customer service. Except for situations in which the vendor's system is unavailable as provided in this subsection, if the retailer fails to verify the account balance and the recipient's account balance is insufficient to cover the amount of the transaction, the retailer is liable for the difference. The recipient shall sign the voucher and receive a copy of the voucher. If the retailer cannot access the EBT vendor's system because the EBT system is unavailable, the department shall allow purchases up to \$40 for which the EBT vendor would be liable.

(b) The amount of the purchase will be withdrawn from the recipient's account pending the vendor's receipt of the voucher from the retailer. If the retailer has not submitted the voucher within 30 days, the amount will be returned to the recipient's account. The retailer shall bear liability for the transaction if benefits are not available.

(4) **ACCESS IN BORDER STATES.** Under federal policy, interested retailers in states bordering Wisconsin may be provided EBT system access if the department determines that the store's participation in the EBT system is necessary for recipient access based on demonstrated household shopping patterns.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.13 Benefit availability dates. (1) **DAILY BENEFITS.** The department shall make daily (initial and supplemental) food stamp benefits available to recipients via their EBT account by a specified day and time.

(2) **MONTHLY BENEFITS.** The department shall make monthly food stamp benefits available to recipients via their EBT accounts on a staggered cycle over the first 15 days of the month. The department shall make the daily and monthly schedule available to recipients during EBT implementation and at the time of food stamp application.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.14 Recipient customer service. The department shall provide, through the contract with the EBT vendor or agent, ongoing assistance to recipients, on a 24 hours per day, seven days per week basis, on the recipients' use of the EBT system. Recipients shall access this customer service through the use of a toll-free number shown on the back of the EBT card and provided in training material. Recipients shall use customer service to report lost or stolen cards, obtain current account balances, obtain a transaction history for up to 2 months if transaction receipts are unavailable, institute card replacement and PIN change and resolve disputes regarding account transactions. The department shall assure that customer service is available in a language in addition to English as prescribed in state and federal law.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.15 Retailer customer service. (1) The department shall provide, through the contract with the EBT vendor, ongoing assistance to retailers, on a 24 hours per day, 7 days per week basis, on the retailers' use of the EBT system. Retailers shall access this customer service through the use of the toll-free number shown on the back of the EBT card, in the retailer training material, or both. The department shall assure that customer ser-

vice is available in a language in addition to English as prescribed in state and federal law.

(2) **FULL SERVICES.** The EBT vendor shall provide the following services to retailers with vendor-supplied equipment:

(a) manual transaction processing, settlement information and assistance,

(b) requests for repair and replacement of vendor supplied EBT-only POS terminals,

(c) reporting, and general problem resolution; and

(d) information in obtaining monthly reimbursement of POS supplies (i.e., printer ribbon, tape) used for the processing of food stamp transactions. Reimbursement shall be an ACH deposit paid monthly to the retailers for the amount of supplies used. Supply reimbursement shall be calculated based upon the number of EBT transactions performed by the retailer in the previous month.

(3) **LIMITED SERVICES.** The EBT vendor shall provide the following limited services to retailers operating their own equipment, retailers with third party processors, and retailers authorized to use manual vouchers: manual transaction approval and processing, settlement information and assistance, and requests for manual voucher supplies if not provided by a third party.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.16 Card replacement. (1) The household shall report the loss, theft or damage of the EBT card immediately to recipient customer service. The department shall replace the EBT card within 5 business days following notice by the household to recipient customer service.

Note: This provision varies from federal food stamp regulations in 7 CFR 274.12(f)(5)(ii) as allowed by a waiver approved by the U.S. department of agriculture.

(2) The department shall require ES agencies to maintain card issuance capability for emergency card replacement. The department may institute a card replacement fee not to exceed the actual cost to replace the card if the card loss rate is excessive. The fee may be subtracted from the current food stamp allotment.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.17 PIN replacement. The department shall replace the PIN if the PIN is compromised or the recipient wishes to change the PIN. The department shall provide PIN replacement through recipient customer service or at the local economic support agency. The department shall specify the PIN replacement procedure in the training material.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.18 Liability for lost benefits. Benefits will not be replaced if lost as a result of the loss or theft of the EBT card and PIN up to the point in time that the recipient reports the loss to recipient customer service. Benefits will not be replaced if lost due to fraud committed, in total or in part, by the recipient. The department shall assure the replacement of benefits lost after the recipient or representative reports to recipient customer service that the card has been lost or stolen. The department also shall assure the replacement of benefits that are lost due to system errors or malfunctions. A recipient shall follow the dispute resolution process specified in s. DWD 14.22 if he or she believes that benefit replacement is warranted.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.19 Fraudulent activity. (1) **INDIVIDUAL.** (a) An individual may be disqualified from the food stamp program for an IPV related to fraudulent EBT transactions. IPV is determined by an administrative disqualification hearing, court hearing, or disqualification agreement or waiver as provided in 7 CFR 273.16. An individual found guilty of an IPV is ineligible for one year for the first violation, 2 years for the second violation, and permanently for the third violation or for any violation involving the use of \$500 or more worth of food stamps for purposes other than which they are intended.

(b) Individuals may be fined, imprisoned or both for food stamp offenses as specified in s. 49.127, Stats., depending on the value of the food coupons and whether it is the first, second or subsequent offense.

(c) The EBT card is a financial transaction card. Financial card crimes are described in s. 943.41, Stats. Any person violating the provisions of this section is subject to the penalties described therein.

(2) **RETAILER.** A retail food store or authorized wholesale food concern may be disqualified from the food stamp program by FNS if the firm fails to handle EBT transactions in compliance with federal food stamp regulations. FNS may, in lieu of a disqualification, subject the firm to a civil money penalty. Refer to 7 CFR 278.6 for disqualification criteria and procedures.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.20 Confidentiality. The department shall take all reasonable steps to ensure that information regarding food stamp recipients will be kept confidential by the EBT vendor and the card issuer. The department shall oversee the EBT vendor's and card issuer's performance in this area.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.21 EBT system security. The department shall take all reasonable steps to ensure the security of card issuance and the electronic transfer of benefits. The department shall oversee the EBT vendor's and card issuer's performance in this area.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.22 Resolution of disputes. Recipients shall contact recipient customer service regarding EBT account transaction issues and requests for benefit replacement within 60 days from the date of the original transaction being disputed. If recipient customer service is unable to resolve the dispute or error, they will refer it to state or county dispute resolution staff. The recipient may request a hearing at any time in accordance with ch. HA 3. A description of the complete dispute resolution process shall be provided in the training material.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.23 Conversion to coupons. Food stamp groups moving out of an EBT area in Wisconsin shall have their electronic food stamp benefits converted to paper coupons as stated in 7 CFR 274.12(f)(6). The actual process will be included in the training material.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.24 Stale accounts. A stale benefit account is an account which is closed at the direction of the department because it has not been accessed by the food stamp group for three months or longer. A stale benefit account shall be made available to the food stamp group if they reapply for food stamps or contact the local economic support agency. Refer to 7 CFR 274.12(f)(7) for stale account handling procedures.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.25 Expungement. All food stamp benefits shall be expunged from the EBT account at the direction of the department if any of the following occur:

(1) Benefits have not been accessed by the household for a period of one year, or

(2) The EBT food account has been converted to food stamp coupons, or

(3) A one-person food stamp group is denied due to death of the recipient.

(4) The food stamp group loses its rights to the expunged benefits as stated in 7 CFR 274.12(f)(7).

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.26 Quest standards. The department shall incorporate the terms of the Quest operating rules of the

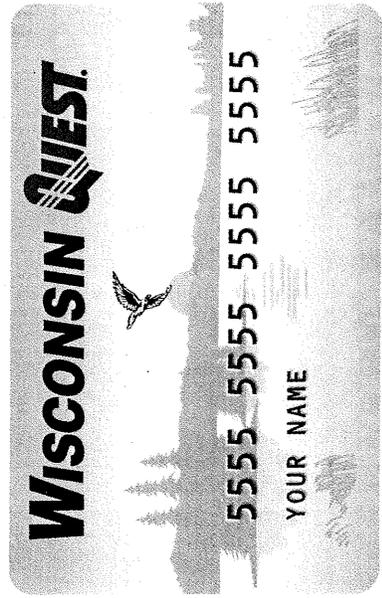
National Automated Clearing House Association into its contract with the EBT vendor.

Note: A copy of the QUEST™ Operating Rules may be ordered by contacting NACHA, 13665 Dulles Technology Drive-Suite 300, Herndon, Virginia 20171. Phone 1(800) 487-9180.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.

DWD 14.27 Future programs. If the department decides to use the EBT system to deliver benefits for any other program it administers, the department shall designate the program by rule. The department also may enter into an agreement with any other government agency to deliver benefits paid by that agency through the use of the system.

History: Cr., Register, August, 1999, No. 524, eff. 9-1-99.



HOW TO FIND OUT YOUR WISCONSIN QUEST CARD BALANCE

Your current balance is printed on your last receipt. However, if you have lost your last receipt, have your card available and:

- STEP 1.....** Call the Customer Service Automated Response Unit (ARU) toll-free, 1-877-415-5164. This number is listed on the back of your card. [TDY (Telecommunications Relay Service for Hearing Impaired): 1-800-947-3529]
- STEP 2.....** Press 1 for English or 2 for Spanish. (If you are not calling from a touch-tone phone, an operator will come on the line to help you.)
- STEP 3.....** Enter your 16-digit card number. If you enter the wrong number, you will be asked to try again.
- STEP 4.....** You will hear your remaining balance.
- STEP 5.....** You can hang up, OR
You can choose other service options.

DWD is an equal opportunity service provider. If you need assistance to access services or material in an alternate format, please contact the DWS Equal Opportunity Office at: (608) 267-9927 (voice/TTY).



ELECTRONIC BENEFITS TRANSFER (EBT) IS COMING TO WISCONSIN!



Wisconsin will soon be starting a new program called Electronic Benefits Transfer—EBT for short—for you to receive your Food Stamp benefits.

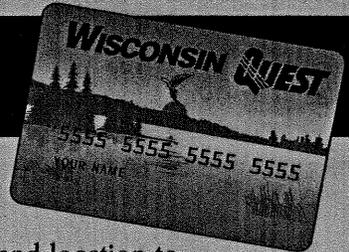
With EBT you will be using a plastic card (the Wisconsin Quest card) and a secret code to make purchases at the grocery store. Paper food stamp coupons are being phased out. The Wisconsin Quest card is easier and safer than paper food stamp coupons and helps protect your benefits from being lost or stolen.

To get your new Wisconsin Quest card, you must come to training and learn how to use the card. Watch for your appointment letter for the date, time and location to receive your card and training for EBT.

DES/11682/P

WISCONSIN QUEST IS HERE!

This is the LAST MONTH you will get paper food coupons!



Starting next month you must use your Wisconsin Quest Card to use your benefits!

Check your appointment letter for the date, time and location to receive your card and training. **Be sure to keep your appointment!**

If you have not received your training letter by the 5th of this benefit month, call 1-800-321-1261

DES/11682/P (R.12/99)

HOW TO USE THE QUEST CARD WHEN YOU BUY FOOD

- STEP 1.....** Before you shop, check your balance by checking your last receipt or by calling the Customer Service ARJ at 1-877-415-164. This balance will be the most you can spend with your Quest card.
- STEP 2.....** Choose your groceries and go to a check-out lane displaying the Quest card sign.
- STEP 3.....** Tell the clerk that you're using your Quest card. Once your groceries have been totaled, hand your Quest card to the clerk. OR Slide it through the Point-of-Sale (POS) terminal.
- STEP 4.....** Enter your four-number secret code (PIN) on the keypad. The terminal will show (****); you will not see your PIN on the terminal screen.
- STEP 5.....** Press the ENTER or YES key. (If you're not sure which key to press, ask the clerk.)
- STEP 6.....** The clerk enters the food stamp total and, if it is right, you press the ENTER or YES key.
- STEP 7.....** You will get a copy of a printed receipt showing:
- store name and address
 - date and time of purchase
 - amount of your purchase
 - your Quest card ending balance
- STEP 8.....** Keep your receipt so you will know your new balance the next time you shop.

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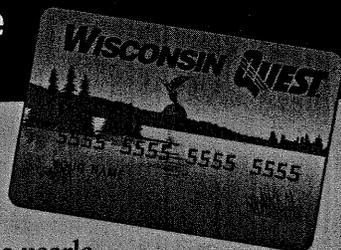
¡HA LLEGADO WISCONSIN QUEST!

¡Este es el último mes que tendrá que recibir cupones de comida de papel!

A partir del mes próximo, tendrá que usar su tarjeta Wisconsin Quest para utilizar sus beneficios. Verifique en la carta de cita la fecha, la hora y el lugar donde recibirá su tarjeta y entrenamiento para usarla.

¡No falte a esta cita!

Si no ha recibido su carta de entrenamiento para el día 5 de este mes de beneficios, llame al Departamento de Servicios Sociales o Humanos en su condado.



LA TRANSFERENCIA ELECTRONICA DE BENEFICIOS LLEGA A WISCONSIN!

Wisconsin comenzará pronto un programa llamado Transferencia Electrónica de Beneficios, EBT, para que usted reciba sus beneficios de cupones de alimentos.

Usted tendrá que usar una tarjeta plástica (la tarjeta Wisconsin Quest) y un código secreto para hacer las compras de sus alimentos en los supermercados. Los cupones de alimentos en papel están siendo eliminados. La tarjeta Wisconsin Quest es más fácil y más segura que los cupones de papel para la compra de alimentos, y le ayudan a evitar que sus beneficios se pierdan o le sean robados.

Para obtener su nueva tarjeta Wisconsin Quest, debe venir para recibir instrucciones sobre la forma de usarla. Espere una carta con la fecha, la hora y el lugar a donde debe presentarse para recibir su tarjeta y las instrucciones para su uso.





WHAT IF I PLAN TO MOVE OR CHANGE MY ADDRESS?

Call your worker.



WHAT IF I HAVE QUESTIONS ABOUT MY QUEST CARD?

Call the Customer Service ARU, **1-877-415-5164**. This line is open 24 hours every day for your questions. [TTY (Telecommunication Relay Service for Hearing/Speech Impaired): **1-800-947-3529**]



WHEN SHOULD I CALL CUSTOMER SERVICE?

- Call right away if your Quest card is lost or stolen. Always call the minute you find out your card is gone.
- Call if your Quest card is damaged.
- Call when you need your Quest card balance.
- Call to select a new PIN or to change your PIN.
- Call if you have questions or need help with your Quest card.

DWD is an equal opportunity service provider. If you need assistance to access services or material in an alternate format, please contact the DES Equal Opportunity Office at: (608) 267-0927 (voice/TDD).

This is an equal opportunity program. If you believe you have been the victim of discrimination in your efforts to receive Government benefits because of race, color, national origin, sex, age, disability, religious creed, or political beliefs, write immediately to the Administrator, Food and Nutrition Services, 3101 Park Center Drive, Alexandria, VA 22302.

DES-11727-P

QUESTIONS & ANSWERS



YOUR WISCONSIN

QUEST CARD



State of Wisconsin
Department of Workforce Development

1-877-415-5164

CAN SOMEONE ELSE SHOP FOR ME LIKE THEY DO NOW?

Yes, you can let someone else use your card to buy food for you. But be careful. Once you tell someone your PIN and give them your card, they could use ALL of your benefits. These benefits will NOT be replaced. You may contact your worker to designate an "authorized buyer" who will then be given a card and PIN of their own.

WHAT IF MY CARD WON'T WORK?

If your card does not work, keep the receipt, call the Customer Service ARU, **1-877-415-5164**, and ask for help. Do the same if you get an error message you don't understand.

WHAT IF I GET AN ERROR MESSAGE FROM THE POS?

Here are some error messages you could get on the POS terminal in the store:

- **CARD NOT ON FILE**
If you get this message, contact Customer Service.
- **INVALID PIN**

If you get this message, you have entered your PIN incorrectly two times. If you don't enter the correct PIN by the third try, a "lock" is put on your card and you won't be able to use your card until the next day. If you can't remember your PIN, call Customer Service and choose a new one.

- **INSUFFICIENT BALANCE**

Before you shop, check your balance. If you get this message, you have tried to spend more than your balance in your Quest card account. Before you shop, check your balance. If your groceries cost more than your balance, you can put back some or pay for the rest in cash.

WHAT IF MY STORE DOES NOT HAVE A POS TERMINAL OR THE POS TERMINAL IS NOT WORKING?

If your store does not have a POS terminal, you may not be able to use your Quest card there; ask the store manager or a clerk if the store accepts the Wisconsin Quest card.

Some retailers (small stores, farmer's markets or route vendors) may use a paper form that you will need to sign.

If a POS terminal is not working, the store may decide to handle your purchase by calling Customer Service to get the information they need to let you buy your food; some retailers may limit the purchase amount to \$40.00.

WHAT IF I DON'T WANT TO USE ALL OF MY BENEFITS IN ONE MONTH?

The food stamp benefits you don't use stay in your Quest card account until you use them. If you do not use your card for 90 days, your benefits will be frozen and you must call your worker to reactivate them.

HOW DO I TAKE SOMETHING BACK TO THE STORE? CAN I GET CASH BACK?

Take the item, receipt and your card back to the store. The store will issue a credit to your food stamp account which will be available to you immediately. **You will NOT get cash back.**

QUESTIONS & ANSWERS

WHAT IS WISCONSIN EBT?

The Wisconsin EBT Program is an Electronic Benefits Transfer (EBT) system. Wisconsin EBT replaces food stamp coupons with a plastic card called the Wisconsin Quest card. You can use your Quest card at Point-of-Sale (POS) machines to buy eligible groceries at stores taking part in the Wisconsin EBT Program.

WHEN DO I GET MY FOOD STAMP BENEFITS?

Benefit distribution is based on the 8th digit of your Social Security number:

<i>If the 8th digit of your Social Security number is...</i>	<i>Your Food Stamp benefits will be available on your Wisconsin Quest card on the...</i>
0	2nd of each month
1	3rd of each month
2	5th of each month
3	6th of each month
4	8th of each month
5	9th of each month
6	11th of each month
7	12th of each month
8	14th of each month
9	15th of each month

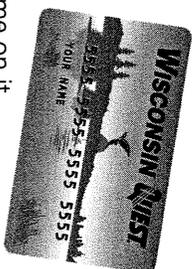
Your benefits will be available on your specified date—even if it falls on a weekend or holiday.

HOW DO I GET MY FOOD STAMP BENEFITS WITH THE QUEST CARD?

Each month you are eligible for food stamp benefits, your benefits will be added to your Quest card account automatically. The exact date on which you'll receive your benefits is based on the 8th digit of your Social Security number. As your monthly benefits are added to your Quest card, the balance on your card will go up. As you use your benefits, the balance goes down.

WHAT DOES MY QUEST CARD LOOK LIKE?

Your Quest card is a plastic card. It has your card number, your name and the Wisconsin Quest name on it.



WHAT IS A PIN?

PIN stands for Personal Identification Number. A PIN is the four-number secret code you choose when you get your Quest card. The PIN is how the computer knows you.

HOW DO I REMEMBER MY PIN?

Choose four numbers that are easy for you to remember, but hard for someone else to figure out. Keep your PIN a secret. Don't write your PIN on your card or your card carrier. Don't keep your PIN in your wallet or purse.

Q HOW DO I USE MY QUEST CARD?

A At the checkout lane, tell the clerk that you're using your Quest card. Once your card has been swiped through the POS terminal (either by you or the clerk), you enter your PIN. The PIN allows you to use your card.

Q WHAT IF I FORGET MY PIN?

A If you are in the grocery store and enter the wrong PIN, you have two more chances that day to enter the right PIN. If you don't enter the correct PIN by the third try, a "lock" is put on your card and you will not be able to use your card until the next day. If you can't remember your PIN, call the Customer Service Automated Response Unit (ARU), **1-877-415-5164**, and choose a new one. You also need to choose a new one if you think someone else knows your PIN. You should always know your PIN before you go to the grocery store.

Q HOW DO I TAKE CARE OF MY QUEST CARD?

- A
- Keep your Quest card safe.
 - Keep your Quest card clean.
 - Take care of your card like you would a credit card.
 - Don't bend or twist the card.
 - Only use the card to get your groceries. Don't use it to scrape windshields, open door locks, etc.
 - Keep the magnetic stripe clean and free from scratches. Store the Quest card in a wallet or purse.
 - Keep the card away from magnets (i.e., handbag clasps, TVs, etc.).
 - Follow the instructions of the store clerk when using the card.
 - NEVER tell your PIN to anyone, including the grocery clerk.

Q WHAT IF I FORGET MY CARD WHEN I GO TO THE GROCERY STORE?

A You can't use your food stamp benefits to buy food without your Quest card and your PIN.

Q WHAT IF I LOSE MY QUEST CARD?

A If your Quest card is lost, stolen or damaged, call the Customer Service ARU, **1-877-415-5164**, to report it. A new card will be mailed to you on the next business day. No one will be able to use your card once you report it missing.

Q HOW LONG WILL IT TAKE TO GET A NEW QUEST CARD?

A Once you report your card as lost or stolen, a new card will be mailed to you on the next business day.

Q HOW WILL I KNOW THE BALANCE IN MY QUEST CARD ACCOUNT?

A There are two easy ways to check:

- Keep your receipts, they show your balance.
- Call the the Customer Service ARU, **1-877-415-5164**. Always know your balance before you go to shop. Some stores may have a special POS device located at the customer service counter that may be used to check your balance before you go to the checkout lane.

Q WHERE CAN I SHOP WITH MY QUEST CARD?

A Probably where you shop now. All stores that take the Quest card in Wisconsin should have a "Quest" sign on the door.

