



CDSS

WILL LIGHTBOURNE
DIRECTOR

STATE OF CALIFORNIA—HEALTH AND HUMAN SERVICES AGENCY
DEPARTMENT OF SOCIAL SERVICES

744 P Street • Sacramento, CA 95814 • www.cdss.ca.gov



EDMUND G. BROWN JR.
GOVERNOR

April 21, 2015

ALL COUNTY LETTER (ACL) NO. 15 - 39

REASON FOR THIS TRANSMITTAL

- State Law Change
- Federal Law or Regulation Change
- Court Order
- Clarification Requested by One or More Counties
- Initiated by CDSS

TO: ALL COUNTY WELFARE DIRECTORS
 ALL COUNTY CALWORKS PROGRAM SPECIALISTS
 ALL CALFRESH PROGRAM SPECIALISTS
 ALL COUNTY EBT PROJECT MANAGERS
 ALL CONSORTIUM PROJECT MANAGERS
 ALL COUNTY REFUGEE CASH ASSISTANCE (RCA) PROGRAM COORDINATORS
 ALL COUNTY CASH ASSISTANCE FOR IMMIGRANTS (CAPI) PROGRAM SPECIALISTS

SUBJECT: ELECTRONIC BENEFIT TRANSFER (EBT) - INSTRUCTIONS FOR IMPLEMENTATION OF ASSEMBLY BILL (AB) 1614 (CHAPTER 720, STATUTES OF 2014)

REFERENCE: AB 1614, ALL COUNTY INFORMATION NOTICE (ACIN) I-15-14

The purpose of this All County Letter (ACL) is to provide instructions and information to county welfare departments (CWDs) for the implementation of Assembly Bill (AB) 1614 (Chapter 720, Statutes of 2014). AB 1614 codified several existing procedures and practices in the EBT program and established new requirements to become effective April 1, 2015.

AB 1614 improves EBT recipients' access to transaction information and promotes financial education so recipients can maximize their benefits. AB 1614 memorializes existing EBT services that are already part of the EBT program such as the EBT Client Website and EBT Customer Service, and adds new features to the program. AB 1614 requires CWDs to make available transaction history to recipients within ten business days, after a request has been received, and requires the California Department of Social Services (CDSS) to create information for the CWDs to handout to recipients that includes, but is not limited to, methods of electronic delivery of benefits and applicable fees, and

surcharge-free ATMs, as well as consumer and privacy protections. AB 1614 requires the EBT vendor to create a new EBT system outage alert for recipients and to allow EBT recipients and authorized representatives to order two-month transaction history via the EBT Client Website.

Transaction History

Currently, EBT recipients and authorized representatives have access to a 24-hour toll-free telephone hotline that they can use to hear their transaction history for the last ten transactions, as well as to request transaction history detail for the past two months to be mailed to them. Additionally, the EBT Client Website allows EBT recipients and authorized representatives to view online their EBT transactions for the last three months.

Effective April 1, 2015, AB 1614 codifies the existing level of transaction data available through the telephone hotline. Also, effective April 1, 2015, AB 1614 requires the EBT vendor to provide EBT recipients and authorized representatives the ability to submit a request to have two months of transaction history detail sent to them by mail using the EBT Client Website. This functionality is expected to be available by August 2015.

Currently, CWDs issue EBT transaction data to EBT recipients when requested. CWDs access transaction data through the Statewide Automated Welfare System (SAWS) or Electronic Payment Processing Information and Control (EPPIC), however there is no mandated time frame. Effective April 1, 2015, CWDs must make available to the EBT recipient or authorized representative all electronic benefit transaction history details available to the CWD, within ten business days after a request has been received, at no additional cost to the EBT recipient. No formal request process is needed.

Information on how to have the EBT card and personal identification number (PIN) replaced has already been added to the EBT Client Website as specified in AB 1614.

EBT System Outage Alert

Effective April 1, 2015, the EBT system is required to have the capacity to inform recipients when the system does not function or is expected not to function for more than a one-hour period between 6 a.m. and midnight during any 24-hour period. EBT recipients calling into the EBT Customer Service Call Center at (877) 328-9677 will be informed by a recorded message, in English and 10 additional languages (Armenian, Cambodian, Cantonese, Farsi, Hmong, Lao, Mandarin, Russian, Spanish and Vietnamese), when the EBT system does not function or is expected not to function during the above stated time period. This functionality is expected to be available by October 2015.

The EBT system outage alert message is as follows:

“The California EBT system is not working. Thank you for your patience as we work to fully restore all EBT services.”

EBT Surcharge Fees

Background

A surcharge fee is a service fee that some banks charge the EBT recipient each time cash benefits are withdrawn from an ATM. Almost two-thirds of ATM withdrawals made by EBT recipients incur surcharge fees. In addition, cash withdrawal transactions that exceed four per month cost 80 cents for each additional withdrawal.

Cash programs susceptible to surcharge fees using the EBT card system are California Work Opportunity and Responsibility to Kids (CalWORKs), Refugee Cash Assistance (RCA), Entrant Cash Assistance (ECA), Trafficking and Crime Victims Assistance Program (TCVAP), Cash Assistance Program for Immigrants (CAPI), Approved Relative Caregiver (ARC) Funding Option Program, and General Assistance/General Relief (GA/GR) in counties that chose to distribute GA/GR using EBT. Note: It is never allowed for a surcharge fee to be charged for a CalFresh transaction (Title 7 CFR 274.7(c)).

Currently, CWDs and EBT recipients can access surcharge-free ATM information by performing a search at the MoneyPass website, <http://www.moneypass.com/>, or the US Bank website, <https://www.usbank.com/index.html>. Mobile applications for iPhone and Android are also available for finding MoneyPass locations at <http://www.moneypass.com/mobile-apps.aspx>. At intake and redetermination, CWDs may print out individual address searches for the recipient to locate the closest surcharge-free ATM(s) to their own homes or work places.

Direct Deposit

Currently, every CWD that offers a program of direct deposit to their employees must make available direct deposit to CalWORKs recipients (Manual of Policy and Procedures (MPP) Section 44-302). During intake application or redetermination, CWDs must notify recipients of the option to receive benefits by direct deposit (MPP Section 44-302.11). As a reminder, a recipient must demonstrate an inability to use the EBT system to receive a warrant by having a physical or mental incapacity or condition or a permanent or temporary physical or mental condition preventing them from successfully using EBT and have verification (MPP Section 16-325.3). Recipients can complete the “Request for Cash Aid Electronic Benefit Transfer - EBT Exemption” (Temp 2203) and provide verification.

Effective April 1, 2015, the CWDs are required to inform recipients where they can use their EBT cards to withdraw benefits without incurring a fee, charge or surcharge and how to protect their EBT cards from misuse.

Additionally, effective April 1, 2015, CWDs are required to inform recipients of the alternate methods of electronic delivery of benefits available, including EBT or direct deposit. CWDs must notify recipients of applicable fees, charges or surcharges associated with the EBT system, including recipients who choose direct deposit to receive their cash benefits.

To meet this notification requirement, CDSS has developed a new form, the EBT Surcharge-Free/Direct Deposit Handout (EBT 2216, attached). The EBT 2216 is to be provided to recipients at the time of application and redetermination. The EBT 2216 includes, but is not limited to, information regarding direct deposit, how to avoid ATM surcharge fees, liability for electronic theft, and how to change the method and date of benefit delivery.

Consumer and Privacy Protections and Liability for Theft

Currently, the CWDs provide the Publication (PUB) 388 to EBT recipients and authorized representatives at application and redetermination. Effective April 1, 2015, AB 1614 codifies the current requirement that CWDs provide PUB 388 to EBT recipients and authorized representatives to inform them of consumer and privacy protections and liability for theft. The PUB 388 is available in ten languages (English, Armenian, Cambodian, Chinese, Farsi, Hmong, Lao, Russian, Spanish, and Vietnamese). The PUB 388 is also available on the EBT Client Website at <https://www.ebt.ca.gov> on the left side of the page under "EBT Brochures." The PUB 388 is mailed to the EBT recipients by the EBT vendor with their first EBT card.

CAMERA READY COPIES AND TRANSLATIONS

For camera-ready English copies of form EBT 2216 or Temp 2203, contact the Forms Management Unit at fmudss@dss.ca.gov. If your office has internet access, you may obtain these forms from the CDSS webpage at: http://www.dss.cahwnet.gov/cdssweb/formsandpu_271.htm.

When all translations are completed in accordance with MPP Section 21-115.2, including Spanish language forms, they will be posted on an ongoing basis on the CDSS webpage. Copies of the translated forms can be obtained at: http://www.dss.cahwnet.gov/cdssweb/formsandpu_274.htm.

For questions on translated materials, please contact Language Services at (916) 651-8876. Until translations are available, recipients who have elected to receive

materials in languages other than English should be sent the English version of the form or notice along with the GEN 1365-Notice of Language Services and a local contact telephone number.

The CWDs shall ensure that effective bilingual services are provided. This requirement may be met through utilization of paid interpreters, qualified bilingual employees, and qualified employees of other agencies or community resources. These services shall be provided free of charge to the applicant/recipient. In the event that CDSS does not provide translations of forms, it is the CWD's responsibility to provide the translation if an applicant or recipient requests it. More information regarding translations can be found in MPP Section 21-115.

If you have any questions regarding this letter, please contact the EBT Unit at (916) 654-2125.

Sincerely,

Original Document Signed By:

TODD R. BLAND
Deputy Director
Welfare to Work Division

Attachment

EBT SURCHARGE FREE – DIRECT DEPOSIT HANDOUT

You can get your cash aid by EBT or direct deposit; it's your choice! Tell your county worker which way you want to receive your cash aid.

You can switch from EBT to direct deposit or from direct deposit to EBT whenever you want. Tell your county worker and they will give you instructions. If you cannot use the EBT card or any part of the EBT system because of a disability, language limitation, lack of access, or other barrier, tell your county worker and they will determine whether you qualify for different ways to get your cash aid.

If you get your cash aid on the second or third day of the month, you may be able to get your cash aid on the first of the month, if you have a hardship. Tell your county worker why you need to receive your cash aid on the first of the month. If you get your cash aid by direct deposit, you will always receive your cash benefits on the first of the month.

If you have your EBT cash benefits taken out of your account due to electronic theft and you had your EBT card in your possession at the time of the theft, call (877) 328-9677 to cancel your EBT card immediately and contact your county worker. The benefits might be replaced if certain requirements are met.

Remember: CalFresh benefits are always issued on your EBT card and you should never be charged a fee when making a CalFresh purchase.

Below is information about EBT and direct deposit to help you choose which way you want to receive your cash aid.



IF YOU CHOOSE EBT

You can get cash by withdrawing at ATMs and by asking for cash back when you pay for purchases.

You can withdraw cash **FREE** four times a month at ATMs with the MoneyPass sign. After the fourth withdrawal in a month, each ATM withdrawal will cost you 80 cents. Find surcharge-free MoneyPass ATMs at www.moneypass.com. Getting cash back when you pay for purchases may be **FREE**, check with the store.

ATMs without the MoneyPass sign can charge you \$4 or more for each withdrawal. These fees add up quickly.

If there is no MoneyPass ATM close to you, look for other ATMs that will not charge you a fee. Go to www.ebtproject.ca.gov/Library/Cash_Access.pdf to find a list of **surcharge-free ATMs**.

If you lose your EBT card or someone steals it, call customer service at (877) 328-9677 **right away**. A customer service representative will cancel your EBT card and help you get a new one. If benefits are taken by someone else before you can call customer service, your benefits will not be replaced.

The EBT system records where you use your card to withdraw cash and pay for purchases, but it does not record what you buy. You can review your transactions by calling (877) 328-9677 or to view your EBT account, go online to the EBT Client Website. Create a user name and password at www.ebt.ca.gov/caebtclient/clientcreate.recip.

IF YOU CHOOSE DIRECT DEPOSIT

You can get cash by withdrawing at your bank's ATMs and by asking for cash back when you pay for purchases.

You may withdraw cash **FREE** at your bank's ATMs; check with your bank. Getting cash back when you pay for purchases may be **FREE**, check with the store.

ATMs that are not your bank's can charge you \$4 or more for each withdrawal plus any fees that your bank might also charge. These fees add up quickly.

You can find your bank's ATMs by calling your bank's customer service number, visiting their website or by downloading their application onto your smart phone.

If you lose your ATM card or someone steals it, call your bank **right away**. Your bank will cancel your card and send you a new card. If someone steals and uses your card, you might lose some or all of the money spent. Contact your bank to find out more.

Your bank records where you use your ATM card to withdraw cash and pay for purchases. You can review your transactions on your monthly statement, by visiting your bank's website or by calling your bank's customer service line.

Please remember to keep your ATM card and your EBT card safe and never give your Personal Identification Number (PIN) to anyone.