



POLICY CHANGE ALERT #19-008F

TITLE: EXCESSIVE EBT CARD REPLACEMENTS

ISSUE DATE: 06/04/2019

EFFECTIVE DATE: FOR ALL EBT CARD REPLACEMENTS REQUESTED 06/03/2019 OR LATER

Summary

Programs Impacted: NA and CA

This broadcast is being issued to inform staff of changes to the EBT replacement card request policy. A change in state law requires households requesting three (3) or more replacement cards during a 12-month period to contact the Family Assistance Administration (FAA).

Two new notices have been created:

- X151 – EBT CARD REPLACEMENT REQUESTS notifies the participant they have requested two (2) EBT replacement cards and when they request any additional cards the card will be suspended. They will be required to contact the FAA before the suspension can be removed.
- X152 – EBT CARD REPLACEMENT REQUESTS - 3 OR MORE notifies the participant they have requested three (3) or more EBT replacement cards, their replacement card has been suspended, and the requirement to contact the FAA before the suspension can be removed.

When a participant contacts Fidelity Information Services (FIS) to request a third or more replacement card during a 12-month period, the EBT replacement card is mailed in a suspended status. The card holder will be required to contact the FAA before the suspension of the card is removed.

The EBT Replacement Card Questionnaire (FAA-1578) form has been created. The FAA-1578 will be completed by FAA staff when the participant requests a third or more replacement card, over-the-counter (OTC) or over the phone.

When the participant contacts the FAA in response to the X152, or to request a third or more EBT replacement card, FAA staff will complete the following:

- Discuss the reasons for the card replacements with the participant and complete the new EBT Replacement Card Questionnaire (FAA-1578).
- Determine if there is any additional evidence indicating potential fraud or trafficking.
- Remove the suspension on EBCM, when an EBT replacement card has been suspended.

The participant's responses to the FAA-1578 questions and review of case documentation will determine if there is any potential fraud or trafficking.

Revision Details

The Cash and Nutrition Assistance Policy Manual will be updated to include the information in this Policy Change Alert. Until then, an alert will be placed in each revised section with a link to this document as a reminder of the policy change.

FAA2.B01A.02 – During the Interview

Revision Description: Added additional information.

Review the application to ensure that all questions for the type of assistance requested are completed.



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When the application is not completed before the interview, ensure the applicant or representative completes it during the interview. Ask the applicant or representative to answer each question applicable to the benefits they are requesting.

EXCEPTION

When the Primary Informant (PI) requests assistance in completing the application, it may be necessary to complete the application for the PI.

While conducting the interview, explain to the PI or Representative all the following:

- [Change Reporting Requirements](#)

NOTE Advise the PI or Representative of the importance of reporting changes in their address to the FAA and the U.S. Postal Service.

- FAA **interfaces** with other state and federal computer systems
- [IPV](#), fraud or misrepresentation
- [LIBL/STBL Hardship Extensions](#)
- [Quality Control – AHCCCS](#)
- [Quality Control – FAA](#)
- [Rights and responsibilities](#)
- [Referral for other benefits](#) or programs, when applicable
- [EBT QUEST Card - Participant Education](#)

Ask the applicant whether any changes have occurred since the application was turned in. Review all answers on the application. Clarify and resolve any incomplete or inconsistent information.

When changes or discrepancies are found during the [Review of Case History](#), discuss the differences with the PI or Representative **and** to clarify.

Thoroughly document the responses to all questions asked during the interview on the appropriate documentation forms.

When verification of mandatory factors is not available at the interview and must be requested, **key PE** in the **VR** field on the applicable **AZTECS** screen and process the screen. Continue with the **interactive** interviewing.



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Document **the [case file \(g\)](#)** with permanent verification factors to eliminate the need to re-request verification. This includes terminated employment and OSI reports that are not available when duplicate files are used.

WARNING

When the need to complete a referral to the Department of Child Safety (DCS) or Adult Protective Services (APS) is evident (abuse or neglect) see [DCS Hotline Phone Number](#) or [APS Hotline Phone number](#).

FAA6.Q01V.04– Vulnerable Persons – Replacement EBT cards only

Revision Description: Added a new glossary term that defines vulnerable persons for EBT replacement card purposes

In all cases, FAA shall act to protect households containing a vulnerable person who may lose EBT cards but are not committing fraud or trafficking.

Vulnerable persons include, but are not limited to, the following:

- [Homeless \(g\)](#)
- [Elderly or Disabled](#)
- Victim of violence or a crime

FAAEBT.A01– Electronic Benefit Transfer (EBT) - Overview

Revision Description: Corrected some outdated language and formatting. Added links to EBT Excessive Card Replacement Procedures and EBT 10% Cash Assistance Out of State Usage.

Electronic Benefit Transfer (EBT) policy and procedures identifies the guidelines for establishing and maintaining EBT accounts.

The EBT Processing System is used to issue benefits for the following:

- Cash Assistance (CA)
- Nutrition Assistance (NA)
- Jobs payments
- [State Public Assistance](#) (ST)



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Participants use a plastic **EBT** debit card, called a [QUEST Card](#), at ATMs and Point-of-Sale (POS) devices. Participants **may** access their benefits from assigned EBT accounts.

The EBT Processing System functions through an interface with **AZTECS**, allowing access to the EBT screens.

EBT benefits are always accessible by 5:00 a.m. on the day of availability.

To process information in the EBT Processing System, FAA staff must process [EBPM](#).

EBT accounts are determined by the type of assistance a participant is eligible to receive. When a participant has both CA and NA benefits, **both benefit accounts may be accessed** using one EBT card. **When both programs are connected to the same case number, the PI will not be issued two separate EBT cards.**

NOTE The participant's CA balance may include Jobs Training Related Expenses (TRE).

EBT cards are mailed to the **PIs** address. Over-the-counter (OTC) cards are issued for expedited benefits **or at the participant's request**. (See [NA Expedited Applications](#) or [Emergency EBT Card Issuance](#))

WARNING

When the participant requests a replacement EBT card, review the mailing address for accuracy.

When a second EBT card replacement is requested during a prior 12-month period, the participant is sent the EBT CARD REPLACEMENT REQUESTS (X151) notice. The notice informs the participant of the following:

- **Two EBT card replacements have been requested for their case in a 12-month period. (See [EBT QUEST Card - Replacement or Returned Card](#))**
- **Any additional requests for an EBT card replacement within a 12-month period, will require they contact FAA.**

NOTE The 12-month period is a rolling time frame. The time frame begins on the date the EBT card holder requests a second or more EBT replacement card and going back 12-months. **AZTECS** automatically calculates the 12-month period. This 12-month period appears on the **EBT CARD REPLACEMENT REQUESTS (X151)** and **EBT CARD REPLACEMENT REQUESTS - 3 OR MORE (X152)** notices.



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When the participant requests a third, or more, EBT replacement card during a 12-month period. (See [EBT QUEST Card – Excessive Replacement Card Procedures](#))

Policy and procedures regarding EBT and the EBT Processing System are outlined as follows:

- [EBT FAA Responsibilities](#)
- [EBT QUEST Card - Overview](#)
- [Special Participant EBT Situations](#)
- [EBT Benefit Issuance and Availability](#)
- [EBT QUEST Card – Excessive Replacement Card Procedures](#)
- [EBT 10% Cash Assistance Out of State Usage](#)
- [EBT Arizona Residency Change](#)
- [EBT Overpayment Claims](#)
- [EBT Screens](#)

FAAEBT.A02A.02 – EBT QUEST Card Replacement

Revision Description: Added new subject on EBT card replacements

Card holders may request an Electronic Benefit Transfer (EBT) card replacement at any time.

When a card holder requests a second EBT card replacement within a 12-month period, AZTECS sends the EBT CARD REPLACEMENT REQUESTS (X151/C051) notice. The notice informs the participant of the following:

- Two EBT card replacements have been requested for their case in a 12-month period. (See [EBT QUEST Card - Replacement or Returned Card](#))
- Any additional requests for an EBT card replacement within a 12-month period, will require the participant to contact FAA.

When the card holder requests three, or more, EBT card replacements during a 12-month period, see [EBT QUEST Card – Excessive Replacement Card Procedures](#)).



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FAAEBT.A02A.03 – Review for Three or More EBT Card Replacements

Revision Description: Added new subject on excessive EBT card replacements.

When the EBT card holder contacts the Fidelity Information Services (FIS) Automated Response Unit (ARU) and requests a third, or more, EBT card replacement during a 12-month period, both of the following will occur:

- FIS mails a replacement EBT card to the address of record and suspends the card.
- AZTECS sends the EBT CARD REPLACEMENT REQUESTS – 3 OR MORE (X152) notice. The notice informs the PI that contact must be made with the FAA before a replacement card suspension can be removed.

When the EBT card holder contacts the agency, FAA staff will complete the following:

- Discuss the reasons for requesting three or more EBT replacement cards with the EBT card holder to determine if there is potential fraud or benefit trafficking.
- Complete the [EBT Replacement Card Questionnaire Procedures](#).
- Refer the case to the Office of Inspector General/Office of Special Investigations (OIG/OSI) for investigation, when potential fraud or trafficking is indicated.
- Document the [case file\(g\)](#) with the findings of the contact and any additional evidence indicating potential fraud or trafficking.
- Authorized FAA staff will remove the replacement card suspension. The following individuals have the security to access EBCM and end an EBT replacement card suspension:

Authorized FAA staff

A Local Office Manager (LOM)

A Regional Program Manager (RPM) when the LOM is not available or unable to complete the required actions

WARNING

The suspension must be removed even if the case is referred to OIG/OSI for investigation. The EBT card holder must have access to their benefits while the investigation is pending.



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When an EBT card holder comes into an FAA office to request a third or more EBT card replacement, see [EBT QUEST Card – Excessive Replacement Card Procedures](#).

When the EBT card holder does not contact FAA, no further action is taken. The EBT card will remain in suspended status and the EBT card holder unable to access their benefits.

FAAEBT.A03 – EBT QUEST Card - Overview **Revision Description: [Changed QUEST to EBT](#)**

The **EBT** card is used to control access to EBT benefits in a participant's account when the payee enters their Personal Identification Number (PIN). The PIN is a four-digit number known only to the payee.

The participant may request their PIN by completing one of the following:

- Calling the Fidelity Information Services (FIS) Automated Response Unit (ARU) (See [EBT Help Desk Phone Number](#))
- Online www.ebtEDGE.com

The PI is always the Primary **card holder** on the EBT case. A maximum of three **card holders** (the **Primary Payee** and **two Alternate Card Holders**) may be on a case. Each **card holder** on an EBT case is issued their own **EBT** card and has their own PIN. (See [Establishing EBT Accounts](#))

Policy and procedures regarding the **EBT** card are outlined as follows:

- [EBT QUEST Card Issuance Mailed Out](#)
- [EBT QUEST Card Issuance Over-The-Counter \(OTC\)](#)
- [EBT QUEST Card Personal Identification Number \(PIN\)](#)
- [EBT QUEST Card Participant Education](#)
- [EBT QUEST Card Accessing Benefits](#)
- [EBT QUEST Card Inventory](#)
- [EBT QUEST Card Replacement Card Fees, or Returned Cards](#)
- [EBT QUEST Card – Excessive Replacement Card Procedures](#)
- [EBT QUEST Card Emergency EBT Card](#)



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FAAEBT.A03B – EBT QUEST Card – Over-The-Counter (OTC) Issuance

Revision Description: Added policy on excessive EBT card replacements. Updated out of date terminology, reformatted the first paragraph and added documentation requirements.

FAA office staff are responsible for the following:

- Issuing **EBT** cards to participants screened as requiring expedited **NA** benefits.
- Issuing **EBT** replacement cards. (See [EBT Card Replacement](#))
- Keying the appropriate information in the [EBPM](#) and [EBCM](#) screens, for the **Primary Payee** or **Alternate Card Holder**.

WARNING

An initial EBT card cannot be issued over-the-counter (OTC) until FAA staff have established the case on EBPM. When the case has NOT been setup on EBPM, the following edit message displays *INFO* CASE DOES NOT EXIST ON EBT SYSTEM-MUST ADD.)

Obtain positive identification (**ID**) from the **Primary Payee** or **Alternate Card Holders** before issuing initial **EBT** card. (See [Identity Verification](#))

The [case file\(q\)](#) must be documented with the type of proof used to verify the **ID** of a card holder.

NOTE When **proof of ID** is printed **or visually viewed** from OnBase, document the case file. Include the details of what was printed **or visually viewed** from OnBase (document type, number etc.) in the case file.

FAA staff complete the following to issue the **EBT** card:

- Review the How to Use Your Arizona EBT Card (FAA-1045A) pamphlet with the **Primary Payee** or **Alternate Card Holder**.

NOTE **FAA** staff educates the **Primary Payee** or **Alternate Card Holder** with this information during the interview. **FAA** staff will document the case file, that the **FAA-1045** was reviewed with the card holder.

- Key **O** in the **CARD ISSUE** field on the **EBPM** screen.



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- **Authorized FAA staff will** key the Primary Account Number (PAN) from the EBT card on **EBCM**. **The card can then be issued to the Primary Payee and Alternate Card Holder. The following individuals have the security to access EBCM:**

Authorized FAA staff

A Local Manager (LOM)

A Regional Program Manager (RPM) when the LOM is not available or unable to complete the required actions

- Request the **Primary Payee** or **Alternate Card Holder** to sign the EBT Card Issuance Log (FAA-1007A) and to sign the back of the **EBT** card.

NOTE Benefits are not available until they are authorized and loaded into an EBT account.

- The **Primary Payee and Alternate Card Holder** may select a **PIN** by calling the FIS Automated Response Unit (ARU) (See [EBT Help Desk Phone Number](#))

NOTE Only initial **EBT** cards must have a PIN selected.

FAAEBT.A03D – EBT Card - Participant Education

Revision Description: [Added policy on excessive EBT card replacements.](#)

When an initial EBT card is issued over-the-counter, FAA staff must provide the How to Use Your Arizona EBT Card (FAA-1045A) pamphlet to **the PI and** when present, the Alternate Card Holders.

At the time of **an initial** interview, **FAA** staff must review the **FAA-1045A** with the PI. **Document the [case file\(g\)](#), that the FAA-1045A was reviewed with the card holder.**

NOTE **When an EBT card is mailed to the PI, the Fidelity Information Services (FIS) Automated Response Unit (ARU) mails the FAA-1045A to the participant.**

Before ending the interview, inform the **PI or Representative** of the following:

- To keep their **EBT** card when their CA, NA, or ST case is closed. The same card can be used if a participant later becomes eligible for benefits unless the card was reported as lost, stolen, or damaged.



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- The **phone number to the Fidelity Information Services (FIS) Automated Response Unit (ARU)**. (See [EBT Help Desk Phone Number](#)). Explain that the number can be used to request a replacement card, obtain account balance information, or report information regarding their **EBT card and PIN**.
- To call the FIS ARU as soon as they are aware their card is lost, stolen, damaged, or when they have compromised their PIN. (See [EBT Compromised or Forgotten PIN](#))
- When a card is reported as lost, stolen, or damaged, **see [EBT QUEST Card – Lost, Stolen, or Damaged](#)**.
- **There is one free replacement card per calendar year. The participant is charged a five-dollar replacement fee for each additional replacement card.**
- **When a replacement card is sent by U.S. Mail** the card should be received within five [workdays\(g\)](#) from the date of the request.
- When the participant does not receive a replacement card by the fifth workday after the date of the request, they may contact the **FAA** office to request an over-the-counter (OTC) card. (See [Emergency EBT Card Issuance](#))
- Initial benefits will not be available on their **EBT card** until their application has been approved.
- **When a second EBT card replacement is issued, a notice is sent to the PI or Representative about excessive replacement cards.**
- **A request for three, or more, replacement cards during a 12-month period will suspend the replacement card and require the participant to contact the agency. This will be to review the EBT card replacements and discuss the reasons for the replacement requests.**

FAAEBT.A03G.01 – EBT QUEST Card - Lost, Stolen, or Damaged

Revision Description: [Added policy on excessive EBT card replacements.](#)

The PI or **Alternate Card Holder** must immediately report lost, stolen or damaged cards by calling the Fidelity Information Services (FIS) Automated Response Unit (ARU). (See [EBT Help Desk Phone Number](#)). **Any funds spent prior to a card being reported as lost or stolen are not replaced.** A replacement **EBT card** will be mailed to the address of record on ADDR **within two business days following the request.** The replacement card should be received within five [workdays\(g\)](#).



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The [Emergency EBT Card Issuance](#) procedures will be followed when a participant requests an over-the-counter replacement card and indicates any of the following:

- Needs immediate access to benefits
- Is [Vulnerable\(g\)](#)
- A replacement EBT card has not been received by the fifth [workday\(g\)](#) after the request was made

Advise the EBT card holder that a replacement card fee may be deducted from the participant's CA or NA account when both the following apply:

- The EBT card holder is requesting an over-the-counter replacement card.
- It has been less than five workdays since the replacement card was requested. (See [EBT QUEST Card – Replacement Fees](#))

The FAA will complete the following when an [Elderly/Disabled](#) participant contacts the FAA requesting a home visit delivery of a replacement EBT card:

- Obtain approval from management for a home visit delivery.
- Deliver a replacement EBT card no later than the second [workday\(g\)](#) after the date of the EBT card holder's request.

When an EBT card holder requests a replacement EBT card over-the-counter (OTC), review the 12 MO CARD COUNT field on EBCM. When the card count indicates three or more, see [EBT QUEST Card – Excessive Replacement Card Procedures](#) for the excessive EBT card replacement process.

When there is a discrepancy between the mailing address reported to FIS and the address of record, FIS refers the **card holder** to the **FAA**. The **card holder** must report the address **change** to the **FAA**. When the address is updated in **AZTECS**, a replacement card may be mailed to the **new address** by FIS. (See [Change of Address - Overview](#))



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FAAEBT.A03H – EBT QUEST Card – Emergency EBT Card

Revision Description: Revised OTC EBT card issuances to include; upon the participants request and removed policy no longer applicable.

An emergency **EBT** card may be obtained over-the-counter for the following reasons:

- Expedited benefits
- **Needs immediate access to benefits**
- Is [Vulnerable\(g\)](#)
- A replacement EBT card has not been received by the fifth [workday\(g\)](#) after the request **for replacement** was made.

Advise the EBT card holder that a replacement card fee may be deducted from the participant's CA or NA account when both the following apply:

- The EBT card holder is requesting an over-the-counter replacement card.
- It has been less than five workdays since the replacement card was requested. (See [EBT QUEST Card – Replacement Fees](#))

When an emergency **EBT** card is requested see [Emergency EBT Card Issuance](#).

The **PI** or Alternate Card Holder may request a replacement EBT card by calling the Fidelity Information Services (FIS) Automated Response Unit (ARU). (See [EBT Help Desk Phone Number](#))

When the **PI** or the Alternate Card Holder has not received the replacement EBT card by the fifth [workday\(g\)](#) after the date of the request, see [over-the-counter card issuance](#).

FAAEBT.A03H.01 – EBT QUEST Card – Emergency EBT Card Issuance

Revision Description: Removed outdated policy and language

When an over-the-counter (OTC) EBT card must be issued, information on the EBCM screen of AZTECS must be keyed. The following individuals have the security to access EBCM:

- Authorized **FAA** staff



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- The Local Office Manager (LOM)
- The **Regional** Program Manager (RPM) when the LOM is not available or unable to complete the required actions

When an OTC card must be issued, the authorized staff must complete the following on [EBCM](#):

- Review EBCM to ensure that the current EBT card is not ACTIVE. When EBCM indicates the EBT card as ACTIVE in the EBT CARD STATUS field, cancel the card prior to authorizing a new EBT card.

WARNING

After changing the EBT CARD STATUS on [EBCM](#), press ENTER only once, then press the F9 key. Failure to follow these procedures causes FIS to mail another replacement EBT card.

- Key an N in the VENDOR ISSUE CARD field.
- Ensure the N default displays in the VENDOR GENERATE PIN field.
- Key the new EBT card number in the NEW CARD NUMBER field.
- **When appropriate**, key a Y in the REPLACEMENT CARD FEE OVERRIDE field.

NOTE When a Personal Identification Number (PIN) is needed, the participant cannot select a PIN until the OTC card issuance has been keyed.

When the OTC card issuance has been keyed, the authorized **FAA** staff must complete the following:

- Request the **card holder** to sign the EBT Card Issuance Log (FAA-1007A) and to sign the back of the **EBT** card.
- The **Primary Payee or Alternate Card Holder** may select a PIN by calling the [FIS Automated Response Unit \(ARU\)](#), or request the PIN via online at www.ebtEDGE.com by FIS. (See [EBT PIN Selection](#))

NOTE Only initial **EBT** cards must have a PIN selected.



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FAAEBT.A03I – EBT QUEST Card – Excessive Replacement Card Procedures

Revision Description: [Added policy on excessive EBT card replacement procedures.](#)

When an EBT card holder contacts the FAA in person requesting a replacement EBT card, FAA staff will complete the following:

- Review the 12 MO CARD COUNT field on EBCM.
- When the card count is 1 or 2, see [EBT QUEST Card Lost, Stolen or Damaged](#)
- When the card count is 3 or more and card holder does not require any other services, place the participant on the Health-e-Arizona Plus (HEAplus) EBT Track.

FAA staff will claim the participant and complete the following:

- Discuss and complete the EBT Card Replacement Card Questionnaire (FAA-1578) form.
- Complete an investigation referral when the card holder refuses to answer the questions on the FAA-1578 or responses indicate potential fraud or trafficking. (See [OSI – Investigation Referral](#))
- Update the “EBT Card Contact” field on INDA with the date the EBT card holder contacted the FAA.
- Upload or scan the completed questionnaire into OnBase as Document Type, FAA-1578A – EBT REPLACEMENT CARD REQUEST QUESTIONNAIRE.
- Upload the Investigations Request documents into OnBase as Document Type, OSI1017 INVESTIGATION REQUEST.
- Deactivate the current card using the appropriate status code and issue an EBT replacement card when any of the following apply:

Card has not mailed.

Card has been mailed, has not been received, and it has been more than five (5) workdays since the request for replacement.

Card has been mailed, it has been less than five (5) workdays since the request and the card holder needs immediate access to benefits.



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NOTE Advise the EBT card holder that a replacement card fee may be deducted from the participant's CA or NA account when both the following apply:

- The EBT card holder is requesting an over-the-counter replacement card.
 - It has been less than five workdays since the replacement card was requested. (See [EBT QUEST Card – Replacement Fees](#))
- When completing the FAA-1578 and the card holder is [vulnerable\(g\)](#), the worker must review the reasons the EBT card holder continues to request EBT replacement cards, to determine which applies:
- The EBT card holder is just losing their EBT card; or
- The EBT card holder is potentially committing fraud or trafficking. If warranted, refer for investigation. (See [OSI – Investigation Referral](#))

When the EBT replacement card has been mailed and it has not been more than five (5) [workdays\(g\)](#) since the mail date, FAA completes the following:

- Advise the participant of the date they should anticipate receiving their card in the mail.
- Authorized FAA staff ends the replacement card suspension. (See [EBT QUEST Card – Emergency EBT Card Issuance](#)) Document the [case file\(g\)](#) to support the actions taken.

The above procedures are in addition to all other EBT Policies and Procedures and do not replace any other requirements for issuance, audits, or reports.

Please contact the FAA Policy Support Team by phone at (602) 774-5523 or by e-mail at FAAPolicyMgmt@azdes.gov with any questions or concerns regarding this broadcast.

Please consider the environment before printing this broadcast.

(19-0754)