



**NEW YORK STATE
OFFICE OF TEMPORARY AND DISABILITY
ASSISTANCE
40 NORTH PEARL STREET
ALBANY, NY 12243-0001**

Eliot Spitzer
Governor

David A. Hansell
Commissioner

Informational Letter

Section 1

Transmittal:	07-INF-13
To:	Local District Social Services Commissioners
Issuing Division/Office:	Division of Employment and Transitional Supports
Date:	September 28, 2007
Subject:	Introducing the Electronic Benefit Transfer (EBT) Cardholder Account Overview Guide
Suggested Distribution:	EBT Coordinators Temporary Assistance Directors Food Stamp Directors Staff Development Coordinators
Contact Person(s):	Bureau of EBT Services at 1-800-343-8859, ext. 3-0332
Attachments:	PUB-4914: <i>EBT Cardholder Account Overview Guide</i> (English)
Attachment Available On – Line:	Yes

Filing References

Previous ADMs/INFs	Releases Cancelled	Dept. Regs.	Soc. Serv. Law & Other Legal Ref.	Manual Ref.	Misc. Ref.

Section 2

I. Purpose

The purpose of this Informational Letter (INF) is to introduce the newly created PUB-4914: “*Electronic Benefits Transfer (EBT) Cardholder Account Overview Guide*” (*EBT CAO Guide*) to local social services districts.

II. Background

There is now a secure internet website through which cardholders may access information about their EBT cash and Food Stamp benefit accounts. This website, provided and supported by our EBT contractor, JPMorgan EFS, is located at www.ebtaccount.jpmorgan.com. Access to the site is available from any home computer and state computers with Internet access functions. The website is available in English and Spanish, and includes such information as account balances, account activity, Personal Identification Number (PIN) change functionality, a New York City message center, EBT Customer Service message center, and a Chase ATM Locator Service.

The *EBT CAO Guide* was developed to assist website users in understanding the content of and navigating through the various screens of the site.

III. Program Implications

The Cardholder Account website will provide recipients with an alternative to access many of the same informational services that they now receive by calling the EBT Customer Service Helpline. We anticipate that usage of the website will help to ease some of the call volume currently generated to the EBT Helpline. In addition, since payphone access to the EBT Helpline is no longer available as of August 15, 2007, this website provides another potential means of access for those impacted by that change.

We are encouraging local districts to promote the use of this website by familiarizing staff with this service, and by making the *EBT CAO Guide* available to your clientele as you deem appropriate. In addition to English and Spanish, the *EBT CAO Guide* will also be available in the EBT Section of the OTDA Intranet and Internet websites for viewing in 8 “other than English or Spanish” languages (Arabic, Chinese, French, Haitian-Creole, Korean, Russian, Vietnamese, Yiddish).

IV. Forms Ordering Information:

- We expect that the new English and Spanish versions of the *EBT CAO Guide* will be printed and available for ordering by local districts sometime in early October. The 8 “other than English or Spanish” versions of the *EBT CAO Guide* will not be printed but will be available for downloading for printing at the local district.
- Because local districts will **not** automatically receive supplies of this publication, any requests for printed copies of the *EBT CAO Guide* or any camera ready copies of the 8 “Other Than English and

Spanish” versions should be submitted on OTDA-876 “Request For Forms or Publication,” and should be sent to:

Office of Temporary and Disability Assistance
BMS Document Services and Operational Support
P.O. Box 1990
Albany, New York 12201

Questions concerning ordering forms should be directed to BMS Document Services at 1-800-343-8859, ext. 4-9522.

- Documents may also be ordered through Outlook. To order the forms you must obtain an OTDA-876 electronically by going to the OTDA Intranet website at <http://otda.state.nyenet/> then to the Division of Operations and Program Support page and then to the OPS E-Forms page to the Bureau of Management Services section (this section contains the electronic OTDA-876).
- For those who do not have Outlook but who have Internet access for sending and receiving email, the Internet email address is: gg7359@dfa.state.ny.us . For a complete list of forms available for downloading, please refer to the OTDA Intranet site: http://otda.state.nyenet/ldss_eforms/default.htm.

Issued By

Name: Russell Sykes
Title: Deputy Commissioner
Division/Office: Division of Employment and Transitional Supports

ELECTRONIC BENEFITS TRANSFER (EBT)

CARDHOLDER ACCOUNT

OVERVIEW GUIDE



**State of New York
Eliot Spitzer, Governor**

New York State Office of Temporary and
Disability Assistance
David A. Hansell, Commissioner

www.otda.state.ny.us

Pub-4914 (Rev. 7/07)

ELECTRONIC BENEFITS TRANSFER (EBT) CARDHOLDER ACCOUNT OVERVIEW GUIDE

Customers with EBT Food Stamp and/or Cash Accounts may now access their account information via the internet in English or Spanish. The secure website is: www.ebtaccount.jpmorgan.com

Functions available online include, but are not limited to the following:

- Account Balance
- Account Activity
- PIN Changes
- NYC Message Center
- Customer Service Message Center
- Chase ATM Locator Service

Following are instructions for logging on, registering and navigating the website. Cardholders must register the **first** time they log on to the website.

EBT ACCOUNT LOG ON SCREEN

JPMorganChase Help Demo

Welcome to EBT Account

The quick and easy way to access your EBT account.

- Check your balance
- Review transaction history
- Change your PIN
- Contact Customer Service
- ...and more

[En Español](#)

First time using this system? [Click here to register and access your account information](#)

[Registration Help](#)

Login with UserID and Password

User ID:

Password: [Forgot Your Password?](#)

Take Me To: Make this page my default destination page.

Login with CardNumber and PIN

Card Number:

PIN:

Take Me To: Make this page my default destination page.

Copyright ©2007 J.P. Morgan Chase & Co. All Rights Reserved.

As a security measure, cardholders will be unable to access their account (locked out) after 8 consecutive unsuccessful attempts to log on. In order to regain access to the account after a cardholder has been locked out, the cardholder must call Customer Service. If a cardholder forgets their password, there is a “Forgot Your Password” function available to reset the password. This function is available on the log-in screen. Cardholders will need to know personal information as well as answer security questions in order to reset their password.

TERMS AND CONDITIONS SCREEN

Before a cardholder can register, after clicking on the Registration Link, they will be directed to an “EBT Account Terms and Conditions” page and must click if they wish to continue the registration process.

JPMorganChase Help Demo

EBT Account Terms and Conditions

Read the terms and conditions carefully. Use the scroll bar on the right and scroll to the bottom of the screen, and select "Accept" to continue and "Decline" to turn down the terms and conditions.

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY ACCESSING THIS WEBSITE YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS BELOW. THESE TERMS AND CONDITIONS ARE SUBJECT TO CHANGE. WE WILL NOTIFY YOU OF AMENDMENTS TO THESE TERMS AND CONDITIONS BY POSTING THEM TO THE WEBSITE. IF YOU DO NOT AGREE WITH THESE TERM AND CONDITIONS, PLEASE DO NOT ACCESS THIS WEBSITE.

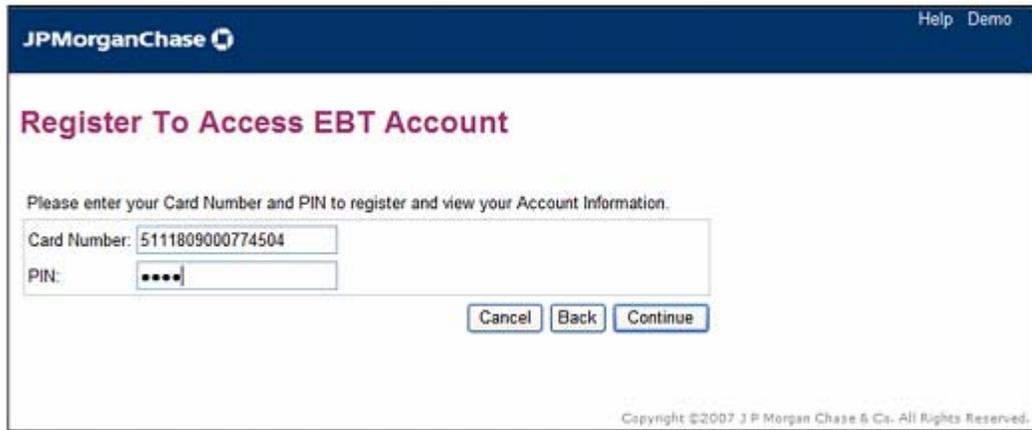
NOTE: BY SELECTING THE "I AGREE" BUTTON, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT AND MAY CONTINUE ACCESSING EBT Account ONLINE. IF YOU SELECT THE "I DISAGREE" BUTTON, YOU WILL BE RETURNED TO THE EBT Account HOME PAGE AND MAY NOT ACCESS EBT Account ONLINE.

To print the agreement, press the "control" and "p" keys when using a Windows operating system; the "apple" and "p" keys when using a Macintosh operating system;

After accepting the website terms and conditions the cardholder will be prompted to continue the registration process.

REGISTRATION SCREEN

To access the website for the first time, the cardholder must register by entering their card number and their PIN.



JPMorganChase Help Demo

Register To Access EBT Account

Please enter your Card Number and PIN to register and view your Account Information.

Card Number: 5111809000774504

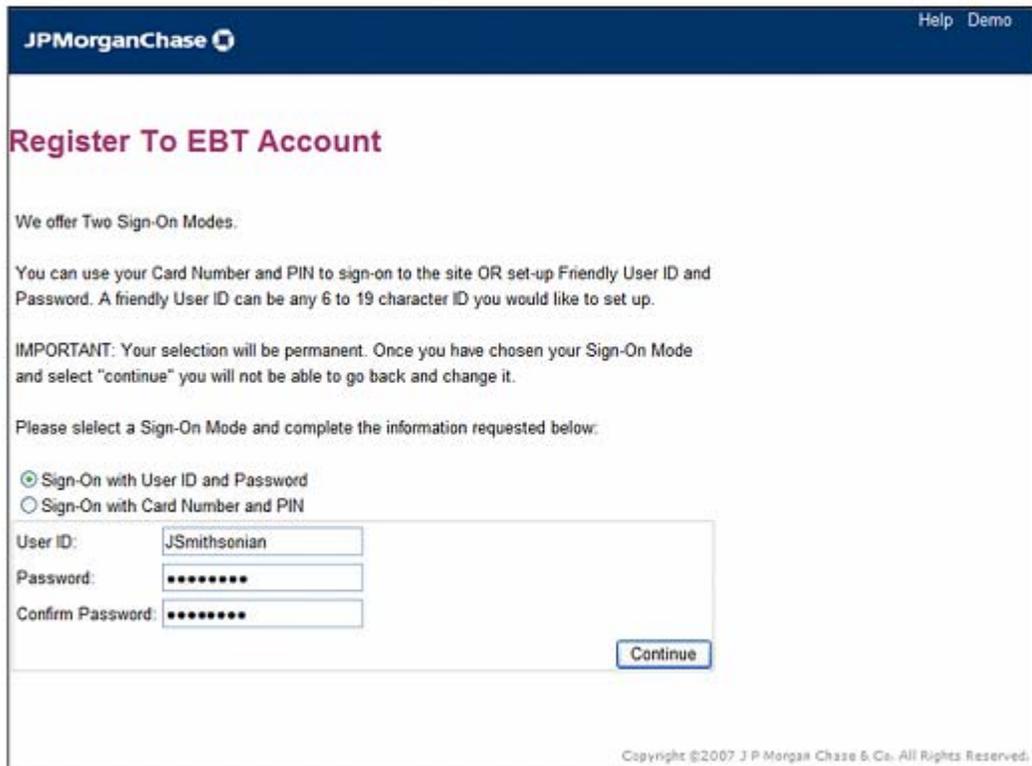
PIN: ****

Cancel Back Continue

Copyright ©2007 J P Morgan Chase & Co. All Rights Reserved.

Next, the cardholder will be prompted to choose the method for signing on. The registration process requires the cardholder to choose **one** of two methods to sign on:

- By using the card number and PIN; or
- By choosing a unique user ID and password



JPMorganChase Help Demo

Register To EBT Account

We offer Two Sign-On Modes.

You can use your Card Number and PIN to sign-on to the site OR set-up Friendly User ID and Password. A friendly User ID can be any 6 to 19 character ID you would like to set up.

IMPORTANT: Your selection will be permanent. Once you have chosen your Sign-On Mode and select "continue" you will not be able to go back and change it.

Please select a Sign-On Mode and complete the information requested below:

Sign-On with User ID and Password

Sign-On with Card Number and PIN

User ID: JSmithsonian

Password: *****

Confirm Password: *****

Continue

Copyright ©2007 J P Morgan Chase & Co. All Rights Reserved.

(Example of selecting to sign on with User ID and Password.)

Cardholders MUST continue using the sign-on method chosen during the registration process every time they access the site.

SITE NAVIGATION

Under the “Accounts” tab, the Account Summary Screen will show available balances for Food Stamp and/or Cash Accounts. The Account Summary Screen is the default screen after log-on. Cardholders can choose to change defaults from the “Self Service” tab under “Account Preferences” by clicking on the Manage Sign-on Destination link. Further instructions for this feature are available by clicking on the Help With This Page link.

ACCOUNT SUMMARY SCREEN

The screenshot displays the JPMorgan Chase Account Summary page. At the top, there is a navigation bar with 'Accounts', 'Messages', and 'Self Service' tabs. Below this, there are links for 'Account Summary', 'Account Activity', and 'Download Activity'. A welcome message states: 'Welcome to EBT Account. Your last login was 2/20/2007 11:23:21 AM.' The main heading is 'Account Summary', followed by two messages: 'You have 2 new messages from customer service.' and 'You have new messages from the State.' A sidebar titled 'Related Tasks and Links' contains links for 'Account Activity', 'Send a Message', 'Help With This Page', and 'View Session Summary'. The main content area features a table with the following data:

Account	Account Type	Available Now
Food Stamp (.....3701)	Food Stamp	\$0.00
Cash (.....3701)	Cash	\$0.00
Totals		\$0.00

At the bottom of the page, there is a copyright notice: 'Copyright ©2007 J P Morgan Chase & Co. All Rights Reserved.'

From the “Account Summary” screen, the cardholder can click on the underlined words “Food Stamp”, “Cash”, or “Account Activity” (under Related Tasks and Links), or they can click on the “Account Activity” tab to view account activity (transactions).

The following pages provide an example of accessing Account Activity by clicking on the “Account Activity” tab from the “Account Summary” screen.

ACCOUNT ACTIVITY (TRANSACTIONS) SCREEN

Account Activity

30 days of past activity for your account is displayed below.

Select From Date and To Date to view transaction history within the selected time period.

Note that the system only displays past 6 months of activity.

Food Stamp	
Name:	Food Stamp
Account Number:	(.....0603)
As of Date:	7/3/2007
Available Now:	\$0.00

Related Tasks and Links

[Account Summary](#)

[Download Activity](#)

[Transaction Inquiry](#)

[Send a Message](#)

[Help With This Page](#)

[View Session Summary](#)

Account: Food Stamp (.....0603) From Date: 6/3/2007 To Date: 7/3/2007 Get Transactions

◀ June 2007 ▶

Transaction Date	Description	Debits	Credits
No transactions found for the			
27	28	29	30
31	1	2	3
4	5	6	7
8	9	10	11
12	13	14	15
16	17	18	19
20	21	22	23
24	25	26	27

- Enter a "From Date" by clicking on the calendar icon.
- Enter a "To Date" by clicking on the calendar icon.
- Click Get Transactions in order to display account activity (transactions).

On the "Account Activity" page, cardholders can view transaction data for any specified date range (within the last 6 months). The activity page includes the following information for each transaction:

- The date on which the transaction occurred.
- The date on which the transaction was posted to the account.
- A brief description of the transaction.
- The amount of the transaction (debit or credit).

Below is an example of account activity (transaction history):

Account Activity

30 days of past activity for your account is displayed below.

Select From Date and To Date to view transaction history within the selected time period.

Note that the system only displays past 6 months of activity.

Primary	
Name:	Primary
Account Number:	(.....8487)
As of Date:	12/6/2006
Available Now:	\$124.00

Related Tasks and Links

[Account Summary](#)

[Download Activity](#)

[Transaction Inquiry](#)

[Send a Message](#)

[Help With This Page](#)

[View Session Summary](#)

Account: Food Stamp (.....0163) From Date: 11/6/2006 To Date: 11/6/2006 Get Transactions

Transaction Date	Post Date	Description	Debits	Credits
11/17/2006	11/17/2006	Walmart	\$40.27	
11/17/2006	11/17/2006	WALMART	\$39.56	
11/16/2006	11/16/2006	DEPOSIT		\$125.00

MESSAGE CENTER SCREEN

Access to the Message Center is made by clicking on the “Messages” tab on the Home Screen. From the Message Center, cardholders can:

- Send a message to Customer Service, such as to report a card lost/stolen/damaged.
- View messages from Customer Service in their inbox.
- View messages previously sent to Customer Service.
- NYC cardholders can view messages **from** their local worker. **NOTE:** Messages cannot be sent to a worker from this website

Message Center

Below are your messages to and from Customer Service. Select the subject to review, delete or reply to a message.

[Send us a message](#)
[You have new messages from the State.](#)

Message Inbox

View
All Available Messages

Date	Subject	From
2/15/2007	RE: Card Usage Inquiry	Customer Service
2/15/2007	RE: Card Usage Inquiry	Customer Service
2/14/2007	Support Case #120	Customer Service
2/14/2007	RE: PIN Inquiry	Customer Service

Sent Messages

View
Last 5 Messages

Date	Subject
2/15/2007	RE: Card Usage Inquiry
2/14/2007	Support Case #120
2/14/2007	Card Usage Inquiry
2/14/2007	PIN Inquiry
2/9/2007	Benefit / Deposit Inquiry

Copyright ©2007 J P Morgan Chase & Co. All Rights Reserved.

NYC messages are indicated by the “[You have a new message from the State](#)” link. Further instructions for the Message Center are available by clicking the “[HelpWith This Page](#)” link.

SELF SERVICE SCREEN

The “Self Service” Screen provides cardholders with a list of activities they can perform themselves without having to contact Customer Service. Self Service functions include the following:

Transaction Inquiry
Chase ATM Locator
Read Messages
Send a Message
Account Terms and Conditions
Account Nickname
Customize Favorites
Manage Sign-on Destination
Change PIN
Change User ID/Password
Manage Reset Password Answers

Many of the above functions are available via other links and tabs. The functions, “Change User ID/Password” and “Manage Reset Password Answers” are available only if the cardholder chooses the unique ID and password sign-on method. Cardholders may click on “Help” at any time for further instructions.

Note: The Chase ATM Locator will **only** display Chase Bank ATMs. For information about **all** surcharge-free EBT cash access locations, cardholders may call the EBT Cash Access Locator Helpline, toll free at 1-800-289-6739.

The screenshot displays the JPMorgan Chase Self Service interface. At the top, there is a dark blue navigation bar with the JPMorgan Chase logo and links for Home, Help, Demo, and Logout. Below this is a secondary navigation bar with tabs for Accounts, Messages, and Self Service. The main content area is titled "Self Service" and is organized into several sections:

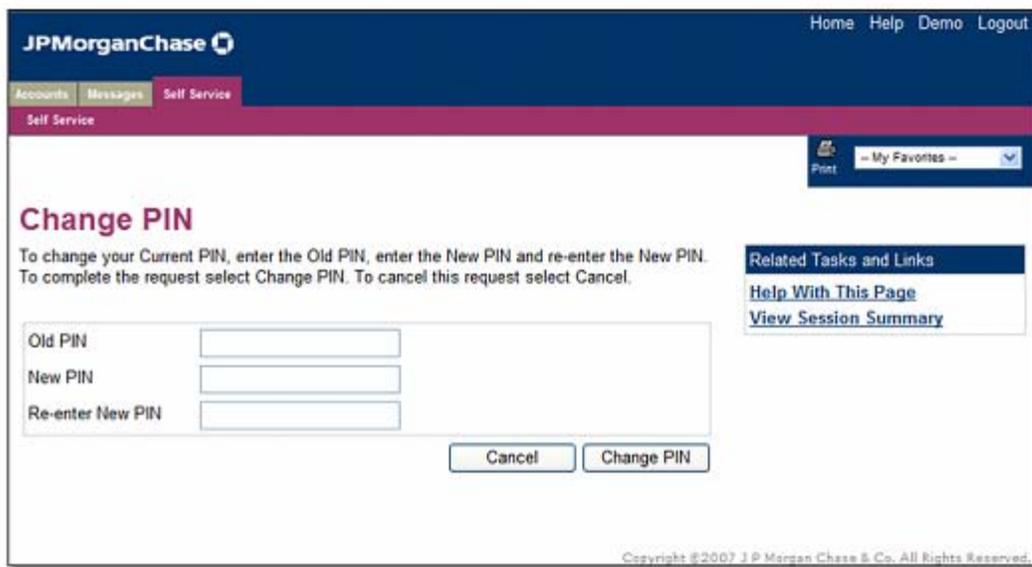
- Account Service:** Transaction Inquiry, Chase ATM Locator
- Account Preferences:** Account Nickname, Customize My Favorites, Manage Sign-on Destination
- Contact Us:** Read Messages, Send a Message
- Manage Personal Information:** Change PIN, Change User ID/Password, Manage Reset Password Answers
- Terms and Conditions:** EBT Account Terms and Conditions

Additional elements include a "Print" button and a "My Favorites" dropdown menu in the top right corner. The footer contains the copyright notice: Copyright ©2007 J.P. Morgan Chase & Co. All Rights Reserved.

CHANGE PIN SCREEN

The Change PIN link on the Self Service Screen allows cardholders to change their current PIN as long as they are able to enter their current PIN and they do not have an Automated Response Unit (ARU) PIN Restriction in place. The PIN may be changed as often as the cardholder likes. **A cardholder with an ARU PIN Restriction will not be able to change their PIN with EBT Customer Service over the phone or on the internet. The cardholder must take their card to a local center to change their PIN.**

To access the “Change PIN” Screen, the cardholder must click on the **Self Service** tab on the Home Page then click on the “Change PIN” link under “Manage Personal Information”.



The old PIN must be entered once and the New PIN must be entered twice, then click on **Change PIN** to complete the PIN change. A confirmation page will be displayed if the PIN change is successful.

