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Administrative Directive

Section 1

Transmittal:	06-ADM-14
To:	Local District Commissioners
Issuing Division/Office:	Division of Employment and Transitional Supports
Date:	October 10, 2006
Subject:	Electronic Benefit Transfer (EBT) Customer Service Automated Response Unit (ARU) Personal Identification Number (PIN) Selection Restriction
Suggested Distribution:	TA Directors FS Directors EBT Coordinators WMS Coordinators
Contact Person(s):	Bureau of EBT Services at 1-800-343-8859, ext. 3-0332
Attachments:	EBT Customer Service ARU PIN Restriction Permission Form
Attachment Available On – Line:	X

Filing References

Previous ADMs/INFs	Releases Cancelled	Dept. Regs.	Soc. Serv. Law & Other Legal Ref.	Manual Ref.	Misc. Ref.
00 ADM-8		NYCRR 381.2	SSL 21-a Federal Reg. 7 CFR 274.12		

Section 2

I. Summary

This administrative directive informs local districts of an Electronic Benefit Transfer (EBT) system enhancement that gives districts the ability to restrict access to the Personal Identification Number (PIN) change function through the EBT Customer Service Automated Response Unit (ARU). Due to information supplied by local districts regarding security issues with the Customer Service ARU method of selecting a PIN, it was decided that a way was needed to block this function if the case circumstance warranted it. This directive provides policy guidance and system procedures to implement this enhancement.

II. Purpose

The intent of this directive is to inform local districts of an EBT system enhancement that will give a local district a mechanism to restrict the ability to select a PIN via the toll-free EBT Customer Service ARU. This system enhancement has been completed and is available statewide.

III. Background

Currently, there are two ways in which recipients may change the PIN they use with their Common Benefit Identification Card (CBIC): they can either call the EBT Customer Service ARU and select the PIN change option to change it over the phone, or they can come into the local agency and change the PIN using the State-supplied MagTek PIN device.

Through fraud investigations and from information supplied by local districts, it has become clear that there are some security issues associated with the Customer Service ARU method of selecting PINs. For instance, if an individual other than the payee gains access to that payee's card or card number, and knows certain key demographic information about the payee, it is possible to successfully change the PIN through the ARU. To deal with account security problems, a way to block the ARU PIN change function, if the particular case situation warrants it, has been developed. Eliminating the ability to change the PIN through the ARU will mean that, for the affected accounts, any PIN changes for cards linked to that account must be done via the local district MagTek PIN device by the payee with card in hand. This would eliminate the possibility of someone other than the payee successfully navigating through the ARU PIN change option with only the payee's card number and some demographic information.

IV. Program Implications

The ARU PIN restriction function is a tool that the local district can use for the protection of the payee when it has been determined, in the best judgment of the local district, that a payee's card security has been compromised. When such a determination has been made and the local district determines that ARU PIN restriction would be appropriate, the local district may offer this procedure to the payee.

Restriction of access to the PIN change function through the ARU is voluntary, and may **not** be done without the consent of the payee. When possible, the local district must obtain written permission from the payee in order to restrict access, and must restore ARU access upon the request of the payee. Attachment A contains a suggested form that can be used for this purpose. If it is not practical to obtain a permission form from the payee, then a case notation must be made indicating the payee's oral agreement to this procedure. Once the ARU PIN restriction has been engaged, it will block access to the ARU PIN change option for all existing and future cards issued to that payee or any other payee linked to the affected EBT account. The restriction will also be applied to any authorized representative CBIC or vault cards issued to the case and linked to the affected EBT account.

It should be noted that with regard to authorized representatives, the reverse is also true. If a local district decides that a situation warrants that an ARU PIN restriction be applied to an authorized representative card, the restriction would also affect the payee's card. If a restriction is initiated by the consent of an authorized representative, where the mental and physical competency of the primary cardholder/case payee permits, the local district should also seek to obtain the permission of the primary cardholder/case payee before allowing this procedure to be applied.

V. Required Action

When it has been brought to the attention of the local district that a payee's account security may have been compromised, it should first be suggested that the payee call the toll-free EBT Customer Service helpline (1-888-328-6399) to report the EBT card stolen. The Customer Service representative will immediately deactivate that card. The payee can then be advised by the local district as to procedures for issuing a new card and may be advised of the ability to restrict the ARU PIN selection function, and asked whether or not they would like to restrict ARU PIN change access for their card. If the payee elects to have ARU PIN restriction, the local district should ensure that the consent to restrict the ARU PIN selection function is documented. Once the local district has made an offer to restrict the ARU PIN selection function and the client has consented, the ARU PIN restriction should be completed as soon as possible. The local district should then advise the payee that future PIN changes will have to be done at the local district. If the payee elects not to restrict the ARU PIN selection function, that decision also should be noted in the case record. It is important that the payee understand the ramifications of both choices, and particularly that the decision to restrict also will apply to vault cards and any authorized representative cards associated with the payee.

ARU PIN restriction is a function that will be performed by local district staff on the EBT Admin PC system. Local districts will need to develop internal control procedures to decide who will perform this function, and to ensure proper routing of referrals and permission forms, as appropriate. A separation of duty functions is recommended, so that the person who initiates the restriction request is not the same person who performs the Admin PC function. The Admin PC system screen housing this function also has a release command, which the local district staff can use to undo the restriction. Again, requests to undo a restriction also should be documented in the case record.

The EBT Customer Service ARU has been modified to reflect the imposition of a PIN change option restriction. When a cardholder calls the EBT Customer Service helpline, after a greeting they are prompted to enter their card number. This occurs prior to the caller hearing the menu of options. For a payee who has a PIN change restriction in place, the Customer Service ARU will recognize this restriction when the card number is entered. If the caller tries to access the PIN change option from the menu, they will hear a message that says "your PIN cannot be selected – please contact your local office." In the event a caller is able to circumvent the menu option to get to a Customer Service Representative (CSR) directly, an additional security precaution has been installed. When the CSR accesses the cardholder data screen for the PIN change procedure, s/he will see a message that says "this card has an ARU PIN restriction," and the process will end at that point. The payee would be referred to his/her local district office for PIN change.

VI. Systems Implications

System Procedures

As this function will be performed on the EBT Administrative PC system within the "New York State OTC Menu," local districts will need to decide who will be responsible for processing the on-line transaction. The requirement is to identify primary and alternate local district users. Any user previously assigned to the menu will see a new function item, F6 – ARU PIN Restriction/Release, for processing this transaction (see below). Districts requiring new user assignments will be required to process the customary EBT application user request form.

MNOTC New York EBT Production System
New York State OTC Menu - SAMPLE

<u>Desired Function</u>	<u>Function Key</u>
Customer Search	F1
Balance Inquiry	F2
Benefit Pending Inquiry	F3
Vault Card Issuance	F4
Expanded Client Search	F5
ARU PIN Restriction/Release	F6
Exit Menu	SF16

All assigned users will be subject to the existing security rules for maintaining their IDs active on the system. There is already an existing communication process in place between each local district EBT Coordinator and the State EBT Security Administrator to identify necessary local users.

PIN Restriction Data Entry Procedures

The ARU PIN Restriction/Release screen (see below) contains the required fields for processing a transaction. The “Card Number” field is the single source indicator providing the match between the EBT cardholder and the account. Once the card number is entered, and the F4-Read key is pressed, the system will provide the associated demographic information for the cardholder. Once the account information has been verified by the user, the “Restrict PIN” field must be indicated with a “Y.” The user will then press the “F7-Restrict PIN” key and the transaction will be updated and completed. The “All Cards” field will contain the default indicator of “Y.” Please note the “Y” entry field is upper case sensitive.

If a request for removing the restriction is being processed, the user will follow the same steps indicated above and press the “F9-Release PIN” key to remove the restrictions.

RPINRR New York EBT Production System
ARU PIN RESTRICTION/RELEASE - SAMPLE

Card Number:	Case Num:	
Pin Restriction:	Card Sts: 00	
First Name	Last Name	Date of Birth
	/ /	
Restrict Pin (Y/N)	All Cards (Y/N)	
Release Pin (Y/N)	All Cards (Y/N)	

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F4-Read F7-Restrict Pin F9-Release Pin SF7-CI Src

An ARU PIN restriction indicator will be tracked and provided on the EBT Administrative System Balance Inquiry screen (see below). The EBT Customer Service Representative CBIC inquiry screen will also support an indicator restricting PIN selection at the EBT help line.

After each Restricted or Release transaction, the user must ensure the account has been marked by checking the Balance Inquiry screen indicator (see below). Actions taken for releasing PIN restriction will not display the “ARU PIN REST ” indicator on the Balance Inquiry screen.

System user error edits have been developed for responding to any data entry conditions not meeting the required information or matches to the EBT account.

RCSBAL New York EBT Development System 06/08/05
Balance Inquiry - SAMPLE

Card #: 600486XXXXXXXXXXXXXXXX Svc Site: XXXXX Card Sts: 02

Primary/Alternate Indicator: XX
First Name Mi Last Name **ARU PIN REST: Y**
XXXXXXXX XXXXXXXXXXX

Address: XXXXXXXXXXXXXXXX
SocSec# Tele# Date of Birth
XXX-XX-XXXX - - XX/XX/XX

EDA: 726000042692 Sts: 01,1,D Type: 01 EDA: 826000042702 Sts: 02,1,0 Type: 02
Last Transaction Information Last Transaction Information
Debit: 7.00 / / 13:49:29 Debit: 1.00 / / 11:28:21
Credit: 149.00 06/01/05 16:16:07 Credit: 18.50 06/01/05 16:16:07
* Active * Active
Available Balance: 1043.00 Available Balance: 18.50
Sel: Sel:

=====
Ready for input F4-Rd SF2-DtJrn SF4-BenGt SF6-Crd SF7-Srch SF9-Addr

VII. Additional Information (Optional)

Reporting and Tracking

ARU PIN Restriction user activity will be reported on two separate reports: the Daily Administrative Actions Report (DAAR), and the Daily Administrative Actions Detail Report (DAADR). Please view the sample inserts below.

The DAAR will provide summary information for each Administrative system user processing PIN Restriction on-line transactions. The DAADR will provide detail information for each user and card record processed for PIN restriction (i.e., User Group and Name, CBIC #, County Code/Case Number and ARU Restriction indicator).

Local supervisors will be required to review each report for administrative system transactions processed to restrict or release a payee/card from the ARU PIN. The transactions associated to each report must be reviewed for conformity with permission given by the payee in the case record to ensure the correct payee has been processed for the restricted and/or release access. Any reported errors must be referred to the appropriate area for immediate action.

**New York Department of Social Services
NY EBT SYSTEM
DAILY ADMINISTRATIVE ACTIONS REPORT - SAMPLE**

RUN DATE/TIME: 05/12/05 05:45:30
REPORT DATE: 05/11/05

REPORT: SRADMA
PAGE: 1

GROUP	USER	ACCOUNT REACT	PIN UNLOCK	ADDRESS CHANGE	PIN LOCK	ARU ADD	ARU REM	TOTAL
NYEBT8	SMITH	0	0	0	0	1	1	2
GRAND TOTAL		0	0	0	0	1	1	2

**New York Department of Social Services
NY EBT SYSTEM
DAILY ADMINISTRATIVE ACTIONS DETAIL REPORT – SAMPLE**

RUN DATE/TIME: 05/12/05 05:45:30
REPORT DATE: 05/11/05

REPORT: SRADMA
PAGE: 1

GROUP	USER	CARD NUMBER	CASE NUMBER	ACCOUNT REACT	PIN UNLOCK	ADDRESS CHANGE	PIN LOCK	ARU ADD	ARU REM
NYEBT8	SMITH	6004868318161093201	00030104080600	0	0	0	0	1	0
	SMITH	6004868318161093201	00030104080600	0	0	0	0	0	1
SUBTOTAL				0	0	0	0	1	1
GRAND TOTAL				0	0	0	0	1	1

VIII. Effective Date: *Effective Immediately*

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