

ELECTRONIC BENEFITS TRANSFER (EBT)

CARDHOLDER ACCOUNT

OVERVIEW GUIDE



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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.

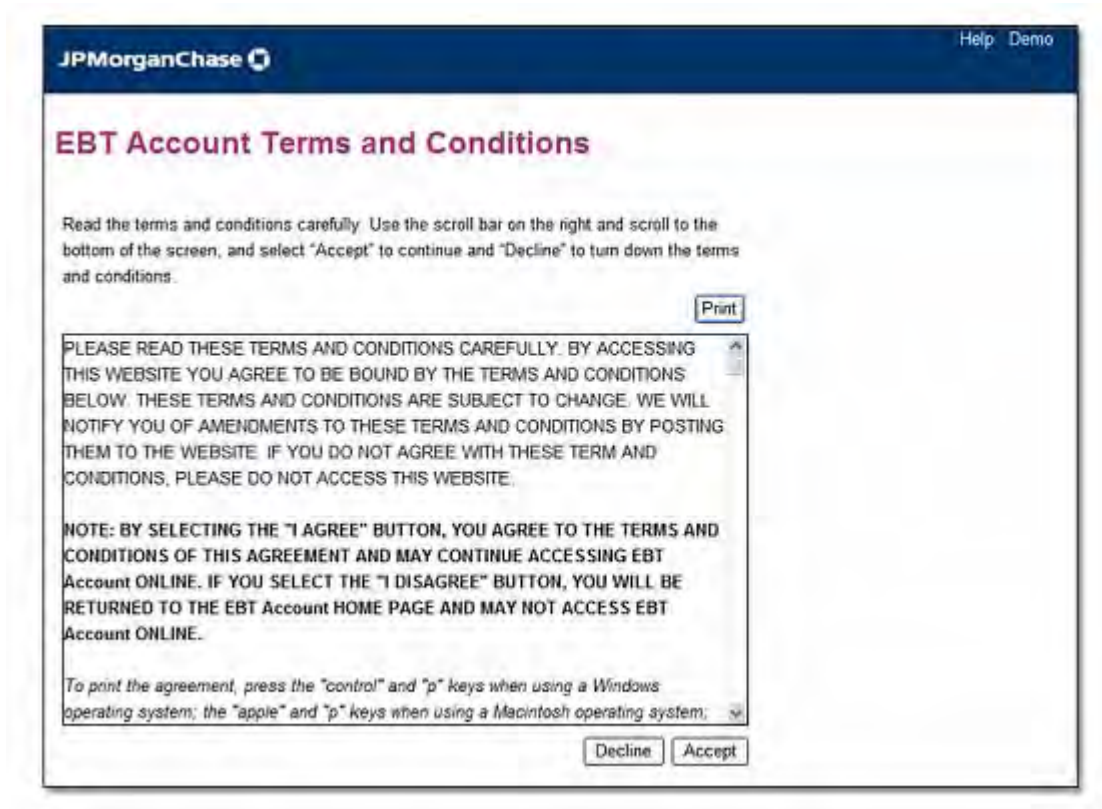
EBT ACCOUNT LOG ON SCREEN



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.



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

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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

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(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 website interface for an EBT account. At the top, there is a navigation bar with 'Home', 'Help', 'Demo', and 'Logout'. Below this, a secondary navigation bar includes 'Accounts', 'Messages', and 'Self Service'. The main content area is titled 'Account Summary' and includes a welcome message: 'Welcome to EBT Account. Your last login was 2/20/2007 11:23:21 AM.' There are two notification messages: 'You have 2 new messages from customer service.' and 'You have new messages from the State.' A 'Related Tasks and Links' section on the right contains links for 'Account Activity', 'Send a Message', 'Help With This Page', and 'View Session Summary'. Below this is a table of accounts:

| 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 | | Related Tasks and Links | |
|-----------------|-------------|-------------------------------------|--------------------------------------|
| Name: | Food Stamp | Account Summary | Download Activity |
| Account Number: | (.....0603) | Transaction Inquiry | Send a Message |
| As of Date: | 7/3/2007 | Help With This Page | View Session Summary |
| Available Now: | \$0.00 | | |

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

| June 2007 | | | | | | | Description | Debits | Credits |
|-------------------------------|----|----|----|----|----|----|-------------|--------|---------|
| Transaction Date | S | M | T | W | T | F | S | | |
| 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 | | |

- 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 | | Related Tasks and Links | |
|-----------------|-------------|-------------------------------------|--------------------------------------|
| Name: | Primary | Account Summary | Download Activity |
| Account Number: | (.....8487) | Transaction Inquiry | Send a Message |
| As of Date: | 12/6/2006 | Help With This Page | View Session Summary |
| Available Now: | \$124.00 | | |

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 |

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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 “[Help With This Page](#)” link.

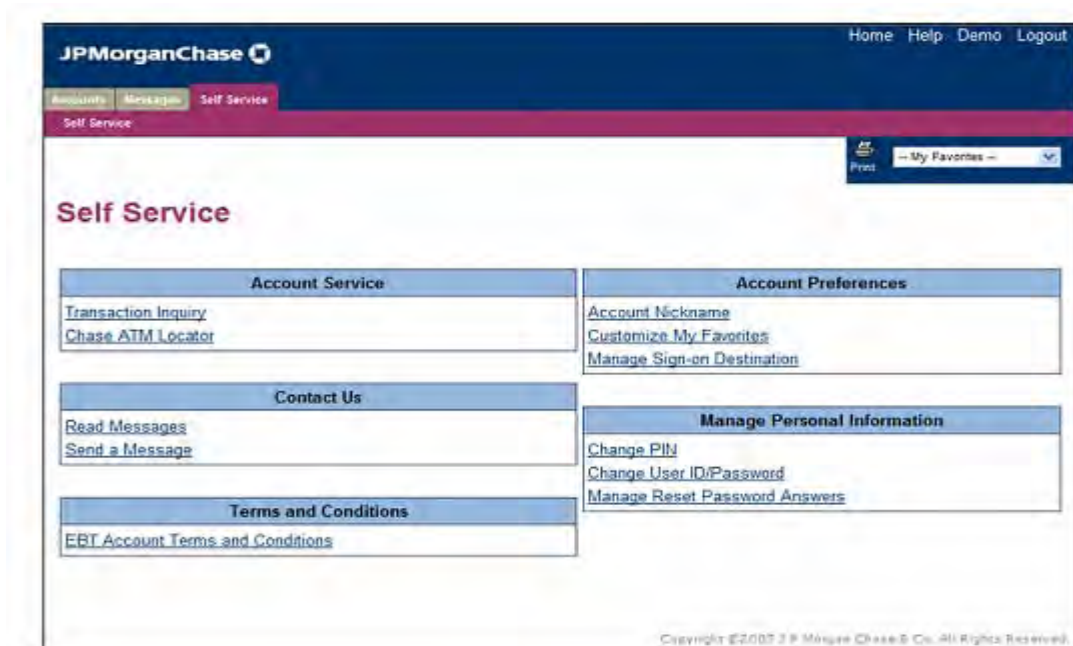
SELF SERVICE SCREEN

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.



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.