



## General Information System (GIS) Message

### Section 1

<b>Transmittal:</b>	24DC005 Upstate and New York City
<b>Date:</b>	February 21, 2024
<b>To:</b>	Subscribers
<b>Suggested Distribution:</b>	Commissioners, HRA Centers, Temporary Assistance Directors, MA Directors, SNAP Directors, EBT Coordinators
<b>From:</b>	Valerie Figueroa, Deputy Commissioner Employment and Income Support Programs
<b>Subject:</b>	New Common Benefit Identification Card (CBIC) Card Lock Feature
<b>Effective Date:</b>	Immediately
<b>Contact Information:</b>	<a href="mailto:otda.sm.cees.ebt@otda.ny.gov">otda.sm.cees.ebt@otda.ny.gov</a>

### Section 2

The purpose of this GIS message is to inform social services districts (districts) of the availability of a new feature which allows households to lock their Common Benefit Identification Card, or CBIC, commonly referred to as the Electronic Benefits Transfer (EBT) card. Households will now have the ability to lock their EBT card, which prevents their Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance (TA) cash benefits, or Home Energy Assistance Program (HEAP) benefits issued as cash to a household, from being accessed. Cardholders must then unlock the locked card to make a purchase using their SNAP or cash benefits. This new feature is intended to be used as a tool to help prevent theft of benefits through skimming or other fraudulent methods. Locking and unlocking the EBT card has no impact on Medicaid or other benefits issuances, including restricted payments directly to a landlord, utility, or other vendor. The card lock feature will roll out in multiple phases over the course of the next three months as described below.

The locking feature cannot prevent card information from being skimmed if a household’s card is used on a compromised device. However, if a card remains locked, remote fraudulent use of stolen information would be greatly restricted, limiting vulnerability to theft only at the time during which a household’s card is unlocked for purchasing.

#### Implementation

*Phase 1:* Beginning February 20, 2024, households will have the ability to lock and unlock their cards via the *ConnectEBT* mobile application (available on the: [Google Play Store](#) and [Apple App Store](#)). Cardholders must have a *ConnectEBT* account. If they have not already created an account, they can set one up using the mobile app. The cardholder must have activated their EBT card to access the lock/unlock feature. On the *ConnectEBT* mobile app home screen, a radio button will allow the cardholder to lock or unlock the card with one click. During this initial phase of the card lock rollout, the only option available to households will be to completely lock the card, preventing purchases, balance

inquiries and most other transactions until the card is unlocked. Cardholders will receive an email immediately upon locking or unlocking their card, confirming the action they took.

Phase 1 will also allow cardholders to call the *ConnectEBT* helpline at **1-888-328-6399** to check the lock/unlock status and speak to a representative to unlock the card (only the unlock function is available through the helpline).

*Phase 2:* The complete card lock functionality will be expanded to the web-based *ConnectEBT* New York EBT client portal. In addition to the *ConnectEBT* mobile application, households will have the ability to perform the same locking and unlocking functions via their internet browser at [www.connectebt.com/nyebtclient/](http://www.connectebt.com/nyebtclient/). Phase 2 is expected to be completed within three months of phase 1 and districts will be notified when it becomes available.

*Phase 3:* An additional, and separate, locking feature to both the mobile application and the web-based client portal will be available, allowing households the option to lock their card for out-of-state transactions. Selecting this option will block all out-of-state transactions but continue to allow in-state transactions. Phase 3 is also expected to be completed within three months of phase 1.

## **New Cards**

When a new card is ordered, the system does not retain the locked status of the previous card and all new cards are issued unlocked. Households will therefore need to relock any new cards they receive. OTDA advises districts to inform households that whenever a new card is ordered, it is delivered unlocked, regardless of whether the prior card was locked or not. If the cardholder would like the new card locked, they must lock it. Households should be encouraged to lock their new cards immediately after selecting a Personal Identification Number (PIN). The EBT card carrier, included in new card mailings, will contain information about the card lock feature.

## **Transaction Types:**

The most common transactions that are rejected when a card is locked include: all purchases, balance inquiries, ATM withdrawals (TA cash benefits) and in-person returns/credits that require a card to be swiped.

The most common transactions that are still allowable when a card is locked include: returns/credits made online, and changes to an existing PIN.

## **Outreach**

The OTDA website ([www.otda.ny.gov/EBT-cardlock](http://www.otda.ny.gov/EBT-cardlock)) includes information on the card lock feature. OTDA will also release an outreach flyer instructing cardholders how to use the new card lock feature. This flyer will be available in English and Spanish and made available on the OTDA website for districts to print, post and/or distribute to individuals receiving SNAP and/or TA cash benefits. As noted above, households receiving a new card will see information about the card lock feature on the EBT card carrier. Later this Spring, OTDA plans to notify households about this feature using text messages. Districts are encouraged to supplement this outreach with their own activities.

## **Conversion to New EBT Contractor**

OTDA is in the process of converting from the current EBT contractor, Conduent, to Fidelity National Information Systems (FIS). Once FIS assumes control of EBT processing for New York State, the card lock feature will remain available to households. However, when conversion occurs, households will need to create a new online FIS cardholder account, and if they choose, download the FIS mobile application. There will be some minor differences in the card locking feature, which will be addressed in future guidance and outreach materials accordingly. Conversion to the new FIS EBT system is expected in summer of 2024.

## **Utilization**

While card locking cannot completely prevent theft of information via skimming devices or other fraudulent methods, households whose EBT cards remain locked when not in use have a significantly lower chance of having their benefits stolen. OTDA encourages districts to explain to households (e.g., during eligibility interviews) the advantages of locking EBT cards when not in use.

Requests for replacement of stolen benefits, as defined in [23-ADM-07: Replacement Procedure for SNAP and/or TA Benefits Stolen via Skimming, Cloning, Phishing, or Other Fraudulent Methods](#), is not affected by a household's use, or non-use, of the card lock feature. Replacement requests should continue to be evaluated consistent with the criteria set forth in the ADM, without regard to whether a household used the card lock feature or not.

As stated above, the card lock feature does not impact Medicaid.

Districts may contact the EBT Bureau with any questions by emailing: [otda.sm.cees.ebt@otda.ny.gov](mailto:otda.sm.cees.ebt@otda.ny.gov).