



# *ebt*EDGE Cardholder Portal and Mobile Application

FIS Training

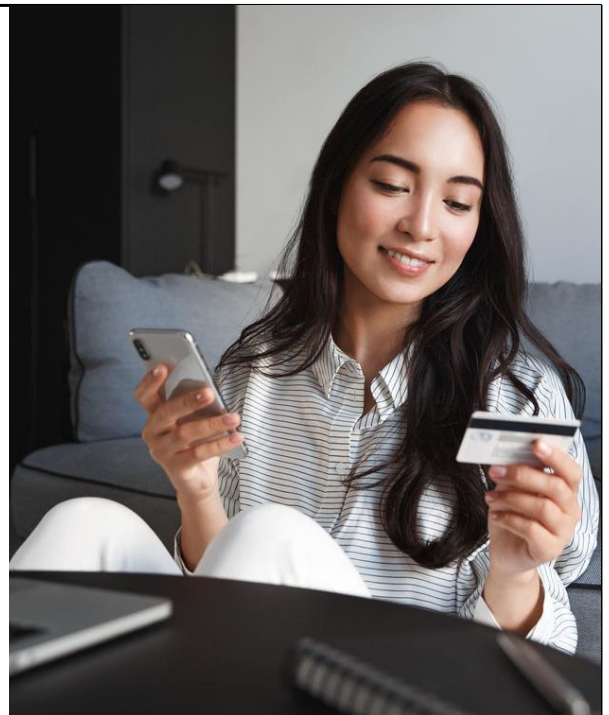
Last Updated: Aug 9, 2022

Hello, and welcome to the *ebt*EDGE Cardholder Portal and Mobile Application training session. The Cardholder portal and mobile app is where clients will go to manage their cards and check their balances. These are intended for client use, but authorized State staff can also access them, although they cannot use the PIN select/change function.

# **ebtEDGE Cardholder Portal & Mobile App**

## **Cardholders can:**

- Link a card
- Review account information
- Enter a dispute
- Select a PIN
- Replace a card
- Freeze a card
- Access the help center
- Register to receive messages
- Make a childcare payment
- Locate SNAP retailers



In this training, we will cover some of the most important features of the ebtEDGE Cardholder portal and mobile app. Depending on the State's configuration, cardholders can:

- Link a card
- Review account information
- Enter a dispute
- Select a PIN
- Replace a card
- Freeze a card
- Access the help center
- Register to receive messages
- Make a childcare payment

- Locate SNAP retailers



*ebfEDGE Cardholder Portal*

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# ACCESS THE CARDHOLDER PORTAL

First, let's look at how to access the cardholder portal. There are two ways to do this, either through a web browser on your computer or smartphone or through the mobile application.

# Access the Cardholder Portal

## Option 1: Download Mobile App



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1. Search store for  
“ebtEDGE Mobile App”



2. Follow on-screen  
instructions to download

3. Once installed, open  
the app and register

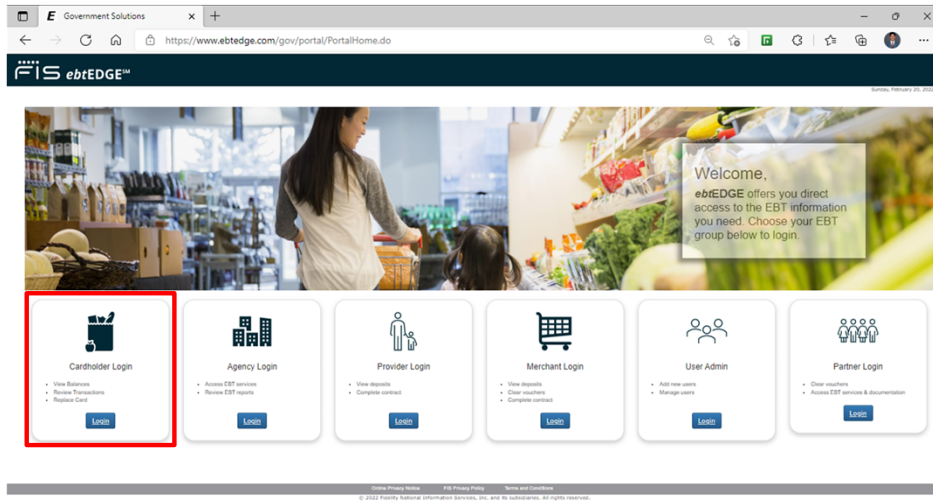
To use the mobile app, you'll first need to download it from the Apple App Store or the Google Play Store. Before doing this, we recommend you make sure your phone is updated to the most current iOS or Android version.

1. First, Search the store for the “ebtEDGE Mobile App” represented by the icon pictured just to the right of step 1
2. When you've found the right application, follow the on-screen instructions provided by the store to download it.
3. Once the download is complete and the app is installed, you can open it and follow the on-screen instructions to Register your account and begin using the application.

Please note that immediately upon downloading the app, you'll be asked to allow the app to use location services, and you must choose between “allow once, allow only while using the app, or do not allow.” If you give permission, the app will use your GPS to help find nearby EBT store locations. After your selection, the Login page will display.

# Access the Cardholder Portal

Option 2: Go to [www.ebtedge.com](https://www.ebtedge.com) on Your Browser



The other way to use the Cardholder Portal is through your web browser. To access it, open your web browser on either desktop or mobile and go to **[www.ebtedge.com](https://www.ebtedge.com)**.

Once you arrive at this page, find the **Cardholder Login** tile, then click the **Login** button to access the Cardholder Portal.

# Access the Cardholder Portal

Click **Register Here**

Language ▾

## Login

Your User ID can be used to access both the ebtEDGE Cardholder Portal and the ebtEDGE Mobile Application (available in the Google Play or the Apple App Store).

First time logging in [Register Here](#)

User ID \*

Password \*

Login

Trouble Signing in?

[Conditions of Use](#) [Privacy Policy](#) [Accessibility](#)



Registration steps are the same on both web browser and on the mobile app



Next, you'll arrive at the Login screen. If this is your first time accessing the Cardholder Portal, you'll need to register first. These steps are the same whether using the mobile app or a web browser.

First, click on the **Register Here** link


# Access the Cardholder Portal

## Fill Out Your Information

Trouble Registering and Creating Password? [Login FAQ here](#)

User ID \*

Password \*

Re-Enter Password \* 

First Name \*

Last Name \*

Email Address \*

Phone Number \*

[Already Registered? Click here to Login](#)



To see Username and Password rules, click on the **Login FAQ here** link.



Click the view input icon in the **Password** fields to double-check what you've entered.



Do not include dashes, spaces, or parenthesis in the **Phone Number** field.



This will bring you to the registration screen, where you'll need to fill out each of the fields to continue.

- First create a **User ID** that's between 4-35 characters long. It also must contain at least one letter; it cannot be all numbers.
- Next create a **Password** that's between 8-16 characters long and includes at least one upper case letter, one lower case letter, and one number. You can also use special characters. To see the full username and password rules, click on the **Login FAQ here** link.
- Next, fill out the **Re-enter Password** field with the exact same password as the previous field. You can select the *view input* icon to view or hide what you have entered in the password fields.
- Finally, fill in your **First Name, Last Name, Email Address, and Phone Number**. For your phone number, enter only numbers. Do not include dashes, spaces, or parentheses.

When you're done, click the **Register** button at the bottom of the screen. This will bring up a success message. Just click **OK** to continue



# Access the Cardholder Portal

## Add Challenge Questions & Answers

Challenge questions are a security feature that adds an extra level of protection. The questions that you set up with your own personal answers help the system verify your identity.

Set Your Challenge Questions  
Required Fields \*

Your Question

Answer \*

Re-enter Answer \*

Your Question

Answer \*

Re-enter Answer \*

Your Question

Answer \*

Re-enter Answer \*

Cancel Add

1. Pick a question

2. Enter an answer

3. Reenter your exact answer

4. Repeat steps 1-3 for each question, then click **Add** to continue



Next you'll need to set up three challenge questions to help secure your account.

1. Select the first **Your Question** drop-down and pick a question.
2. Then, enter an answer in the **Answer** field.
3. Next, enter exactly the same answer in the **Re-enter Answer** field.
4. Repeat those steps for each question drop down on the screen, and when you're done, click the **Add** button at the bottom of the screen to continue.

This will bring up another success message. Informing you that your registration is complete. Select **OK** to return to the Login page, where you can now log in with your new User ID and Password.

*ebfEDGE Cardholder Portal*

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# LINK A CARD

Before you can begin viewing your account balance and transaction history in the Cardholder Portal, you must link your user profile to your card account. If you have more than one card, you must link each account separately.


# Link a Card

Enter Card Number

My Account List Add Account +  
No account found. Please add an account by clicking the "Add Account" button.

**Please enter your information below.**  
Required Fields \*

Card Number \*  
1234560000012345

 Next

1. Click **Add Account**



2. Enter your **Card Number**



3. Click **Next**



1. To link a card, start by going to the welcome page of the cardholder portal and then selecting the card image that says **Add Account**.
2. Enter your card number. When you have entered the complete number, the screen expands to show the **Next** button.
3. Select **Next** to validate your card.

# Link a Card

Enter Card Information

Please enter your information below.  
Required Fields \*

Card Number \*  
123456000012345

Primary Birth Date (MM/DD/YYYY) \*  
01/01/2001

Last 4-digits of SSN \*  
••••

Add Card Cancel



This is the same info your state uses to validate your identity when you select or change your PIN



Your state may use different required fields than those shown here.



This will display additional fields to verify your identity. This is the same info the state uses to validate a cardholder's identity when selecting or changing a PIN.

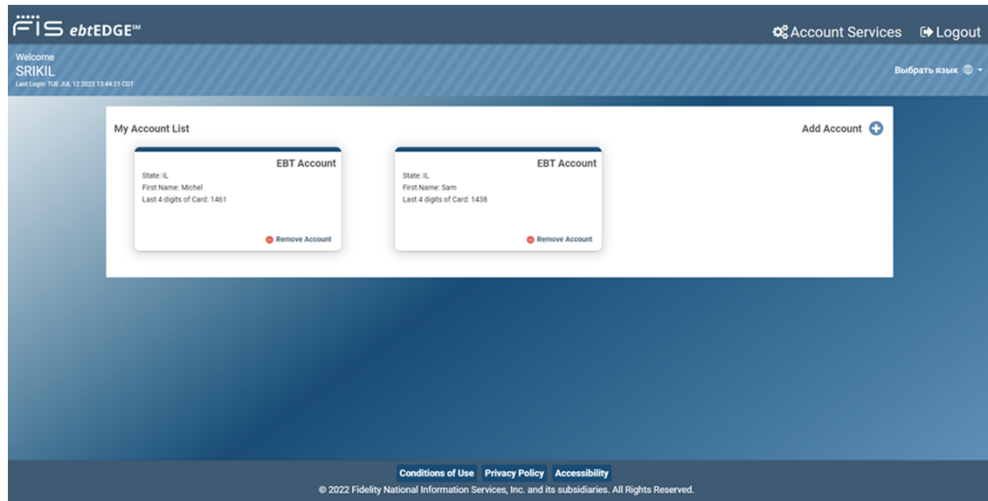
Fill out each field to continue.

When you're done, click the **Add Card** button to link the card to your User ID.

This will bring up a success window informing you that you've successfully added your card. Select **OK** to return to the Welcome page.

# Link a Card

View Home Page

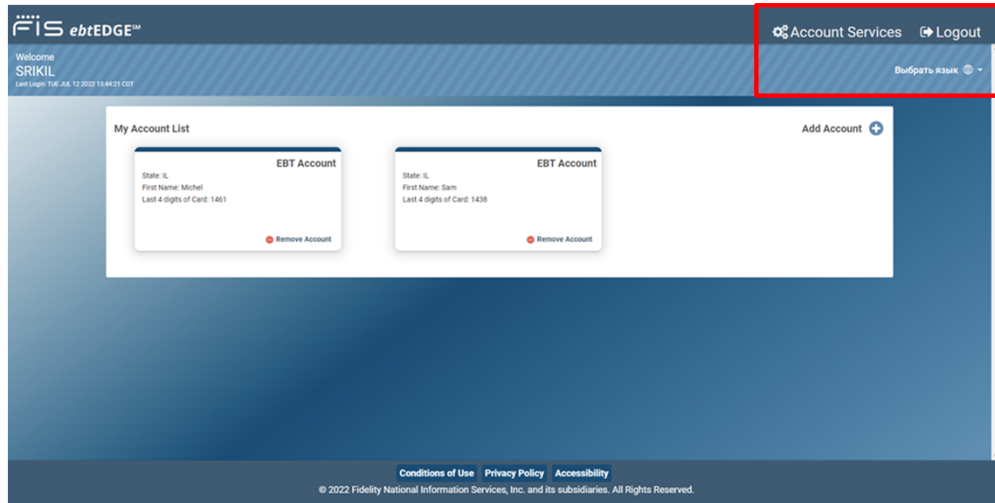


Once you've added a card, you'll be able to see it on the home page. From now on, when you log into the Cardholder Portal, this is the first screen you'll see.

You'll be able to see all linked accounts here under the My Account List if you add multiple cards.

# Link a Card

View Home Page

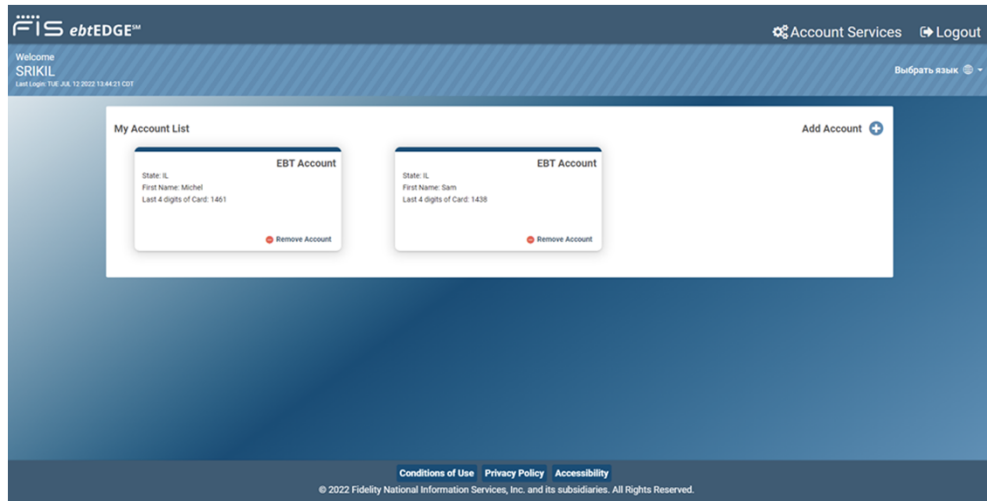


Note on the top right, you can find three buttons:

- One is the **Account Services**, which allows you to manage your Cardholder Portal access, such as Cardholder Portal password and Challenge Question updates)
- Another is the **Logout** button, which allows you to securely close the application,
- And third is the **language selection** button, which allows you to choose between whichever languages your state choose to support.

# Link a Card

View Home Page



Cardholders will also see a couple things which aren't shown here. These include:

- **Help Topics**, which are questions and answers to frequently asked questions in both English and Spanish.
- And **Resources**, which are links to the FNS website and the USDA SNAP Retailer Locator.

*ebfEDGE Cardholder Portal*

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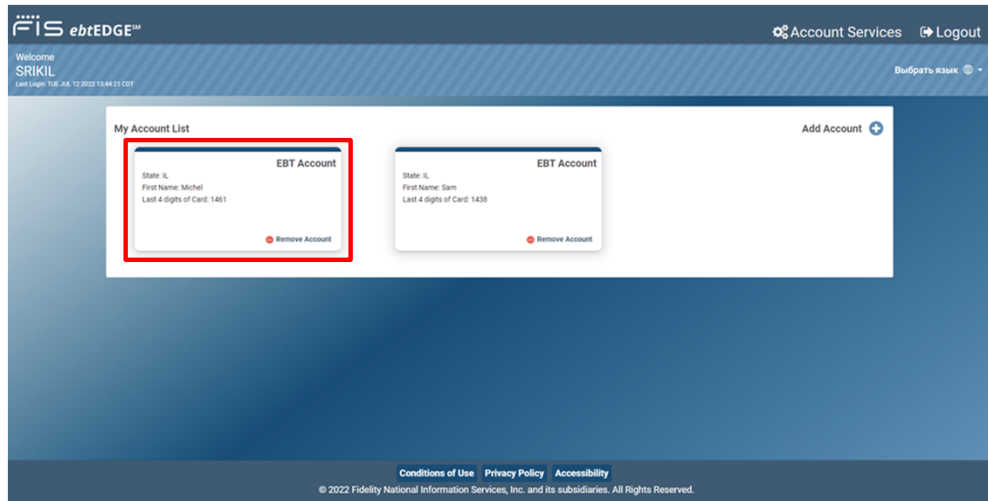
# REVIEW ACCOUNT INFORMATION

Next, let's take a look at how to use the Account Information section of the Account Summary to see the current balance, pending deposits, and transaction history for EBT Food, Cash, and Child Care accounts.



# Review Account Information

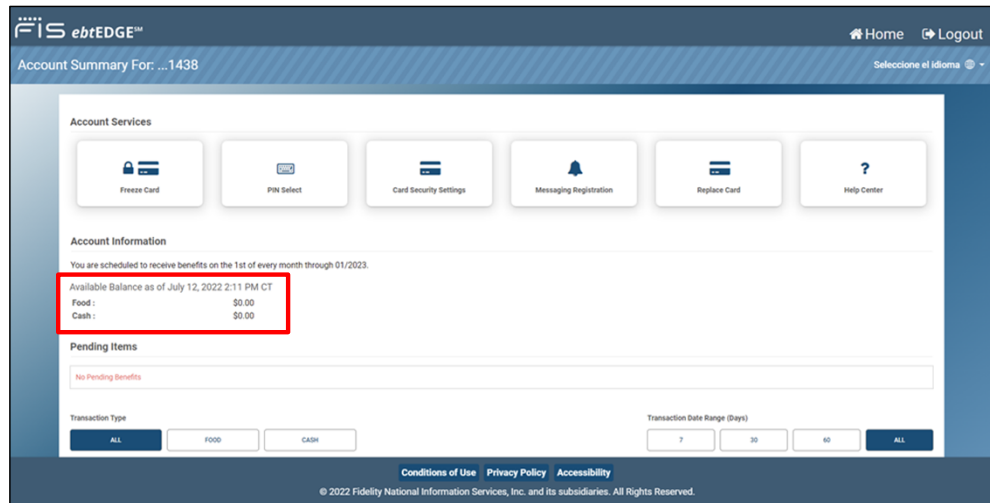
Click on Account Tile



To view card information and perform account maintenance, go to the *My Account List* and click on the tile for the card you want to view.

# Review Account Information

## Review Available Benefits



When you select the card, the Account Summary page opens.

**Note:** If you have set up a Security Code for your account, you must enter it in the message window and select **Validate**, before you can access the Account Summary.

Your available benefits appear near the top of the Account Information section.

# Review Account Information

## Review Transaction History

### Account Information

Available Balance as of February 25, 2022 6:01 PM ET

Food : \$40.25  
Cash : \$100.00

### Pending Items

No Pending Benefits

#### Transaction Type

#### Transaction Date Range (Days)

### Posted Transactions

[Recent Disputed Transactions](#)

<b>Food Purchase</b>	February 10, 2022 09:08 AM ET	-\$1.75
<b>Food Purchase</b>	February 10, 2022 09:07 AM ET	-\$1.75



Scroll down to see the *Pending Items* and *Posted Transactions*.

You can use the **Transaction Type** filter buttons to see All transactions , just Food transactions, or just Cash transactions. The **Transaction Date Range** filter allows you to view just the past 7 days, past 30 days, past 60 days, or All transactions.

Your state decides the total number of days of transaction history you see in the summary.

# Review Account Information

## Review Transaction History

### Account Information

Available Balance as of February 25, 2022 6:01 PM ET

Food :	\$40.25
Cash :	\$100.00

### Pending Items

No Pending Benefits

Transaction Type

Transaction Date Range (Days)

### Posted Transactions

[Recent Disputed Transactions](#)

<a href="#">Food Purchase</a>	February 10, 2022 09:08 AM ET	-\$1.75
<a href="#">Food Purchase</a>	February 10, 2022 09:07 AM ET	-\$1.75



If an alternate cardholder views this screen, they'll see all benefit authorizations, but will only be able to see transactions on their own card.

Click on a transaction to view more details.

# Review Account Information

Review Transaction Details

<b>Food Purchase</b>	
February 05, 2021 07:26 AM PT	-\$9.00
Card : ...3751	<a href="#">Dispute this transaction</a>



Depending on your state's configuration, the detailed view can include information about the retailer where you made the purchase.

The banner features a dark teal background on the left side with the text 'ebfEDGE Cardholder Portal' in a light green font. A thin green horizontal line is positioned below the text. The right side of the banner is filled with a vibrant green, wavy, 3D-style pattern that resembles a fingerprint or a stylized leaf texture.

*ebfEDGE* Cardholder Portal

# ENTER A DISPUTE

While you're looking at transaction history, you may find activity that is evidence of a possible system error. In this situation, you can enter a dispute to have a transaction investigated and possibly reversed.

# Enter a Dispute

Click the **Dispute This Transaction** Link

<b>Food Purchase</b>	
February 05, 2021 07:26 AM PT	-\$9.00
Card : ...3751	<a href="#">Dispute this transaction</a>



Start by navigating to the transaction you want to dispute and clicking on it, as we saw in the last section. Next, click on the **Dispute this Transaction** link on the right side of the screen.

# Enter a Dispute

Fill Out Information

Transaction Information	
Card:	..3751
Date:	February 05, 2021 07:32 AM PT
Transaction amount:	\$15.00

Amount Disputed (\$) \*

Scroll down



Disputed Reason: \*

Did someone else use your card? \*

Yes

No

Was your card lost or stolen? \*

Yes

No

Please tell us why you are disputing this transaction? \*

Cancel Add Dispute



This brings you to the Dispute Transaction page

The transaction detail is repeated at the top.

In the **Amount Disputed** field, enter the dollar amount of the transaction you wish to dispute. The amount must be equal to or less than the transaction amount.



# Enter a Dispute

Fill Out Information

**Transaction Information**

Card: ..3751

Date: February 05, 2021  
07:32 AM PT

Transaction amount: \$15.00

Amount Disputed (\$) \*

Scroll down



**Disputed Reason: \***

Did someone else use your card? \*

Yes

No

Was your card lost or stolen? \*

Yes

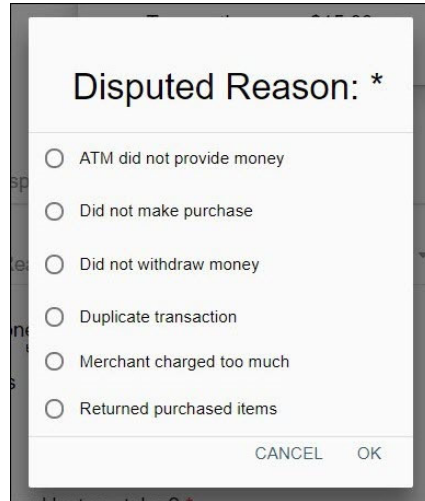
No

Please tell us why you are disputing this transaction? \*

Next, enter the reason for your dispute in the **Disputed Reason** field, to do this, click the arrow on the right of the field.

## Enter a Dispute

Select a Reason



Disputed Reason: \*

- ATM did not provide money
- Did not make purchase
- Did not withdraw money
- Duplicate transaction
- Merchant charged too much
- Returned purchased items

CANCEL OK

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This will open a list of valid reasons to open a dispute.

Click on the radio button next to the reason that fits your dispute and click **OK** or **Cancel**.

# Enter a Dispute

Fill Out Information

Transaction Information	
Card:	..3751
Date:	February 05, 2021 07:32 AM PT
Transaction amount:	\$15.00

Amount Disputed (\$) \*

Scroll down



Disputed Reason: \*

Did someone else use your card? \*

Yes

No

Was your card lost or stolen? \*

Yes

No

Please tell us why you are disputing this transaction? \*



After clicking **OK**, continue filling out this form by answering the two questions about your card.

# Enter a Dispute

Fill Out Information

Transaction Information	
Card:	..3751
Date:	February 05, 2021 07:32 AM PT
Transaction amount:	\$15.00

Amount Disputed (\$) \*

Scroll down



Disputed Reason: \*

Did someone else use your card? \*

Yes

No

Was your card lost or stolen? \*

Yes

No

Please tell us why you are disputing this transaction? \*

Cancel Add Dispute



Finally, add some comments in the **Please tell us why you are disputing this transaction?** Field. When you're done, click the **Add Dispute** button on the bottom.

# Enter a Dispute

Note Tracking Number

Did someone else use your card? \*

Yes

No

Was your card lost or stolen?

Yes

No

Please tell us why you are disputing this transaction

Was supposed to be 90 cents

Cancel Add Dispute

**Dispute Added**

Tracking number:  
E20210205000002

OK



After clicking **Add Dispute**, a confirmation pop-up provides your tracking number.

The new dispute will now appear in the Recent Disputed Transactions pop-up on the Account Summary page.

If you responded “Yes” to either of the card questions, your dispute will automatically be denied. When your card is lost or stolen, it is your responsibility to report it missing immediately.

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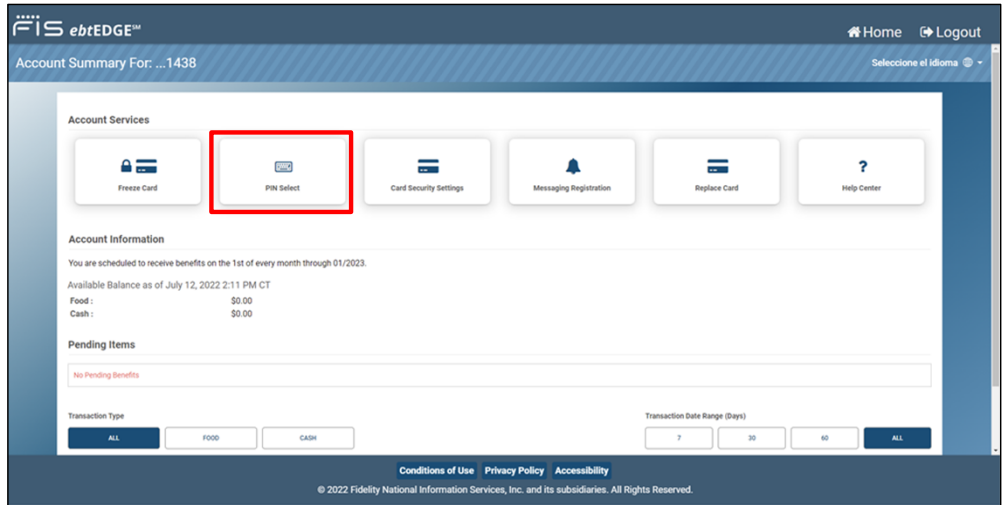
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# SELECT A PIN

Next, we'll look at selecting a PIN. Agency users will not have access to this, but cardholders are able to use the cardholder application to select or change their Personal Identification Numbers.

# Select a PIN

Click the PIN Select Tile




After selecting a card from the Welcome page and arriving at the Account Summary page, click on the **PIN Select** tile near the top of the screen.



# Select a PIN


Enter Information



Please enter your information below.

\* Required Fields

 Authentication Value 1 \*

 Authentication Value 2 \* 

 New PIN \*

 Re-Enter New PIN \* 



Enter the requested information to authenticate your identity and then enter and confirm your PIN.

**Note:** *The required authentication fields are determined by your state, so this screen may appear a little different in different states.*

Select **Save** to select your new PIN

When your new PIN has been saved, select **OK** in the success message window. This will return you to the Account Summary page.





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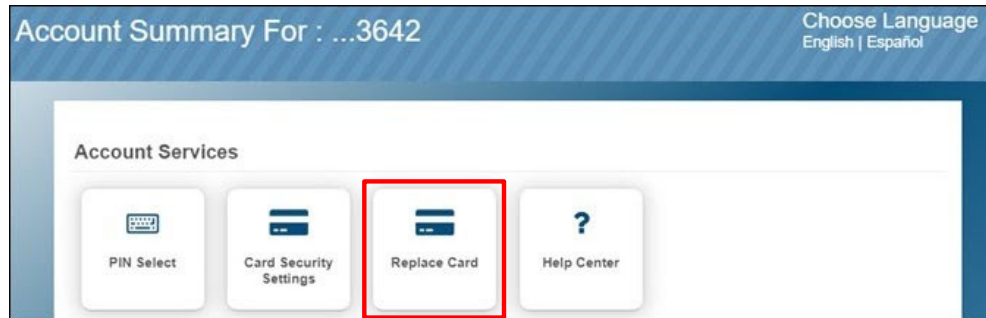
# REPLACE CARD

If your state allows, you can use the cardholder application to request a replacement card if yours has been lost, damaged, or stolen.

***Please note,** however, that the steps I'm going to show here follow the basic card replacement process, each state has its own guidelines and may use different messages.*

# Replace Card

Click the **Replace Card** Tile



If your state uses the **Replace Card** feature, you'll see a tile for it on the *Account Summary* page under *Account Services*. Click on it to start the card replacement process.

# Replace Card

Select a Reason

The screenshot shows a web form titled "Request card replacement" with a progress indicator showing three steps: 1 Replacement Details, 2 Identity Validation, and 3 Confirmation. The current step is "Replacement Details". The main content area asks "Why do you need to replace your card?" and provides three radio button options: "Lost", "Damaged", and "Stolen". At the bottom of the form are two buttons: "Cancel" and "Continue".



Next, select your reason for requesting a replacement card, either **Lost**, **Damaged**, or **Stolen**, then click the **Continue** button.

# Replace Card

Confirm Identity and Address

The screenshot shows a web form titled "Request card replacement" with a progress indicator showing three steps: "1 Replacement Details" (checked), "2 Identity Validation" (current step), and "3 Confirmation". The form contains two input fields: "Primary date of birth (MM/DD/YYYY)" with a calendar icon and "Last 4-digits of SSN" with a key icon and a clear button. Below these fields, a bold instruction reads: "To receive new card in the mail, please confirm the mailing address below: 123 MAIN ST TOPEKA, KS 66606". There are two radio button options: "This address is correct mailing address" (selected) and "This address is incorrect". At the bottom are "Cancel" and "Continue" buttons.



Next, enter your date of birth and social security number to confirm your identity, and then confirm that the address on file is correct.

When finished, click **Continue** to see a confirmation message.

# Replace Card

## Confirmation

The screenshot shows a web interface titled "Request card replacement". At the top, there is a progress bar with three steps: "Replacement Details" (checked), "Identity Validation" (checked), and "Confirmation" (active). Below the progress bar, a message box contains the text: "Your card has been cancelled and a new card is being processed. You will not be able to access your benefits until you receive a new card. Please allow 5-7 business days for your new card ending in 3983 to arrive in the mail." At the bottom of the message box is a blue button labeled "Return Home".

If address was correct

The screenshot shows a web interface titled "Request card replacement". At the top, there is a progress bar with three steps: "Replacement Details" (checked), "Identity Validation" (checked), and "Confirmation" (active). Below the progress bar, a message box contains the text: "Your card has been cancelled. You will not be able to use your benefits until you get a new card. To receive a new card, you must contact the state office. They will update your records and provide instructions on how to receive a new card." At the bottom of the message box is a blue button labeled "Return Home".

If address was incorrect



If your address on file was correct, you'll see a message confirming that your current card has been canceled and a new card is being mailed to you.

If, on the other hand, you had selected "Address is incorrect," your card is still cancelled, but you must contact your local office to correct your address and get instructions for receiving a replacement card.

Whichever message you Click **Return Home** to close the window and go back to the Home page.



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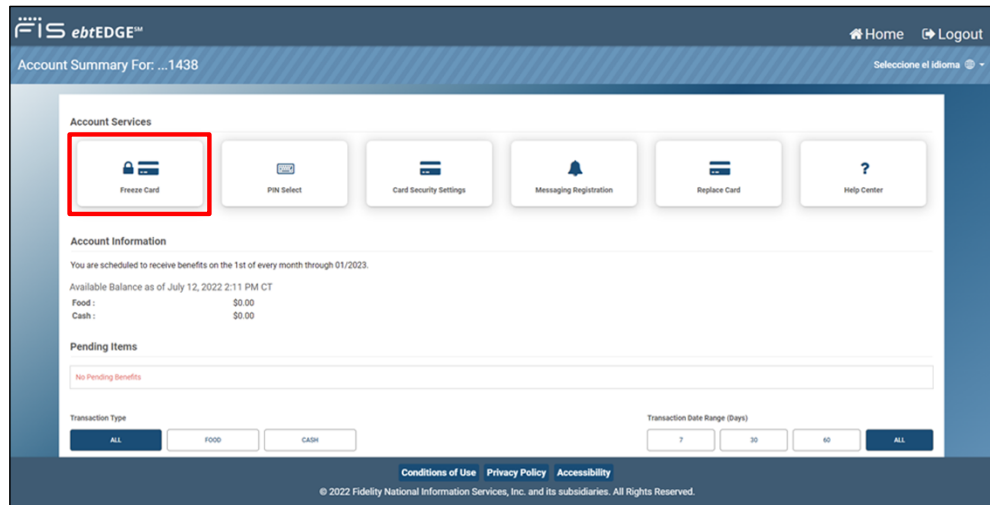
# FREEZE CARD

If a cardholder misplaces their card, but wants time to look for the missing card before requesting a replacement, they can use the Freeze Card feature. The card freeze status can only be applied by the cardholder, but the card can be unfrozen by the cardholder, by the State, or by FIS Call Center.

While the card is frozen, purchases, withdrawals, PIN select/changes, and Child Care transfers will be blocked. If you click on any of these things in Account Services while the card is frozen, you'll find there are no fields to fill out. Benefits can still be added to the card while it's frozen, though.

# Freeze Card

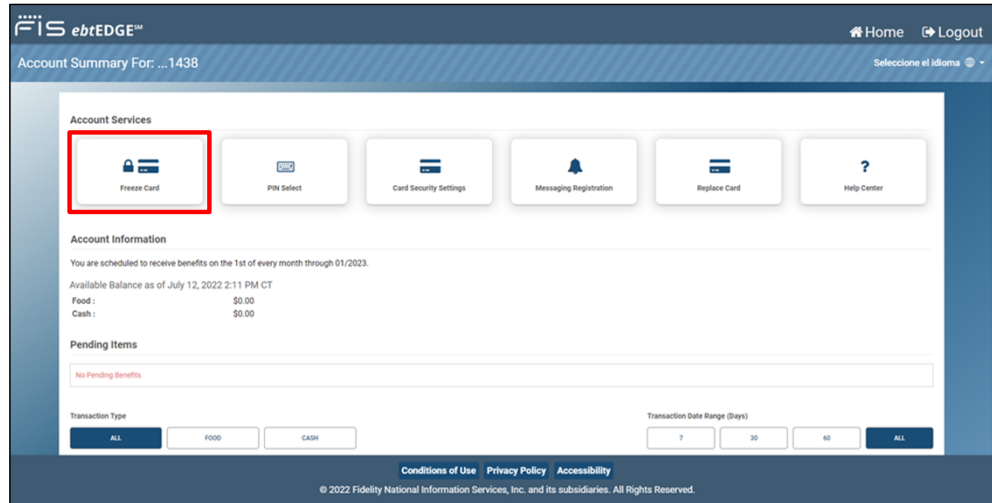
Click the **Freeze Card** Tile



To freeze a card, select it from the welcome screen, then click the **Freeze Card** tile under *Account Services*. This will bring up a popup asking you to confirm the action. Click **OK** to continue.

# Freeze Card

Click **Unfreeze Card** Tile



When the card is frozen, the EBT Account tile on the Home page and the Account Services page both reflect that the card is frozen. To unfreeze it, go back to the *Account Services* list and click **Unfreeze Card**



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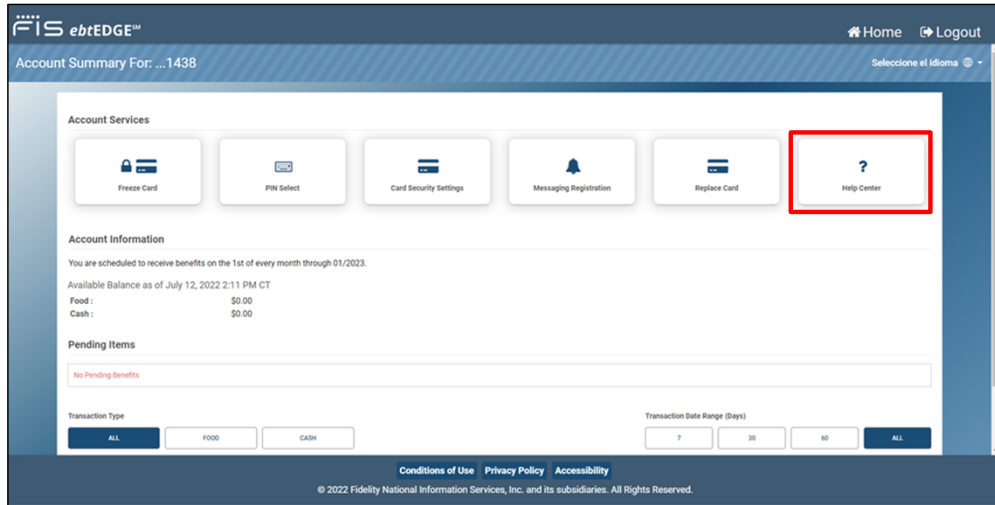
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# HELP CENTER

Cardholders can visit the Help Center to learn more about using their cards and related topics. These topics are state-specific, and will be implemented under state guidance.

# Help Center

Click the **Help Center** Tile

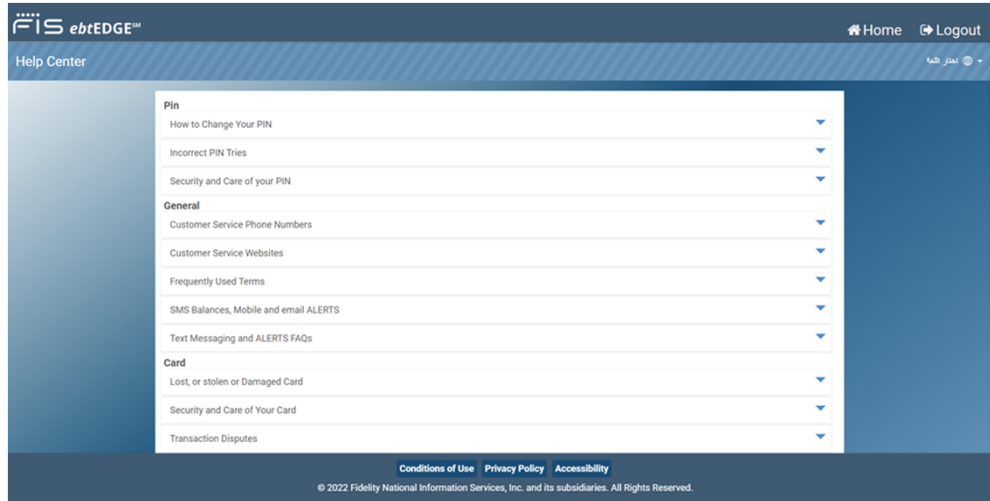


To find the Help Center, select a card from the Welcome page.

Then click the **Help Center** tile on the *Account Services* section of the *Account Summary* page.

# Help Center

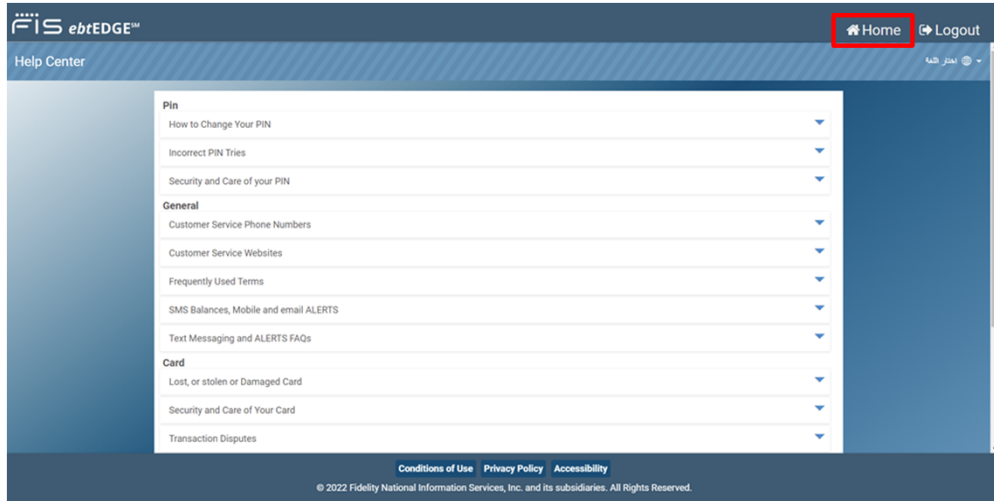
Click the **Help Center** Tile



The Help Center contains information on many topics cardholders might need help with.

# Help Center

Click the **Help Center** Tile



Click the Home button to leave the help center.

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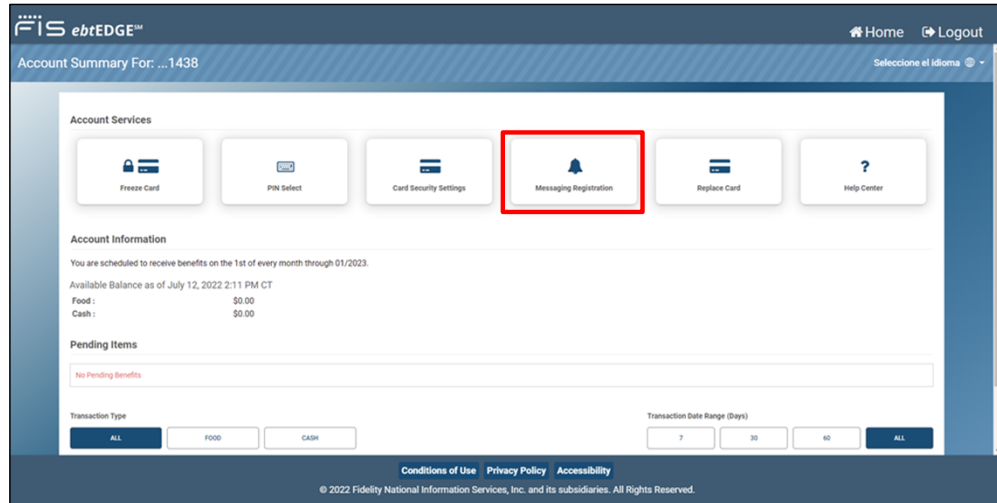
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# REGISTER TO RECEIVE MESSAGES

Cardholders can also use the application to register to receive alerts or balance updates on a mobile phone or email account.

# Register to Receive Messages

Click on **Messaging Registration**



To do this, select a card from the welcome screen and then click on the **Messaging Registration** tile.

# Register to Receive Messages

Fill Out Form

To Register for SMS balance, Text Alerts and/or Email Alerts, fill in the below details and select required options

\* Required Fields

Card Nickname: **1410**

Phone number

SMS Balance:  Text Alerts:

To get your balance, text BAL to 42265  
To see your last 5 transactions, text MMS to 42265  
Standard Text messaging charge rates from your carrier may apply.

ⓘ Email Alerts are currently not registered, fill in the below details and select required options

Email address

Re-enter Email address

Email Alerts:

Save Cancel



This will bring you to the registration screen. Fill out your phone number, your email address, or both, . . .

# Register to Receive Messages

Fill Out Form

To Register for SMS balance, Text Alerts and/or Email Alerts, fill in the below details and select required options

\* Required Fields

Card Nickname: 1410

Phone number

SMS Balance:  Text Alerts:

To get your balance, text BAL to 42265  
To see your last 5 transactions, text MMS to 42265  
Standard Text messaging charge rates from your carrier may apply.

Email Alerts are currently not registered, fill in the below details and select required options

Email address

Re-enter Email address

Email Alerts:

Save Cancel



and don't forget to check the box for each kind of alert you want to receive.

Click save to finish.



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# MAKE A CHILD CARE PAYMENT

Cardholders who receive Child Care benefits may use the cardholder application to make payments to childcare providers, if this feature is enabled by the state.

# Make a Child Care Payment

Click on **Child Care Payment** Tile

The screenshot shows a 'Services' header with a blue background and diagonal lines. On the right side of the header, it says 'Choose Language' with 'English | Español' below it. Below the header are four service tiles:

- Help Center**: Click me for helpful resources and frequently asked questions. (Icon: question mark)
- PIN Select**: Click me if you want to change your PIN. (Icon: PIN pad)
- Child Care Payment**: Click me to pay your Child Care Provider. (Icon: person with arms raised). This tile is highlighted with a red border.
- Replace Card**: Click me, to initiate card replacement. (Icon: credit card)



To make a payment, select a card from the welcome screen and then click on **Child Care Payment** on the *Account Services* section of the *Account Summary* page.

# Make a Child Care Payment

Fill Out Payment Information

### Child Care Transfer

Please enter the amount of transfer and PIN for your card.

- Schedule a Transfer
- Verify Transfer
- Confirmation

**Transferring Money to:**

Provider ID: \*  
D111409

Provider Name: TEST PROVIDER 1

Amount: \*  
\$

PIN: \*  
[Eye Icon]



Enter your Provider ID, then the payment amount and your PIN. Once you're done, click **Next**.

The application will then give you a chance to verify your details before submitting the payment, and show a confirmation message once you've completed the payment.

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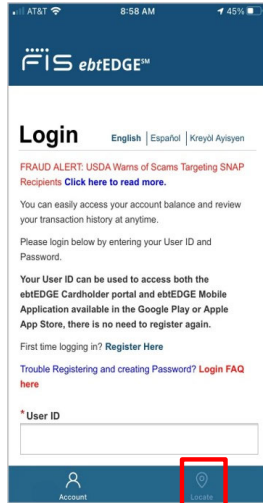
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# LOCATE SNAP RETAILERS

Cardholders who are using the mobile app will be able to search and find SNAP Retailers in their area, or in any other specified location.

# Locate SNAP Retailers

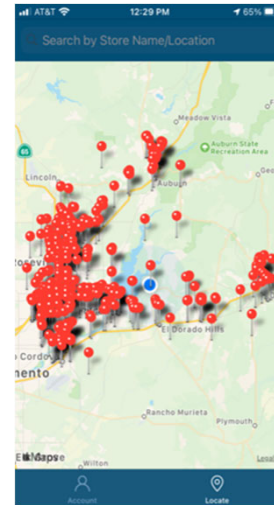
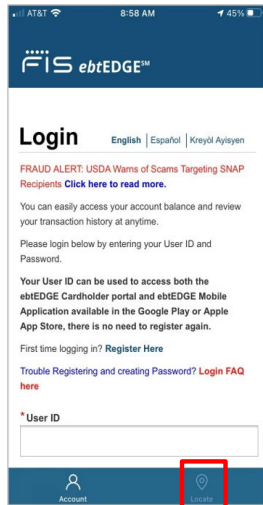
Tap **Locate** Icon in Mobile App



To use the locate feature, tap the Locate icon in the bottom right of the screen

# Locate SNAP Retailers

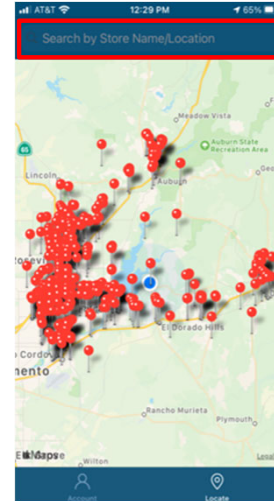
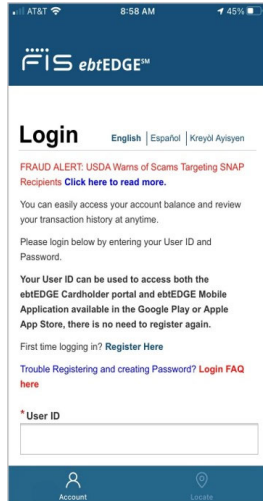
Tap **Locate** Icon in Mobile App



This will display Google maps at your general location with GPS enabled, if you've allowed location services permission for the ebtEDGE cardholder app.

# Locate SNAP Retailers

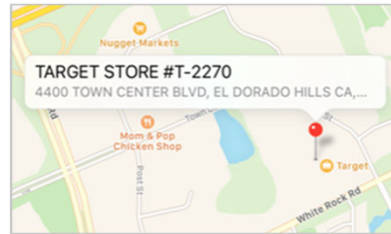
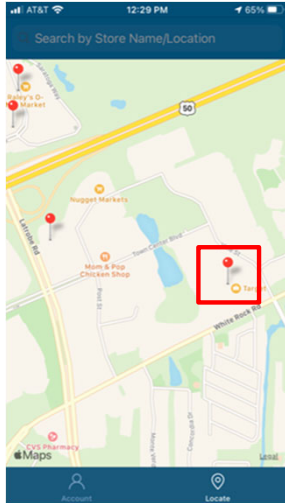
## Search



In the search field at the top, enter an address, store name, or Zip code. The application shows “pins” that match your search. You can then zoom in to get a closer look at a particular area

# Locate SNAP Retailers

Tap **Locate** Icon



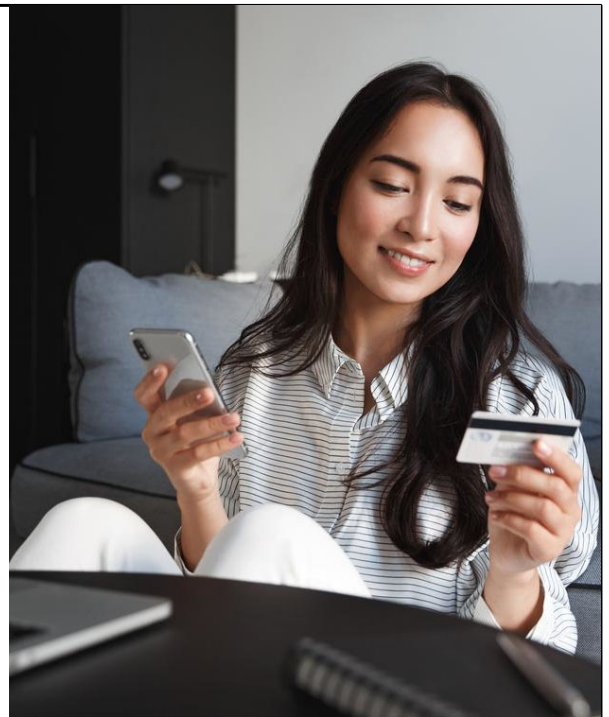
Once you've zoomed in, tap a pin to display details including the store name and address.



# **ebtEDGE Cardholder Portal & Mobile App**

**In this training session, we covered:**

- Linking a card
- Reviewing account information
- Entering a dispute
- Selecting a PIN
- Replacing a card
- Freezing a card
- Accessing the help center
- Registering to receive messages
- Making a childcare payment
- Locating SNAP retailers



In this training session on the ebtEDGE cardholder portal and mobile app, we covered:

- Linking a card
- Reviewing account information
- Entering a dispute
- Selecting a PIN
- Replacing a card
- Freezing a card
- Accessing the help center
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