

## SELECTED CHARACTERISTICS OF STATE EBT SYSTEMS\*

*Prepared by Barbara Leyser, EBT Consultant*

*June 2001*

State	Implementation Status	Contractor	Contract Expiration	Programs Included	Quest State	# of Free ATM Transactions Included	Fee for Extra ATM Transactions	# of Free Cash POS Transactions Included	Fee for Extra POS Cash Transactions	Surcharges Allowed for Cash Transactions	Direct Deposit Permitted
Alabama	statewide 11/97	Citicorp EFS - prime eFunds - sub	August 2002 (state currently drafting new RFP)	FS, TANF, direct federal benefits (voluntary)	Yes	2	\$.85	Included in 2 free limit	\$.85	Yes at ATM & POS	n/i
Alaska	statewide 6/98	Citicorp EFS - prime eFunds - sub	March 2004 with extension options	FS, cash assistance	Yes	None	\$.85	Unlimited	None	ATM surcharging permitted, POS surcharging prohibited	Yes
Arizona	statewide 8/99	Citicorp EFS - prime but all functions performed by eFunds	September 2004 with extension options	FS, TANF, GA, Refugee Assistance, Job Training Related Payments, SSI state supplement	Yes	No fee free withdrawals but unlimited ATM balance inquiries	\$.85	Unlimited	None	Yes at ATM & POS but most retailers do not surcharge except in isolated rural areas	Yes
Arkansas	statewide 4/98	Citicorp EFS - prime eFunds, Lockheed Martin - sub	June 2003	FS, TANF, direct federal benefits (voluntary)	Yes	2 withdrawals plus unlimited balance inquiries	\$.85	Unlimited	None	Yes at ATM & POS	No
California	FS only pilots operating in 2 counties (San Bernadino and San Diego)and GA only pilot with waivers begun in Sacramento 6/98;full scale EBT pilots to commence 8/2002	eFunds for existing pilots  Citicorp EFS for statewide system	July 2008 with extension options	FS; cash benefits (TANF, GA, Refugee Assistance and Immigrants Assistance) at county option	Yes	1 in GA pilot; 4 withdrawals in any combination of ATM and POS transactions under full scale EBT	\$1 in GA pilot for both balance inquiries and withdrawals; for full scale EBT up to \$1 for withdrawals and \$.25 for each ATM balance inquiry	3 in GA pilot; unlimited for full scale EBT but count toward withdrawal limit before ATM fee comes into play	\$.75 in GA pilot for both balance inquiries and withdrawals; none for full scale EBT	ATM surcharging permitted in GA pilot; ATM and POS surcharging will be permitted under full scale EBT	Varies by county, counties that afford direct deposit to their employees must offer it to recipients by 12/01
Colorado	statewide 2/98	Citicorp EFS - prime eFunds - sub	June 2003 with option for extenstions that state does not plan to exercise	FS, TANF, Refugee Assistance, SSI state supplement, Energy Assistance, Emergency Assistance; also available as an optional payment	Yes	No fee free withdrawals, unlimited balance inquiries	\$.85	Unlimited	None	Yes for ATM, there are no surcharges for POS transactions in the state	Yes

State	Implementation Status	Contractor	Contract Expiration	Programs Included	Quest State	# of Free ATM Transactions Included	Fee for Extra ATM Transactions	# of Free Cash POS Transactions Included	Fee for Extra POS Cash Transactions	Surcharges Allowed for Cash Transactions	Direct Deposit Permitted
				method for child care and foster care providers							
Connecticut	statewide 10/97	Citicorp EFS - prime eFunds, Lockheed Martin - sub	August 2003 with option for extensions	FS, TANF, state assistance, Refugee Assistance, child support disregard, SSI state supplement (voluntary)	Yes	4 ATM transactions, including balance inquiries	\$.85	Unlimited	None	ATM and POS surcharging prohibited under EBT rules	Yes
Delaware	still in planning stages			FS only		NA	NA	NA	NA	NA	No
DC	Districtwide 10/98	Lockheed Martin - prime Citicorp EFS, Washington Urban League - sub	August 2002	FS, TANF	Yes	2 ATM withdrawals and unlimited ATM balance inquiries	\$.85	Unlimited	None	Yes, for ATM usage but negotiated surcharge waiver for EBT with several banks; prohibited for POS transactions	No
Florida	statewide 10/98	Citicorp EFS - prime eFunds, Lockheed Martin - sub	November 2001 with option for extensions	FS, TANF, Refugee Assistance, direct federal benefits (voluntary), WIC pilot	Yes	2 fee free cash withdrawals per month, plus unlimited balance inquiries	\$.85	Included in 2 free withdrawals per month, unlimited fee free cash back with purchase	\$.85	Yes for ATM; POS surcharging permitted but discouraged	Yes
Georgia	statewide 11/98	Citicorp EFS - prime eFunds, Lockheed Martin - sub	June 2003 with option for extension	FS, TANF, Refugee Assistance, direct federal benefits (voluntary)	Yes	2 fee free cash withdrawals per month, plus unlimited balance inquiries	\$.85	Unlimited	None	Yes for ATM; permitted for POS withdrawals w/o purchase but retailer surcharging for EBT cash transactions discouraged and prohibited for cash back with purchase	Yes
Hawaii	statewide 8/98	Citicorp EFS	June 2003 with option for extensions	FS, TANF	Yes	2 fee free ATM transactions	\$.85	Unlimited	None	n/i	n/i
Idaho	statewide 2/98	Citicorp EFS - prime eFunds, EDS - sub	June 2003 with option for extensions	FS, TANF, SSI state supplement, child support, WIC (pilot)	Yes	No fee free withdrawals, unlimited balance inquiries	\$.85	Unlimited	None	Yes at ATMs and POS	Yes
Illinois	statewide 11/97	Logicon - prime ACS - sub	October 2003	FS, TANF, GA, Refugee Assistance, SSI state supplement,		4 free withdrawals plus 4 balance inquiries	\$1for additional withdrawals and \$.50 for additional balance inquiries,	Unlimited	None	Permitted at ATMs and check cashing outlets; prohibited at retailers	Yes

State	Implementation Status	Contractor	Contract Expiration	Programs Included	Quest State	# of Free ATM Transactions Included	Fee for Extra ATM Transactions	# of Free Cash POS Transactions Included	Fee for Extra POS Cash Transactions	Surcharges Allowed for Cash Transactions	Direct Deposit Permitted
				child support			up to a max. of \$5/mo.			retailers	
Indiana	pilot began 5/2001 in 3 counties; roll-out to be completed 3/2002	Citicorp EFS	July 2005 with option for extensions	FS, TANF	Yes	first two cash withdrawals and any cash withdrawals in excess of 12/mo.	\$1	unlimited	None	Yes for ATM and POS	No
Iowa	pilot operating in 1 cty. since 7/89, in contract negotiations for statewide program	Citicorp EFS	n/i	FS, at recipient option for TANF and Refugee Assistance		unlimited in pilot, RFP called for 4 free ATM transactions	\$.75	Unlimited	None	surcharging currently prohibited by State Law	Yes
Kansas	statewide 3/97	eFunds - prime Oberthur Card Systems, APACK, and SMI - sub	February 2003	FS, TANF, GA, Refugee Assistance		None, balance inquiries not permitted	\$1	2 fee free cash withdrawals plus unlimited fee free cash purchases or cash back with purchase	\$.40 after first 2 POS cash withdrawals	Yes for ATM, surcharging not permitted at POS	No
Kentucky	statewide 11/99	Citicorp EFS - prime eFunds, Lockheed Martin - sub	September 2004 with option for extension	FS, TANF, direct federal benefits (voluntary)	Yes	n/i	n/i	n/i	n/i	n/i	n/i
Louisiana	statewide 12/97	eFunds	December 2002	FS, TANF		None, balance inquiries not permitted	\$.45	Unlimited	None	ATM surcharging permitted; \$1 - \$1.50 surcharge for each POS cash withdrawal	No
Maine	currently deciding how to proceed after withdrawing from NE Coalition of States contract negotiations			n/i		n/i	n/i	n/i	n/i	n/i	n/i
Maryland	statewide 4/93	Citicorp EFS	August 2002 with option for extensions	FS, TANF, GA	Yes	In 1999 initiated limit of 4 free ATM withdrawals with unlimited fee free balance inquiries	\$.85	Straight withdrawals are included in the 4 transaction limit but no fee for EBT cash purchases or cash back with purchase	\$.85	Most banks in state have voluntarily agreed to waive surcharge for EBT transactions; POS surcharging permitted	Yes
Massachusetts	statewide 10/97	Citicorp EFS - prime eFunds, Lockheed Martin - sub	August 2003 with option for extensions	FS, TANF, Refugee Assistance	Yes	4 ATM withdrawals/mo; ATM balance inquiries not permitted	\$.85	Unlimited	None	Major banks have pledged not to surcharge for EBT transactions; surcharging for EBT POS transactions	Yes

State	Implementation Status	Contractor	Contract Expiration	Programs Included	Quest State	# of Free ATM Transactions Included	Fee for Extra ATM Transactions	# of Free Cash POS Transactions Included	Fee for Extra POS Cash Transactions	Surcharges Allowed for Cash Transactions	Direct Deposit Permitted
										prohibited	
Michigan	statewide 7/2001	Citicorp EFS	November 2005	FS, TANF, GA, Refugee Assistance, SSI state supplement	Yes	4 ATM withdrawals	\$.33	Unlimited	None	Yes for ATM (some banks have voluntarily waived) and POS cash withdrawals w/o purchase	in deve. stage
Minnesota	pilot began 1987, statewide expansion completed 10/98	eFunds	January 1, 2006	FS; at recipient option for receipt of TANF, GA, Refugee Assistance, and SSI state supplement	Yes	4 fee free cash withdrawals, unlimited fee free balance inquiries	\$1 each, up to \$10 a month maximum	Straight POS cash withdrawal transactions subj. to 4 free withdrawal limit, unlimited fee free POS cash purchase and cash back with purchase transactions,	\$1 per POS cash withdrawal not involving a purchase after the 4 <sup>th</sup> cash withdrawal per month up to the \$10 limit on fees	Yes, at ATMs and at cash only POS devices	Yes
Mississippi	not yet implemented	Lockheed Martin	2005 with option for extensions	FS, TANF, plus multiple service functions		4 cash withdrawals, balance inquiries at ATM not permitted	\$.36	Straight POS cash withdrawals included in 4 free withdrawal count, no fee for cash purchase or cash back with purchase	\$.36	Not permitted, if don't agree to waive then can't participate in EBT	No
Missouri	statewide 6/98	Citicorp EFS - prime eFunds - sub	January 2003 (state currently preparing new RFP)	FS, TANF, direct federal benefits (voluntary)	Yes	None, balance inquiries at ATM not permitted	\$.85	Only 2 <sup>nd</sup> POS cash withdrawal transaction and transactions involving a purchase are free	\$.85 for all but the second POS cash withdrawal transaction	Yes for both ATM and POS withdrawals	Yes
Montana	still in planning stage			FS, WIC		NA	NA	NA	NA	NA	n/i
Nebraska	to begin Fall 2001	Citicorp EFS	January 2006 with option for extension	FS	Yes	NA	NA	NA	NA	NA	under consideration
Nevada	to begin Fall 2001	Citicorp EFS	June 30, 2007	FS		NA	NA	NA	NA	NA	No
New Hampshire	statewide 1/99	Citicorp EFS - prime eFunds - sub	August 2003 with option for extensions	FS, TANF, SSI state supplement	Yes	4 free ATM withdrawals plus state will do up to 3 free EFTs for bill payment; ATM balance inquiries not permitted	\$.85	Unlimited	None	several banks have voluntarily waived surcharges for EBT, POS surcharging prohibited	Yes
New Jersey	operating in three counties since 3/95, statewide expansion completed 6/99	eFunds	August 2002 with option for extensions	FS, TANF	Yes	had been unlimited but now limited to 3 free ATM withdrawals per mo., unlimited	\$.40	Unlimited	None	No surcharging permitted for EBT transactions under state welfare reform legislation	No

State	Implementation Status	Contractor	Contract Expiration	Programs Included	Quest State	# of Free ATM Transactions Included	Fee for Extra ATM Transactions	# of Free Cash POS Transactions Included	Fee for Extra POS Cash Transactions	Surcharges Allowed for Cash Transactions	Direct Deposit Permitted
						balance inquiries					
New Mexico	statewide 8/95	Citicorp EFS - prime Buypass - sub	April 2002 with option for extensions	FS, TANF, GA, Refugee Asst., support service benefits other than child care, including time tracking for work activities, institutional care, multi-state Navajo Nation TANF, starting WIC pilot		unlimited fee free withdrawals; balance inquiries not permitted	None	Unlimited	None	Yes for ATM transactions only	No
New York	statewide 2/2001	Citicorp EFS - prime eFunds, Lockheed Martin - sub	August 2003 with option for extensions	FS, TANF, GA	Yes	4 fee free ATM withdrawals, unlimited balance inquiries	\$.85	Unlimited	None	Major ATM network has agreed to waive surcharges for EBT; POS surcharging permitted for cash withdrawals	Not at this time
North Carolina	statewide 6/99	Citicorp EFS - prime Lockheed Martin - sub	April 2003 with option for extension	FS, direct federal benefits (voluntary)	Yes	NA	NA	NA	NA	NA	planning to offer FY 2002
North Dakota	statewide 3/97	Citicorp EFS	June 2009	FS		NA	NA	NA	NA	NA	n/i
Ohio	statewide 10/99	Citicorp EFS - prime Stored Value Systems - sub	June 30, 2003	FS, WIC		NA	NA	NA	NA	NA	Yes
Oklahoma	statewide 1/98	Lockheed Martin - prime Citicorp EFS - sub	September 2003	FS, TANF, child care payment tracking (pilot)		3 free ATM withdrawals per month	\$.85	Unlimited	None	ATM and POS surcharging permitted for transactions at locations not part of the Transfund Network	Yes
Oregon	statewide 5/98	eFunds	January 2006	FS, TANF, health insurance premium reimbursement		None	\$.85	2 fee free withdrawals, unlimited cash purchases and cash back with purchase	\$.85	Yes for ATM, not permitted for POS	Yes
Pennsylvania	statewide 9/98	Citicorp EFS - prime Lockheed Martin - sub	July 2004	FS, TANF, GA, Medicaid (allows exemptions for disabled cash asst. recipients)	Yes	4 fee free ATM transactions/mo., including balance inquiries	\$.50 each additional ATM withdrawal or balance inquiry	Unlimited	None	St. got 22 largest financial institutions to voluntarily waive surcharges for EBT	No

State	Implementation Status	Contractor	Contract Expiration	Programs Included	Quest State	# of Free ATM Transactions Included	Fee for Extra ATM Transactions	# of Free Cash POS Transactions Included	Fee for Extra POS Cash Transactions	Surcharges Allowed for Cash Transactions	Direct Deposit Permitted
Puerto Rico	islandwide 10/98	GM Group - prime Transactive - sub	November 2004	FS, TANF		n/i	n/i	n/i	n/i	n/i	n/i
Rhode Island	statewide 10/98	Citicorp EFS - prime eFunds, Lockheed Martin - sub	August 2003 with option for extensions	FS, TANF	Yes	4 free ATM withdrawals/mo., balance inquiries not permitted	\$.85	Unlimited	None	all banks and credit unions agreed to waive surcharges for EBT, POS surcharging prohibited	No
South Carolina	statewide 12/95	Citicorp EFS	January 2006 with option for extensions	FS	Yes	NA	NA	NA	NA	NA	in deve. stage
South Dakota	statewide 3/97	Citicorp EFS	June 2009	FS		NA	NA	NA	NA	NA	No
Tennessee	statewide 8/99	Citicorp EFS - prime eFunds, Lockheed Martin, SMI - sub	December 2004	FS, TANF, direct federal benefits (voluntary)	Yes	2 free cash withdrawals, unlimited balance inquiries	\$.85	Included in 2 free withdrawals, unlimited free cash purchases and cash back with purchase	\$.85	Yes for ATM and POS, except for cash purchases and cash back with purchase	No
Texas	statewide 11/95	Northrup Grumman, ACS, Gech	May 2005 with option for extensions	FS, TANF, starting WIC pilot		No Access Through ATMs	No Access	Unlimited	None	Merchants are free to surcharge after the first two cash withdrawals in excess of \$50/mo., but state claims few do	Not at this time
Utah	statewide 4/96	eFunds	August 2002, issuing new RFP summer 2001	FS, TANF, GA, Refugee Asst., SSI state supplement, medical transportation		3 fee free withdrawals/mo., unlimited balance inquiries	\$.50	Unlimited	None	Yes for ATM and POS withdrawals but no stores currently assess surcharge for any POS transactions	under consideration
Vermont	statewide 10/98	Citicorp EFS - prime eFunds, Lockheed Martin - sub	August 2003 with option for extensions	FS, TANF	Yes	4 free ATM transactions/mo., including balance inquiries	\$.85	Unlimited	None	POS surcharging prohibited	n/i
Virginia	pilot to start 10/01	Citicorp EFS	February 2004	FS, TANF		n/i	n/i	n/i	n/i	n/i	n/i
Washington	statewide 11/99	Citicorp EFS - prime eFunds - sub	May 2003 with option for extensions	FS, TANF, GA, Refugee Assistance	Yes	No free withdrawals, unlimited free ATM balance inquiries	\$.85	Unlimited	None	Yes for ATM and POS	Yes
West Virginia	in contract negotiation stage	Citicorp EFS		FS, TANF		2 free ATM transactions	haven't finalized fee structure	Unlimited	None	Yes for ATM	Yes
Wisconsin	statewide 10/00	Citicorp EFS	October 2005 with	FS	Yes	NA	NA	NA	NA	NA	n/i

State	Implementation Status	Contractor	Contract Expiration	Programs Included	Quest State	# of Free ATM Transactions Included	Fee for Extra ATM Transactions	# of Free Cash POS Transactions Included	Fee for Extra POS Cash Transactions	Surcharges Allowed for Cash Transactions	Direct Deposit Permitted
			option for extension								
Wyoming	statewide 11/99 for food stamps, WIC to be statewide 10/01	state is its own prime contractor, Stored Value Inc. and Univ. of WY are subcontractors	September 2004 with option for extension	FS, WIC		NA	NA	NA	NA	NA	planning to add

\* Please send all information concerning corrections or updates to the information contained in this table to Barbara Leyser, EBT Consultant, 416 Deerfield Ave., Silver Spring, MD 20910-5504, [bleyser@iname.com](mailto:bleyser@iname.com)

NA = not applicable

n/i = no information