

## 01 **Electronic Benefit Transfer (EBT) - Overview**

Electronic Benefit Transfer (EBT) Policy and Procedures identifies the guidelines for establishing and maintaining EBT accounts.

The EBT Processing System is used to issue benefits for the following:

- Cash Assistance (CA)
- Food Stamp Benefits (FS)
- Jobs payments
- State Public Assistance (ST)

Participants use a plastic debit card, called a [QUEST Card](#), at [ATMs](#) and Point-of-Sale (POS) devices, participants are able to access their benefits from assigned EBT accounts.

The EBT Processing System functions through an interface with [AZTECS](#), allowing AZTECS users access to the EBT screens.

### **MA EXCEPTION**

EBT does NOT apply to MA benefits.

EBT benefits are always accessible by 5:00 a.m. on the day of availability, and may be accessible immediately as emergency benefits. (See [EBT Emergency Benefits](#))

To process information in the EBT Processing System the Eligibility Interviewer (EI), must key EBPM. EBPM is used for establishing or changing the [EBT primary payee](#) or [EBT alternate card holder](#), and for [authorizing use of EBT accounts](#).

EBT accounts are determined by the type of assistance a participant is eligible to receive. When a primary payee has both CA or ST benefits AND FS benefits, there are TWO EBT benefit accounts that are accessible by using ONE QUEST card, as follows:

- One account is established for the payee's FS balance.
- One account is established for the payee's cash balance. Since a participant cannot receive CA and ST at the same time, the cash account is funded by either CA or ST benefits.

NOTE The payee's cash balance may include [Jobs Training Related Expenses](#) (TRE).

QUEST cards are mailed to the primary payee's address or issued Over The Counter (OTC) under limited circumstances at management's discretion.

Policy and procedures regarding EBT and the EBT Processing system are outlined as follows:

- [EBT FAA Responsibilities](#)
- [EBT QUEST Card](#)
- [Special Participant EBT Situations](#)
- [EBT Benefit Issuance and Availability](#)
- [EBT Arizona Residency Change](#)
- [EBT Overpayment Claims](#)
- [EBT Screens](#)
- [EBT Tutorial \(CBT\)](#)

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