

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

**REVISION 03**  
(01/01/08 – 03/31/08)

Electronic Benefit Transfer (EBT) policy and procedures identifies guidelines for establishing and maintaining EBT accounts.

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

- Cash Assistance (CA)
- Nutrition Assistance (NA)
- Jobs payments
- [State Public Assistance \(ST\)](#)

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

The EBT Processing System functions through an interface with **AZTECS**, allowing access to the EBT screens.

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 process [EBPM](#).

EBT accounts are determined by the type of assistance a participant is eligible to receive. When a participant has both CA or ST benefits and NA benefits, there are two EBT benefit accounts that are accessible by using one EBT QUEST card, as follows:

- One account is established for the participant's NA balance.
- One account is established for the participant'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 participant's cash balance may include [Jobs Training Related Expenses \(TRE\)](#).

QUEST cards are mailed to the PI,'s address. Over-the-counter (OTC) cards are issued for expedited benefits and under limited emergency circumstances at management's discretion. (See [NA Expedited Applications](#) or [Emergency EBT Card Issuance](#))

**WARNING**

Review the MAILING address for accuracy when the QUEST card is being mailed to the participant.

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](#)