

EBT PROGRAM

State of Colorado



Background

The state of Colorado went live on February 1, 1997 in the cities of Custer, Pueblo, and Fremont. Colorado offers acceptance of state benefits under the Quest logo and operating rules. As part of the Western States EBT Alliance (WSEA), Citibank is the primary contractor for the state as well as the holder of the database for transaction authorization. Lockheed Martin IMS is responsible for overseeing state and county training. EFunds Electronic Payment Services is responsible for overall project management, retailer training, and retailer contact. For questions of this nature, please contact EFunds at (303) 295-7186.

BINs (Card Length)

State cards: 507681 (16)

Transactions Supported

Food Stamp and Cash Benefit Purchases
Cash Benefit Purchase with Cash Back
Cash Benefit Cash Only
Food Stamp and Cash Benefit Reversals (Void)
Food Stamp and Cash Benefit Balance Inquiries
Food Stamp Return
Food Stamp Electronic Voucher

Food Stamp Electronic Vouchers

Refer to the CONCORD Policy and Procedures manual for in-depth information on processing electronic vouchers. To acquire a manual voucher approval number, please contact Citibank Retailer Services at (888) 328-9378.

State Equipment Support

State equipment for the state of Colorado supports both Food Stamp transactions and Cash Benefit transactions.

State and Commercial Equipment

The state of Colorado does not allow both state and commercial equipment to be installed in one location.

Rebates

The state of Colorado does not offer rebate fees to retailers for EBT transactions.

Ordering Manual Vouchers and Logos

EFunds Electronic Payment Systems supplies merchants within the state of Colorado with both manual vouchers and Quest logo stickers. Contact EFunds at (800) 831-5235.

Contracts

Each merchant must contract with CONCORD. CONCORD must also receive a Schedule 1 for each merchant. Each merchant must receive a copy of the Addendum 1 as it is referenced in the CONCORD contract.

Application Process

The Schedule 1 includes the FNS number from the Food and Nutrition Services group, which is part of the U.S. Department of Agriculture. CONCORD adds the FNS number to the merchant's profile. CONCORD requires three business days from the date CONCORD receives the contract rider and Schedule 1 to the time the merchant can go live on EBT. EFunds implemented the FNS REDE file system, which accesses the FNS' file of valid FNS numbers before authorizing the transaction. Before the merchant can go live on EBT, the merchant must verify with the regional FNS office that the merchant's FNS number appears on the REDE file. The FNS office phone number for all counties in Colorado is (303) 844-0379.

Card Usage in Other States

To accept Colorado cards in other states, the merchant must indicate on the Schedule 1 that they would like to accept Colorado cards. The merchant must contact their local FNS office to ensure that their FNS number is on the REDE file for Colorado.

Adjustments

At this time, there is no clear answer on whether or not the U.S. Department of Agriculture will allow adjustments on Food Stamp accounts to be processed for the state of Colorado. Adjustments may be made to Food Stamp accounts if they are in favor of the Cardholder/Client, but not the Retailer. Also, adjustments to Cash Benefit accounts are permitted in favor of either the Cardholder/Client or the Retailer.

For further information, please contact your CONCORD Account Executive.