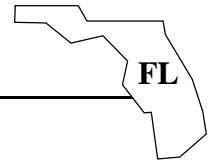


EBT PROGRAM



State of Florida

Background

The state of Florida went live on October 1, 1997 in Escambia county. Florida offers acceptance of state benefits under the Quest logo and operating rules. Florida will also offer federal benefits in the near future. As part of the Southern Alliance of States (SAS), Citibank is the primary contractor for the state as well as the holder of the database for transaction authorization. Lockheed Martin IMS is the coordinator for the state for recipient training, card production, and retailer management. For questions of this nature, please contact Lockheed at (404) 572-6571.

BINs (Card Length)

State cards: 508139 (16)

Federal cards: Unknown

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) 248-4727.

State Equipment Support

State equipment for the state of Florida supports Food Stamp transactions only.

State and Commercial Equipment

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

Rebates

The state of Florida offers a \$.30 per Cash Only (withdrawal) transaction rebate to the merchants. EFunds passes the rebate funds along to CONCORD, who forwards the funds directly to the customer.

Ordering Manual Vouchers and Logos

CONCORD supplies merchants within the state of Florida with both manual vouchers and Quest logo stickers. Contact the CONCORD Customer Service Help Desk.

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 numbers for all counties in Florida are (904) 942-8315, (813) 228-2270, and (305) 536-4404.

Card Usage in Other States

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

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 Florida. 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.