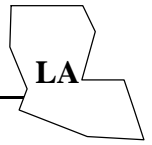


EBT PROGRAM



State of Louisiana

Background

The state of Louisiana went live on February 1, 1997 in Natchitoches county. Louisiana offers acceptance of state benefits under the Louisiana Purchase program and EFunds - Louisiana operating rules. EFunds Electronic Payment Systems is the primary contractor and the transaction authorizer.

BINs (Card Length)

State cards: 504476 (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 the EFunds Help Desk at (800) 831-5235 or the phone number listed on the back of the recipient's card (to reach the ARU).

State Equipment Support

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

State and Commercial Equipment

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

Rebates

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

Ordering Manual Vouchers and Logos

EFunds Electronic Payment Services supplies merchants within the state of Louisiana with both manual vouchers and program signage. 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 parishes in Louisiana is (504) 389-0491.

Card Usage in Other States

To accept Louisiana cards in other states, the merchant must first contact the EFunds Maryland field office at (410) 323-5884 to receive permission. The merchant must then submit a Schedule 1 to CONCORD indicating their wish to accept Louisiana cards at their location. The merchant must contact their local FNS office to ensure that their FNS number is on the REDE file for Louisiana.

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 Louisiana. Adjustments may be made to Food Stamp accounts if they are in favor of the Cardholder/Client, but not to 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.