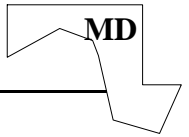


EBT PROGRAM



State of Maryland

Background

The state of Maryland went live on September 1, 1995 under the old EFunds format. Maryland converted to Citibank on September 19, 1999. Maryland offers acceptance of state benefits under the Quest program and operating rules. Citibank is the primary contractor and acts as the transaction authorizer.

BINs (Card Length)

State cards: 600528 (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 Manual Voucher

Food Stamp Manual Vouchers

To acquire an electronic voucher approval number, please contact the Citibank Help Desk at (877) 326-5899

State Equipment Support

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

State and Commercial Equipment

The state of Maryland does allow both state and commercial equipment to be installed in one location.

Rebates

The state of Maryland does not offer a rebate on transactions.

Ordering Manual Vouchers and Logos

Citibank supplies merchants within the state of Maryland with both manual vouchers and program signage. Contact Citibank at (800)350-8533.

Contracts

Each merchant must contract with CONCORD. CONCORD must also receive a Schedule 1 for each merchant.

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 Maryland is (410) 962-2390.

Card Usage in Other States

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

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 Maryland. 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.