

EBT PROGRAM

State of Michigan



Background

The state of Michigan went live on May 1, 2000 in Jackson county. Michigan offers acceptance of state benefits under the Quest logo and operating rules. Citibank is the primary contractor for the state and acts as the transaction authorizer.

BINs (Card Length)

State cards: 507711 (16)

Transactions Supported

Food Stamp and Cash Benefit Purchases

Cash Benefit Purchase with Cash Back

Cash Benefit Cash Only

Food Stamp Reversals (Void)

Food Stamp 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 Citibank Help Desk at (877) 415-5166 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 Michigan supports Food Stamp and Cash Benefit transactions.

State and Commercial Equipment

The state of Michigan does not allow both state and commercial equipment to process EBT transactions in one location.

Rebates

The state of Michigan offers a \$.02 per transaction rebate for all approved Food Stamp Purchase, Cash Purchase or Cash Benefit Cash Only transactions. EDS forwards the rebates to Concord, who then passes them on to the merchants.

Ordering Manual Vouchers and Logos

Citibank supplies merchants within the state of Michigan with manual vouchers and Quest Logos. Please contact the Citibank Help Desk at (800) 350-8533.

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 A 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 Michigan are (313) 226-4930 and (616) 954-0319.

Card Usage in Other States

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

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 Michigan. 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.