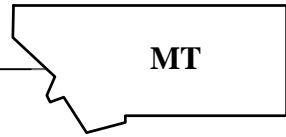


EBT PROGRAM

State of Montana



Background

The state of Montana went live on February 11, 2002 in Hill and Silver Bow counties. Montana offers acceptance of state benefits under the eFunds operating rules (which are similar to the Quest rules). TRW is the primary contractor for the state, while Total Systems acts as the authorizer. For general information about the Montana program, retailers can call (406) 441-1190.

BINs (Card Length)

State cards: 507714 (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 (866) 850-1563 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 Montana supports both Cash and Food Stamp transactions.

State and Commercial Equipment

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

Rebates

The state of Montana does not offer a rebate.

Ordering Manual Vouchers and Logos

eFunds supplies merchants within the state of Montana with manual vouchers and logos. Please contact the eFunds Help Desk at (866) 850-1563.

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 number for all counties in Montana is (406) 441-1190.

Card Usage in Other States

Montana is fully interoperable with Quest, so Montana EBT cards can be accepted in all Quest states. To accept the Montana EBT card in non-Quest states, Montana must be specifically requested on the merchant's Schedule 1.

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 Montana. 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.