

December 18, 2024

CALIFORNIA DEPARTMENT OF SOCIAL SERVICES

EXECUTIVE SUMMARY

ALL COUNTY LETTER NO. 24-92

This letter provides guidance to County Welfare Departments on new policy related to Personal Identification Number changes on Electronic Benefit Transfer (EBT) cards performed in-person at a county welfare office and issuing replacement EBT cards.



JENNIFER TROIA
DIRECTOR

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DEPARTMENT OF SOCIAL SERVICES
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GAVIN NEWSOM
GOVERNOR

December 18, 2024

ALL COUNTY LETTER NO. 24-92

TO: ALL COUNTY WELFARE DIRECTORS
ALL CALFRESH PROGRAM SPECIALISTS
ALL CALWORKS PROGRAM SPECIALISTS
ALL COUNTY ELIGIBILITY SUPERVISORS
ALL COUNTY ELECTRONIC BENEFIT TRANSFER
COORDINATORS
ALL COUNTY SPECIAL INVESTIGATIVE UNIT CHIEFS

SUBJECT: NEW POLICY FOR PERSONAL IDENTIFICATION NUMBER
CHANGES ON ELECTRONIC BENEFIT TRANSFER CARDS
PERFORMED IN-PERSON AND ISSUING REPLACEMENT
CARDS

REFERENCE: [TITLE 7 CODE OF FEDERAL REGULATIONS \(CFR\) SECTION 274.2](#), [7 CFR SECTION 274.6\(b\)](#), [7 CFR SECTION 274.8\(a\)\(1\)](#); [WELFARE AND INSTITUTIONS CODE SECTION 10072](#); [MANUAL OF POLICIES AND PROCEDURES \(MPP\) SECTION 16-520](#), AND [MPP SECTION 20-004](#); [ALL COUNTY LETTER 24-25](#)

The purpose of this All County Letter (ACL) is to expand on previously issued guidance to the County Welfare Departments (CWDs) on policy related to Personal Identification Number (PIN) changes on Electronic Benefit Transfer (EBT) cards performed in-person at a county welfare office and issuing replacement EBT cards.

BACKGROUND

There continues to be fraudulent activity related to in-person requests to change PINs on California EBT cards occurring at county welfare offices where an individual is using a fraudulently created, cloned, or copied card. Most of these fraudulent cards are generated using information captured via illegal skimming activity. In most cases, the physical EBT card presented by an individual in a county office matches identification and case information provided by the individual, however, the card details embedded in

the magnetic stripe on the card does not match the information on the physical card. Once the PINs have been changed on the compromised cards, the EBT cards are used to conduct the theft of cash and food benefits.

[ACL No. 24-25](#) released in April 2024 provided CWDs with initial instructions to help mitigate this fraudulent activity. The guidance contained in this letter expands on that previously issued guidance.

POLICY UPDATE FOR IN-OFFICE PIN CHANGE REQUESTS

To help combat the electronic theft of benefits occurring due to the fraudulent PIN change activity, the California Department of Social Services is implementing new policy. **As of the release of this letter and as an added security measure, CWDs will issue a new EBT card when an in-person PIN change is requested.**

When an individual visits a county welfare office and requests to change the PIN on an EBT card, the CWD must first verify the identification and case information of the cardholder matches the information shown on the EBT card presented. If the information matches, the CWD must issue a replacement EBT card to the cardholder. The cardholder must select a new PIN on the replacement card issued.

The CWDs should remind cardholders they may still change the PIN on their EBT card by calling the phone number on the back of the card to reach the Automated Response Unit (ARU), via the online ebtEDGE cardholder portal, or by using the ebtEDGE mobile application.

If the CWD retains the EBT card presented and a Special Investigative Unit (SIU) referral is not warranted, the CWD must destroy the old card according to county business processes.

REPLACEMENT CARDS AND IDENTIFICATION VERIFICATION

When an in-person PIN change is requested, the CWD must issue a replacement card to the cardholder after proper verification of their identity. Prior to issuing a new card, the CWD must ensure the cardholder's identity matches the case and card information in CalSAWS.

The CWD must use the following criteria to verify the cardholder's identity:

- 1) A photo ID (e.g., driver's license, State identification card, Permanent Residence card, Passport, Military card); or if the individual does not present a photo ID:
- 2) At a minimum verify two points of personal identifying information from the case such as but not limited to:
 - a. Name any other persons and their relationship on the case

- b. Date of birth
- c. Last four digits of their social security number
- d. Address on the case

If the individual does not have proper identification or cannot verify any personally identifying information in their case, the worker must direct the individual to do the following to perform a PIN change:

- 1) Call the ARU phone number at (877) 328-9677,
- 2) Log into the online [ebtEDGE cardholder portal](#), or
- 3) Download and use the ebtEDGE mobile application.

REFERRALS TO COUNTY SIUs

When an individual presents a card where the last four digits of the physical EBT card do not match the last four digits of the card on the terminal receipt, or if the CWD has a card reader, runs the card and the card details embedded in the magnetic stripe do not match the information on the physical card, it is recommended the CWD takes possession of the physical EBT card, documents the case number, EBT card number, cardholder's name, and date and time of the transaction. However, there is no requirement to retain the physical EBT card if the CWD has safety concerns.

The case should then be referred to the county SIU for investigation of the suspected fraud. When the EBT card involved has been retained, it should be turned over to the SIU as part of the investigation. It is recommended the CWD adhere to established EBT theft protocols for investigation referrals.

In addition, a referral for fraud investigation should be made whenever there are reasonable grounds to suspect that a crime against a public social services program has occurred, as identified in the [Manual of Policies and Procedures, Division 20-004](#).

If you have any questions or need additional guidance regarding the information in this letter, please contact the Data Stewardship and Integrity Bureau at PIBPolicyUnit@dss.ca.gov.

Sincerely,

Original Document Signed By

RYAN GILLETTE
Chief Data Officer
Research, Automation, and Data Division