

June 6, 2022

CALIFORNIA DEPARTMENT OF SOCIAL SERVICES

**EXECUTIVE SUMMARY**

**ALL COUNTY WELFARE DIRECTORS LETTER**

This letter provides the County Welfare Departments (CWDs) with updated information on the Electronic Benefit Transfer (EBT) Card Verification Value (CVV) functionality enablement and card replacement activities impacting Cash and Food benefit programs. The EBT CVV enablement has been delayed to June 2022.



KIM JOHNSON  
DIRECTOR

STATE OF CALIFORNIA—HEALTH AND HUMAN SERVICES AGENCY  
**DEPARTMENT OF SOCIAL SERVICES**  
744 P Street • Sacramento, CA 95814 • [www.cdss.ca.gov](http://www.cdss.ca.gov)



GAVIN NEWSOM  
GOVERNOR

June 6, 2022

ALL COUNTY WELFARE DIRECTORS LETTER

TO: ALL COUNTY WELFARE DIRECTORS

SUBJECT: **UPDATED EBT CARD CVV ENABLEMENT AND CARD REPLACEMENT**

This letter serves as notification to the County Welfare Departments (CWDs) for the Electronic Benefit Transfer (EBT) enablement of Card Verification Value (CVV) functionality and card replacement activities. This letter provides an update to the All County Welfare Directors Letter (ACWDL) published on March 17th, 2022 on the revised CVV functionality implementation schedule.

**BACKGROUND**

Due to the recent influx of EBT theft, the California Department of Social Services (CDSS) has identified the need to include CVV as part of the electronic transaction validation process for food and cash EBT purchases to improve card security for cardholders. This effort was originally scheduled for implementation in April 2022, but has now been moved back to June 2022.

**ENABLING CVV FUNCTIONALITY**

In partnership with the Office of Systems Integration (OSI) and our EBT vendor, Fidelity Information Services (FIS), the CDSS is enabling CVV for EBT cards in June 2022. Enabling CVV functionality will provide new theft protection for the EBT cardholders by reducing the risk of scamming. This technology is an additional layer of coding embedded in the magnetic stripe on the back of the EBT card and not visible to clients. Unlike the CVV number on most credit or debit cards, the EBT CVV number is not printed on the card itself. The CVV number is unseen to EBT cardholders.

All EBT cards issued by FIS after June 2018 and all EBT cards printed at county offices since October 2019 have CVV technology embedded and are awaiting enablement. Cardholders with EBT cards printed prior to these dates will require a replacement card with embedded CVV technology. No clients who received EBT cards issued by FIS after June 2018 or EBT cards printed at county offices since October 2019 will be impacted.

The EBT CVV functionality will be enabled in June 2022, at which time any EBT card

that does not have the CVV embedded will be deactivated. Enabling CVV will apply to both food and cash benefit purchases and apply to in-state and out-of-state EBT transactions. Transactions without CVV will not be processed. Online purchasing will not be impacted by enabling CVV. Women, Infants, and Children (WIC) Cards will not be affected by enabling CVV functionality.

## **CARD REPLACEMENT AND CVV ENABLEMENT SCHEDULE**

Approximately 921,000 EBT cardholders identified as being without CVV coding on their current EBT card began receiving replacement EBT cards with CVV technology in February 2022.

The EBT replacement card packages are being mailed February through early-May 2022 and include the EBT card as well as activation instructions for the new card. Cardholders are instructed to destroy their old EBT card as soon as new one arrives and activate their new card simply by using it to complete a food or cash transaction. Their Personal Identification Number (PIN) will not change, and the balance of their accounts will not be impacted by activating the replacement card. The EBT cardholders will have approximately 30 days to activate the replacement card before their old card becomes inoperable. When the CVV is enabled in June 2022, all EBT transactions will be declined when an EBT card without CVV is used. All EBT balances will automatically transfer over to the replacement EBT card.

The enablement date was moved back to June 2022 due to low card activation rates and the identification of older, non-CVV cards that have been reactivated after cardholders returned to aid. The statewide activation rate is now over 84% and replacement cards have been mailed to those reactivated cases.

## **COUNTY IMPACT**

To prepare for card replacements and the CVV enablement, counties should encourage cardholders to activate their replacement cards as soon as the new cards are received. The new EBT card will arrive with activation instructions. Activating the new card will automatically deactivate the old, non-CVV card. Additionally, if the new card is not activated before the statewide CVV functionality is enabled in June 2022, the old card will stop working.

Additionally, counties are advised to print new EBT cards for customers who are returning to aid that have an existing EBT card that was issued by the county prior to November 2019 or was issued by the EBT vendor prior to July 2018. These cards do not have the added security of CVV functionality.

Counties are advised to refer cardholders to the EBT Customer Service Center when receiving EBT related calls from customers. The EBT Customer Service Representatives are prepared for this change and anticipate an increase in customer questions regarding enabling CVV functionality, card replacements, and potential transaction denial. FIS is working with the Statewide Automated Welfare Systems (SAWS) consortia partners to send updated card data to CalSAWS and CalWIN. This will be available for county eligibility and case workers needing to view replacement card information.

If a customer did not receive their new card or is otherwise in need of a new card replacement, counties are advised to follow the current card replacement process. Additionally, no county-owned cardstock needs to be replaced in order to prepare for CVV enablement. The CVV coding is added by the card printer and is not embedded in the actual cardstock. This means that current cardstock can be used regardless of when the cardstock was obtained. Enabling CVV functionality has no impact on card printer settings, therefore, no reprogramming is necessary. No replacement cardstock or card printers are needed. While no county cardstock needs to be replaced in order to prepare for CVV enablement, counties are encouraged to review their available cardstock and consider ordering additional stock if they anticipate needing it for replacements. Counties are advised to remain informed of the rollout and standard card replacement process in order to field cardholder questions.

## **STATE MONITORING**

The Office of Systems Integration (OSI) and the CDSS are monitoring replacement card activation rates and replacement cards returned as undeliverable. The CDSS has issued targeted communications to cardholders in order to increase replacement card activation rates. The OSI and the CDSS will continue to review this data to determine if additional outreach or action is needed prior to enabling CVV functionality.

The Statewide Automated Welfare System (SAWS), inclusive of CalSAWS and CalWIN, will be updated with the new EBT card number and other relevant EBT card information once the replacement EBT card is activated. Through this, county staff will be made aware of active EBT cards attached to each case.

## **ADDITIONAL RESOURCES**

Enclosed with this letter is a questions and answers document which addresses frequently asked questions we have received from stakeholders. Please share this document with all county welfare department staff.

If you have questions or need additional guidance regarding the information in this letter, please contact the Automation and Innovation Bureau (AIB) at (916) 654-2125 or [CDSSEBT@dss.ca.gov](mailto:CDSSEBT@dss.ca.gov). Please continue to direct EBT cardholders to the EBT Customer Service Center at (877) 328-9677.

Sincerely,

### **Original Document Signed By:**

RAQUEL GIVON, Branch Chief  
Enterprise Data Management Branch  
Research Automation and Data Division

### ***Attachments:***

*Card Verification Value (CVV) Enablement Frequently Asked Questions (FAQ)*  
*CVV Card Replacements by County*  
*EBT CVV Mailer in Threshold Languages*



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## **Card Verification Value (CVV) Enablement Frequently Asked Questions (FAQ)**

### **Q: Why is the CDSS implementing CVV on the Electronic Benefits Transfer (EBT) cards?**

A: CVV enablement supports increased theft protections for EBT cardholders. The CVV coding is embedded in the magnetic strip on the back of the card. Typically, an associated three to four-digit code is also printed on the back of credit and debit cards. For security purposes, this is not the case for EBT cards.

All EBT cards issued by FIS after June 2018 and EBT cards printed at county offices since October 2019 have dormant CVV technology embedded and are awaiting enablement. Cardholders that already have CVV technology will not receive a replacement card. Cardholders with EBT cards that do not have CVV technology will require a replacement card with embedded CVV technology. EBT CVV functionality will be enabled in June 2022, at which time any EBT card that does not have CVV embedded will be deactivated.

### **Q: What is the timeline of the roll-out?**

A: EBT replacement card packages have been mailed between February 2022 through May 2022 and include the EBT card and activation instructions for using the new card. EBT cardholders will have 30 days from the last card mailing to use the replacement card, which activates the card before their old card becomes inoperable. CVV enablement will go into production in June 2022.

### **Q: Who are the ~921,000 customers that will be getting new cards?**

A: EBT cardholders who do not have CVV embedded on their card require a replacement. All EBT cards issued by FIS after June 2018 and EBT cards printed at county offices since October 2019 have dormant CVV technology and are awaiting enablement. These Cardholders began receiving replacement EBT cards with CVV technology in February 2022 and mailings will continue into May.

### **Q: How will card replacements impact each county?**

A: Each county's caseload will be impacted by card replacements differently. See attached spreadsheet titled *CVV Card Replacements By County*.

### **Q: Can we identify customers who are unhoused or those who will have replacement cards mailed to county offices?**

A: Unfortunately, FIS does not have homeless data available to incorporate into its impact assessment. This information is only available in the SAWS systems. We are exploring options to determine if there is a layover of EBT and SAWS data that can be completed to identify this population.

### **Q: How frequently will FIS report card replacement activation rates?**

A: FIS has been providing a weekly report to OSI and CDSS to evaluate card replacement activation rates. These rates were lower than anticipated in April, which contributed to the decision to delay CVV enablement. The rate is currently over 84% and rising.

**Q: Will counties be notified in advance of enabling CVV functionality? What are counties expected to do?**

A: Yes. Counties have been receiving information regarding this effort via the County Welfare Director's Association (CWDA) series of meetings since December 2021. This ACWDL is formal notice to counties. No additional county action is anticipated at this time. Counties simply need to be informed of the rollout and process in order to field cardholder questions they may receive.

**Q: How will counties need to respond if they get calls from card holders? Is it assumed that counties should follow the current process for FIS CSR coordination?**

A: Yes, counties should follow current protocols for connecting cardholders to the EBT Customer Service Center. No county process changes are anticipated at this time. If a client is in need of a new card replacement, counties should follow current process for this request. Any new card printed will have CVV embedded technology.

**Q: How will CVV enablement impact EBT retailers?**

A: There are fifty known EBT retailers Statewide that may experience challenges once CVV functionality is enabled. These retailers may need to update their Point-of-Sale (POS) terminals in order to continue accepting EBT as payment. Counties with three or more of these retailers include Los Angeles, Riverside, San Diego, Contra Costa, and Orange. Until retailers are able to update their technology, manual transactions can be completed.

**Q: Does the CVV mailer include the CDSS logo?**

A: Please see attached *Final CVV Insert for Mass Card Replacement*. The insert intentionally does not reference the CDSS and does not include the CDSS logo. Cardholders are familiar with EBT and are unfamiliar with the CDSS logo. To reduce cardholder confusion, the standard EBT language was used within the insert.



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**CVV Card Replacements by County**

County	Count of Card Replacements
01 - ALAMEDA	27,165
02 - ALPINE	28
03 - AMADOR	703
04 - BUTTE	6,041
05 - CALAVERAS	1,200
06 - COLUSA	347
07 - CONTRA COSTA	12,727
08 - DEL NORTE	1,392
09 - EL DORADO	2,848
10 - FRESNO	39,998
11 - GLENN	690
12 - HUMBOLDT	5,763
13 - IMPERIAL	10,600
14 - INYO	388
15 - KERN	29,816
16 - KINGS	4,662
17 - LAKE	3,135
18 - LASSEN	588
19 - LOS ANGELES	282,240
20 - MADERA	5,207
21 - MARIN	3,487
22 - MARIPOSA	507
23 - MENDOCINO	2,887
24 - MERCED	11,622
25 - MODOC	320
26 - MONO	149
27 - MONTEREY	8,924
28 - NAPA	1,403
29 - NEVADA	1,993
30 - ORANGE	48,081
31 - PLACER	3,686
32 - PLUMAS	553
33 - RIVERSIDE	53,072
34 - SACRAMENTO	41,806

35 - SAN BENITO	1,012
36 - SAN BERNARDINO	61,707
37 - SAN DIEGO	67,791
38 - SAN FRANCISCO	19,409
39 - SAN JOAQUIN	18,721
40 - SAN LUIS OBISPO	4,274
41 - SAN MATEO	6,348
42 - SANTA BARBARA	8,188
43 - SANTA CLARA	21,862
44 - SANTA CRUZ	5,878
45 - SHASTA	5,675
46 - SIERRA	73
47 - SISKIYOU	1,513
48 - SOLANO	8,153
49 - SONOMA	7,141
50 - STANISLAUS	15,636
51 - SUTTER	2,339
52 - TEHAMA	1,676
53 - TRINITY	452
54 - TULARE	25,625
55 - TUOLUMNE	1,405
56 - VENTURA	15,509
57 - YOLO	4,737
58 - YUBA	2,644
<b>Grand Total</b>	<b>921,796</b>





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## EBT CVV Mailer in Threshold Languages

### English:

Dear EBT Cardholder,

You are getting a new EBT card that is more secure. Please begin using your new card right away. Your old card will stop working within the next 30 days. Your PIN and benefits from your old card will not change.

If you have any questions, please call EBT customer service at (877) 328-9677.

### Spanish:

Estimado titular de tarjeta EBT,

Recibirá una nueva tarjeta EBT que es más segura. Comience a usar su nueva tarjeta de inmediato. Su tarjeta anterior dejará de funcionar en los próximos 30 días. El PIN y los beneficios de su tarjeta anterior no cambiarán.

Si tiene alguna pregunta, comuníquese con la línea de atención al cliente de EBT al (877) 328-9677.

### Arabic:

عزيزنا حامل بطاقة EBT،

أنت تتلقى بطاقة EBT جديدة أكثر أماناً. يرجى البدء باستخدام بطاقتك الجديدة حالياً. ستتوقف بطاقتك القديمة عن العمل في غضون الـ 30 يوماً القادمة. لن يتغير رقمك السري (PIN) ومخصصاتك الخاصة ببطاقتك القديمة.

إذا كان لديك أي استفسارات، يرجى الاتصال بخدمة عملاء EBT على الرقم (877) 328-9677.

### Armenian:

Հարգելի EBT քարտապան,

Դուք ստանում եք նոր EBT քարտ, որն ավելի ապահով է: Խնդրում ենք անմիջապես սկսել օգտագործել Ձեր նոր քարտը: Ձեր հին քարտը կդադարի աշխատել առաջիկա 30 օրվա ընթացքում: Ձեր PIN կոդը և Ձեր հին քարտի նպաստները չեն փոխվի:

Եթե հարցեր ունեք, խնդրում ենք զանգահարել EBT-ի Հաճախորդների սպասարկման բաժին՝ (877) 328-9677 հեռախոսահամարով:

### Cambodian:

ជូនចំពោះអ្នកកាន់កាត EBT,

អ្នកកំពុងទទួលកាត EBT ថ្មីដែលកាន់តែមានសុវត្ថិភាព ។ សូមចាប់ផ្តើមប្រើកាតថ្មីរបស់អ្នកមួយរំពេច ។ កាតចាស់របស់អ្នកនឹងឈប់ដំណើរការក្នុងអំឡុងពេល 30 ថ្ងៃ ។ លេខភិន (PIN) នឹងអត្ថប្រយោជន៍ពីកាតចាស់របស់អ្នកនឹងមិនផ្លាស់ប្តូរឡើយ ។

ប្រសិនបើអ្នកមានសំណួរណាមួយ សូមទាក់ទងសេវាបម្រើអតិថិជនលេខ (877) 328-9677។

### Chinese:

尊敬的 EBT 持卡人，

您正獲得一張更安全的新 EBT 卡。請立即開始使用您的新卡。您的舊卡將在接下來的 30 天內聽證使用。您的舊卡的 PIN 和福利均保持不變。

如果您有任何疑問，請致電 (877) 328-9677 與 EBT 客戶服務聯繫。

**Farsi:**

دارنده گرامی کارت EBT،

شما یک کارت EBT جدید دریافت می کنید که امن تر است. لطفاً بلافاصله استفاده از کارت جدید خود را شروع کنید. کارت قدیمی شما ظرف 30 روز آینده دیگر کار نخواهد کرد. بین و مزایای کارت قدیمی شما همچنان تغییر نخواهد کرد.

اگر سؤالی دارید، لطفاً با خدمات مشتریان EBT از طریق شماره 328-9677 (877) تماس بگیرید.

**Hmong:**

Hawm Txog Cov Neeg Muaj Npav EBT,

Koj yuav tau txais ib daim npav EBT tshiab uas muaj kev ceev kom neeg tsis txhob nyiaj tau zoo dua qub. Thov muab koj daim npav tshiab siv sai. Nyob hauv 30 hnuv tom ntej no, koj daim npav qub yuav tsis ua hauj lwj ntawm lawm. Koj tus PIN thiab cov nyiaj ntawm koj daim npav qub yuav tsis pauv.

Yog koj muaj lus nug dab tsi, thov hu rau EBT lub chaw pab cov neeg siv qhov kev pab cuam ntawm (877) 328-9677.

**Japanese:**

EBTカード利用者の皆様

より安全な新しいEBTカードを受領されることになります。速やかに、この新しいカードの使用をお始めください。これまでのカードは、今後30日間以内に機能が停止します。これまでのカードのPIN及び給付の内容に変更はありません。

ご質問がお有りの場合には、EBTのカスタマーサービス（電話番号877－328－9677）にご連絡ください。

**Korean:**

EBT 소지자분께,

귀하는 새 EBT 카드를 받으십니다. 이 새 카드를 즉시 사용하십시오. 귀하의 기존 카드는 앞으로 30일 이내에 사용이 중지됩니다. 귀하의 개인 식별번호 (PIN) 및 기존 카드 혜택은 변경되지 않습니다.

문의 사항이 있으시면, EBT 고객 서비스에 (877) 328-9677로 전화주시기 바랍니다.

**Lao:**

ເຖິງ ທ່ານເຈົ້າຂອງບັດ EBT,

ທ່ານກຳລັງໄດ້ຮັບບັດ EBT ໃບໃໝ່ທີ່ບອດໄພກວ່າ. ກະລຸນາເລີ່ມນຳໃຊ້ບັດໃບໃໝ່ຂອງທ່ານທັນທີ. ບັດໃບເກົ່າຂອງທ່ານຈະບໍ່ສາມາດໃຊ້ງານໄດ້ພາຍໃນ 30 ມື້ຕໍ່ໄປນີ້. ເປີ PIN ແລະສິດປະໂຫຍດຕ່າງໆຂອງທ່ານຈະບໍ່ມີການປ່ຽນແປງ.

ຖ້າທ່ານມີຄຳຖາມໃດໆ ກະລຸນາໂທຫາເຈົ້າໜ້າທີ່ບໍລິການລູກຄ້າ EBT ໄດ້ທີ່ເປີ (877) 328-9677.

**Mien:**

Tong Taux Longc “EBT” Mbatv nyei Mienh,

Meih oix duqv zipv kuaaiv gauh gem longx nyei siang “EBT” mbatv. Tov jiex gorn longc meih nyei siang-mbatv siepv-siepv aqv. Meih nyei loz-mbatv dingh maiv zoux gong yiem jiex mingh 30 hnoi. Meih nyei “PIN” namh mber caux nyaanh yiem meih nyei loz-mbatv se maiv tiuv.

Se gorngv meih maaih haaix nyungc waac-naaic nor, tov heuc “EBT” mbatv gorn yiem (877) 328-9677.

**Portuguese:**

Titular do cartão EBT,

Você recebeu um novo cartão EBT que é mais seguro. Comece a usar este cartão novo imediatamente. O seu cartão antigo deixará de funcionar nos próximos 30 dias. Não houve mudança no seu PIN ou nos benefícios atribuídos ao seu cartão antigo.

Se tiver alguma pergunta, ligue para a central de atendimento do EBT pelo número (877) 328-9677.

**Punjabi:**

ਪਿਆਰੇ EBT ਕਾਰਡਧਾਰਕ,

ਤੁਹਾਨੂੰ ਇੱਕ ਨਵਾਂ EBT ਕਾਰਡ ਪ੍ਰਾਪਤ ਹੋ ਰਿਹਾ ਹੈ ਜੋ ਵਾਧੂ ਸੁਰੱਖਿਅਤ ਹੈ। ਕਿਰਪਾ ਕਰਕੇ ਆਪਣੇ ਇਸ ਨਵੇਂ ਕਾਰਡ ਦੀ ਵਰਤੋਂ ਕਰਨਾ ਫੌਰਨ ਸ਼ੁਰੂ ਕਰ ਦਿਓ। ਤੁਹਾਡਾ ਪੁਰਾਣਾ ਕਾਰਡ ਅਗਲੇ 30 ਦਿਨਾਂ ਵਿਚਕਾਰ ਕੰਮ ਕਰਨਾ ਬੰਦ ਕਰ ਦੇਵੇਗਾ। ਤੁਹਾਡੇ ਪੁਰਾਣੇ ਕਾਰਡ ਦਾ ਪਿਨ ਅਤੇ ਫਾਇਦੇ ਨਹੀਂ ਬਦਲਣਗੇ।

ਜੇ ਤੁਹਾਡੇ ਕੋਈ ਸਵਾਲ ਹਨ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ EBT ਗਾਹਕ ਸੇਵਾ ਨੂੰ (877) 328-9677 'ਤੇ ਕਾਲ ਕਰੋ।

**Russian:**

Уважаемый держатель карты EBT,

Вы получаете новую карту EBT, более надежную. Пожалуйста, немедленно начните использовать свою новую карту. Ваша старая карта перестанет работать в течение следующих 30 дней. Ваш PIN-код и льготы по старой карте не изменятся.

Если у вас есть вопросы, позвоните в службу поддержки клиентов EBT по телефону (877) 328-9677.

**Tagalog:**

Mahal na May Hawak ng EBT Card

Nakukuha mo ang isang bagong EBT card na mas ligtas. Mangyaring agad na simulan ang paggamit ng bago mong card. Ang dati mong card ay titigil sa

paggana sa loob ng 30 araw. Hindi magbabago ang iyong PIN at mga benepisyo mula sa dati mong card.

Kung mayroon kang anumang mga katanungan, mangyaring tawagan ang customer service sa (877) 328-9677.

*Ukrainian:*

Шановний користувачу картки EBT!

Ви отримали нову картку EBT, яка є більш захищеною. Будь ласка, відразу ж почніть користуватися своєю новою карткою. Ваша стара картка перестане працювати протягом 30 днів. Ваш ПІН-код та допомога, які були на старій картці, не зміняться.

Якщо у Вас є будь-які питання, будь ласка, зателефонуйте до Служби підтримки користувачів EBT за номером (877) 328-9677.

*Vietnamese:*

Thân gửi đến chủ thẻ EBT,

Quý vị đang nhận được một thẻ EBT mới an toàn hơn. Xin hãy bắt đầu sử dụng thẻ mới của quý vị từ bây giờ. Thẻ cũ của quý vị sẽ ngừng hoạt động trong vòng 30 ngày tới. Mã PIN và phúc lợi từ thẻ cũ của quý vị sẽ không thay đổi.

Nếu quý vị có bất kỳ câu hỏi nào, vui lòng gọi dịch vụ khách hàng EBT theo số (877) 328-9677.