

Freeze Card

Feature Overview



Solution Overview

The new option puts the power in the cardholder's hands to manage benefit usage when a card is misplaced. The Freeze Card feature will allow cardholders to disable their card from being used for financial transactions as a self-service option in the Cardholder Portal and Mobile Application.

A new card status will be utilized to allow the cardholder to temporarily inhibit transactions from occurring and benefits being used. The cardholder can seamlessly unfreeze the card in the Cardholder Portal and Mobile apaplication, returning the card status to active and allowing transactions to occur.

When should a cardholder freeze their card?

A cardholder can freeze their card when it is misplaced, and the cardholder would like the opportunity to look for the missing card before requesting a card replacement.

How can a cardholder freeze their card?

The cardholder can freeze the card in seconds by logging into the Mobile Application or through the Cardholder Portal.

How can a Cardholder unfreeze their card?

The cardholder can unfreeze their card through the Mobile Application and Cardholder Portal.

card effortlessly.

Available in the below products:

- Mobile Application
- Cardholder Portal

What happens when the cardholder "freezes" the card?

Freezing the card by the cardholder tells FIS that the cardholder does not want us to authorize certain transactions from occurring. FIS will decline any attempted transactions on a POS terminal and ATM until the card is unfrozen. The cardholder can than search for the card if it is lost or stolen without having to worry about losing benefits before replacing the card.

- The following transactions will NOT occur when a card is frozen:
 - Food Purchase
 - Cash Purchase
 - Cash Withdrawal
 - Child Care Transfers
 - PIN select/change
 - Balance Inquires
- The following transactions will occur when a card is frozen:
 - Adjustments and Adjustment Holds
 - Internet Transaction Returns
 - Repayments
 - Benefit Cancellations
 - Benefit Authorizations and Benefit Availability

What happens when the cardholder "unfreezes" the card?

Unfreezing the card will update the card status to active and the cardholder can use the card as normal.

What if the cardholder needs to replace the card as lost, stolen or damaged?

The cardholder will be able to status the card as lost, stolen or damaged in the same manner as they do today at any time, if the card is frozen or not.

What is the difference between suspend and freeze of the card?

Card suspension is a state-controlled function. Card freeze allows the cardholder the seamless action of disabling and enabling the card without state intervention.

Will there be additional support for the cardholder who can freeze and unfreeze the card?

FIS Call Center staff will be able to support the cardholder with troubleshooting in card freezing including unfreezing the card manually if the state permits. State agency workers can also have access to modify the card status from "freeze" in webADMIN if the state permits. FIS also has the ability to integrate this card status into exsisting webservice and Host-Host messaging for your state usage at an added cost if the state wants to utilize this status.

How will the state track frozen cards?

The "freeze" status will integrate into the current card reports (if your state receives them):

- EBTDS210-1 Card Status Report County Local Office
- EBTDS210-2 Card Status Summary Report County Local Office
- EBTDS210-3 Card Status Summary Report Agency

These reports will detail that the card status was changed to the new "freeze" status and when the card status is changes back to active.

How does the impact excessive card replacement?

The frozen card status will not be counted against the cardholder for replacement, until the card status is changed to lost, stolen or damaged.

Additional questions?

Please reach out to your Account Manager on additional questions or about information on pricing.

How to Freeze Card

1. Log into Cardholder Portal or Mobile Application

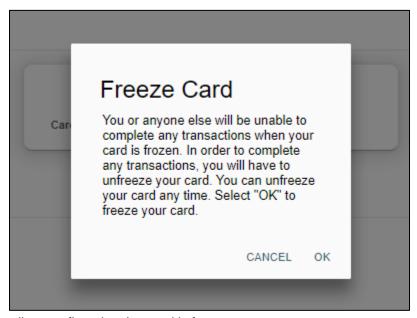


- 2. Select an account to view Account Summary
- 3. Select "Freeze Card" from Account Services

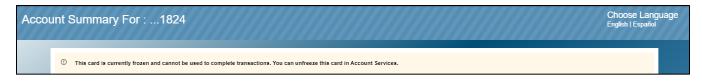


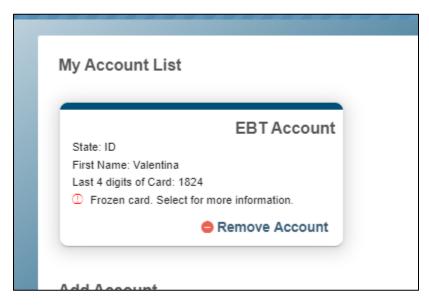
4. Select "OK" on the Freeze Card Confirmation message

Note: If there is a security code present on the case, the user will have to confirm the code before proceeding.



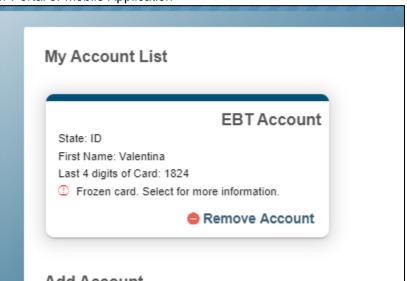
5. User will see immediate confirmation that card is frozen.



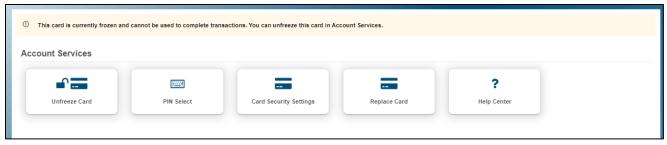


How to Un-Freeze Card

1. Log into Cardholder Portal or Mobile Application

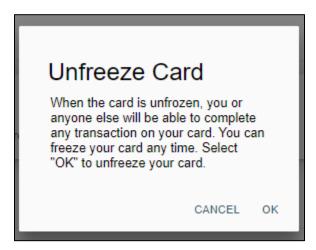


- 2. Select an account to view Account Summary
- 3. Select "Unfreeze Card" from Account Services



4. Select "OK" on the Unfreeze Card Confirmation message

Note: If there is a security code present on the case, the user will have to confirm the code before proceeding.



5. User will see immediate confirmation that card is frozen.

