SIG Meeting

June 2025

ALABAMA DEPARTMENT OF HUMAN RESOURCES

Types of Fraud

- Phishing
- Skimming
- Cloning

- POS Devices

Stolen Benefit Replacements

Month	# of Affidavits	# Approved Affidavits	Total Amount Replaced
May-23	45	42	$16,888
Jun-23	350	282	$112,561
Jul-23	97	46	$17,684
Aug-23	101	54	$21,526
Sep-23	80	52	$14,374
Oct-23	55	25	$9,611
Nov-23	55	23	$11,691
Dec-23	60	29	$15,536
Jan-24	585	535	$265,389
Feb-24	497	457	$482,242
Mar-24	497	442	$207,572
Apr-24	480	432	$201,592
May-24	1,207	1,131	$601,421
Jun-24	546	453	$211,809
Jul-24	973	869	$398,934
Aug-24	941	829	$302,747
Sep-24	4,390	4,110	$1,889,063
Oct-24	2,445	2,246	$850,075
Nov-24	13,951	13,628	$5,423,694
Dec-24	10,523	10,244	$4,245,144
Jan-25	1,892	1,702	$593,549
Feb-25	89	36	$10,995
Mar-25	17	4	$1,002
Apr-25	10	3	$954
May-25	3	3	$1,406
TOTALS	**39,889**	**37,677**	**$15,907,459**

In late December 2022, Congress passed a law to protect and replace SNAP benefits stolen via card skimming, card cloning, and other similar methods. The law required states to replace such benefits that were stolen between Oct. 1, 2022, and Sept. 30, 2024. The Continuing Appropriations and Extensions Act, 2025 revised the end date of the benefit theft period from Sept. 30, 2024, to Dec. 20, 2024. The American Relief Act, 2025 did not extend this authority for benefits stolen beyond December 20, 2024.

ALABAMA DEPARTMENT OF HUMAN RESOURCES

Call offered Feb 2021

Alabama EBT Client
Program Service Level Report

Start Date:	2/1/2021	End Date:	3/1/2021							
Date	IVR Calls Offered	IVR Calls Answered	IVR Handled Percentage	IVR Average Speed of Answer	IVR Average Talk Time	CSR Opt Out Calls	CSR Opt Out Percentage	New PINs	RePins	Total PINs
2/1/2021	100,984	100,984	100 %	00:00	00:55	1,311	1.3%	1,819	190	2,009
2/2/2021	67,636	67,636	100 %	00:00	00:56	1,154	1.71%	1,654	178	1,832
2/3/2021	61,149	61,149	100 %	00:00	00:57	1,072	1.75%	2,156	184	2,340
2/4/2021	62,847	62,847	100 %	00:00	00:55	1,105	1.76%	1,743	218	1,961
2/5/2021	67,627	67,627	100 %	00:00	00:56	1,114	1.65%	2,701	229	2,930
2/6/2021	59,313	59,313	100 %	00:00	00:51	638	1.08%	1,565	185	1,750
2/7/2021	55,007	55,007	100 %	00:00	00:48	478	0.87%	727	157	884
2/8/2021	65,916	65,916	100 %	00:00	00:55	1,255	1.9%	2,408	179	2,587
2/9/2021	60,635	60,635	100 %	00:00	00:52	1,092	1.8%	1,232	181	1,413
2/10/2021	61,070	61,070	100 %	00:00	00:54	1,051	1.72%	2,331	205	2,536
2/11/2021	59,726	59,726	100 %	00:00	00:52	1,017	1.7%	1,582	201	1,783
2/12/2021	59,943	59,943	100 %	00:00	00:53	970	1.62%	2,227	191	2,418
2/13/2021	56,520	56,520	100 %	00:00	00:50	595	1.05%	1,445	180	1,625
2/14/2021	52,599	52,599	100 %	00:00	00:47	432	0.82%	707	169	876
2/15/2021	68,708	68,708	100 %	00:00	00:52	811	1.18%	1,704	155	1,859
2/16/2021	65,586	65,586	100 %	00:00	00:53	864	1.32%	1,490	163	1,653
2/17/2021	64,680	64,680	100 %	00:00	00:52	1,195	1.85%	1,076	187	1,263
2/18/2021	58,128	58,128	100 %	00:00	00:50	1,174	2.02%	594	171	765
2/19/2021	57,928	57,928	100 %	00:00	00:50	1,033	1.78%	421	147	568
2/20/2021	55,153	55,153	100 %	00:00	00:47	573	1.04%	298	171	469
2/21/2021	55,114	55,114	100 %	00:00	00:46	474	0.86%	225	140	365
2/22/2021	68,789	68,789	100 %	00:00	00:50	1,472	2.14%	624	178	802
2/23/2021	65,608	65,608	100 %	00:00	00:48	1,510	2.3%	339	162	501
2/24/2021	60,415	60,415	100 %	00:00	00:48	1,337	2.21%	184	154	338
2/25/2021	74,900	74,900	100 %	00:00	00:48	1,414	1.89%	878	128	1,006
2/26/2021	157,779	157,779	100 %	00:00	00:48	1,996	1.27%	954	235	1,189
2/27/2021	139,692	139,692	100 %	00:00	00:50	1,314	0.94%	672	234	906
2/28/2021	86,199	86,199	100 %	00:00	00:50	932	1.08%	260	205	465
Total	1,969,651	1,969,651	100 %	00:00	00:51	29,383	1.49%	34,016	5,077	39,093

ALABAMA DEPARTMENT OF HUMAN RESOURCES

Calls Offered Feb 2025

Alabama EBT Client
Program Service Level Report

Start Date: 2/1/2025 End Date: 3/1/2025

Date	IVR Calls Offered	IVR Calls Answered	IVR Handled Percentage	IVR Average Speed of Answer	IVR Average Talk Time	CSR Opt Out Calls	CSR Opt Out Percentage	New PINs	RePins	Total PINs
2/1/2025	87,980	87,980	100 %	00:00	01:00	729	0.83%	807	275	1,082
2/2/2025	106,703	106,703	100 %	00:00	00:54	503	0.47%	452	240	692
2/3/2025	82,404	82,404	100 %	00:00	01:00	2,167	2.63%	987	341	1,328
2/4/2025	82,926	82,926	100 %	00:00	01:03	2,451	2.96%	1,021	647	1,668
2/5/2025	95,880	95,880	100 %	00:00	01:01	2,535	2.64%	753	729	1,482
2/6/2025	78,240	78,240	100 %	00:00	01:03	2,324	2.97%	992	586	1,578
2/7/2025	77,751	77,751	100 %	00:00	01:04	2,334	3.0%	1,005	617	1,622
2/8/2025	74,766	74,766	100 %	00:00	01:03	1,016	1.36%	770	553	1,323
2/9/2025	68,340	68,340	100 %	00:00	01:00	774	1.13%	511	576	1,087
2/10/2025	83,283	83,283	100 %	00:00	01:02	3,562	4.28%	1,297	657	1,954
2/11/2025	83,147	83,147	100 %	00:00	01:02	2,760	3.32%	1,092	738	1,830
2/12/2025	238,819	238,819	100 %	00:00	00:57	2,809	1.18%	835	655	1,490
2/13/2025	324,481	324,481	100 %	00:00	00:58	3,467	1.07%	1,309	700	2,009
2/14/2025	353,515	353,515	100 %	00:00	00:59	3,241	0.92%	935	672	1,607
2/15/2025	353,456	353,456	100 %	00:00	00:59	1,632	0.46%	929	676	1,605
2/16/2025	329,511	329,511	100 %	00:00	00:54	1,751	0.53%	644	661	1,305
2/17/2025	268,557	268,557	100 %	00:00	00:51	2,692	1.0%	584	752	1,336
2/18/2025	373,290	373,290	100 %	00:00	00:51	5,075	1.36%	1,300	828	2,128
2/19/2025	389,197	389,197	100 %	00:00	00:46	3,979	1.02%	845	774	1,619
2/20/2025	543,134	543,134	100 %	00:00	00:45	4,624	0.85%	990	749	1,739
2/21/2025	584,749	584,749	100 %	00:00	00:43	4,040	0.69%	957	685	1,642
2/22/2025	226,827	226,827	100 %	00:00	00:42	1,441	0.64%	732	609	1,341
2/23/2025	83,720	83,720	100 %	00:00	00:43	929	1.11%	536	529	1,065
2/24/2025	91,355	91,355	100 %	00:00	00:46	3,448	3.77%	885	351	1,236
2/25/2025	100,634	100,634	100 %	00:00	00:42	2,228	2.21%	602	257	859
2/26/2025	88,510	88,510	100 %	00:00	00:44	2,502	2.83%	452	304	756
2/27/2025	84,972	84,972	100 %	00:00	00:46	2,005	2.36%	1,415	189	1,604
2/28/2025	84,745	84,745	100 %	00:00	00:44	1,750	2.07%	862	183	1,045
Total	5,440,892	5,440,892	100 %	00:00	00:52	68,768	1.26%	24,499	15,533	40,032

ALABAMA DEPARTMENT OF HUMAN RESOURCES

Call Blocked Feb 2025

Exit Point	02/01/25	02/02/25	02/03/25	02/04/25	02/05/25	02/06/25	02/07/25	02/08/25	02/09/25	02/10/25	02/11/25	02/12/25	02/13/25	02/14/25	02/15/25	02/16/25	02/17/25	02/18/25	02/19/25	02/20/25	02/21/25	02/22/25	02/23/25	02/24/25	02/25/25	02/26/25	02/27/25	02/28/25
BLACKLIST TL Endcall	2551	9363	1092	1148	1452	952	765	602	543	985	1114	7821	8059	11915	14807	15875	16702	69908	106562	167910	206407	79791	22368	26739	39612	30932	30256	32820
Total	2551	9363	1092	1148	1452	952	765	602	543	985	1114	7821	8059	11915	14807	15875	16702	69908	106562	167910	206407	79791	22368	26739	39612	30932	30256	32820

April 2025 Calls

Alabama EBT Client Program Service Level Report										
Start Date:	4/1/2025	End Date:	5/1/2025							
Date	IVR Calls Offered	IVR Calls Answered	IVR Handled Percentage	IVR Average Speed of Answer	IVR Average Talk Time	CSR Opt Out Calls	CSR Opt Out Percentage	New PINs	RePins	Total PINs
4/1/2025	100,861	100,861	100 %	00:00	00:44	1,725	1.71%	962	241	1,203
4/2/2025	72,375	72,375	100 %	00:00	00:44	1,367	1.89%	544	226	770
4/3/2025	422,193	422,193	100 %	00:00	00:25	1,293	0.31%	907	279	1,186
4/4/2025	97,126	97,126	100 %	00:00	00:37	1,774	1.83%	751	507	1,258
4/5/2025	55,291	55,291	100 %	00:00	00:47	952	1.72%	548	554	1,102
4/6/2025	51,613	51,613	100 %	00:00	00:45	667	1.29%	397	491	888
4/7/2025	72,894	72,894	100 %	00:00	00:50	3,185	4.37%	977	617	1,594
4/8/2025	67,257	67,257	100 %	00:00	00:51	2,549	3.79%	1,070	630	1,700
4/9/2025	62,376	62,376	100 %	00:00	00:49	2,471	3.96%	710	660	1,370
4/10/2025	761,945	761,945	100 %	00:00	00:24	2,664	0.35%	869	617	1,486
4/11/2025	1,278,974	1,278,974	100 %	00:00	00:26	3,214	0.25%	969	680	1,649
4/12/2025	1,221,530	1,221,530	100 %	00:00	00:29	2,072	0.17%	618	665	1,283
4/13/2025	929,628	929,628	100 %	00:00	00:51	2,985	0.32%	476	686	1,162
4/14/2025	913,785	913,785	100 %	00:00	00:54	7,073	0.77%	1,434	913	2,347
4/15/2025	894,356	894,356	100 %	00:00	00:41	3,871	0.43%	1,018	871	1,889
4/16/2025	770,827	770,827	100 %	00:00	00:44	3,236	0.42%	687	795	1,482
4/17/2025	165,653	165,653	100 %	00:00	00:47	2,704	1.63%	1,244	799	2,043
4/18/2025	81,235	81,235	100 %	00:00	00:46	2,871	3.53%	928	885	1,813
4/19/2025	76,974	76,974	100 %	00:00	00:44	1,237	1.61%	1,005	814	1,819
4/20/2025	62,205	62,205	100 %	00:00	00:43	815	1.31%	567	688	1,255
4/21/2025	93,004	93,004	100 %	00:00	00:49	4,969	5.34%	1,404	998	2,402
4/22/2025	86,176	86,176	100 %	00:00	00:48	3,826	4.44%	1,072	871	1,943
4/23/2025	81,855	81,855	100 %	00:00	00:46	3,534	4.32%	762	728	1,490
4/24/2025	65,790	65,790	100 %	00:00	00:47	2,433	3.7%	1,210	504	1,714
4/25/2025	50,909	50,909	100 %	00:00	00:48	2,054	4.03%	846	457	1,303
4/26/2025	45,837	45,837	100 %	00:00	00:44	755	1.65%	914	285	1,199
4/27/2025	140,197	140,197	100 %	00:00	00:48	3,260	2.33%	342	212	554
4/28/2025	68,716	68,716	100 %	00:00	00:45	2,084	3.03%	1,227	352	1,579
4/29/2025	903,586	903,586	100 %	00:00	00:35	3,018	0.33%	893	316	1,209
4/30/2025	731,686	731,686	100 %	00:00	00:33	2,344	0.32%	552	297	849
Total	10,426,854	10,426,854	100 %	00:00	00:38	77,002	0.74%	25,903	17,638	43,541

Fraud Package

- **EBT IVR Adaptive Fraud:** Uses real-time analysis to verify legitimate callers and detect and stop fraudsters from accessing cardholder information in the IVR in real-time. This feature reduces the fraudsters' ability to access multiple EBT accounts from same telephone number in real-time This went live on 12/24/2024
- **EBT Card Controls:** Cardholder has option to receive EBT account alerts through text, Mobile App, and/or email as well as has the option to utilize the cardholder-initiated card lock/unlock feature through the Mobile App or cardholder portal. This solution helps EBT cardholders prevent benefit loss and improve cardholder control of their EBT account. This went live April 30th

- **EBT Card Forced PIN Reset**: Conduent forces the EBT card PIN be changed when an EBT card becomes compromised, and the cardholder will have to select a new PIN.
- **Fraud Restitution Benefits:** Add one additional SNAP benefit type to the EBT Administrative Terminal that will provide for the replacement of SNAP benefits deemed lost to fraud related to card cloning, skimming, and other similar fraudulent means, as mandated in the Consolidated Appropriations Act of 2023. This technology gives us the ability to distinguish replacement benefits on the EBT Administrative Terminal.
- **EBT EMV (Chip) Card Issuance Solution**: Update current "magstripe-only" card technology to EMV chip EBT cards. EMV chip cards offer greater security and will bring Alabama's EBT cards into alignment with current commercial payment standards. The EMV chip technology has been recommended nationwide by federal law enforcement.

Conduent Change Order FNS Waiver

- This will send out all EBT cards locked for Out of State Purchases and Online purchases. Client will have option to turn them back permanently or leave it active for increments of 30, 60 or 90 minutes.
  - This will require a Waiver approval and adding money to the EBT contract to cover this cost.

Questions?

Brandon Hardin, Director

State of Alabama Department of Human Resources

Food Assistance Division

(334) 242-1747

Brandon.Hardin@dhr.alabama.gov

ALABAMA DEPARTMENT OF HUMAN RESOURCES