

Electronic

Benefit

Transfer (EBT)

How to Use Your EBT Card to Get:

- Supplemental Nutrition Assistance Program (SNAP) Benefits
- Transitional Aid to Families with Dependent Children (TAFDC) and Emergency Aid to the Elderly, Disabled, and Children (EAEDC) (also known as cash benefits)



Call **1-800-997-2555** right away if your card is lost or stolen.

Welcome to EBT!

Your SNAP benefits and/or cash benefits are kept in special accounts for you until you want to use them. This brochure tells you how to use EBT.

Who Can Use Your SNAP Benefits

Massachusetts has changed the way some EBT cards look. Some cards now include a photo.

- SNAP clients cannot be treated differently from other shoppers. Store clerks should not check the photo on the EBT card unless the store reviews a photo on all customers who use credit or debit cards.
- Household members (or caregivers) other than the person pictured can use the card - even if their name or photo is not on the card - as long as they have the card and a valid PIN number.
- People who are:
 - age 18 and under;
 - age 60 or over;
 - blind;
 - disabled;
 - homeless households;
 - victims of domestic violence; and
 - clients who do not wish to have their photo taken due to sincerely held religious beliefs,are not required to have their photo on their EBT card. You can ask DTA for a non-photo EBT card at any time if you meet one of these criteria.

What You Can't Buy with Cash Benefits on Your EBT Card

It is illegal for you to use cash benefits to pay for the following purchases or services with your Electronic Benefit Transfer (EBT) card:

- Alcoholic beverages
- Court-ordered fees, fines, bail or bail bonds
- Firearms and ammunition
- Gambling
- Lottery tickets
- Jewelry
- Adult-oriented entertainment material

- or performances
- Tattoos or body piercings
- Tobacco products
- Televisions, stereos, video games or consoles at rent-to-own stores or
- Vacation services

Penalties for knowingly violating this law include:

First Offense

The first time you use your EBT card to buy any of these items or services with your cash benefits, you must pay DTA back the amount of the items or services.

Second Offense

The second time you use your EBT card to buy any of these items or services with your cash benefits, you must pay DTA back the amount of the items or services AND you will lose your cash assistance for two months.

Third Offense

The third time you use your EBT card to buy any of these items or services with your cash benefits, you must pay DTA back the amount of the items or services AND you will lose cash assistance permanently.

Where You Can't Shop with Your Cash Benefits on Your EBT Card

The law also makes it illegal for these stores to accept cash benefits on a DTA EBT card:

- Adult bookstores, or adult paraphernalia stores, or adult entertainment establishments
- Ammunition or firearms dealers
- Casinos, gambling casinos or gaming establishments
- Cruise ships
- Jewelry stores
- Liquor stores
- Manicure shops or aesthetic shops or
- Tattoo parlors
- Cash transmittal agencies to foreign countries

To report a prohibited purchase or sale, call 1-800-372-8399.

Important Information about Replacing Your EBT Card

If you get 4 or more replacement EBT cards within 12 months you must talk with your case manager before getting a new card. Based on this discussion, DTA may investigate to ensure that no fraudulent activities have occurred.

Selling your Card or your Benefits is illegal and can result in disqualifying you from benefits.

EBT Card Replacement Fee

DTA charges a \$5 fee to replace an EBT card. The \$5 fee will be taken from your benefits when you ask for a replacement card. If you have no benefits available, DTA will take the fee from you later.

A \$5 fee will not be charged if:

- this is your first Photo EBT card;
- your card was defective;
- your card was lost in the mail;
- DTA is replacing an emergency EBT card;
- your case was closed for 30 days or more;
- DTA has agreed to issue you a replacement card to accommodate your disability or domestic violence situation;
- you changed your name; or
- you changed your Social Security Number.

How to Buy Food with Your SNAP Benefits:

1. Before you shop, check your last receipt to find out how much money is in your SNAP account, or call **1-800-997-2555** for your balance.
2. Look for the Quest® mark on the door or window of the store.
3. Swipe your card at the check-out counter.
4. Enter your secret PIN on the number pad, then press Enter.
5. Tell the clerk how much money to enter or enter the amount yourself. Remember, you can only buy eligible food items with your SNAP benefits.

6. Always check your receipt to make sure that the amount on the receipt is the same as the amount of your purchase.

How to Access Your Cash Benefits at the Store

- Get your balance by looking at your last receipt or call **1-800-997-2555**.
- Look for the Quest® mark on the door or window of the store.
- Swipe your card at the check-out counter.
- Enter your secret PIN on the number pad, then press Enter.
- Tell the clerk how much money to enter or enter the amount yourself.
- Check to make sure the amount on the receipt is the same as the cash benefits you used for your purchase.

How to Use Your Cash Benefits at an ATM Machine

1. Always follow directions on the ATM screen.
2. Enter your secret **PIN**.
3. Press **Withdrawal**.
4. Press **Checking**.
5. Enter the dollar amount you want.
6. Take your cash from the machine.
7. Wait for your card and receipt.
 - Do NOT count your money at the machine.
 - Check the receipt to make sure it is the same as the amount you received.
 - Keep the receipt so you will know how much you have left in your account.

Remember:

Your account will be charged **75 cents** for each ATM withdrawal over three withdrawals in a calendar month. You may be subject to additional ATM fees by the bank or processor. You can avoid these fees by making your withdrawals at certain banks and ATM locations where surcharges are not assessed.

There is no fee for point of sale transactions.

Safety First

- When you go to an ATM, have your card ready so you can process your transaction quickly.
- Choose a well-lit ATM in a place where you feel safe.
- Never let anyone see you enter your secret PIN.
- Put your cash, card and receipt away quickly.

How to Take Care of Your EBT Card

- Keep your card in a safe place when you are not using it.
- Never write your secret PIN on your card.
- Do not damage or bend your card.
- Do not write on or scratch the black stripe on the back of your card.
- Do not put your card near magnets, TVs, stereos, DVD players, or even the magnetic clasp on a purse.

Where to Use Your Card

You can use your card to get your benefits where you see this mark:



(For SNAP and Cash Benefits)



(For Cash Benefits Only)

Benefit Availability

- You will receive your benefits on the same day every month.
- Based on the last number of your SSN, you will receive your benefit(s) on the following dates:

SSN ending in	Cash/SNAP Benefits	Cash
0	1	16
1	2	17
2	4	19
3	5	20
4	7	22
5	8	23
6	10	25
7	11	26
8	13	28
9	14	29

- If you are currently receiving your cash benefits by Direct Deposit, you may continue to do so.
- You will be required to use your EBT card only to access your SNAP benefits account.
- If you receive your account balance(s) and the amount is higher or lower than you expected, you may call **1-800-997-2555**. By calling this number you can obtain the last ten (10) transactions on your account.
- You will lose any SNAP benefits that you do not use within one year.
- You will lose any cash benefits that you do not use within 90 days. Call your case manager if you have any questions about this rule.

What to Do If the EBT System Is Not Working or the Store Has No Card Reader

If the EBT system is down or the store does not have a card reader, you can still purchase food with your SNAP benefits. The clerk may **fill out a manual voucher** for your food purchases only.

This voucher will list:

- your card number; and
- the amount of your purchase.

After the clerk fills in the voucher, the clerk will call to see if you have enough SNAP benefits to buy the food. Before you sign the voucher, make sure the amount on it is correct. You will be given a copy of the voucher. Keep this voucher so you can remember to subtract this amount from your SNAP account balance. It may take a few days for the amount to be subtracted from your SNAP account.

Safe Use of Your PIN

(Personal Identification Number)

- Your secret PIN is your electronic signature. It is the key that unlocks your benefit accounts.
- You can select a PIN by calling 1-800-997-2555. You can also get a PIN through one of the two methods:
 - You can select a PIN by visiting your local DTA office.
 - You can receive a system-assigned PIN through the mail by contacting your local DTA office.
- To use your EBT card, you must enter your four-number secret PIN into the machine.
- Always keep your PIN a secret.
- Never write your secret PIN on your card.
- Never let anyone see you enter your secret PIN at a machine, even a store clerk.

- Never give anyone your card or secret PIN. If a person has your card and knows your secret PIN, they can use **ALL** of your benefits.
- If someone else uses your card to access benefits, those **BENEFITS WILL NOT BE REPLACED.**

EBT Transaction Errors

Occasionally an EBT system error occurs during a cash or SNAP transaction resulting in a mistake being made in the account balance. Some examples of EBT system transactions errors: if you made a SNAP purchase and the SNAP account was incorrectly charged twice for the same purchase; or if an ATM only gave you \$20 when you requested \$40 but your cash account was still charged the \$40. If you think a system error has reduced your account incorrectly, you may file a claim for an account adjustment by calling **Customer Service 1-800-997-2555**. You have 90 days from the date of the suspected transaction error to file your claim.

- SNAP account claims are usually resolved within 15 days after reported to Customer Service.
- Cash account claims may take up to 30 days to resolve after reported to Customer Service.
- If the claim is approved and the amount of the claim is \$10 or more, you will receive a letter from DTA.
- If the claim is denied, you will receive a letter from DTA explaining why it was denied.

Words to Know

EBT (Electronic Benefit Transfer):

The way you will get your SNAP benefits and/or cash benefits.

POS Machine (Point of Sale Machine):

This machine reads your EBT card so you can buy food with your SNAP benefits and food and other items with your cash benefits. This can also be called a **card reader** machine.

Cash Machine or ATM (Automated Teller Machine):

A machine found at banks and stores where you get your cash benefits.

PIN (Personal Identification Number):

This four-number code must be used with your EBT card. It is very important to keep this code a secret.

Fees

A surcharge is a service fee that you may be charged for making cash transactions with your EBT card at certain locations. **Before you use your card, look for a notice** telling you about possible surcharges on the ATM screen, or near the POS machine. There are many surcharge-free locations to access your cash benefits. By using surcharge-free locations you will maximize your cash benefits. Surcharges are **in addition** to the 75 cent fee charged for each ATM withdrawal over three in a calendar month.

When to Call Customer Service 1-800-997-2555-This is a free call.

Customer Service is open **24 hours a day, 7 days a week** to answer any questions you may have about getting your benefits. The customer service number is first answered by a computer. You will be asked questions to help direct your call.

Call to find out:

- Your cash benefits account balance.
- Your SNAP benefit account balance.
- Where you can use your card.

Call if:

- You have questions or problems using your EBT card or secret PIN.
- Your card is lost or stolen. **You must report this immediately.**
- Your card does not work.
- You want to select a PIN or change your PIN.
- You suspect that a transaction error occurred and you would like to file a claim.

EBT Card Tips

- Protect your EBT Card.
- Keep your card in a safe place.
- Save your receipts to check your balances or call **1-800-997-2555** before you go shopping to get your account balances.
- Call **1-800-997-2555 right away** if your card is lost or stolen.
- Contact your local DTA office for a replacement card. **Whenever a replacement card is created for you, your previous EBT card is no longer valid.**
- Call **1-800-997-2555** or contact your local DTA office for a new PIN number.
- If you move, contact your DTA case manager **immediately.**

Misuse of Your EBT Card

- Misuse or abuse of your card may result in investigation by State and/or Federal authorities.
- Documented violations will result in sanctions including:
 - Disqualification from assistance programs;
 - Recovery of any improperly accessed benefits through recoupment/restitution; and/or
 - Referral for criminal prosecution.
- *It is a crime to defraud the system or to sell your card and PIN or benefits to others.*
- Repeated loss and replacement of your card may result in a special investigation of your case. To report misuse, call **1-800-372-8399.**

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Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.), should contact the Agency (State or local) where they applied for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, (AD-3027) found online at: http://www.ascr.usda.gov/complaint_filing_cust.html, and at any USDA office, or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for
Civil Rights | 400 Independence Avenue,
SW Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov.

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