



# Electronic Benefit Transfer (EBT)



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Submit your completed form or letter to USDA by:  
(1) mail: U.S. Department of Agriculture  
Office of the Assistant Secretary for Civil Rights  
1400 Independence Avenue, SW  
Washington, D.C. 20250-9410;

(2) fax: (202) 690-7442; or  
(3) email: [program.intake@usda.gov](mailto:program.intake@usda.gov).

This institution is an equal opportunity provider

## 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.
- The last ten transactions on your card.
- Where you can use your card.

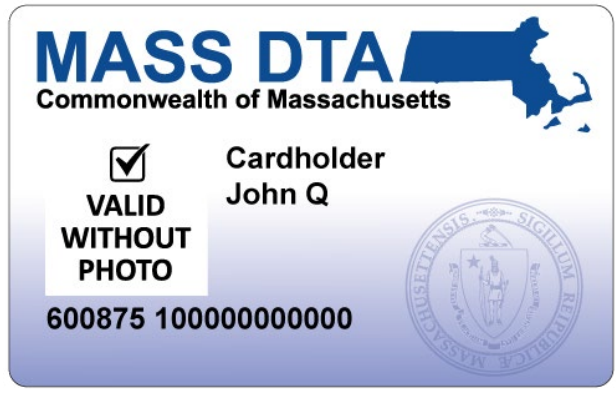
### Call if:

- You have questions or problems using your EBT card or secret PIN.
- Your card is lost or stolen. **You must report this immediately.**
- If you report your card lost, stolen or damaged and you are eligible for a replacement card, one will be mailed to you.
- Your card does not work.
- You want to select a PIN or change your PIN.
- You want to request a printed 2-month statement of your account history.
- You suspect that a transaction error occurred and you want to file a claim.

## 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**.

- 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**.
- If you enter the wrong PIN, the machine will deny your transaction. After 4 wrong attempts, your card will not work until the next day.
- Never write your PIN on anything you carry with you because if it is lost or stolen, others may have access to your account.



## EBT Card Tips

- Keep your card in a safe place when you are not using it.
- 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.
- Contact your local DTA office for a replacement card. **When you report your card lost, stolen or damaged or request a new PIN, a hold will be placed on your account until a replacement card or PIN is issued to you.**
- Save your receipts to check your balances.
- If you move, contact a case manager immediately.

## Important Information About Replacing Your EBT Card

If you get 4 or more replacement EBT cards within 12 months you will receive notice that you must talk with a case manager or investigator 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.

## Safe Use of Your PIN (Personal Identification Number)

- Your secret PIN is your electronic signature. It is a four number code that unlocks your benefit account.
- You can select a PIN by calling **1-800-997-2555**. You can also get a PIN through one of two methods:
  - Select a PIN by visiting your local DTA office.
  - Get a system-assigned PIN through the mail by contacting your local DTA office.
- 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.

## Benefit Availability

- You will receive your benefits on the same day every month.
- Based on the last number of your social security number (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 getting cash benefits by Direct Deposit, you will continue to do so. However you will be required to use your EBT card to access your SNAP benefits.
- If you receive your account balance(s) and the amount is higher or lower than expected, call **1-800-997-2555** to get up to the last ten transactions on your account.
- You will lose SNAP benefits if you do not use your account for 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.
- You may be able to get replacement benefits if food purchased with your SNAP benefits are destroyed in a household misfortune like a power outage or fire. Contact DTA for more information.
- If you owe DTA for SNAP or cash benefits that you were overpaid, you can request to have additional benefits deducted from your EBT account. Contact your local DTA office for information.

## Welcome to EBT!

Your SNAP benefits and/or cash benefits are kept in special accounts, called EBT accounts, until you use them. EBT is the way you get your SNAP and/or cash benefits. This brochure tells you how to use your EBT account and EBT card.



## Who Can Use Your SNAP Benefits

- Any household member (or caregiver) - even if their name or photo is not on the card - as long as they have the card and a valid PIN number.
- Household members without photos on their EBT card, including those 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.
- These individuals are not required to have a 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.
- 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.

## 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, log on to DTA Connect, DTA's mobile application at [www.mass.gov/DTAConnect](http://www.mass.gov/DTAConnect) or by calling **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. You can only buy eligible food items with your SNAP benefits.
6. For a list of eligible food items, use the link: <https://www.fns.usda.gov/snap/eligible-food-items>.
7. Always check your receipt to make sure that the amount on the receipt is the same as the amount of your purchase.

### Notes:

- There is no minimum dollar amount per transaction and no limit on the number of transactions that you can make if there are enough funds in your account.
- You cannot use your SNAP benefits to pay for past or future purchases, except for future purchases through the Community Supported Agriculture (CSA) program.
- There are no transaction fees for SNAP households using EBT to access their benefits.

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

If the EBT system is down or the store does not have a point of sale device, also known as a card reader machine, you can still buy food with 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 to keep.

Remember that it may take a few days before the amount is subtracted from your SNAP account.

## How to Use Your Cash Benefits at the Store

1. Get your balance by looking at your last receipt, logging on to DTA Connect, DTA's mobile application at [www.mass.gov/DTAConnect](http://www.mass.gov/DTAConnect) or by calling **1-800-997-2555**.
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.
6. Check to make sure the amount on the receipt is the same as the cash benefits you used for your purchase.

## How to Access Your Cash Benefits at an Automated Teller Machine (ATM)

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.
  - 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.
7. Wait for your card and receipt.

## Fees

- Your account will be charged 75 cents for each ATM withdrawal over three withdrawals in a calendar month. You may be subject to additional surcharges by the bank or processor.
- 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. Surcharges are in addition to the 75 cent fee charged for each ATM withdrawal over three in a calendar month.

- There are many surcharge-free locations to access your cash benefits. By using surcharge-free locations you will maximize your cash benefits.
- There is no fee for point of sale transactions.
- Or, if you have a bank account, ask your caseworker to have your cash benefits directly deposited into your account.

## 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.

## 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 EBT card:



Alcoholic Beverages, Tobacco Products or Recreational Marijuana



Court-Ordered Fees, Fines, Bail or Bail Bonds



Adult-oriented entertainment material or Performances



Firearms and Ammunition



Gambling/Lottery



Tattoos or Body Piercings



Jewelry



Televisions, stereos, video games or consoles at rent-to-own stores



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 firearm dealers
- Casinos, gambling casinos or gaming establishments
- Cruise ships
- Jewelry stores
- Liquor stores or recreational marijuana stores
- Manicure shops or aesthetic shops
- Tattoo parlors
- Cash transmittal agencies to foreign countries

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

## Where to Use Your Card

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



(For SNAP and Cash Benefits)

Look for the Quest mark on the door or window of your store.



(For Cash Benefits Only)

## 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 are:

- 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, you will receive a letter from DTA.
- If the claim is denied, you will receive a letter from DTA explaining why it was denied.
- If you disagree with a claim's denial, you have the right to appeal and request a fair hearing. To appeal, fill out and submit the form you receive with the letter from DTA.
- Your account may also be adjusted to fix an error. If an adjustment is needed, you will be mailed a notice that explains the reason and your rights.