

Electronic Benefit Transfer (EBT)

How to Use Your Benefit Card to Get Supplemental Nutrition Assistance Program (SNAP) and/or Cash Benefits

YOUR BENEFIT CARD

- Keep your card in your card sleeve and in a safe place when you are not using it.
- Sign the back of your card.
- Do not write on or scratch the black stripe on the back of your card.
- Do not put your card near magnets.
- If your card is damaged or bent, it will need to be replaced.
- If your card is lost, stolen or damaged, you must first call EBT Customer Service at **1-888-328-6399**.
- The Quest® mark is displayed on the back of your card.

YOUR PIN—KEEP YOUR PIN A SECRET

NEW INFORMATION FOR PERSONAL IDENTIFICATION NUMBERS (PINs)

Mailed PIN numbers will only be made available to EBT card holders that do not have valid social security numbers or if your case worker has determined that a mailed PIN number is required. If you do not receive a mailed PIN, you can select a PIN over the phone by calling the following toll free number: 1-888-328-6399. Please be prepared to provide the security information required to complete this process.

PIN stands for Personal Identification Number.

- Your PIN is your electronic signature. It contains four (4) numbers.
- Your benefit card will not work without your PIN.
- If you forget your PIN or want to change your PIN at any time, call **1-888-328-6399**. You will be asked to provide certain information for security purposes. You may also change your PIN at most Social Services Offices, Job Centers and SNAP Centers.
- If you enter your PIN incorrectly four times in a row, your account will be locked out until the next day even if you select a new PIN.
- Never write your PIN on your card or on the card sleeve.
- Never let anyone, even a store cashier, see you enter your PIN at a machine.
- Never give your PIN to anyone. If a person has your card or card number and knows your PIN, all of your benefits can be used.
- If someone else uses your card or card number and PIN, your BENEFITS WILL NOT BE REPLACED.
- If you need a family member to have access to your EBT benefits, contact your local agency about naming an Authorized Representative on your case. A separate EBT card will be provided for you to share with the Authorized Representative you have selected.

HOW TO USE YOUR CARD AT THE STORE

- Before you shop, check your last receipt to find out how much money is in your account, or call toll free at **1-888-328-6399** or on the Internet at www.connectebt.com.
- Most food stores accept the EBT Card. If you do not see the Quest® logo your card may still be accepted. Check with the store before shopping.
 1. At check-out, your card is swiped through the machine by you or the store cashier.
 2. Follow the directions on the machine to enter your PIN. Only you should enter your PIN.
 3. The cashier or the machine will provide you with the purchase amount. You may also enter the amount yourself.
 4. Always check your receipt to make sure that the amount on the EBT purchase is the same as the grocery receipt.
 5. If you are required to “key” enter your card that fails to “swipe” for a transaction because the card is damaged, you must contact EBT Customer Service (**1-888-328-6399**) and report the card as damaged. A mailed replacement card may also be requested during the call or by contacting your local district office.

CHECKING YOUR SNAP and/or CASH ACCOUNT BALANCES

Check your balance **before** you shop or withdraw cash!

You can do **FREE** balance inquiries:

- By calling the EBT Helpline toll free number at 1-888-328-6399 or check the internet at www.connectebt.com.
- At food stores to check your food account.
- At ATMs to check your cash account where EBT cards are accepted.

SNAP PURCHASE

- Use your SNAP benefit account to purchase food. You cannot get cash back from your SNAP account.
- Remember, you can only buy allowable food items with your SNAP benefits.
- All SNAP benefit transactions are free. There is no limit to the number of times you can use your card for SNAP benefit transactions.

CASH PURCHASE

- Any item may be purchased using your cash benefit account where EBT cards are accepted.
- Please be advised that certain types of businesses are not allowed to let you use your EBT cash benefit to purchase items or to withdraw cash on their premises. This restriction applies whether the business is located in New York, in another state, or on Tribal lands.

Businesses are not allowed to let you use your EBT card, nor should you use your EBT card, at:

- Liquor stores
- Wine stores
- Beer/beverage centers
- Race tracks
- Casinos
- Video lottery facilities
- Off-track betting facilities
- Commercial bingo facilities; and
- Places that provide adult oriented entertainment in which performers take off their clothes or perform without clothes

CASH WITHDRAWAL

- Some stores will allow you to receive cash back above the cost of your purchase.
- Some stores will allow cash withdrawal without a purchase.
- You must follow the store's policy regarding the allowable amount for cash back or withdrawals.
- If you use your SNAP account and cash account for your purchases, you will be required to swipe your card and enter your PIN to debit each account.

HOW TO USE YOUR BENEFIT CARD AT AN AUTOMATED TELLER MACHINE (ATM)

- Choose an ATM in a place where you feel safe.
- Always follow directions on the ATM.
- Put your card in the machine.
 - Never let anyone see you enter your PIN.
 - Enter your PIN.
 - Press Withdrawal.
 - Press Checking.
 - Enter the dollar amount you want.
 - Take your cash, card, and receipt so you will know how much you have left in your account.
 - Check the receipt to make sure the amount of cash you received is printed on the receipt.

- You will have two (2) free ATM withdrawals each month at ATMs which do not surcharge.
- After the first two, you will be charged a \$.45 fee for each ATM withdrawal. The fee will only be charged when using a surcharge free ATM.
- This fee will be automatically taken out of your cash benefit account. You will not receive any notification that this fee is being charged.

WARNING: SOME ATM LOCATIONS CHARGE \$1.00 OR MORE FOR CASH WITHDRAWALS. LOOK FOR A MESSAGE ON THE ATM TO TELL YOU ABOUT THE SURCHARGE BEFORE YOU WITHDRAW ANY CASH. YOU MAY CANCEL THE TRANSACTION TO AVOID PAYING A SURCHARGE FEE.

IDENTITY THEFT – PROTECT YOUR EBT BENEFITS

If someone calls you, don't give them personal information such as your social security number, EBT card number, or EBT PIN. Even if the caller claims to be a local agency worker, a State, a Federal or an EBT official, **do not** give them your personal information.

If you suspect or know:

- That your card or card number has been lost or stolen;
- That someone not authorized by you has gained access to your card or card number and PIN; or
- That someone has gained information about your identity that may result in your benefits being stolen.

Then follow these three (3) steps:

1. You **must** immediately contact EBT Customer Service (1-888-328-6399) or on the Internet at www.connectebt.com to report your EBT card lost or stolen. Only by first contacting EBT Customer Service to deactivate your EBT card can you protect yourself against potential benefit theft. EBT Customer Service will deactivate your card so that no one else can use it. You can also request a new replacement card to be mailed to you at this time.
2. Contact your local agency worker to report the problem and to request what is called EBT ARU PIN Restriction. You, as the cardholder, will need to sign a permission form at your local agency or assistance center in order for this procedure to be used. This is a procedure that your local agency can use to make it impossible to change your PIN over the phone through the EBT Customer Service helpline or through the Internet Cardholder Account website. Once this procedure is done, any PIN changes would have to be done by you, with your card in hand, at the local agency or assistance center. This restriction can also be removed upon your request by your agency worker.
3. If you did not request a replacement card when you called EBT Customer Service to report your card lost, stolen or damaged, contact your worker and request that a new card be issued to you. It is recommended that you select a new PIN for your new card at the agency or assistance center.

CARDHOLDER ACCOUNT WEBSITE

You can now get information about your account(s) on the Internet by going to www.connectebt.com. The website also allows you to create your own account ID and password after you have logged in for the first time. You should use your most recent active card number, the PIN to your card and your Zip Code to create your account. Authorized representatives can also use this website to access account information by using their own EBT card, the PIN for their card and the Zip Code belonging to the client. Once you sign in with your card number, the PIN and the Zip Code, you will be able to do the following:

- Get your account summary (account balances).
- Get your account(s) activity (transaction) details.
- Get an online account statement.
- Change your PIN (unless you have a PIN restriction in place).
- Communicate directly with EBT Customer Service; and
- Report your card damaged, lost or stolen.

EXPUNGED BENEFITS

An expunged benefit is a benefit that is **removed** from a cash or SNAP account. In the cash benefit program, if you do not use your account for a period of 90 consecutive days, any cash benefit remaining in the account that is at least 90 days old will be expunged (removed) from the account. You may ask your worker to reissue only the expunged cash benefit for which you are eligible. In the SNAP benefit program, if you do not use your SNAP account for a period of 365 consecutive days, any SNAP benefit remaining in the account that is at least 365 days old will be expunged (removed) from the account. The expunged SNAP benefit cannot be reissued.

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 transaction 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** (not clerical or human) error has reduced your account incorrectly, you may file a claim for an account adjustment by contacting EBT Customer Service. 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.
- Cash account claims may take up to 30 days to resolve.

- EBT Customer Service will provide you with a claim number that you can use to check the status of your claim.

While you are waiting for your claim to be resolved, your local agency or assistance center cannot replace the amount you are disputing. If you have an emergency or immediate need, you may contact your local agency or assistance center regarding that need.

WHEN TO CONTACT CUSTOMER SERVICE

Call Toll Free **1-888-328-6399**
or
On the Internet **www.connectebt.com**
24 hours/7 days a week

Your call will be answered by an automated system. You will be guided through menu options to help direct your call. *Call if:*

- You need your SNAP or cash account balance.
- You have questions or problems with your SNAP or cash account information.
- Your card is lost, stolen or damaged.
- You suspect that a transaction error occurred and you would like to file a claim.
- You need information about using your benefit card or PIN.

People with disabilities may use the following numbers for assistance:

TTY Users: 1-800-662-1220
Non TTY Users: 1-800-421-1220
VCO Users: 1-877-826-6977

IT'S THE LAW

Misuse or abuse of your card will result in an investigation by State and/or Federal authorities. Documented violations will result in sanctions including:

- Disqualification from program
- Recovery through recoupment/restitution
- Referral for criminal prosecution

It is a crime to defraud the system or to misuse your card.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, sex, religious creed, disability, age, political beliefs, or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by USDA.

Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotope, 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 1-(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 1-(866) 632-9992. Submit your completed form or letter to USDA by:

mail:	U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, DC 20250-9410	fax:	1-(202) 690-7442
		email:	program.intake@usda.gov

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