

# Maryland EBT

## INDEPENDENCE Card

A Safe & Easy way to get your benefits!



### Customer Service Call Center 1-800-997-2222

24 hours a day, 7 days a week

TTY (Hearing/Speech Impaired): 1-800-735-2258

### ConnectEBT.com

Vui lòng xem bản tiếng Việt và tiếng Nga ở mặt sau.

Пожалуйста, просмотрите на обратной стороне инструкцию на вьетнамском и русском языках.



## Welcome to the Maryland EBT Program!

You are on your way to enjoying a safe and easy way to get your Food Supplement Program (FSP) benefits, also known as the Supplemental Nutrition Assistance Program (SNAP), and/or your Cash benefits. You will receive your benefits through a process called Electronic Benefits Transfer (EBT) using your Maryland Independence Card.

### The Maryland EBT Independence Card

Your Maryland EBT Independence Card is a debit card. This means you cannot use more benefits than you are eligible to receive. Your benefits are automatically deposited into your EBT account each month you are eligible to receive FSP and/or Cash benefits. You can access your FSP and/or Cash benefits using your Maryland EBT Independence card and your 4-digit PIN.

Remember to use the same card every month. **DO NOT throw your card away.**

Before using your Maryland EBT Independence Card, please read this brochure closely. This information is designed to help answer any questions you may have about the Maryland EBT Program.

### PIN – Personal Identification Number

- Your PIN is your electronic signature that unlocks your benefit account(s).
- You must have a 4-digit PIN to use your Maryland EBT Independence Card.
- To select a PIN, call Customer Service at **1-800-997-2222**. You will need your:
  - Card Number
  - Social Security Number
  - Birth date
- If you forget your PIN, call Customer Service at **1-800-997-2222** or go to the EBT Customer Portal at **ConnectEBT.com**, to select a new PIN.
- To use your card, you must enter your PIN into the store POS machine or ATM.
- If you enter the wrong PIN at the store or ATM machine, the machine will deny your transaction. After 4 wrong PIN attempts, your card will not work until the next day or you can call Customer Service or go to **ConnectEBT.com** to select a new PIN.

### How to Protect Your Card and PIN

- Never tell anyone your PIN.
- Always use a PIN that is easy for you to remember and does not include numbers from your address or phone number. If your card is lost or stolen, these numbers would be easy for someone to figure out.
- Never let anyone see you enter your PIN at the POS or ATM machine, even a store cashier.
- Keep your card away from electronic equipment (like TVs, microwaves and cell phones), and magnets.
- If you cannot find your card or you think someone knows your PIN, call Customer Service at **1-800-997-2222** or go to **ConnectEBT.com**, to order a replacement card or select a new PIN.

**REMEMBER: If someone else uses your card and PIN, your benefits will not be replaced.**

### Getting Your Benefits

Each month that you are eligible for benefits, your benefits will be automatically deposited in your EBT account. **Benefits are deposited on the same day each month.** The date you receive your benefits depends on your last name. You will need to check with your Local Department of Social Services (LDSS), call Customer Service or go to **ConnectEBT.com** to find out which day you receive your benefits.

If the day you receive your benefits happens to be on a weekend or holiday, your benefits are still available on that day.

If your case closes and you still have benefits left in your account, you can use those benefits until they are gone.

If you do not use your Maryland EBT Independence Card for 180 days, your benefits will no longer be available in your EBT account. You must contact your LDSS to see if you are eligible to have these benefits re-issued.

If you would like your cash benefits deposited directly into your personal bank account, contact your Local EBT Office and request **DIRECT DEPOSIT**.



### Where to Use Your Card

- You can use your card at any grocery store in the United States that displays the QUEST logo. If you don't see the QUEST logo, go to the Customer Service Desk and ask if the store accepts the Maryland EBT Independence Card.

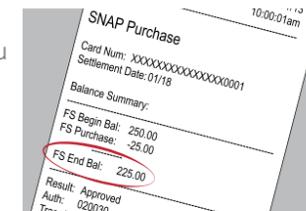


- You can use your card at the grocery store to purchase eligible food items with your FSP benefits.
- You can also use your card at the grocery store to spend your cash benefits for items that cannot be purchased with your FSP benefits.
- At some stores, you can use your card to withdraw your cash benefits.
- You can use any ATM that displays the Quest logo to withdraw your cash benefits.

**REMEMBER: If you have a question about or disagree with a purchase or withdrawal transaction at a store or ATM, call Customer Service at 1-800-997-2222.**

### How to Use Your Card at the Store

- Know your account balance before you shop. Check your last receipt, call Customer Service or go to **ConnectEBT.com**.
- At the checkout lane, tell the cashier that you are using your card and which account you want to use – FSP or Cash.
- When it is time to pay, swipe your card through the POS machine and select EBT from the POS screen.
- Enter your PIN on the machines PIN pad.
- The machine will print a receipt with the store name and location, transaction type, transaction amount and remaining account balance.
- Remember to take your card and receipt with you when you leave.
- Save your receipt so you know your balance next time you go shopping.



### How to Use Your Card at an ATM

- Follow the ATM instructions for swiping or inserting your card.
- Enter your PIN. **Do Not let anyone see you enter your PIN.**
- If the ATM charges a surcharge and you do not want to pay it, cancel the transaction and try another ATM.
- Choose **Cash Withdrawal** or **Balance Inquiry**.
- Select **Checking**.
- Enter the dollar amount.
- Take the cash from the machine.
- Keep the receipt and don't forget your card.

**REMEMBER: You will have three (3) free cash withdrawals each month. Each additional cash withdrawal will cost you 85 cents. This fee will be taken out of your cash account. This fee is in addition to the bank surcharge.**

### Debit Adjustment

If you receive a notice about a Debit Adjustment on your account and you do not agree, contact your LDSS office within 10 days.

### How to Get a Replacement Card

To report your card lost or stolen and request a replacement card call Customer Service at **1-800-997-2222** or go to **ConnectEBT.com**. You will need to provide your name, date of birth, last four (4) of your social security number, and address to have a new card mailed to you. Once you receive your card, follow the directions on the card mailer to activate and PIN your new card. If you find your card after you have ordered a new card, that card will not work.

If you are an authorized representative, Customer Service will confirm your name and address and ask for the primary cardholders birth date and last (4) digits of their social security number.

**You will receive one replacement card at no charge every twelve (12) months. Each additional replacement card will cost \$2.00. If you have no benefits available, the \$2.00 fee will be taken at a later date when benefits are available.**

### Misuse of the Maryland EBT Independence Card

It is a crime to defraud the system or to sell your card and PIN to others!

- Repeated loss and replacement of your card may result in a special investigation by State and/or Federal authorities.
- FSP benefits cannot be sold for cash or exchanged for non-food items.
- You cannot purchase any eligible food items on credit. This means you cannot obtain FSP eligible items from an authorized retailer or meal service and then pay with your card at a later date.
- Cash benefits cannot be used at the following locations:
  - Casinos and gaming establishments
  - Adult entertainment
  - Liquor stores that sell primarily alcoholic beverages
- If a violation is determined, you will be sanctioned and:
  - you will have to pay back any benefits that were obtained or used illegally,
  - you will be disqualified from the program, and
  - you will be referred for criminal prosecution.

“Buying, selling, or otherwise misusing SNAP benefits is a Federal crime. To report suspected abuse, visit [www.usda.gov/oig/hotline.htm](http://www.usda.gov/oig/hotline.htm) or call 1-800-424-9121.” You can also call the DHS Constituent Services at 1-800-332-6347.

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**“DON'T LEAVE MONEY LYING ON THE TABLE! ASK YOUR EMPLOYER ABOUT APPLYING FOR EARNED INCOME TAX CREDIT (EITC) TODAY!”**



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