Electronic Benefits Transfer

How To Use Your EBT Card

To Get Your Supplemental Nutrition Assistance Program (SNAP) benefits, Cash Benefits and Medical Assistance

Please keep this handbook in a safe place
Welcome to EBT!

EBT stands for Electronic Benefits Transfer. It is the way you will receive your SNAP, and/or cash assistance benefits. Your benefits will be put into a food or cash “electronic” account set up just for you. Your benefits will be deposited into your EBT account on the regular payment date. Remember, EBT will not change your benefit amount. EBT cardholders also use the EBT card for Medical Assistance benefits. Other family members will receive a Medical Assistance Access card in the mail. If they already have a medical assistance Access card they will continue to use it.

This recipient handbook tells you how to use your new EBT card.
EBT (Electronic Benefit Transfer)
The way you will access your food, medical and/or cash benefits.

POS Machine (Point of Sale Machine)
A machine that reads your EBT card so you can buy food with your SNAP benefits and other items with your cash benefits.

ATM (Automated Teller Machine) or Cash Machine
A machine found at banks and stores where you can withdraw your cash benefits.

PIN (Personal Identification Number)
A four number code that MUST BE USED with your EBT card. It is very important to keep this code a secret.

Words to Know:

EBT Card
POS found at stores
ATM found at banks and stores
You must use your PIN.
More Words to Know

Surcharge
A surcharge is a service fee that some stores and banks MAY charge you each time you use an ATM to withdraw cash or check your balance. **Before you use your card, look for a warning** telling you about this fee on the ATM screen. You can cancel and go to another location to withdraw your cash, then you do not have to pay this fee.

Transaction
A transaction is:
- Getting cash at an ATM
- Getting cash at a POS machine
- Buying food with SNAP benefits
- Buying anything with cash benefits
- Checking your balance

Transaction Fee
A transaction fee is money you will be charged after the fourth time you withdraw cash or check your balance at an ATM in any one month. This fee is not charged at POS machines.

Balance Inquiry
Balance inquiry is finding out how much you have left to spend from your cash and/or SNAP account.

The best way to know your balance is to keep your last receipt.

If you lose your last receipt and need to know your balance, call the recipient hotline 24 hours a day/7 days a week 1-888-EBT-PENN (1-888-328-7366).
Your PIN

PIN stands for Personal Identification Number.

• Your secret PIN is your electronic signature. It is the key that unlocks your benefit accounts.
• To use your EBT card, you must enter your four digit numeric PIN into the ATM or POS.
• When you use your PENNSYLVANIA ACCESS Card you have up to three chances to enter the right PIN. After three wrong tries, you will not be able to use your card until the next day. If you forget your PIN, call your County Assistance Office (CAO) to make an appointment to choose a new PIN.

Keep Your PIN Safe

• Keep your PIN a secret.
• Never write your secret PIN on your card.
• Never let anyone see your secret PIN—not even a store clerk! If a person has your card and knows your PIN, they can use all of your benefits.
• If someone else uses your secret PIN and card, your benefits will not be replaced.
• If someone learns your PIN without your okay, call the recipient hotline to protect your benefits.
**QUEST® Mark and PA EBT Logo**

The QUEST® Mark and Pennsylvania EBT logo are marks you will find on store doors, checkout lanes and POS machines that tell you your PENNSYLVANIA ACCESS card can be used at that store or machine. There are special pictures on the marks that tell you what benefits you can use. Look for the QUEST® Mark or Pennsylvania EBT logo before you shop.

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Remember you cannot get cash or buy non-food items with your SNAP account.
Where to Use Your Card

You can use your card anywhere you see the QUEST® Mark or Pennsylvania EBT logo.

You can use your PENNSYLVANIA ACCESS Card at:

**ATMs**
- To access your cash benefits
- To obtain your cash account balance

**POS Machines to:**
- Use your SNAP benefits to buy food
- Use your cash benefits to buy food
- Use your cash benefits to buy non-food items like diapers and clothing
- Pay bills
- Withdraw cash after you buy something
- Withdraw cash from your cash account without buying anything
- Check your balances

You may find ATM and/or POS machines at:
- Banks
- Grocery stores
- Convenience stores
- Gas stations
- Department stores
- Utility companies

Remember you will use your new PENNSYLVANIA ACCESS Card for your medical benefits too.
How To Use Your Card at the Store

1. Know your balance. Check your last receipt or call the hotline.

2. Look for the QUEST® Mark or PA EBT logo on the door or window of the store.

3. At the checkout lane, swipe your card through the opening on the machine. The cashier may do this for you.

4. Use the keypad to enter your secret PIN. DO NOT give the cashier your PIN.

5. The cashier will enter the amount of your purchase. If you are getting cash from your cash account, the cashier can add this amount to your purchase.

6. Check the amount on the screen and approve the amount. Remember, you cannot get cash back from all POS machines.

7. Check your receipt to make sure it is correct. If the receipt is wrong, tell the cashier. Make sure you have your receipt and your card before you leave.

Your EBT account closes and the benefits move off the system if you do not use your EBT card. The cash account closes after 180 days of inactivity. The SNAP account closes after 180 days of inactivity. You must contact your CAO to reopen the account.
How To Use Your EBT Card at a Cash Machine (ATM)

1. Not all ATMs say the same things, but the basic steps are the same. Always follow directions on the ATM.
2. Insert your card.
3. Enter your secret PIN.
5. Press Checking.
6. Enter the whole dollar amount you want. ATMs usually give you cash in amounts of $10 and $20.
7. Take your cash from the machine. Wait until you are in a safe place to count your money.
8. Wait for your card and receipt.
   • 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.
   • Take your card.

You have four free ATM transactions every month. A transaction fee is money you will be charged after the fourth time you get cash or check your balance at an ATM in any one month.
How to Take Care of Your PENNSYLVANIA ACCESS Card

• DO NOT damage or bend your card.
• DO NOT write or scratch the black stripe of your card.
• DO NOT get your card wet.
• DO NOT put your card near magnets, TVs, stereos, VCRs, or computers.
• DO NOT leave your card in the sun, like on the dashboard of a car.
• DO NOT keep your card out in the open — always put your card in a safe place after using it.
• DO NOT throw your card away. It is yours to keep as long as you receive benefits.

If you lose your card or it is stolen, you may have to pay a fee up to $2.50 for the card to be replaced. If this card replacement fee is assessed, it will be taken out of your cash or SNAP benefit account.
The clerk will fill out a manual voucher for SNAP purchases only.

The voucher will list:
- Your card number; and
- The amount of your purchase.

The clerk will call to see if you have enough benefits to buy the food.

Sign the voucher ONLY IF the amount of your purchase is correct.

Keep your copy of the voucher. Subtract the amount from your last receipt to get your new balance.

It may take a few days for the amount to be subtracted from your account.

What to Do If:

The system is not working or the store does not have a POS machine:
When to Call the Recipient Hotline

This is a free call.
The Recipient Hotline is open 24 hours a day, seven days a week to answer any questions you may have about how to get your benefits.

Call to find out:
✓ Where you can use your card
✓ Your SNAP account balance
✓ Your cash account balance

Call if:
✓ You have questions or problems using your EBT card
✓ Your card is lost or stolen – you must report this immediately
✓ Your card does not work

REMEMBER: Both cash and SNAP benefits are posted to EBT accounts between midnight and 6 a.m. each day. After 6 a.m. no additional benefits are added to EBT accounts. If you are expecting a benefit that is not posted to your account as of 6 a.m. call the hotline back the next day.

www.ConnectEBT.com

Call the hotline:
1-888-EBT-PENN
(1-888-328-7366)
24 Hours a Day/7 Days a Week

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