

# Maryland EBT

*A safe & easy  
way to get your  
food stamp &  
cash benefits!*



**Customer Service Call Center**

**☎ 1-800-997-2222**

*24 hours a day, 7 days a week*

**[www.ebt.acs-inc.com](http://www.ebt.acs-inc.com)**

TTY (Relay Service for Hearing/Speech Impaired)

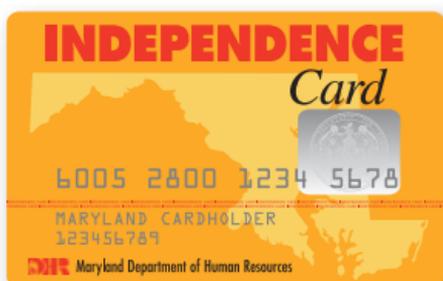
**1-800-925-4434**

Nếu quý vị cần bản tiếng Việt của cuốn sách nhỏ này,  
xin liên lạc với Ban Dịch Vụ Xã Hội  
tại địa phương của quý vị.

Если Вам нужна эта брошюра на русском языке,  
пожалуйста, обратитесь в местный  
Отдел Социального Обеспечения.

## *Welcome to the Maryland EBT program!*

You're on your way to enjoying a safe and easy way to get your food stamp and cash benefits.



### *What is EBT?*

EBT stands for Electronic Benefits Transfer. The EBT program lets you use your Independence Card to spend your benefits that are deposited in your EBT account each month. The Independence Card is similar to a bank card with a secret Personal Identification Number (PIN).

### *How do I use my Independence card at the store?*

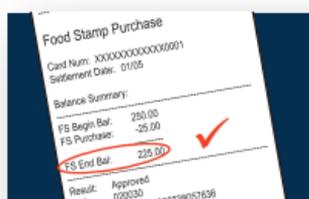
- You can use your card at the grocery store to purchase qualified food items.
- You can also use your card at the grocery store to spend your cash benefits for items that cannot be paid for with food stamps.
- At some stores, you can use your card to withdraw your cash benefits.
- Before you begin shopping, make sure the store accepts the card; look for the Quest® logo in the windows or on the doors of the store. You can use your card anywhere in the United States that you see the Quest® logo. If you don't see the Quest® logo, go to the Customer Service Desk and ask if the store accepts the Independence card.





At the checkout lane, tell the cashier that you are using your card and which account you want to use – your food stamp or cash account. The cashier will ring up your purchase. Next:

- You or the cashier will swipe the card on the Point of Sale (POS) terminal.
- Choose which account you want to use - either your food stamp account or cash account.
- Your purchase amount or cash withdrawal will appear on the POS terminal. Be sure this is the correct amount.
- Enter your 4-digit PIN. **Make sure you enter your PIN carefully so that no one else sees it.**



- The machine will print a receipt with your purchase or withdrawal amount and the amount of benefits you have left in your account(s).
- Don't forget to take your card when you are done.

***REMEMBER:*** *Save your receipt so that you know your balance the next time you go shopping.*

## What happens if a store's POS terminal isn't working?

Even if a store's equipment isn't working, you may still be able to purchase food with your card. The store cashier can use a paper voucher and call to get telephone approval for your purchase.

**NOTE:** Stores can only use a paper voucher to let you purchase food with your food stamp benefits. Stores cannot use a paper voucher if you want to use cash benefits.

Instead of giving you a receipt for your purchase, the cashier fills out the paper voucher that shows the amount of purchase. You must sign the voucher. Make sure the right amount is being charged to your account. Also, keep a copy of the voucher for your records.

OFFLINE FOOD STAMP VOUCHER		
Important! Vouchers must be entered or cleared on the POS device within 15 days of the sale or funds will not be reimbursed.		
EBT CARD NUMBER		1234567
DATE (MM-DD-YYYY)	APPROVAL	AMOUNT
<b>REASON:</b> <input type="checkbox"/> Out Party Processor Down <input type="checkbox"/> Store Terminal Down <input type="checkbox"/> Phone Line Problem <input type="checkbox"/> Host Computer Down <input type="checkbox"/> Emergency Malfunction	<input type="checkbox"/> Purchase <input type="checkbox"/> Return	
Store FNS Auth Number:	PRINT CARDHOLDER NAME	
Store Name:	CARDHOLDER SIGNATURE	
Store Address:	By signing this voucher, I believe that food stamp funds are available for the full amount of this transaction.	
Store City/State/Zip Code:		
Store Supervisor/Clerk Signature:		
Food Stamp regulations prohibit representation of this voucher by retailer if voice approval is denied.		

**NOTE:** Food retailers that do not have a POS terminal, such as farmers markets, may use paper vouchers.

## How do I use my card at an Automated Teller Machine (ATM)?

If you have a cash benefit account, you may get cash and check your balance at an ATM. Look for the Quest® logo. If you see the Quest® logo, you can use your card at that machine. Here's how:

Follow the ATM instructions for swiping or inserting your card.

- Enter your PIN.
- Choose the **Cash Withdrawal** or **Balance Inquiry** option. (You cannot check your food stamp balance at an ATM.)
- Select the **Checking** option.



- If your cash withdrawal transaction is approved, the ATM will give you your cash and print a receipt when the transaction is finished.
- Keep your receipt and don't forget to take your card and your cash.

**YOU WILL HAVE THREE FREE CASH WITHDRAWALS EACH MONTH. EACH ADDITIONAL CASH WITHDRAWAL WILL COST YOU 85¢. THIS FEE WILL BE TAKEN OUT OF YOUR CASH ACCOUNT.**

#### **ATM Safety**

- Be careful. Use ATMs in well-lighted areas.
- Have your card ready to use.
- If you feel you are in danger, cancel your transaction, get your card and leave the area.
- Don't let anyone see you enter your PIN.

***How do I find out how much money is in my food stamp and cash accounts?***

- Look at your last receipt.
- Call the Customer Service Call Center at **1-800-997-2222**.
- Go to the store. You can check your balance at some stores without having to make a purchase.
- Go to an ATM for your cash account balance. You cannot get your food stamp balance at an ATM, only your cash balance.
- Go to [www.ebt.acs-inc.com](http://www.ebt.acs-inc.com).

### *How do I protect my EBT card and PIN?*

- Never tell anyone your PIN.
- Do not write your PIN on your card. Also, do not carry it with you in your purse, wallet or billfold where someone could find it.



- If you cannot find your card or if you think that someone else knows your PIN, call the Customer Service Call Center immediately at **1-800-997-2222 to cancel your card or change your PIN number.**
- Keep your card away from electronic equipment (like TVs and microwaves) and magnets and out of the sun.

**REMEMBER, IF SOMEONE ELSE USES YOUR CARD AND PIN, YOUR BENEFITS WILL NOT BE REPLACED.**

### *When do I call the Customer Service Call Center?*

- If you need to activate your card.
- If your card is lost or stolen.
- If you need to select or change your PIN number.
- If you need your balance.
- If you need help using your Independence Card.
- If you have a question about or disagree with a purchase or withdrawal transaction at a retailer or ATM.

### *How do I get a replacement card or PIN?*

Call the Customer Service Call Center at **1-800-997-2222** to report a lost or stolen card. They will “cancel” your card so that no one can use your benefits. A new card will be sent to you.



If you forget your PIN or want to change it, call the Customer Service Call Center at **1-800-997-2222**.

If you are a representative payee, the Customer Service Call Center will confirm your name and address and ask you for the primary cardholder’s birth date and last four (4) digits of their social security number.

You may receive up to one replacement card at no charge every twelve (12) months. After you have received one replacement card, you will be charged a replacement fee of \$2.00 for each additional card.

### **YOU WILL RECEIVE YOUR BENEFITS ON THE SAME DATE EACH MONTH.**

- If your case closes and you still have benefits on your Independence card, you can still use those benefits until they are gone.
- If you do not use your Independence Card for 90 days, your benefits will no longer be available in your EBT account. You must contact your case manager to see if you are eligible to have these benefits re-issued.
- If you would like your cash benefits deposited directly into your banking account, contact your Local EBT Office.

## Debit Adjustment

If you receive a notice about a Debit Adjustment on your account and you do not agree, contact your local Department of Social Services within 10 days.

## Legal Notice



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 of your case by State and/or Federal authorities.

If a violation is determined, you will be sanctioned and:

- you will have to pay back any benefits that were obtained illegally.
- you will be disqualified from the program.
- you will be referred for criminal prosecution.

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**Department of Human Resources**