CALIFORNIA ELECTRONIC BENEFIT TRANSFER (EBT) CARD

The easy, safe, and convenient way to receive your food stamp and cash benefits.

Keep this pamphlet in a safe place.

Questions? Call Customer Service FREE 24 hours a day, 7 days a week

1-877-328-9677

TTY: 1-800-735-2929 (Telecommunications Relay Service for Hearing/Speech Impaired)

www.ebtproject.ca.gov

Things to Remember

About Your Card/Your PIN

- If your card is lost or stolen, call Customer Service right away.
- Take good care of your card.
- Keep your card in a safe place.
- DO NOT let anyone else use your card without permission.
- You use your PIN every time you use your card except when a food stamp voucher is used.
- DO NOT leave your card at the ATM or POS machine.
- Call your public assistance office if you move. You will be able to use your benefits in your new county.

About Your Balances

- Save your receipts so you know your account balance.
- Check your account balance before you go shopping.
- You can withdraw up to your entire cash account balance from an ATM or POS in one day. However, depending on the ATM or POS limits, you may need to do more than one transaction.

About POS Machines

- Use a POS machine to buy food with your food stamp account or get cash benefits.
- You will never be charged a fee of any kind for using your food stamp benefits.
- The store may charge a surcharge for getting cash if you do not make a purchase. Ask the store about its policy.

About ATMs

- Use an ATM to withdraw cash benefits.
- Some ATMs charge surcharges. Check with your local public assistance office to find out where you can use your card without a surcharge.
- After you have made four cash withdrawals in one month at an ATM or POS, each additional ATM withdrawal will cost 85 cents.

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STATE OF CALIFORNIA
Arnold Schwarzenegger, Governor
HEALTH AND HUMAN SERVICES AGENCY
Kimberly Belshé, Secretary
DEPARTMENT OF SOCIAL SERVICES

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If after reading this pamphlet you would like to receive additional training, please contact your caseworker.

Words to Know

POS (Point-of-Sale) Machine

A POS machine reads your EBT Card and allows you to buy food with your food stamp benefits. You can buy food or non-food items with your cash benefits and get cash back with your cash benefit purchases at some stores. Some stores may also allow you to get cash at a POS machine without a purchase.

ATM (Automated Teller Machine)

An ATM is a cash machine found at banks, stores and many other places that allows you to get your cash benefits.

PIN (Personal Identification Number)

A PIN is a four-number secret code you use with your EBT Card to make sure no one can use your card but you. POS machines will not work unless you enter your PIN. It is important to learn and remember your PIN. This is how your PIN looks on a POS machine:

* * * *

Quest® Mark

The Quest® Mark is the sign you will see on store doors, check-out lanes, and POS machines that tells you that your EBT Card can be used at that store or machine. There are special pictures on the Quest® sign that tell you what benefits you can use. Look for the Quest® sign and these pictures at the store before you shop.

Where to Use Your EBT Card

Anyplace where you see the Quest® Mark throughout California and across the country.

You Can Use Your EBT Card at:

POS machines to:

- Use your food stamp benefits to buy food
- Use your cash benefits to buy food or non-food items like diapers and clothing
- Get cash from your cash account after you buy something (depending on store rules)
- Get cash from your cash account without buying anything (depending on store rules)

ATMs to get your cash benefits

You will find POS machines and/or ATMs at:

- Grocery stores
- Convenience stores
- Gas stations
- Department stores
- Banks

About Your PIN

- Your four secret numbers are called a Personal Identification Number or PIN for short.
- Every time you use your card, you will need to use your PIN or your card will NOT work and you will NOT be able to get your benefits.
- NO ONE knows your PIN. This includes your caseworker and the Customer Service Helpline representatives.

* * * *

How to Keep Your PIN Safe

- NEVER write your PIN on your card, the card sleeve or on anything you keep with your card.
- Keep your PIN secret. NEVER give your PIN to your caseworker, family members, store cashiers or anyone else unless you want them to be able to get ALL your benefits.

- NEVER use your PIN if you think someone is watching you.
- When you use your EBT Card, you have up to four tries to enter your PIN. If your fourth try is incorrect, you will not be able to use your card again until after midnight. If you cannot remember your PIN, call Customer Service (the phone number is listed on the back of your card). Customer Service does NOT know your PIN, but will help you change your PIN.
- If someone learns your PIN without your OK, call the Customer Service number right away or visit your public assistance office to change your PIN.
- If someone takes your card and knows your PIN, they can use your benefits! If benefits are withdrawn by someone else before you call Customer Service, YOUR BENEFITS WILL NOT BE REPLACED. Call Customer Service immediately to cancel your card.

Know Your Balance

The best way to keep track of how much you have left to spend in your food stamp and/or cash accounts is to know your balance.
And the best way to know your balance is to KEEP YOUR LAST RECEIPT.

STORE NAME
100 ANY STREET ADDRESS
CITY, STATE ZIP

TERM ID 258407
MERCH TERM ID 258407ABC
SEQ# 289
CLERK 107
06/02/99 10:25
CASE # C1234567890

	TRAN AMT	END BAL
CASH	$ 0.00	$ 125.00
FS	$ 45.20	$ 229.80

FS PURCH $ 45.20 APPROVED

*** DO NOT DISPENSE CASH ***

If you lose your last receipt, and need to know your balance:

- Call the Customer Service number on the back of your card, or
- Check your food stamp account balance at a POS machine, or
- Check your cash account balance at an ATM or a POS machine. (If you check your balance at an ATM, you will be charged a 25-cent fee.)

YOU SHOULD ALWAYS KNOW YOUR BALANCE BEFORE USING YOUR CARD!

How to Use Your EBT Card at a Point-of-Sale (POS) Machine

The steps you follow may be different for each type of POS you use. Don't be afraid to ask the clerk for help.

To Buy Food at a POS Machine:

Know your balance! Check your last receipt or call Customer Service before shopping.

Step 1 Choose your groceries and go to the checkout lane. Depending on the store, you may need to separate your eligible food items from non-eligible items.

Step 2 Swipe your card through the Point-of-Sale (POS) terminal or hand your EBT Card to the clerk.

Step 3 Enter your four-number Personal Identification Number (PIN) on the keypad. The terminal will show **** instead of the numbers you entered.

Step 4 Press the "ENTER" key.

Step 5 The clerk enters the food stamp amount. If the amount is correct, press the "OK" or "YES" key.

Step 6 You will get a copy of a printed receipt showing:

- Store name and address
- Amount of your purchase
- Your new food stamp account balance

Step 7 Keep your receipt so you will know your new balance the next time you shop.

Remember you cannot be charged a fee to use your food stamp benefits and you cannot get cash or change back from your food stamp account.

When you use your EBT Card, the county will not know what you bought.

To Buy Non-Food Items at a POS Machine:

Know your balance! Check your last receipt or call Customer Service before shopping.

Step 1 Choose your non-food items and go to the checkout lane.

Step 2 Swipe your card through the Point-of-Sale (POS) terminal or hand your EBT Card to the clerk.

Step 3 Enter your four-number Personal Identification Number (PIN) on the keypad. The terminal will show **** instead of the numbers you entered.

Step 4 Press the "ENTER" key.

Step 5 Tell the clerk if you want to get cash back.

Step 6 The clerk enters the amount of cash benefits to be withdrawn from your account (it can be the exact amount of your purchase or a greater amount if you want cash back). If the amount is correct, press the "OK" or "YES" key.

Step 7 You will get a copy of a printed receipt showing:

- Store name and address
- Amount of your cash purchase and/or withdrawal
- Your new cash account balance

Step 8 Keep your receipt so you will know your new balance the next time you shop.

To Get Cash at a POS Machine:

Know your balance! Check your last receipt or call Customer Service before going to the store.

Step 1 Ask the clerk if you can withdraw cash benefits at that store and if there is a fee.

Step 2 Swipe your card through the Point-of-Sale (POS) terminal or hand your EBT Card to the clerk.

Step 3 Enter your four-number Personal Identification Number (PIN) on the keypad. The terminal will show **** instead of the numbers you entered.

Step 4 Press the "ENTER" key.

Step 5 Tell the clerk the amount of cash you want to receive.

Step 6 The clerk enters the amount of cash benefits to be withdrawn from your account. If the amount is correct, press the "OK" or "YES" key.

Step 7 You will get a copy of a printed receipt showing:

- Store name and address
- Amount of your cash withdrawal
- Your new cash account balance

Step 8 Keep your receipt so you will know your new balance the next time you shop.

Remember, you cannot get cash from your food stamp account.

What Will Happen if the POS Machine is Not Working

CITICORP EFS OFFLINE FOOD STAMP VOUCHER No.

Important! Vouchers must be entered or cleared on the POS device (or mailed within 10 days if non-electronic) within 15 days of the sale or funds will not be reimbursed.

Card Number:

Print Cardholder Name

Cardholder Signature Date

In signing this voucher, I believe that food stamp funds are available for the full amount of this transaction.

This voucher will be rejected if information in this section has been altered.

Trans. Date/Time

Approval Number

Store FNS Number

Purchase Amount

☐ Purchase ☐ Refund

Merchant ID

Print Store Name

Store Address

Store City/State/Zip Code

Store Supervisor/Clerk Signature

Food Stamp regulations prohibit representation of this voucher by merchant if valid authorization was denied.

Date Entered __ __ / __ __ / __ __ Operator's Initials

White – Client/Customer Copy; Yellow – Merchant Copy; Pink – Non-Electronic Retailer Mail-in Copy to Retail Support Operations

NOTE: Electronic Retailers to Retain the Pink copy

Citicorp EFS Retail Support Operations • P.O. Box 33220 • Tampa, FL 33630-3220

If you want to purchase eligible food items and the POS machine is not working or there is not one at the store, the cashier will fill out a paper form called a food stamp voucher. Some merchants like mobile vendors do not have POS machines. The cashier will write in your EBT Card number and the amount you are spending. DO NOT give the cashier your PIN. The cashier will call to see if you have enough benefits in your account to buy the food. If there is enough in your account, you will be asked to sign the voucher and will be given a copy of it. It is very important to keep this copy so you can subtract what you spent from the balance shown on your last EBT receipt. This will give you the current amount in your account.

You cannot use a food stamp voucher to get money from your cash benefits account.

How to Use Your EBT Card at an ATM

Step 1 Insert or swipe your card in the ATM.

Step 2 Enter your four-number Personal Identification Number (PIN) on the keypad and press the "OK" or "ENTER" key.

Step 3 Select "WITHDRAW CASH" and then select "CHECKING." (Some ATMs use different words.)

Step 4 Enter the amount you wish to withdraw in whole dollar amounts (for example, $20, $200 or some other amount). Tens and Twenties are typically the smallest currency.

Step 5 Some ATMs charge a surcharge. If there is a surcharge, the ATM will display a screen that tells you how much it is. If you want to accept, press "CONTINUE." If you do not want to pay the fee, press "CANCEL."

Step 6 The ATM will give you your cash and a receipt.

Step 7 Keep your receipt so you will know your balance the next time you need cash.

Remember, you cannot get cash or change back from your food stamp account.

ATM Safety Tips

- Have your card ready.
- Choose a well-lit ATM in a place where you feel safe (like inside a store).
- Stand so that no one can see the PIN you use.
- Count your money if you feel it is safe.
- Put your cash, card, and receipt away quickly.

How to Take Care of Your EBT Card

DO NOT keep your card and PIN together.

DO NOT damage or bend your card.

DO NOT write on or scratch the black stripe on the back of your card.

DO NOT get your card wet.

DO NOT put your card near magnets, TVs, DVD players, CD players, stereos or VCRs.

DO NOT leave your card in the sun, like on the dashboard of a car because it will curl up and not work.

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–you will use the same card every month as long as you receive benefits. Also, you can use your EBT Card wherever you see the Quest mark throughout California and across the country.

If your card is lost or stolen, call Customer Service right away. They will put a lock on your card and tell you how to get a new card. It's important that you call Customer Service as soon as possible! It may take up to three business days to get a new card.

Surcharges

A surcharge is a service fee that some stores and banks may charge you each time you get cash benefits with your EBT Card. Before you use your card, look for a notice telling you about this surcharge on the ATM screen, or on a sign near the POS machine in stores. If you do not want to pay a surcharge, you can choose another location. Check with your local public assistance office to find out where you can get your cash without paying a surcharge.

Transaction Fees

A transaction fee is an additional fee you may be charged for cash withdrawals at an ATM. You are allowed to make four cash withdrawals each month from an ATM or POS without a transaction fee. After four cash withdrawals, you will be charged an 85-cent transaction fee taken from your account for each additional withdrawal at an ATM. Purchases and purchases with cash back do not count as part of the four cash withdrawals. You will never be charged a transaction fee for using your card at a POS. At an ATM, you will be charged 25 cents if you check your balance.

Direct Deposit

In most counties, you can choose to have your cash benefits sent every month directly into your current personal bank or credit union account instead of using EBT. Ask your caseworker to see if this is available in your county and to find out more about direct deposit.

When to Call the Toll-Free Customer Service Number 1-877-328-9677

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 your EBT Card. You will reach an Automated Response Unit and most of your questions can be answered without the need to talk to a Customer Service Representative. Answers can be provided in English, Spanish, Eastern Armenian, Cambodian, Chinese, Farsi, Hmong, Lao, Russian, and Vietnamese.

Call if:

- Your card is lost or stolen.
- Your card does not work.
- You want to change your PIN because you forgot it or if someone else knows your PIN. Your public assistance office may also be able to help you change your PIN.
- You want to find out how much you have left in your accounts.
- You have been charged for a purchase but didn't get the goods or you were charged too much for what you bought.
- You have other questions or problems.

24 hours a day/7 days a week

1-877-328-9677

TTY: 1-800-735-2929

When You'll Receive Your Benefits

The day of the month you get your food stamp and/or cash benefits is based on the last number of your case number.

Food Stamp Benefits

If the last number of your case number is:	Your food stamp benefits will be available on the:
1	1st of the month
2	2nd of the month
3	3rd of the month
4	4th of the month
5	5th of the month
6	6th of the month
7	7th of the month
8	8th of the month
9	9th of the month
0	10th of the month

Cash Benefits

If the last number of your case number is:	Your cash benefits will be available on the:
1, 2, 3	1st of the month
4, 5, 6, 7	2nd of the month
8, 9, 0	3rd of the month

- Benefits are available on weekends and holidays.
- Your balance at the end of the month is added to the next month's balance.

Enter the day your food stamp benefits will go into your account:

_____
(1st through 10th day of the month)

Enter the day your cash benefits will go into your account:

_____
(1st , 2nd or 3rd day of the month)