# FREQUENTLY ASKED QUESTIONS

#### How will I get my first EBT card and PIN?

If you have never had a Missouri EBT card, one will be mailed to you when your application for food stamps or Temporary Assistance is approved. You will also receive a Personal Identification Number (PIN) in a separate mailing. If you have not received both within 5 days of receiving your notice of eligibility, contact your caseworker.

# What if I have a card, but haven't used it for a while?

If you have a Missouri EBT card but have not used it for a year, tell your worker. A new card will be sent. Your PIN will be the same unless you call 1-800-997-7777 to get it changed.

#### Who can use the EBT card and PIN?

Anyone who is a member of your household may use your EBT card.

If you have named an authorized representative or a protective payee, this individual will receive a card and PIN. The individual you select as your authorized representative or your protective payee will have FULL ACCESS to your benefits, just as you do. If you no longer wish to have an authorized representative or would like to choose someone else, contact your worker at the Family Support Division office.

# What if my card is lost, stolen or damaged?

If your card is lost, stolen, or damaged, call 1-800-997-7777 to cancel your card. A replacement will be mailed directly to your home within 3 to 5 days.

# How do I change my PIN?

You have the choice of having a new PIN mailed to you, or selecting a PIN through the Customer Service number at 1-800-997-7777. You must use a touch-tone phone if you want to change your PIN over the telephone.

# Do I have to have my card to get food or cash?

You cannot make a purchase at a store or receive

cash from an ATM machine if you do not have the card with you.

### Does it cost to use my card?

There are NO charges for:

- Food stamp purchases.
- Balance inquiries.
- Purchases with cash benefits (food or nonfood).
- · Paying bills with cash benefits.
- Cash back when making purchases with cash.

You will have to pay:

- At an ATM (Automated Teller Machine)
   There is no fee for first withdrawal, but there is an \$.85 for each additional withdrawal.
- At a POS (Machine in the store)
   There are no charges for food purchases, but there is an \$.85 charge for each cash withdrawal.

There may be additional surcharges by the retailer.

#### Where can I use my card?

You can use your card in any store that displays the QUEST Mark, or ATM that displays the QUEST Mark, Honor, or Shazam logos.

# What is not allowed when using my card?

It is illegal to buy, sell or misuse benefits on this card.

Temporary Assistance benefits cannot be used in any liquor store, gambling establishment or any adult oriented entertainment establishment. It is illegal to purchase alcohol, tobacco, or lottery tickets with benefits on your EBT card.

# What if the store does not have a POS, or the POS is not working?

If a store does not have a POS terminal or the terminal is not working, the cashier may fill out a form for the amount of food you buy with your food stamp benefits.

- Check the amount on the form. It should be the same amount as the food you bought.
- If the amount is right, sign your name and the date on the form.
- The cashier will call Customer Service to make sure you have enough benefits to buy the food.
- If you do, the amount will be subtracted from your food stamp benefits.

 Make sure you get a copy of the form from the cashier before you leave the store.

You could be limited to \$40 for your purchase if the casher cannot get an OK for your purchase. Paper vouchers will also be used by food stamp merchants (like farmer's markets) that do not have POS equipment.

# Do not tell the clerk your PIN!

#### What happens if I enter the wrong PIN?

When using your card for a food stamp or cash benefit transaction, you have 4 tries each day to enter your correct PIN. After 4 incorrect tries, your card will be "locked."

You will be unable to make any more tries until after midnight. If you cannot remember your PIN, wait until after midnight and try again, or select a new PIN by calling 1-800-997-7777.

#### When do I call Customer Service?

Call Customer Service at 1-800-997-7777 when:

- · You lose your card or your card is stolen.
- Your card is damaged and no longer works.
- You want to request a new PIN.
- You were charged more than once for the same transaction.
- You were charged by a merchant but did not receive any groceries.
- There are transactions on your account that you did not do.

# When do I contact my caseworker?

You should contact your worker if:

- You have questions on the amount of benefits you receive.
- Your address has changed.
- You want to know when your first benefits are going to be on your card.
- Your worker told you that your benefits would be on your card on a specific day, but you did not get the benefits.

# Using your EBT card at an ATM (Automatic Teller Machine)

- 1. Insert your card.
- 2. Enter your PIN and press ENTER.
- 3. Select WITHDRAWAL.
- 4. Select CHECKING.
- 5. Enter the dollar amount and select CORRECT or CANCEL.
- 6. Take your cash.
- 7. When asked if you would like another transaction, select NO.
- 8. Take your card and receipt.

These steps may be different for each type of ATM. You can use an ATM to access your cash benefits only. If you only have food stamp benefits, your card will not work in an ATM.

# Security and care of your PIN

Protect your PIN. If someone knows your PIN and uses your card, your benefits will not be replaced. If you think that someone knows your PIN, change your PIN by calling Customer Service at 1-800-997-7777.

#### You should:

- Keep your PIN a secret.
- Memorize your PIN.
- Do not write your PIN on your card or card sleeve.
- Do not let anyone see your PIN as you enter it at the terminal, even a store cashier.

# Customer Service Number

1-800-997-7777

# Using your EBT card at a POS terminal

(Point of Service)

- 1. Either you or the cashier helping you will slide your card through the terminal.
- 2. Then, either you or the cashier will enter the withdrawal amount.
- Check the amount that shows in the display window. If the amount is correct, enter your PIN. Do not tell the clerk your PIN!
- 4. Press ENTER. You will not get change when you use your food stamp benefits account. Take your card, receipt, and groceries when you leave the store.

These steps may be different for each type of POS terminal. Ask the cashier for help if you need it. Your card will work in any terminal that displays the QUEST Mark.

Checking EBT Card and Benefits on the WEB

# Online at ebtEDGE.com, you can

- Check your food stamp or cash balance,
- Check which benefits were spent,
- Get help on using your EBT card,
- And more!

# From the first ebtEDGE.com page

- Click on Cardholder,
- Type in the Card Number, press Login ,
- Enter your PIN, press Continue, and
- Follow the easy instructions Contact your worker for help.

Missouri Department of Social Services
PO BOX 1527
Jefferson City, MO 65102
To file a complaint of discrimination write:
USDA, Director, Office of Civil Rights
Room 326-W, Whitten Building

1400 Independence Avenue, S.W. Washington, DC 20250-9410

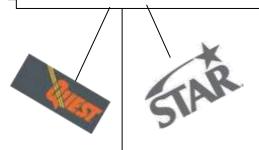
Or call (voice and TDD) (202) 720-5964 USDA IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER AN EQUAL OPPORTUNITY AFFIRMATIVE ACTION EMPLOYER

\*\*\*Services provided on a nondiscriminatory basis\*\*\*

IM-4 (EBT)

# EBT

Electronic Benefit Transfer (EBT) is how you receive and use food stamp benefits, Temporary Assistance benefits, and transportation related expenses in the State of Missouri.





QUEST is a registered service mark of NACHA – The Electronic Payments Association in coordination with the National EBS Council. All rights reserved.

Use of the trademark name SHAZAM or the SHAZAM logo in any advertising, promotional material, or otherwise is granted only to financial institutions with a SHAZAM processing agreement or agencies operating on their behalf. Use by any other party is prohibited without the prior written consent of the SHAZAM network.

The STAR trademark, service mark and trade name referenced in this material are the property of STAR Networks. Inc.