



Board Briefing Report

DATE: March 30, 2010
TO: Board of Supervisors
FROM: Catherine A. Huerta, Director, Department of Social Services
SUBJECT: Electronic Benefit Transfer Cash Implementation Update

EXECUTIVE SUMMARY:

This report provides an update on the Department of Social Services implementation activities for the Electronic Benefit Transfer (EBT) method for issuance of cash assistance benefits effective April 1, 2010. EBT will replace the issuance of warrants (checks) to 32,000 households in the following programs: CaWORKS, Refugee Cash Assistance, Cash Assistance Program for Immigrants, and General Relief. Warrants will continue to be issued for payments to Foster Care Providers, CaWORKS Supportive Services payments, Aid to Adoptions recipients opting out of Electronic Fund Transfer (EFT), and cash assistance recipients for whom it would be a hardship to use EBT.

HISTORY:

Fresno County implemented EBT for the Food Stamp Program in June 2003. At that time, the Department did not opt to implement EBT for cash benefits due to a projected increase in operational costs, undetermined customer service charges, and a lack of adequate ATM access for clients in rural areas of the County. These issues have been addressed with community advocacy groups and the EBT vendor.

In July 2009, your Board received a Briefing Report on the Department's plans to implement activities for the EBT cash issuance method. To ensure that clients are well informed of the change in benefit issuance, the Department implemented a comprehensive education and outreach campaign that included ATM locations, transaction withdrawals, surcharges and the payment method advantages. Clients were additionally informed that the change to EBT does not impact benefit eligibility. Notices were mailed to community based organizations and partner agencies. A sample information packet mailed to clients the first week of March is attached for reference.

The Department collaborated with ACS State and Local Solutions, Inc., the State's vendor, on a Cash Access Plan for the County, to identify retailers, financial institutions, and other locations that have agreed to participate in the EBT Cash system. Vendors are identified as either charging a service fee or as a surcharge-free vendor. This information is available on the client website at www.ebt.ca.gov and at the State website.

The Auditor-Controller/Treasurer-Tax Collector's office has participated with the Department to ensure that all processes are reviewed and in place by April 1, 2010.

FISCAL IMPACT:

The one-time cost for programming to the CalWIN system (\$175,000) was included in the Adopted FY 2009-10 Budget for the Department of Social Services Organization 5610 and was offset with State and Federal Social Services Allocations (\$164,439), County Match from Social Services Realignment funds (\$8,722), and net County cost (\$1,839) due to a 1% General Relief Program share of Electronic Data Processing expenditures. All associated ongoing maintenance costs will be included as part of the CalWIN system maintenance costs.

Ongoing monthly EBT operational costs, which consist of a rate of \$0.60 per cash assistance case and \$1.17 per combined cash assistance/food stamp case, will be paid by the State through a contract with ACS and the County will be invoiced for the County share associated with the General Relief Program. Estimated County share for the General Relief Program is \$1,452 per month. EBT operational costs for CalWORKs, Cash Assistance Program for Immigrants, and Refugee Cash Assistance are 100% offset with State and Federal funds. Sufficient appropriations were included in the Adopted FY 2009-10 Budget.

CONTACT PERSONS:

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Surcharge-FREE ATMs

as of February 5, 2010

Type	Owner Name
ATM	Amalgamated Bank
ATM	Arrowhead Credit Union
ATM	Banco Popular
ATM	Bank of Escondido
ATM	Bank of Rio Vista
ATM	Bank of the West
ATM	Baxter CU
ATM	Bay Federal Credit Union
ATM	Caltech Employees Federal Credit Union
ATM	Citibank
ATM	Citizens Business Bank (CBB)
ATM	Comerica
ATM	Edwards Federal Credit Union
ATM	Exchange Bank
ATM	Farmers & Merchants Bank of Central Calif.
ATM	Financial Center Credit Union
ATM	First Northern Bank
ATM	Focus One Community Credit Union
ATM	Mechanics Bank
ATM	Merced School Employees FCU
ATM	Mission Community Bank
ATM	Napa Community Bank
ATM	North Valley Bank
ATM	One United
ATM	Rabobank
ATM	Redwood Credit Union
ATM	River City Bank
ATM	Sacramento Credit Union
ATM	Safeway ATM (Cardtronics)
ATM	San Diego County Credit Union
ATM	SchoolsFirst FCU
ATM	Sonoma Bank
ATM	Sterling Savings Bank
ATM	Sun Community FCU
ATM	Umpqua Bank
ATM	United Commercial Bank
ATM	U.S. Bank
ATM	Von's ATM (Cardtronics)
ATM	Walmart
ATM	WestAmerica Bank
ATM	Yolo Federal Credit Union

Surcharging ATMs

Type	Owner Name	Surcharge
ATM	1 st City Savings Federal Credit Union	\$2.00
ATM	1 st National Bank of Central California	\$2.25
ATM	7-Eleven (Cardtronics)	\$2.00 - \$2.75
ATM	Alaska USA FCU	\$1.50
ATM	Alta One FCU	\$3.00
ATM	American Riviera Bank	\$2.50
ATM	Antelope Valley Bank	\$2.00
ATM	Armed Forces Bank	\$1.00
ATM	Auto Club FCU	\$2.00
ATM	BAC/ECC Bank	\$2.00
ATM	Bank of Alameda	\$1.50
ATM	Bank of America	\$3.00
ATM	Bank of East Asia	\$2.00
ATM	Bank of Scotland	\$2.00
ATM	Bank of the Sierra	\$3.00
ATM	Business First National Bank	\$3.50
ATM	Butte Community Bank	\$2.00
ATM	California National Bank	\$2.50
ATM	Cathay Bank	\$1.50
ATM	Chase	\$3.00
ATM	Community Bank of Santa Maria	\$2.50
ATM	Compass Bank	\$3.00
ATM	CVS (Cardtronics)	\$3.00
ATM	El Dorado Savings Bank	\$2.00
ATM	Five Star Bank	\$1.50
ATM	Fremont Bank	\$2.00
ATM	Gold Country Bank	\$2.00
ATM	Golden 1 Credit Union	\$2.00
ATM	Heritage Oaks Bank	\$2.00
ATM	HSBC	\$3.00
ATM	Iron Stone Bank	\$3.00
ATM	Kern Schools FCU	\$3.00
ATM	Key Bank	\$2.00
ATM	Kinecta FCU	\$2.00
ATM	Merco Credit Union	\$2.00
ATM	Monterey Credit Union	\$2.50
ATM	Oak Valley Community Bank	\$2.50
ATM	Oakland Municipal Credit Union	\$3.00
ATM	Pacific City Bank	\$1.50
ATM	Pacific Community CU	\$2.50
ATM	Pacific National Bank	\$3.00
ATM	Plumas Bank	\$3.00
ATM	Premier Valley Bank	\$2.50
ATM	San Diego National Bank	\$2.50
ATM	Santa Barbara Bank & Trust	\$2.25
ATM	Santa Cruz Community Credit Union	\$1.50
ATM	Savings Bank of Mendocino County	\$1.50

Type	Owner Name	Surcharge
ATM	Scott Valley Bank	\$2.50
ATM	Solano First Federal Credit Union	\$2.00
ATM	Southwest Community Bank	\$1.50
ATM	Target (Cardtronics)	\$3.00
ATM	Tri Counties Bank	\$2.50
ATM	Tucoemas Credit Union	\$2.00
ATM	Union Bank of California	\$2.50
ATM	United Security Bank	\$1.50
ATM	Unitibank	\$2.00
ATM	Wachovia	\$3.00
ATM	Wells Fargo Bank	\$3.00

Surcharge-FREE Retailers (POS = Point-of-Sale) **

Type	Owner Name	Withdraw Limit	*Other Services
POS	Albertson's	\$200	MO
POS	Andronicos	\$200	MO
POS	Bel Air	\$200	
POS	Bestway Supermarket	\$100	
POS	Big K-Mart	\$50	MO
POS	Cala Foods	\$200	
POS	Cardenas Market	\$200	
POS	Centro Mart	\$200	
POS	Circle K	\$40	
POS	CVS	\$35	
POS	DECA	\$25	
POS	DeLano's IGA	\$50	
POS	Dollar Tree	\$50	
POS	EI Super	\$100	
POS	Fiesta Food Warehouse	\$40	
POS	Food-4-Less	\$200	
POS	Food Maxx	\$200	MO
POS	Food Source	\$200	
POS	Foods Co	\$200	
POS	Gelson Market	\$200	
POS	Grewel	No Limit	
POS	Holiday Quality Foods	\$100	
POS	Hows Market	\$100	
POS	Jons Market	No Limit	
POS	K-Mart Stores	\$50	MO
POS	La Perla Tapatia	\$20	
POS	Los Amigos Market	No Limit	
POS	Lucky (SuperValu)	\$200	
POS	Lunardi's	\$200	
POS	Neighborhood Market	No Limit	
POS	Nella Oil Co	\$40	
POS	Nob Hill Stores	\$200	
POS	Northgate	No Limit	
POS	Nugget Market	No Limit	

Type	Owner Name	Withdraw Limit	*Other Services
POS	Numero Uno Market	No Limit	
POS	Nutritional Products	\$200	
POS	Pak 'n' Save	\$200	MO
POS	Payless Foods	\$200	
POS	PW Supermarket	\$200	
POS	Quik Stop	\$40	
POS	R-N Market	\$100	
POS	Raley's	\$200	
POS	Ralph's	\$200	
POS	Ray's Food Place	\$20	MO
POS	Rite Aid	\$100	
POS	Safeway Stores	\$200	MO
POS	Sam's Club	\$100	
POS	Save Mart	\$200	MO
POS	Smart & Final	\$50	
POS	Stater Brothers Stores	\$200	
POS	Super A Foods	No Limit	
POS	Superior Super Warehouse	\$200	
POS	Target	\$40	
POS	Tower Mart	\$40	
POS	Trader Joe Stores (Aldi)	\$50	
POS	Von's	\$200	MO
POS	Walgreen's	\$100	
POS	Walmart	\$100	
POS	Whole Foods Market	\$100	
POS	WinCo	No Limit	

** Cash withdrawal and cash back policies vary by retailer. Contact the retailer for details about their policy.

Check Cashers**

Name	Surcharge	Withdraw Limit	Other Services*
Ace Cash Express - ATM	\$3.00		
California Check Cashing – N. CA only	No more than 1%	No Limit	MO, BP
Check Center	1%	No Limit	MO, BP
Check Into Cash - ATM	\$2.00		
Continental Currency	1%	No Limit	MO
Continental Currency - ATM	\$3.00		
Digital Currency	1.25%	No Limit	MO
Nix Check Cashing (LA & Orange locations)	2.1%	No Limit	MO
PapaCash	1.5%	No Limit	MO
PapaCash - ATM	\$2.25		
Quick Check	1%	No Limit	MO
Scotty's Check Cashing - ATM	\$2.50		
USA Checks Cashed	1%	No Limit	MO, BP
USA Checks Cashed - ATM	\$3.00		

** Cash withdrawal and cash back policies vary by retailer. Contact the retailer for details about their policy.

*Other Services

MO	Money Order
BP	Bill Payment

Important Information:

EBT Customer Service:

1-877-328-9677

You can

- Report a lost or stolen EBT card
- Change your Personal Identification Number (PIN)
- Check your account balance if you do not have access to the EBT Client Website.

EBT Client Web-site:

www.ebt.ca.gov

You can

- Check your account balance for free
- View your past EBT transactions
- Look for stores that accept EBT. It will show the location, if there is a surcharge, if you have to make a purchase to get cash back how much cash you can get at one time, and if the store sells money orders
- Search for ATMs and stores where you can use your EBT card to get cash. It will show the location, how much cash you can get at one time, and if there is a surcharge and how much.
- Search for farmers' market locations that accept your EBT card.

Fresno County Information line:

559-488-1888

You can

- Contact your Eligibility Worker with any questions about your case.

EFT vs. EBT

Fresno County offers Electronic Funds Transfer (EFT):

Your cash benefit is deposited directly into your bank account on the first of every month.

If you already have a bank account, it is easy to start using EFT.

Contact your Fresno County Eligibility Worker for the enrollment form.

If you need additional information about opening a bank account you can:

- visit the banks or credit unions in your area
- Call 2-1-1 for information on the Bank on California partnership
- Visit www.bankonfresno.ca.gov



Kuv Tseem Ceeb - I Count - Yo Cuento
Census 2010

Mailing Address: Fresno County Department of Employment and Temporary Assistance / Fresno, California 93702
Information: (559) 488-1888 ♦ P.O. Box 1912 / Fresno, California 93718-1912
www.co.fresno.ca.us

Equal Employment Opportunity ♦ Affirmative Action ♦
Disabled Employer



COUNTY OF FRESNO

Department of Social Services

Frequently Asked Questions About EBT Cash



EBT Customer Service

1-877-328-9677

Or

Client Website

www.ebt.ca.gov

Your cash benefits & the EBT card...Frequently Asked Questions

Q: What is an EBT card?

A: If you currently receive Supplemental Nutrition Assistance (Food Stamps) you already have an EBT card. If not, the EBT card is similar to a debit card, and used in the same manner .

Q: How do I use my EBT card for my Cash Benefits?

A: The county will place your cash benefits on your EBT card. You can get your cash benefits from ATM with the Quest decal or you can get cash back with purchases from stores with the Quest decal, purchase goods directly from stores with the Quest decal, or purchase Money Orders from stores with the Quest decal. You must have a PIN code to access your benefits

Q: What do I do if I forget my PIN or lose my card.

A: Contact EBT Customer Service at 1-877-328-9677.

Q: When will my cash benefit be on my EBT card?

A: When you receive your benefit depends on the last number of your case number. If your case number ends in:

1-2-3 your benefits will be available on the 1st of the month

4-5-6-7your benefits will be available on the 2nd of the month

8-9-0 your benefits will be available on the 3rd of the month

Q: Where can I use my EBT Card?

A: You can use your EBT card at Point of Sale Machines (POS), ATM's and anywhere the Quest logo is listed:

Q:Will I be charged a Fee to use my EBT card?

A: Some stores and banks MAY charge you each time you withdraw cash benefits using your EBT card. Before you use your card, look for a notice telling you about the fees. All fees must be posted. If you don't want to pay a surcharge, you can choose another store or ATM.

Q: How do I know what stores or ATMs do not charge surcharges or fees to get my cash benefit?

A: You may contact your worker for a list of where you can access your cash benefit without being charged, or you can log on to the client website at www.ebt.ca.gov to view a list of banks and stores that do not charge surcharges.

Q: What is the difference between a surcharge and a transaction fee?

A: **Surcharge:** ATM owners may charge for using their ATMs usually between \$1.50 and \$3.00.

Transaction Fee: Each month you can make four (4) cash-only withdrawals from your EBT account without paying a transaction fee. After the fourth withdrawal, you will be charged .80 cents for each cash-only withdrawal you make with your EBT card from an ATM

Q: How can I avoid transaction fees?

A: Do not withdraw money from an ATM more than four times a month. There are no transaction fees if you use your EBT card at a store's cash register or point of sale (POS) device, but the store may charge you a service charge.

Q: How can I avoid transaction fees ? cont.

Learn which ATMs and stores in your area do not charge fees for accessing your cash benefit. Log on to the client website for a list of surcharge free banks and stores www.ebt.ca.gov.

Q: How do I know the balance on my EBT Card.

A: Your last receipt shows your remaining balance, but if you lose the receipt, you can log on to the EBT client website at www.ebt.ca.gov. If you do not have access to the internet, call the EBT Customer Care line at 1-877-328-9677. You can also check your cash account balance at a POS machine or an ATM. If you check your balance at an ATM, you will be charged a 25-cent fee.

Q: My benefits were used without my permission, will I get the amount replaced?

A: No, to access your benefits using your EBT card you must use your PIN. If your benefits were accessed it will be assumed you shared your PIN and allowed the usage of your benefits.

Q: I was told I could have a Authorized Representative. What does that mean?

A: An Authorized Representative is someone you choose to have access to your cash benefits. The person you choose will be issued an EBT card with their own PIN, and can use it to withdrawal your benefits from an ATM, or make purchases at a store. They will have the same access to your cash benefit as you do.



Department of Social Services

Beginning April 1, 2010 the Department of Social Services will issue cash benefits through the EBT Card.



The date your cash benefits will be available to you depends on your case number.

If your case number ends in a

- 1, 2 or 3 your benefits can be accessed on the 1st
- 4, 5, 6 or 7 your benefits can be accessed on the 2nd
- 8, 9 or 0 your benefits can be accessed on the 3rd

- **If you already have an EBT card, you do not need a new one.**
- **If you never have had an EBT card one will be mailed to you by March 15, 2010**
- **If you have an EBT card but it has not been active for more than 60 days, a new card will be mailed to you by March 15, 2010**

After April 1, 2010, look forward to:

- **No checks to be lost, stolen or mailed to wrong address.**
- **Using your EBT card at any ATM or Point of Sale (POS) machine (cash back limits, surcharges or fees may apply)**
- **Using the Client Website to track your spending and check your balance**

www.ebt.ca.gov

If you have a bank account you may choose the Electronic Funds Transfer (EFT) option. This puts your Cash Benefit into your bank account electronically on the 1st of every month. If you would like to start using EFT contact your worker.

If you already get your Cash Benefit through EFT, your benefits will continue through EFT and not be paid through the EBT card.

If you have any question regarding this notice, please contact our EBT Cash information line at : 559-253-9090



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 or
www.ebt.ca.gov**

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

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 paper 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.
- You can check your account balance at www.ebt.ca.gov.

About POS Machines

- Use a POS machine to buy food with your food stamp benefit 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 80 cents.

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STATE OF CALIFORNIA
HEALTH AND HUMAN SERVICES AGENCY
DEPARTMENT OF SOCIAL SERVICES

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.



YOU SHOULD ALWAYS CHECK YOUR BALANCE BEFORE USING YOUR CARD.

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
- Department stores
- Convenience stores
- Banks
- Gas stations

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 benefit accounts is to know your balance.

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 benefit account balance at a POS machine, or
- Check your food stamp and cash benefit account balances at EBT Client Website www.ebt.ca.gov.
- 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 or check your balance at www.ebt.ca.gov.



- 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 benefit 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 benefit 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 benefit 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, or check your balance at www.ebt.ca.gov

- 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, call Customer Service before going to the store, or check your balance at www.ebt.ca.gov.

- 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 benefit account.

What Will Happen if the POS Machine is Not Working



The image shows a form titled "OFFLINE FOOD STAMP BENEFIT VOUCHER". It contains fields for "Store Name", "Store Address", "Store City/State/Zip", "Store Phone Number", "Store EBT Number", "Store PIN Number", "Store EBT Card Number", "Store EBT Card Expiration Date", "Store EBT Card Issue Date", "Store EBT Card Type", "Store EBT Card Status", "Store EBT Card Balance", "Store EBT Card Balance Date", "Store EBT Card Balance Description", "Store EBT Card Balance Amount", "Store EBT Card Balance Date", "Store EBT Card Balance Description", "Store EBT Card Balance Amount". There is also a section for "Signature" and "Date".

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 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 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 benefit 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.
- 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.
- DO NOT** throw your card away if you move, because you may still have benefits on your card.

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 80-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 or
the Client Website www.ebt.ca.gov
TTY: 1-800-735-2929 (Telecommunications
Relay Service for Hearing/Speech Impaired)

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	1 st day of the month
2	2 nd day of the month
3	3 rd day of the month
4	4 th day of the month
5	5 th day of the month
6	6 th day of the month
7	7 th day of the month
8	8 th day of the month
9	9 th day of the month
0	10 th day 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	1 st day of the month
4, 5, 6, 7	2 nd day of the month
8, 9, 0	3 rd day 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)

1-877-328-9677



HOW TO USE YOUR EBT CARD TO MAKE A PURCHASE

Before you shop, check your balance by looking at your last receipt, calling Customer Service, 1-877-328-9677, toll-free, or at www.ebt.ca.gov. This balance will be the most you can spend with your card.

- 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. Tell the clerk which benefits you want to use, "food stamp" or "cash." You may use both but you must swipe your card for each transaction.
- 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. If you're using cash benefits and you want to get cash back, tell the clerk the amount of cash you want to get back.
- Step 5** The clerk enters the amount of your food stamp or cash benefit purchase. If the amount is correct, you press the "OK" or "YES" key.
- Step 6** You will get a copy of a printed receipt for each transaction showing:
 - Store name and address
 - Amount of your purchase
 - Your new balances
- 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 benefit account.

HOW TO USE YOUR EBT CARD AT AN ATM

- Step 1** Insert or swipe your card at 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 may 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** The ATM will display a screen that tells you the amount of the fee. 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. Not all ATMs will show your balance on the receipt.
- Step 7** Keep your receipt so you will know your balance.

HOW TO USE YOUR EBT CARD TO GET CASH AT A POS MACHINE

- 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.

HOW TO CHECK YOUR EBT CARD BALANCE

Your new balance is printed on your last receipt. **Always save your receipts.** If you have lost your last receipt, you may call Customer Service, check your balance at an ATM or POS machine, or at www.ebt.ca.gov. Checking your balance at an ATM will cost you 25 cents.

If your card is ever lost or stolen, call Customer Service right away at 1-877-328-9677. They will tell you how to get a new card. If you do not report your card lost or stolen, someone else could use your card to spend all your benefits, and these benefits will not be replaced.

CALL CUSTOMER SERVICE TOLL-FREE 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 you didn't get the goods or if 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

Refer to the chart in your EBT Training Pamphlet and enter the days that benefits will go into your accounts:

Food stamp benefits (1st through 10th day of the month)

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

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STATE OF CALIFORNIA
HEALTH AND HUMAN SERVICES AGENCY
DEPARTMENT OF SOCIAL SERVICES

