

# How to Use Your Minnesota EBT Card



**Cash on an EBT card is provided to help families and individuals meet their basic needs.** These basic needs include food, shelter, clothing, utilities and transportation. These funds are given until families and individuals can support themselves. It is illegal for an EBT user to buy or attempt to buy tobacco products or alcoholic beverages with the EBT card. If you do, it is fraud and you will be removed from the program. Do not use an EBT card at a gambling establishment or retail establishment, which provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state for entertainment.

## What is your Minnesota Electronic Benefit Transfer (EBT) card?

Your Electronic Benefit Transfer (EBT) card is a *safe*, *convenient* and *easy* way for you to get your cash and food benefits each month.

- Your benefits will be put in an account set up for you.
- You must use the card to get your benefits.
- You may use your EBT card at stores or other places food is sold, such as farmers markets, to spend your SNAP or cash benefits. There may be signs that say “EBT accepted here” or “SNAP accepted here”.

### Your Number



### Your Signature



## Where to obtain your card

To obtain your first EBT card:

- Your first EBT card will be mailed out within 2 business days of your worker approving your first cash and/or food benefits.
- Sign the back of the card as soon as you receive it.

Replacement EBT cards:

- Call Customer Service at 888-997-2227 and request a card be mailed to you. It will take about 5 business days to receive the card.
- There is a \$2 charge for all replacement EBT cards.
- The \$2 card replacement fee will be deducted from your cash or food benefits.

**Note:** If you receive only food benefits and later start receiving cash benefits, you will be mailed a new card with your name on it. Your old card will be canceled 30 days after the new card is mailed or once you start using the new card, whichever happens first.

## If you have questions, there is help

Call Customer Service, 24 hours a day / 7 days a week – Toll-free: 888-997-2227  
Go to [www.ebtEDGE.com](http://www.ebtEDGE.com) – Under EBT Cardholders, click on “More Information”  
Log in using your EBT card number and PIN.

## When you receive your card

- Sign your name in ink on the white stripe on the back.
- Call Customer Service to select a Personal Identification Number (PIN), or visit your local county office.

## Where to use your card

### At a store Point of Sale (POS) machine

A POS machine is a machine in a store that reads your card when you buy food or non-food items or withdraw cash benefits.

You can use a POS machine to:

- Buy food with food or cash benefits
- Buy non-food items with cash benefits
- Withdraw cash from cash benefits
- Get cash back with a purchase from cash benefits.

There is no minimum dollar amount per transaction. Some stores may limit the amount of cash you can get back from your cash benefits.

### At an Automatic Teller Machine (ATM)

An ATM is a machine used to withdraw cash from cash benefits. You cannot use an ATM to get cash from your food benefit account.

### At check cashing businesses

You might be able to get cash benefits at some businesses that cash checks.

## How to care for your card

### Your card is like cash. Keep it in a safe place.

- Call Customer Service right away if your card is lost or stolen.
- Put your card away as soon as you finish using it.
- **Do not** let others use your card. Lost benefits will not be replaced.
- **Do not** leave your card lying around, even at home.

## Do not throw away your card

- Use the same card every month as long as you receive benefits.
- If you move out of state, you will be able to use your card to get your unused food benefits.

## Do not damage your card

- **Do not** bend or fold your card.
- **Do not** scratch or write on the black stripe on the back of your card.
- **Do not** wash your card or get it wet.
- **Do not** leave your card near magnets, TVs, stereos, VCR/DVD players or microwaves.
- **Do not** leave your card in the sun or other hot places, like the dashboard of your car.

## Misuse of your Minnesota EBT card is unlawful

It is a crime to defraud the system or to sell your card and PIN to others. It may result in criminal charges against you and your benefits may end.

It is illegal for an EBT user to buy or attempt to buy tobacco products or alcoholic beverages with the EBT card. If you do, it is fraud and you will be removed from the program.

If you repeatedly lose your card, the county office may need to investigate your case or assign a representative to receive your benefits for you.

## How card fees work

- You will receive four free cash withdrawal transactions per month. These cash withdrawals may be at a POS machine or an ATM. You will be charged \$1 for each cash withdrawal over four per month up to a maximum of \$10. A cash-only withdrawal is for an amount up to the balance remaining in your cash account. There is no charge for a cash purchase transaction or if you get cash back when you make a purchase.
- Some ATMs may charge you a fee to use the machine in addition to the cash withdrawal transaction charge. The ATM will tell you if it charges a fee before you make your cash withdrawal. If you do not want to pay the fee, you can cancel your transaction and go to an ATM that does not charge a fee.

**Effective March 1, 2013, access to cash benefits is limited to Minnesota, Iowa, North Dakota, South Dakota and Wisconsin.**

## How to get or change your Personal Identification Number (PIN)

A PIN is four secret numbers you use with your card to access benefits. Every time you use your card, you must enter these four secret numbers. These numbers are called a

**PIN (Personal Identification Number).**  
? ? ? ? = PIN

When you select your PIN, choose four numbers that you can remember but that other people cannot easily guess.

### There are three ways to get or change a PIN

- Call Customer Service at 888-997-2227 *or*
- Contact your county human services office *or*
- Access [www.ebtEDGE.com](http://www.ebtEDGE.com)

## How to care for your PIN

**Keep your PIN secret.** Memorize it!

- **Do not** write your PIN on your card. If you need to write down your PIN, keep that paper in a different place than your card.
- **Do not** let anyone (not even the store clerk) see your PIN when you enter it at the POS or ATM.
- **Your benefits will not be replaced if someone else uses your card without your approval.**

### If you need a new PIN

- Call Customer Service at 888-997-2227 *or*
- Go to your local county office.

You have four tries each day to enter your correct PIN. After four incorrect tries you cannot use your card until 12:01 a.m. the next day.

## How to use a POS machine

Always check your last receipt or call Customer Service before shopping. **Know your balance!**

**Note:** There are no minimum dollar amounts for an EBT purchase.

### To purchase food

- Slide your card through the POS machine. The clerk will enter your food purchase amount.
- Check the amount that shows in the POS window.
- If the amount is correct, enter your PIN. Press ENTER.
- Take your card, receipt and groceries.

The steps you follow may be different for each type of POS machine. Ask the sales clerk if you need help.

Remember:

- You will not receive change from your food benefits when you purchase food. The balance will remain in your account.
- You can use POS machines to purchase food as many times as you want each month until all your food benefits are used.

### To withdraw cash

- Ask the sales clerk if you can withdraw cash benefits at this store. Slide your card through the POS machine. Tell the sales clerk the amount of cash you want to receive.
- Check the amount that shows in the POS window.
- If the amount is correct, enter your PIN. Press ENTER.
- Take your card, cash and receipt from the sales clerk.

The steps you follow may be different for each type of POS machine. Ask the sales clerk if you need help.

Remember:

- **Cash withdrawals are not allowed from food benefits.**
- Non-food items are paid from your cash benefits account or you can pay cash.
- Cash withdrawals cannot be done in the store if your card cannot be read by the POS machine.

### If the POS machine is not working

If the POS machine in the store is not working when you make a purchase with your **Supplemental Nutrition Assistance Program (SNAP) benefits**, the sales clerk will ask you to sign a form for the amount of food you buy.

There may be a \$50 limit on the amount of food that you may purchase if the POS machine is not working. Stores have the option of not accepting EBT cards when the POS machine is not working.

Check the **amount** on the form. It should be the same amount as the food you purchased.

**OFFLINE FOOD STAMP VOUCHER** 1016575

Vouchers must be cleared on POS device or mailed in for matching within 15 days.  
 Mail to: Deluxe Data Systems, Inc.  
 P.O. Box 290  
 Milwaukee, WI 53201-0290

Approval Number \_\_\_\_\_ Trans. Date/Time \_\_\_\_\_  
 \$ \_\_\_\_\_ Store FCS Auth Number \_\_\_\_\_  
 Amount \_\_\_\_\_ Purchase \_\_\_\_\_  
 Refund \_\_\_\_\_

Card Number \_\_\_\_\_  
 Print Cardholder Name \_\_\_\_\_  
 Cardholder's 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 charged back if information in this section has been altered.

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 voice authorization was denied.

White — Deluxe Data Systems Copy    Canary — Client/Customer Copy    Buff — Merchant Copy

The clerk will call Customer Service to check if you have enough benefits in your food account to purchase the food. If you do, the total food amount will be subtracted from your food benefits.

This form is also used by food merchants (like farmer's markets) that do not have POS machines.

**Remember – do not tell the sales clerk your PIN!**

If the amount is correct, **sign** your name and the date.

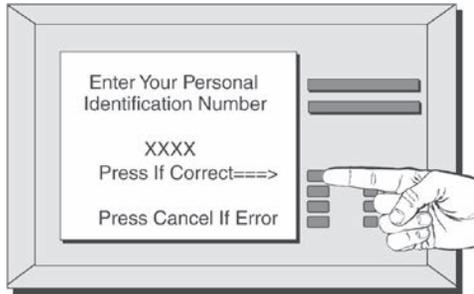
## How to use an ATM to withdraw cash

Your cash account may be charged a fee each time you use an ATM.

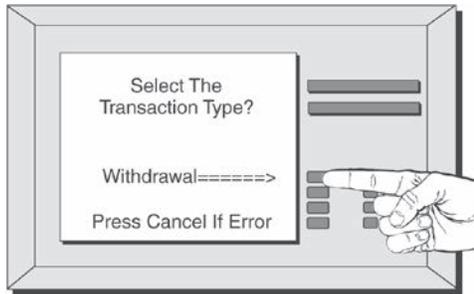
1. Insert your card.



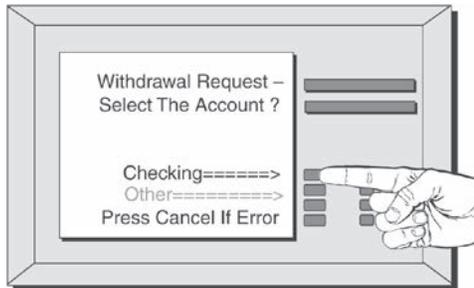
2. Enter your PIN.  
Press ENTER.



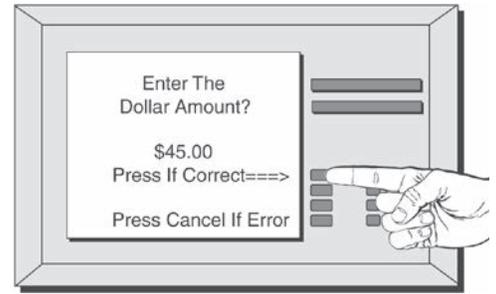
3. Select WITHDRAWAL.



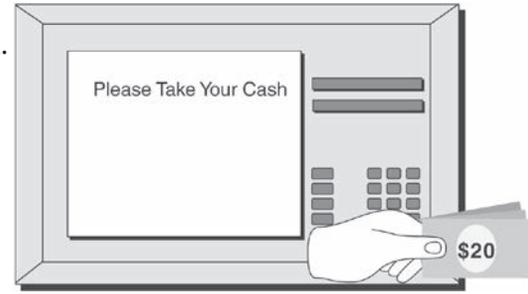
4. Select CHECKING.



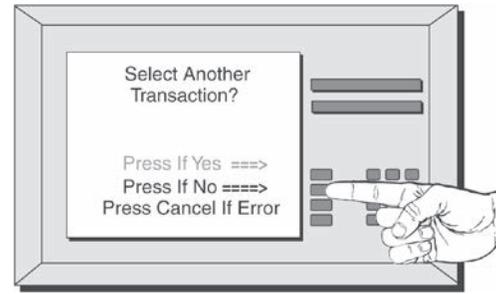
5. Enter the dollar amount. Select CORRECT or cancel.



6. Take your cash.



7. Another transaction?  
Select NO.



8. Take your card and receipt.



Remember:

- The steps you follow may be different for each type of ATM.
- You may be able to withdraw all of your cash benefits from an ATM in one day. It may take several transactions to do that if the machine has a limit on the amount of cash you can withdraw each time.
- For single dollars and cents, use a POS machine in a store for a cash purchase or, if allowed, a cash withdrawal.

## How to use your card safely

### Safety tips at the store

- Check the food amount that shows in the PIN pad window before you key in your PIN.
- **Do not** let the store clerk or anyone else see your PIN as you enter it.
- **Do not** let the clerk or store manager leave the area with your card.

### Safety tips at the ATM

- Have your card ready.
- Always use ATMs in well-lit areas.
- *If you sense danger*, cancel your transaction. Take your card and leave the area right away.
- At night, when you are alone, use an ATM inside a store.
- **Do not** count your money at the ATM.
- **Do not** let anyone see your PIN as you enter it.
- Put your cash, card and receipt away quickly.

## Calling Customer Service

**888-997-2227 (Toll-free call). If you do not have a touch tone phone, your call will be transferred to a Customer Service representative.**

**This information is available in accessible formats for individuals with disabilities by calling toll-free 888-997-2227 or by using your preferred relay service. For other information on disability rights and protections, contact your agency's ADA coordinator.**

### Call 24 hours a day, 7 days a week if:

- You just received your card in the mail and need to select a PIN.
- You need a replacement card. *There is a \$2 fee for a replacement card.*
- Someone else is using your card.
- Your card does not work.

- You forgot your PIN or want a new PIN.
- You need to know your food and cash benefit balances and you cannot find your last store receipt.
- You want to find out about fees.
- You have questions about using your card.
- You feel you were overcharged at a store.
- You feel you did not receive the correct amount from an ATM.

Call Customer Service for help with your card. **Do not call your financial worker.**

Calls to Customer Service may be recorded or monitored.

## How to use the EBT website

You may access the EBT website at

[www.ebtEDGE.com](http://www.ebtEDGE.com)

With the EBT Card Number and PIN, you can view:

- Help screens for using ebtEDGE.
- SNAP balance.
- Cash balance.
- Transaction history of when the benefits were spent.
- The latest EBT news.

In the EBT website you can also:

- Change your PIN.
- Register for text message notification.

## To access the website:

1. Access a web browser.
2. Type [www.ebtEDGE.com](http://www.ebtEDGE.com).
3. The ebtEDGE home page is displayed.
4. Click on "Cardholder Login" on the left of the screen.
5. A warning pop-up message may appear regarding unsecured data.
6. Click OK to access secure and unsecured data.
7. The Log-in Screen is displayed.
8. Enter Card Number from the EBT card.
9. Press the Login button.
10. Enter your PIN number. This is the same number you use to access your EBT card at stores or ATMs.
11. Press the Continue button.
12. Your account balance and transaction history appears.
13. The Help Topics will answer many commonly asked questions.

## How to register to receive your EBT balance or last 5 transactions by text message:

Registration is easy!

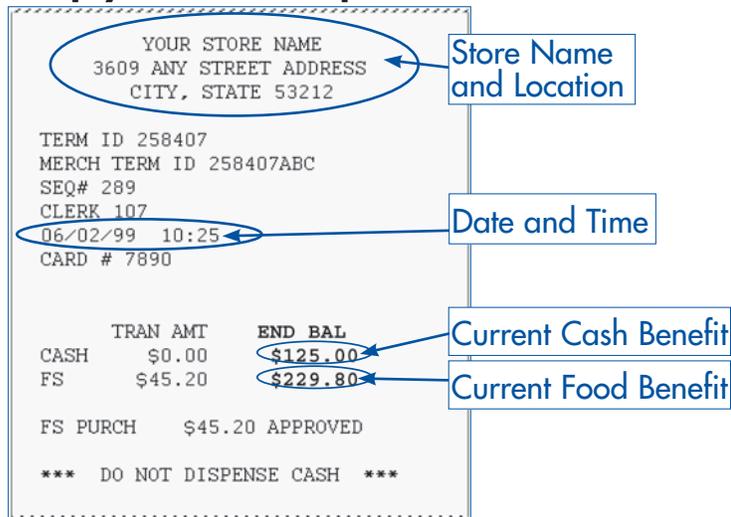
1. Go to [www.ebtEDGE.com](http://www.ebtEDGE.com), select the 'more information' link under EBT Cardholders box and log in using your EBT card number and PIN.
2. Check "Register for Mobile TXT messaging" at the top right of the screen.
3. Enter your mobile (cell) phone number.  
Note: Your card's Nickname will always be the last 5 digits of your EBT card.
4. Check the box next to SMS Balance, then click the Update button.
5. You are registered!

To get your balance, text BAL to 42265.

To see your last 5 transactions, text MINI to 42265.

## How to find out your EBT balance

### Keep your last receipt



It shows how much you have left in your food benefit and cash account.

- The store's name and location should appear on your receipt when you use your food and/or cash benefits.
- You may also find out your balance by calling Customer Service, accessing [www.ebtEDGE.com](http://www.ebtEDGE.com)/ or registering for text message notification.
- You may also request a 2 month transaction history at your local county office.
- Benefits not used within 365 days will be removed from your account and cannot be replaced.

## Important EBT Account Information

Sometimes errors occur in the EBT system which may cause your EBT cash or food benefits to increase. When this happens, your account can be adjusted. You will receive notice when this happens. If you do not agree with the notice, you have the right to appeal and request a fair hearing. To request a fair hearing contact your financial worker at your county office.

## If you need help accessing food benefits (SNAP)

Remember, lost or stolen benefits will not be replaced.

- Choose a person you trust to be your additional adult.
- This person will help with shopping and accessing your food benefits.
- Tell your financial worker whom you chose as your additional adult.
- The additional adult will receive an EBT card in the mail within 5 business days.
- An additional adult who is a household member must call Customer Service to select a PIN.
- An additional adult who is not a household member, must go to the county office to select a PIN.
- Remember, lost or stolen benefits will not be replaced.

For more information, call your financial worker.

## What to do before you move

- Call your county office immediately with your new address.
- If you move to an area where you cannot access your cash benefits, contact your county office.

## When you will receive your benefits

Benefits are available on the same day every month, even on weekends or holidays.

### Cash benefits

Case benefit type	If your case number ends in	Your cash benefits are available after 6:00 a.m. on the:
DWP/MFIP	1,3,5,7 or 9	2nd to last day of every month
DWP/MFIP	0,2,4,6 or 8	the last day of every month
GA, MSA & RCA	0 thru 9	1st day of every month

### Food benefits

If your case number ends in	Your food benefits are available after 12:01 a.m. on the
4	4th of every month
5	5th of every month
6	6th of every month
7	7th of every month
8	8th of every month
9	9th of every month
0	10th of every month
1	11th of every month
2	12th of every month
3	13th of every month

## Discrimination is against the law.

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by a human services agency. You can contact any of the following agencies directly to file a civil rights complaint.

The **Minnesota Department of Human Services, Equal Opportunity and Access Division**, prohibits discrimination in its programs because of race, color, national origin, creed, religion, sexual orientation, public assistance status, age, disability, sex or political beliefs. Contact the Equal Opportunity and Access Division directly only if you have a discrimination complaint:

Minnesota Department of Human Services  
Equal Opportunity and Access Division  
P.O. Box 64997  
St. Paul, MN 55164-0997  
651-431-3040 (voice) or use your preferred relay service

The **Minnesota Department of Human Rights** prohibits discrimination in public services programs because of race, color, creed, religion, national origin, disability, sex, sexual orientation, or public assistance status. Contact the Minnesota Department of Human Rights directly:

Minnesota Department of Human Rights  
Freeman Building, 625 North Robert Street  
St. Paul, MN 55155  
651-539-1100 (voice)  
800-657-3704 (toll free)  
711 or 800-627-3529 (MN Relay)  
651-296-9042 (Fax)  
Info.MDHR@state.mn.us (Email)

The **U.S. Department of Health and Human Services' Office for Civil Rights** prohibits discrimination in its programs because of race, color, national origin, age, disability and in some cases religion and sex. Contact the federal agency directly:

U.S. Department of Health and Human Services  
Office for Civil Rights, Region V  
233 North Michigan Avenue, Suite 240  
Chicago, IL 60601  
312-886-2359 (voice)  
800-368-1019 (toll free)  
800-537-7697 (TTY)

In accordance with Federal civil rights law and **U.S. Department of Agriculture** (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, sex, religious creed, disability, age, political beliefs, or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by USDA.

Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.), should contact the Agency (State or local) where they applied for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, (AD-3027) found online at: [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), and at any USDA office, or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1. mail: U.S. Department of Agriculture  
Office of the Assistant Secretary for Civil Rights  
1400 Independence Avenue, SW  
Washington, D.C. 20250-9410;
2. fax: (202) 690-7442; or
3. email: [program.intake@usda.gov](mailto:program.intake@usda.gov).

This institution is an equal opportunity provider.

Attention. If you need free help interpreting this document, ask your worker or call the number below for your language.

ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اطلب ذلك من مشرفك أو اتصل على الرقم 1-800-358-0377.

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមសួរអ្នកកាន់សំណុំរឿង របស់អ្នក ឬហៅទូរស័ព្ទមកលេខ 1-888-468-3787 ។

Pažnja. Ako vam treba besplatna pomoć za tumačenje ovog dokumenta, pitajte vašeg radnika ili nazovite 1-888-234-3785.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces nug koj tus neeg lis dej num los sis hu rau 1-888-486-8377.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ພຣີ, ຈົ່ງຖາມພະນັກງານກຳກັບການຊ່ວຍເຫຼືອຂອງທ່ານ ຫຼື ໂທໂທ 1-888-487-8251.

Hubachiisa. Dokumentiin kun bilisa akka siif hiikamu gargaarsa hoo feete, hojjettoota kee gaafadhu ykn afaan ati dubbattuuf bilbilli 1-888-234-3798.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, обратитесь к своему социальному работнику или позвоните по телефону 1-888-562-5877.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda qoraalkan, hawlwadeenkaaga weydiiso ama wac lambarka 1-888-547-8829.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, comuníquese con su trabajador o llame al 1-888-428-3438.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi nhân viên xã hội của quý vị hoặc gọi số 1-888-554-8759.

LBI-0001 (3-13)



For accessible formats of this publication, ask your county worker. For assistance with additional equal access to human services, contact your county's ADA Coordinator. (ADA4 [9-15])