

OHIO DIRECTION CARD



Frequently Asked Questions about EBT for Ohio Direction Cardholders

- Q. 1 What is Ohio EBT?
- Q. 2 How do I get my food assistance with the Direction Card?
- Q. 3 When do I get my food assistance?
- Q. 4 What does my Ohio Direction Card look like?
- Q. 5 What is a PIN?
- Q. 6 How do I remember my PIN?
- Q. 7 How do I use my Direction Card?
- Q. 8 What if I forget my PIN?
- Q. 9 How do I take care of my Ohio Direction Card?
- Q. 10 What if I forget my card when I go to the grocery store?
- Q. 11 What if I lose my Direction Card?
- Q. 12 How long will it take to get a new Direction Card?
- Q. 13 How will I know the balance in my Ohio Direction Card account?
- Q. 14 What if I don't have a telephone?
- Q. 15 Where can I shop with my Ohio Direction Card?
- Q. 16 Can someone else shop for me as they do now?
- Q. 17 What if my card won't work?
- Q. 18 What if the store doesn't have a POS terminal or the POS terminal is not working?
- Q. 19 What if I don't want to use all of my benefits in one month?
- Q. 20 How do I take something back to the store? Can I get cash back?
- Q. 21 What if I plan to move or change my address?
- Q. 22 What if I have questions about my Ohio Direction Card?
- Q. 23 When do I call the Helpline?
- Q. 24 Can my EBT card be sent to my P.O. Box, or care of General Delivery?
- Q. 25 Will my EBT card expire?

Q. 26 I have an overpayment. Can I apply some of my food assistance to repay this overpayment?

Q. 27 Can the Ohio Direction card be used in other states?

Q. 28 What if I don't have enough available on my card to cover all of my grocery purchases?

- Q. 29 Is there a minimum or maximum transaction amount for an EBT transaction?
- Q. 30. I believe the store overcharged me, or made a mistake. What can I do?



Q. 1 What is Ohio EBT?

Ohio EBT (Electronic Benefits Transfer) is the electronic distribution of food assistance benefits. Benefits are accessed with the Ohio Direction Card. The Ohio Direction Card is similar to commercial debit and ATM cards; it has a unique sixteen-digit account number and your name embossed on the front, and a magnetic stripe on the back. Your card only works with a four digit Personal Identification Number (PIN) which you select. You can use your Ohio Direction Card to buy eligible groceries at stores and farmer's markets taking part in the Ohio EBT Program.

Q. 2 How do I get my food assistance with the Direction Card?

Each month you are eligible for food benefits, your benefits will be added to your Ohio Direction Card account. This happens automatically, much like a bank account. The benefits in your food account are available on your scheduled date each month, and if you do not use all or any of your food benefits by the end of the month they will stay in your account and you can use them the next month. As you use your benefits, the balance will go down. You can call the toll free number (1-866-386-3071) on the back of your Ohio Direction Card anytime to find out your balance. You may also access your information online at <u>www.ebt.acs-inc.com</u>.

Q. 3 When do I get my food assistance?

Your food benefits are available on your Ohio Direction Card on your scheduled date each month. You will need to check with your county office to find out which day you receive your benefits. If the day you receive your benefits for any month falls on a weekend or holiday, your benefits are still available on that day.

Q. 4 What does my Ohio Direction Card look like?

Your Ohio Direction Card is a blue and silver plastic card. It has your name and a unique 16 digit card number embossed on the front of it, and a signature stripe, magnetic stripe and customer service information on the back. A picture of the Ohio Direction Card is above this FAQ.

Q. 5 What is a PIN?

PIN stands for Personal Identification Number. A PIN is the four number secret code you choose when you get your Ohio Direction Card. The PIN is how the system identifies you. When you first receive your new magnetic stripe card, you will need to call the toll free customer service number (1-866-386-3071) on the back of your card to select your PIN. You will need your card number, social security number and birth date.

Q. 6 How do I remember my PIN?

Choose four numbers that are easy for you to remember, but hard for someone else to figure out. Keep your PIN a secret. Don't write your PIN on your card. Don't keep your PIN in your wallet or purse. If you forget your PIN call customer service at 1-866-386-3071 and select a new PIN before you go to the store. If you enter the wrong PIN at the store, the machine will deny your transaction. After four wrong PIN attempts your card will not work until after midnight, unless you call customer service to reset your PIN.

► Return

► Return

► Return

► Return

► Return

Q. 7 How do I use my Direction Card?

• **Step 1** Before you shop, check your balance by checking your last receipt or by calling customer service at 1-866-386-3071. This balance will be the most you can spend with your Ohio Direction Card. You can also access your account online at www.ebt.acs-inc.com.

• Step 2 Make certain to go to a grocery store that displays the Ohio Direction Card sticker. If you are not sure, ask at the customer service desk before you shop.

• **Step 3** Choose your groceries and go to a check-out lane. You or the cashier will swipe your Ohio Direction Card through the machine.

• **Step 4** You must enter your secret 4 digit PIN on the machine's PIN pad. Never tell the cashier or anyone else your secret PIN. Never ask the cashier to enter your PIN for you.

• Step 5 The machine prints a receipt with your purchase amount and the amount of benefits you have left in your account.

• Step 6 Remember to take your card and your receipt with you when you leave.

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

Q. 8 What if I forget my PIN?

If you are in the grocery store and enter the wrong PIN, you have three more chances that day to enter the correct PIN. If you don't enter the correct PIN on the fourth try, a "lock" is put on your card after the fourth attempt. You may try again after midnight, or you can contact customer service at 1-866-386-3071 to "unlock" your card. If you can't remember your PIN, contact customer service at the 1-866-386-3071 to select a new one. You should also select a new PIN if you think someone else knows your PIN.

Q. 9 How do I take care of my Ohio Direction Card?

- Take care of your card as you would a credit card.
- Keep your Ohio Direction Card safe.
- Do not expose your card to heat or anything magnetic such as TV's, microwaves or other electronics.
- Do not let the magnetic stripe on the back of the card get scratched or damaged. Your card will not work if this happens.
- Keep your Ohio Direction Card clean.
- Don't bend or twist the card.
- Only use the card to get your groceries. Don't use it to scrape windshields, open door locks, etc.
- Store the Ohio Direction Card in a wallet or purse.
- Follow the instructions of the store clerk when using the card.
- NEVER tell your PIN to anyone, and do not write the PIN on the back of the card, or anywhere in your wallet.

Q. 10 What if I forget my card when I go to the grocery store?

You can't use your food assistance benefits to buy food without your Ohio Direction Card and your PIN.

Q. 11 What if I lose my Direction Card?

If your Ohio Direction Card is lost, stolen, or damaged, call customer service at 1-866-386-3071 immediately to report it. When you call, your old card will be locked and a new card will be mailed to you. However, if you find your card later, you will not be able to use it once you have reported it lost or stolen. You will have to wait to receive the replacement card in the mail, which can take 7-10 days.

► Return

► Return

Return

Page 3 of 6

cashier can use a paper voucher and call the Retailer customer service number to get a

telephone approval for your purchase. The cashier fills out the voucher and will need some information from you such as your name and your card number to complete the voucher. Once the cashier has completed the voucher and obtained an approval, you must sign the voucher form. Make sure the amount charged to your account is correct. The cashier will give you a copy of the voucher-keep this copy for your records. Some stores that don't have the EBT machine, for example, a farmer's market may also use paper vouchers.

Q. 12 How long will it take to get a new Direction Card?

It may take 7-10 days for you to get a new Ohio Direction Card, so keep your card safe. Once you receive the card, you can use it immediately.

Q. 13 How will I know the balance in my Ohio Direction Card account? ► Return

After you make a purchase, the machine prints a receipt stating the date, merchant's name and location, transaction type, transaction amount, and remaining account balance. Take the receipt with you.

Find your account balance by checking your last receipt, calling Customer Service at 1-866-386-3071 or visiting the website at www.ebt.acs-inc.com Q. 14 What if I don't have a telephone? ► Return

You can call customer service (1-866-386-3071) from a pay phone at no charge.

Q. 15 Where can I shop with my Ohio Direction Card?

Probably where you shop now. All stores that take the Ohio Direction Card in Ohio will have a sign on the door that looks like your card. If you are not sure, check at the store's customer service desk before you shop.

Q. 16 Can someone else shop for me as the	y do now?	► Return
---	-----------	----------

If it is an emergency, you can let someone else use your card to buy food for you. However, be careful. Once you tell someone your PIN and give them your card, they could use ALL of your benefits. These benefits will NOT be replaced. If you are unable to shop for yourself, you may want to have your caseworker add someone as your authorized representative on your food benefit case.

Q. 17 What if my card won't work?

The magnetic stripe on the back of the card may be damaged. You may have entered your PIN incorrectly four times and your card is "locked." You may have tried to spend more than you have available on your Ohio Direction Card. If your card does not work, keep the receipt and call customer service at 1-866-386-3071 for assistance.

Q. 18 What if the store does not have a POS terminal or the POS terminal is not working?

If your store does not have a POS terminal, you can't use your Ohio Direction Card there. If the POS terminal is not working, the store may decide to handle your purchase manually. The

► Return

► Return

► Return

Page 4 of 6

Q. 19 What if I don't want to use all of my benefits in one month?

Your food assistance benefits are made available in your account each month on your designated day. Any benefits you use are deducted from the first benefits that were made available to your account. Food assistance benefits you do not use stay in your EBT account until you use them, HOWEVER If your F assistance benefits are not accessed in 365 days from the time they were issued, the F assistance benefits will be removed and you will lose them. Your account is considered accessed if you make a purchase, but not if you only check your balance.

Q. 20 How do I take something back to the store? Can I get cash back?

Take the item and receipt back to the store. The store will issue a credit to your food assistance benefits. You will NOT get cash back.

Q. 21 What if I plan to move or change my address?

Call your county office to report the change. If you call customer service for a replacement card, and you have moved, you can have the card mailed to your new address, but you must still call your caseworker to report the address change.

Q. 22 What if I have questions about my Ohio Direction Card?

Call customer service at 1-866-386-3071. They are available 24 hours every day for your questions.

Q. 23 When do I call the Helpline?

• Call right away if your Ohio Direction Card is lost or stolen. Always call the minute you discover your card is gone.

- Call if your Ohio Direction Card is damaged.
- Call when you need your Ohio Direction Card balance.
- Call if you find someone else's Ohio Direction Card.
- Call if you have questions or need help with your Ohio Direction Card.

Q. 24 Can my EBT card be sent to my P.O. Box, or care of General Delivery?

Yes. We can mail your card to either a P.O. Box or General Delivery if you use this as your normal way of receiving mail.

Q. 25 Will my EBT card expire?

No, your EBT card will never expire. You should always take care to protect and keep your EBT card. Even if you don't receive Food assistance benefits for a long time, if you need assistance in the future you will be able to use the same card. If you lose the card, you will need to call for a replacement when you come in for benefits again.

Q. 26 I have an overpayment. Can I apply some of my food assistance to repay this overpayment?

Check with your caseworker. You will need to sign a voluntary repayment form at the county office, but you can have benefits taken off of your EBT account to repay towards an overpayment. Your county DJFS will advise you of the procedure.

Return

► Return

► Return

Yes, the card can be used in all other states and U.S. territories.

Q. 28 What if I don't have enough available on my card to cover all of my grocery purchases?

The new card is just like a debit card; if you try to use your card for a transaction of \$70, but you only have \$10 in your EBT account, you cannot make the purchase. However, the retailer can offer to use the card for \$10 and you can pay the other \$60 in cash or use another form of credit. This is a normal online transaction process. It is important that you check the balance on your card before you shop to avoid embarrassment.

Q. 29 Is there a minimum or maximum transaction amount for an EBT transaction?

There is no minimum dollar amount per food assistance transaction nor is there a maximum limit on the number of food assistance transactions that you can make.

Q. 30 I believe the store overcharged me, or made a mistake. What can I do?

► Return

First, try to resolve the situation with the retailer. If you are not successful, adjustments may be made to your account to correct for any errors that may occur. Call Customer Service at 1-866-386-3071 to report an error or if you have a question about a transaction.