

### • INVALID PIN

If you get this message, you have entered your PIN incorrectly. If you do not enter the correct PIN by the fourth try, a "lock" is put on your card and you will not be able to use your card until the next day. If you cannot remember your PIN, go to your local social services agency.

### • INSUFFICIENT BALANCE

Before you shop, check your balance. If you get this message, you have tried to spend more than your balance in your Cardinal Card account. If your groceries cost more than your balance, you can put back some items or pay for the rest in cash.

Anytime you get an error message you do not understand, call the toll-free Customer Service Help-Line at 1-866-281-2448.

### WHAT IF MY CARD WILL NOT WORK?

If your card does not work, keep the receipt, call the toll-free Customer Service Help-Line at 1-866-281-2448, and ask for help.

### WHAT IF MY STORE DOES NOT HAVE A POINT-OF-SALE (POS) TERMINAL OR THE POS TERMINAL IS NOT WORKING?

If your store does not have a Point-of-Sale (POS) terminal, you may not be able to use your Cardinal Card there; ask the store manager or a clerk if the store accepts the Cardinal Card. Some retailers (small stores, farmer's markets or route vendors) may use a paper form that you will need to sign.

If a Point-of-Sale (POS) terminal is not working, the store may decide to process your purchase by calling Customer Service to get the information they need to let you buy your food; some retailers may limit the amount of your purchase.

### WHAT IF I DO NOT WANT TO USE ALL OF MY BENEFITS IN ONE MONTH?

The food stamp benefits you do not use stay in your Cardinal Card account until you use them. However, if you do not use your card for 90 days, your benefits will be frozen and you must call your worker to reactivate your account.

### HOW DO I TAKE SOMETHING BACK TO THE STORE? CAN I GET CASH BACK?

Take the item, receipt and your card back to the store. The store will issue a credit to your food stamp account, which will be available to you immediately. YOU WILL NOT GET CASH BACK.

### WHAT IF I PLAN TO MOVE OR CHANGE MY ADDRESS?

Call your worker. You always must report changes in address, living arrangements and/or income to your worker.

### WHAT ARE THE CONSEQUENCES FOR MISUSING THE CARDINAL CARD?

Intentional misuse of the Cardinal Card is a crime. You can be disqualified from the Food Stamp program and may be prosecuted if you use your card for illegal purposes, which include selling your card and PIN for cash, drugs or other items, or exchanging food stamp benefits for cash at a retailer.

### WHAT IF I HAVE QUESTIONS ABOUT MY CARDINAL CARD?

Call the toll-free Customer Service Help-Line at 1-866-281-2448. This line is open 24 hours every day for your questions.

### WHEN SHOULD I CALL CUSTOMER SERVICE?

Call right away if your Cardinal Card is lost or stolen. Always call the minute you find out your card is gone.

Call if your Cardinal Card is damaged.

Call when you need your balance and you do not have your last receipt that shows your EBT balance.

Virginia Department of Social Services is an equal opportunity service provider. If you need assistance to access services or material in an alternate format, please call (TTY/TDD) 1-800-828-1120.

This is an equal opportunity program. If you believe you have been the victim of discrimination in your efforts to receive government benefits because of race, color, national origin, sex, age, disability, religious creed, or political beliefs, write immediately to the Administrator, Food and Nutrition Services, 3101 Park Center Drive, Alexandria, VA 22302.

# Virginia EBT Electronic Benefits Transfer

# Questions & Answers



# WELCOME TO VIRGINIA EBT

*The safe, convenient and easy way to use your food stamp benefits! You will receive your food stamp benefits through a process called Electronic Benefits Transfer (EBT). With EBT, you will be using a plastic card called the Cardinal Card, and a four-digit Personal Identification Number (PIN) to make purchases of food items at participating grocery stores.*

## WHEN DO I GET MY FOOD STAMP BENEFITS?

You will receive your benefits on the first day of each month by 12:00 noon.

## HOW DO I GET MY FOOD STAMP BENEFITS WITH THE CARDINAL CARD?

Each month you are eligible for food stamp benefits, your benefits will be added to your Cardinal Card account automatically. As your monthly benefits are added to your Cardinal Card, the balance on your card will go up. As you use your benefits, the balance goes down.

## WHAT DOES MY CARDINAL CARD LOOK LIKE?

Your Cardinal Card is a plastic card, similar to a credit card. It has your card number, the Cardinal name, and a place on the back for you to sign your name.

## WHAT IS A PIN?

PIN stands for Personal Identification Number. Your PIN is a four-digit number you must use with your Cardinal card. The PIN is how the computer knows you.

## HOW DO I REMEMBER MY PIN?

It is very important to memorize your PIN. If you select your own PIN, choose four numbers that are easy for you to remember, but hard for someone else to figure out. Keep your PIN a secret. Do not write your PIN on your card, protective card sleeve or the card carrier. Do not keep your PIN in your wallet or purse.

## HOW DO I USE MY CARDINAL CARD?

At the checkout lane, tell the store clerk that you are using your EBT Cardinal Card. Once your card has been swiped through the POS terminal (either by you or the clerk), you enter your PIN. The PIN allows you (and only you) to use your card.

## 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 right PIN. If you do not enter the correct PIN by the fourth try, a "lock" is put on your card and you will not be able to use your card until the next day. If you cannot remember your PIN, go to your local social services agency to select a new PIN. You also need to choose a new one if you think someone else knows your PIN. **You should always know your PIN before you go to the grocery store.**

## HOW DO I TAKE CARE OF MY CARDINAL CARD?

- Take care of your card like you would a credit card.
- Do not bend or twist the card.
- Do not use your card to scrape windshields, open door locks, etc.
- Keep the black stripe on the back of your card clean and free from scratches. Store your Cardinal Card in a wallet, purse or a safe place.
- Keep the card away from magnets (i.e., handbag clasps, TVs, etc.).

- Follow the instructions of the store clerk when using the card.
- NEVER tell your PIN to anyone, including the store clerk.
- Keep your Cardinal Card safe and clean.

## WHAT IF I FORGET MY CARD WHEN I GO TO THE GROCERY STORE?

You cannot use your food stamp benefits to buy food without your Cardinal Card and your PIN.

## WHAT IF I LOSE OR DAMAGE MY CARDINAL CARD?

If your Cardinal Card is lost, stolen or damaged, call the toll-free Customer Service Help-Line at 1-866-281-2448, to report it. A new card will be mailed to you on the next business day or you can go to your local social services office to receive a replacement. A \$2.00 replacement fee will be charged. No one will be able to use your card once you report it missing.

## HOW LONG WILL IT TAKE TO GET A NEW CARDINAL CARD?

Once you report your card as lost or stolen, a new card will be mailed to you. You should receive your replacement card in about 5-6 days. Your PIN will remain the same as before. You may continue to use your same PIN. If you want to change your PIN you must contact your local agency. If you have a food emergency, tell your eligibility worker.

## HOW WILL I KNOW THE BALANCE IN MY CARDINAL CARD ACCOUNT?

There are two easy ways to check:

- Always keep your store receipts that show your EBT balance in your Cardinal Card Receipt Saver. Check your receipt from your last purchase; it shows your available balance.
- Call the toll-free Customer Service Help-Line at 1-866-281-2448.

**Always know your balance before you go to shop.** Some stores may have a Point-of-Sale (POS) machine located at the customer service counter that may be used to check your balance before you go to the checkout lane.

## WHERE CAN I SHOP WITH MY CARDINAL CARD?

Probably where you shop now. All stores that take the Cardinal Card should have a "Quest" or Cardinal Card sign on the door. If you do not see the "Quest" or Cardinal Card sign, ask the store manager or clerk if they accept the Cardinal Card before you shop.



## CAN SOMEONE ELSE SHOP FOR ME LIKE THEY DO NOW?

Yes, you can let someone else use your card to buy food for you. **But 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. You also may contact your eligibility worker to designate an "authorized representative" who then will be given a card and PIN so they may shop on your behalf.

## WHAT IF I GET AN ERROR MESSAGE FROM THE POS?

Here are some error messages you could get on the Point-of-Sale (POS) machine in the store:

### • CARD NOT ON FILE

If you get this message, call the toll-free Customer Service Help-Line at 1-866-281-2448.