



## Office of EBT Banking Services/Client Accounts

### Frequently Asked Questions

**Q. What is Electronic Benefit Transfer?**

**A.** Electronic Benefits Transfer, or EBT, is a system through which recipients of government benefits receive and spend funds electronically, using a plastic EBT card like a bank debit card. Benefits are deposited electronically into the recipient's program account. The recipient can then use his or her EBT card to use food and cash allowance to make approved purchases, which are subtracted from the account.

**Q. How does EBT work?**

**A.** You apply for benefits by completing an application at the local DHHR office. If you are eligible to receive benefits, an account will be established in your name and benefits will be deposited electronically in the account each month. You will receive a plastic card, like a bank debit card for making qualified purchases with your benefits. To use the card, you will need to select a secret PIN (Personal Identification Number) which will be explained to you by the local worker.

If you qualify for Supplemental Nutrition Assistance Program (SNAP) benefits, you can use your Mountain State Card to:

- Buy selected food items at any store that accepts EBT benefits.
- Buy selected seed items at any store that accepts EBT benefits.

If you qualify for WV Works/Cash and Child Support Incentive benefits, you can use your Mountain State Card to:

- Withdraw benefits from any QUEST® ATM throughout West Virginia or nationwide.
- Pay for purchases at stores that accept EBT benefits.
- Get cash back with a purchase at a store that accepts EBT benefits.

**Q. What benefits will be included on the EBT card?**

**A.** Cardholders could have any or all of the following benefits: SNAP, WV Works/Cash and Child Support Incentive

**Q. How will I get an EBT card and Personal Identification Number (PIN)?**

**A.** When you apply for benefits, the worker will order your EBT card which will be delivered to you by mail in 5-7 days. When you receive the card by mail, select a PIN at [www.ebtEdge.com](http://www.ebtEdge.com) or by calling the number on the back of your card.

**Q. What is a PIN?**

**A.** A PIN is your four-digit secret personal code that allows only you to use your EBT card. It is important to learn and remember your PIN. Never tell your PIN to anyone and DO NOT write your PIN on your EBT Card.

**Q. How do I use the EBT card?**

**A.** In a retail store, you will use your card at the store POS machine located at the cash register.

1. Swipe your Mountain State Card through the Point of Sale (POS) machine OR
2. Give your card to the cashier and state whether you are using SNAP or WV Works/Cash.
3. Enter your Personal Identification Number (PIN) on the keypad. The screen will show \*\*\*\* instead of the actual numbers.
4. Press the OK or ENTER key.

5. After the cashier enters the amount for your purchase, if it is correct, press the YES or ENTER key.
6. Be sure to get a receipt from the cashier; make sure the information on the receipt is correct.
7. Keep the receipt so you will know your new balance for the next time you shop.

Note: Stores will not give you change for SNAP benefit purchases. Only the exact amount of your food purchase is deducted from your SNAP benefit account. WV Works/Cash benefits can be used at stores to purchase food and non-food items (soap, diapers, etc.). Retailers can provide change/cash back from your WV Works/Cash account. Not all store policies are the same; some stores may not choose to offer cash back.

You can use a Quest ATM for withdrawing benefits from WV Works/Cash benefits only. SNAP benefits cannot be accessed through the ATM.

1. Insert or swipe your Mountain State Card.
2. Enter your PIN and press OK or ENTER as you are prompted on the ATM screen.
3. Select the WITHDRAW CASH option and then select CHECKING.
4. Enter the amount you would like to withdraw using whole dollar amounts like \$20, \$40, \$60, etc.
5. When your transaction is complete,
  - a. Be sure to remove your card if you were instructed to insert it in the ATM.
  - b. Take your cash and your receipt.
6. Keep your receipt to help you know how much money is remaining in your account.

**Q. What if I lose my EBT card?**

- A.** Call the 24-hour toll free phone line- 1-866-545-6502 to report the lost card. The existing balance on the card will be secured and a new card will be mailed the next day and should arrive at your address within 5-7 days.

**Q. Will there be a fee for using the EBT card?**

- A.** There is never a charge for using your EBT card to buy food from your SNAP account. You may use your EBT card to make a purchase and get cash back at the same time if you receive WV WORKS monthly benefits or Child Support Incentive benefits. You may do this as often as you want with NO transaction fee.

At cash machines (ATMS), the first three withdrawals each month are free. For each one after that, one dollar (\$1.00) is taken out of your cash account. Bank surcharges, if any will also be taken from your account. Surcharges may vary, so be sure to notice any surcharges and plan your cash accordingly.

**Q. Will I be able to get cash back from my SNAP account?**

- A.** No. Your SNAP account will be debited for the exact amount of your food purchase.

**Q. What if I need to return a food item that I purchased from my SNAP account?**

- A.** Your EBT SNAP account will be credited for the amount of the return.

**Q. Who can use the EBT card and PIN?**

- A.** The head of household/payee will receive a card and PIN. Also, whoever you designated as your authorized representative (if you have one) will receive a card. NOTE: Whoever you choose as your authorized representative has FULL ACCESS to your benefits, just as you do. For more information on where you can use your card click [here](#).

**Q. Where can I use the EBT card?**

**A.** WV WORKS recipients can use their card to pay for purchases or to get cash at ATMs, grocery stores and convenience stores. SNAP recipients can use their card to purchase food at any USDA authorized SNAP grocery or convenience store. For more information about where to use your Mountain State Card, [click here](#).

**Q. How will I know my account balance?**

**A.** Ending account balances are provided on the bottom of your transaction receipt. If you lose your last receipt, you can verify your balance in one of the following ways:

- Call the toll-free number on the back of your EBT card.
- Check your cash account balance at an ATM or POS machine.
- Check your SNAP account balance at a POS machine.
- You should always know your account balance before you shop.

**Q. What if the POS machine is not working?**

**A.** If you are at the cash register ready to make a purchase and the POS machine is not working (or if the store doesn't have a POS) the clerk will write your purchases on a paper form called a food benefit voucher. After calling to see that you have enough benefits in your SNAP account, the cashier will write your name and your card number and the amount you are spending on the benefit voucher. You will be asked to sign the voucher and will be given a copy of it to keep with your receipt. It is very important to keep your copy of the paper voucher to subtract what you spent from your account balance. Stores cannot process manual vouchers for WV Works/Cash accounts.

**Q. What if I enter the wrong PIN?**

**A.** If you are having trouble remembering your PIN, DO NOT try to guess your PIN when entering it on a POS terminal or ATM, especially when making a purchase or withdrawal. If you enter the wrong PIN on your first try, you will have 3 more chances to enter the correct PIN. If the correct PIN is not entered by the 4th try, you won't be able to use your card until 12 AM – Midnight the next day. This is a protection for you in case someone tries to use your card and doesn't have the correct PIN. In some cases, the ATM machine will keep the card. If the ATM keeps the card, you will need to contact the EBT Helpline to request a replacement card.

**Q. Can I go to a bank teller and withdraw money or inquire about my Mountain State Card balance?**

**A.** No, you cannot get any information about your SNAP or WV Works/Cash account from a bank teller. You can go to a bank with a Quest® ATM and withdraw money from your WV Works/Cash benefits using your Mountain State Card. You can use your Mountain State Card to check SNAP and WV Works/Cash account balances at a Quest® ATM. Some store policies allow WV Works/Cash participants to use their Mountain State Card to get cash back with a purchase of eligible items. Store policy may limit the amount of the cash back and may require a minimum purchase amount.

**Q. Are there any transaction fees or surcharges for using my Mountain State Card?**

**A.** There is never a charge for using your card to buy food. At ATMS and/or POS machines where you see the Quest® logo, the first 3 cash withdrawals each month are free. For each one after that, a \$1 fee is taken out of your WV Works/Cash account. Bank surcharges, if any, for using an ATM that is not a Quest® machine, will also be taken from your account.

**Q. When do I call the EBT Helpline?**

**A.** The EBT Helpline is a great resource. Call 1-866-545-6502 to:

- Activate your First card and select your PIN.
- Change your PIN if you do not know your current PIN.
- Report your card lost, stolen or damaged.

- File a claim if you believe that an error occurred when using your Mountain State Card.
- Check your account balance. Remember: Balance inquiry calls are limited to 5 calls each day. Keep your last receipt and remember you can always check your balance for free on the internet at: [www.ebtedge.com](http://www.ebtedge.com)

**Q. What if I have questions about my Mountain State Card?**

**A.** Call your local DHHR Office or the DHHR Customer Service Center at 1-877-716-1212 with any questions you have about the card, your benefits, shopping and other concerns as well.