### OHIO DIRECTION CARD



#### A safe and easy way to use your SNAP benefits!

### Frequently Asked Questions about EBT for Ohio Direction Cardholders

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A.1. What is Ohio EBT?

**►** Return

Ohio EBT (Electronic Benefits Transfer) is the electronic distribution of SNAP benefits. Benefits are accessed with the Ohio Direction Card. The Ohio Direction Card is similar to commercial debit and ATM cards. 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.

#### A2. How long will it take to get a new Ohio Direction Card?

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It may take 7-10 calendar 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.

#### A. 3. Can my Ohio Direction Card be sent to my P.O. Box, or care of General Delivery?

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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.

#### A. 4. What does my Ohio Direction Card look like?

**►** Return

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 at the top of this document.

#### A. 5. How do I use my Ohio Direction Card?

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- **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 <a href="https://www.connectebt.com/">https://www.connectebt.com/</a> It is highly recommended to create and online account to monitor your EBT transactions.
- 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 point of sale 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.

#### A. 6. What is a PIN?

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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 Ohio Direction 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.

#### A. 7. How do I remember my PIN?

**▶**Return

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.

#### A. 8. What if I forget my PIN?

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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. 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.

#### A. 9. How do I receive my SNAP with the Ohio Direction Card?

**►** Return

Each month you are eligible for SNAP, your benefits will be added to your Ohio Direction Card account. This happens automatically, much like a bank account.

#### A. 10. When do I get my SNAP?

**►** Return

Your SNAP 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.

#### A. 11. How will I know the balance in my Ohio Direction Card account?

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You can find your account balance several ways. You can check your last receipt, call Customer Service at 1-866-386-3071 or visit the website at https://www.connectebt.com/

#### A. 12. What if I don't want to use all my benefits in one month?

**►** Return

Your SNAP 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 Ohio Direction Card account until you use them, HOWEVER, if your SNAP benefits are not accessed in 365 days from the time they were issued, the SNAP 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.

#### A. 13. Is there a minimum or maximum EBT transaction amount?

**►** Return

There is no minimum or maximum dollar amount per EBT transaction, nor is there a maximum limit on the number of EBT transactions that you can make, however you cannot make purchases for more than your account balance.

#### A. 14. Where can I shop with my Ohio Direction Card?

**►** Return

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.

#### A. 15. Can someone else shop for me?

**►** Return

If you are unable to shop for yourself, you should contact your county office if you are interested in naming an authorized representative so that he or she will be able to use your Ohio Direction Card when you are unable to purchase your own groceries. Only you or your authorized representative may use your Ohio Direction Card.

#### A. 16. Can the Ohio Direction Card be used in other states?

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

#### A. 17. What if the store doesn't have a POS terminal or the POS terminal is not working?

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If your store does not have a POS terminal, you cannot use your Ohio Direction Card there. If the POS terminal is not working, the store may decide to handle your purchase manually. The 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 do not have the EBT machine, for example, a farmer's market, may also use paper vouchers.

#### A. 18. What if I forget my Ohio Direction Card when I go to the grocery store?

**►** Return

You cannot use your SNAP benefits to buy food without your Ohio Direction Card and your PIN.

## A. 19. What if I don't have enough available on my Ohio Direction Card to cover all my grocery purchases?

The Ohio Direction 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 Ohio Direction Card 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 our card before you shop.

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

**►** Return

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

#### A. 21. What can I do if I believe the store overcharged me, or made a mistake? ▶ Return

First, try to resolve the situation with the retailer. If it is not resolved, call the Ohio Direction Card Customer Service hotline at 1-866-386-3071 to report the error or if you have a question about a transaction.

#### A. 22. 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.

#### A. 23. Will my Ohio Direction Card ever expire?

**▶**Return

No, your Ohio Direction Card will never expire. You should always take care to protect and keep your Ohio Direction Card. Even if you don't receive SNAP 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 apply for benefits again.

#### A. 24. What if I plan to move or change my mailing address?

**►** Return

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.

### A. 25. If I have an overpayment, can I apply some of my SNAP to repay this overpayment?

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

#### A. 26. What if I still have questions about my Ohio Direction Card?

**►** Return

Call customer service at 1-866-386-3071. They are available 24 hours every day for your questions. If you do not have a telephone, you can call customer service (1-866-386-3071) from a pay phone at no charge.

#### A. 27. What if I lose my Ohio Direction Card?

**►**Return

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. If you find your lost card, 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.

#### A. 28. When do I call the Helpline?

**►** Return

- Call immediately if your Ohio Direction Card is lost, stolen, or 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.

#### A. 29. What if my Ohio Direction Card won't work?

**►** Return

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.

# A. 30. What do I do if I'm a victim of identity fraud or a phishing scam? Return

If you have received a text message, phone call, or email and feel that you may be a victim of identity fraud or a phishing scam which places your benefit account at risk, please contact your county Fraud Department for assistance. Also, call and report the incident to the EBT Customer Service hotline at 1-866-386-3071.

# A.31. Can my caseworker contact Customer Service on by behalf? Return

Yes. You must place the call and give all your demographic information. You must then inform the customer service representative that the caseworker will be assisting you in the conversation with the Customer Service Representative.