#### The **DIRECTION CARD**

A safe and easy way to use your food stamp benefits.

CLIENT ADDRESS Before using your new Ohio Direction Card, you must call Customer Service at 1-866-386-3071 to select your new PIN and activate your card.

Follow the easy directions. You will need your:

- Card number (16 digits on the front of your card)
- Social security number
- Date of birth

You must select a 4-digit PIN to use your card.

# **DIRECTION CARD** Customer Service 1-866-386-3071

Call 24 hours-a-day, seven days-a-week if:

- Your card is lost or stolen.
- Someone is using your card without your approval.
- Your card does not work.
- You need to know your food stamp balance and you cannot find your last store receipt.
- You have questions about using your card.

### DO NOT THROW THIS CARD AWAY!

Each and every month your benefits will be added to this card.



## To use your new card:

- Sign the back of your card
- Call 1-866-386-3071 to select a 4-digit PIN
- Select a PIN that is easy to remember
- Memorize your PIN
- Do not write your PIN on the card or anything you carry with you
- If you forget your PIN, call 1-866-386-3071 and select a new PIN

### READ THIS FIRST - Changes in how you get your Food Stamp benefits starting March 27, 2006

## Important information about your new blue-and-silver Ohio Direction Card

- Sunday, March 26, 2006 This is the last day to use your green Ohio Direction Card. You may use it until 11:59PM on Sunday (just prior to mid-night on Sunday).
- Monday, March 27, 2006 If you will receive benefits for April, your April benefits will be available any time Monday using your new blue-and-silver Ohio Direction Card.
- Wednesday, March 29, 2006 If you have any benefits left on your green Ohio Direction Card, we will automatically transfer those remaining benefits to your new blue-and-silver Ohio Direction Card account by 6:00AM Wednesday morning.
- Starting May 1, 2006, and every month there after, we will automatically add your benefits to
  your new blue-and-silver Ohio Direction Card every month. We will add benefits on your usual
  issuance day, even if that day falls on a weekend or holiday. You no longer need to load the
  benefits at a store or JFS County Office.

The Ohio DIRECTION CARD
has a new look!

DIRECTION CARD
SOLID CAPPROLIBER

CHIO CAPPROLIBER

Customer Service
1-866-386-3071

• You must call Customer Service to select a 4-digit PIN for your new blue-and-silver Ohio Direction Card. Your current 5-digit PIN will not work with your new blue-and-silver card. You can call Customer Service at 1-866-386-3071.

## The **DIRECTION CARD**

Ohio

Electronic

Benefit

Transfer (EBT)



A safe and easy way to use your food stamp benefits.

Customer Service 1-866-386-3071

24 hours-a-day, seven days-a-week www.ebt.acs-inc.com

# Welcome to the Ohio EBT program!

#### What is the Ohio EBT Program?

EBT stands for Electronic Benefits Transfer. Your Ohio Direction Card is a debit card. This means you cannot use more benefits than you are eligible to receive. Your



benefits are automatically deposited once a month into an account just for you. You can access your benefits at almost all grocery stores using your Ohio Direction Card and your secret 4-digit PIN.

Before using your new Ohio Direction Card please read this booklet closely. The information is designed to help answer any questions you have about your new Ohio Direction Card.

## Obtaining Benefits

#### How do I obtain my benefits?

Your food stamp benefits are automatically deposited in your Ohio Direction Card account on the same day 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 that month happens to be on a weekend or holiday, your benefits are still available on that day.

Use the same card every month. **DO NOT throw your card away.** You can only use the amount of benefits you are eligible to receive. If you try to spend more than you have available in your account the transaction will be denied. If this happens, you must put some items back or pay the difference with cash. If you do not use all of your food stamp benefits during the month, they stay in your account and are added to your next month's benefits.

### Ohio Direction Card

#### How do I use my Ohio Direction Card to shop?

You can use your Ohio Direction Card at all grocery stores that display the Ohio Direction Card sticker. After you have completed your



grocery shopping, tell the cashier you are using your Ohio Direction Card and the cashier will ring up your purchase.

If you make a purchase in a different state, look for the Quest® logo.



Most grocery stores in Ohio accept the Ohio Direction Card. If you are not sure, check with the store clerk or the customer service desk.

**NOTE:** Not all stores use the same type of EBT equipment. Follow the cashier's directions on the screen.

- You or the cashier swipes your card through the machine.
- The cashier enters the amount of the purchase. On some



- machines the total automatically appears. Check the total to be sure it is correct.
- YOU must enter your secret 4-digit PIN on the machines PIN pad. Never tell the cashier or anyone else your secret PIN. Never ask the cashier to enter your PIN for you.
- The machine prints a receipt with your purchase amount and the amount of benefits you have left in your account.
- Remember to take your card and your receipt with you when you leave.
- Save your receipt so that you know your



balance the next time you go shopping.

#### What is a PIN?

- PIN stands for Personal Identification Number.
- You must have a 4-digit PIN to use your Ohio Direction Card.
- To select a PIN and activate your card, you need to call Customer Service and follow the instructions. You will need your:
  - Card Number
  - Social Security Number
  - Birth Date
- Always choose a PIN that is easy for you to remember, but hard for someone else to figure out if they find your card.
- Do not use numbers from your address or phone number. If your card is lost or stolen, these numbers would be easy for someone to figure out.
- Memorize your PIN. Do not write your PIN on anything you carry with you.
- If you forget your PIN call Customer Service 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 the next day. You must call Customer Service to select a new PIN.

## What happens if the store's EBT machine is not working?

If the store's EBT machine is not working, you may still be able to use your card.



The cashier can use a paper voucher and call the Retailer Customer Service number to get a telephone approval for your purchase. Next:

- The cashier fills out the voucher. The cashier 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 gives you a copy of the voucher.
- Keep the voucher copy for your records.

**NOTE:** Some stores that don't have the EBT machine, like a farmer's market, may also use paper vouchers.

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

There are a few reasons your card might not work:

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

## **Customer Service**



#### When should I call Customer Service?

- Call Customer service immediately if your Ohio Direction Card is lost or stolen.
- If your Ohio Direction Card is damaged and you need a new one. Customer Service deactivates your damaged card and issues a request for a new card to be sent to you.
- If you can't find your last receipt, you can call Customer Service or go to <u>www.ebt.acs-inc.com</u> to get your food stamp balance. Customer Service can also give you a list of your last 10 transactions.
- If you forget or want to change your PIN, you must call Customer Service and follow the PIN selection instructions.
- Anytime you have questions or need help with your card, call Customer Service.

Customer Service is available 24 hours a day, seven days a week.

## Security

#### **How do I protect my Ohio Direction Card?**

- DO NOT expose your card to heat or anything magnetic such as TV's, microwaves or other electronics.
- DO NOT bend your card.
- DO NOT let the magnetic stripe on the back of the card get scratched or damaged. Your card will not work if this happens.



#### How do I protect my PIN?

- NEVER tell anyone your secret PIN.
- DO NOT write your PIN on your card or card sleeve.
- DO NOT write your PIN on anything you carry with you where someone could find it if your purse/ wallet is lost or stolen.

#### How do I protect my food stamp benefits?

- If your card is lost or stolen call Customer Service immediately. When entering your secret PIN on the PIN pad, be sure no one else can see what number you are entering. If someone else knows your PIN and uses your benefits, your benefits will not be replaced.
- If you think someone else knows your secret PIN call Customer Service to choose a new PIN.

USDA is an equal opportunity provider and employer.

# Customer Service 2 1-866-386-3071

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24 hours-a-day, seven days-a-week www.ebt.acs-inc.com

#### The **DIRECTION CARD**

#### **Using your Card at the Store**

To use your Ohio Direction Card at the grocery store follow these steps:

- Know your balance before you go grocery shopping. Check your last receipt for the balance or call Customer Service at 1-866-386-3071. The amount remaining on your card is all you can spend.
- Most grocery stores in Ohio accept the Ohio Direction Card.
  - Look for the Ohio Direction Card logo where you shop.
  - If shopping outside of Ohio, look for the Quest logo.
  - If you are not sure if the store accepts the Ohio Direction Card, ask the clerk before you begin shopping.
- Shop for your groceries and take them to the check out lane.
- Hand your Ohio Direction Card to the clerk or swipe your card through the machine.
- Check to make sure the total amount entered is correct.
- **6** Enter your secret 4-digit PIN on the PIN pad.
- The machine prints a receipt showing your beginning balance, the amount you spent and the amount you still have available. Take the receipt with you.
- Always keep your receipt. The next time you go shopping you can check your receipt for your available balance.

## **ODJFS** Conversion Timeline (County Version, Internal Use Only)

Wednesday 3/22/06	Thursday 3/23/06	Friday 3/24/06	Saturday 3/25/06	Sunday 3/26/06	Monday 3/27/06	Tuesday 3/28/06	Wednesday 3/29/06
Clients shop normal	y with Smart Card				Clients with recurring shop with Magstripe		All Clients shop with Magstripe Card
<ul> <li>Magnetic stripe cards sent to client accounts without attached FS benefits (started 3/3/06).</li> <li>April Issuance Cutoff.</li> <li>State MIS sends April food stamp (FS) benefit file to new vendor to be added to NEW magnetic stripe card.</li> <li>CDJFS performs normal EBT functions, i.e., issuances, replacements, settlements on County Maintenance System (CMS) and lobby POS.</li> </ul>	<ul> <li>Magnetic stripe cards sent to client accounts without attached FS benefits (started 3/3/06).</li> <li>CDJFS performs normal EBT functions, i.e., issuances, replacements, settlements on County Maintenance System (CMS) and lobby POS.</li> </ul>	<ul> <li>Last Smart Card issuance and replacement.*</li> <li>CDJFS performs last successful settlement on CMS and lobby POS and unplugs equipment.</li> <li>Magnetic stripe cards sent to client accounts without attached FS benefits (started 3/3/06).</li> <li>* New magnetic stripe card setups will be mailed overnight.</li> </ul>	<ul> <li>CRIS-E unavailable.</li> <li>State MIS removes SCVP &amp; SCII CRIS-E screens from production.</li> </ul>	<ul> <li>CRIS-E unavailable.</li> <li>Clients can load Smart Card issuances and shop normally until 11:59 p.m.</li> <li>11:59 p.m. – retailers stop use of Smart Card POS.</li> </ul>	<ul> <li>CRIS-E available for normal business.</li> <li>12:01 a.m.</li> <li>Retailers begin use of magnetic stripe POS devices.</li> <li>* Cardholder accounts are credited with recurring 4/06 FS benefits.</li> <li>Clients without recurring 4/06 FS benefits will not have access to their benefits until Wednesday 3/29/06.</li> <li>State MIS initiates 2-hour processing files.</li> </ul>	<ul> <li>Transfer of balances, history files, and conversion file to new magnetic stripe card begun.</li> <li>State MIS sends the 2-hour and daily files.</li> </ul>	<ul> <li>12:01 a.m. to 6:00 a.m.</li> <li>* Remaining FS benefits will be transferred to cardholder accounts.</li> <li>* 04/06 FS benefits continue to be available.</li> <li>State MIS sends the 2-hour and daily files.</li> </ul>



#### **CDJFS EBT Fact Sheet**

- Eligibility will still be determined thru CRISE, and it will remain the system of record.
- Training materials will be mailed to the customer by the Vendor. These training materials will be in both English and Spanish. The EBT office will provide additional training as needed.
- Customers will no longer have to visit the agency to get their EBT card. Vendor will send the EBT card to
  customers by mail. The customer will call customer service when they receive their card to select a 4
  digit PIN. Since the EBT card does not have to be loaded and customers don't have to select stores; they
  can use the card immediately.
- Most customers will use the same terminal other debit/credit card users use which will not identify them
  as "food stamp" customers. Some retailers may elect to have a separate terminal for EBT only
  transactions. This is a retailer decision, so clients should check their preferred stores to see how EBT
  transactions are handled.
- If customer loses their card, they can call the customer service center, which is available 24/7/365 to report loss of card, lock the old card immediately, and request a replacement card. The vendor will send the replacement card to their home. The customer does not have to come back to the agency to get a replacement. When the customer gets the new card, they can use it immediately, using the same PIN.
- Customer will be able to call the customer service center to have their PIN reset, choose a new PIN, check balances, or if a card is damaged they can ask for a replacement, avoiding a trip to the county DJFS.
- The new EBT cards can be used by our customers anywhere in Ohio as well as in other states. This
  makes it easy for our customers to access their food stamp benefits in the event of their moving or in
  emergency situations.
- Benefits do not have to be "loaded" prior to the end of the month. Benefits will continue to accrue. This will make it easier for our elderly and disabled populations to participate in the program.
- The food stamp (FS) benefits a client does not use will stay in their EBT account until they use them. If those FS benefits are not used in 365 days from the time they were issued, the FS benefits will be removed and the client will lose them.
- Customers' name is embossed on card to help them identify their cards in multi-AG households, and to aid in minimizing misuse or loss
- Once benefits are in the customer's account, they remain available until the amount is escheated back to FNS
- When customers call into the customer service center to select PIN's, check account balances, etc., they will be asked for their DOB and the last 4 digits of their SSN.
- If a client does not have a social security number, counties will advise the client to use zeroes (0000) for the last four digits of their SSN
- If a client requests a replacement card and the address they give does NOT match the address of record (CRISE), the customer call center will send the card to the new address, but it does not change CRISE. Client will be advised to contact their caseworker and report the change. Additionally, the county will receive a report in the Administrative Application of all address changes reported to customer service. It will be up to the county to use this information to contact the client or update CRISE.

## Attention **DIRECTION CARD** Customers!

The Ohio Department of Job and Family Services is changing the **DIRECTION CARD** and the way it is used!

## Use Until 11:59 pm, Sunday, March 26th



- ► Monday, March 27<sup>th</sup>: Stop using this card.
- ► <u>Wednesday, March 29<sup>th</sup>:</u>
  Your remaining benefits will be transferred to your new card.

# Start Using Monday, March 27th



- ► Monday, March 27<sup>th</sup>:
  April Benefits will be available.
- ► <u>Wednesday, March 29<sup>th</sup>:</u>
  Your remaining benefits from your old card will be available.