

OHIO DIRECTION CARD



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

Frequently Asked Questions for Ohio *Direction* Card Cardholders

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Q. 1 What is Ohio EBT?

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Ohio EBT (Electronic Benefits Transfer) is the electronic distribution of food stamp benefits. Benefits are accessed with a plastic DIRECTION card. The 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 Direction Card to buy eligible groceries at stores taking part in the Ohio EBT Program.

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

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Each month you are eligible for food benefits, your benefits will be added to your 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. You can keep up to 12 months of benefits in your account... As your monthly benefits are added to your Direction Card, the balance on your card will go up. As you use your benefits, the Direction Card balance will go down. You can call the toll free number (1-866-386-3071) on the back of your Direction Card anytime to find out your balance. You may also access your information online at www.ebt.acs-inc.com.

Q. 3 When do I get my food stamps?

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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 Direction Card look like?

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

Q. 5 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 Direction Card. The PIN is how the computer knows 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?

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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 or your cardholder. 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 the next day. You must call Customer Service to select a new PIN.

Q. 7 How do I use my Direction Card?

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- **Step 1** Before you shop, check your balance by checking your last receipt or by calling the Helpline, 1-866-386-3071. This balance will be the most you can spend with your 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?

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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 by the fourth try, a "lock" is put on your card after the fourth attempt. You may try again after midnight, or you will need to 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 also need to choose a new PIN if you think someone else knows your PIN.

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

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- Keep your 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 Direction Card clean.
- Take care of your card as you would a credit card.
- 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 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, the sleeve the card is in, or anywhere in your wallet.

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

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

Q. 11 What if I lose my Direction Card?

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If your 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.

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

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It may take three to five days for you to get a new 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 Direction Card account?

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There are two easy ways to check: Call the Helpline at 1-866-386-3071 (specific instructions are

listed below) You may also access your information online at www.ebt.acs-inc.com Keep your receipts Always check your Direction Card balance before you go to shop.

Q. 14 What if I don't have a telephone?

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

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

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Probably where you shop now. All stores that take the Direction Card in Ohio will have a sign on the door that looks like your card.

Q. 16 Can someone else shop for me as they do now?

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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?

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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, call the Helpline, 1-866-386-3071, and ask for help.

Q. 18 What if the store does not 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 can't use your Direction Card there.

If the POS terminal is not working, the store may decide to handle your purchase by hand. 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. 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 will get you a copy of the voucher-keep this voucher copy for your records.

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

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

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The food stamp (FS) benefits you do not use stay in your EBT account until you use them. If your FS benefits are not used in 365 days from the time they were issued, the FS benefits will be removed and you will lose them.

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

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Take the item and receipt back to the store. The store will issue a credit to your food stamp benefits which will be available to you in two business days. You will NOT get cash back.

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

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Call your county office.

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

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Call the Helpline, 1-866-386-3071 The Helpline is open 24 hours every day for your questions.

Q. 23 When do I call the Helpline?

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- Call right away if your Direction Card is lost or stolen. Always call the minute you discover your card is gone.
- Call if your Direction Card is damaged.
- Call when you need your Direction Card balance.
- Call if you find someone else's Direction Card.
- Call if you have questions or need help with your Direction Card.

Q. 24 Can my EBT 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.

Q. 25 Someone told me EBT cards are delivered by Express Delivery like UPS or FedEx. Is that true? Can they deliver to my P. O. Box?

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EBT cards are only delivered by an express delivery system if you are found to be eligible for expedited benefits. They cannot be delivered to a P. O. Box or care of General Delivery. If you are eligible for expedited benefits you will need to ask your caseworker where your benefits will be delivered.

Q. 26 Will my EBT card expire?

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No, your EBT card will never expire. You should always take care to protect and keep your EBT card. Even if you go off of Food Stamps 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. 27 What if I don't use my benefits each month? Will I ever lose them?

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Your food stamp benefits are made available in your account each month on your designated day. If you do not use them all, what is left will remain in your account from month-to-month. However, if you do not use your benefits completely, you may lose them due to a process called expungement. Expungement means that if you do not use your benefits, after 12 months those benefits are removed. For example, if you get \$100 in food stamp benefits for January, and you only spend \$60.00, on the 366th day from the date the benefits were made available in your account, \$40 is expunged. Any benefits you use are deducted from the first benefits that were made available to your account.