



ELECTRONIC BENEFITS TRANSFER (EBT)



WHAT IS ELECTRONIC BENEFITS TRANSFER?

Electronic Benefits Transfer (EBT) is a benefit delivery system that provides public assistance recipients with electronic access to their cash and Supplemental Nutrition Assistance Program (SNAP) benefits.

HOW DOES EBT WORK?

Eligible recipients receive a Pennsylvania Access Card and select a personal identification number (PIN) to access authorized benefits. When paying for groceries, the recipient swipes his or her EBT Access Card through a Point-of-Sale (POS) terminal and enters the PIN to access the SNAP account. Then the pin and account balance are verified electronically, and the retailer receives an authorization or denial. The recipient's account is then debited for the amount of the purchase, and the retailer's account is credited. No money or food coupons change hands. The transaction and settlement processes are the same for cash transactions. Recipients are able to use their EBT Access Card to obtain cash benefits through ATMs located throughout the state. In addition, recipients are able to make cash purchases and receive cash back through POS terminals at participating retailers.

WHERE CAN I FIND ATMS THAT DO NOT CHARGE A FEE FOR USING MY EBT ACCESS CARD?

Some ATMs in Pennsylvania do not charge recipients a surcharge to withdrawal their cash assistance using their EBT Access card. Other ATMs will inform you that a surcharge will be charged prior to completing the transaction. If you do not want to pay it, cancel the transaction and try a non-surcharge ATM. For non-surcharge ATMs, listed by the county and city, visit: http://www.dhs.state.pa.us/cs/groups/webcontent/documents/document/c_138663.pdf.

WHERE SHOULD QUESTIONS OR PROBLEMS ABOUT EBT BE DIRECTED?

The EBT Recipient Hotline may be contacted to:

- Find out where the EBT card can be used
- Check SNAP and cash assistance account balances
- Report that an EBT card has been lost or stolen
- Report that the EBT card does not work
- Ask questions about using the EBT card
- The EBT Recipient Hotline may be called at 1-888-EBT-PENN (1-888-328-7366). The Recipient Hotline is open 24 hours a day, 7 days a week