

## Frequently Asked Questions about Electronic Benefit Issuance

North Carolina's electronic benefit issuance is a safe, convenient and easy way for you to get your benefits each month. Benefits are received by Direct Deposit into a bank account or placed on an Electronic Benefit Transfer (EBT) card. This means there are no paper checks for public assistance benefits.

### Direct Deposit

1. **How secure and reliable is direct deposit?** Direct deposit is very safe and reliable. It allows your benefits to be electronically sent to your financial institution. Direct deposit eliminates the possibility of lost or stolen checks. With direct deposit, there are no mail delays and no check cashing fees.
2. **How do I sign up for direct deposit?** To sign up for direct deposit, complete a Direct Deposit Authorization Form. Your caseworker can provide you with the form. There are instructions at the top of the form to help you.
3. **How will I know when my payments start being paid by direct deposit instead of a check?** Your caseworker should be able to provide you with a start date.
4. **Will I be notified when the payment is in my bank account?** You will not be sent a notice each time a payment is deposited into your account. You can verify that a payment was deposited to your account by contacting your financial institution.
5. **What do I do if I want to change my bank or stop my direct deposit?** You must complete a new Direct Deposit Authorization Form to change account information. If you do not complete the form and contact your caseworker you may not receive your benefits on time.
6. **If I initially chose direct deposit, can I switch to an EBT card at a later date?** You can change your issuance method at your review or at other times based on the specific policy guidelines. You must contact your DSS caseworker immediately to update the method of payment.
7. **What are the fees for having direct deposit?** Contact your bank to find out about direct deposit or if there are ATM and overdraft fees.
8. **Can I receive my cash assistance payment on a pre-paid card?** Cash assistance payments can only be received by direct deposit to a checking or savings account or EBT card.

### EBT Card

1. **How do I use my EBT card?** The EBT card carrier provides instructions on how to activate the EBT card. You can also contact the EBT Customer Service line at 1-888-622-7328 for help with questions.
2. **Where can I use my EBT card?** You can use your card at Point of Sale (POS) machines. Signs are usually posted at participating stores. It is illegal to use your EBT card at a casino or gambling establishment, adult-oriented entertainment establishment, or at liquor stores.
3. **Are there fees for having or using an EBT card?** Yes, there are fees. You are allowed one free ATM withdrawal per month. After that first ATM withdrawal, a \$.85 fee is taken out of your EBT account for each additional ATM withdrawal. In addition, certain ATM and POS machines have surcharges.

Fees associated with the use of the EBT card will be deducted from the balance of the card based on the available benefits in the account.

**Example:** A participant has \$102.50 of cash benefits available on their EBT card and wishes to withdraw \$100 from an ATM. There is a \$2.00 ATM; fees vary by ATM. This is the participant's second ATM withdrawal in the current calendar month.

Beginning balance	\$102.50
Requested amount	\$100.00
ATM fee	\$ 2.00
EBT card ATM fee	\$ 0.85
Account shortage	- \$0.35

The transaction is denied since there are not sufficient funds for the requested withdrawal amount and the fees. The recipient may look for an ATM with a lower fee, or locate a store which allows for cash back.

- 4. What happens if my card is lost, stolen or damaged?** If your card is damaged, it can be replaced at no cost to you. If the card is lost or stolen, there is a \$2.50 replacement fee. If you receive FNS benefits and cash assistance the \$2.50 card replacement fee will be deducted from the FNS allotment first. If there are not sufficient funds in the FNS EBT account or the recipient does not receive FNS, the replacement card fee will be deducted from the program account with funds available to cover the fee. If there are not sufficient funds in any single account, the EBT system will issue the card and deduct the funds at the next benefit issuance.

Contact the EBT Customer Service line at 1-888-622-7328 to get a replacement card.

***For more information please contact your local social services agency and/or request an EBT brochure.***

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