

# **YOUR NEW MEXICO HUMAN SERVICES DEPARTMENT (HSD) ELECTRONIC BENEFITS TRANSFER (EBT) CARD**

**Welcome to New Mexico EBT the safe, convenient and easy way for you to use your government benefits.**



If you are eligible for Supplemental Nutrition Assistance Program (SNAP)\* benefits (formerly Food Stamps), you can use your New Mexico EBT Card to: Purchase qualified food items at any participating grocer.

If you are eligible for Cash benefits, you can use your New Mexico EBT Card to: Withdraw your benefits at ATMs throughout New Mexico - get cash or pay for purchases at participating grocers. It's so simple!

## **HOW TO USE YOUR EBT CARD AT THE GROCERY STORE**

1. Insert your EBT card into the Point-Of-Sale (POS) terminal *OR* hand your card to the cashier.
2. Tell the cashier which account to charge (SNAP or Cash).
3. Enter your four-digit Personal Identification Number (PIN) on the keypad and press the OK or ENTER key. Never give your PIN to anyone, not even the cashier.
4. The amount of your purchase will be deducted from your EBT account.
5. Get your receipt and make sure the information on the receipt is correct.
6. Keep this receipt for your records. It will indicate your new balance.

Retailers will not give you change for SNAP benefit purchases. Only the exact amount of your food purchase is deducted from your SNAP benefit account.

You may use your Cash benefits at stores to purchase both food and non-food items (soap, diapers, etc.). Retailers can provide change/cash-back from your Cash account. Not all store policies are the same and some may choose not to offer cash back.

## **HOW TO USE YOUR EBT CARD FOR CASH AT AN AUTOMATED TELLER MACHINE (ATM)**

1. Insert or swipe your EBT card.
2. Choose English or Spanish.
3. Enter your Personal Identification Number (PIN) and press the OK or ENTER key.
4. Select the key marked WITHDRAW CASH and then select CHECKING.
5. Enter the amount you'd like in whole dollar amounts (for example, \$20, \$40, \$60, etc.).
6. Take your card, your receipt and your cash.
7. Count your cash and compare it to your receipt.
8. Keep your receipt to help you keep track of your balance the next time you need cash.

## **EBT QUESTIONS AND ANSWERS**

### ***When will I get my EBT card?***

If this is your first SNAP or Cash assistance case with the New Mexico Human Services Department, your EBT card will be mailed to you on the first working day after your application is received by the local ISD office. You

should receive your EBT card within 7 days of applying. If you do not receive your card, please contact the EBT Help Desk at 1-800-283-4465 and let them know.

### ***How do I get my benefits with the EBT card?***

Each month your benefits will automatically be added to your NM EBT account. You will use the same EBT card every month to get your benefits. As you use your card to get cash or buy goods, your account balance will decrease.

### ***When do I get my benefits?***

Usually, a partial benefit will be available the day after your application is approved. Ongoing benefits are available monthly. SNAP benefits (formerly Food Stamps) are distributed from the first of the month through the twentieth, depending on the last four digits of your Social Security number; Cash benefits are issued on the first of the month even if it falls on the weekend or a holiday. Any benefits you have left over at the end of the month will be carried over to the next month.

### ***Where can I use my EBT card?***

You can use your EBT card at hundreds of participating grocers and ATMs (cash machines for Cash benefits only) across the country. You can also use your card wherever you see the Quest logo.

### ***How do I use my EBT card?***

After you swipe or insert your EBT card into the Point-of-Sale (POS) terminal at a retail store or an ATM, you must enter your Personal Identification Number (PIN) and follow the instructions.

### ***What should I do if I lose my card?***

If your EBT card is lost or stolen, immediately call the 24-hour J.P. Morgan Customer Service Help Desk at 1-800-843-8303. Your card will be immediately cancelled and a replacement card will be ordered. No one else will be able to use your card once you report it missing. Please verify your current address. If your address is not correct, please call the HSD/EBT Help Desk, Monday through Friday at 1-800-283-4465 to update our records. Reporting changes to your address will assure that your replacement card will be mailed to the correct address. You should receive your card in the mail within 7 days or sooner. If you do not receive your card, please contact the EBT Help Desk at 1-800-283-4465 and let them know.

### ***Will I be charged for a replacement card?***

If your EBT card is lost, damaged or stolen, the next card you order will be free. If any additional cards are ordered within that same calendar year, there will be a \$2.50 fee charged from your CASH or SNAP benefit balance.

### ***What if my card won't work?***

Call the 24-hour J.P. Morgan Customer Service Help Desk at 1-800-843-8303 or call the HSD/EBT Help Desk Monday through Friday at 1-800-283-4465 and a Customer Service Representative will assist you.

### ***How do I take care of my card?***

1. NEVER tell your PIN to anyone.
2. Do not write your PIN on your card.
3. Keep your card safe and clean.
4. Do not bend your card.
5. Keep your card away from magnets and electronic equipment, such as TVs, radios, microwaves, etc.
6. Do not place it in direct sunlight (i.e., on your car's dashboard).

### ***What is a Personal Identification Number (PIN)?***

A PIN is a four-digit secret number that allows only you to use your EBT card. You must call Customer Service to choose your new or replacement PIN. Never tell your PIN to anyone! If someone knows your PIN, they can use your card to get ALL of your benefits - and those benefits will not be replaced or reimbursed.

### ***How do I remember my PIN?***

You will be asked to choose four numbers that are easy for you to remember, but hard for someone else to figure out. (Example, your child's or parent's birthday). Do not write your number on your EBT card and do not keep it written down in your wallet or purse.

### ***What if I forget my PIN?***

If you enter the wrong PIN at a POS terminal or ATM, you have two more chances that day to enter the correct number. If the correct number is not entered on the third try, your card will be temporarily blocked for 24 hours and you won't be able to use it during that time. In some cases, your card may be taken by the ATM. If at any time you forget your PIN, contact the 24-hour J.P. Morgan Customer Service Help Desk at 1-800-843-8303 to make arrangements to choose a new PIN.

### ***What if my card is taken by the ATM?***

If your card is taken by the ATM, contact the 24-hour J.P. Morgan Customer Service Help Desk at 1-800-843-8303 or during regular business hours call the HSD/EBT Help Desk at 1-800-283-4465.

### ***What should I do if someone finds out my PIN?***

Immediately call the 24-hour J.P. Morgan Customer Service Help Desk at 1-800-843-8303 or the HSD/EBT Help Desk at 1-800-283-4465 to select a new PIN or cancel your card and order a replacement card. You can also change your PIN on the Internet at [www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com).

### ***Can I go to a bank teller and withdraw money or inquire about my EBT account?***

No. You can only use the ATM machine or use a cash-back/cash only withdrawal at a POS terminal to withdraw cash and check your balance.

### ***How will I know my account balance?***

The easiest way to know your account balance is to keep your receipts. If you don't have your receipts, you may check your balance on the Internet at [www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com) or you can call the 24-hour J.P. Morgan Customer Service Help Desk at 1-800-843-8303. Choose English, Spanish or Navajo and you will be guided through the steps to check your balance. You will need the 16-digit card number from the front of your EBT card. You should always check your account balance before you go to get cash or shop.

### ***What happens if the POS machine is not working?***

If you want to purchase eligible food items with your SNAP benefits, and the POS machine is not working or there is not one at the store, the cashier will fill out a paper form called a food benefit voucher. The cashier will write in your EBT card number and the amount you are spending. DO NOT give the cashier your PIN. The cashier will call to see if you have enough benefits in your SNAP benefit (ONLY) account to buy the food. If there is enough in your SNAP benefit account, you will be asked to sign the voucher and will be given a copy of it. It is very important to keep this copy so you can subtract what you spent from the balance shown on your last EBT receipt. This will give you the current amount on your account. The store cannot process a manual voucher for Cash benefits.

### ***Can I withdraw coins or cash denominations less than \$5.00 from the ATM?***

No. The smallest cash denomination that will be dispensed from a bank machine is usually a \$10 or \$20 dollar bill. The ATM menu will inform you of the cash denominations.

### ***If I have less than \$10.00 worth of cash on my EBT card, how will I get it out?***

You can make a Point-of-Sale purchase or cash-back transaction at participating stores to get these funds.

### ***Are there any transaction fees or surcharges for using my EBT card?***

There is never a transaction fee for using your SNAP benefits to buy food with your EBT card. There is also never a transaction fee for using your Cash benefits to buy food or get cash at a POS machine. At ATMs, a 42-cent transaction fee is automatically taken out of your Cash account each time you withdraw cash.

A surcharge is an additional fee charged by the owner of an ATM or POS machine for using that machine to make cash withdrawal. Surcharges, if any, for getting cash will also be taken from your account automatically. If you do not want to pay the surcharge, simply cancel your transaction and go to another ATM or POS location that does not charge a surcharge.

### **No Fees**

- SNAP Benefit Purchases
- Cash Purchases
- Cash Back with Purchases
- Cash Withdrawals at a POS machine

## **Fees**

- Cash Withdrawals at an ATM = 42 cents

## **Surcharges**

- Cash Withdrawals at certain ATMs and POS machines; look for a sign near the ATM or POS machine that tells you the surcharge amount

## ***Can I deposit money into my EBT account?***

No. You may only withdraw money from your Cash account.

## ***What if I plan to move or change my address?***

In order to be eligible for benefits, you must contact an eligibility case worker or the EBT Help Desk if you move and change your address.

## ***When do I call the HSD/EBT Help Desk?***

- Call if your card is lost, stolen or damaged.
- Call if you have forgotten or lost your PIN.
- Call to change your PIN.
- Call if you have questions regarding your case or need help with your card.

## ***My Alerts – Deposit Notification Alerts***

Get automatic information about your SNAP and Cash accounts without making a phone call to Customer Service. With My Alerts, you select the information you need and the way you want it delivered (e-mail, voice message or text message). You can change your delivery method or choose to start/stop receiving an alert anytime. Visit [www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com) and register or call 1-800-843-8303 Customer Service and a representative can assist you.

## ***Save Time and Money... Pay Your Bills Online with your EBT Cash Account***

Simplify your life by paying your bills anytime, anywhere with Online Bill Payment. No more standing in line to buy expensive money orders or going to the post office to mail your bills. With Online Bill Payment, paying your bills is quick and easy. And you can pay almost any company or person in the U.S. You can pay your utility bills, cell phone and even the rent with funds deducted directly from your **EBT Cash account**. Save time and money by paying your bills online. Visit [www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com) and give Online Bill Payment a try today!

***For useful information about SNAP, Cash Assistance, Energy Assistance, Child Support and other government benefits for which you may qualify, visit [www.hsd.state.nm.us](http://www.hsd.state.nm.us)***

## ***Help Desk Phone Numbers***

**Monday through Friday, 8 a.m. to 5 p.m. 1-800-283-4465  
24-Hour Service 1-800-843-8303**

## ***For Retailers***

If you are a retailer interested in participating in the SNAP program and accept EBT as a form of payment please contact the United States Department of Agriculture Food Nutrition Service (USDA-FNS) by phone 1-877-823-4369, or by accessing the USDA-FNS website: <http://www.fns.usda.gov/snap/retailers/application-process.htm>.

If you are a retailer currently participating in the SNAP program and require assistance with your State issued equipment, need to order vouchers or require assistance with a transaction, please call the JP Morgan Retailer Customer Service Help Desk at 1-800-429-5505.