

South Dakota EBT Client Handbook

800.604.5099
ebtedge.com

South Dakota Department of Social Services

South Dakota EBT
Client Handbook Information



This handbook contains information about the South Dakota EBT Card.

It will answer many of your questions and tell you who to contact if you need assistance.

Please keep this handbook in a safe place and refer to it if you have questions or need help.

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EBT Questions and Answers

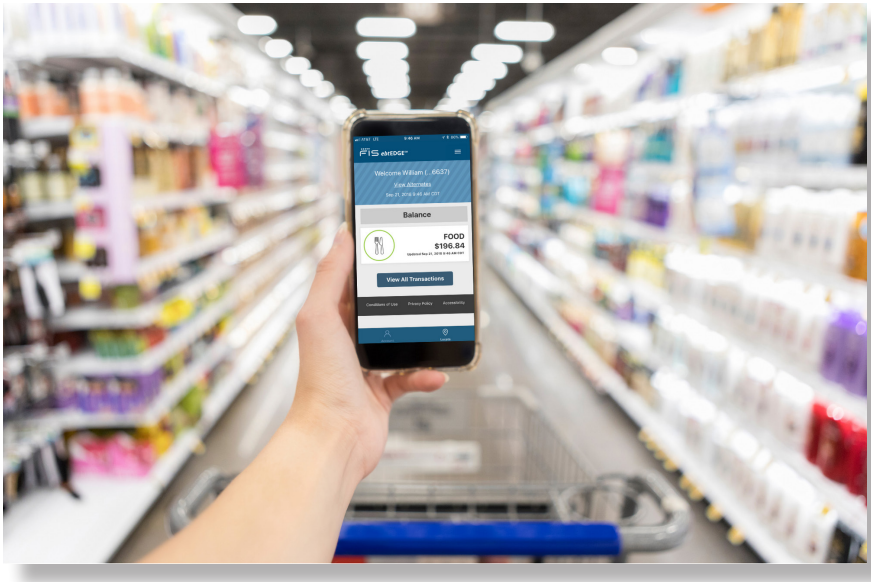
What is EBT and how does it work?
Electronic Benefits Transfer, or EBT, is the way you receive and use your Supplemental Nutrition Assistance Program (SNAP) benefits in South Dakota. The benefits are deposited into your EBT account. Your benefits are available by using your South Dakota EBT card and your Personal Identification Number (PIN). You can use your South Dakota EBT card anywhere in South Dakota and throughout the United States.

What is a PIN?
A PIN is the four-digit secret code you select when you receive your South Dakota EBT card. The PIN acts as your signature or authorization. Your card is not active and you cannot shop until you choose a PIN. You can choose a PIN by using the ebtEDGE Mobile App, Cardholder Portal at ebtedge.com or by calling Cardholder Customer Service at 800.604.5099.

Choose four digits that are easy for you to remember, but hard for someone else to figure out. You SHOULD NOT use your date of birth or your Social Security number as your PIN. Do NOT use common numbers such as “1234” or “6789”. Write down your PIN at home and keep it in a safe place. DO NOT write your PIN on your South Dakota EBT card. Do not keep your PIN in your wallet, purse or with your EBT card.

How do I access my account information?
You can use the ebtEDGE Mobile App and/or Cardholder Portal to access your account information. Both allow you to:

- Report cards lost, stolen or damaged
- Order replacement cards
- Select/change PIN
- Check account balance in ‘real-time’
- View deposit history/transaction history
- Freeze/unfreeze Card
- Block/unblock transactions
- Locate SNAP retailers and their location
- Register to receive text/email alerts
- Enter and track disputes
- General questions and answers



How do I view my account and balance?
You can use the ebtEDGE Mobile App/Cardholder Portal Registration and link your account to your User ID. Before you can begin using the cardholder applications you need to register, set up your profile and link your profile to your card account.

1. ebtEDGE Mobile App:
   - The ebtEDGE Mobile App is free and is available in the Google Play and Apple Store. You should search for EBTEDGE and look for the EGG.
   - ebtEDGE Cardholder Portal:
     - Go to ebtedge.com and select the Cardholder Login link in the left panel.

2. Register New User ID and Password
   - You will select Register Here on the Login page.
     - User ID requirements:
       - The User ID must be between 4-35 characters in length. The User ID must contain at least one letter. It cannot be all numbers.
       - Password requirements:
   - The Password can be 6-8 characters and must contain at least one upper case alpha character, one lower case alpha

character, and one number.
    - Special characters such as @, #, and $ can be used.
- Complete the required fields and click Register.
- After you have successfully created a User ID, the page will automatically be redirected to the Set Challenge Question page.
- Once the User ID, Password and challenge questions have been successfully created, the application will redirect you to the Home page.

3. Linking the Account to the User ID
   Before you can begin viewing your account balance and transaction history, you must link you user profile to your card account.
   - To add an account to the User ID, click the Add Account button.
   - Enter the Card Number. Once the card number is validated, the screen will expand to show Next.
   - Click the Next button to validate the card and display additional fields to validate your identity.
   - Enter the requested validation criteria. This is the same information that is used to validate your identity when you select or change the PIN for your card and includes the last 4 digits of the SSN or zip code if the SSN is not in the system, and the month and day of birth of the head of the household.
   - When all required fields are complete, the Add Card button will be enabled.

How long will my South Dakota EBT card last?
Your South Dakota EBT card will last for years. You can use the same EBT card every month. If you do not keep the card safe, you will need to request a replacement card by using the ebtEDGE Mobile App, Cardholder Portal at ebtedge.com or by calling Customer Service at 800.604.5099. To make sure that SNAP rules are being followed correctly, we monitor replacement card numbers. We may require an investigation of your usage of the card and/or food purchases if you request multiple replacement cards.

When do I receive my SNAP benefits?
If you are a new applicant, you will receive a notice from your Department of Social Services (DSS) Benefits Specialist telling you when the SNAP benefits will be available in your EBT account.

If you are an ongoing recipient, you will receive your benefits in your EBT account on the 10th of the month, even if the 10th falls on a weekend or a holiday.

Where can I shop with EBT?
You can use your South Dakota EBT card anywhere in South Dakota and throughout the United States. Cardholders can shop at any FNS-authorized retail food store, farmer's market, or direct-marketing farmer that participates in SNAP. Authorized retailers display the QUEST® decal on the door that looks exactly like the QUEST® symbol on the back of your card.

Any member of an eligible household who is 60 years of age or older may use their EBT card at authorized communal dining facilities and authorized nonprofit meal delivery services; for example, Meals on Wheels, Senior Citizens Centers, Senior Apartment Sites or other Elderly Nutrition Sites.

What can I buy with my South Dakota EBT card?
You **CAN** Buy:

- Food for you and your household to eat, such as:
  - Breads and cereals
  - Fruits and vegetables
  - Meats, fish and poultry
  - Dairy products
- Items that carry a nutrition facts label
- Seeds and plants which produce food for you and your household
- Group dining or home-delivered Senior Meals (if you are elderly)



You **CANNOT** Buy:

- Beer, wine, liquor, cigarettes or tobacco
  - Any nonfood items (pet foods, soaps, paper products, household supplies, etc.)
  - Items that carry a supplement facts label
  - Vitamins and medicines
  - Grooming items, toothpaste and cosmetics
  - Food that will be eaten in the store
  - Hot foods (food cooked and served hot at the store)

Contact the store manager if you have any questions on whether you can buy an item with your South Dakota EBT benefits.

What does my South Dakota EBT card look like?
Your card number is on the front of the card and there is a place for your signature on the back.





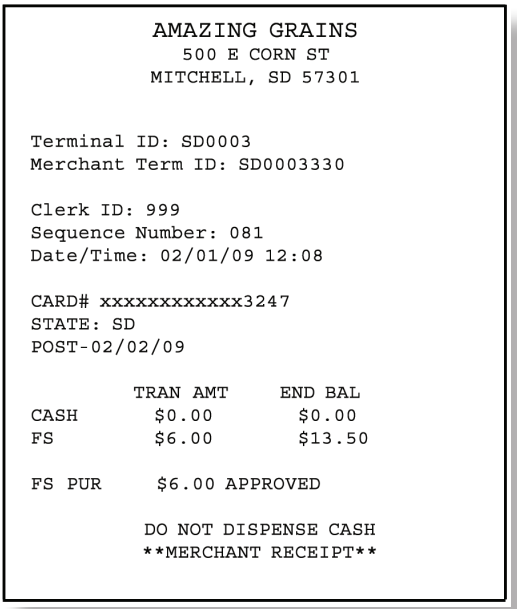
How do I use my South Dakota EBT card?
There is no minimum dollar amount you need to spend and there are no fees to make a purchase. Follow these steps to use your South Dakota EBT card:

Step 1: Before you shop, check your balance. This balance will be the most you can spend.
Step 2: Choose your groceries and go to an EBT check-out lane. Lanes equipped to accept the South Dakota EBT card have the QUEST® decal displayed.
Step 3: Slide your South Dakota EBT card through the machine.
Step 4: Make sure the purchase amount is correct.

Step 5: Enter your 4-digit PIN on the key pad. The machine will show (****). **DO NOT** give the clerk your PIN.
Step 6: Press the Enter key.
Step 7: You will get a receipt showing your EBT card number, store location, date and time of purchase, purchase amount and remaining balance. Keep your receipt so you have your new balance.

What will my receipt look like?

Your receipt will look similar to the receipt shown. It will state the merchant's name, location, transaction type, transaction amount and the household's remaining SNAP balance.



AMAZING GRAINS
500 E CORN ST
MITCHELL, SD 57301

Terminal ID: SD0003
Merchant Term ID: SD0003330

Clerk ID: 999
Sequence Number: 081
Date/Time: 02/01/09 12:08

CARD# xxxxxxxxxxx3247
STATE: SD
POST-02/02/09

	TRAN AMT	END BAL
CASH	$0.00	$0.00
FS	$6.00	$13.50

FS PUR $6.00 APPROVED

DO NOT DISPENSE CASH
MERCHANT RECEIPT

What if I forget my PIN?

If you are in the grocery store and enter the wrong PIN, you have two more chances that day to enter the correct PIN. If the correct PIN is not entered on the third try, your card will be locked and cannot be used until the next day. If you cannot remember your PIN or think someone else knows it, you can choose a new PIN using the ebtEDGE Mobile App, Cardholder Portal at ebtedge.com or by calling Cardholder Customer Service at 800.604.5099.

Can someone else shop for me?

You can let someone else use your South Dakota EBT card to buy food for you. Be careful, once you tell someone your PIN and give them your card they could use ALL your benefits. These benefits

will NOT be replaced.

How will I know the balance in my EBT account?
There are four easy ways to check:

1. Your last receipt shows your remaining account balance.
2. Check your balance using the ebtEDGE Mobile App.
3. Check your balance using the Cardholder Portal at ebtedge.com.
4. Call Cardholder Customer Service at 800.604.5099.

What if the EBT machine is not working?
If the terminal is not working, the cashier may fill out a paper voucher for the amount purchased with your SNAP benefits. Present your card to the cashier. Check the amount on the



paper voucher to make sure it is for the correct amount of food you bought. If it is correct, sign your name and date the paper voucher. **DO NOT** give the cashier your PIN. The cashier will call Cardholder Customer Service to make sure you have enough benefits to buy the food. If you do, the amount will be subtracted from your SNAP benefits account balance. Make sure you get a copy of the paper voucher from the cashier before you leave the store. Paper vouchers may also be used by authorized route vendors and food merchants (like farmer's markets) that do not have an EBT machine.

When the telephone lines are not available and the cashier cannot get an OK for your purchase, the purchase will be limited to $40.00.

How do I take care of my South Dakota EBT card?
You will use the same EBT card every month and your card will last for years.

1. Keep your South Dakota EBT card safe.
2. Keep your South Dakota EBT card clean.
3. Do not bend your South Dakota EBT card.
4. NEVER give the cashier your PIN.

If your card is visibly damaged or you continually have problems at the store with the card not working, you may request a replacement card using the ebtEDGE Mobile App, the ebtEDGE Cardholder Portal or by calling Cardholder Customer Service at 800.604.5099.

Can I make a purchase without my South Dakota EBT card?

No. You must have your South Dakota EBT card and PIN in order to buy food.

What should I do if my South Dakota EBT card is lost, stolen or damaged?
If your South Dakota EBT card is lost, stolen or damaged, immediately request a replacement card using the ebtEDGE Mobile App, the ebtEDGE Cardholder Portal or by calling Cardholder Customer Service at 800.604.5099. No one else can use your South Dakota EBT card once you report it lost, stolen or damaged. It is important that you make sure DSS has your most current mailing address at all times. If your address is not current, you will not receive your EBT card.

What if I have a charge on my EBT card that I did not authorize?
You should IMMEDIATELY request a replacement card. You may enter a dispute using the ebtEDGE Mobile App, the ebtEDGE Cardholder Portal or by calling Cardholder Customer Service at 800.604.5099. A transaction that occurred because your card was lost or stolen will not be reversed.

If you suspect that you have been a victim of theft/fraud due to card skimming, card cloning or similar fraudulent methods, cancel your card immediately and contact your local Department of Social Services Office.

What can I do to help reduce the risk of theft/fraud?
If your card has been lost or stolen, you should cancel your card and request a replacement card immediately using the ebtEDGE Mobile App, the ebtEDGE Cardholder Portal or by calling Cardholder Customer Service at 800.604.5099.

- **Stay Up-to-Date.** You can view your EBT account 24/7 using the ebtEDGE Mobile App or ebtEDGE Cardholder Portal and can access the most up-to-date information related to deposits, transaction history and PIN changes.

- **Block/Unblock Transactions.** You can protect your account by blocking and unblocking out-of-state and internet transactions. You can set transaction restrictions on your account providing an additional option to keep your benefits secure.

- **Freeze Your Card.** You can freeze your card when it is misplaced but want time to look for your missing card before requesting a replacement. While the card is frozen, purchases and PIN select/changes will be blocked.

- **Sign Up To Receive Text Email Alerts.** You can register to send/receive text or email alerts from FIS. Alerts include:
  - Benefit Deposit
  - Dispute Update
  - Account Status
  - Agency Updates
  - PIN Changes
  - Card Status
  - Demographic Updates

- **Enter And Track Disputes.** You can enter and track disputes using the ebtEDGE Mobile App or Cardholder Portal. You can also enter disputes by calling Cardholder Customer Service at 800.604.5099.

How long will it take to get a replacement EBT card?
When you request a replacement EBT card, it will be mailed to you on the next business day and should be received by you within 5-7 business days..



What should I do if I get an error message using my EBT card at the store?

If your card doesn't work or you get an error message you don't understand, call Cardholder Customer Service at 800.604.5099 for assistance. These are some examples of error messages and solutions:

- **Card not on file**. Contact Cardholder Customer Service at 800.604.5099.
- **Invalid PIN**. You have entered the PIN incorrectly. If you enter the wrong PIN three times on the same day, a lock is put on your card until the next day.
- **Insufficient balance**. You have tried to spend more benefits than you have in your account. You can pay the remaining amount due with your own funds, or put back some of your groceries.
- **Inactive card**. You did not select a PIN before attempting to shop. Select a PIN using the ebtEDGE Mobile App, the ebtEDGE Cardholder Portal at ebtedge.com, or by calling Cardholder Customer Service at 800.604.5099 to select a PIN.

What if I get a "Card Can Not Be Used" error message?

You will get this message if your card has previously been reported as lost, stolen or damaged. You will also see this

message when the magnetic stripe is damaged and the EBT machine cannot read the data needed to get authorization for the transaction. You should request a card replacement.

How often do I need to use my card? Will my benefits carry over from month to month?
SNAP benefits carry over from month to month and can be used even when your SNAP case closes. When you have not used your account for 274 days, each monthly benefit will be removed 274 days after the date it was issued and cannot be replaced.

How do I take something back to the store? Can I get cash back for the returned item?
Take the item and the receipt back to the store. The store will put the amount back into your EBT account or you can select a new item from the store. You will NOT receive cash.



Do I need to do anything if I move?
It is important that you make sure DSS has your most current mailing address at all times. If your address is not current, you will not receive your EBT card. If a card is mailed to your old address, it will not be forwarded to your new address.

What if I move out of state?
You can use your South Dakota EBT card at any authorized retailer in the United States to spend your remaining South Dakota SNAP benefits. Authorized retailers will display the QUEST® decal on the door. The decal will look exactly like the QUEST® symbol on your card. If you wish to receive SNAP benefits in your new state, you need to apply for benefits in that state.

Should I destroy my EBT card if my SNAP case closes?
No. You should spend the available benefits in your EBT account and then keep your South Dakota EBT card. It may be possible to use your same South Dakota EBT card if you decide to reapply for SNAP benefits in South Dakota.

What if I have questions about EBT?
You can use the ebtEDGE Mobile App or the ebtEDGE Cardholder Portal at ebtedge.com and look at the Cardholder Help Topics. You can also contact Cardholder Customer Service at 800.604.5099 or contact your Benefits Specialist at your local DSS office.

What if I do not have a telephone?
You can use the ebtEDGE Mobile App or the ebtEDGE Cardholder Portal at ebtedge.com and visit the Help Center to learn mre about using your card.

When do I call Cardholder Customer Service?
You should call Cardholder Customer Service immediately to report a lost, stolen or damaged card, and request a replacement EBT card.

When calling to see if benefits have been deposited to your account, multiple calls on the same day are not needed. If the benefits are not in your account when you call, they WILL NOT be available that day. Please check with your Benefits Specialist to see when to expect your benefits.



Errors on Your EBT Account

You can view and download your account history using the ebtEDGE Mobile App, the ebtEDGE Cardholder Portal at ebtedge.com or you may request a two-month transaction history from Cardholder Customer Service. If you notice an error, report the error to Cardholder Customer Service within 90 days to report the problem.

The South Dakota EBT State Office is notified on a daily basis when a retailer requests a debit adjustment against your EBT account. If this happens, the South Dakota EBT State Office will send you a notice informing you of the details of the adjustment the next working day. You have 15 calendar days from the date on the notice to request a fair hearing if you disagree with the adjustment.

If no fair hearing request is received within 15 calendar days, an adjustment will be processed to debit your EBT account and credit the retailer's account. If the full adjustment amount is not available in your EBT account on the date the debit adjustment is attempted, the full adjustment will be attempted on a daily basis until the adjustment is completed or until the end of the following calendar month.

If you request a fair hearing within the 15 calendar days allowed, no action will be taken until after the fair hearing decision has been made. If the fair hearing decision is not in your favor, an adjustment will be processed against your EBT account.

Fair Hearings

If you disagree with a decision we have made concerning your EBT account, you have the right to request a fair hearing. A fair hearing must be requested within 90 days of the action taken with which you disagree. To request a fair hearing, contact South Dakota EBT at 605.773.6527 or mail a request to the Office of Administrative Hearings at 700 Governors Drive, Pierre, SD 57501 or fax it to 605.773.6873.

Fraud

SNAP helps individuals and families put food on the table. It is important to use your benefits to purchase nutritious food. It is against the law to sell or trade your benefits or South Dakota EBT card or the food you purchased with your South Dakota EBT card. If you sell or trade your benefits and/or food, you will be investigated, and if found guilty, will be disqualified from SNAP and required to pay back any misused food benefits. You may also be referred for criminal prosecution which could also result in a fine and/or prison time.



Contact Information

Phone Numbers

Benefit Fraud Hotline	800.765.7867
Cardholder Customer Service	800.604.5099
South Dakota EBT	605.773.6527
South Dakota EBT Fax	605.773.8461
South Dakota SNAP	877.999.5612
Office of Administrative Hearings Fax	605.773.6873

Websites

ebtEDGE Careholder Portal	ebtedge.com
South Dakota EBT	dss.sd.gov/sdebt
Department of Social Services	dss.sd.gov
DSS Local Office Information	dss.sd.gov/findyourlocaloffice
State of South Dakota	sd.gov

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