

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 Kōkua 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 (ONLY) account to buy the food. If there is enough in your SNAP 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 go to a bank teller and withdraw money or inquire about my EBT account?

No, you may only withdraw money from an ATM or through a cash-back/cash-only withdrawal at a participating store. If you have questions, call Customer Service or ask your local processing center.

If I have less than \$20.00 worth of Cash benefits on my Kōkua EBT Card, how will I get it out?

You can make a POS purchase or cash-back transaction at a participating store to get these funds or you can use an ATM that dispenses exact amounts.

Are there any transaction fees or surcharges for using my Kōkua EBT Card?

There is never a transaction fee for using your SNAP benefits to buy food with your Kōkua 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, you will not be charged a transaction fee for the first two Cash benefit withdrawals each month. For each additional cash withdrawal during that month, you will be charged a 32-cent transaction fee, which will automatically be taken out of your Cash account.

A surcharge is an additional fee charged by the owner of an ATM for using that machine to make a 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 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 = \$0.32

Surcharges

- Cash Withdrawals at most ATMs. Look for a sign near the ATM 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 is Direct Deposit?

Instead of using EBT, you may choose to have your Cash benefits deposited every month directly into your new or current personal bank account. You cannot use direct deposit for SNAP benefits. If you choose to have your Cash benefits directly deposited, your SNAP benefits will be available on your Kōkua EBT Card on the first calendar day of the month. Your Cash benefit should be in your bank account by the third banking day of each month. Contact your local processing center for more information.

What is an Authorized Representative?

You may choose a person, called an Authorized Representative (also known as an "alternate payee"), to get your benefits for you. The Authorized Representative must go to a local office to receive a Kōkua EBT Card. If you need an Authorized Representative, choose a person you trust. Remember, lost or stolen benefits will not be replaced.

What happens if I don't use all my benefits?

Your balance at the end of the month is carried over to the next month. You will have access to your remaining balance in your EBT account as long as you do a debit transaction at least once a month. However, Cash benefits that are not withdrawn or debited for 112 days and SNAP benefits not withdrawn or debited for 365 days will be returned to the State. Benefits that are returned to the State may be used to offset any outstanding debts that are still owed by the household.

When do I call Customer Service?

- 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 or need help with your card.

What if I plan to move or change my address?

You must contact your local processing center if you move or change your address.

Check your balance and get other account information on the Internet at www.ebtEDGE.com

Customer Service

1-888-328-4292

TTY users dial 711

or call 877-447-5990

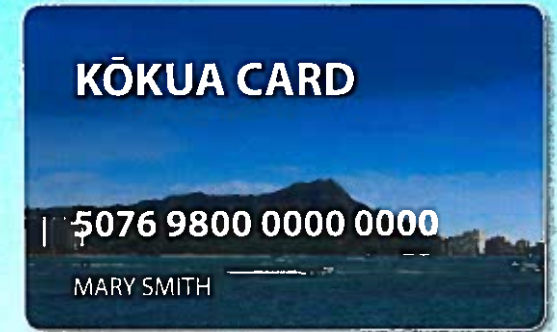
Misuse of your Kōkua EBT Card is unlawful, please use your card wisely!

Tips to take care of your Kōkua EBT Card

- DO NOT damage or bend your card.
- DO NOT write on or scratch the black stripe on the back of your card.
- DO NOT get your card wet.
- DO NOT put your card near magnets, cell phones, TVs, stereos, or computers.
- DO NOT leave your card in the sun, like on the dashboard of a car.
- DO NOT keep your card out in the open - always put your card in a safe place after using it.
- DO NOT throw your card away. It is yours to keep as long as you receive benefits.

If your card is LOST or STOLEN, it will take up to five business days to replace your card by mail.

How to Use Your Kōkua EBT Card



For account information, visit www.ebtEDGE.com

Customer Service

1-888-328-4292

TTY: dial 711, or call 877-447-5990

This institution is an equal opportunity provider and employer.

Welcome to Hawaii Electronic Benefits Transfer (EBT) and the Kōkua EBT Card – the safe, convenient and easy way for you to use your benefits.

If you qualify for SNAP benefits, you can use your Kōkua EBT Card to:

- buy selected food items at any participating store

If you qualify for Cash benefits, you can use your Kōkua EBT Card to:

- get cash or pay for purchases at participating stores
- withdraw your Cash benefits at select ATMs

It's so simple!



HOW TO USE YOUR KŌKUA EBT CARD AT THE GROCERY STORE

1. Know your balance before you go shopping.
2. Swipe your Kōkua EBT Card through the Point-Of-Sale (POS) machine OR hand your card to the clerk/cashier.
3. Be sure to tell the clerk which account to charge (SNAP or Cash).
4. Enter your four-digit Personal Identification Number (PIN) on the keypad. The terminal will show ****.
5. Press the **OK** or **ENTER** key.
6. The clerk enters the purchase amount and, if it is correct, you press the **OK** key.
7. The clerk will hand you your receipt. Make sure the information on the receipt is correct.
8. Keep this receipt so you will know your new balance the next time you shop.

The steps may be different for each type of POS machine you use, so ask the clerk if you need help.

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

You may use your Cash benefits at stores to make a cash-only withdrawal or to purchase both food and non-food items (soap, diapers, etc.). Stores may also provide cash back when you make a purchase from your Cash account. Ask the clerk or store manager about the store's cash back policy.



HOW TO USE YOUR KŌKUA EBT CARD AT AN AUTOMATED TELLER MACHINE (ATM)

For a withdrawal of Cash benefits ONLY, SNAP benefits cannot be accessed through the ATM.

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

It may take several transactions to withdraw all of your Cash benefits from an ATM if the machine has a limit on the amount of cash you can withdraw each time. A transaction fee of 32 cents for each withdrawal may be automatically deducted from your account balance, in addition to any bank surcharges.

HAWAII EBT QUESTIONS AND ANSWERS

How do I get my benefits with the Kōkua EBT Card?

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

When do I get my benefits?

Benefits will be deposited into your EBT account on the same day each month, even if it falls on a weekend or holiday. See the following chart to find out the day of the month that your SNAP and/or Cash benefits will be available on your Kōkua EBT Card. All benefits are available after 7:00 a.m. Hawaii Time.

NOTE: If you have your Cash benefits directly deposited into your own bank account, you will receive your SNAP benefits on the first calendar day of each month. Your Cash benefits should be deposited into your bank account by the third banking day of the month.

If your last name begins with	You will receive your SNAP and/or Cash benefits on the
A – I	3rd day of the month
J – Z	5th day of the month

Your balance at the end of the month is carried over to the next month.

Where can I use my Kōkua EBT Card?

You can use your Kōkua EBT Card at participating stores and ATMs (cash machines for Cash benefits only) across the country. You CANNOT use your card at POS machines or ATMs located in any liquor store; any casino, or gaming establishment; or any retail establishment which provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state for entertainment. You can also use your card wherever you see the Quest logo.



What should I do if I lose my card?

If your Kōkua EBT Card is lost, stolen or damaged and you need a replacement card, call Customer Service toll-free at 1-888-328-4292.

What is my card number?

Your card number is the 16-digit number on the front of your card.

What if my card won't work?

Call Customer Service and they will assist you. This number is found on the back of your card. Customer Service is available 24 hours a day, 7 days a week.

What if there is an incorrect transaction on my account?

When a retailer is paid either too much or too little from your EBT account due to a computer system problem, a correction may be made to your balance. This correction could impact your current or next month's balance. You will be mailed an EBT adjustment notice of the correction if it reduces your balance.

NOTE: If you discover an error in your account balance, immediately call Customer Service to report the error.

How do I take care of my card?

1. Sign the back of your card.
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).
7. Do not throw your card away; you use the same card every month as long as you receive benefits.

What is a Personal Identification Number (PIN)?

A PIN is a four-digit secret number that allows only you to use your Kōkua EBT Card. You can select your PIN on the Internet at www.ebtEDGE.com or by calling Customer Service.

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.

What if I forget my PIN?

If you forget your PIN or want to change your PIN, you can use the Internet (www.ebtEDGE.com) or call Customer Service to choose a new one. You should choose four numbers that are easy for you to remember, but hard for someone else to figure out.

What if I enter the wrong PIN?

If you are having trouble remembering your PIN, DO NOT try to guess your PIN when entering it on a POS machine or ATM. If you enter the wrong PIN, you have three more chances to enter the correct number. If you do not enter the correct PIN by the fourth try, you won't be able to use it until after midnight because a hold is placed on your card. In some cases, your card may be taken by the ATM. If the ATM keeps your card, contact Customer Service.

Remember, you can change your PIN at any time on the Internet at www.ebtEDGE.com or by calling Customer Service.

What should I do if someone finds out my PIN?

Immediately call Customer Service or sign on to the Internet at www.ebtEDGE.com and select a new PIN.

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.ebtEDGE.com or you can call Customer Service. You should always know your account balance before you shop.