**Frequently Asked Questions About Card Skimming**

**If your benefits have been stolen**

* If you suspect fraud, card skimming or cloning, freeze your EBT card on [ebtEDGE](https://www.ebtedge.com/gov/portal/PortalHome.do) so that fraudulent purchases cannot be made using your card.
* Call the EBT Call Center at 1-888-622-7328 to request a new EBT Card at no cost. Note: the new card will not contain funds that were stolen from the previous card. Benefits will not be replaced.
* Block out-of-state and online purchases from your EBT Edge accounts or the mobile app.
* Contact law enforcement to report the stolen benefits. This is not required, but it is encouraged.

[SNAP retailers](https://www.fns.usda.gov/snap/snap-retailer-reminder-card-skimming) should take steps recommended by the United States Department of Agriculture (USDA) to prevent card skimming and fraudulent activities to protect SNAP customers.

**What benefits can be replaced?**
At this time, States are not authorized by USDA to replace stolen FNS benefits.
As of December 20, 2024, FNS beneficiaries can no longer receive replacement of stolen FNS benefits due to the federal government ending replacement benefits on that date.

**How do I report stolen benefits?**

If you report theft of FNS benefits to your local DSS Agency, your benefits will not be replaced. Reporting to local law enforcement is encouraged.

**How do I request replacement of stolen FNS benefits?**

Replacement of stolen benefits is not currently allowed.

**Will I be issued a new EBT card?**

A new EBT card will be issued if you discovered and reported fraud after you were issued your most recent EBT card. You will be issued a new EBT Card regardless of whether the request is approved or denied.

Example 1: Your EBT Card was issued on February 23, 2024, and you discovered and reported fraud on January 20, 2025. A new EBT Card will be issued, as the discovery date was after the issuance date.

Example 2: Fraud was discovered and reported on January 20, 2025, and you were issued a new card on February 1, 2025. A new EBT Card will not be issued, as the discovery date was prior to the new card issuance.

**When will I receive my new EBT card?**

The new card should be received in about three to five business days.

**What do I do when I receive the new EBT card?**

You should establish a unique PIN. Select a difficult PIN (not continuous sequences such as 1234, or repetitive sequences such as 4444). While this may not prevent fraud or card skimming, it is a recommended safety practice.

**What else can I do to keep my card safe?**

[Check your EBT account regularly for unauthorized charges](https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps/card-skimmers-and-stolen-fns-benefits#Balance_And_Transaction_Checks). You can check your balance and/or replace a lost or stolen EBT card by visiting [www.ebtedge.com](http://www.ebtedge.com/), using the ebtEDGE mobile app or contacting the North Carolina EBT Call Center at 1-888-622-7328.

* Check for the following signs that may indicate that a skimmer is being used on a card reading machine:
	+ Blockage of the LED indicator lights, blocking of the illuminated backlit keypad numbers or partially covered stylus/pen trays.
	+ Loose faceplate appears ill-fitting or can be easily dislodged from the body of the machine.
	+ Miscolored faceplate, texturally mismatched or otherwise appearing different than the body of the card reading machine.
* If you receive calls, texts, or email from someone asking for EBT card information or your PIN, please do not respond. Neither county DSS offices nor NCDHHS will ever ask for your EBT card information or your PIN
* Call the EBT Call Center at 1-888-622-7328 to request a new EBT Card at no cost. Note: the new card will not contain funds that were stolen from the previous card.
* Change the PIN to your EBT card regularly, using a new number each time.
* Select a difficult PIN (not continuous sequences such as 1234, or repetitive sequences such as 4444). While this may not prevent card skimming, it is a recommended safety practice. The PIN should not be shared with others, written on the EBT card, or stored in a location that it can be easily obtained by others. Do not re-use old PINs when you get a new EBT card.
* If you suspect fraud or card skimming, [freeze your EBT card](https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps/card-skimmers-and-stolen-fns-benefits#Freeze_Card) (instructions are in ebtEDGE mobile app, , or call the EBT Call Center at 1-888-622-7328 for instructions) so fraudulent purchases cannot be made using your card.
* [Block out-of-state and online purchases](https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps/card-skimmers-and-stolen-fns-benefits#Block_Purchases) from your EBT Edge account or the ebtEDGE mobile app.
* You can also contact law enforcement to report the stolen benefits.

**How do I freeze my EBT card?**

Cardholders can freeze their card by logging into the ebtEDGE Cardholder Portal or the ebtEDGE Mobile Application:

1. Log into the [ebtEDGE Cardholder Portal](http://www.ebtedge.com/) or ebtEDGE Mobile Application
2. Select an account to view Account Summary
3. Select “Freeze Card” from Account Services
4. Select “OK” on the Freeze Card Confirmation message. Note: If there is a security code present on the case, the user will have to confirm the code before proceeding.
5. User will see immediate confirmation that the card is frozen.

Note: you can remove this freeze when you are ready to use the EBT card, then refreeze when you are not using it.

**How do I block out-of-state and online purchases?**

Log into the [ebtEDGE Cardholder Portal](http://www.ebtedge.com/) or the ebtEDGE Mobile Application. From there, select the “Protect My Account” feature under Account Services. This option will display toggles to turn the restriction on or off. Please note that this is controlled by the cardholder who creates the account, and the restrictions can only be enabled/disabled by the cardholder. Selecting “block out-of-state transactions” will reject any POS/ATM transaction that originates from a store outside your state. Note: you can remove this block if you plan to use out-of-state and on-line purchases as needed.

**My benefits app won’t let me freeze my card or block transactions – why?**

Make sure you are using the ebtEDGE mobile application. This is the only app that will let you directly freeze your card or block transactions. If you are using any other benefits app (e.g. Provider or FreshEBT) you will not be able to take these actions to protect your benefits. The other benefit app should be removed as soon as possible. The ebtEDGE mobile app is the only app that is created and managed by the EBT benefit issuer.

**How can I check the balance and transactions on my card?**

You can check your card balance in four ways:

**Option 1:** [www.ebtEDGE.com](http://www.ebtedge.com/)
To check your balance using [www.ebtEDGE.com](http://www.ebtedge.com/), log into your account. Your current balance and a list of previous transactions will show on the screen.

Your ebtEDGE Cardholder Portal account will show if there are benefits posted and/or pending and when those benefits will be available for use. If your food benefit amount is listed under “Pending Items,” this means that you will not be able to spend them until the date listed below the pending deposit.

**Option 2: ebtEDGE mobile app (available on iPhone and Android)**

1. Download the ebtEDGE mobile app from the App Store or Google Play Store. Look for the icon below to make sure you have the correct app.
2. Enable location services when prompted to do so. This helps find nearby stores that accept EBT.
3. Log into your account. If it is your first time logging in, you will be prompted to register.
4. The current balance and a list of previous transactions will be shown on the screen.

**Option 3: SMS text messages**
Checking your balance by text message (SMS) is easy. Your cell phone number will need to be linked to the account. Follow these instructions to link your cell phone number. You will need your cell phone, P-EBT or FNS EBT card number and PIN.

1. Log into your account on [www.ebtEdge.com](https://www.ebtedge.com/gov/portal/PortalHome.do) and select a card from the Welcome page.
2. Select “Messaging Registration” on the “Account Services” section of the Account Summary page.
3. Add your cell phone number with area code and click “SMS Balance” and “Text Alerts.”
4. Click on the “Save” button, and a confirmation message will appear.
5. Once you have linked your cell phone number and the account, you can check your account through text at any time.
	* To check your balance, text BAL to 42265.
	* To check your last five transactions, text MINI to 42265.
	* To stop receiving these text messages, text STOP to 42265.

Please note: If you need to request a new card, it will come pre-registered with SMS, and you do not need to repeat these steps.

**Option 4: EBT Call Center**
To check your card balance through the automated phone system of the EBT Call Center, call 1-888-622-7328 and follow the automated instructions. Please have your card number readily available. Note: Wait times can be long, so online or mobile options may be the fastest.