

NATIONAL GROCERS ASSOCIATION

SNAP

ONLINE PURCHASING TOOLKIT

SPONSORED BY: *Kellogg's*

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EXECUTIVE SUMMARY

For many Americans, the independent community supermarket is the only lifeline in their struggle against food insecurity. Food deserts, whether in underserved urban areas or remote rural outposts, are areas with limited access to healthy food options, and frequently present a challenge for folks who too often may have to decide between rent and groceries.

The COVID-19 pandemic has exacerbated this disparity. Efforts to avoid contracting the coronavirus have caused household acceptance of e-commerce for grocery to grow exponentially, driving a surge in online shopping for curbside pickups or direct home delivery. Independent community grocers have aggressively pursued expansion of their e-commerce platforms to meet this demand.

However, an important demographic remains elusive: online shoppers who need to redeem benefits from the Supplemental Nutrition Assistance Program (SNAP). Technical obstacles have hindered the ability for many independent supermarkets to accept SNAP benefits online. In some markets, this means big-box or chain retailers have an edge against smaller businesses, or food-insecure consumers are forced to seek alternatives farther from their homes.

According to the Center on Budget and Policy Priorities, SNAP accounts for about 8 percent of the food purchased by American families for at-home consumption. Participants purchase groceries with SNAP benefits at nearly a quarter of a million retailers of all sizes across the country. While more than 80 percent of SNAP benefits are used at larger stores, according to CBPP, the vast majority of SNAP-authorized retailers are smaller stores. This makes SNAP an important asset for independent community grocers, particularly serving impoverished areas.

The purpose of this document is to provide guidance to independent supermarket retailers in adding SNAP online purchasing as a payment they can support. Streamlining the process to accept SNAP for online grocery purchases will ensure that independent supermarkets are doing all they can to furnish essential goods to the members of their communities most in need.

The following toolkit was created using information gathered during interviews with retailers, e-commerce providers and Third Party Processors (TPPs) in 2020-2021. Time estimations and recommendations are based on feedback provided during these conversations. NGA may update this document as more information is gathered as services are expanded to additional retailers.

A MESSAGE FROM KELLOGG COMPANY

Every day at Kellogg, we work together to fulfill our vision of a good and just world where people are not just fed but fulfilled, and our purpose, creating Better Days and a place at the table for everyone through our trusted food brands. We are focused on making a difference for people, communities and the planet, in part by driving a holistic approach to physical, emotional and societal wellbeing.

Today, through our ambitious Kellogg's® Better Days commitment, we aim to help 3 billion people have better days by the end of 2030. We are doing so by:

- Nourishing 1 billion people with our foods;
- Feeding 375 million people in need with food donations and expanded child feeding programs;
- Nurturing people and our planet by supporting 1 million farmers, especially women smallholders and workers, and conserving natural resources across our value chain; and,
- Living our founder's values by engaging 1.5 billion people in the issue of global food security through advocating on behalf of children facing hunger, ensuring an ethical supply chain, and supporting diversity and inclusion.

One crucial way we help create better days is through advocating for strong federal feeding programs. It likely comes as no surprise to any retailer reading this that the Supplemental Nutrition Assistance Program (SNAP) is considered the first line of defense against hunger. The program provides critical assistance to families in need and drives economic activity at the local level.

With food insecurity rising during the pandemic, it's more important than ever to leverage available technologies to close these gaps. To that end, we are proud to partner with the National Grocers Association to ensure that SNAP-eligible households can use their benefits online to shop safely and conveniently. We trust this toolkit helps enable you to launch online SNAP purchasing programs and better reach your consumers. Thank you for your continued partnership.

Kellogg's Better Days

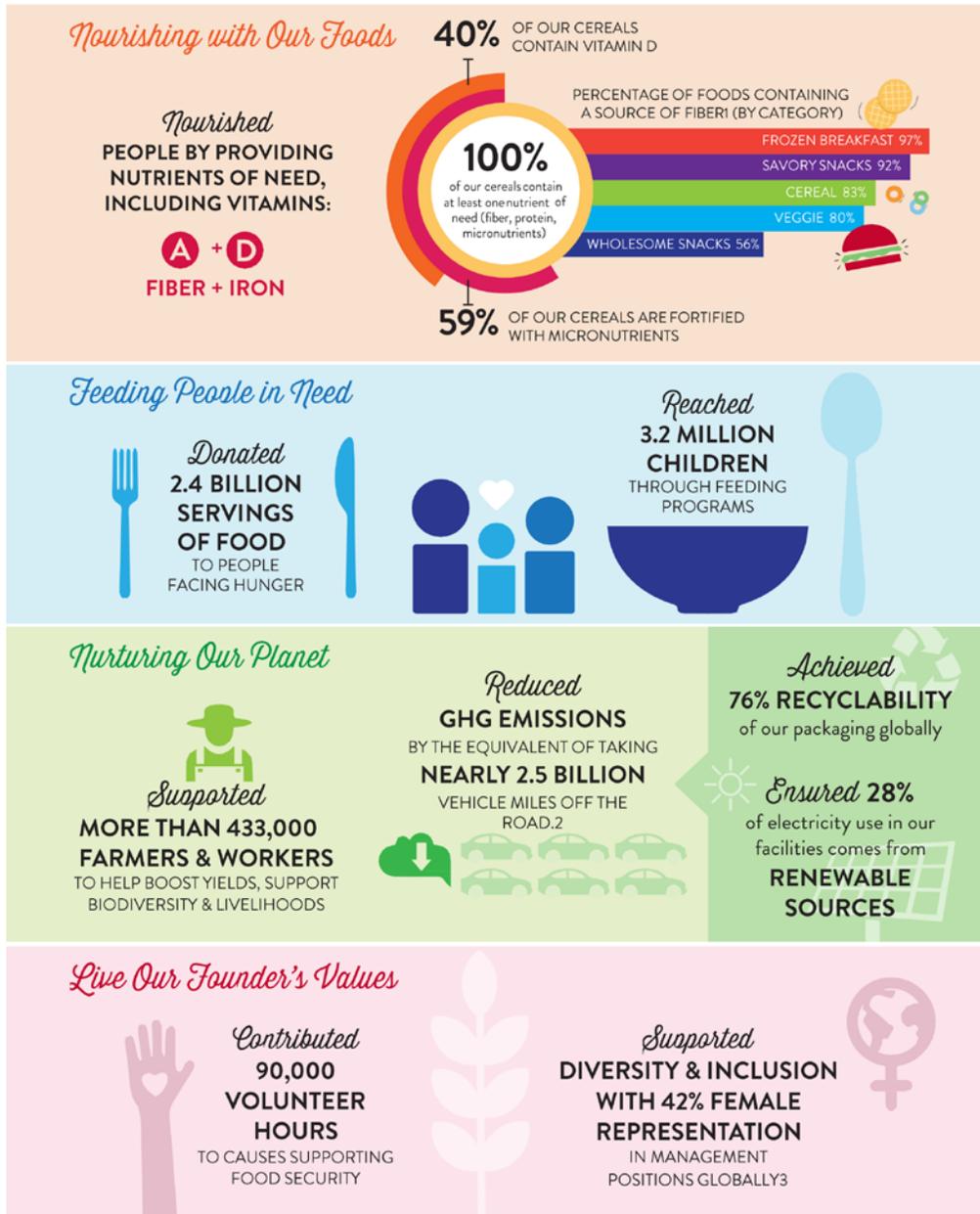
DRIVING POSITIVE CHANGE FOR PEOPLE, COMMUNITIES AND THE PLANET

We're committed to creating *Better Days* for **3 BILLION PEOPLE** by the end of 2030. We'll do so by:

- Nourishing people with our foods.
- Helping to ensure all children are fed and fulfilled.
- Working with farmers to implement sustainable agriculture practices that support biodiversity.
- Protecting the earth's natural resources and committing to sustainable packaging.
- Ensuring we support diversity & inclusion across our company & throughout supply chain.

- Our Impact & Reach -

SINCE 2015, WE'VE CREATED **BETTER DAYS FOR NEARLY 600 MILLION PEOPLE** WORLDWIDE...



More detail on our progress can be found online at <http://crreport.kelloggcompany.com/>

1 Source of fiber is defined as at least 3g fibre per 100g. [Codex Alimentarius](#). Fiber nutrient content standards vary by country.
 2 EPA Equivalencies Calculator. Kellogg Company data from 2015-2019 <https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator>
 3 Not part of our Kellogg's® Better Days 2030 commitments

- December 2014 **Farm Bill Mandates a SNAP Online Purchasing Pilot**

 - The 2014 Farm Bill required the U.S. Department of Agriculture's Food and Nutrition Service (USDA FNS) to conduct a SNAP online purchasing pilot to test the feasibility of retail food stores accepting SNAP benefits through online transactions on retailers' websites. The goal of the pilot was to ensure that the infrastructure necessary for accepting Electronic Benefit Transfer (EBT) online operated in a safe and secure manner.

- September 2016 **FNS Opens a Request for Volunteers**

 - FNS opened a Request for Volunteers (RFV) in September 2016, allowing retailers and states to apply to participate in the 2-year pilot. Applications were due in November 2016. The RFV can be found on FNS' website: <https://fns-prod.azureedge.net/sites/default/files/snap/onlinepurchasing-rfv.pdf>

- January 2017 **FNS Announces that Eight Retailers in Eight States Were Chosen to Participate in the Pilot:**

 - Retailers: Amazon, Dash's Market, Fresh Direct, Hy-Vee Inc., Safeway, ShopRite, Walmart Stores Inc. and Wright's Markets Inc.
 - States: Alabama, Iowa, Maryland, Nebraska, New Jersey, New York, Oregon and Washington

- April 2019 **SNAP Online Purchasing Launches in New York**

 - Retailers: ShopRite, Amazon, and Walmart

- January 2020 **SNAP Online Purchasing Launches in Washington**

 - Retailers: Amazon and Walmart

- March 2020 **SNAP Online Purchasing Launches in Alabama, Iowa and Oregon**

 - Alabama Retailers: Amazon, Walmart and Wright's Market Inc.
 - Iowa Retailers: Amazon and Walmart
 - Oregon Retailers: Amazon and Walmart

COVID-19 National Public Health Emergency Declared and FNS Re-Opens SNAP Online Purchasing RFV to Additional Retailers and States

- April 2020 **SNAP Online Purchasing Launches in Nebraska**

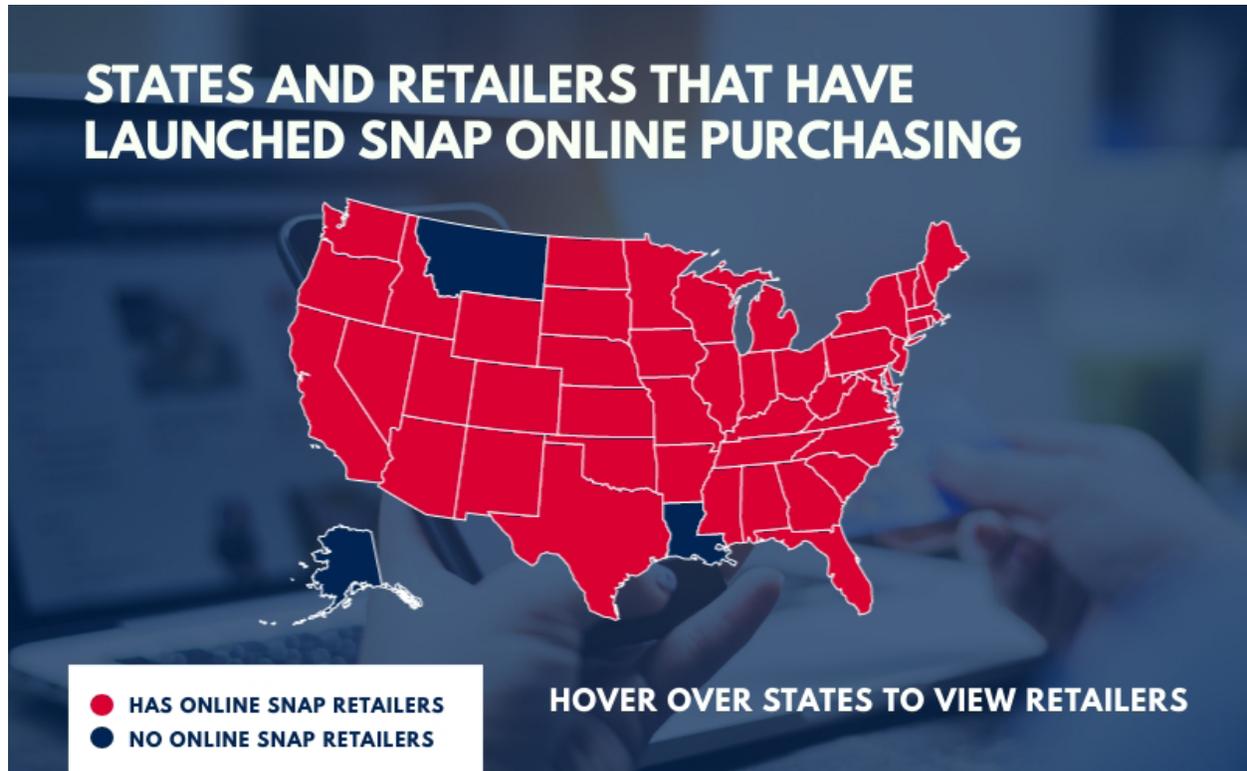
 - Retailers: Amazon and Walmart

- February 2021 **47 States and the District of Columbia have been Approved by FNS to Provide SNAP Online Purchasing**

- April 2021 **States that have not implemented online purchasing include Alaska, Guam, Louisiana, Montana, and Virgin Islands**

MAP OF STATES AND RETAILERS THAT HAVE LAUNCHED SNAP ONLINE PURCHASING

*As of April 2021



<https://www.fns.usda.gov/snap/online-purchasing-pilot>

RETAILER REQUIREMENTS

SNAP ONLINE PURCHASING REQUIREMENTS FOR RETAILERS – DEVELOPED BY FNS

- Firm is an eligible SNAP retailer.
- Currently authorized retailers should note that a separate FNS authorization will be required in order to participate in SNAP online purchasing.
- Firm has an online e-commerce presence.

Firm must have a website capable of being updated to meet the requirements to operate online purchasing, including but not limited to functionality for:

- Integration of the secure online PIN-entry via the TPP Application Programming Interface (API).
 - Error handling – includes messaging displayed to customer as appropriate to the situation.
 - Matching refunds back to the original purchase.
 - Handling of estimated pricing for items that are variably priced based on weight.
 - Having only one SNAP card provisioned to a customer account.
 - Ensuring only eligible foods can be purchased with SNAP benefits.
 - Not charging sales tax on SNAP purchases.
 - Allowing split tender transactions for the payment of non-SNAP eligible items and delivery fees.
 - Allowing SNAP customers to choose the amount of benefits that they will use for each purchase.
 - Meeting additional requirements found in the Online Purchasing Request for Volunteers (see Sections 2.4 and 2.5).
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- Retailers must email a letter of intent confirming the firm can meet the requirements to SnapOnline@usda.gov.
 - Upon receipt of the letter of intent, FNS will work with the firm to secure the necessary information for their application as an internet retailer, which includes their selection of TPP for secure PIN-entry.
 - SNAP transactions, including SNAP online transactions, require secure entry of the PIN.
 - As of February 2021, Fiserv/PaySecure and FIS/Worldpay are the only certified TPPs for secure PIN-entry for SNAP online purchasing.
 - Other TPPs are working on alternate solutions. If the firm selects another TPP, FNS will require confirmation after the TPP has been certified to the Issuer. At that point, the firm will certify to their selected TPP for online EBT. Once complete, the firm must provide documentation of TPP certification to SnapOnline@usda.gov.
 - Successful completion of end-to-end testing in the online production environment with FNS is required prior to opening online shopping to the public. Test script execution will require participation of all stakeholders. Working with the appropriate state agency to obtain production EBT test cards is a prerequisite to testing.

TIPS FOR SNAP ONLINE PURCHASING SET-UP

- Confirm state(s) where the retailer is located accepts SNAP EBT payments online.
- In selecting an e-commerce provider, ensure the provider has an extensive library of product photos.
- Try out multiple e-commerce sites to be sure they fit the retailer's need (i.e., nutritional info if required, point of sale (POS) interfaces, TPP interfaces).
- Make sure the e-commerce site is user friendly (includes the ability to add to, modify or cancel orders easily).
- A retailer can bring e-commerce live before SNAP online purchasing.
- Explore alternative options to SNAP online purchasing such as online ordering with curbside pickup using a wireless POS device.

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The National Grocers Association was instrumental in helping me navigate the application process for the SNAP Online Purchasing Pilot. From lobbying for the project in the 2014 Farm Bill, to applying for the initial RFA in 2016, to the announcement that we had been selected in 2017 and onto the program launch in 2020, NGA has been with me every step of the way.

NGA has a great working relationship with the USDA/FNS, state governments, payment processors and e-commerce providers. Their assistance in understanding how my store needed to work with each of those stakeholder groups was crucial in allowing Wright's Market to become the first independent grocer to launch SNAP online purchasing.

COVID-19 accelerated online shopping at an unprecedented pace. NGA has made a significant commitment to its retail members to assist in onboarding a SNAP online purchasing program in order to serve SNAP customers at such a crucial time and also allow us to compete with the bigger e-commerce players that accept SNAP payments online.

**Jimmy Wright
Owner, Wright's Market Inc.
Opelika, Alabama**

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OVERVIEW OF THE SNAP ONLINE PURCHASING SET-UP PROCESS

1. To offer SNAP online purchasing, a retailer must first be an authorized SNAP retailer and accepting SNAP benefits in their physical store(s).
2. Retailers not currently accepting SNAP benefits in their physical store(s) should view the following website outlining the requirements to become an authorized SNAP retailer: <https://www.fns.usda.gov/snap/retailer/eligible>.
3. Upon meeting the above requirements, the retailer can apply to be an authorized SNAP retailer following the steps on this website: <https://www.fns.usda.gov/snap/apply-to-accept>.
4. Upon becoming authorized to accept SNAP benefits in a physical store, a retailer is able to apply for the SNAP online purchasing program by emailing a "Letter of Intent" to FNS at SnapOnline@usda.gov.
5. After submitting the Letter of Intent to FNS, the retailer should wait for communication and approval from FNS.
6. Next, the retailer will work with FNS, e-commerce provider, and TPP to proceed to the testing phase.
7. Finally, the retailer will go live with SNAP online purchasing.
8. The entire process as outlined above may take several months.
9. Please continue reading this document for more detailed instructions.



BEST PRACTICES FOR RETAILERS TO SET UP SNAP ONLINE PURCHASING

Retailers interested in offering SNAP online purchasing through their websites may find themselves in one of a variety of scenarios prior to beginning the set-up process. For example, one retailer may not currently have an e-commerce presence, while another retailer may offer online shopping but is using an e-commerce provider that is not yet implementing SNAP online purchasing or is using a TPP that has not yet been certified by FNS. NGA has developed steps that retailers may take to pursue SNAP online purchasing, according to the following scenarios (all assuming the retailer is authorized for SNAP):

- **Scenario A:** Retailer does not have e-commerce presence
- **Scenario B:** Retailer **has** e-commerce presence; e-commerce provider **has** implemented SNAP online purchasing; TPP **is certified** by FNS for SNAP online purchasing
- **Scenario C:** Retailer **has** e-commerce presence; e-commerce provider **has** implemented SNAP online purchasing; TPP **is not certified** by FNS for SNAP online purchasing
- **Scenario D:** Retailer **has** e-commerce presence; e-commerce provider **has not** implemented SNAP online purchasing; TPP **is certified** by FNS for SNAP online purchasing
- **Scenario E:** Retailer **has** e-commerce presence; e-commerce provider **has not** implemented SNAP online purchasing; TPP **is not certified** by FNS for SNAP online purchasing

NGA does not recommend choosing one particular e-commerce provider or TPP over another, but please note that timelines for implementation may be affected depending on the current capabilities of all parties involved. It is ultimately the retailer's responsibility to choose an e-commerce provider and TPP that fit its needs. If a retailer requires more technical assistance, please contact Molly Pfaffenroth, NGA's senior director of government relations, at mpfaffenroth@nationalgrocers.org.

STEP-BY-STEP SCENARIOS

Scenario A: Retailer Does Not Have e-Commerce Presence

1. Select an e-commerce provider considering the following suggestions:
 - a. Retailer may consider looking to its wholesaler for recommendations.
 - b. Retailer may consider choosing an e-commerce provider that has already implemented SNAP online purchasing.
 - c. Ideally, the e-commerce provider should be certified with the retailer's TPP.
 - d. Retailer may consider an e-commerce provider's ability to send credit or debit to the current TPP or another TPP for SNAP online purchasing.
2. Retailer to sign contract with an e-commerce provider.
3. Retailer to submit a letter of intent to participate in SNAP online purchasing to FNS via email at SnapOnline@usda.gov. A template letter of intent is located on page 16 of this toolkit.
4. Retailer to complete an application or addendum with a TPP to provide SNAP online purchasing.
5. E-commerce provider to install software. Length of process depend on how much preparation work need to be done (e.g., photos). TPP to vet retailer's SNAP online purchasing application if the retailer is a new customer.
6. E-commerce provider to install software (please note that a retailer can start e-commerce before launching SNAP online purchasing).
7. Retailer to receive a Merchant ID. Note: Steps 7 and 8 may happen concurrently.
8. Retailer to receive an FNS number and schedule an Orientation call with FNS (instructions will be provided in the notice the retailer receives with their FNS number).
9. FNS will coordinate testing kick-off call with retailer, e-commerce provider, TPP, host State Agency, and EBT processor.
10. The retailer and FNS will conduct end-to-end testing.
11. Retailer to go live with SNAP online purchasing.

STEP-BY-STEP SCENARIOS

Scenario B: Retailer Has e-Commerce Presence; e-Commerce Provider Has Implemented SNAP Online Purchasing; TPP is Certified by FNS for SNAP Online Purchasing

1. Retailer to submit a letter of intent to participate in SNAP online purchasing to FNS via email at SnapOnline@usda.gov.
A template letter of intent is located on page 16 of this toolkit.
2. Retailer to complete a contract addendum with its e-commerce provider to include SNAP online purchasing.
3. Retailer to complete a contract addendum with its TPP to include SNAP online purchasing.
4. E-commerce provider to upgrade software to handle SNAP online purchasing.
5. Retailer to receive a Merchant ID. Note: Steps 5 and 6 may happen concurrently.
6. Retailer to receive an FNS number and schedule an Orientation call with FNS (instructions will be provided in the notice the retailer receives with their FNS number).
7. FNS will coordinate testing kick-off call with retailer, e-commerce provider, TPP, host State Agency, and EBT processor.
8. The retailer and FNS will conduct end-to-end testing.
9. Retailer to go live with SNAP online purchasing.

STEP-BY-STEP SCENARIOS

Scenario C: Retailer Has e-Commerce Presence; e-Commerce Provider Has Implemented SNAP Online Purchasing; TPP is Not Certified by FNS for SNAP Online Purchasing

1. Retailer to contact the e-commerce provider and see if it is certified with another processor for SNAP online purchasing.
 - a. If the e-commerce provider is not certified with the retailer's TPP, the retailer should ask when the TPP will be certified.
 - b. If the e-commerce provider will not be certified with the retailer's TPP within a reasonable time frame, the retailer should ask if the e-commerce provider is certified with another TPP.
 - c. If the e-commerce provider is certified with another TPP, the retailer should ask if the e-commerce provider can split off SNAP online purchasing transactions to the certified TPP.
 - d. If the e-commerce provider can split off SNAP online purchasing transactions to the certified TPP, the retailer may consider completing an application to provide SNAP online purchasing with the certified TPP.
 - e. The retailer and e-commerce provider may consider contacting the retailer's current TPP to begin the certification process if the e-commerce provider needs to create the interface to process SNAP online purchasing transactions for the TPP and initiate certification.
 - f. The above steps are based on the e-commerce provider's development capabilities and its ability to pass the testing phase with the TPP and FNS.
2. Retailer to submit a letter of intent to participate in SNAP online purchasing to FNS via email at SnapOnline@usda.gov. A template letter of intent is located on page 16 of this toolkit.
3. Retailer to complete an application with TPP to provide SNAP online purchasing.
4. Retailer's application will be vetted by the SNAP online purchasing TPP.
5. Retailer to receive a Merchant ID. Note: Steps 5 and 6 may happen concurrently.
6. Retailer to receive an FNS number and schedule an Orientation call with FNS (instructions will be provided in the notice the retailer receives with their FNS number).
7. FNS will coordinate testing kick-off call with retailer, e-commerce provider, TPP, host State Agency, and EBT processor.
8. E-commerce provider to upgrade software to handle SNAP online purchasing.
9. The retailer and FNS will conduct end-to-end testing.
10. Retailer to go live with SNAP online purchasing.

STEP-BY-STEP SCENARIOS

Scenario D: Retailer Has e-Commerce Presence; e-Commerce Provider Has Not Implemented SNAP Online Purchasing; TPP is Certified by FNS for SNAP Online Purchasing

1. Retailer to notify e-commerce provider of intention to apply for SNAP online purchasing.
2. Retailer to complete a contract addendum with its e-commerce provider to include SNAP online purchasing.
3. Retailer to complete a contract addendum with its TPP to include SNAP online purchasing.
4. E-commerce provider to incorporate requirements for SNAP online purchasing into its software. The requirements the retailer's website requirements include:
 - a. Integration of secure online PIN-entry through TPP interface.
 - b. Error handling and messaging displayed to customer.
 - c. Matching refunds back to original purchase.
 - d. Having only one SNAP card provisioned to a customer account.
 - e. Ensuring only eligible foods can be purchased with SNAP benefits.
 - f. Not charging sales tax on SNAP purchases.
 - g. Allowing split tender transactions for the payment of non-SNAP eligible items and delivery fees.
 - h. Additional requirements are outlined in FNS' Online Purchasing Request for Volunteers.
5. Retailer to submit a letter of intent to participate in SNAP online purchasing to FNS via email at SnapOnline@usda.gov. A template letter of intent is located on page 16 of this toolkit.
6. E-commerce provider to update software for retailer.
7. Retailer to receive a Merchant ID. Note: Steps 7 and 8 may happen concurrently.
8. Retailer to receive an FNS number and schedule an Orientation call with FNS (instructions will be provided in the notice the retailer receives with their FNS number).
9. FNS will coordinate testing kick-off call with retailer, e-commerce provider, TPP, host State Agency, and EBT processor.
10. The retailer and FNS will conduct end-to-end testing.
11. Retailer to go live with SNAP online purchasing.

STEP-BY-STEP SCENARIOS

Scenario E: Retailer Has e-Commerce Presence; e-Commerce Provider Has Not Implemented SNAP Online Purchasing; TPP is Not Certified by FNS for SNAP Online Purchasing

1. Retailer must use an e-commerce provider whose software meets, or is capable of being updated to meet, SNAP Online Purchasing requirements developed by FNS, including:
 - a. Integration of secure online PIN-entry thru their TPP interface.
 - b. Error handling and messaging displayed to customer.
 - c. Matching refunds back to original purchase.
Handling of estimated pricing for items that are variably priced based on weight.
 - d. Having only one SNAP card provisioned to a customer account.
 - e. Ensuring only eligible foods can be purchased with SNAP benefits.
 - f. Not charging sales tax on SNAP purchases.
 - g. Allowing split tender transactions for the payment of non-SNAP eligible items and delivery fees.
 - h. Additional requirements are outlined in FNS' Online Purchasing Request for Volunteers.
2. Retailer to submit a letter of intent to participate in SNAP online purchasing to FNS via email at SnapOnline@usda.gov. A template letter of intent is located on page 16 of this toolkit.
3. Retailer to complete a contract addendum with its e-commerce provider to include SNAP online purchasing.
4. Retailer to complete a contract addendum with its TPP to include SNAP online purchasing.
5. E-commerce provider to make necessary changes to meet requirements of FNS and TPP.
6. TPP to contact retailer and obtain requirements to write its interface to process SNAP online purchasing transactions.
7. TPP to write and certify SNAP online purchasing interface for retailer.
8. TPP to send proof of certification to SnapOnline@usda.gov.
9. E-commerce provider to update software for retailer.
10. Retailer to receive a Merchant ID after certification.
11. Retailer to receive an FNS number.
12. FNS will coordinate testing kick-off call with retailer, e-commerce provider, TPP, host State Agency, and EBT processor.
13. The retailer and FNS will conduct end-to-end testing.
14. Retailer to go live with SNAP online purchasing.

RETAILER TEMPLATE LETTER OF INTENT TO FNS

Retailer Template Letter of Intent to FNS

To: SnapOnline@usda.gov

From: **INDIVIDUAL/COMPANY EMAIL**

Subject: SNAP Online Purchasing LOI

To Whom It May Concern:

On behalf of **LEGAL BUSINESS NAME**, please consider this letter of intent to participate in the U.S. Department of Agriculture Food and Nutrition Service's (USDA FNS) Supplemental Nutrition Assistance Program (SNAP) Online Purchasing Program. **LEGAL BUSINESS NAME**, is an authorized SNAP retailer operating in **XXX** locations in the following cities/states: **LOCATIONS**. Our SNAP authorization number is: **SNAP AUTHORIZATION NUMBER(S)**.

LEGAL BUSINESS NAME currently has an e-commerce presence. We are working with **E-COMMERCE COMPANY** to ensure that our website can meet the following requirements to operate SNAP online purchasing:

- a. Integration of the secure online PIN-entry via the Third Party Processor's (TPP) **<INSERT TPP NAME>** Application Programming Interface (API)"
- b. Error handling – includes messaging displayed to customer as appropriate to the situation;
- c. Matching refunds back to the original purchase;
- d. Handling of estimated pricing for items that are variably priced based on weight;
- e. Having only one SNAP card provisioned to a customer account;
- f. Ensuring only eligible foods can be purchased with SNAP benefits;
- g. Not charging sales tax on SNAP purchases;
- h. Allowing split tender transactions for the payment of non-SNAP eligible items and delivery fees;
- i. Meeting additional requirements found in the Online Purchasing Request for Volunteers (Sections 2.4 and 2.5).

The web site for our e-commerce site is **ENTER WEB SITE ADDRESS FOR THE STORE(S) E-COMMERCE APPLICATION**

I, and my colleagues at **LEGAL BUSINESS NAME**, look forward to working with FNS to participate in SNAP online purchasing. If you have any questions, please contact **INSERT EMAIL AND PHONE NUMBER**.

Sincerely,

FIRST AND LAST NAME

COMPANY NAME

COMPANY ADDRESS

COMPANY PHONE

FREQUENTLY ASKED QUESTIONS

Question: What is the difference between SNAP online purchasing for delivery versus curbside pickup?

Answer: SNAP Online Purchasing requires customers to enter their secure PIN number on a website, whereas with curbside pickup customers do not enter their EBT information online. They simply make the order and click a button saying that they want to pay with EBT and will do curbside pickup. The actual transaction occurs with a wireless POS device outside the store and the customer does not need to leave the vehicle.

Question: Does FNS allow customers to pay for any delivery fees with SNAP funds?

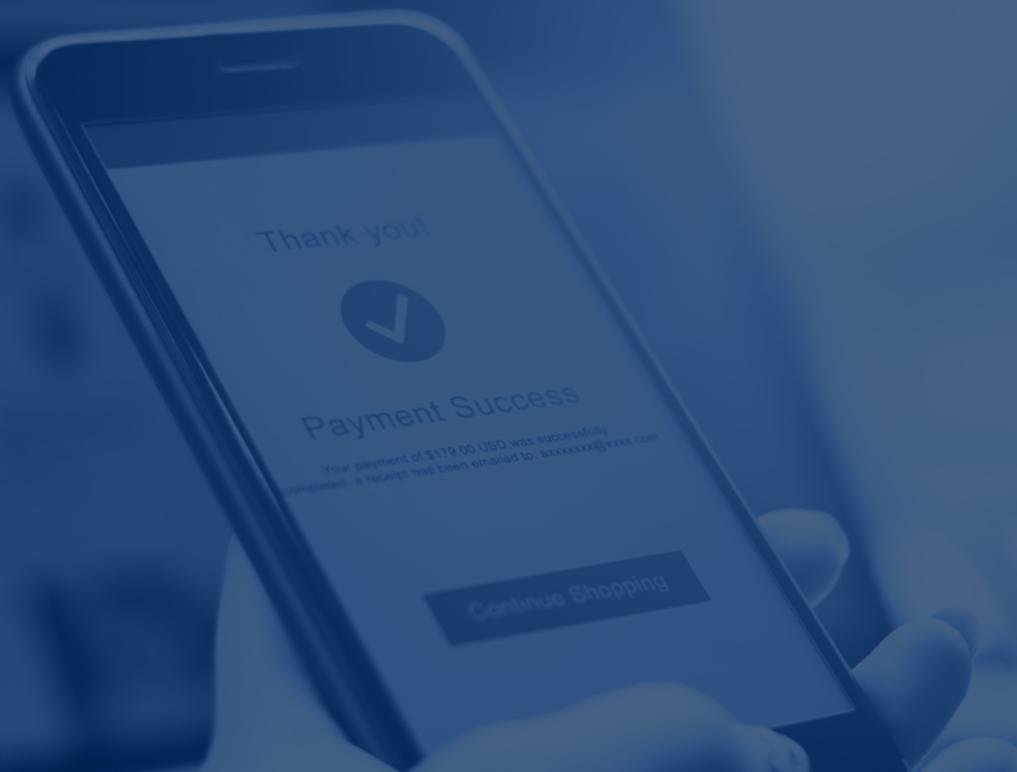
Answer: SNAP benefits cannot be used to pay for delivery fees or associated charges.

Question: I am a SNAP-authorized retailer, and I would like to provide other options for my customers to purchase their groceries using EBT benefits until I am able to offer SNAP online purchasing. What are my options?

Answer: FNS has developed possible options for retailers to serve their SNAP clients without being authorized for SNAP online purchasing. These options are outlined below:

1. The SNAP client may place the order online on the retailer's website or over the phone, without submitting payment, and pick the order up at the store. If the store has a wireless POS, the customer may complete the transaction with the retailer using the device without leaving the car.
2. The SNAP client may place the order online on the retailer's website or over the phone, and the retailer may deliver the order to the designated delivery address. The transaction may be completed using a wireless POS.
3. The SNAP client may place the order online on the retailer's website or over the phone and designate a person to pick up the order at the store using the SNAP client's EBT card. The transaction may be completed using the SNAP client's EBT card, in the store or by using a mobile POS device outside of the store.
4. If a retailer does not have a wireless POS, FNS has stated that under extreme circumstances the retailer may complete a manual voucher, in which the SNAP customer would sign in person at the point the voucher is authorized. Information regarding manual vouchers is available on FNS' website.

Please note: FNS has requested that retailers should never accept payment by obtaining a SNAP client's EBT card number and PIN over the phone.



Disclaimer

This toolkit was created using information gathered during interviews with retailers, e-commerce providers and TPPs. Time estimations and recommendations are based on feedback provided during these conversations. NGA may update this document as more information is gathered as services are expanded to additional retailers.

**Questions and assistance can be directed to
Molly Pfaffenroth, NGA's Senior Director of Government Relations,
at mpfaffenroth@nationalgrocers.org.**