



Carat

Extend digital checkouts to all with Online EBT

Grow revenue while offering the payment methods people need.

Allow customers using benefit assistance to pay where, when, and how they want across multiple channels and high-demand contactless experiences. With a simple integration, using your existing EBT programs, leverage our digital PIN pad to validate purchases and help reduce fraud at checkout.

[Learn More >](#)



Increase basket size



Prevent fraudulent activity



Attract more customers

+40 million

Americans who receive subsidized benefits.¹

What answers do you need to grow your business?

Enabling Online EBT programs can help increase your customer base and improve cash flow while also contributing to the greater societal good. In order to access the millions of Americans who need government-funded supplemental benefit programs, consider the following questions.

Is my business eligible to accept Online EBT for SNAP and Cash programs?

Besides the digital PIN pad, what other precautions are in place to help reduce fraud and benefit trafficking?

Which benefit programs are enabled per State?

Is the PIN pad technology available in the State(s) I need to do businesses?

How can an Online EBT Cash program further increase my cash flow?

Which of my competitors are accepting Online EBT?

Am I losing customers because they cannot pay with Online EBT?

How many of my locations could be participating in either the SNAP or Cash programs for Online EBT?

How can I drive more customer engagement across channels?

Which omnichannel experiences can I extend to people using government benefits programs?

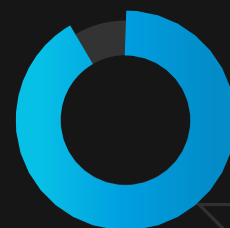


Diversifying your payment mix across the U.S. keeps your customers coming back.




5-15%

average portion of overall payment mix attributed to Online EBT for grocers.²



94%

coverage across America's States and territories offering consistent experiences.²



Increase basket size and enable high-demand digital experiences

Commerce journeys should be seamless, safe and convenient for all.

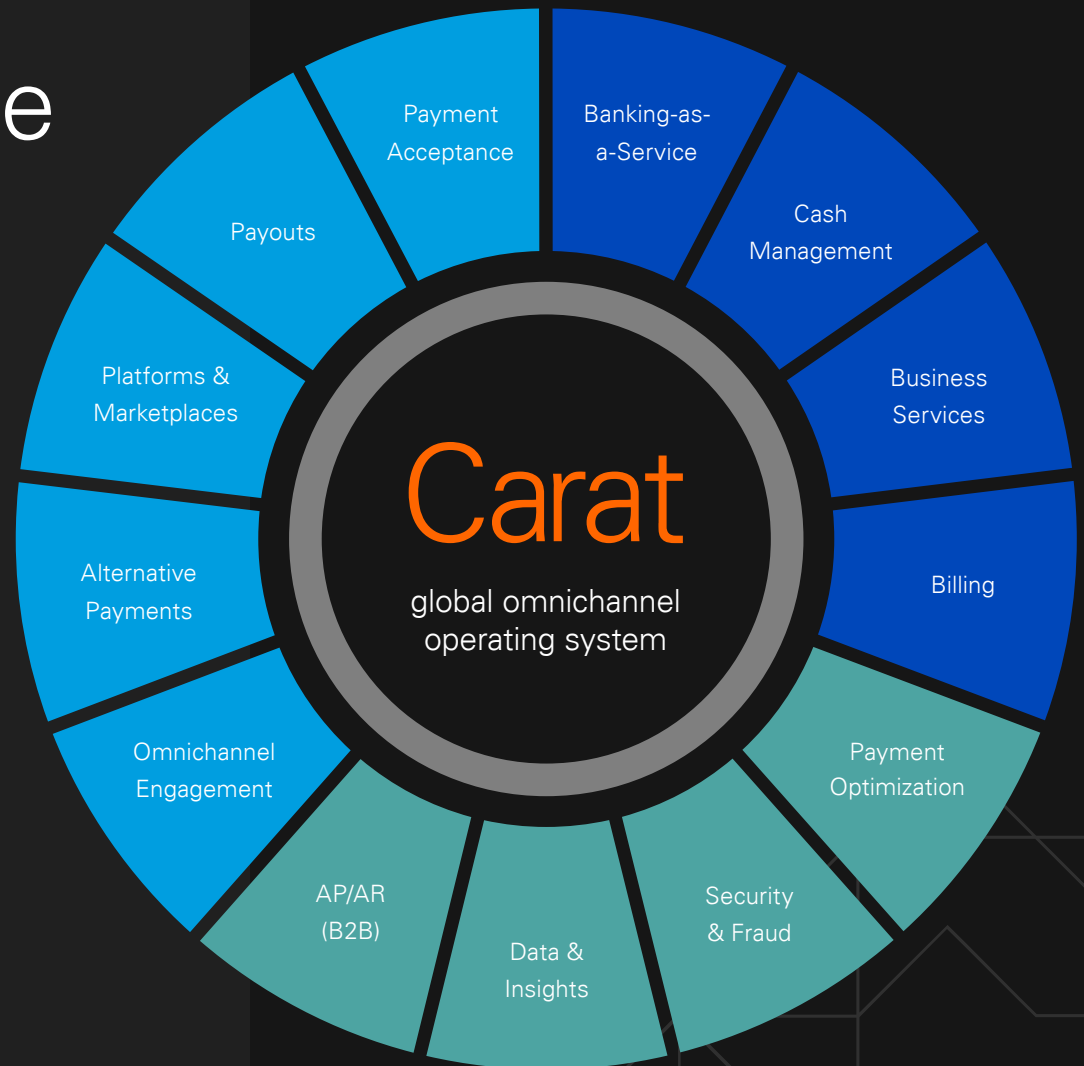
Journey Stage	Discover	Select	Checkout	Buy	Repeat
Objective	Find customers and create a personalized connection	Increase likelihood to buy and perceived purchased value	Reduce abandonment online or in-store	Increase approvals while reducing risk	Identify and reward customer to encourage repeat business
Opportunity	<ul style="list-style-type: none">• Increase traffic through clear physical and digital signage• Social promotion and Thought Leadership to help customer make the most of their EBT benefits	<ul style="list-style-type: none">• Clearly show which items can be purchased with EBT benefits (SNAP)• Provide tailored recommendations for additional EBT eligible items (Cash)	<ul style="list-style-type: none">• Consolidate EBT eligible items into a single view so customers can clearly see out of pocket costs• Offer convenient digital and contactless experiences like curbside pickup and QR codes	<ul style="list-style-type: none">• Implement a digital PIN pad to validate customer purchases• Utilize data to customize offers that build loyalty	<ul style="list-style-type: none">• Reward repeat shopping, regardless of payment method used• Maintain consistent experiences cross-country to increase brand advocacy

We can help you accept more Online EBT payments

Our partnership with the USDA and the U.S. Department of Health and Human Services makes Online EBT programs a reality for clients like Walmart, Amazon and Wakefern.

- Enable payments
- Optimize commerce
- Embed financial services

Learn how Carat can help you accept Online EBT payments.



Source: (1) NPR, (2) Based on internal and real client data



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