

Carat

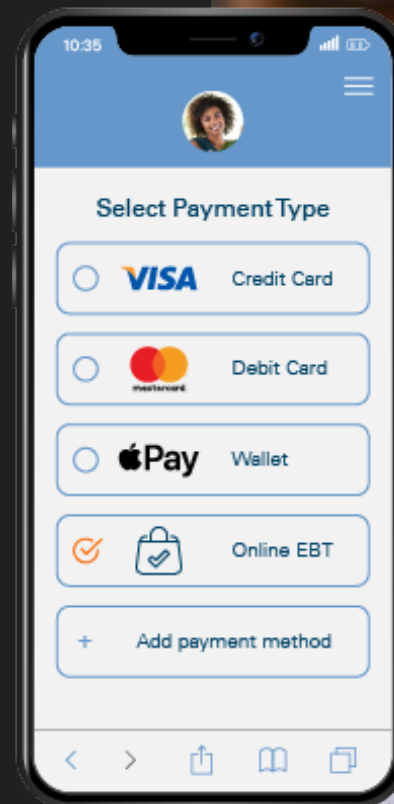
Online Electronic Benefits Transfer (EBT)

Everyone deserves safer, contactless payments

Merchants like Amazon and Walmart have been empowering the majority of consumers to shop online for years through robust websites and mobile apps. For many shoppers, this simple concept is just now becoming a reality.

Supermarkets are well aware of how these customers can represent a significant percentage of total transactions. Online EBT allows merchants to accept payment through assistance programs. Merchants not currently signed up to accept Online EBT run the risk of losing customers to those who are.

Online EBT allows the consumer to purchase food on the approved list, from grocery stores and other merchants. If you are EBT-enabled and located in Alabama, Iowa, Nebraska, New York, Oregon, Washington State or any Online EBT-enabled state Online EBT presents a significant opportunity.





Help Your Business

- Safely enable frictionless experiences like curbside pickup, order ahead and delivery
- Increase customer base and improve cash flow
- Minimize exposure to fraud
- Reduce customer wait times and use of checkout lines

Help Your Customers

- Safely enable remote ordering for all members of society
- Offer transparency and security by increasing accountability and tracking

How It Works

If your business is able to process credit or debit cards, accepting online EBT couldn't be easier. Using "PIN-on-Glass" and your existing technology, customers can select items and make purchases online.

- Fiserv is the exclusive provider for online EBT
- Simple, "PIN-on-Glass" eCommerce solution
- Easily integrate with existing EBT programs
- Check eligibility with the USDA – fns.usda.gov/snap/retailer/eligible



Using their computer or mobile phone, customer selects SNAP eligible items for their online cart



During checkout, customer selects "EBT/SNAP" as their payment method



Customer is redirected to PIN-on-Glass screen and enters their PIN



Customer is brought back to the merchant site and the payment is accepted



© 2021 Fiserv, Inc. or its affiliates. All rights reserved. Fiserv is a registered trademark of Fiserv, Inc. Other products referenced in this material may be trademarks or registered trademarks of their respective companies. Terms and conditions apply. 871173_09/21

40 million

Americans rely on EBT¹

10x more

Consumers are using contactless delivery options for groceries²

80% growth

in food assistance program applications in 2020³

Source: ¹ USA Today
² Tech Crunch
³ Politico

Carat