A.3.1 Retailer Interview Protocol: Certified

OMB Control Number: 0584-XXXX  
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| **PURPOSE:** Assess retailer experience with the certification, recertification, and EBT transaction process, redemption of the cash and non-cash portion of the Family Card[[1]](#footnote-1), participants’ use of the cash portion, and potential effects of eliminating the cash portion of the benefit. |

**SECTION I: Introduction**

*As you reviewed in the consent form, we are conducting a research study to better understand how Family Card holders spend their benefits in food stores and how retailers view the benefits and barriers to accepting the Family Card in their stores. For this study, we will be talking with retailers like you- both certified and uncertified-- across Puerto Rico. If you need to stop at any time to tend to your customers or other store business, please feel free to do so. I can wait for you to tend to your business and we can continue the interview.*

*Since we are talking to many retailers across Puerto Rico, audio recordings help us remember who said what so I don’t need to worry about taking notes and can listen to what you have to say. Only people working on this study will have access to the recordings. Would it be ok if I record our discussion?*

*First let’s start with some background about your store.*

**SECTION II: Background**

1. How long has this store been here?
   1. Is your store part of a chain/franchise?
2. What is your role at the store? **Probe:** Owner? Manager? Other?
   1. How long have you managed/operated this store?
3. How far do most customers travel to get to your store? **Probe:** are most local/ from the neighborhood?
   1. How do your customers usually get to your store? **Probe**: walk, drive, public transportation, other?
   2. Approximately what amount of your shoppers use NAP benefits, would you say all, most, some or none? **Probe:** please tell me more about that.
   3. Approximately what amount of your sales are made using NAP benefits, would you say all, most, some or none? **Probe:** please tell me more about that.
   4. Approximately what amount of your customers are elderly, would you say all, most, some or none? **Probe:** please tell me more about that.
   5. About what amount of your customers have disabilities, would you say all, most, some or none? **Probe:** please tell me more about that.
   6. How easy or difficult do you think it is for customers to get to your store?
4. Approximately how much of your inventory is food versus non-food items? **Probe:** percentage of food versus non-food? All food, some food, little food, no food?
5. ***Confirm that retailer IS certified****:* Is your store certified to redeem Family Cards? [SHOW Family Card if necessary]
6. How long have you been an EBT-certified NAP retailer?
   1. How easy or difficult was the certification process? **Probe**: costly, time consuming, quick, affordable?
7. Do you currently accept credit or debit cards?
   1. **IF YES, accepts credit/debit:** Who provides your credit/debit services?
   2. **IF YES, accepts credit/debit:** Do you use your cash register or a separate device to run the transaction? **Probe**: can you tell me about the type of device or manufacturer?
   3. **IF YES, accepts debit:** What are the transaction fees for each debit transaction?
   4. **IF YES, accepts credit:** What are the transaction fees for each credit transaction?
   5. **IF YES, accepts credit/debit:** What other forms of government assistance do you accept, like TANF or WIC?
   6. **IF NO, does NOT currently accept credit/debit cards:** What are some reasons you do not accept credit/debit cards? **PROBE If retailer mentions fees:** what do you think the fees involve?
8. Do you use an electronic cash register system?
   1. **IF NO, DOES NOT USE ELECTRONIC CASH REGISTER SYSTEM:** What are some of the reasons you do not use one?
9. Do you use an electronic reporting system for reporting your Puerto Rico sales tax or IVU? IF YES: Do you use the same system for processing Family Card transactions?
10. Do you have an ATM in your store?
    1. **IF YES*:*** Do you know if NAP participants use your ATM to get cash from their Family Card?
    2. **IF NO:** Is there an ATM nearby? **Probe:** How far?
11. Do you have internet service at your store?
    1. **IF YES:** Do you ever experience internet service outages?
       1. If so, how long do they typically last?
       2. How frequently do they occur?
       3. What causes them?

**SECTION III: NAP Certification Process and Requirements**

*Now I’d like to talk about the process of becoming certified for accepting Family Card. Are you familiar with the certification process? [IF NO, ADD: let’s talk about what you do know about the process, it is okay if you are not familiar with all of the details]*

1. What are some reasons your store decided to become certified?
2. How easy or difficult was it to become certified to accept Family Cards? **Probe:** What are some things that made it easy or difficult?
3. **IF ACCEPTS CREDIT OR DEBIT CARDS:** Do you use the same system for processing Family Card transactions as you do for processing credit/debit card transactions?
4. What were the costs associated with becoming certified?
   1. Did you already have a POS system in place? **IF YES:** how much did the upgrades cost?
   2. How much did the equipment cost? **Probe:** A lot, not much?
   3. How much did the software/ installation cost? **Probe:** A lot, not much?
   4. Are there transaction fees for using the Family Card? **Probe:** A lot, not much?
   5. Are there regular equipment fees? **Probe:** A lot, not much?
   6. How did these costs factor into your decision about becoming certified?
5. How easy or difficult is the recertification process? **Probe**: What are some reasons it is easy or difficult?
6. How much of a burden are the regular responsibilities of being a certified retailer (e.g., regular reporting)? **PROBE:** Difficult/expensive/a lot of work? Easy/affordable/not too much work?

**SECTION IV: Facilitators, Barriers, Advantages and Disadvantages to Becoming NAP Certified**

1. What do you see as the main advantages to being NAP-certified to accept Family Cards? **Probe:** Increased customer base? Increased revenue? Serve community? Other?
2. What do you see as the main disadvantages, if any, to being NAP certified? **Probe:** Cost? Extra work? Other?
3. Do you think there has been a change in the number of certified retailers in your area in the last few years? **Probe**: More or less certified stores? More large or small stores becoming certified?
4. Do you ever provide assistance, such as transportation or deliveries, to help customers get to your store or do their shopping?

**SECTION V: Effects of Discontinuing the Cash Portion of NAP Benefits**

*NAP beneficiaries receive a benefit every month. Seventy-five percent of the benefit is to be spent at certified retailers by using their Family Card. Twenty-five percent can be used as cash.*

1. Does this sound familiar to you? **Probe:** So, if a NAP participant got $100 in benefits each month, he/she would be allowed to access up to $25 each month as cash
2. If the 25% cash portion of the NAP benefit were eliminated, and 100% of the benefit had to be redeemed through non-cash purchases using the Family Card at certified retailers, how would it affect your store? **(Clarify if needed:** The total amount of the benefit would remain the same, but there would no longer be a portion that customers could spend as cash)
   1. Would you say the effect would be:
      1. Good. **Probe**: Why?
      2. Bad. **Probe**: Why? As a certified retailer would you expect to lose any business?
      3. No impact. **Probe**: would it be different in any way?
      4. Other [describe]
   2. **If effect would be bad:** How much business would you lose? **Probe*:*** For example, if you had 100 sales in one day, how many sales would you lose?
   3. **If effect would be good:** How much business would you gain? **Probe**: for example. If you had 100 sales in one day how many more sales do you think you would gain?
3. If the 25% cash portion of the NAP benefit were eliminated, how would it affect your customers?
   1. Would you say the effect would be:
      1. Good. **Probe**: Why?
      2. Bad. **Probe**: Why?
      3. No impact. **Probe**: would it be different in any way?
      4. Other [describe]

**SECTION VI: Participants’ Use of Cash and Non-Cash Benefits**

1. When NAP customers want to purchase both food and non-food items in a single purchase with their Family Card, how is that transaction processed?
   1. How often does that occur?
   2. Does your processing system sort items into food and non-food so that only eligible purchases are charged to the Family Card?

*I’m going to ask you a few questions about the main items that NAP participants’ purchase with their benefits.*

1. Using their Family Card, how frequently do customers buy perishable foods (e.g., fresh fruits or vegetables, dairy products, bread, meat, poultry), would you say often, sometimes or never? **Probe:** Tell me more about that. Are there specific types of perishable foods NAP customers buy more often than others?
2. Using their Family Card, how frequently do customers buy non-perishable foods (e.g., canned foods, tomato sauce, dried beans), would you say often, sometimes, or never? **Probe:** Tell me more about that. Are there specific types of non-perishable foods NAP customers buy more often than others?
3. What about prepared foods, (e.g., sandwiches, salad bar)? How frequently do customers buy those items using their Family Card, would you say often, sometimes, or never? **Probe:** Tell me more about that. Are there specific types of prepared foods NAP customers buy more often than others?
4. Do you know if your customers use the 25% cash portion of their Family Card benefit in your store?
   1. **IF YES:** How do they access the cash?
      1. ATM?
      2. Cash back?
      3. Combined with a Family Card purchase?
   2. **IF NO/ DON’T KNOW: SKIP TO Q43**
5. Using the cash obtained from their Family Card, how frequently do NAP customers buy perishable foods (e.g., fresh fruits or vegetables, dairy products, bread, meat, poultry), would you say often, sometimes or never? **Probe:** Tell me more about that.
6. Using the cash obtained from their Family Card, how frequently do NAP customers buy non-perishable foods (e.g., canned foods, tomato sauce, dried beans), would you say often, sometimes, or never? **Probe:** Tell me more about that.
7. Using the cash obtained from their Family Card, how frequently do NAP customers buy prepared foods (e.g., sandwiches, salad bar), would you say often, sometimes, or never? **Probe:** Tell me more about that.
8. How rare or common is it for participants to purchase non-food items with their NAP benefits?
9. How frequently do NAP participants use the cash portion of their benefit to purchase medicine, would you say often, sometimes, or never?
10. How frequently do NAP participants use the cash portion of their benefit to purchase diapers, would you say often, sometimes, or never?
11. How frequently do NAP participants use the cash portion of their benefit to purchase clothing, would you say often, sometimes, or never?
12. How frequently do NAP participants use the cash portion of their benefit to purchase alcohol or cigarettes, would you say often, sometimes, or never?
13. How frequently do NAP participants use the cash portion of their benefit to purchase cleaning supplies (e.g., detergent), would you say often, sometimes, or never?
14. How frequently do NAP participants use the cash portion of their benefit to purchase personal hygiene items (e.g., shampoo or deodorant), would you say often, sometimes, or never?
15. Do NAP participants use the cash portion of their benefit to purchase any other non-food items, would you say often, sometimes, or never? **Probe**: What types of items? How frequently (often, sometimes?)
16. As we were discussing earlier, if the 25% cash portion of the benefit were removed, do you think this would impact how your NAP customers purchase non-food items? **IF YES:** How?
17. Have you or your staff ever had to tell a NAP customer that they could not buy a particular item with their Family Card?
    1. Do you train your workers on eligible Family Card purchases? **IF YES:** How often?

**SECTION VII: Conclusion and Wrap Up**

1. In conclusion, what are some reasons you think the cash portion of the NAP benefit should or should not be removed?
2. Is there anything else you’d like to tell us?

Those are all of the questions we have for you today. Thank you for your time, your assistance is greatly

appreciated.

1. Note, for OMB review, the Family Card is the EBT card referred to in Puerto Rico as the Tarjeta de la Familia. [↑](#footnote-ref-1)