Appendix I. SNAP Retailer Survey: Data Collection Instrument (English)



OMB BURDEN STATEMENT: According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0584-XXXX. The time required to read the invitation letter is estimated to average 3 minutes. The time required to complete the survey is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information.

U.S. DEPARTMENT OF AGRICULTURE FOOD AND NUTRITION SERVICE

Supplemental Nutrition Assistance Program (SNAP) Third-Party Processor Services, Fees, and Business Practices

SNAP RETAILER SURVEY

DATES:

Survey Commencement Date: XXX (9:00 a.m. Eastern Time)

Survey Completion Date: XXX (5:00 p.m. Eastern Time)

OMB BURDEN STATEMENT: According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0584-XXXX. The time required to read the invitation letter is estimated to average 3 minutes. The time required to complete the survey is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, and completing and reviewing the collection of information.

The Food and Nutrition Service (FNS) of the U.S. Department of Agriculture has contracted the Manhattan Strategy Group, an independent research firm, to conduct a retailer satisfaction survey. This survey examines Electronic Benefits Transfer (EBT) equipment and payment processing services used by retailers participating in the Supplemental Nutrition Assistance Program (SNAP). We invite you to complete a brief survey that will assist FNS in understanding how SNAP retailers acquire products and services for processing in-store SNAP EBT transactions. This information will be used to develop a set of best practices that can educate retailers acquiring those EBT products and/or services.

The survey questions focus on your business procurement and use of (1) EBT card-reading equipment and (2) EBT payment processing services. The survey should take approximately 15 minutes to complete. To facilitate completion of the survey, we encourage you to have on hand a copy of your terms of agreement and statement/bill for EBT card-reading equipment and payment processing services.

Your responses to this survey will not be published in a form that identifies you and will be kept separate from your contact information. Any information that can identify individual retailers will not be reported, outside the research team, except as otherwise required by law. When this study is completed, FNS will publish a report that will be available on its website at https://www.fns.usda.gov/report-finder.

All questions in this survey refer to the operations of the retailer located at this address:

SNAP Retailer Name Street Address City, State, Zip Code

In this survey, we use the following key definitions:

Card-reading equipment: This is the processing equipment used to swipe the EBT and/or credit or debit card. It may or may not be integrated with other point-of-sale (POS) equipment.

Payment processor: A vendor that provides electronic payment processing services to complete an EBT, credit or debit card transaction, and settles the payment into your business's account.

- 1. To participate in the study, please check, "Accept" below.
 - Accept
 - Decline [exit the survey]
- 2. Does your business currently accept EBT?

- O Yes
- No [exit the survey]
- 3. How many locations does this retailer have under the same corporate management?
 - O 1 store
 - O 2 to 9 stores
 - 10 to 49 stores
 - $\mathbf{O}~$ 50 to 100 stores
 - More than 100 stores
- 4. In addition to EBT, does your business accept credit and/or debit card payments?
 - O Yes
 - No [lf no, go to 6]
- 5. Does your business use the same card-reading equipment for debit, credit and EBT card payments or does it use a standalone device for EBT?
 - We use the same equipment for all card payments [go to 7]
 - We use a standalone EBT card-reading equipment, separate from the debit/credit card equipment
 - Other (please specify)

[Based on the answer to question 5, the term "EBT card-reading equipment" will be used for stores with standalone EBT equipment so that they do not confuse the answers with the ones for credit and debit card equipment. Stores with integrated credit/debit/EBT equipment will see "card-reading equipment" or "payment processor" only. In this instrument, questions will show "(EBT) cardreading equipment" to show this distinction]

[If standalone EBT card-reading equipment in selected in question 5]

- 6. Was the equipment acquired in or after September 2015?
 - O Yes O No
- 7. Does your business use an inventory management system? This is a system

that automatically tracks the amount of inventory remaining after each sale.

- O Yes
- O No
- **O** Not right now, but will in the near future
- 8. How many checkout stations, including self-checkout stations, does your business have at this location?
 - **1** [go to 10]
 - **O** 2 5
 - More than 5
- 9. How many of these checkout stations accept SNAP EBT payment transactions?
 - O All of them
 - Most but not all
 - Some but not all
 - O Only 1
- 10.Approximately, what share of your business's revenues come from SNAP (Food Stamp Program) payments? Would you say it is:
 - Up to 10 percent
 - Between 10 and 15 percent
 - O Between 15 and 20 percent
 - Between 20 percent and 25 percent
 - Above 25 percent
- 11. Please indicate your position or title in the business.

[Dropdown] Store Manager Store Manager and Owner Owner Corporate-Level Position Other

DECISIONS ABOUT STORE EQUIPMENT & PAYMENT PROCESSING SERVICES

12. Are decisions about card-reading equipment and payment processors made locally or by a corporate office? Very small chains may be considered local.

• Locally

- Corporate office [go to 50]
- Other (please specify)
- 13.Were (EBT) card-reading equipment AND payment processing services acquired from the same vendor or from separate vendors?
 - Same vendor [go to 42]
 - Different vendors [go to 14]

YOUR (EBT) CARD READING EQUIPMENT

- 14. From which company did your business acquire the (EBT) card-reading equipment?
 - State EBT processor (FIS, JP Morgan/Chase, Solutran, or Conduent (formerly Xerox)
 - Specialized card equipment retailer [Please enter the retailer name]:
 - Your financial institution/bank [Please enter institution name]:
 - Online retailer (for example, Amazon, Walmart, Staples, etc.) [Please enter the retailer name]: ______
- 15. What is the make and model of your (EBT) card-reading equipment?

16. Is the equipment leased or purchased?

- Leased
- Leased with option to purchase
- Purchased [go to 19]
- 17. What was the length of the lease when last signed?
 - Month-to-month
 - 12 months
 - 24 months
 - 36 months
 - More than 36 months

18. Is there an early termination fee to cancel the lease?

- O Yes
- O No

19. How long has your business had the (EBT) card-reading equipment?

- Less than 1 year
- O 1 to 3 years
- O 4 to 6 years
- More than 6 years
- 20. For the (EBT) card-reading equipment, indicate if the services below were acquired with the equipment or if the store acquired any of the services listed from a different vendor.

	Acquired with equipment	Acquired from a different vendor	Not acquired
Equipment installation	0	0	0
Software installation	0	0	0
Troubleshooting help	0	0	0
Equipment replacement	0	0	0
Install/enable link between EBT equipment and POS system	0	0	0
Other (please specify)	0	0	0

21. For the (EBT) card-reading equipment, indicate if the services acquired with the equipment were billed as an additional cost or included in the regular fee.

	Regular fee	Additional cost
Equipment installation	0	0
Software installation	0	0
Troubleshooting help	0	0
Equipment replacement	0	0
Install/enable link between EBT equipment and POS system	0	0
Other (please specify)	0	0

YOUR CHOICE OF (EBT) CARD READING EQUIPMENT

[for stores that use the same equipment for all card payments in Q5]

- 22. How important was EBT in your business's decision to select card-reading equipment?
 - **O** Very important
 - O Important
 - Somewhat Important
 - **O** Not Important
- 23.Indicate how important each of the following factors was in your business's selection of (EBT) card-reading equipment.

	Very importan t	Importa nt	Somewh at importan t	Not importan t	Not applicable
Same card-reading equipment for debit, credit and EBT card payments	0	0	0	0	0
Integration with inventory software	0	0	0	0	0
Equipment cost	0	0	0	0	0
Up-to-date hardware	0	0	0	0	0
Up-to-date software	0	0	0	0	0
Reliability (uptime)	0	0	0	0	0
Equipment size/counter space	0	0	0	0	0
Easy to operate at checkout	0	0	0	0	0
Internet connection requirements	0	0	0	0	0
Troubleshooting and maintenance help	0	0	0	0	0
Equipment replacement	0	0	0	0	0
Warranty	0	0	0	0	0
Other (please specify)	0	0	0	0	0

SATISFACTION WITH (EBT) CARD READING EQUIPMENT

24.Indicate how satisfied your business is with each of the following aspects of your (EBT) card reading equipment.

	Very satisfie d	Satisfi ed	Dissatisfi ed	Very dissatisfi ed	Not applicab le
Same card-reading equipment for debit, credit and EBT card payments	0	0	0	0	0
Integration with inventory software	0	0	0	0	0
Equipment cost	0	0	0	0	0
Up-to-date hardware	0	0	0	0	0
Up-to-date software	0	0	0	0	0
Reliability (uptime)	0	0	0	0	0
Equipment size/counter space	0	0	0	0	0
Easy to operate at checkout	0	0	0	0	0
Internet connection requirements	0	0	0	0	0
Troubleshooting and maintenance help	0	0	0	0	0
Equipment replacement	0	0	0	0	0
Warranty	0	0	0	0	0
Other (please specify)	0	0	0	0	0

FUTURE USE OF (EBT) CARD READING EQUIPMENT

25. Would you use the same (EBT) card-reading equipment in the future?

- Yes [go to 26]
- No [go to 27]

[if yes to 25]

26. Why? (Check all that apply)

- □ We are satisfied with the equipment.
- □ A change would be costly.
- □ Other equipment offers similar capabilities.
- □ The research needed to evaluate new equipment is time consuming.
- Other [please specify]:

[go to 28]

[if no to 25]

27. Why not? (Check all that apply)

- **□** Equipment costs are high.
- □ We are not satisfied with the equipment.
- Other [please specify]: ______
- 28. What are the **MOST** important factors in your choice for future (EBT) cardreading equipment lease or purchase? (Select up to three factors)

[drop down selection of items in 23]

Same card-reading equipment for debit, credit and EBT card payments Integration with inventory software Equipment cost Up-to-date hardware Up-to-date software Reliability (uptime) Equipment size/counter space Easy to operate at checkout Internet connection requirements Troubleshooting and maintenance help Equipment replacement Warranty Other (please specify)

29. What is the **LEAST** important factor in your choice for a future (EBT) card-reading equipment lease or purchase? [Drop down selection of items in 23]

Same card-reading equipment for debit, credit and EBT card payments Integration with inventory software Equipment cost Up-to-date hardware Up-to-date software Reliability (uptime) Equipment size/counter space Easy to operate at checkout Internet connection requirements Troubleshooting and maintenance help Ease to expand use if we grow Other [please specify] _____

(EBT) PAYMENT PROCESSOR SERVICES

This section focuses on your relationship with your (EBT) payment processor. For businesses that use the same card-reading equipment for debit/credit and EBT, your (EBT) payment processor is the same as your credit/debit payment processor.

30. Which company does your business use to process EBT payments?

- We contracted services with our bank. Please type in the name:
- We contracted services with another processor. Please type in the name:
- 31. What is the contract length for the (EBT) payment processing services?
 - Month-to-month [go to 33]
 - O 12 months
 - O 24 months
 - O 36 months
 - More than 36 months

32.1s there an early termination fee?

- O Yes
- O No
- 33. How long ago did you contract the (EBT) payment processing services from the vendor?
 - Less than 1 year
 - O 1 to 3 years
 - 4 to 6 years
 - More than 6 years

34. What types of fees does your business pay to your (EBT) payment processor? (Note: Some of these fees may be built into your contract.)

	Yes	No
Up-front one-time fees	·	
Application processing	0	0
Initial set-up or activation	0	0
Recurring fees	l	
Equipment maintenance	0	0
Direct deposit	0	0
Monthly statement	0	0
Customer service or technical support	0	0
Access to online transactions	0	0
Processing fees	1	
Gateway	0	0
Settlement	0	0
Batch	0	0
Address verification	0	0
Transaction fees (cost per swipe + percentage of sale)	0	0
Other (please specify)	0	0

35. Indicate how important each of the following factors was when your business contracted the services of the (EBT) payment processor?

	Very importan t	Importan t	Somewh at importan t	Not importan t	Not applicabl e
Transaction fees	0	0	Ō	0	0
Monthly fees	0	0	0	0	0
Processing time for fund to appear in store account	0	0	0	0	0
Analytic tools	0	0	0	0	0
Payment cycle	0	0	0	0	0
Network reliability (processing uptime)	0	0	0	0	0
Length of contract	0	0	0	0	0
Technical support	0	0	0	0	0
Fraud protection	0	0	0	0	0
Other (please specify)	0	0	0	0	0

36. Indicate how satisfied your business is with each of the following (EBT) pay-

ment processing services?

	Very satisfied	Satisfied	Dissatisfi ed	Very dissatisfi ed	Not applicabl e
Transaction fees	0	0	0	0	0
Monthly fees	0	0	0	0	0
Processing time for	0	0	0	0	0
fund to appear in store account					
Analytic tools	0	0	0	0	0
Payment cycle	0	0	0	0	0
Network Reliability (processing uptime)	0	0	0	0	0
Length of contract	0	0	0	0	0
Technical Support	0	0	0	0	0
Fraud Protection Support	0	0	0	0	0
Other (please specify)	0	0	0	0	0

HISTORY WITH PAYMENT PROCESSOR

37. Do you plan to use the same (EBT) payment processor in the future?

- O Yes [go to 38]
- O No [go to 39]

[if Yes to 37]

38. Why? (Check all that apply)

- □ We are satisfied with the current processor.
- □ A change would be costly.
- □ Other equipment offers similar capabilities.
- □ The research needed is time consuming.
- □ Other [please specify]:

[go to 40]

[if No to 37]

39. Why not? (Check all that apply)

- □ Processing fees are too high.
- □ We are not satisfied with the services provided.
- Other [please specify]: _____
- 40. What is the **MOST** important factor in your future choice or (EBT) processing services?

[drop down selection of items in 35]

Transaction fees
Monthly fees
Processing time for fund to appear in store account
Analytic tools
Payment cycle
Network reliability (Processing uptime)
Length of contract
Technical support
Fraud protection
Other (please specify)

41. What is the **LEAST** important factor in your future choice or (EBT) processing services?

[drop down selection of items in 35]

Transaction fees
Monthly fees
Processing time for fund to appear in store account
Analytic tools
Payment cycle
Network reliability (Processing uptime)
Length of contract
Technical support
Fraud protection
Other (please specify)

[for retailers using different vendors]

End of the survey. Thank you for your participation!

SAME VENDOR FOR EQUIPMENT AND PAYMENT PROCESSING SERVICES

42. Which company did your business acquire (EBT) card-reading equipment and processing services?

43. What is the length of the contract signed for these products and services?

- Month-to-month [go to 45]
- O 12 months
- O 24 months
- O 36 months
- More than 36 months

- 44.1s there an early termination fee?
 - O Yes
 - O No
- 45. How long ago did you contract the EBT vendor?
 - Less than 1 year
 - O 1 to 3 years
 - 4 to 6 years
 - More than 6 years
- 46. For the (EBT) card-reading equipment, indicate if the services below were acquired with the equipment or if the store acquired any of the services listed from a different vendor.

	Acquired with equipment	Acquired from a different vendor	Not acquired
Equipment installation	0	0	0
Software installation	0	0	0
Troubleshooting help	0	0	0
Equipment replacement	0	0	0
Install/enable link between EBT equipment and POS system	0	0	0
Other (please specify)	0	0	0

47. For the (EBT) card-reading equipment, indicate if the services acquired with the equipment were billed as an additional cost or included in the regular fee.

	Regular fee	Additional cost
Equipment installation	0	0
Software installation	0	0
Troubleshooting help	0	0
Equipment replacement	0	0
Install/enable link between EBT equipment and POS system	0	0
Other (please specify)	0	0

48.For payment processing services, what types of fees does your business pay? (Note: Some of these fees may be built into your contract)

	Yes	No
Up-front one-time fees		
Application processing	0	0
Initial set-up or activation	0	0
Recurring fees		
Equipment maintenance	0	0
Direct deposit	0	0
Monthly statement	0	0
Customer service or technical support	0	0
Access to online transactions	0	0
Processing fees		
Gateway	0	0
Settlement	0	0
Batch	0	0
Address verification	0	0
Transaction fees (cost per swipe + percentage of sale)	0	0
Other (please specify)	0	0

49. Indicate how important each of the following factors were when your business last contracted the services of the card reader and payment processor vendor?

(EBT) Card-reading Equipment	Very importan t	Importa nt	Somewha t importan t	Not importan t	Not applicable
Same card-reading equipment for debit, credit and EBT card payments	0	0	0	0	0
Integration with inventory software	0	0	0	0	0
Equipment cost	0	0	0	0	0
Up-to-date hardware	0	0	0	0	0
Up-to-date software	0	0	0	0	0
Reliability (uptime)	0	0	0	0	0
Equipment size/counter space	0	0	0	0	0
Easy to operate at checkout	0	0	0	0	0
Internet connection requirements	0	0	0	0	0
Troubleshooting and maintenance help	0	0	0	0	0
Equipment replacement	0	0	0	0	0
Warranty	0	0	0	0	0
Other (please specify)	0	0	0	0	0

Payment Processor	Very importan t	Importan t	Somewh at importan t	Not importan t	Not applicabl e
Transaction fees	0	0	0	0	0
Monthly fees	0	0	0	0	0
Processing time for fund to appear in store account	0	0	0	0	0
Analytic tools	0	0	0	0	0
Payment cycle	0	0	0	0	0
Network reliability (processing uptime)	0	0	0	0	0
Length of contract	0	0	0	0	0
Technical support	0	0	0	0	0
Fraud protection	0	0	0	0	0
Other (please specify)	0	0	0	0	0

50. Indicate how satisfied your business is with each of the following EBT-related products and services?

(EBT) Card-reading Equipment	Very satisfie d	Satisfi ed	Dissatisfi ed	Very dissatisfi ed	Not applicab le
Same card-reading equipment for debit, credit and EBT card payments	0	0	0	0	0
Integration with inventory software	0	0	0	0	0
Equipment cost	0	0	0	0	0
Up-to-date hardware	0	0	0	0	0
Up-to-date software	0	0	0	0	0
Reliability (uptime)	0	0	0	0	0
Equipment size/counter space	0	0	0	0	0
Easy to operate at checkout	0	0	0	0	0
Internet connection requirements	0	0	0	0	0
Troubleshooting and maintenance help	0	0	0	0	0
Equipment replacement	0	0	0	0	0
Warranty	0	0	0	0	0
Other (please specify)	0	0	0	0	0

	Very satisfied	Satisfied	Dissatisfi ed	Very dissatisfi ed	Not applicabl e
Transaction fees	0	0	0	0	0
Monthly fees	0	0	0	0	0
Processing time for fund to appear in store account	0	0	0	0	0
Analytic tools	0	0	0	0	0
Payment cycle	0	0	0	0	0
Network Reliability (processing uptime)	0	0	0	0	0
Length of contract	0	0	0	0	0
Technical Support	0	0	0	0	0
Fraud Protection Support	0	0	0	0	0
Other (please specify)	0	0	0	0	0

[end of survey of retailers with central corporate office decision] End of the survey. Thank you for your participation!

51. At this time, do you plan to use the same vendor in the future?

- Yes [go to 52]
- No [go to 53]

[if Yes go to 51]

- 52.Why?
 - We are satisfied with the current processor.
 - □ A change would be costly.
 - □ Other equipment offers similar capabilities.
 - □ The research needed is time consuming.
 - Other [please specify]:

[Go to 54]

[if No to 51]

- 53. Why not?
 - Current vendor costs are too high.
 - □ We are not satisfied with the services provided.
 - □ We will no longer participate in EBT.
 - Other [please specify]: ______
- 54. What is the **MOST** important factor in your future choice of EBT vendor?

[drop down selection of items in 49]

Same card-reading equipment for debit, credit and EBT card payments
Integration with inventory software
Cost
Up-to-date hardware
Up-to-date software
Reliability (uptime)
Equipment size/counter space
Easy to operate at checkout
Internet connection requirements
Trouble-shooting and maintenance help
Equipment replacement
Warranty
Transaction fees
Monthly Fees
Processing time for fund to appear in store account
Analytic tools
Payment cycle

Network reliability (Processing uptime) Length of contract Technical support Fraud protection

55. What is the **LEAST** important factor in your future choice of EBT vendor?

[Drop down selection of items in 49]

Same card-reading equipment for debit, credit and EBT card payments Integration with inventory software Equipment cost Up-to-date hardware Up-to-date software
Equipment cost Up-to-date hardware Up-to-date software
Up-to-date hardware Up-to-date software
Up-to-date software
•
Reliability (uptime)
Equipment size/counter space
Easy to operate at checkout
Internet connection requirements
Troubleshooting and maintenance help
Equipment replacement
Warranty
Transaction fees
Monthly fees
Processing time for fund to appear in store account
Analytic tools
Payment cycle
Network reliability (processing uptime)
Length of contract
Technical support
Fraud protection

END OF SURVEY.

Thank you for your participation

PRIVACY ACT STATEMENT

Authority: Section 4011 of the Agricultural Act of 2014 (P.L. 113-79; "2014 Farm Bill") ended the provision of EBT equipment and services free of charge to retailers participating in SNAP and authorizes collection of the information on this application.

Purpose: Information is collected primarily for use by the Food and Nutrition Service to inform future FNS policies regarding requirements for vendors providing EBT equipment and services to authorized retailers and TPP services-related guidance for retailers.

Routine Use: Information may be disclosed for any of the routine uses listed in the published System of Record notice https://www.federalregister.gov/documents/2010/12/27/2010-32457/privacy-act-revision-of-privacy-act-systems-of-records#p-30

Disclosure: Study results will not share individual respondent information but will be analyzed and reported aggregately. Individual responses will not be shared outside the research team.