

Appendix D. Data Collection Instruments- Pretest Results

Study of Third-Party Processors (TPP) Services, Fees, and Business Practices

2.4 Final Memo on Pretest Results

AG-3198-C-16-0048

June 20, 2017

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To: Rosemarie Downer, FNS

From: Shirley Eng, Manhattan Strategy Group (MSG)

Date: June 20, 2017

Subject: TPP Study Draft Memorandum on Pretest Results

I. Introduction

Since the passage of the Agricultural Act of 2014 (also known as the 2014 Farm Bill),¹ the number of vendors offering Electronic Benefits Transfer (EBT) equipment and processing services to retailers participating in the Supplemental Nutrition Assistance Program (SNAP) has grown, but little is known about these vendors. The Food and Nutrition Service (FNS) is supporting a study to examine the services, fees, and business practices of third-party processors (TPPs) and independent sales organizations (ISOs) that provide EBT processing services and equipment to SNAP retailers. The goals of the study are to: (1) describe the contractual agreements between SNAP retailers and vendors, ISOs and TPPs; and (2) describe the SNAP retailers' level of satisfaction with these vendors. This information will provide FNS with the data needed to inform future FNS policies regarding requirements for vendors offering EBT equipment and services to authorized SNAP retailers. The study's objectives include the following:

- Objective 1. Describe the characteristics of TPPs and ISOs that provide services to SNAP retailers.
- Objective 2. Describe the nature of the working relationship between the TPPs and the ISOs.
- Objective 3. Describe the nature of the working relationship between ISOs and SNAP retailers.
- Objective 4. Describe the standards of operation used by the ISOs.
- Objective 5. For SNAP retailers that contract with ISOs, describe their satisfaction with their ISOs.
- Objective 6. For SNAP retailers that contract with TPPs, describe their satisfaction with their TPPs.
- Objective 7. Develop a set of best practices to inform FNS guidance for retailers on what to consider when selecting, contracting with, and working with vendors that provide TPP services.

¹ The Agricultural Act of 2014 provided an impetus for this study when it ended the provision of EBT equipment free of charge to SNAP retailers. SNAP retailers that are exempt from the 2014 Farm Bill mandate may continue to qualify for free EBT equipment and services until further notice. These retailers include Farmers' Markets (FM), Direct-Marketing Farmers (DM), Military Commissaries (MC), Nonprofit Food-Buying Cooperatives (BC), Group Living Arrangements (GL), Drug and Alcohol Treatment Centers (AD), Shelters for Battered Women and Children (BW), Communal Dining Facilities (CD), Homeless Meal Providers (HP), Meal Delivery Services (MD), and Senior Citizens Centers (SC).

The study methodology consists of a national satisfaction survey of SNAP retailers and in-depth interviews with SNAP vendors providing EBT equipment and payment processing services. The researchers developed two data collection instruments to support the study objectives:

1. **SNAP Retailer Survey.** The goal of the national survey of SNAP retailers is to determine retailer practices in selecting and procuring EBT equipment and processors, the nature of the terms of agreement between retailers and EBT vendors, and related services provided as part of these terms as well as satisfaction with the equipment and services received.
2. **Vendor Interview Guide.** The in-depth interviews with TPP and ISO representatives seek to identify business practices, service options available to retailers, advantages to different services and products, and costs.

FNS reviewed and provided comments on the initial data collection instruments. The researchers integrated the suggestions from FNS and proceeded to pretest the SNAP retailer survey and the vendor interview guide with a small group of SNAP retailers and vendors. This memorandum details the pretest methodology, the results of the pretest including a question-by-question analysis of the pretest, and changes made to the data collection instruments as a result of the pretest. The memorandum also includes an updated crosswalk of the research questions by data collection instrument.

II. Pretest Methodology

This section provides an overview of the methodology used to conduct the cognitive pretests of the data collection instruments.

In May 2017, the researchers conducted a pretest of the data collection instruments with subject matter experts (SMEs) from the researcher's internal project team and external SNAP retailers and vendors. The cognitive interviews were intended to focus on the following areas:

- **Burden:** Approximately how much time did it take the respondent to complete the survey?
- **Comprehension:** Does the respondent understand the question being asked?
- **Retrieval:** Can the respondent recall or retrieve pertinent information needed for the answer or do they need to do further research in order to answer the questions?
- **Judgement:** Is the respondent motivated to fully respond to the questions?
- **Response:** Can the respondent provide the answer in the format requested?
- **Branch Logic:** Does the order and/or skip pattern of the questions flow properly?

In accordance with Office of Management and Budget (OMB) guidelines, the researchers conducted no more than nine interviews with the external participants.²

² Interviews with more than nine members of the public require OMB approval. These members of the public excludes internal subject matter experts who are paid consultants on this project.

A. SNAP Retailer Survey Pretest Methodology

Selection and Recruitment of Participants. In collaboration with our partner, ROG Consulting, a company that provides point-of-sale (POS) consulting services to small retailers and convenience stores, the researchers identified a set of criteria for recruiting retailers to participate in the pretest. The researchers determined that the pretest should include stores located in rural and urban areas. Additionally, the researchers indicated that small retailers and those affiliated with chains should also be represented in the pretest sample. ROG used these criteria to recruit retailers from its client base. ROG contacted several retailers to determine their availability and willingness to participate in the pretest. ROG passed along the contact information of retailers who agreed to participate in the pretest to the researchers. The researchers followed up with these retailers to provide the link to the survey and schedule a post-survey interview.

Before interviewing the retailers, the researchers conducted an initial pretest with internal SMEs from the ROG consulting team who previously owned SNAP-authorized stores. Three ROG team members completed the survey and participated in a cognitive interview. By having internal SMEs complete the survey and participate in a cognitive interview, the researchers augmented the number of pretest cases critical to refining the instrument without exceeding the nine interviews allowed by OMB. Exhibit 2: Interview Guide Pretest Participants Exhibit 1 summarizes the individuals who participated in the retailer survey pretest.

Exhibit 1: Retailer Survey Pretest Participants

Title	Organization
External Participants (Current Store Owners)	
1. Store Owner in Danville, IL	Convenience store with gas station, independent with one location
2. Store Manager in New Haven, CT	Convenience store with gas station, corporation with many locations
3. Store Manager in Grand Island, NE	Convenience store with gas station, corporation with many locations
4. Store Manager in Bronx, NY	Small grocer, independent with one location
5. Store General Manager in Silver Spring, MD	Medium ethnic grocer, independent with one location
6. CFO in Rockville, MD	Local medium grocer, independent with three locations
7. Store Owner and Manager in Wheaton, MD	Small grocer, independent with one location
Internal SMEs (MSG Project Staff)	
1. Former Convenience Store Owner*	Small grocer, independent with six locations
2. Former Convenience Store Owner*	Convenience store with gas station, corporation with many locations
3. Former Convenience Store Owner*	ROG SME

*These individuals are not counted toward the OMB limit.

Pretest Methodology. After receiving FNS comments on the revised survey instrument, the researchers modified the survey instrument to incorporate FNS's suggestions and recommendations. The researchers then programmed the survey into the online survey administration tool. The tool generated a weblink to the survey. The researchers previewed the weblink to ensure that the survey was accessible, and the branch logic flowed properly. The researchers invited the participants to complete the survey using a unique survey link and scheduled a 30-minute telephone interview to discuss their assessment of the survey questions.

SNAP Retailer Survey Weblink

The weblink and participant ID below provides access to the SNAP retailer survey used in the pretest.

Weblink: <https://survey.vovici.com/se/325F8C65201583B5>

Participant ID: **F9W6**

The cognitive pretests had three phases:

- *Phase 1:* In phase 1, the researchers conducted the pretest with our subcontractor, ROG. The ROG SMEs are former SNAP retail store owners. The researchers interviewed three ROG SMEs using this methodology. These SMEs are part of MSG's overall study team and are not counted toward the OMB limit. The researchers made slight revisions to the instrument based on phase 1 results.
- *Phase 2:* In phase 2, the researchers conducted the pretest with current SNAP retailers identified by ROG using their client database. After the third pretest concluded, it became clear that all the SNAP retailers participating on behalf of ROG sold gasoline. The researchers felt that interviewing too many SNAP retailers that sold gasoline would not offer a wide range of retailer equipment/processing experiences. The researchers decided to alter the pretest sample to include a broader range of SNAP retail store types.
- *Phase 3:* In phase 3, the researchers conducted the pretest with current SNAP retailers identified using the FNS SNAP Retailer Locator.³ In an attempt to pretest a broader range of store types, the researchers use the FNS SNAP Retailer Locator to select SNAP retailers in rural and urban areas across nine States. The researchers identified rural and urban zip codes, entered the information in the locator, and selected 13 stores that did not have a name that indicated that they were also a gas station (e.g., "highway" or "gas" in the store name). After one week of calls to the stores selected, the researchers were unable to reach the appropriate interview subjects.

As a result, the researchers went back to the FNS SNAP Retailer Locator to identify SNAP retailers located within close proximity to the researchers. The researchers then dispatched two-person teams to each store to recruit and conduct the pretest interview in person.⁴ The researchers completed four pretests with SNAP retailers using this methodology. In these interviews, the researcher read each question to the participants and noted their reactions

³ The FNS SNAP Retailer Locator can be found at <https://www.fns.usda.gov/snap/retailerlocator>

⁴ Note that the plan for the actual survey is mail outreach to prospective participants, not telephone calls.

and suggestions. The researchers then evaluated and revised the survey based on the feedback received from phases 2 and 3 of the pretest.

B. Vendor Interview Guide Pretest Methodology

Selection and Recruitment of Participants. The combined sample size for TPP and ISO interviews is 60. Preliminary research estimates that there are 5 to 10 TPPs and 50 to 55 ISOs supporting the EBT market. This small sample demands an approach for pretesting that does not jeopardize the data collection by using too many potential respondents during the pretest. For this reason, the researchers recruited two participants for the pretest interviews. Additionally, the researchers interviewed one of the study’s SMEs, a former Fidelity National Information Services Inc. (FIS) senior vice president of EBT operations. FIS is both a State EBT processor and a TPP. The SME helped the researchers perform a cognitive assessment of the vendor interview guide without impacting the OMB limit while maintaining the integrity of the sample size.

The researchers selected two ISOs from a list of prescreened organizations provided in the study plan. Because the data collected in the pretest cannot be used in the final analysis, the researchers selected vendors with a smaller share of the market to pretest the vendor interview guide. Exhibit 2 summarizes the individuals who participated in the pretest.

Exhibit 2: Interview Guide Pretest Participants

Title	Organization
External Participants (Current Vendors)	
1. Sales Manager	Small ISO based in based in Chesapeake, VA offering equipment leases and payment processing
2. Sales Manager	Medium ISO based in Boston, MA offering equipment leases and payment processing
Internal SMEs (MSG Project Staff)	
1. Former Senior Vice President of Operations, EBT*	Large TPP/EBT State processor equipment sales and payment processing

**These individuals are not counted towards the OMB limit.*

Pretest Methodology. The researchers administered the pretest as telephone interviews. The interview guide, which includes open-ended questions and multiple probes, allowed the interviewer to adjust follow-up probes to ensure that variations and nuances in TPP/ISO practices were captured. As these are in-depth interviews, respondents were free to ask us for clarification about any question, giving us an opportunity to rephrase the questions to improve respondents’ understanding and garner better responses. We noted these changes in phrasing. In addition, after completing the interviews, we asked the pretest subjects if there were any new questions we should ask or if there was need to clarify anything in order to enhance their understanding of any items. The pretest interviews lasted approximately 90 minutes.

III. Summary of Pretest Results

This section summarizes the pretest observations and recommends modifications to the instruments rising from the pretest. Appendices A and B include the complete original and revised modifications side-by-side for the SNAP retailer survey instrument and the vendor interview guide, respectively.

A. SNAP Retailer Survey Pretest Results

Observation 1: Survey burden

The participants took approximately 15 minutes to complete the survey. No participant indicated that the survey was too long or burdensome.

Observation 2: Recall response challenges

One participant indicated that he could not recall when the equipment was acquired. He noted that he thought it would be difficult for survey respondents to have that information because of several factors regarding when equipment was acquired, including high turnover in the industry, respondents who may not have been working at the store when the decision was made, or simply a recall issue, as machines can be in operation for a long time, with many retailers using machines until they break down. A separate retailer corroborated the challenges of pinpointing the average length of time retailers use the equipment. The respondent could not recall when the EBT equipment had been acquired, as it had been at the store since the manager started working there 10 years prior. He noted that the equipment had been in use until it malfunctioned approximately three to five years before and had been replaced by another reader from the EBT processor. A third participant did not have problems recalling when the EBT system had been installed because he had completed a transition to an integrated POS system in the past two years. Retailers that changed equipment recently to comply with requirements for credit/debit chip card readers did not have recall problems, but retailers with standalone EBT machines had recall problems.

To overcome these challenges, we propose updating the question of when the equipment was acquired with options in ranges of years in the past instead of asking for the specific year when the equipment/service was last procured.

As a way to triangulate information on length of time retailers spend with the same TPPs/ISOs, we will add State EBT processor questions about the life cycle of the equipment to the vendor instrument and the interview, including the average time stores keep the EBT equipment.

Observation 3: Retail stores operating “legacy” EBT standalone equipment

Two participants from Connecticut indicated in separate interviews that they had been using the State-provided EBT equipment for many years and continue to do so free of charge. They indicated that the EBT machine was free of charge in Connecticut.⁵ This suggests that it may

⁵ FNS reached out to the regional office, who in turn contacted the State agency, to clarify whether this information was correct. Connecticut indicated that non-exempt stores are being charged for the equipment and transactions.

not be clear to some retailers who are using “legacy” equipment they had in place before the implementation of 2014 Farm Bill changes that it was no longer free of charge. These stores consider (lack of) cost as the reason they continue to use their legacy systems.

As a result, the researchers propose including questions to identify retailers using legacy systems—those using standalone equipment in place before 2015 (revised question 6: Was the equipment acquired in or after September 2015?). This finding also highlights that the analysis of the survey data should include, sample size permitting, group comparison of stores using legacy systems, those using integrated systems, and stores new to SNAP.

Observation 4: Franchise stores and autonomy to make decisions

The researchers interviewed two separate participants who operated convenience stores under the flag of a large gas station franchise. One participant used an integrated system and the other used a standalone machine. Both indicated that the store POS system and credit/debit card processor in place are determined by the central franchise corporate management. Stores do not have input on these decisions. For this reason, questions about motivating factors for the EBT equipment and processing vendor decision would not apply if stores indicate that the decision is made by the franchise corporate office. As a result, we recommend including questions about whether the store is part of a franchise and whether it had/has autonomy to make such decisions (revised question 12: Are decisions about card-reading equipment and payment processors made locally or by a corporate office? Very small chains may be considered local.) Stores with such a decision structure will be asked to complete only a question about satisfaction with the vendor (revised question 50: Indicate how satisfied your business is with each of the following EBT-related products and services).

Observation 5: Salience to retailers of EBT vendor selection

In the limited sample of store participants interviewed as part of this pretest, it was apparent that the decision made about EBT equipment and processors did not involve careful assessment of EBT vendors. As seen, some stores with legacy equipment mistakenly assumed they were not being charged for them. Another store was required to use an integrated POS system selected by the franchise management. If the store does not have decision-making power, shopping for vendors is not something that it can consider. Most frequently participants had integrated equipment with credit and debit card capabilities. In such cases, the decision about equipment and processing services does not hinge on the EBT capability, which is perceived as an add-on and not a driver of the decision. This supports the original inclusion of a question to identify stores with integrated POS systems. For this reason, the researchers propose including a new question 21 to gauge how important EBT is when selecting the card-reading equipment.

Additionally, if pretest participants are correct in their assessment of how decisions are made, non-exempt retailers new to the program are the ones that face decisions regarding the use of EBT equipment and payment processors in the 2014 Farm Bill environment. For this reason, if the sample size allows, we will also examine the difference in contractual arrangements, satisfaction, and importance of factors in selecting EBT vendors between this subgroup and other stores.

A final modification to this study is to increase our reliance on the TPP/ISO interviews as sources of information for the equipment/processing options available to retailers. It also directs us to add questions to the State EBT processor interview protocol to better understand legacy equipment users, what share they hold in the States, and how retailers new to SNAP use the equipment available from the EBT processor compared with stores participating in the program prior to 2014.

Suggestions about specific survey items

Pretest participants indicated that the wording of some items could be changed to clarify questions and modifications to questions/answer options. In addition to items discussed above, the following provides a summary of the revisions:

- **Use of the term “SNAP.”** We propose to minimize the use of “SNAP,” adopting instead “EBT” for items related to EBT equipment and “SNAP” for items related to the SNAP program. Even a highly informed participant had difficulty recognizing the word “SNAP.”
- **Modify the number of stores under the same management (RQ4).** We propose raising the ranges of the number of stores significantly to better represent the variation of SNAP retailers (revised question 3: How many locations does this retailer have under the same corporate management? The ranges are now: 1 store; 2 to 9 stores; 10 to 50 stores; 50 to 100 stores; and More than 100 stores.)
- **Replace the term “integrated equipment.”** When referring to equipment that processes all types of card payments, including EBT, we propose using more a descriptive explanation, such as “same card-reading equipment for debit/credit and EBT.”
- **Specify professional role options.** We propose adding a drop down menu of business position or title for respondents (revised question 11: Please indicate your position or title in the business) in lieu of using an open text box (pretest question 3) to improve data quality.
- **Payment processing service fees.** We propose adding new fee types for payment processing services charged as options for respondents to select (revised question 34: What types of fees does your business pay to your EBT payment processor?). The new fee types were identified in the ISO pretest interviews.
- **New factors in selection of vendors.** We propose adding new factors to be considered in the selection of vendors, both equipment (revised question 24: Indicate how satisfied your business is with each of the following aspects of your (EBT) card-reading equipment.) and payment processors (revised question 35: Indicate how important each of the following factors was when your business contracted the services of the (EBT) payment processor). These new factors were brought up in the pretest cognitive interviews by retailers.
- **Removal of repetitive questions.** We propose dropping questions about second and third important factors in selecting a vendor in the future, both for equipment and processing services. These questions were considered redundant and time consuming to participants. We propose consolidating these into one question about the most important factor for equipment and payment processing vendors separately (e.g., revised question 28: What is

the MOST important factor in your choice for future (EBT) card-reading equipment lease or purchase?).

- **Identification of vendors.** We propose adding a specific option for choosing the State EBT processor as the company that provided equipment (revised question 14: From which company did your business acquire the (EBT) card-reading equipment?). This should be a common selection, and it will yield higher-quality data if the respondent does not have to write the name of the company.
- **Remove references to “contract” in questions about the future.** Because many retailers were on a month-to-month payment schedule, and had no contract, we propose changing questions about future plans to remove “when contract ends” (e.g., revised question 25: Would you use the same (EBT) card-reading equipment in the future?).

A question-by-question analysis, including a comparison of changes from the initial instrument and the revised instrument, appear in Appendix A. SNAP retailer survey questions are denoted by “RQ” (i.e., retailer question) and then the question number. A revised SNAP retailer survey instrument is presented in Appendix B.

B. Vendor Interview Pretest Results

Observation 1: Interview burden

Respondents took approximately 60 to 90 minutes to complete the interview. Some questions required the respondent to seek additional assistance.

Observation 2: EBT has low salience to vendors with a credit/debit card-focused business

Respondents who support EBT as an add-on to a credit/debit card solution (SNAP retailers that are not the primary target audience) tend to answer the interview questions as they pertain to credit/debit cards. The researchers had to consistently ensure that the answers were for EBT-only service. Vendors with credit/debit card-focused business may provide misleading information on EBT questions.

Respondents with a credit/debit card-focused business had difficulty answering EBT-specific questions because they either did not know or did not have the information available.

Observation 3: Vendors utilize different pricing models

Vendors may use different pricing models, making apple-to-apples comparisons across similar services difficult. Respondents indicated that different pricing models may be used in addition to tiered or bundle pricing. The researchers have updated the questions in the interview guide to reflect this. The respondents suggest vendors that offer tiered/bundled pricing may include hidden fees. In the interview guide, the researchers have requested a price list and a monthly statement. After these additional documents are reviewed, the researchers may need to perform a follow-up interview with the vendor to ensure that apples-to-apples comparisons are obtained across TPP and ISO pricing for similar services.

Observation 4: ISOs may include non-sales organizations

Respondents say retailers and vendors could purchase equipment or payment processing from a reseller and have other vendors provide maintenance support, fraud protection, etc. These vendors who provide support services are not resellers. The researchers have changed “resellers” to a more general term, “partner” or “third-party vendor” in the interview guide to explore the different types of contractual relationship that a retailer or vendor may employ to support EBT equipment and payment processing.

Suggestions about specific interview items

- **Use of the term “SNAP.”** Vendors also had difficulty with the term “SNAP”. They often confused SNAP with WIC. Vendors are more familiar with the term “EBT”. The researcher will use the term “EBT” for items related to EBT equipment and “SNAP” for items related to the SNAP program.
- **EBT addendum.** Vendors refer to the EBT addendum as the EBT terms and conditions document. The interview guide has been updated accordingly.
- **Resellers.** There are third-party vendors that are not resellers. The interview guide has been updated to use a more general term “partners” or “third-party vendors” instead of reseller.

A question-by-question analysis, including a comparison of changes from the initial instrument and the revised instrument appear in Appendix C. Vendor interview questions are denoted by “VQ” (i.e., vendor question) and then the question number. A revised vendor interview guide is presented in Appendix D.

Appendix A: SNAP Retailer Survey- Question-by-Question Analysis

Modifications were made to the retailer survey after Phase 1 and again after Phase 3. The exhibit below provides a question-by-question analysis and summary of changes from the initial data collection instruments and the revised data collection instruments.

Initial Instrument (Pretest)	Revised Instrument	Analysis
RQ1. To participate in the study please check, "Accept" below. <input type="radio"/> Accept <input type="radio"/> Decline	RQ1. To participate in the study, please check, "Accept" below. <input type="radio"/> Accept <input type="radio"/> Decline	No change
RQ2. In the past 6 months, has your business accepted SNAP (the Food Stamp program) benefits as a food retailer? <input type="radio"/> Yes <input type="radio"/> No	RQ2. Does your business currently accept EBT? <input type="radio"/> Yes <input type="radio"/> No [exit the survey]	
RQ3. Please indicate your position or title in the business? _____		Moved to revised-question 10
RQ4. How many locations does this retailer have under the same corporate management? <input type="radio"/> 1 <input type="radio"/> 2 - 5 <input type="radio"/> More than 5	RQ3. How many locations does this retailer have under the same corporate management? <input type="radio"/> 1 store <input type="radio"/> 2 to 9 stores <input type="radio"/> 10 to 49 stores <input type="radio"/> 50 to 100 stores <input type="radio"/> More than 100 stores	Ranges changed
RQ5. Where do you work? <input type="radio"/> At a separate corporate/management office <input type="radio"/> At a corporate/management office located within the store <input type="radio"/> At the store level <input type="radio"/> Other (please specify): _____		Item deleted
RQ6. In addition to EBT, what types of payment does this store accept? <input type="checkbox"/> Credit card <input type="checkbox"/> Debit card	RQ4. In addition to EBT, does your business accept credit and/or debit card payments? <input type="radio"/> Yes <input type="radio"/> No [If no, go to 7]	Wording updated for clarity

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p>RQ7. Is your EBT card-reading equipment integrated with the debit/credit card processing equipment, or is it a standalone device for EBT use only?</p> <ul style="list-style-type: none"> <input type="radio"/> It is fully integrated into each device <input type="radio"/> It is a standalone EBT device, separate from the debit/credit card processing equipment <input type="radio"/> Other (please specify): _____ 	<p>RQ5. 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?</p> <ul style="list-style-type: none"> <input type="radio"/> We use the same equipment for all card payments [go to 7] <input type="radio"/> We use a standalone EBT card-reading equipment, separate from the debit/credit card equipment <input type="radio"/> Other (please specify) _____ <p>[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) card-reading equipment” to show this distinction]</p>	<p>Wording updated for clarity: term integrated was not clear to respondents</p>
	<p>[If standalone EBT equipment is selected in question 5]</p> <p>RQ6. Was the equipment acquired in or after September 2015?</p> <ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No 	<p>New item to see stores that acquired equipment before changes from Farm Bill were implemented.</p>
<p>RQ8. Does your business use an inventory management system? This is a system that automatically tracks the amount of inventory remaining after each sale and alerts you when to re-order.</p> <ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not right now, but will in the near future 	<p>RQ7. Does your business use an inventory management system? This is a system that automatically tracks the amount of inventory remaining after each sale.</p> <ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not right now, but will in the near future 	<p>Wording updated</p>
<p>RQ9. How many checkout stations, including self-checkout stations, does your business have at this location?</p> <ul style="list-style-type: none"> <input type="radio"/> 1 <input type="radio"/> 2 - 5 	<p>RQ8. How many checkout stations, including self-checkout stations, does your business have at this location?</p> <ul style="list-style-type: none"> <input type="radio"/> 1 [go to 10] 	<p>Wording updated to align with skip pattern for stores with one checkout as they must</p>

Initial Instrument (Pretest)	Revised Instrument	Analysis
<input type="radio"/> More than 5	<input type="radio"/> 2 - 5 <input type="radio"/> More than 5	have 1 EBT checkout only.
RQ10. How many of these checkout stations accept SNAP EBT payment transactions? <input type="radio"/> 1 <input type="radio"/> 2 - 5 <input type="radio"/> More than 5	RQ9. How many of these checkout stations accept SNAP EBT payment transactions? <input type="radio"/> All of them <input type="radio"/> Most but not all <input type="radio"/> Some but not all <input type="radio"/> Only 1	Wording change in answer options
RQ11. Approximately, what share of your business's revenues come from SNAP (Food Stamp Program) payments? Would you say it is: <input type="radio"/> Less than 25% <input type="radio"/> From 25% up to 50% <input type="radio"/> From 50% up to 75% <input type="radio"/> 75% or more	RQ10. Approximately, what share of your business's revenues come from SNAP (Food Stamp Program) payments? Would you say it is: <input type="radio"/> Up to 10 percent <input type="radio"/> Between 10 and 15 percent <input type="radio"/> Between 15 and 20 percent <input type="radio"/> Between 20 percent and 25 percent <input type="radio"/> Above 25 percent	
	RQ11. Please indicate your position or title in the business. [Dropdown] Store Manager Store Manager and Owner Owner Corporate-Level Position Other _____	Uses now a drop down list
Decisions about store EBT equipment & processing services	DECISIONS ABOUT STORE EQUIPMENT & PAYMENT PROCESSING SERVICES	
In this survey, we use the following key definitions: <ul style="list-style-type: none"> • EBT equipment: This is the EBT card-reading hardware used to swipe the EBT card. It may or may not be integrated with other payment processing hardware. • EBT payment processor: Vendor that provides electronic 		Intro text Item deleted, repetitive

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p>processing services to complete a SNAP payment transaction. Your EBT payment processor ensures that when the EBT card is swiped, you are able to check the value</p>		
	<p>RQ12. Are decisions about card-reading equipment and payment processors made locally or by a corporate office? Very small chains may be considered local.</p> <p><input type="radio"/> Locally</p> <p><input type="radio"/> Corporate Office [go to 50]</p> <p><input type="radio"/> Other (please specify) _____</p>	<p>New item, stores with central corporate decision (large chains and franchises) do not have input in decisions so will only be asked about satisfaction items.</p>
<p>RQ12. Did your business acquire EBT card-reading hardware and payment processing services from the same company?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>RQ13. Were (EBT) card-reading equipment AND payment processing services acquired from the same vendor or from separate vendors?</p> <p><input type="radio"/> Same vendor [go to 42]</p> <p><input type="radio"/> Different vendors [go to 14]</p>	<p>moved</p>
<p>RQ13. Which of the following statements best describes your decision to implement EBT?</p> <p><input type="radio"/> We purchased the EBT card-reading hardware first.</p> <p><input type="radio"/> We purchased processing services first.</p> <p><input type="radio"/> We procured hardware and processing services at the same time.</p> <p><input type="radio"/> We had an integrated system for credit/debit card processing and upgraded the software to accept EBT.</p>		<p>Item deleted the order is not important</p>
<p>Your EBT card-reading equipment</p>	<p>YOUR (EBT) CARD-READING EQUIPMENT</p>	
<p>RQ14. From which company did your business acquire the EBT card-reading equipment?</p> <p><input type="radio"/> Online retailer (for example, Amazon, Walmart, Staples etc.) [Please enter the retailer name]: _____</p> <p><input type="radio"/> Specialized card equipment retailer [Please enter the retailer name]: _____</p> <p><input type="radio"/> Your financial institution/bank [Please enter institution name]: _____</p>	<p>RQ14. From which company did your business acquire the (EBT) card-reading equipment?</p> <p><input type="radio"/> State EBT processor (FIS, JP Morgan/Chase, Solutran, or Xerox)</p> <p><input type="radio"/> Specialized card equipment retailer [Please enter the retailer name]: _____</p> <p><input type="radio"/> Your financial institution/bank [Please enter institution name]: _____</p>	<p>Added option for State EBT processor as it is an important option.</p>

Initial Instrument (Pretest)	Revised Instrument	Analysis
	<input type="radio"/> Online retailer (for example, Amazon, Walmart, Staples, etc.) [Please enter the retailer name]: _____	
	RQ15. What is the make and model of your (EBT) card-reading equipment? _____	New item
RQ15. Is the equipment leased or purchased? <input type="radio"/> Leased <input type="radio"/> Leased with option to purchase <input type="radio"/> Purchased	RQ16. Is the equipment leased or purchased? <input type="radio"/> Leased <input type="radio"/> Leased with option to purchase <input type="radio"/> Purchased [go to 19]	No change
RQ16. What was the length of the lease when last signed? <input type="radio"/> Month-to-month <input type="radio"/> 12 months <input type="radio"/> 24 months <input type="radio"/> 36 months <input type="radio"/> More than 36 months	RQ17. What was the length of the lease when last signed? <input type="radio"/> Month-to-month <input type="radio"/> 12 months <input type="radio"/> 24 months <input type="radio"/> 36 months <input type="radio"/> More than 36 months	No change
RQ17. Is there an early termination free to cancel the lease? <input type="radio"/> Yes <input type="radio"/> No	RQ18. Is there an early termination fee to cancel the lease? <input type="radio"/> Yes <input type="radio"/> No	No change
RQ18. In what year was your most recent equipment acquired? _____	RQ19. How long has your business had the (EBT) card-reading equipment? <input type="radio"/> Less than 1 year <input type="radio"/> 1 to 3 years <input type="radio"/> 4 to 6 years <input type="radio"/> More than 6 years	Changed to use of ranges of time as pretest participants thought it was difficult to recall specific year.
Additional equipment costs		Item deleted header

Initial Instrument (Pretest)	Revised Instrument	Analysis																																														
<p>RQ19. Which of the following services, if any, did you obtain from the company that sold or leased you the EBT card-reading equipment?</p> <table border="1"> <thead> <tr> <th data-bbox="201 347 680 373"><i>Service acquired?</i></th> <th data-bbox="697 347 743 373">Yes</th> <th data-bbox="785 347 831 373">No</th> </tr> </thead> <tbody> <tr> <td data-bbox="201 376 680 402">Equipment installation</td> <td data-bbox="697 376 743 402" style="text-align: center;"><input type="radio"/></td> <td data-bbox="785 376 831 402" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="201 406 680 431">Software installation</td> <td data-bbox="697 406 743 431" style="text-align: center;"><input type="radio"/></td> <td data-bbox="785 406 831 431" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="201 435 680 461">Troubleshooting help</td> <td data-bbox="697 435 743 461" style="text-align: center;"><input type="radio"/></td> <td data-bbox="785 435 831 461" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="201 464 680 490">Equipment replacement</td> <td data-bbox="697 464 743 490" style="text-align: center;"><input type="radio"/></td> <td data-bbox="785 464 831 490" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="201 506 680 532">Other [please specify: _____]</td> <td data-bbox="697 506 743 532" style="text-align: center;"><input type="radio"/></td> <td data-bbox="785 506 831 532" style="text-align: center;"><input type="radio"/></td> </tr> </tbody> </table>	<i>Service acquired?</i>	Yes	No	Equipment installation	<input type="radio"/>	<input type="radio"/>	Software installation	<input type="radio"/>	<input type="radio"/>	Troubleshooting help	<input type="radio"/>	<input type="radio"/>	Equipment replacement	<input type="radio"/>	<input type="radio"/>	Other [please specify: _____]	<input type="radio"/>	<input type="radio"/>	<p>RQ20. 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.</p> <table border="1"> <thead> <tr> <th data-bbox="898 386 1184 509"></th> <th data-bbox="1213 386 1310 509">Acquire d with Equipm ent</th> <th data-bbox="1331 386 1436 509">Acquire d from a different vendor</th> <th data-bbox="1465 386 1541 509">Not acquir ed</th> </tr> </thead> <tbody> <tr> <td data-bbox="898 516 1184 542">Equipment installation</td> <td data-bbox="1213 516 1310 542" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1331 516 1436 542" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1465 516 1541 542" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 552 1184 578">Software installation</td> <td data-bbox="1213 552 1310 578" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1331 552 1436 578" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1465 552 1541 578" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 594 1184 620">Troubleshooting help</td> <td data-bbox="1213 594 1310 620" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1331 594 1436 620" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1465 594 1541 620" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 636 1184 662">Equipment replacement</td> <td data-bbox="1213 636 1310 662" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1331 636 1436 662" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1465 636 1541 662" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 678 1184 776">Install/enable link between EBT equipment and POS system</td> <td data-bbox="1213 678 1310 704" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1331 678 1436 704" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1465 678 1541 704" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 782 1184 808">Other (please specify)</td> <td data-bbox="1213 782 1310 808" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1331 782 1436 808" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1465 782 1541 808" style="text-align: center;"><input type="radio"/></td> </tr> </tbody> </table>		Acquire d with Equipm ent	Acquire d from a different vendor	Not acquir ed	Equipment installation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Software installation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Troubleshooting help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Install/enable link between EBT equipment and POS system	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<p>Changed wording and included option of retailer having the service from a separate vendor.</p>
<i>Service acquired?</i>	Yes	No																																														
Equipment installation	<input type="radio"/>	<input type="radio"/>																																														
Software installation	<input type="radio"/>	<input type="radio"/>																																														
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Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																													
<p>RQ20. For the services you chose above, please indicate if the services you acquired were included in the purchase/lease price per terminal or if you were charged an additional cost.</p> <table border="1"> <thead> <tr> <th data-bbox="201 980 386 1039"></th> <th data-bbox="428 980 512 1039">Regular fee</th> <th data-bbox="554 980 659 1039">Additional cost</th> <th data-bbox="701 980 827 1065">I did not receive this service</th> </tr> </thead> <tbody> <tr> <td data-bbox="201 1068 386 1127">Equipment installation</td> <td data-bbox="428 1068 512 1094" style="text-align: center;">?</td> <td data-bbox="554 1068 659 1094" style="text-align: center;">?</td> <td data-bbox="701 1068 827 1094" style="text-align: center;">?</td> </tr> <tr> <td data-bbox="201 1130 386 1188">Software installation</td> <td data-bbox="428 1130 512 1156" style="text-align: center;">?</td> <td data-bbox="554 1130 659 1156" style="text-align: center;">?</td> <td data-bbox="701 1130 827 1156" style="text-align: center;">?</td> </tr> <tr> <td data-bbox="201 1192 386 1247">Troubleshooting help</td> <td data-bbox="428 1192 512 1218" style="text-align: center;">?</td> <td data-bbox="554 1192 659 1218" style="text-align: center;">?</td> <td data-bbox="701 1192 827 1218" style="text-align: center;">?</td> </tr> <tr> <td data-bbox="201 1250 386 1308">Equipment replacement</td> <td data-bbox="428 1250 512 1276" style="text-align: center;">?</td> <td data-bbox="554 1250 659 1276" style="text-align: center;">?</td> <td data-bbox="701 1250 827 1276" style="text-align: center;">?</td> </tr> </tbody> </table>		Regular fee	Additional cost	I did not receive this service	Equipment installation	?	?	?	Software installation	?	?	?	Troubleshooting help	?	?	?	Equipment replacement	?	?	?	<p>RQ21. 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.</p> <table border="1"> <thead> <tr> <th data-bbox="898 980 1310 1039"></th> <th data-bbox="1331 980 1415 1039">Regular fee</th> <th data-bbox="1457 980 1562 1039">Additional cost</th> </tr> </thead> <tbody> <tr> <td data-bbox="898 1062 1310 1088">Equipment installation</td> <td data-bbox="1331 1062 1415 1088" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1457 1062 1562 1088" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 1097 1310 1123">Software installation</td> <td data-bbox="1331 1097 1415 1123" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1457 1097 1562 1123" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 1140 1310 1166">Troubleshooting help</td> <td data-bbox="1331 1140 1415 1166" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1457 1140 1562 1166" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 1182 1310 1208">Equipment replacement</td> <td data-bbox="1331 1182 1415 1208" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1457 1182 1562 1208" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 1224 1310 1289">Install/enable link between EBT equipment and POS system</td> <td data-bbox="1331 1224 1415 1250" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1457 1224 1562 1250" style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td data-bbox="898 1292 1310 1318">Other (please specify)</td> <td data-bbox="1331 1292 1415 1318" style="text-align: center;"><input type="radio"/></td> <td data-bbox="1457 1292 1562 1318" style="text-align: center;"><input type="radio"/></td> </tr> </tbody> </table>		Regular fee	Additional cost	Equipment installation	<input type="radio"/>	<input type="radio"/>	Software installation	<input type="radio"/>	<input type="radio"/>	Troubleshooting help	<input type="radio"/>	<input type="radio"/>	Equipment replacement	<input type="radio"/>	<input type="radio"/>	Install/enable link between EBT equipment and POS system	<input type="radio"/>	<input type="radio"/>	Other (please specify)	<input type="radio"/>	<input type="radio"/>	<p>Wording updated for clarity</p>					
	Regular fee	Additional cost	I did not receive this service																																													
Equipment installation	?	?	?																																													
Software installation	?	?	?																																													
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Initial Instrument (Pretest)	Revised Instrument	Analysis																																																
Your choice of EBT equipment	YOUR CHOICE OF (EBT) CARD-READING EQUIPMENT																																																	
<p>RQ21. Indicate sources of information you used when deciding on which EBT equipment to purchase or lease. We consulted with...</p> <ul style="list-style-type: none"> <input type="checkbox"/> Similar retail businesses <input type="checkbox"/> Food retailer associations <input type="checkbox"/> State SNAP agency <input type="checkbox"/> Food and Nutrition Service (FNS) <input type="checkbox"/> EBT equipment vendors <input type="checkbox"/> Online research <input type="checkbox"/> Other [please specify]: _____ 		Item deleted																																																
	<p>[for stores that use the same equipment for all card payments in Q5]</p> <p>RQ22. How important was EBT in your business' decision to select card-reading equipment?</p> <ul style="list-style-type: none"> <input type="radio"/> Very important <input type="radio"/> Important <input type="radio"/> Somewhat Important <input type="radio"/> Not Important 	New item to determine if EBT is a driver of decision on equipment for integrated systems																																																
<p>RQ22. Indicate how important each of the following factors was in your business' decision to acquire EBT equipment.</p> <table border="1" data-bbox="199 1031 840 1412"> <thead> <tr> <th></th> <th>Very important</th> <th>Important</th> <th>Some what important</th> <th>Not Important</th> <th>Not applicable</th> </tr> </thead> <tbody> <tr> <td>Integration with credit/debit card reader</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> </tr> <tr> <td>Integration with inventory software</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> </tr> <tr> <td>Cost</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> </tr> <tr> <td>Up-to-date</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> </tr> </tbody> </table>		Very important	Important	Some what important	Not Important	Not applicable	Integration with credit/debit card reader	?	?	?	?	?	Integration with inventory software	?	?	?	?	?	Cost	?	?	?	?	?	Up-to-date	?	?	?	?	?	<p>RQ23. Indicate how important each of the following factors was in your business's selection of (EBT) card-reading equipment.</p> <table border="1" data-bbox="871 1079 1581 1412"> <thead> <tr> <th></th> <th>Very important</th> <th>Important</th> <th>Some what important</th> <th>Not Important</th> <th>Not applicable</th> </tr> </thead> <tbody> <tr> <td>Same card-reading equipment for debit, credit and EBT card payments</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Integration with inventory software</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> </tbody> </table>		Very important	Important	Some what important	Not Important	Not applicable	Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Added or reworded factors to consider based on pretests
	Very important	Important	Some what important	Not Important	Not applicable																																													
Integration with credit/debit card reader	?	?	?	?	?																																													
Integration with inventory software	?	?	?	?	?																																													
Cost	?	?	?	?	?																																													
Up-to-date	?	?	?	?	?																																													
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Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																													
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Initial Instrument (Pretest)						Revised Instrument						Analysis
hardware						Equipment cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Up-to-date	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Up-to-date hardware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
software						Up-to-date software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Reliability (no downtime/breakdown)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Reliability (uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Satisfaction with EBT equipment						SATISFACTION WITH (EBT) CARD-READING EQUIPMENT						
RQ23. Indicate how satisfied your business is with each of the following aspects of your EBT solution.						RQ24. Indicate how satisfied your business is with each of the following aspects of your (EBT) card-reading equipment.						Added or reworded factors to consider based on pretests
	Very satisfied	Satisfied	Dissatisfied	Very Dissatisfied	Not applicable		Very satisfied	Satisfied	Dissatisfied	Very Dissatisfied	Not applicable	
Integration with credit/debit card reader	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Up-to-date technology	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>							

Initial Instrument (Pretest)						Revised Instrument					Analysis	
Reliability(no downtime/breakdown)	?	?	?	?	?	Equipment cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Equipment size/counter space	?	?	?	?	?	Up-to-date hardware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Easy to operate at checkout	?	?	?	?	?	Up-to-date software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Internet connection requirements	?	?	?	?	?	Reliability (uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Troubleshooting and maintenance help	?	?	?	?	?	Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Overall satisfaction with EBT card reader equipment	?	?	?	?	?	Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Your EBT equipment plans						FUTURE USE OF (EBT) CARD-READING EQUIPMENT						
RQ24. At this time, do you plan to use the same EBT card reader provider after the end of the contract? <input type="radio"/> Yes <input type="radio"/> No						RQ25. Would you use the same (EBT) card-reading equipment in the future? <input type="radio"/> Yes [go to 26] <input type="radio"/> No [go to 27]						Wording updated for clarity
						[if yes to 25] RQ26. Why? (check all that apply) <input type="checkbox"/> We are satisfied with the equipment. <input type="checkbox"/> A change would be costly. <input type="checkbox"/> Other equipment offers similar capabilities. <input type="checkbox"/> The research needed is time consuming. <input type="checkbox"/> Other [please specify]:						added to understand rationale for not changing vendor

Initial Instrument (Pretest)	Revised Instrument	Analysis													
	[go to 28]														
	<p>[if no to 25]</p> <p>RQ27. Why not? (check all that apply)</p> <p><input type="checkbox"/> Equipment costs are high.</p> <p><input type="checkbox"/> We are not satisfied with the services provided by the vendor.</p> <p><input type="checkbox"/> Other [please specify]: _____</p>	added to understand rationale for changing vendor													
Please rank factors in order of importance in your choice for future EBT equipment lease or purchase.		Deleted													
<p>RQ25. What is the most important factor?</p> <ul style="list-style-type: none"> <input type="radio"/> Cost <input type="radio"/> Up-to-date hardware <input type="radio"/> Up-to-date Software <input type="radio"/> Reliability <input type="radio"/> Equipment size/ counter space <input type="radio"/> Easy to operate at checkout <input type="radio"/> Internet connection requirements <input type="radio"/> Troubleshooting and maintenance help <input type="radio"/> Ease to expand use if we grow <input type="radio"/> Other [please specify]: _____ 	<p>RQ28. What is the <u>MOST</u> important factor in your choice for future (EBT) card-reading equipment lease or purchase?</p> <p>[drop down selection of items in 23]</p> <table border="1" data-bbox="877 789 1575 1256"> <tr><td>Same card-reading equipment for debit, credit and EBT card payments</td></tr> <tr><td>Integration with inventory software</td></tr> <tr><td>Equipment cost</td></tr> <tr><td>Up-to-date hardware</td></tr> <tr><td>Up-to-date software</td></tr> <tr><td>Reliability (uptime)</td></tr> <tr><td>Equipment size/counter space</td></tr> <tr><td>Easy to operate at checkout</td></tr> <tr><td>Internet connection requirements</td></tr> <tr><td>Troubleshooting and maintenance help</td></tr> <tr><td>Equipment replacement</td></tr> <tr><td>Warranty</td></tr> <tr><td>Other (please specify) _____</td></tr> </table>	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) _____	Modified for clarity and to avoid being repetitive
Same card-reading equipment for debit, credit and EBT card payments															
Integration with inventory software															
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Easy to operate at checkout															
Internet connection requirements															
Troubleshooting and maintenance help															
Equipment replacement															
Warranty															
Other (please specify) _____															
<p>RQ26. What is the second most important factor?</p> <ul style="list-style-type: none"> <input type="radio"/> Cost <input type="radio"/> Up-to-date hardware <input type="radio"/> Up-to-date Software <input type="radio"/> Reliability 		Item deleted													

Initial Instrument (Pretest)	Revised Instrument	Analysis													
<ul style="list-style-type: none"> <input type="radio"/> Equipment size/ counter space <input type="radio"/> Easy to operate at checkout <input type="radio"/> Internet connection requirements <input type="radio"/> Troubleshooting and maintenance help <input type="radio"/> Ease to expand use if we grow <input type="radio"/> Other [please specify]: _____ 															
<p>RQ27. 65. What is the third most important factor?</p> <ul style="list-style-type: none"> <input type="radio"/> Cost <input type="radio"/> Up-to-date hardware <input type="radio"/> Up-to-date Software <input type="radio"/> Reliability <input type="radio"/> Equipment size/ counter space <input type="radio"/> Easy to operate at checkout <input type="radio"/> Internet connection requirements <input type="radio"/> Troubleshooting and maintenance help <input type="radio"/> Ease to expand use if we grow <input type="radio"/> Other [please specify]: _____ 		Item deleted													
<p>RQ28. 66. What is the LEAST important factor in your choice for future (EBT) card-reading equipment lease or purchase?</p> <ul style="list-style-type: none"> <input type="radio"/> Cost <input type="radio"/> Up-to-date hardware <input type="radio"/> Up-to-date Software <input type="radio"/> Reliability <input type="radio"/> Equipment size/ counter space <input type="radio"/> Easy to operate at checkout <input type="radio"/> Internet connection requirements <input type="radio"/> Troubleshooting and maintenance help <input type="radio"/> Ease to expand use if we grow <input type="radio"/> Other [please specify]: _____ 	<p>RQ29. What is the LEAST important factor in your choice for a future (EBT) card-reading equipment lease or purchase?</p> <p style="color: blue; text-decoration: underline;">[drop down selection of items in 29]</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Same card-reading equipment for debit, credit and EBT card payments</td></tr> <tr><td>Integration with inventory software</td></tr> <tr><td>Equipment cost</td></tr> <tr><td>Up-to-date hardware</td></tr> <tr><td>Up-to-date software</td></tr> <tr><td>Reliability (uptime)</td></tr> <tr><td>Equipment size/counter space</td></tr> <tr><td>Easy to operate at checkout</td></tr> <tr><td>Internet connection requirements</td></tr> <tr><td>Troubleshooting and maintenance help</td></tr> <tr><td>Equipment replacement</td></tr> <tr><td>Warranty</td></tr> <tr><td>Other (please specify) _____</td></tr> </table>	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) _____	
Same card-reading equipment for debit, credit and EBT card payments															
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Equipment size/counter space															
Easy to operate at checkout															
Internet connection requirements															
Troubleshooting and maintenance help															
Equipment replacement															
Warranty															
Other (please specify) _____															
EBT Payment Processing Services & Costs	(EBT) PAYMENT PROCESSOR SERVICES														

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p>This section focuses on your relationship with your EBT payment processor. Note: For businesses that have an integrated credit/debit/EBT system, your EBT payment processor is the same as your credit/debit payment processor.</p>	<p>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.</p>	
<p>RQ29. 32. Which company does your business use to process EBT payments?</p> <ul style="list-style-type: none"> <input type="radio"/> We contracted services with our bank. Please type in the name: _____ <input type="radio"/> We contracted services with another processor. Please type in the name: _____ 	<p>RQ30. Which company does your business use to process EBT payments?</p> <ul style="list-style-type: none"> <input type="radio"/> We contracted services with our bank. Please type in the name: _____ <input type="radio"/> We contracted services with another processor. Please type in the name: _____ 	<p>No change</p>
<p>RQ30. 33. What is the contract length for the EBT payment processing services?</p> <ul style="list-style-type: none"> <input type="radio"/> Month-to-month <input type="radio"/> 12 months <input type="radio"/> 24 months <input type="radio"/> 36 months <input type="radio"/> More than 36 months 	<p>RQ31. What is the contract length for the (EBT) payment processing services?</p> <ul style="list-style-type: none"> <input type="radio"/> Month-to-month [go to 33] <input type="radio"/> 12 months <input type="radio"/> 24 months <input type="radio"/> 36 months <input type="radio"/> More than 36 months 	<p>No change</p>
<p>RQ31. 34. Is there an early termination fee?</p> <ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No 	<p>RQ32. Is there an early termination fee?</p> <ul style="list-style-type: none"> <input type="radio"/> Yes <input type="radio"/> No 	<p>No change</p>
<p>RQ32. 35. What year did you contract the EBT payment processing services for this processor?</p> <p>_____</p>	<p>RQ33. How long ago did you contract the (EBT) payment processing services from the vendor?</p> <ul style="list-style-type: none"> <input type="radio"/> Less than 1 year <input type="radio"/> 1 to 3 years <input type="radio"/> 4 to 6 years <input type="radio"/> More than 6 years 	
<p>RQ33. 36. What types of fees does your business pay to your EBT payment processor? (Note: Some of these fees may be included in your regular bills.)</p> <p style="text-align: right;">Ye N s o</p>	<p>RQ34. What types of fees does your business pay to your (EBT) payment processor? (Note: Some of these fees may be built into your contract)</p>	<p>Added additional fee types</p>

Initial Instrument (Pretest)						Revised Instrument					Analysis
downtime						○	○	○	○	○	
Length of contract	?	?	?	?	?						
Technical Support	?	?	?	?	?						
						○	○	○	○	○	
						○	○	○	○	○	
						○	○	○	○	○	
						○	○	○	○	○	
						○	○	○	○	○	

Initial Instrument (Pretest)	Revised Instrument	Analysis																																																																																																																		
<p>RQ35. 39. Indicate how satisfied your business is with each of the following EBT payment processing services?</p> <table border="1"> <thead> <tr> <th></th> <th>Very satisfied</th> <th>Satisfied</th> <th>Dissatisfied</th> <th>Very dissatisfied</th> <th>Not applicable</th> </tr> </thead> <tbody> <tr> <td>Upfront Fees</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Ongoing Fees</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Previous experience with processor</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Payment cycle</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Processing downtime</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Length of contract</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Technical Support</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> </tbody> </table>		Very satisfied	Satisfied	Dissatisfied	Very dissatisfied	Not applicable	Upfront Fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Ongoing Fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Previous experience with processor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Processing downtime	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Length of contract	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Technical Support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<p>RQ36. Indicate how satisfied your business is with each of the following factors pertaining to your (EBT) payment processing service.</p> <table border="1"> <thead> <tr> <th></th> <th>Very satisfied</th> <th>Satisfied</th> <th>Dissatisfied</th> <th>Very dissatisfied</th> <th>Not applicable</th> </tr> </thead> <tbody> <tr> <td>Transaction fees</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Monthly fees</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Processing time for fund to appear in store account</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Analytic tools</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Payment cycle</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Network reliability (processing uptime)</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Length of contract</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Technical support</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Fraud protection support</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Other (please specify) _____</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> </tbody> </table>		Very satisfied	Satisfied	Dissatisfied	Very dissatisfied	Not applicable	Transaction fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Monthly fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Processing time for fund to appear in store account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Analytic tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Network reliability (processing uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Length of contract	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Technical support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Fraud protection support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
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Previous experience with processor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																																																																															
Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																																																																															
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Processing time for fund to appear in store account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																																																																															
Analytic tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																																																																															
Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																																																																															
Network reliability (processing uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																																																																															
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<p><u>Your business history with your EBT payment processor</u></p>	<p>HISTORY WITH PAYMENT PROCESSOR</p>																																																																																																																			
<p>RQ36. 40. At this time, do you plan to use the same EBT payment processor after contract ends or sooner?</p> <p><input type="radio"/> Yes, we plan to renew our contract with the same payment processor.</p> <p><input type="radio"/> No</p>	<p>RQ37. Do you plan to use the same (EBT) payment processor in the future?</p> <p><input type="radio"/> Yes [go to 38]</p> <p><input type="radio"/> No [go to 39]</p>	<p>Wording updated</p>																																																																																																																		
<p>RQ37. 41. Why (This Question is Conditionally Shown if: (40 = Yes, we plan to renew our contract with the same payment processor.)</p> <p><input type="checkbox"/> A change would be disruptive to the business</p> <p><input type="checkbox"/> We are satisfied with the current processor</p>	<p>[if Yes to 37]</p> <p>RQ38. Why? (check all that apply)</p> <p><input type="checkbox"/> We are satisfied with the current processor.</p> <p><input type="checkbox"/> A change would be costly.</p>	<p>Wording updated</p>																																																																																																																		

Initial Instrument (Pretest)	Revised Instrument	Analysis										
<input type="checkbox"/> Other [please specify]: _____	<input type="checkbox"/> Other equipment offer similar capabilities. <input type="checkbox"/> The research needed is time consuming. <input type="checkbox"/> Other [please specify]: [go to 40]											
RQ38. 42. Why not? This Question is Conditionally Shown if: (40 = No) <input type="checkbox"/> We are not satisfied with the contract terms/cost of the current processor <input type="checkbox"/> We are not satisfied with the services provided <input type="checkbox"/> Other [please specify]: _____	[if No to 37] RQ39. Why not? (check all that apply) <input type="checkbox"/> Processing fees are too high. <input type="checkbox"/> We are not satisfied with the services provided. <input type="checkbox"/> Other [please specify]: _____	Wording updated										
Please rank the following factors in order of importance in your choice or EBT processing services.		Deleted										
RQ39. 43. What is the most important factor? <input type="radio"/> Upfront Fees <input type="radio"/> Ongoing Feeds <input type="radio"/> Payment cycle <input type="radio"/> Previous experience with processor <input type="radio"/> Network Reliability (processing uptime) <input type="radio"/> Maintenance service <input type="radio"/> Contract length <input type="radio"/> Other [please specify]: _____	RQ40. What is the <u>MOST</u> important factor in your future choice or (EBT) processing services? [drop down selection of items in 35] <table border="1" data-bbox="877 841 1575 1218"> <tr><td>Transaction fees</td></tr> <tr><td>Monthly fees</td></tr> <tr><td>Processing time for fund to appear in store account</td></tr> <tr><td>Analytic tools</td></tr> <tr><td>Payment cycle</td></tr> <tr><td>Network reliability (processing uptime)</td></tr> <tr><td>Length of contract</td></tr> <tr><td>Technical support</td></tr> <tr><td>Fraud protection support</td></tr> <tr><td>Other (please specify) _____</td></tr> </table>	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 support	Other (please specify) _____	Wording updated
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 support												
Other (please specify) _____												
RQ40. 44. What is the second most important factor? <input type="radio"/> Upfront Fees <input type="radio"/> Ongoing Feeds <input type="radio"/> Payment cycle <input type="radio"/> Previous experier with processor <input type="radio"/> Network Reliability (processing uptime)		Item deleted										

Initial Instrument (Pretest)	Revised Instrument	Analysis										
<input type="radio"/> Maintenance service <input type="radio"/> Contract length <input type="radio"/> Other [please specify]: _____												
RQ41. 45. What is the third most important factor? <input type="radio"/> Upfront Fees <input type="radio"/> Ongoing Feeds <input type="radio"/> Payment cycle <input type="radio"/> Previous experience with processor <input type="radio"/> Network Reliability (processing uptime) <input type="radio"/> Maintenance service <input type="radio"/> Contract length <input type="radio"/> Other [please specify]: _____		Item deleted										
RQ42. 46. What is the LEAST important factor in your future choice or EBT processing services? <input type="radio"/> Upfront Fees <input type="radio"/> Ongoing Feeds <input type="radio"/> Payment cycle <input type="radio"/> Previous experience with processor <input type="radio"/> Network Reliability (processing uptime) <input type="radio"/> Maintenance service <input type="radio"/> Contract length <input type="radio"/> Other [please specify]: _____	RQ41. What is the LEAST important factor in your future choice or EBT processing services? [drop down selection of items in 35] <table border="1" data-bbox="877 740 1575 1122"> <tr><td>Transaction fees</td></tr> <tr><td>Monthly fees</td></tr> <tr><td>Processing time for fund to appear in store account</td></tr> <tr><td>Analytic tools</td></tr> <tr><td>Payment cycle</td></tr> <tr><td>Network reliability (processing uptime)</td></tr> <tr><td>Length of contract</td></tr> <tr><td>Technical support</td></tr> <tr><td>Fraud protection support</td></tr> <tr><td>Other (please specify) _____</td></tr> </table>	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 support	Other (please specify) _____	Item updated
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 support												
Other (please specify) _____												
JOINT Vendor for EBT Equipment and Payment Processing Services & Costs	SAME VENDOR FOR EQUIPMENT AND PAYMENT PROCESSING SERVICES											
RQ43. 47. Which company did your business acquire EBT equipment and processing services from? _____	RQ42. Which company did your business acquire (EBT) card-reading equipment and processing services from? _____	No change										
RQ44. 48. What is the length of the contract signed for these products and services?	RQ43. What is the length of the contract signed for these products and services?	No change										

Initial Instrument (Pretest)	Revised Instrument	Analysis																																														
<input type="radio"/> Month-to-month <input type="radio"/> 12 months <input type="radio"/> 24 months <input type="radio"/> 36 months <input type="radio"/> More than 36 months	<input type="radio"/> Month-to-month [go to 45] <input type="radio"/> 12 months <input type="radio"/> 24 months <input type="radio"/> 36 months <input type="radio"/> More than 36 months																																															
RQ45. 49. Is there an early termination fee? <input type="radio"/> Yes <input type="radio"/> No	RQ44. Is there an early termination fee? <input type="radio"/> Yes <input type="radio"/> No	No change																																														
RQ46. 50. In what year did you sign the contract? _____	RQ45. How long ago did you contract the EBT vendor? <input type="radio"/> Less than 1 year <input type="radio"/> Between 1-3years <input type="radio"/> Between 3-5 years <input type="radio"/> More than 5 years	Use of time ranges instead of year																																														
RQ47. 51. Which of the following services, if any, did you purchase from the company that sold you the EBT card-reading equipment and payment processing services? <table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: center;">Yes</th> <th style="text-align: center;">No</th> </tr> </thead> <tbody> <tr> <td>Equipment installation</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Software installation</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Troubleshooting help</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Equipment replacement</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Other (please specify) _____</td> <td></td> <td></td> </tr> </tbody> </table>		Yes	No	Equipment installation	?	?	Software installation	?	?	Troubleshooting help	?	?	Equipment replacement	?	?	Other (please specify) _____			RQ46. 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. <table border="0" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th></th> <th style="text-align: center;">Acquire d with Equipm ent</th> <th style="text-align: center;">Acquired from a different vendor</th> <th style="text-align: center;">Not acquire d</th> </tr> </thead> <tbody> <tr> <td>Equipment installation</td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td>Software installation</td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td>Troubleshooting help</td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td>Equipment replacement</td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td>Install/enable link between EBT equipment and POS system</td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td>Other (please specify)</td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> </tr> </tbody> </table>		Acquire d with Equipm ent	Acquired from a different vendor	Not acquire d	Equipment installation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Software installation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Troubleshooting help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Install/enable link between EBT equipment and POS system	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Wording updated, added option of different vendor for certain services
	Yes	No																																														
Equipment installation	?	?																																														
Software installation	?	?																																														
Troubleshooting help	?	?																																														
Equipment replacement	?	?																																														
Other (please specify) _____																																																
	Acquire d with Equipm ent	Acquired from a different vendor	Not acquire d																																													
Equipment installation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																													
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Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																													
RQ48. 52. Indicate if the services were included in the purchase/lease price or billed as an additional cost.	RQ47. For the (EBT) card-reading equipment, indicate if the services acquired with the equipment were billed as an	Added additional services																																														

Initial Instrument (Pretest)	Revised Instrument	Analysis																																																															
<table border="0"> <tr> <td></td> <td style="text-align: center;">Regular fee</td> <td style="text-align: center;">Additional cost</td> </tr> <tr> <td>Equipment installation</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Software installation</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Troubleshooting help</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Equipment replacement</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Other (please specify)_____</td> <td></td> <td></td> </tr> </table>		Regular fee	Additional cost	Equipment installation	?	?	Software installation	?	?	Troubleshooting help	?	?	Equipment replacement	?	?	Other (please specify)_____			<p style="text-align: center;">additional cost or included in the regular fee.</p> <table border="0"> <tr> <td></td> <td style="text-align: center;">Regular fee</td> <td style="text-align: center;">Additional cost</td> </tr> <tr> <td>Equipment installation</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Software installation</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Troubleshooting help</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Equipment replacement</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Install/enable link between EBT equipment and POS system</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Other (please specify)</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> </table>		Regular fee	Additional cost	Equipment installation	○	○	Software installation	○	○	Troubleshooting help	○	○	Equipment replacement	○	○	Install/enable link between EBT equipment and POS system	○	○	Other (please specify)	○	○																									
	Regular fee	Additional cost																																																															
Equipment installation	?	?																																																															
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Install/enable link between EBT equipment and POS system	○	○																																																															
Other (please specify)	○	○																																																															
<p>RQ49. 53. What types of fees does your business pay for EBT payment processing services?</p> <table border="0"> <tr> <td></td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>Set up fees</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Transaction fees (cost per swipe)</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Technical support fee</td> <td style="text-align: center;">?</td> <td style="text-align: center;">?</td> </tr> <tr> <td>Other (please specify): _____</td> <td></td> <td></td> </tr> </table>		Yes	No	Set up fees	?	?	Transaction fees (cost per swipe)	?	?	Technical support fee	?	?	Other (please specify): _____			<p>RQ48. For payment processing services, what types of fees does your business pay? (Note: Some of these fees may be built into your contract)</p> <table border="1"> <thead> <tr> <th></th> <th style="text-align: center;">Yes</th> <th style="text-align: center;">No</th> </tr> </thead> <tbody> <tr> <td colspan="3">Upfront one-time fees</td> </tr> <tr> <td>Application processing</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Initial set-up or activation</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td colspan="3">Recurring Fees</td> </tr> <tr> <td>Equipment maintenance</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Direct Deposit</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Monthly Statement</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Customer service or technical support</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Access to online transactions</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td colspan="3">Processing Fees</td> </tr> <tr> <td>Gateway</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Settlement</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Batch</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Address verification</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> <tr> <td>Transaction fees (cost per swipe + percentage of sale)</td> <td style="text-align: center;">○</td> <td style="text-align: center;">○</td> </tr> </tbody> </table>		Yes	No	Upfront one-time fees			Application processing	○	○	Initial set-up or activation	○	○	Recurring Fees			Equipment maintenance	○	○	Direct Deposit	○	○	Monthly Statement	○	○	Customer service or technical support	○	○	Access to online transactions	○	○	Processing Fees			Gateway	○	○	Settlement	○	○	Batch	○	○	Address verification	○	○	Transaction fees (cost per swipe + percentage of sale)	○	○	<p>Wording updated and added additional fees</p>
	Yes	No																																																															
Set up fees	?	?																																																															
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Transaction fees (cost per swipe + percentage of sale)	○	○																																																															

Initial Instrument (Pretest)						Revised Instrument						Analysis	
						Other (please specify)			<input type="radio"/>	<input type="radio"/>			
RQ50. 55. Indicate how important each of the following factors were when your business last considered contracting the services of the EBT card reader and payment processor?						RQ49. Indicate how important each of the following factors were when your business last contracted the services of the card reader and payment processor vendor.						Separated equipment and processor factors	
	Very important	Important	Some what important	Not important	Not applicable	(EBT) Card-reading Equipment	Very important	Important	Some what important	Not Important	Not applicable		
Integration with credit/debit card reader	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Integration with Inventory Software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Equipment Cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Equipment cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Up-to-date technology(hardware)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Up-to-date hardware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Up-to-date technology (software)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Up-to-date software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Reliability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Reliability (uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Equipment size/ counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
Troubleshooting and maintenance help i.e. technical support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Payment Processor	Very	Imp	Som	Not	Not		

Initial Instrument (Pretest)						Revised Instrument						Analysis																																																						
Payment Processing Fees	?	?	?	?	?		Important	Important	ewhat Important	Important	applicable																																																							
Previous experience with processor	?	?	?	?	?	Transaction Fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
Payment cycle	?	?	?	?	?	Monthly Fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
Length of contract	?	?	?	?	?	Processing time for fund to appear in store account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
Equipment replacement	?	?	?	?	?	Analytic tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
Other (please specify)	?	?	?	?	?	Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
						Network Reliability (processing uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
						Length of contract	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
						Technical Support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
						Fraud Protection Support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
						Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>																																																							
<p>RQ51. 57. Indicate how satisfied your business is with each of the following EBT-related products and services?</p> <table border="1"> <thead> <tr> <th></th> <th>Very satisfied</th> <th>Satisfied</th> <th>Dissatisfied</th> <th>Very dissatisfied</th> <th>Not applicable</th> </tr> </thead> <tbody> <tr> <td>Integration with credit/debit card reader</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> </tr> <tr> <td>Integration with Inventory Software</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> </tr> <tr> <td>Equipment Cost</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> </tr> <tr> <td>Up-to-date technology(har</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> <td>?</td> </tr> </tbody> </table>							Very satisfied	Satisfied	Dissatisfied	Very dissatisfied	Not applicable	Integration with credit/debit card reader	?	?	?	?	?	Integration with Inventory Software	?	?	?	?	?	Equipment Cost	?	?	?	?	?	Up-to-date technology(har	?	?	?	?	?	<p>RQ50. Indicate how satisfied your business is with each of the following EBT-related products and services.</p> <table border="1"> <thead> <tr> <th>(EBT) Card-reading Equipment</th> <th>Very satisfied</th> <th>Satisfied</th> <th>Dissatisfied</th> <th>Very Dissatisfied</th> <th>Not applicable</th> </tr> </thead> <tbody> <tr> <td>Same card-reading equipment for debit, credit and EBT card payments</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Integration with inventory software</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td>Equipment cost</td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> </tbody> </table>						(EBT) Card-reading Equipment	Very satisfied	Satisfied	Dissatisfied	Very Dissatisfied	Not applicable	Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Equipment cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
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Initial Instrument (Pretest)						Revised Instrument						Analysis	
dware) Up-to-date technology (software) Reliability Equipment size/ counter space Easy to operate at checkout Internet connection requirements Troubleshootin g and maintenance help i.e. technical support Payment Processing Fees Previous experience with processor Payment cycle Length of contract Equipment replacement Other(Please specify)____	?	?	?	?	?	Up-to-date hardware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Up-to-date software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Reliability (uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		
						Payment Processor	Ver y satis fied	Sati sfie d	Diss atisfi ed	Very diss atisfi ed	Not appl icab le		
						Transaction Fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Monthly Fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Processing time for fund to appear in store account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Analytic tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Network Reliability (processing uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
						Length of contract	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

Initial Instrument (Pretest)	Revised Instrument	Analysis																		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Technical Support</td> <td style="width: 10%; text-align: center;"><input type="radio"/></td> <td style="width: 10%; text-align: center;"><input type="radio"/></td> <td style="width: 10%; text-align: center;"><input type="radio"/></td> <td style="width: 10%; text-align: center;"><input type="radio"/></td> <td style="width: 10%; text-align: center;"><input type="radio"/></td> </tr> <tr> <td>Fraud Protection Support</td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> </tr> <tr> <td>Other (please specify) _____</td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> <td style="text-align: center;"><input type="radio"/></td> </tr> </table> <p style="text-align: center; color: purple;">[end of survey of retailers with central corporate office decision]</p>	Technical Support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Fraud Protection Support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Technical Support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>															
Fraud Protection Support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>															
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>															
<p>RQ52. 58. At this time, do you plan to use the same vendor after the contract ends or sooner?</p> <p><input type="radio"/> Yes, we plan to renew our contract with the same vendor.</p> <p><input type="radio"/> No</p>	<p>RQ51. At this time, do you plan to use the same vendor in the future?</p> <p><input type="radio"/> Yes [go to 52]</p> <p><input type="radio"/> No [go to 53]</p>	<p>Wording updated</p>																		
<p>RQ53. This Question is Conditionally Shown if: (58 = Yes, we plan to renew our contract with the same vendor.)</p> <p>59. Why?</p> <p><input type="checkbox"/> A change would be disruptive to the business</p> <p><input type="checkbox"/> We are satisfied with the current processor</p> <p><input type="checkbox"/> Other [please specify]: _____</p>	<p>[if Yes to 51]</p> <p>RQ52. Why?</p> <p><input type="checkbox"/> We are satisfied with the current processor.</p> <p><input type="checkbox"/> A change would be costly.</p> <p><input type="checkbox"/> Other equipment offer similar capabilities.</p> <p><input type="checkbox"/> The research needed is time consuming.</p> <p><input type="checkbox"/> Other [please specify]: _____</p> <p>[Go to 54]</p>	<p>Wording updated</p>																		
<p>RQ54. This Question is Conditionally Shown if: (58 = No)</p> <p>60. Why not?</p> <p><input type="checkbox"/> We are not satisfied with the contract terms/cost of the current processor</p> <p><input type="checkbox"/> We are not satisfied with the services provided</p> <p><input type="checkbox"/> Other [please specify]: _____</p>	<p>[if No to 51]</p> <p>RQ53. Why not?</p> <p><input type="checkbox"/> Current vendor costs are too high.</p> <p><input type="checkbox"/> We are not satisfied with the services provided.</p> <p><input type="checkbox"/> We will no longer participate in EBT.</p> <p><input type="checkbox"/> Other [please specify]: _____</p>	<p>Wording updated</p>																		
<p>RQ55. 61. What is the most important factor?</p> <p><input type="radio"/> Integration with credit/debit card reader</p>	<p>RQ54. What is the MOST important factor in your future choice of EBT vendor?</p>	<p>Wording updated</p>																		

Initial Instrument (Pretest)	Revised Instrument	Analysis																					
<ul style="list-style-type: none"> <input type="radio"/> Integration with Inventory Software <input type="radio"/> Equipment Cost <input type="radio"/> Up-to-date technology(hardware) <input type="radio"/> Up-to-date technology (software) <input type="radio"/> Reliability <input type="radio"/> Equipment size/ counter space <input type="radio"/> Easy to operate at checkout <input type="radio"/> Internet connection requirements <input type="radio"/> Troubleshooting and maintenance help i.e. technical support <input type="radio"/> Payment Processing Fees <input type="radio"/> Previous experience with processor <input type="radio"/> Payment cycle <input type="radio"/> Length of contract <input type="radio"/> Equipment replacement <input type="radio"/> Other(Please specify)___ 	<p style="text-align: center; color: blue;">[drop down selection of items in 49]</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Same card-reading equipment for debit, credit and EBT card payments</td></tr> <tr><td>Integration with inventory software</td></tr> <tr><td>Equipment cost</td></tr> <tr><td>Up-to-date hardware</td></tr> <tr><td>Up-to-date software</td></tr> <tr><td>Reliability (uptime)</td></tr> <tr><td>Equipment size/counter space</td></tr> <tr><td>Easy to operate at checkout</td></tr> <tr><td>Internet connection requirements</td></tr> <tr><td>Troubleshooting and maintenance help</td></tr> <tr><td>Equipment replacement</td></tr> <tr><td>Warranty</td></tr> <tr><td>Transaction Fees</td></tr> <tr><td>Monthly Fees</td></tr> <tr><td>Processing time for fund to appear in store account</td></tr> <tr><td>Analytic tools</td></tr> <tr><td>Payment cycle</td></tr> <tr><td>Network Reliability (processing uptime)</td></tr> <tr><td>Length of contract</td></tr> <tr><td>Technical Support</td></tr> <tr><td>Fraud Protection Support</td></tr> </table>	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	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 Support	
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Integration with inventory software																							
Equipment cost																							
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Payment cycle																							
Network Reliability (processing uptime)																							
Length of contract																							
Technical Support																							
Fraud Protection Support																							
<p>RQ56. 62. What is the second most important factor?</p> <ul style="list-style-type: none"> <input type="radio"/> Integration with credit/debit card reader <input type="radio"/> Integration with Inventory Software <input type="radio"/> Equipment Cost <input type="radio"/> Up-to-date technology(hardware) <input type="radio"/> Up-to-date technology (software) <input type="radio"/> Reliability <input type="radio"/> Equipment size/ counter space <input type="radio"/> Easy to operate at checkout 		Item deleted																					

Initial Instrument (Pretest)	Revised Instrument	Analysis						
<ul style="list-style-type: none"> <input type="radio"/> Internet connection requirements <input type="radio"/> Troubleshooting and maintenance help i.e. technical support <input type="radio"/> Payment Processing Fees <input type="radio"/> Previous experience with processor <input type="radio"/> Payment cycle <input type="radio"/> Length of contract <input type="radio"/> Equipment replacement <input type="radio"/> Other(Please specify)___ 								
<p>RQ57. 63. What is the third most important factor?</p> <ul style="list-style-type: none"> <input type="radio"/> Integration with credit/debit card reader <input type="radio"/> Integration with Inventory Software <input type="radio"/> Equipment Cost <input type="radio"/> Up-to-date technology(hardware) <input type="radio"/> Up-to-date technology (software) <input type="radio"/> Reliability <input type="radio"/> Equipment size/ counter space <input type="radio"/> Easy to operate at checkout <input type="radio"/> Internet connection requirements <input type="radio"/> Troubleshooting and maintenance help i.e. technical support <input type="radio"/> Payment Processing Fees <input type="radio"/> Previous experience with processor <input type="radio"/> Payment cycle <input type="radio"/> Length of contract <input type="radio"/> Equipment replacement <input type="radio"/> Other(Please specify)___ 		Item deleted						
<p>RQ58. What is the LEAST important factor in your future choice of EBT vendor?</p> <ul style="list-style-type: none"> <input type="radio"/> Integration with credit/debit card reader <input type="radio"/> Integration with Inventory Software <input type="radio"/> Equipment Cost <input type="radio"/> Up-to-date technology(hardware) <input type="radio"/> Up-to-date technology (software) <input type="radio"/> Reliability <input type="radio"/> Equipment size/ counter space <input type="radio"/> Easy to operate at checkout <input type="radio"/> Internet connection requirements <input type="radio"/> Troubleshooting and maintenance help i.e. 	<p>RQ55. What is the LEAST important factor in your future choice of EBT vendor?</p> <p>[drop down selection of items in 49]</p> <table border="1" data-bbox="974 1182 1480 1421"> <tr><td>Same card-reading equipment for debit, credit and EBT card payments</td></tr> <tr><td>Integration with inventory software</td></tr> <tr><td>Equipment cost</td></tr> <tr><td>Up-to-date hardware</td></tr> <tr><td>Up-to-date software</td></tr> <tr><td>Reliability (uptime)</td></tr> </table>	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)	Item deleted
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)								

Initial Instrument (Pretest)	Revised Instrument	Analysis						
<ul style="list-style-type: none">○ technical support○ Payment Processing Fees○ Previous experience with processor○ Payment cycle○ Length of contract○ Equipment replacement○ Other (Please specify) _____	<table border="1"><tbody><tr><td data-bbox="974 250 1480 285">Equipment size/counter space</td></tr><tr><td data-bbox="974 285 1480 321">Easy to operate at checkout</td></tr><tr><td data-bbox="974 321 1480 357">Internet connection requirements</td></tr><tr><td data-bbox="974 357 1480 393">Troubleshooting and maintenance help</td></tr><tr><td data-bbox="974 393 1480 428">Ease to expand use if we grow</td></tr><tr><td data-bbox="974 428 1480 459">Other [please specify] _____</td></tr></tbody></table>	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] _____	
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] _____								

Appendix B: Revised SNAP Retailer Survey Instrument

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. 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?
 - Yes
 - No [\[exit the survey\]](#)

3. How many locations does this retailer have under the same corporate management?
 - 1 store
 - 2 to 9 stores
 - 10 to 49 stores
 - 50 to 100 stores
 - More than 100 stores

4. In addition to EBT, does your business accept credit and/or debit card payments?
 - Yes
 - No [\[If no, go to 6\]](#)

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 “\(EBT\) card-reading equipment” to show this distinction\]](#)

[\[If standalone EBT card-reading equipment is selected in question 5\]](#)

6. Was the equipment acquired in or after September 2015?
 - Yes
 - 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.
 - Yes
 - No
 - 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 [\[go to 10\]](#)
 - 2 - 5
 - More than 5

9. How many of these checkout stations accept SNAP EBT payment transactions?

- All of them
- Most but not all
- Some but not all
- 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
 - 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 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?
- Yes
 - No

19. How long has your business had the (EBT) card-reading equipment?
- Less than 1 year
 - 1 to 3 years
 - 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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Software installation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Troubleshooting help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Install/enable link between EBT equipment and POS system	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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	<input type="radio"/>	<input type="radio"/>
Software installation	<input type="radio"/>	<input type="radio"/>
Troubleshooting help	<input type="radio"/>	<input type="radio"/>
Equipment replacement	<input type="radio"/>	<input type="radio"/>
Install/enable link between EBT equipment and POS system	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>

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?

- Very important
- Important
- Somewhat Important
- Not Important

23. Indicate how important each of the following factors was in your business's selection of (EBT) card-reading equipment.

	Very important	Important	Somewhat important	Not important	Not applicable
Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up-to-date hardware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up-to-date software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliability (uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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 satisfied	Satisfied	Dissatisfied	Very dissatisfied	Not applicable
Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up-to-date hardware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up-to-date software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliability (uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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 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 services provided by the vendor.
- Other [please specify]: _____

28. What is the **MOST** important factor in your choice for 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
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 [\[go to 33\]](#)
- 12 months
- 24 months
- 36 months
- More than 36 months

32. Is there an early termination fee?

- Yes
- No

33. How long ago did you contract the (EBT) payment processing services from the vendor?

- Less than 1 year
- 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	<input type="radio"/>	<input type="radio"/>
Initial set-up or activation	<input type="radio"/>	<input type="radio"/>
Recurring Fees		
Equipment maintenance	<input type="radio"/>	<input type="radio"/>
Direct deposit	<input type="radio"/>	<input type="radio"/>
Monthly statement	<input type="radio"/>	<input type="radio"/>
Customer service or technical support	<input type="radio"/>	<input type="radio"/>
Access to online transactions	<input type="radio"/>	<input type="radio"/>
Processing fees		
Gateway	<input type="radio"/>	<input type="radio"/>
Settlement	<input type="radio"/>	<input type="radio"/>
Batch	<input type="radio"/>	<input type="radio"/>
Address verification	<input type="radio"/>	<input type="radio"/>
Transaction fees		
(cost per swipe + percentage of sale)	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>

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

	Very important	Important	Somewhat important	Not important	Not applicable
Transaction fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Monthly fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Processing time for funds to appear in bank account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Analytic tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Network reliability (processing uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Length of contract	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technical support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fraud protection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

36. Indicate how satisfied your business is with each of the following factors pertaining to your (EBT) payment processing service.

	Very satisfied	Satisfied	Dissatisfied	Very dissatisfied	Not applicable

				ed	e
Transaction fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Monthly fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Processing time for fund to appear in store account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Analytic tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Network reliability (processing uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Length of contract	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technical support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fraud protection support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

HISTORY WITH PAYMENT PROCESSOR

37. Do you plan to use the same (EBT) payment processor in the future?
 Yes [\[go to 38\]](#)
 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 [\[go to 45\]](#)
 - 12 months
 - 24 months
 - 36 months
 - More than 36 months

44. Is there an early termination fee?
- Yes
 - No

45. How long ago did you contract the EBT vendor?
- Less than 1 year
 - 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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Software installation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Troubleshooting help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Install/enable link between EBT equipment and POS system	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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	<input type="radio"/>	<input type="radio"/>
Software installation	<input type="radio"/>	<input type="radio"/>
Troubleshooting help	<input type="radio"/>	<input type="radio"/>
Equipment replacement	<input type="radio"/>	<input type="radio"/>

Install/enable link between EBT equipment and POS system	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>

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	<input type="radio"/>	<input type="radio"/>
Initial set-up or activation	<input type="radio"/>	<input type="radio"/>
Recurring Fees		
Equipment maintenance	<input type="radio"/>	<input type="radio"/>
Direct deposit	<input type="radio"/>	<input type="radio"/>
Monthly statement	<input type="radio"/>	<input type="radio"/>
Customer service or technical support	<input type="radio"/>	<input type="radio"/>
Access to online transactions	<input type="radio"/>	<input type="radio"/>
Processing fees		
Gateway	<input type="radio"/>	<input type="radio"/>
Settlement	<input type="radio"/>	<input type="radio"/>
Batch	<input type="radio"/>	<input type="radio"/>
Address verification	<input type="radio"/>	<input type="radio"/>
Transaction fees		
(cost per swipe + percentage of sale)	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>

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 important	Important	Somewhat important	Not important	Not applicable
Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up-to-date hardware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up-to-date software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliability (uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify) _____

Payment Processor	Very important	Important	Somewhat important	Not important	Not applicable
Transaction fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Monthly fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Processing time for fund to appear in store account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Analytic tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Network reliability (processing uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Length of contract	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technical support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fraud protection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

(EBT) Card-reading Equipment	Very satisfied	Satisfied	Dissatisfied	Very dissatisfied	Not applicable
Same card-reading equipment for debit, credit and EBT card payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Integration with inventory software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment cost	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up-to-date hardware	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up-to-date software	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reliability (uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment size/counter space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Easy to operate at checkout	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Internet connection requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Troubleshooting and maintenance help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equipment replacement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Warranty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Payment Processor	Very satisfied	Satisfied	Dissatisfied	Very dissatisfied	Not applicable
Transaction fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Monthly fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Processing time for fund to appear in store account	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Analytic tools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payment cycle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Network reliability (processing uptime)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Length of contract	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technical support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fraud protection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

[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
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
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
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!

Appendix C: Vendor Interview Guide- Question-by-Question Analysis

Modifications were made to the interview guide after the pretests. The exhibit below provides a question-by-question analysis and a summary of changes from the initial data collection instruments and the revised data collection instruments.

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p>I. Business Operations</p> <p><i>In this section, we will ask about basic background information about your company.</i></p>		
<p>VQ1. How long has your company been in business?</p> <p>a. PROBE: How long has your company been serving SNAP retailers?</p>	<p>VQ1. How long has your company been in business?</p> <p>a. PROBE: How long has your company been serving SNAP retailers?</p> <p>b. PROBE: Does your company serve SNAP retailers directly, through a third-party, or both?</p>	<p>Added probe (b) per FNS request</p>
<p>VQ2. What is the size of your operation?</p> <p>a. PROBE: How many full-time equivalent staff do you have?</p> <p>b. PROBE: Approximately how much do you do in annual sales?</p>	<p>VQ2. What is the size of your operation?</p> <p>a. PROBE: How many employees does your company have?</p> <p>b. PROBE: Approximately how much does your company do in annual sales?</p>	<p>No change</p>
<p>VQ3. What percentage of your annual sales come from SNAP/EBT retailers or transactions?</p> <p>a. PROBE: Approximately how many SNAP/EBT retailers do you serve annually?</p> <p>b. PROBE: What is the annual number of EBT transactions processed?</p>	<p>VQ3. [If serve retailers directly] How many merchant accounts does your company support annually?</p> <p>a. PROBE: What is your company's annual client retention rate on merchant accounts?</p> <p>b. PROBE: Approximately how many of these merchants use SNAP EBT?</p> <p>c. PROBE: How many EBT transactions does your company process annually?</p>	<p>Respondent may have a hard time answering (a) and (b) if SNAP/EBT retailers are not their target audience</p>
<p>VQ4. What types of retail stores/industries do you serve?</p>	<p>VQ4. What types of merchants/industries does your company serve?</p>	<p>Added probe (b) per FNS request</p>

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p>a. PROBE: Are your clients local, regional, state-wide, or national? Please elaborate.</p> <p>b. PROBE: Convenience Stores (CS), Combination Grocery/Other (CO), Super Store, (SS), Supermarket (SM), Smaller Grocery Store (SG), Medium Grocery Store (MG), Large Grocery Store (LG), Meat/Poultry Specialty (ME), Bakery Specialty (BB), Seafood Specialty (SE), and Fruits/Vegetable Specialty (FV).</p>	<p>a. PROBE: Are your clients local, regional, state-wide, or national? Please elaborate.</p> <p>b. PROBE: Convenience Stores (CS), Combination Grocery/Other (CO), Super Store, (SS), Supermarket (SM), Smaller Grocery Store (SG), Medium Grocery Store (MG), Large Grocery Store (LG), Meat/Poultry Specialty (ME), Bakery Specialty (BB), Seafood Specialty (SE), and Fruits/Vegetable Specialty (FV).</p>	
<p>VQ5. Please describe your role in the EBT payment process.</p> <p>a. PROBE: Describe the payment processing from when the retailer swipes the EBT card until the money is transferred and the transaction is settled?</p> <p>b. PROBE: Are there other business organizations involved in these steps? Who are they, and what are their roles?</p> <p>c. PROBE: Do you process payments on behalf of other processors?</p> <p>o If yes, what fees do you charge to process payments from ISOs?</p>	<p>Updated and moved to products and services section (Revised VQ10)</p>	<p>There are some vendors that just sell equipment, there are some vendors that just sell processing services, and there are some vendors that just do maintenance.</p>
<p>VQ6. Does your organization work directly with SNAP food retailers?</p> <p>a. PROBE: What EBT products and services do you contract from/out to resellers? For our purposes, resellers are companies (third-party) that sell your products/services to retailers. The 'prime' is the organization that contracts with reseller to sell their products or services.</p> <p>o Who are these resellers?</p> <p>o What is the size of the independent</p>	<p>Moved to products and services section (Revised VQ6)</p>	

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p>reseller market for EBT products and services? What is the annual sales figure for this market? Is there a clear distinction between equipment and service providers?</p>		
<p>II. Products and Services</p> <p><i>In this section, we will ask about EBT-related products and services you sell to retailers or other vendors.</i></p> <p><i>[Depending on products and services provided by the interviewee, the sections below will be adjusted]</i></p>		
<p>VQ7. What products and services are available to SNAP EBT retailers?</p> <ul style="list-style-type: none"> a. PROBE: Do you provide equipment that reads EBT cards? b. PROBE: Do you provide payment processing services for EBT transactions? c. PROBE: What about other software and hardware products? <ul style="list-style-type: none"> o Do you sell inventory software or optical scanners? d. PROBE: Do you service equipment that you don't lease or sell? 	<p>VQ5. What products and services are available to SNAP EBT retailers?</p> <ul style="list-style-type: none"> a. PROBE: Does your company provide equipment that reads EBT cards? b. PROBE: Does your company provide payment processing services for EBT transactions? c. PROBE: Does your company service equipment sold or leased by a different company? d. PROBE: Does your company provide software integration? e. PROBE: What about other software and hardware products? <ul style="list-style-type: none"> o Inventory software or optical scanners? 	<p>Expanded the probes</p>
<p style="text-align: center;">EBT EQUIPMENT</p>		
<p>VQ8. What types of EBT card-reading equipment do you sell?</p> <ul style="list-style-type: none"> a. PROBE: Do you manufacture and sell your own branded EBT devices? b. PROBE: Do you sell other manufacturers' EBT devices? Which ones? 	<p>VQ6. Please describe the types of EBT card readers your company sells.</p> <ul style="list-style-type: none"> a. PROBE: Are these standalone devices that only process EBT transactions or are they integrated with the credit/debit card point-of-sale (POS) system? <ul style="list-style-type: none"> o Are these devices locked? Can these devices be used with different processors? 	<p>Expanded the probes</p>

Initial Instrument (Pretest)	Revised Instrument	Analysis
	<ul style="list-style-type: none"> o Do the standalone devices require a separate PIN pad or printer? b. PROBE: Does your company sell their own branded EBT equipment? <ul style="list-style-type: none"> o Is this equipment sold directly to retailers, other vendors, or both? o What are the names of other vendors who resell you company's equipment? c. [If selling other manufacturer's branded equipment.] Why did you decide to sell EBT equipment from these manufacturers, specifically? 	
<p>VQ9. How many EBT card readers do you currently support today?</p> <p>a. PROBE: What percentage of these card readers are leased by the retailers vs. purchased?</p>	<p>VQ7. How much does it cost to lease or purchase the EBT equipment?</p> <p>a. PROBE: How many units does your company lease or sell annually?</p> <p>b. PROBE: What percentage of these card readers are leased by the retailers vs. purchased?</p>	Expanded the probes
<p>VQ10. What is the typical lifecycle of the EBT device?</p> <p>a. PROBE: On average, how often do retailers upgrade their EBT devices?</p>	<p>VQ8. What is the typical lifecycle of the EBT device?</p> <p>a. PROBE: On average, how often do retailers upgrade their EBT devices?</p> <p>b. PROBE: Is there a warranty on the devices? <ul style="list-style-type: none"> o What does the warranty cover? </p>	Expanded the probes
<p>VQ11. What measures are in place to ensure accurate coding and verification of EBT terminals before distribution?</p> <p>a. PROBE: How, and by whom, is the information pertaining to EBT equipment collected, recorded, and verified?</p>	<p>VQ9. How does your company verify that the EBT equipment works properly before it is shipped out to the merchant?</p> <p>a. PROBE: Is there a period set aside to test transactions? What steps are involved?</p> <p>b. PROBE: How does your company set-up the merchant to test the processing of a transaction?</p> <p>c. PROBE: Is this work performed by internal staff or outside a vendor?</p>	Responders had difficulty understanding this question. The Question and probes were updated to provide more clarity.

Initial Instrument (Pretest)	Revised Instrument	Analysis
EBT PAYMENT PROCESSOR	EBT PAYMENT PROCESSOR	
	<p>VQ10. Describe what type of processor your company is.</p> <ul style="list-style-type: none"> a. PROBE: Does your company sell services for a portfolio of processors? b. PROBE: Does your company provide services but depend on the infrastructure of other processors to handle the transaction? c. PROBE: Does your company own the infrastructure but rely on partnerships with banks to complete the transaction cycle? d. PROBE: Does your company process payments on behalf of other processors? <ul style="list-style-type: none"> o If yes, what fees do you charge to process transactions? e. PROBE: Does your company have special industry expertise? 	New item
	<p>VQ11. Please describe your company's role in the EBT payment process from when the retailer swipes the EBT card into the card terminal until the money appears in the merchant's bank account.</p> <ul style="list-style-type: none"> a. PROBE: What other organizations are involved in these steps? b. PROBE: What are their roles? What fees do they charge? c. PROBE: Please explain where all of the costs originate, and how funds are paid to each of the parties involved. 	Expanded the probes
	<p>VQ12. What is the processing time for funds to appear in the merchant's account?</p> <ul style="list-style-type: none"> a. PROBE: Do batches have to be processed during business hours to receive the fastest disbursement? 	New item
	<p>VQ13. What is your company's processing uptime?</p> <ul style="list-style-type: none"> a. PROBE: Does your company have backup servers? 	New item

Initial Instrument (Pretest)	Revised Instrument	Analysis
	<ul style="list-style-type: none"> b. PROBE: Does your company have dial backup solutions? c. PROBE: Does your company have stand-in authorization service? 	
	<p>VQ14. Aside from payment processing, do you offer specific services for retailers that just want to process EBT transactions?</p> <ul style="list-style-type: none"> a. PROBE: What services are the most commonly purchased? <ul style="list-style-type: none"> <input type="radio"/> Hardware/software upgrades <input type="radio"/> Maintenance <input type="radio"/> Insurance <input type="radio"/> Warranty b. PROBE: Do you support EBT refunds? <ul style="list-style-type: none"> <input type="radio"/> When an EBT transaction is refunded, are the original fees refunded as well? 	New item
<p>VQ12. What types of payment processing services are available?</p> <ul style="list-style-type: none"> a. PROBE: For EBT payment processing only? b. PROBE: For credit/debit and EBT integrated systems? 	Item deleted	Deleted question because it is covered above (Revised VQ11)
<p>VQ13. What are the fees associated with each of the following?</p> <ul style="list-style-type: none"> a. PROBE: Purchasing processing services with the equipment b. PROBE: Individual transactions c. PROBE: Maximum or minimum number of transactions per month d. PROBE: One-time charges (e.g. Set-up charge) e. PROBE: Early termination penalties <ul style="list-style-type: none"> <input type="radio"/> Does this fee vary based on how much time is left on the 	Moved to the price section (Revised VQ27)	

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p>contract?</p> <p>f. PROBE: Monthly fees/ Annual Fees o What do these fees include?</p> <p>g. PROBE: Other fees⁶ (e.g. statement fees, interchange fees, PCI compliances fees, gateway fees, settlement fees, etc.)</p>		
<p>VQ14. Do you recommend certain card processing bundles based on sales or transaction volume?</p> <p>a. PROBE: Please describe these bundles.</p> <p>b. PROBE: What are the advantages these bundles provide?</p> <p>c. PROBE: Do you offer specific services for retailers that just want to process EBT transactions?</p>	<p>Move to pricing section (Revised VQ27)</p>	
<p>VQ15. What type of information must you regularly report to the payment processor? Is this done automatically?</p> <p>a. PROBE: What measures do you use to ensure data quality?</p> <p>b. PROBE: What types of fraud detecting activities does your organization have in place?</p> <p>c. PROBE: How does your organization follow up on suspicious activities?</p> <p>d. PROBE: What can FNS do to control fraud?</p>	<p>Moved to contracts section (Revised VQ18)</p>	
<p>VQ16. What types of risk management measures are included in the contract with the processor?</p>	<p>Moved to contracts section (Revised VQ19)</p>	
<p>VQ17. What are the prices for the processing of EBT payments using your organization?</p> <p>a. PROBE: How is the pricing structured? Are these prices based on volume? Are there</p>	<p>Move to pricing section (Revised VQ27)</p>	

⁶ EBT cards do not carry PCI or Interchange fees, which are charged in credit and debit card payments. [Source: United States Department of Agriculture: SNAP EBT Third-party Processor (TPP) List and Guidance to Retailers. Sept 12, 2016]

Initial Instrument (Pretest)	Revised Instrument	Analysis
similar packages sold?		
<p>VQ18. Are you familiar with the EBT addendum that you should have received with your contract? It includes the terms and conditions for merchant electronic benefit transfer (EBT)</p> <p>a. PROBE: How is the EBT addendum used?</p>	<p>Move to contracts section (Revised VQ20)</p>	
<p>III. Contractual Agreements</p> <p><i>In this section, we will ask about contractual agreements you have established with merchants or other third-party vendors.</i></p>		
<p>CONTRACT WITH THE RETAILER</p>	<p>RETAILER CONTRACT</p>	
	<p>VQ15. What is the typical length of the retailer contracts?</p> <p>a. PROBE: What is the maximum and minimum length of your contracts?</p> <p>o Are the terms different for leased and purchased equipment?</p> <p>b. PROBE: Do the contracts renew automatically?</p>	<p>New</p>
	<p>VQ16. Is there a penalty for early termination?</p> <p>a. PROBE: Does this fee vary based on how much time is left on the contract?</p>	<p>Moved from above</p>
	<p>VQ17. What type of information must your company regularly report to the payment processor? Is this done automatically?</p> <p>a. How is the data stored? (Merchant's terminal, vendor's database, processor's database, etc.)</p>	<p>Moved from above</p>
	<p>VQ18. What fraud protection services does your company offer?</p> <p>a. PROBE: How does your company protect sensitive data?</p> <p>b. PROBE: Does your company offer data encryption?</p> <p>o Is it end-to-end encryption?</p>	

Initial Instrument (Pretest)	Revised Instrument	Analysis
	<ul style="list-style-type: none"> o Is it encrypted at rest and in motion? c. PROBE: Does your company have professional fraud analysts and software that allows you to proactively manage fraud? d. PROBE: What happens if sensitive data is breached? 	
	<p>VQ19. Is the U.S. Department of Agriculture’s EBT terms and conditions included in the addendum of the contract your company provides to retailers?</p> <ul style="list-style-type: none"> a. PROBE: How is the EBT terms and conditions addendum used? 	<p>Responder had a difficult time understanding the original question. The question has been updated</p>
Contract with Resellers	PARTNERS (THIRD-PARTY VENDORS)	<p>Not all ISOs are resellers. Revised this section to use a more general term to explore the contractual relationships</p>
<p>VQ19. What EBT products and services do you contract from/out to resellers? For our purposes, resellers are companies (third-party) that sell your products/services to retailers. The ‘prime’ is the organization that contracts with reseller to sell their products or services.</p> <ul style="list-style-type: none"> a. PROBE: Who are these resellers? 	<p>VQ20. What EBT products and services does your company outsource or contract out to partners (third-party vendors)? Who are these partners?</p> <ul style="list-style-type: none"> a. PROBE: EBT Payment Processing b. PROBE: EBT Equipment Sales c. PROBE: EBT Installation/Integration d. PROBE: EBT Equipment Maintenance e. PROBE: Fraud Services 	<p>Revised to explore the different types of contractual relationships that may exist to support EBT equipment and payment processing</p>
	<p>VQ21. What EBT products and services does your company resell or contract from other partners (third-party vendors)? Who are these partners?</p> <ul style="list-style-type: none"> a. PROBE: EBT Payment Processing b. PROBE: EBT Equipment Sales c. PROBE: EBT Installation/Integration d. PROBE: EBT Equipment Maintenance 	<p>Added a new question based on VQ20</p>

Initial Instrument (Pretest)	Revised Instrument	Analysis
	e. PROBE: Fraud Services	
<p>VQ20. What is the relationship between your organization and the reseller?</p> <p>a. PROBE: Why did you engage in the services of the [reseller]?</p> <p>b. PROBE: What requirements did you have to meet to establish the relationship between your company and the reseller(s)?</p> <p>c. PROBE: Why do you think a retailer would connect with [COMPANY NAME] through an independent reseller, and not directly with a company that does all payment processing in-house?</p>	<p>VQ22. What is the relationship between your company and these partners (third-party vendors)?</p> <p>a. PROBE: Why did your company engage in the services of these partners?</p> <p>b. PROBE: How long has the relationship been in place?</p> <p>c. PROBE: What requirements did your company or the partners have to meet to establish this relationship?</p>	Revised question and probes for better clarity
<p>VQ21. How was the relationship between your company and the [prime/reseller] formalized?</p> <p>a. PROBE: How long has it been in place?</p> <p>b. PROBE: What requirements did you have to meet to establish the relationship between your company and the [prime/reseller]?</p>	<p>VQ23. How was the relationship between your company and the partners (third-party vendors) formalized?</p> <p>a. PROBE: In terms of business titles/roles, who in your organization is authorized to enter into these contracts?</p> <p>b. PROBE: Why would a merchant work with a partner [third-party vendor] and not directly with your company?</p>	Revised
<p>VQ22. What are the terms of service for this contract between your company and the [prime/reseller]?</p> <p>a. PROBE: What is the length of the contract?</p> <p>b. PROBE: In terms of business titles/roles, who in your organization is authorized to enter into this contract?</p>	<p>VQ24. [For resellers of payment processing and equipment.] What are the terms of service for this contract between your company and the reseller?</p> <p>a. PROBE: Training</p> <p>b. PROBE: Marketing Resources</p> <p>c. PROBE: Sales support</p> <p>d. PROBE: Helpdesk support</p> <p>e. PROBE: Revenue sharing</p>	Revised
	<p>VQ25. What risk management/control measures are in place to monitor these partners (third-party vendors)?</p> <p>a. PROBE: What type of information must your company</p>	Moved from above

Initial Instrument (Pretest)	Revised Instrument	Analysis																																			
	regularly report to the payment processor? Is this done automatically? <ul style="list-style-type: none"> o How is the integrity of the data maintained? b. PROBE: What types of fraud detecting activities does your company have in place? <ul style="list-style-type: none"> o PROBE: How does your company follow up on suspicious activities? 																																				
IV. Price <i>In this section, we will ask about the prices for EBT products and services.</i>																																					
	IV. Price <i>In this section, we will ask about the prices for EBT products and services.</i> VQ26. What is the fee or pricing structure? <ul style="list-style-type: none"> a. PROBE: What pricing options are available? Interchange Plus? Tiered/Bundled Pricing? <ul style="list-style-type: none"> o Can you provide a price list? b. PROBE: Do you separate the actual cost of the transaction from the mark-up on the monthly bill? <ul style="list-style-type: none"> o Can you provide a sample statement? 	Moved from pretest VQ17																																			
VQ23. Would you let us know what the price would be for each retailer? <table border="1" data-bbox="222 1027 840 1349"> <thead> <tr> <th></th> <th>A Small Retailer</th> <th>B Small Retailer</th> <th>C Medium Retailer</th> <th>D Large Retailer</th> </tr> </thead> <tbody> <tr> <td>Equipment</td> <td>EBT-only</td> <td>Commercial POS</td> <td>Commercial POS</td> <td>Commercial POS</td> </tr> <tr> <td>Connectivity Type</td> <td>Internet/backup dial-up</td> <td>Internet/backup dial-up</td> <td>Internet/backup dial-up</td> <td>Internet with backup dial-up</td> </tr> </tbody> </table>		A Small Retailer	B Small Retailer	C Medium Retailer	D Large Retailer	Equipment	EBT-only	Commercial POS	Commercial POS	Commercial POS	Connectivity Type	Internet/backup dial-up	Internet/backup dial-up	Internet/backup dial-up	Internet with backup dial-up	VQ27. Would you let us know what the price would be for each retailer? <table border="1" data-bbox="856 1027 1591 1349"> <thead> <tr> <th></th> <th>A Small Retailer</th> <th>B Small Retailer</th> <th>C Medium Retailer</th> <th>D Large Retailer</th> </tr> </thead> <tbody> <tr> <td>Equipment</td> <td>EBT-only</td> <td>Commercial POS</td> <td>Commercial POS</td> <td>Commercial POS</td> </tr> <tr> <td>Connectivity Type</td> <td>Internet/backup dial-up</td> <td>Internet/backup dial-up</td> <td>Internet/backup dial-up</td> <td>Internet / backup dial-up</td> </tr> <tr> <td># of locations</td> <td>1</td> <td>1</td> <td>5</td> <td>20</td> </tr> </tbody> </table>		A Small Retailer	B Small Retailer	C Medium Retailer	D Large Retailer	Equipment	EBT-only	Commercial POS	Commercial POS	Commercial POS	Connectivity Type	Internet/backup dial-up	Internet/backup dial-up	Internet/backup dial-up	Internet / backup dial-up	# of locations	1	1	5	20	Updated this section to include pretest VQ13
	A Small Retailer	B Small Retailer	C Medium Retailer	D Large Retailer																																	
Equipment	EBT-only	Commercial POS	Commercial POS	Commercial POS																																	
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Initial Instrument (Pretest)					Revised Instrument					Analysis
# of locations	1	1	5	20		A Small Retailer	B Small Retailer	C Medium Retailer	D Large Retailer	
Annual Sales	\$30,000	\$100,000	\$800,000	\$12M	Annual Sales	\$30,000	\$100,000	\$800,000	\$12M	
# of transactions per month (per location)	250	250	500	2500	# of transactions per month (per location)	250	250	500	2500	
Average value of a transaction (per location)	\$25	\$25	\$50	\$50	Average value of a transaction (per location)	\$25	\$25	\$50	\$50	
# of cash registers (per location)	1	1	10	20	# of cash registers (per location)	1	1	10	20	
# of devices needed ⁷ (per location)	1	1	10	20	# of devices needed ⁸ (per location)	1	1	10	20	
					Transaction fees a. Transaction fee(s)?					
					Upfront and one-time fees b. Application processing c. Initial set-up or activation					
					Recurring Fees d. Equipment maintenance					

⁷ Device set includes one terminal and one pin pad.

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Initial Instrument (Pretest)	Revised Instrument				Analysis																														
	A Small Retailer	B Small Retailer	C Medium Retailer	D Large Retailer																															
	<table border="1"> <tr> <td data-bbox="856 367 1066 448">e. Direct deposit</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="856 448 1066 529">f. Monthly statement</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="856 529 1066 643">g. Customer service or technical support</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="856 643 1066 773">h. Access to online transactions</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>				e. Direct deposit					f. Monthly statement					g. Customer service or technical support					h. Access to online transactions															
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	<p>Processing Fees</p> <table border="1"> <tr> <td data-bbox="856 773 1066 886">i. PCI compliance</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="856 886 1066 935">j. Interchange</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="856 935 1066 984">k. Gateway</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="856 984 1066 1032">l. Settlement</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="856 1032 1066 1081">m. Batch</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td data-bbox="856 1081 1066 1162">n. Address Verification</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>				i. PCI compliance					j. Interchange					k. Gateway					l. Settlement					m. Batch					n. Address Verification					
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n. Address Verification																																			
	<p>a. PROBE: Do you charge a different rate or fee when the card is swiped vs manually (key-enter)?</p> <p>b. PROBE: Are there other fees that haven't been discussed?</p>																																		
V. Customer Service and Support	V. Customer Service and Support																																		

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p><i>In this section, we will ask about the customer support and maintenance for EBT products and services.</i></p>		
<p>VQ24. What types of customer service options are available to your clients [SNAP retailer/prime/reseller]?</p> <p>a. PROBE: What support features are available as part of the contract?</p> <ul style="list-style-type: none"> <input type="radio"/> Equipment repair? <input type="radio"/> Is one-day shipping available? <input type="radio"/> Other? Please describe. <p>b. PROBE: What features are available for an additional cost?</p>	<p>VQ28. What types of customer service options are available to your clients?</p> <p>a. PROBE: What support features are available as part of the contract?</p> <ul style="list-style-type: none"> <input type="radio"/> Equipment repair? <input type="radio"/> Is one-day shipping available? <input type="radio"/> Other? Please describe. <p>b. PROBE: What features are available for an additional cost?</p>	<p>No change</p>
<p>VQ25. How does your company handle customer support and troubleshooting?</p> <p>a. PROBE: Do you have a customer support helpdesk? Is it available 24/7?</p> <p>b. PROBE: What type of assistance is typically requested?</p> <p>c. PROBE: What is your return policy?</p>	<p>VQ29. How does your company handle customer support and troubleshooting?</p> <p>a. PROBE: Do you have a customer support helpdesk?</p> <ul style="list-style-type: none"> <input type="radio"/> Is it available 24/7? <input type="radio"/> Is the support live or through email? <p>b. PROBE: What type of assistance is typically requested?</p> <p>c. PROBE: What is your return policy?</p>	<p>Added an additional probe under VQ28a</p>
<p>VQ26. Describe the typical concerns that SNAP retailers raise with your organization?</p> <p>a. PROBE: Is reliability of your services something that comes up frequently?</p> <p>b. PROBE: What are the industry standards for reliability of your service? What is your record in meeting those standards?</p> <p>c. PROBE: Are these concerns different for new vs established clients?</p>	<p>VQ30. Describe the typical concerns that merchants raise with your organization.</p> <p>a. PROBE: Are there any concerns specific to SNAP retailers or EBT products and services?</p> <p>b. PROBE: Are these concerns different for new vs established clients?</p>	<p>Updated the probes. Moved reliability questions down to revised VQ32</p>
<p>V. Marketing and Best Practices</p> <p><i>In this section, we want to know how the vendor markets their products and services.</i></p>		
<p>V. Marketing and Best Practices</p> <p><i>In this section, we want to know how the vendor market and obtain best practices on procuring EBT products and services.</i></p>		

Initial Instrument (Pretest)	Revised Instrument	Analysis
<p>VQ27. What is the size of the independent reseller market for EBT products and services?</p> <ul style="list-style-type: none"> a. PROBE: What is the annual sales of the national independent reseller market for EBT products and services? b. PROBE: Is there a distinction between equipment and service provider? 	<p>VQ31. What is the size of the independent reseller market for EBT products and services?</p> <ul style="list-style-type: none"> a. PROBE: What is the annual sales of the national independent reseller market for EBT products and services? 	<p>Respondents had a difficult time answering this question. This question may be better suited for an industry analyst or senior level staff.</p>
<p>VQ28. How do you market your products and services to SNAP retailers?</p> <ul style="list-style-type: none"> a. PROBE: How do SNAP retailer clients find out about you? b. PROBE: Do you offer a referral program? <ul style="list-style-type: none"> o What kind of rewards is the referring organization eligible for? 	<p>VQ32. How do you market your products and services to SNAP retailers?</p> <ul style="list-style-type: none"> a. PROBE: How do SNAP retailers find out about you? b. PROBE: Do you offer a referral program? <ul style="list-style-type: none"> o What kind of rewards is the referring organization eligible for? 	<p>No change</p>
<p>VQ29. What factors should SNAP retailers consider when selecting EBT equipment and payment processors? Why?</p> <ul style="list-style-type: none"> a. PROBE: Possible equipment factors <ul style="list-style-type: none"> o Equipment installation o Software installation o Troubleshooting help o Equipment replacement o Integration with credit/debit card reader o Integration with Inventory Software o Cost o Up-to-date technology o Reliability (no downtime/breakdown) o Equipment size o Ease of use b. PROBE: Payment Processing services factors <ul style="list-style-type: none"> o Internet connection requirements o Previous experience with processor o Payment cycle 	<p>VQ33. What factors should merchants consider when selecting EBT equipment and payment processors? Why?</p> <ul style="list-style-type: none"> a. PROBE: Possible equipment factors <ul style="list-style-type: none"> o Equipment installation o Software installation o Troubleshooting help o Equipment replacement o Integration with credit/debit card reader o Integration with Inventory Software o Equipment cost o Up-to-date technology o Reliability (processing uptime) o Equipment size o Ease of use b. PROBE: Possible payment processing factors <ul style="list-style-type: none"> o Transaction fees o Monthly fees o Processing time for fund to appear in store account o Analytic tools 	<p>No change</p>

Initial Instrument (Pretest)	Revised Instrument	Analysis
<ul style="list-style-type: none"> <input type="radio"/> Processing downtime (reliability) <input type="radio"/> Length of contract <input type="radio"/> Fees 	<ul style="list-style-type: none"> <input type="radio"/> Payment cycle <input type="radio"/> Reliability (processing uptime) <input type="radio"/> Internet connection requirements <input type="radio"/> Length of contract <input type="radio"/> Technical support <input type="radio"/> Fraud protection <input type="radio"/> Other (please specify) _____ 	
<p>VQ30. What advice would you give SNAP retailers on choosing reputable vendors for EBT equipment and processing services?</p> <p>a. PROBE: What advice would you give existing SNAP retailers about renegotiating contracts or switching POS technology providers and equipment?</p> <ul style="list-style-type: none"> <input type="radio"/> Are there future trends in the provision of services and equipment for EBT that retailers should be paying attention to? <p>b. PROBE: What advice would you give new retailers to the SNAP program about selecting POS technology providers and equipment?</p>	<p>VQ34. What advice would you give new SNAP retailers on choosing reputable vendors for EBT equipment and processing services?</p> <p>a. PROBE: What advice would you give existing SNAP retailers about renegotiating contracts or switching EBT processing services and equipment?</p> <p>b. PROBE: Are there future trends in the provision of services and equipment for EBT that retailers should be paying attention to?</p>	
	<p>VQ35. Why should a merchant work with your company?</p> <p>a. PROBE: Do you have any references?</p>	

Appendix D: Revised Vendor Interview Guide

Respondent Name:	
Respondent Title:	
Respondent Email:	
Date of Interview:	
Interviewers:	
TPP/ISO/Both:	
Processor/Equipment Provider:	

INTRODUCTION

Thank you for agreeing to participate in this interview for the Study of Third-Party Processors (TPP) Services, Fees, and Business Practices. The Food and Nutrition Service (FNS) has contracted with Manhattan Strategy Group (MSG) to conduct a study about the business practices of vendors providing Electronic Benefits Transfer (EBT) processing services and equipment to Supplemental Nutrition Assistance Program (SNAP)-authorized retailers. This information will also inform how retailers select companies when procuring EBT equipment and services. Study findings will inform future FNS policies regarding requirements for companies providing EBT equipment and services to authorized retailers.

The information you provide will remain confidential. Study findings will not be reported in ways that can identify you or your organization. We appreciate having the opportunity to interview you regarding these topics.

INTERVIEW PROCEDURES

The interview will take approximately 60 minutes. The interview consists of a series of open-ended questions and is organized by topic. It focuses on the EBT products and services you provide to SNAP retailers. We will be inquiring about your business operations, products and services, pricing, contractual agreements, and customer service and support. After this interview, if needed, we will follow up with you for clarification on select topics.

[If the participant consented to recording via email] I have received your permission to record the interview. The recording is to accurately record the information you provide and will be used for transcription purposes only. We will maintain the recording in a secure electronic environment with access limited to a small number of authorized study team members. If you feel uncomfortable at any time during the interview, I can turn off the recorder at your request.

[If participant declined to consent to recording] You chose not to have the interview recorded, so my colleague will take notes instead.

Do you have any questions before we begin? Let's get started.

I. Business Operations

In this section, we will ask about basic background information about your company.

VQ1. How long has your company been in business?

- a. PROBE: How long has your company been serving SNAP retailers?
- b. PROBE: Does your company serve SNAP retailers directly, through a third-party, or both?

VQ2. What is the size of your operation?

- a. PROBE: How many employees does your company have?
- b. PROBE: Approximately how much does your company do in annual sales?

VQ3. [\[If serving retailers directly\]](#) How many merchant accounts does your company support annually?

- a. PROBE: What is your company's annual client retention rate on merchant accounts?
- b. PROBE: Approximately how many of these merchants use SNAP EBT?
- c. PROBE: How many EBT transactions does your company process annually?

VQ4. What types of merchants/industries does your company serve?

- a. PROBE: Are your clients local, regional, statewide, or national? Please elaborate.
- b. PROBE: Convenience Stores (CS), Combination Grocery/Other (CO), Super Store, (SS), Supermarket (SM), Smaller Grocery Store (SG), Medium Grocery Store (MG), Large Grocery Store (LG), Meat/Poultry Specialty (ME), Bakery Specialty (BB), Seafood Specialty (SE), and Fruits/Vegetable Specialty (FV).

II. Products and Services

In this section, we will ask about EBT-related products and services you sell to retailers or other vendors. The sections below will be adjusted based on the responder's response.

VQ5. What products and services are available to SNAP EBT retailers?

- a. PROBE: Does your company provide equipment that reads EBT cards?
- b. PROBE: Does your company provide payment processing services for EBT transactions?
- c. PROBE: Does your company service equipment sold or leased by a different company?
- d. PROBE: Does your company provide software integration?
- e. PROBE: What about other software and hardware products?
 - o Inventory software or optical scanners?

EBT EQUIPMENT

VQ6. Please describe the types of EBT card readers your company sells.

- a. PROBE: Are these standalone devices that only process EBT transactions or are they integrated with the credit/debit card point-of-sale (POS) system?
 - o Are these devices locked? Can these devices be used with different processors?
 - o Do the standalone devices require a separate PIN pad or printer?
- b. PROBE: Does your company sell their own branded EBT equipment?
 - o Is this equipment sold directly to retailers, other vendors, or both?
 - o What are the names of other vendors who resell your company's equipment?
- c. PROBE: [\[If selling other manufacturer's branded equipment.\]](#) Why did you decide to sell EBT equipment from these manufacturers specifically?

VQ7. How much does it cost to lease or purchase the EBT equipment?

- a. PROBE: How many units does your company lease or sell annually?
- b. PROBE: What percentage of these card readers are leased by the retailers versus purchased?

VQ8. What is the typical life cycle of the EBT device?

- a. PROBE: On average, how often do retailers upgrade their EBT devices?
- b. PROBE: Is there a warranty on the devices?
 - o What does the warranty cover?

VQ9. How does your company verify that the EBT equipment works properly before it is shipped out to the merchant?

- a. PROBE: Is there a period set aside to test transactions? What steps are involved?
- b. PROBE: How does your company set up the merchant to test the processing of a transaction?
- c. PROBE: Is this work performed by internal staff or outside a vendor?

EBT PAYMENT PROCESSOR

VQ10. Describe what type of processor your company is.

- a. PROBE: Does your company sell services for a portfolio of processors?
- b. PROBE: Does your company provide services but depend on the infrastructure of other processors to handle the transaction?
- c. PROBE: Does your company own the infrastructure but rely on partnerships with banks to complete the transaction cycle?
- d. PROBE: Does your company process payments on behalf of other processors?
 - o If yes, what fees do you charge to process transactions?
- e. PROBE: Does your company have special industry expertise?

VQ11. Please describe your company's role in the EBT payment process from when the retailer swipes the EBT card into the card terminal until the money appears in the merchant's bank account.

- a. PROBE: What other organizations are involved in these steps?
- b. PROBE: What are their roles? What fees do they charge?
- c. PROBE: Please explain where all of the costs originate and how funds are paid to each of the parties involved.

VQ12. What is the processing time for funds to appear in the merchant's account?

- a. PROBE: Do batches have to be processed during business hours to receive the fastest disbursement?

VQ13. What is your company's processing uptime?

- a. PROBE: Does your company have backup servers?
- b. PROBE: Does your company have dial backup solutions?
- c. PROBE: Does your company have a stand-in authorization service?

VQ14. Aside from payment processing, do you offer specific services for retailers that just want to process EBT transactions?

- a. PROBE: What services are the most commonly purchased?
 - o Hardware/software upgrades
 - o Maintenance
 - o Insurance
 - o Warranty
- b. PROBE: Do you support EBT refunds?
 - o When an EBT transaction is refunded, are the original fees refunded as well?

III. Contractual Agreements

In this section, we will ask about contractual agreements you establish with merchants or other third-party vendors.

RETAILER CONTRACT

VQ15. What is the typical length of the retailer contracts?

- a. PROBE: What is the maximum and minimum length of your contracts?
 - o Are the terms different for leased and purchased equipment?
- b. PROBE: Do the contracts renew automatically?

VQ16. Is there a penalty for early termination?

- a. PROBE: Does this fee vary based on how much time is left on the contract?

VQ17. What type of information must your company regularly report to the payment processor? Is this done automatically?

- a. How is the data stored? (Merchant's terminal, vendor's database, processor's database, etc.)

VQ18. What fraud protection services does your company offer?

- a. PROBE: How does your company protect sensitive data?
- a. PROBE: Does your company offer data encryption?
 - o Is it end-to-end encryption?
 - o Is it encrypted at rest and in motion?
- b. PROBE: Does your company have professional fraud analysts and software that allows you to proactively manage fraud?
- c. PROBE: What happens if sensitive data is breached?

VQ19. Are the U.S. Department of Agriculture's EBT terms and conditions included in the addendum of the contract your company provides to retailers?

- a. PROBE: How is the EBT terms and conditions addendum used?

PARTNERS (THIRD-PARTY VENDORS)

VQ20. What EBT products and services does your company outsource or contract out to partners (third-party vendors)? Who are these partners?

- a. PROBE: EBT Payment Processing
- b. PROBE: EBT Equipment Sales
- c. PROBE: EBT Installation/Integration
- d. PROBE: EBT Equipment Maintenance
- e. PROBE: Fraud Services

VQ21. What EBT products and services does your company resell or contract from partners (third-party vendors)? Who are these partners?

- a. PROBE: EBT Payment Processing
- b. PROBE: EBT Equipment Sales
- c. PROBE: EBT Installation/Integration
- d. PROBE: EBT Equipment Maintenance
- e. PROBE: Fraud Services

VQ22. What is the relationship between your company and these partners (third-party vendors)?

- a. PROBE: Why did your company engage in the services of these partners?

- b. PROBE: How long has the relationship been in place?
- c. PROBE: What requirements did your company or the partners have to meet to establish this relationship?

VQ23. How was the relationship between your company and the partners (third-party vendors) formalized?

- a. PROBE: In terms of business titles/roles, who in your organization is authorized to enter into these contracts?
- b. PROBE: Why would a merchant work with a partner and not directly with your company?

VQ24. [For resellers of payment processing and equipment.] What are the terms of service for this contract between your company and the reseller?

- a. PROBE: Training
- b. PROBE: Marketing resources
- c. PROBE: Sales support
- d. PROBE: Helpdesk support
- e. PROBE: Revenue sharing

VQ25. What risk management/control measures are in place to monitor these partners (third-party vendors)?

- a. PROBE: What type of information must your company regularly report to the payment processor? Is this done automatically?
 - o How is the integrity of the data maintained?
- b. PROBE: What types of fraud-detecting activities does your company have in place?
 - o How does your company follow up on suspicious activities?

IV. Price

In this section, we will ask about the prices for EBT products and services.

VQ26. What is the fee or pricing structure?

- a. PROBE: What pricing options are available? Interchange Plus? Tiered/Bundled Pricing?
 - o Can you provide a price list?
- b. PROBE: Do you separate the actual cost of the transaction from the mark-up on the monthly bill?
 - o Can you provide a sample statement?

VQ27. What would the price be for each retailer below?

	A Small Retailer	B Small Retailer	C Medium Retailer	D Large Retailer
Equipment	EBT-only	Commercial POS	Commercial POS	Commercial POS
Connectivity type	Internet/ backup dial-up	Internet/ backup dial-up	Internet/ backup dial-up	Internet/ backup dial-up
# of locations	1	1	5	20
Annual sales	\$30,000	\$100,000	\$800,000	\$12M
# of transactions per month (per location)	250	250	500	2500

Average value of a transaction (per location)	\$25	\$25	\$50	\$50
# of cash registers (per location)	1	1	10	20
# of devices needed⁹ (per location)	1	1	10	20
Transaction fees				
a. Transaction fee(s)?				
Up-front and one-time fees				
b. Application processing				
c. Initial setup or activation				
Recurring Fees				
d. Equipment maintenance				
e. Direct deposit				
f. Monthly statement				
g. Customer service or technical support				
h. Access to online transactions				
Processing Fees				
i. PCI compliance				
j. Interchange				
k. Gateway				
l. Settlement				
m. Batch				
n. Address verification				

- a. PROBE: Are there other fees that haven't been discussed?
- b. PROBE: Do you charge a different rate or fee when the card is swiped versus manually entered (key-enter)?

V. Customer Service and Support

In this section, we will ask about the customer support and maintenance for EBT products and services.

VQ28. What types of customer service options are available to your clients?

- a. PROBE: What support features are available as part of the contract?
 - o Equipment repair?
 - o Is one-day shipping available?
 - o Other? Please describe.
- b. PROBE: What features are available for an additional cost?

VQ29. How does your company handle customer support and troubleshooting?

- c. PROBE: Do you have a customer support helpdesk?
 - o Is it available 24/7?
 - o Is the support live or through email?
- d. PROBE: What type of assistance is typically requested?
- e. PROBE: What is your return policy?

⁹ Device set includes one terminal and one PIN pad.

VQ30. Describe the typical concerns that merchants raise with your organization.

- f. PROBE: Are there any concerns specific to SNAP retailers or EBT products and services?
- g. PROBE: Are these concerns different for new vs established SNAP clients?

V. Marketing and Best Practices

In this section, we want to know how the vendor markets its products and services.

VQ31. What is the size of the independent reseller market for EBT products and services?

- a. PROBE: What are the annual sales of the national independent reseller market for EBT products and services?

VQ32. How do you market your products and services to SNAP retailers?

- a. PROBE: How do SNAP retailers find out about you?
- b. PROBE: Do you offer a referral program?
 - o What kind of rewards are the referring organization eligible for?

VQ33. What factors should merchants consider when selecting EBT equipment and payment processors? Why?

- a. PROBE: Possible equipment factors
 - o Equipment installation
 - o Software installation
 - o Troubleshooting help
 - o Equipment replacement
 - o Integration with credit/debit card reader
 - o Integration with inventory software
 - o Equipment cost
 - o Up-to-date technology
 - o Reliability (processing uptime)
 - o Equipment size
 - o Ease of use
- b. PROBE: Possible payment processing factors
 - o Transaction fees
 - o Monthly fees
 - o Processing time for fund to appear in store account
 - o Analytic tools
 - o Payment cycle
 - o Reliability (processing uptime)
 - o Internet connection requirements
 - o Length of contract
 - o Technical support
 - o Fraud protection
 - o Other (please specify) _____

VQ34. What advice would you give new SNAP retailers on choosing reputable vendors for EBT equipment and processing services?

- a. PROBE: What advice would you give existing SNAP retailers about renegotiating contracts or switching EBT processing services and equipment?
- b. PROBE: Are there future trends in the provision of services and equipment for EBT that retailers should be paying attention to?

VQ35. Why should a merchant work with your company?

a. PROBE: Do you have any references?

Appendix E: Crosswalk of Research Questions by Data Collection Instrument

Research Questions by Study Objectives	Data Collection Instrument Questions	
	Vendor Interview Guide	SNAP Retailer Survey
Objective 1. Describe the characteristics of TPPs and ISOs that provide services to SNAP retailers.		
a. What is the size (staffing, resources) of a typical ISO? <ul style="list-style-type: none"> ▪ How many clients, including SNAP-authorized retailers, are served by it? ▪ How long has it been in operation? ▪ Does it work with one or more TPPs? ▪ Does it serve a particular store type(s)? ▪ Is it a local, regional, statewide, or national operation? 	VQ1, VQ2, VQ3, VQ4	
b. What types of services are provided by a typical ISO to SNAP-authorized retailers? <ul style="list-style-type: none"> ▪ What is the menu of available options and the associated costs? 	VQ5, VQ26	
c. What is the estimated prevalence of ISOs providing TPP support services to SNAP-authorized retailers nationally?	VQ31	
d. What is the size of the operations of a typical TPP? <ul style="list-style-type: none"> ▪ How many SNAP retailers, by retailer type, are served by a typical TPP? 	VQ2, VQ3, VQ4	
e. What percentage of the TPPs' customer base are SNAP retailers?	VQ3	
f. What is the range of services, including prices offered by TPPs to SNAP-authorized retailers, and what services are most commonly provided? <ul style="list-style-type: none"> ▪ *Upfront or one-time activation fees? 	VQ26, VQ27	
g. How does the cost for a similar service provided by an ISO and TPP compare?	VQ26, VQ27	
Objective 2. Describe the nature of the working relationship between the TPPs and the ISOs.		
a. Under what circumstances do TPPs engage the services of ISOs?	VQ22	
b. What is the nature of the contractual terms and agreements between the TPPs and the ISOs?	VQ20, VQ21	
c. What activities are carried out by ISOs under contractual agreement with TPPs? What is the role of TPPs?	VQ20, VQ21	
d. What risk management/control measures are in place and implemented by TPPs to monitor the ISOs?	VQ25	
e. Under what circumstances do TPPs function in a capacity similar to that of the ISOs?	VQ20, VQ21	
f. *Are you familiar with the EBT addendum that is added to the retailer contract?	VQ19	
Objective 3. Describe the nature of the working relationship between ISOs and SNAP retailers.		
a. What is the nature of the contractual terms and agreements between ISOs and SNAP-authorized retailers? <ul style="list-style-type: none"> ▪ *What are the upfront or one-time activation fees, monthly fees, annual fees, etc.? 	VQ15, VQ16	RQ12-21, RQ30-RQ34 OR

Research Questions by Study Objectives	Data Collection Instrument Questions	
	Vendor Interview Guide	SNAP Retailer Survey
		RQ42-RQ48
b. What equipment and service purchase options are available to SNAP retailers?	VQ26, VQ27	
c. What fee variations are available to SNAP-authorized retailers?	VQ26, VQ27	
d. What criteria do SNAP retailers use when selecting ISOs and in what order of importance?		RQ23, RQ35, RQ37-RQ41, OR RQ51-RQ55, RQ49
e. What types of services do the ISOs provide SNAP retailers on behalf of the TPPs?	VQ20, VQ21	
f. What services do SNAP-authorized retailers lease or purchase from ISOs? <ul style="list-style-type: none"> ▪ Which services are most commonly purchased and at what cost? Provide the range and average cost of each service. 	VQ20, VQ21	RQ20, RQ21, RQ34 OR RQ46-RQ48
Objective 4. Describe the standards of operation used by the ISOs.		
a. How do ISOs market themselves to SNAP-authorized retailers?	VQ32	
b. Who determines the pricing structure for sale or lease of EBT equipment and the terms for the contract with SNAP-authorized retailers? <ul style="list-style-type: none"> ▪ Who is authorized to enter into contracts with retailers and with TPPs? 	VQ23	
c. What measures are in place by the ISOs to ensure accurate coding and verification of the EBT terminals before distribution?	VQ9	
d. How and by whom is the information pertaining to EBT equipment collected, recorded, and verified? <ul style="list-style-type: none"> ▪ What data (address, terminal identification, FNS#, etc.) are being captured by the ISOs? ▪ How are ISOs storing the data (terminal, ISO database, TPP database, etc.)? 	VQ17, VQ18	
e. What information do ISOs report to TPPs and when? <ul style="list-style-type: none"> ▪ How do ISOs ensure data integrity of the data sent to TPPs? 	VQ18	
Objective 5. For SNAP retailers that contract with ISOs, describe their level of satisfaction with their ISOs.		
a. How satisfied are SNAP retailers with purchase options from the ISOs?		RQ24, RQ36 OR RQ50
b. How satisfied are SNAP retailers with contractual terms offered by the ISOs?		RQ24, RQ36 OR RQ50
c. How satisfied are SNAP retailers with the customer/support services offered by the ISOs?		RQ24, RQ36 OR RQ50
d. What is the SNAP retailers' overall level of satisfaction with the ISOs?		RQ24, RQ36 OR RQ50
e. What is the average length of time that they have conducted business with their ISO?		RQ19, RQ33 OR RQ45
f. Do most SNAP retailers renew their contract with the same ISO? What terms, if any, do they renegotiate at renewal?		RQ25-RQ29, RQ37-RQ41 OR RQ51-RQ55
Objective 6. For SNAP retailers that contract with TPPs, describe their level of satisfaction with their TPPs.		

Research Questions by Study Objectives	Data Collection Instrument Questions	
	Vendor Interview Guide	SNAP Retailer Survey
a. How satisfied are SNAP retailers with purchase options from the TPPs?		RQ24, RQ36 OR RQ50
b. How satisfied are SNAP retailers with contractual terms offered by the TPPs?		RQ24, RQ36 OR RQ50
c. How satisfied are SNAP retailers with the customer/support services offered by the TPPs?		RQ24, RQ36 OR RQ50
d. What is the SNAP retailers' overall level of satisfaction with the TPPs?		RQ24, RQ36 OR RQ50
e. What is the average length of time that they have conducted business with their TPP?		RQ19, RQ33 OR RQ45
f. Do most SNAP-authorized retailers renew their contract with the same TPP? What terms, if any, do they renegotiate at renewal?		RQ25-RQ29, RQ37-RQ41 OR RQ51-RQ55
Objective 7. Develop a set of best practices to inform FNS's guidance for retailers on what to consider when selecting, contracting with, and working with vendors that provide TPP services.		
a. *What advice would you give new retailers to the SNAP program about selecting POS technology providers and equipment?	VQ33	
b. *What advice would you give existing SNAP retailers about renegotiating contracts or switching POS technology providers and equipment?	VQ34	
c. *What advice would you give SNAP retailers on choosing reputable vendors?	VQ33	

* Additional questions not presented in the FNS Performance Work Statement.