Appendix B

Discussion Guide: EBT Host Processor Key Informants

**Evaluation of Technology Modernization for SNAP Benefit
Redemption through Online Transactions**

Advance Email to EBT Host Processor Representative for Site Visit

Dear [CONTACT NAME],

As you may know, Abt, Altarum, and Novo Dia are working together to evaluate the Online Purchasing Pilot, which is authorized under the Agricultural Act of 2014[1] (The Farm Bill). Although this study is mandated and required by Congress, participation in this study is voluntary. Be assured that there will be no penalties if you decide not to respond, either to the information collection as a whole or to any particular question.

The USDA Food and Nutrition Service is sponsoring this data collection. As part of the evaluation, our team is conducting interviews with key stakeholders involved in the pilot. The purpose of the interviews is to document the implementation of each retailer's online purchasing pilot, including key design and policy decisions related to the SNAP online purchasing experience; the process, challenges, and lessons of implementation; and the level of effort. As the host processor working with [NAMES OF STATES INVOLVED IN PILOT], we would like to include your perspective.

We would like to visit [HOST PROCESSOR NAME] during [TIME PERIOD] to conduct interviews with staff that have been involved in implementing the pilot. At this time, we ask that you review the attached sample agenda and identify the appropriate staff to participate in the interviews. We are happy to schedule a brief phone call to provide more information about identifying staff to participate. Please also let us know what dates you and your team will be available for us to conduct the visit.

Once the site visit dates have been selected, we'll be in touch with additional site visit logistics, including a list of interview topics to help you prepare for the visit. In the meantime, please let me know if you have any questions whatsoever. We look forward to our visit with you and your team!

Sincerely,

[NAME]

Public reporting burden for this collection of information is estimated to take 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Policy Support, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302, ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

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[1] Agricultural Act of 2014, Conference Report to Accompany H.R. 2642. P. 144-147.

**Evaluation of Technology Modernization for SNAP Benefit
Redemption through Online Transactions**

Advance Email to EBT Host Processor Representative for Telephone Interviews

Dear [CONTACT NAME],

As you may know, Abt, Altarum, and Novo Dia are working together to evaluate the Online Purchasing Pilot, which is authorized under the Agricultural Act of 2014[2] (The Farm Bill). Although this study is mandated and required by Congress, participation in this study is voluntary. Be assured that there will be no penalties if you decide not to respond, either to the information collection as a whole or to any particular question.

The USDA Food and Nutrition Service is sponsoring this data collection. As part of the evaluation, our team is conducting interviews with key stakeholders involved in the pilot. The purpose of the interviews is to document the implementation of each retailer's online purchasing pilot, including key design and policy decisions related to the SNAP online purchasing experience; the process, challenges, and lessons of implementation; and the level of effort. As the host processor working with [NAMES OF STATES INVOLVED IN PILOT], we would like to include your perspective.

We would like to schedule phone interviews with [HOST PROCESSOR NAME] during [TIME PERIOD] to conduct interviews with staff that have been involved in implementing the pilot. At this time, we ask that you review the attached scheduling table and identify the appropriate staff to participate in the interviews. We are happy to schedule a brief phone call to provide more information about identifying staff to participate.

Once the interview times have been confirmed, we'll be in touch with additional logistics, including a list of interview topics and other materials to help you prepare. In the meantime, please let me know if you have any questions whatsoever. We look forward to our discussions with you and your team!

Sincerely,

[NAME]

Public reporting burden for this collection of information is estimated to take 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Policy Support, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302, ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

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[2]   Agricultural Act of 2014, Conference Report to Accompany H.R. 2642. P. 144-147.

**Evaluation of Technology Modernization for SNAP Benefit
Redemption through Online Transactions
Draft Discussion Guide: EBT Host Processors Key Informants**

Introduction

My name is [X], from [Abt/Altarum/Novo Dia Group]. As you may know, Abt, Altarum, and Novo Dia are working together to evaluate the Online Purchasing Pilot, which is authorized under the Agricultural Act of 2014[3] (The Farm Bill). Although this study is mandated and required by Congress, participation in this study is voluntary. Be assured that there will be no penalties if you decide not to respond, either to the information collection as a whole or to any particular question.

The USDA Food and Nutrition Service is sponsoring this data collection. My colleagues and I are collecting information from a wide range of stakeholders to learn about the pilot implementation process, the challenges you encountered, and lessons learned. I want to start by thanking you for taking the time to speak with us today. Your perspective and insights on these issues are very helpful.

I expect our conversation will take approximately two hours.

Before we begin, I would like to assure you that all of your responses will be kept private to the extent provided by law. You may decline to answer any question.

With your permission, we would like to record the conversation to ensure our notes accurately reflect your responses? Recording is voluntary and not required to participate in part or in whole with this data request. Do I have your permission to record our conversation?

Our report to FNS will not be publicly shared. Representatives from pilot retailers will have an opportunity to review the chapter describing the pilot and identify any information that is proprietary and should not be shared with others. The report will describe the range of responses expressed by staff, and may list the names of organizations who contributed information, but we will not quote you or anyone by name or title. However, because of the relatively small number of organizations participating in the study, there is a possibility that a response could be correctly attributed to you.

Public reporting burden for this collection of information is estimated to be two hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Department of Agriculture, Food and Nutrition Services, Office of Policy Support, 3101 Park Center Drive, Room 1014, Alexandria, VA 22302, ATTN: PRA (0584-xxxx*). Do not return the completed form to this address.

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[3]   Agricultural Act of 2014, Conference Report to Accompany H.R. 2642. P. 144-147.

First, do you have any questions for me about the SNAP Online Purchasing Evaluation or what we will be discussing today?

Background on Respondent

1. What is your position at [FIRM]? What are your day-to-day responsibilities?

2. How long have you worked for [FIRM]? How long have you worked with EBT?

3. Describe your role implementing the online purchasing pilot.

Pilot Preparation, Development, and Testing

4. Describe the steps involved in preparation, development, testing, and project management for the pilot.

5. How much staff time was dedicated to work associated with pilot preparation, development, testing, and management?

    [*Interviewer will refer to Table 1 in the Appendix to guide the response to this question.*]

    [Probe:]
    -   How many staff were involved in pilot preparation, development, testing, and management?
    -   Did you hire new staff specifically to manage the pilot or any aspect of pilot implementation?
    -   How was the time allocated across different staff types (e.g., non-technical staff, technical staff)?
    -   How was the time allocated across the different stages and activities of the pilot (e.g., preparation, development, testing, implementation, support after going live)?

6. What changes to the EBT system were needed to implement the Online Purchasing Pilot?

    [Probe:]
    -   System interfaces
    -   New transaction types
    -   Changes to processing rules
    -   Administrative terminal functions
    -   Reports and files (outgoing to States, TPPs, and FNS; incoming from States)
    -   Online transaction processing interface
    -   Database modifications
    -   System security/modifications
    -   Exception or error processing (e.g., adjustments, new codes for validations, refund processing)

    [Probe:]
    How did changes to the EBT system that were needed to implement the online purchasing pilot vary by State?

7. Understanding that EBT processing system changes were made to accommodate online purchases, did they affect the overall performance of the system (i.e., increased overhead on transactions)? Were the changes made to all third-party processors' interfaces, or will they be done post-pilot or potentially when the online pilot is expanded to additional retailers and/or PIN-entry service providers?

8. Did the acquisition of Acculynk™ by First Data affect the pilot? If so, how? Does this change have any implications for the potential expansion of online SNAP transactions? If so, what are the implications?

Pilot Operations

9. What differences have you observed between the characteristics of online and in-store transactions?

   [Probe]:

   - Approval rates
   - Error types and their frequency
   - Volume and average value of refunds
   - Issues with refunds > 90 days or insufficient bucket space
   - Adjustment requests
   - Customer complaints
   - IVR usage (e.g., last 10 transactions, PIN resets)
   - Attempts to do transactions that are invalid for that retailer type
   - Interoperability issues

10. Did you notice a change in shopping patterns for participating card holders after implementing the pilot?

    [Probe:]
    - Frequency of shopping
    - Purchase amounts (in-store vs. online)

Customer Support

11. Do you provide support for online EBT shoppers through your helpdesk?

    [If YES]:

    Were any changes required to the EBT host site to accommodate those inquiries either via the VRU or help desk interfaces?

    [Probe:]
    - New FAQs specific to EBT shoppers
    - Training for helpdesk service staff

How frequently were customer service representatives unable to assist because the issue needed to be handled by the retailer customer service line?

[If NO]:

Who are EBT shoppers directed to for support with online transactions?

[Probe:]
- Retailer customer service
- Online vendor
- State SNAP Agency
- Other

12. What types of helpdesk requests from online EBT shoppers have you received? *[Ask for data on frequency and types of calls]*

[Probe:]
- Problems using EBT cards for online shopping
- Problems using EBT PIN for online shopping
- Questions about eligible items
- Problems with returns, refunds, or incorrect balances
- Requests for adjustments
- Questions about eligible online purchases or identifying online vendor

Security/Integrity

13. How do you ensure the privacy and security of information provided by EBT customers?

[Probe for "brick and mortar" retailers:]
- Do you do anything differently for online EBT customers than regular POS customers?

14. What do you see as the main risks and system vulnerabilities of online EBT use? How can they be mitigated? Are online purchases more or less secure than card-present transactions in stores? Why?

15. Do security and integrity vary across online retailers?

16. Please describe best practices around online security and integrity.

Successes, Challenges, and Solutions

17. Thus far, what have been the greatest successes of the pilot?

[Probe:]
- What factors contributed significantly to these successes?
- What, if anything, could be done differently to improve the operations of the pilot?

18. What have been the biggest challenges of the pilot?

    [Probe:]
    - Have these challenges been resolved?
    - If so, how? If not, why?
    - What could other pilot stakeholders (e.g., FNS, First Data, State SNAP agency) have done differently to meet their goals more effectively?

19. What could your organization have done differently to meet your goals more effectively? Do you have any additional suggestions for pilot improvement?

20. Thinking ahead, do you have any thoughts or advice about expanding SNAP online purchasing beyond the current pilot sites?

    [Probe:]
    - Could SNAP online purchasing be expanded to additional online retailers in States with existing pilots?
        o What would be involved? (i.e., is additional development needed to expand to additional retailers in States with existing pilots?)
        o What would be the level of effort for your organization?
    - Could SNAP online purchasing be expanded to another State?
        o What would be involved? (i.e., is additional development needed to expand to another State?)
        o What would be the level of effort for your organization?
        o Do you foresee any State-specific issues that would need resolution prior to expansion? Do any States have special circumstances that could significantly increase the level of effort involved in implementing online purchasing?
    - Could SNAP online purchasing be expanded nationwide?
        o What would be involved? (i.e., is additional development needed for nationwide implementation?)
        o What would be the level of effort for your organization?

[Interviewer will refer to Table 2 in the Appendix to guide the response to this question.]

Appendix

These tables will be sent to respondents via email in advance of the interview. During the interview, the evaluation team will review and clarify the responses.

Dear [Contact Name],

In preparation for our [visit/telephone conversation] on [date], please complete the below. Please try to respond as completely and accurately as possible. Where exact figures are not available, an informed estimate is fine.

These tables will help us understand the amount of time involved in planning and implementing the Online Purchasing Pilot, as well as the level of effort it would take to expand the pilot beyond the current locations.

Please return these tables to me no later than [date]. We will discuss these forms during our [visit/telephone conversation].

If you have any questions, please contact me at [email] or [phone].

Sincerely,

[NAME]

Table 1

Please describe the staff (technical and non-technical) involved in each phase of the pilot, their estimated level of effort (in hours), and the associated cost. If you cannot provide an estimate of hours, how much total time did it take to plan and design the pilot?

Phase	Estimated Level of Effort				Did this take more time than initially budgeted? (yes/no)	Estimated Cost (Dollars)	
	Technical Staff		Non-Technical Staff			Technical Staff	Non-Technical/ Administrative Staff
	Number of Staff	Hours	Number of Staff	Hours			
Pilot Preparation							
Pilot Development							
Pilot Testing							
Pilot Management							
Support for Ongoing Operations							

Table 2

Please describe the staff (technical and non-technical) that would be involved in expanding SNAP online purchasing, the time it would take (in hours), and the associated cost. If you cannot provide an estimate of hours, how much total time would it take?

Phase	Estimated Level of Effort				Estimated Cost (Dollars)	
	Technical Staff		Non-Technical Staff		Technical Staff	Non-Technical/ Administrative Staff
	Number of Staff	Hours	Number of Staff	Hours		
Preparation						
Development						
Testing						
Management						
Support for Ongoing Operations						

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