

Appendix E1

Focus Group Discussion Guide

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SNAP Mobile Payment Pilots Evaluation Participant Focus Group Discussion Guide

Public Burden Statement

This information is being collected to assist the Food and Nutrition Service in evaluating the Supplemental Nutrition Assistance Program (SNAP) Mobile Payment Pilot (MPP). This is a voluntary collection and FNS will use the information to evaluate the implementation, adoption, and scalability of the SNAP MPP. This collection does not request personally identifiable information under the Privacy Act of 1974. According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0584-XXXX. The time required to complete this information collection is estimated to average 1.5 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. 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 Service, Office of Policy Support, 1320 Braddock Place, 5th Floor, Alexandria, VA 22314 ATTN: PRA (0584-XXXX). Do not return the completed form to this address.

Privacy Act Statement

Authority: This information is being collected under the authority of Section 4006(e) of the Agricultural Act of 2018. Disclosure of the information is voluntary.

Purpose: The information is being collected to evaluate the implementation, adoption, and scalability of Supplemental Nutrition Assistance Program (SNAP) Mobile Payment Pilot projects.

Routine Use: Information may be disclosed for any of the routine uses listed in the published System of Record notice titled FNS-8 USDA/FNS Studies and Reports published in the Federal Register April 25, 1991, Volume 56, Number 80 (pages 19078–19080).

Disclosure: Providing the information on this form is voluntary. There are no penalties for nonresponse.

Introduction

Thank you for taking the time to talk with us today. We are from a company called Mathematica, an independent research firm hired by the U.S. Department of Agriculture, which oversees the [SNAP/name of State program] nationwide. Mathematica was hired by the USDA but is not part of the government. We are here to learn about your experiences with [SNAP/name of State program] and the new way you can use a mobile device (such as a phone, smartwatch, or tablet) to pay with your [EBT/SNAP card] at some stores in the area. I'll call this [SNAP] mobile payment. My name is [NAME] and I'm here with [NAME].

- Before we start, I want to discuss some ground rules. Your participation here is voluntary. You don't have to answer any questions you don't want to, and you can leave at any time. There are no known risks to participating. At the end of the session, you will receive \$50 in cash for your time.
- We will take what we learn here and put it together with what we hear in other groups like this. We will never use your name in a report and all of our notes and recordings will be stored safely and destroyed at the end of the study. Also, nothing you say will affect your eligibility for [SNAP/State program name] or any other programs.
- Today we are interested in hearing from you about a new way you can use a mobile device to pay with [EBT/SNAP] at a store. The State SNAP agency shared with us that you [have/have not] spent your SNAP benefits with a mobile payment to buy food at a store. [We want to learn about why you did/didn't use it]. What you tell us will help us know what works in these programs and what could be improved. Today's discussion will be about the mobile payment method, and not about food benefits.
- Please respect the privacy of others' comments and do not repeat what is said here to others outside of this room.

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- We want to hear different opinions, so if the rest of the group feels one way and you feel differently, please speak up. That information is really important to us because everyone here has probably had different experiences. There are no wrong answers.
 - Please talk one at a time in a voice at least as loud as mine.
 - You can add to something someone else says but please don't talk while others are speaking.
 - Make sure everyone has a chance to talk. We need to hear from all of you, but you don't have to answer every question. We may call on you to participate.
 - We have a lot to cover today and may need to cut some conversations short to move on to another topic. Please know that we value everyone's voice in today's discussion. This will only happen to make sure we get through all the questions we have for you in a short amount of time.
 - If you haven't done so already, please turn off your cell phones or set them to silent.
 - The session will last about 60-90 minutes. We don't have a planned break, but please feel free to get up at any time to stretch, use the restroom, or help yourselves to something to eat or drink. We ask that only one person be out of the room at a time for a bathroom break.
 - We would like to record our discussion to help us remember what everyone said when we go back to write our report.
 - Does anyone have an issue with us recording the discussion?
 - Are there any questions before we get started? If you have any questions in the future, you can contact Mathematica at [NUMBER] or by e-mail at [EMAIL].
 - First, I'd like to just confirm: Does everyone agree to be recorded?
 -

Users of Mobile Pay

A. Participant introductions

We know each of you has used the new [SNAP] mobile payment, where a mobile device (such as a phone, smartwatch, or tablet) is used to pay using your [SNAP benefits] by [tapping-to-pay or creating a QR code to scan at a store checkout.] [Provide simple explanation of NFC/QR availability for each pilot.] We'll talk more about that experience in a few minutes.

To get things started, I'm going to go around the room and ask each of you for your first name and a little bit about your mobile devices and experience with mobile payments in general.

1. Please introduce yourself and share what type of mobile devices (Android/Apple/Samsung phones, smartwatch, tablet) you have and whether you ever pay using a mobile device for other things in your life.
2. Please also share how often you shop at [the pilot retailers]. Would you say weekly, more often, or less often?

B. Awareness of Pilot

First, we'd like to talk more about when you learned about mobile payments for [SNAP/State program name] and why you were interested in using this new way to pay.

1. How did you first hear about [SNAP] mobile payments? Who told you about mobile payments? Where were you when you learned about SNAP mobile payments – at a store, a SNAP agency office, a local community organization, or somewhere else?
2. When you first heard about [SNAP] mobile payments, what kind of information did you get?
 - a. What did you learn about how you could use mobile payment?
 - b. What did you learn about where you could use mobile payment?

Probes:

- How clear or unclear was the information you received?
- Was it enough information to make a decision to use mobile payment in the future?
- What other information may have been useful for you to make the decision to use mobile payment?

- c. What kind of information was provided about how to add the mobile payment method to your mobile device? How clear were the steps you needed to take? Meaning, how to add your [EBT card] to your mobile wallet/how to add your [EBT card] to your [State EBT app].

Probes:

- Did this information help you to add the mobile payment method to your mobile device?
- Did this information help you decide to use mobile payment in the future?

3. Was it the right time for you to hear about mobile payment options? For example, if you learned about mobile payment options during your interview for [SNAP benefits] or while you were shopping

at a store, did you feel ready to think about different ways of paying with your [SNAP benefits] at that time?

Probes:

- When do you think would be the best time to learn about the mobile payment option? (During interviews for SNAP benefits, a few days after the interview, at the store, some other time?)

4. What helped you decide to use the mobile payment method?

Probes

- What did you hope to gain, if anything, using mobile pay instead of your physical [EBT card]?
- Do you use mobile payment to pay for other things in your life?
- Do you ever use mobile payment to pay for food that is not covered by your [SNAP] benefits?

c. Use of mobile pay

Once you added your [EBT card] information to your phone's [mobile wallet/State EBT app], you attempted to use mobile payment at a check out in a store. I want to hear about what that experience was like now.

5. Can a few of you describe your experience using [SNAP] mobile payment to check out? Did it go smoothly? Did you have any questions as you tried to use it?

6. Did anyone have problems while using [SNAP] mobile payment at check out? What happened?

Probes:

- What help did you need to fix the issue?
- Was the cashier able to help you?
- Were other resources available to help you?
- Were you able to pay?
- [If not able to successfully pay] What type of phone do you have? What type of payment method [NFC/QR] were you trying to use? What store were you at?

7. Did any of you try to use [SNAP] mobile payment to check out your [SNAP/State program name]-eligible items and then another payment method to pay for other items? If so, how did that go?

Probes:

- Were you able to pay?
- If you needed help, what help did you need to fix the issue?
- Was the cashier able to help you?
- Were other resources available to help you?

8. How many of you are the main food shopper at home? If so, and you live and cook food with other people in your home, has anyone tried and successfully shared their [EBT card] with other people at home through this mobile payment method? Meaning, has anyone been able to add the [EBT card] information to multiple mobile devices so you can share food-shopping responsibilities more easily?

Probes:

- How has sharing the [EBT card] with others in your household changed the way you shop for food?

9. Did anyone try to use mobile payment soon after receiving [SNAP] benefits for the first time? How soon were you able to use mobile payment after you were approved for [SNAP]? Did someone at the State [SNAP] agency tell you when you would be able to use mobile payment?

10. Has anyone used mobile payment multiple times? Has it gone smoothly every time? Explain.

Probes:

- Were you able to pay every time?
- Did any problems with payment ever come up?
- Have any problems with switching between using mobile payment and your physical EBT card come up?

11. Has anyone used mobile payment only once? Why? Did you decide not to use it again? Why?

12. Have you used the mobile wallet and/or EBT app for anything else that you had not used it for before?

Probes:

- Tracking how much of your benefits you have spent in a given month?
- [Other pilot-specific examples]

13. Has anyone experienced any issues with fraud or incorrect use of their SNAP mobile payments? For example, incorrect charges getting applied to your [EBT balance] when using mobile payment? I am only talking about fraud or incorrect use related to when you are trying to use mobile payment, not physical [EBT card] use.

Probes:

- If so, what happened?
- Were you able to get help with correcting these charges? How did that go?
- Did anyone lose their physical card (report it lost/stolen, etc.) and continue to use their mobile card with no issues? What happened?

D. Feedback on experience

I want to talk now about any feedback you might have about using [SNAP] mobile payment.

14. What part of the [SNAP] mobile payment worked best or was most helpful to you? In what ways?

15. Did [SNAP] mobile payment change the way you shop for or budget for your food as a household?

16. Did anything get in the way of or keep you from using [SNAP] mobile payment?

17. What would you change about mobile payments for [SNAP/State program name]?

18. Overall, how happy have you been with the new mobile payment method for [SNAP/State program name]?

19. Is there anything else about [SNAP] mobile payments or your experiences that you would like to share that didn't come up already in the discussion?

Thank you for taking the time to share your thoughts and ideas with us today. This discussion has been very helpful in learning more about making improvements to the [SNAP/State program name]. Before you leave, please make sure you get your payment. We appreciate your time

Non-Users of Mobile Pay

A. Participant introductions

We know that no one in this room has used the new [SNAP] mobile payment, where you use a mobile device (such as a phone, smartwatch, or tablet) to pay using your [SNAP benefits] by [tapping-to-pay or creating a QR code to scan at a store checkout]. [Provide simple explanation of NFC/QR availability for each pilot.] The [SNAP/State program name] program is now offering this mobile payment option at several stores in the area and has been telling people about it [through these channels/add State-specific detail.] We want to learn more today about whether you have heard about the mobile payment option, and why you might not be interested in using it.

To get things started, I'm going to go around the room and ask each of you for your first name and a little bit about your mobile devices and experience with mobile payments in general.

- Please introduce yourself and share if you have or frequently use any a mobile devices (Android/Apple/Samsung phones, smartwatch, tablet) and whether you ever pay using a mobile device for other things in your life.
- Please also share how often you shop at [the pilot retailers]. Would you say weekly, more often, or less often?

B. Awareness of Pilot (for those who heard about mobile payments)

First, we'd like to talk more about whether you have learned about mobile payments for [SNAP/State program name] and why you were or were not interested in using this new way to pay.

1. How many of you have heard about [SNAP] mobile payments? Who told you about mobile payments? Where were you?
2. For those who did hear about [SNAP] mobile payments, what did you learn about how and where you could use [SNAP] mobile payments?

Probes:

- How clear or unclear was the information about mobile payments?
 - Was it enough information to make a decision to use mobile payments in the future?
 - What other information may have been helpful for you to make the decision to use mobile payments?
3. If you did not hear about mobile payments, do you think you would have used it if you had known about it?
 4. What do you think some of the benefits of the mobile payment method are? Do you agree with these?

Probes:

- Convenience
- Ability to share card information for sharing of food shopping responsibilities
- Security/privacy

C. Barriers to use

Now I'd like to talk about why you chose not to use the mobile payment option for [SNAP/State program name], or any feedback you have about this type of payment method for the future.

5. For those who heard about mobile payments, why did you decide not to use it? Describe.
6. What were your reasons for not using mobile payment for your [EBT benefits] other than not knowing about it?

Probes:

- Some of the challenges we have heard include the following. Do you agree with these?
 - o Challenge of putting new payment method on phone*
 - o Limited stores*
 - o Worried about security*
 - Did you face any challenges or issues that prevented you from using the mobile payment method? Describe.
7. What would you change about the availability of mobile payments or participating retailers to make it more helpful for you?
 8. Would you say that you are comfortable with mobile phone use and technology?

Probes:

- Can your cell phone access the internet and run apps?
 - How often do you use mobile payments to pay for non-SNAP items or send or receive money from other people? This may include apps like Uber, Venmo, CashApp, Apple Pay, or Google Wallet.
 - How comfortable are you using technology in your everyday life?
9. Is there anything else about the program or your experiences that you would like to share that didn't come up already today?

Thank you for taking the time to share your thoughts and ideas with us today. This discussion has been very helpful in learning more about making improvements to the [SNAP/State program name]. Before you leave, please make sure you get your payment. We appreciate your time.