

Appendix C2

Retailer Key Informant Interview Guide

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SNAP Mobile Payment Pilots Evaluation Retailer Interview Discussion Guide

Introduction

My name is [X], and I work for Mathematica, an independent research firm. As you might know, we are evaluating the Supplemental Nutrition Assistance Program (SNAP) Mobile Payment Pilot for the Food and Nutrition Service (FNS) of the U.S. Department of Agriculture. Pilots are being conducted in five States that allow SNAP participants to use mobile payments as an alternate option to a physical electronic benefit transfer (EBT) card. For the purposes of this study, we are interested in understanding how State SNAP agencies and partners designed and implemented the pilots, how SNAP participants adopted mobile payments (for example, Apple Pay, Google Pay, etc.), and what strategies were used to ensure program integrity (or payment security).

My colleagues and I are currently visiting the five pilot States to collect information from a wide range of partners involved in the pilot, including the retailers offering mobile payments during this pilot. Thank you for taking time to speak with us today. Your perspective and insights on these issues will be very helpful to the study.

Your participation in this interview is voluntary. 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. We will not share the information you provide with any other people, including your supervisor and State-level staff. You may refuse to answer any question and may stop the interview at any time. There will not be any penalties if you refuse to participate in part or full. There are no known risks to participating.

We will take notes over the course of the interview so that we can remember the information we collect. We will use this information in our reports to FNS, describing the range of responses expressed by staff. The reports might list the names of organizations that contributed information, but we will not quote you or anyone by name or title.

I expect our conversation will take about 15-30 minutes. First, do you have any questions for me about the project in general or what we will be discussing today?

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 e. This collection does 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 30 minutes (0.5 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.

Respondents: Corporate retailer staff, store manager, store staff (questions will be targeted to the appropriate staff; no one person will be asked all the questions)

A. Background (all staff – corporate and in-store)

1. What is your official job title or position?
2. How long have you worked at [retailer]?
3. What are your primary responsibilities?

B. Store environment (all staff – corporate and in-store)

4. How do most customers get to your store(s)?

Probes:

- By foot, car, or public transportation?
5. Can customers order online for delivery from your store? How?

Probes:

- Through the store’s website?
 - Through a service like Instacart?
 - Can customers use SNAP/EBT to pay for their online order?
6. How would you describe the availability of other stores that sell food in [this/the pilot] area?

Probes:

- Are there many or few?
 - What types of stores are they?
7. Did the store offer mobile payment methods (for example, Apple Pay, Google Pay, etc.) (for non-SNAP/EBT purchases) prior to your involvement in the SNAP mobile payment pilot?
 8. Do many or few customers use any mobile payment methods to pay for food (think about all customers in an average day)?
 9. Does the store serve many customers who use [SNAP/EBT benefits] to pay for food (think about customers in an average day)?

C. Role in SNAP mobile payment pilot (all staff – corporate and in-store)

10. How did you learn about your store’s involvement in the SNAP mobile payment pilot?

Probes:

- Who was your main point of contact for this information?
11. What information did you receive about the SNAP mobile payment pilot before SNAP participants were able to use mobile payment in the store?

Probes:

- Did the store staff receive training? If so, who provided that training? What was the content? Was the training provided sufficient? Why or why not?
 - Did the store receive educational materials? If so, from who? What was the content? Was the information provided sufficient? Why or why not?
 - What other communication did you have about the pilot before it started? Was the information you received sufficient? Were there any communication challenges?
12. What did your store need to do to prepare to offer SNAP mobile payments? (*Note to interviewer: if in-store staff were not involved, move to next question*)

Probes:

- What assistance or support did you need to prepare to offer SNAP mobile payments?
 - Where did you get this help?
- Were there any changes required to the point-of-sale system or other technical or payment hardware?
 - Was equipment deployed and tested successfully?
 - How did those changes get implemented?
 - How long did the changes take to implement?
 - Were there any challenges with introducing those changes?
 - How did you mount or secure new hardware for SNAP mobile payments? How is the hardware placed to ensure it is tamper resistant?
- What bridge technology does the store use at the point-of-sale system? (*Note for interviewer: Bridge technology is what links the card to the point-of-sale system and varies by store.*)
 - Was this technology compatible with the SNAP mobile payment method?
 - Were any changes necessary to make the bridge technology compatible with SNAP mobile payment?

D. Use of SNAP mobile payments at the store (all staff – corporate and in-store)

13. Since your store(s) started offering SNAP mobile payments, how well do you think it has worked?
14. How would a customer know that SNAP mobile payment is available at your store(s)?

Probes:

- Are customers informed of the availability of SNAP mobile payment through:
 - Flyers
 - Promotional signs
 - Register signs or information (at point-of-sale?)

15. Have you noticed an increase in the number of customers using SNAP mobile payment?
16. Do most SNAP customers pay with their [EBT card] or SNAP mobile pay?
17. Do you know if a customer has been able to use SNAP mobile payment successfully?
18. Do customers ever have trouble using SNAP mobile payment at the point-of-sale? If so, what types of issues have come up?

Probes:

- How do you know there is an issue?
 - Do customers ask for help? If so, for what kinds of issues?
 - Do customers often have trouble using their regular EBT card?
 - Have customers experienced declined transactions, insufficient funds, device read failures?
19. Have you experienced any transaction speed issues for NFC or QR Code [*tailor to site*]?

Probes:

- Are transactions faster, slower or the same as a card transaction?
 - Does this depend on NFC or QR code use?
20. What types of questions have customers asked about SNAP mobile payment?
 21. Do you have resources or educational materials for customers to answer their questions?

Probes:

- Are there resources or educational materials available for customers to access on their own, without asking you?
 - What are those resources?
22. Have you detected any misuse or fraud of SNAP mobile payments? If so, please describe.
 23. Has your store experienced any challenges with mobile payments processing incorrectly?
 24. Has your store received any complaints about mobile payment processing?

E. Experiences and scalability (all staff – corporate and in-store)

25. What were the biggest challenges for you and your staff to implement SNAP mobile payments?

Probes:

- How were these challenges resolved?
 - How could they have been avoided?
26. What aspects of SNAP mobile payments worked best and were most successful to date?
 27. Is there anything you would add, remove, or change about SNAP mobile payments?

Probes:

- What changes would have to be made to operate mobile payments successfully in the future?
28. What conditions or resources would have to be maintained for the availability of mobile payments to continue successfully in the future?
 29. How difficult would it be to roll out mobile payments to stores in the rest of the State?
 30. What advice would you give other retailers that want to implement mobile payments?