

Webinar Overview

What We Will Cover...

| Thanks for joining us! During this webinar, we will answer several questions relating to SNAP and EBT.

- › SNAP at a Glance
- › SNAP Stocking Requirements
- › How communities' benefit from SNAP
- › Benefits of SNAP for retailers

Q+A

We will take questions at the end of the webinar.

What is SNAP/EBT?

SNAP and EBT defined

SNAP - Supplemental Nutrition Assistance Program

| SNAP *“is the nation’s most important anti-hunger program.”*

EBT – Electronic Benefits Transfer

| EBT *“is an electronic system that allows a recipient to authorize transfer of their government benefits from a federal account to a retailer account to pay for products received.”*

41M

people
nationwide

\$78B

in redemptions

40%

Increase from
2019 to 2020

Sources: <https://fns-prod.azureedge.net/sites/default/files/resource-files/29SNAPcumPP-1.pdf>,
<https://fns-prod.azureedge.net/sites/default/files/resource-files/2020-SNAP-Retailer-Management-Year-End-Summary.pdf>

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SNAP Program Snapshot

FY 2019

Nationwide

more than
66%

of SNAP participants are
in *families with children*

almost
36%

are in families with
members who are *elderly*
or have *disabilities*

more than
42%

are in *working families*

Sources https://www.cbpp.org/sites/default/files/atoms/files/snap_factsheet_georgia.pdf

SNAP and C-Stores

Stats for Convenience Stores Nationwide

111,277
Authorized
C-stores

44%
of Approved
Firms

\$3.8B
in
Redemptions

Sources: <https://fns-prod.azureedge.net/sites/default/files/resource-files/2020-SNAP-Retailer-Management-Year-End-Summary.pdf>

How has COVID-19 Impacted EBT?

USDA Support

During COVID-19, USDA has provided **+ 3,000 flexibilities and adjustments**, including:

- › Increasing SNAP benefits
- › Pandemic-EBT (P-EBT)
- › Free meals to children
- › Allowing substitutions
- › Expanding access to online purchasing
- › Public-private partnerships
- › Addressing Supply challenges

*"These are unprecedented times for American families who are facing joblessness and hunger. USDA is providing a **40% increase in SNAP benefits** to ensure that low-income individuals have enough food to feed themselves and their families during this national emergency,"*

Sonny Perdue

Former U.S. Secretary of Agriculture

Sources: <https://www.usda.gov/media/press-releases/2020/04/22/usda-increases-monthly-snap-benefits-40>,
<https://www.fns.usda.gov/coronavirus>

What Are the Retailer Requirements?

SNAP Eligibility Guidelines: Staple Foods

Staple Foods

*“the basic foods that make up a significant portion of a person’s diet.
They are usually prepared at home and eaten as a meal.”*

**vegetables
or
fruits**

**dairy
products**

**breads
or
cereals**

**meat
poultry
fish**

What Are the Retailer Requirements?

SNAP Eligibility Guidelines: Criterion A

Criterion A

*“A store must have **3 stocking units** of **3 different varieties** for each staple food category on a **continuous basis**. For 2 staple food categories, there must be **at least 1 perishable variety**. Most stores are authorized under Criterion A.”*

**vegetables
or
fruits**

3 of 3 items

**dairy
products**

3 of 3 items
+ 1 perishable variety in 2 categories

**breads
or
cereals**

3 of 3 items

**meat
poultry
fish**

3 of 3 items

36

What Would This Look Like for Me?

A C-Store Friendly Example

Criterion A

*“A store must have **3 stocking units** of **3 different varieties** for each staple food category on a **continuous basis**. For 2 staple food categories, there must be **at least 1 perishable variety**. Most stores are authorized under Criterion A.”*

3 x 100% orange juice

3 x 100% apple juice

3 x fresh bananas
(perishable)

3 of 3 items

3 x milk

(perishable)

3 x yogurt

(perishable)

3 x formula
(perishable)

3 of 3 items

3 x loaf bread

(perishable)

3 x pasta

3 x bagels
(perishable)

3 of 3 items

3 x beef jerky

3 x canned tuna fish

3 x fresh/liquid eggs
(perishable)

3 of 3 items

+ 1 perishable variety in at least 2 categories

Sources: <https://www.fns.usda.gov/snap/retailer/eligible>

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What Are the Retailer Requirements?

SNAP Eligibility Guidelines: Criterion B

Most convenience stores do not fit into this model.

Criterion B

“A store must have more than 50% of its total gross retail sales from the sale of staple foods. Specialty stores, like butcher shops, are often authorized under Criterion B.”

What Are the Retailer Requirements?

Other Eligibility Considerations

FNS also takes other factors into account when determining the eligibility of your store.

**need for
access**

restaurants

co-location

Is This Right for My Store?

Tips for C-Stores

You must be able to keep 3 of 3 varieties in each of the four categories on a continual basis. That is a total of **36 items** on a daily basis. Do you have the space to stock these items? Do you already offer similar items that qualify (i.e. milk, 100% fruit juices, jerky, bread/cereal)? Review the staple foods as outlined by the USDA.

Advantages of SNAP

- › Reach new customers for your store
- › Increased sales of other items due to traffic for SNAP
- › Providing a service to your community

Source: <https://fns-prod.azureedge.net/sites/default/files/snap/SNAP-Staple-Foods.pdf>



United States Department of Agriculture

What are Staple Foods?

Last Updated: March 5, 2018

Staple Foods Overview

Retail food stores must meet [Criterion A or Criterion B staple food requirements](https://www.fns.usda.gov/snap/retailer-eligibility-clarification-of-criteria) (<https://www.fns.usda.gov/snap/retailer-eligibility-clarification-of-criteria>) in order to be eligible to participate in the Supplemental Nutrition Assistance Program (SNAP). **Staple foods** are the basic foods that make up a significant portion of a person's diet and are usually prepared at home and eaten as a meal. Staple foods do not include [prepared foods, heated foods](https://www.fns.usda.gov/snap/retailer-eligibility-clarification-of-criteria) (<https://www.fns.usda.gov/snap/retailer-eligibility-clarification-of-criteria>), [and heated foods](https://www.fns.usda.gov/snap/retailer-eligibility-clarification-of-criteria), or [accessory foods](https://www.fns.usda.gov/snap/retailer-eligibility-clarification-of-criteria) (<https://www.fns.usda.gov/snap/retailer-eligibility-clarification-of-criteria>). The four **staple food categories** include:

1. Fruits or vegetables;
2. Meat, poultry, or fish;
3. Dairy products; and
4. Breads or cereals.

Staple food varieties¹ are different types of food within a staple food category. Included below are lists of acceptable staple food varieties in the four staple food categories, which can be used to determine whether or not a food item is a staple food for purposes of SNAP.

¹ Please note that changes to the definition of "variety" were codified in SNAP regulations through the final rule titled "Technical Assistance to the Supplemental Nutrition Assistance Program (SNAP)" (<https://www.ecfr.gov/current/title-7/chapter-I/subchapter-A/part-278/subpart-278.2001>). However, Sec. 278 of the [Consolidated Appropriations Act of 2012](https://www.ecfr.gov/current/title-7/chapter-I/subchapter-A/part-278/subpart-278.2001) (<https://www.ecfr.gov/current/title-7/chapter-I/subchapter-A/part-278/subpart-278.2001>) enacted after the date of publication of the final rule, provides that FNS apply the requirements regarding acceptable staple food varieties that were in effect on the day before the date of the enactment of the Agricultural Act of 2014 (the 2014 Farm Bill). This document reflects the definition of "variety" in place on February 6, 2014.

Community Benefits of SNAP

42 million Americans suffer from food insecurity

- › 1 in 9 Americans receive support from SNAP
- › SNAP helps participants avoid poverty
- › SNAP promotes long-term health and well-being
- › SNAP allows families to purchase adequate food
- › SNAP families buy more groceries, have better nutrition
- › SNAP produces improved health and educational outcomes



Source: <https://www.cbpp.org/research/food-assistance/chart-book-snap-helps-struggling-families-put-food-on-the-table>
Photo by [Keira Burton](#) from [Pexels](#)

Retailer Benefits of SNAP

More than just accepting a payment card type:

What can SNAP do for merchants?

- › **INCREASED REVENUE** Increased SNAP benefits means more money to spend at SNAP-authorized retailers, PLUS more residual sales of non-SNAP items
- › **INCREASED TRAFFIC** More SNAP recipients in your community will rely on your business to provide their families with nutritious foods on a regular basis.
- › **INCREASED RECOGNITION** Providing a needed service for your community can increase awareness of and loyalty to your business



Where Can I Learn More?

- › SNAP Requirements Quiz
- › Step-by-Step Guide to SNAP
- › Other EBT Resources

Not sure if
you qualify
for EBT?

Take our
SNAP quiz! >



www.goEBT.com/BTLEBT

Benefits of Using goEBT for EBT Processing

With goEBT, EBT Payments Are a SNAP!

goEBT offers hassle-free EBT processing with one FLAT monthly fee for unlimited EBT transactions

- › **CUSTOMIZED REPORTS** Special data analytics to help ensure SNAP compliance and guard against fraud.
- › **RELATIONSHIP MANAGER** A dedicated relationship manager who can provide expert guidance and support.
- › **SNAP APPLICATION GUIDANCE** Expert guidance through the SNAP retailer application process.

No surprise charges. No misleading agreements. No statement fees.

goEBT | EBT + CREDIT

A Millennium of Experience with EBT

Currently Processing for 26k+ merchants nationwide

Government Payments Experts

| goEBT has been in business for 30 years.

- › Focus on convenience stores, gas stations, grocery stores, quick serve restaurants
- › goEBT was designed with EBT processing focus
- › Active role in government payments space
- › Comprehensive payment processing with EBT + CREDIT

A large, stylized logo for goEBT. The word 'go' is in a lowercase, rounded font, and 'EBT' is in a bold, uppercase, sans-serif font. A small registered trademark symbol (®) is located to the right of the 'T'.A smaller version of the goEBT logo, with 'go' in lowercase and 'EBT' in bold uppercase, followed by a registered trademark symbol (®).

Do More,
Worry Less

Q+A

Thank You!

Please feel free to reach out to us with questions or for FREE EBT resources visit:

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