



NRS PAY

EBT  
Unlimited!

EBT Guide  
for Merchants



## What is Electronic Benefit Transfer (EBT)?

Electronic Benefits Transfer (EBT) is a card that is provided to low income individuals all across the nation. It gets loaded by Supplemental Nutrition Assistance Program (SNAP) with a qualified cash value deposit once a month (on the first of the month), for the recipient to be able to purchase food goods and non-food goods at approved retailers.



## EBT Food

- EBT Food allows the recipient to buy any food that is not hot, for example the recipient may buy a frozen pizza but not a hot pizza, a cold coffee but not a hot coffee. This rule applies to all of the United States, with the exception of certain counties in California, Arizona and Rhode Island.
- Any item that has a nutritional label can be purchased with EBT Food, except for tobacco, alcohol and medicine.
- Stores may sell prepared foods as long as they are cold, for example cold cuts, baked goods, beef jerky, candy, and prepared fruit.

## EBT Cash

There is no license that a merchant has to apply for, in order to accept this benefit, as this is simply what its name says: CASH! SNAP loads the card with cash that can be withdrawn at participating ATMs or use the card at any participating retailer.

They can buy whatever they want, as there is no restriction on what can be bought with cash.

This is something that can be accepted not only at food shops but also at any retailer that might see a lot of EBT traffic, for example a clothing store.



## EBT Recipients

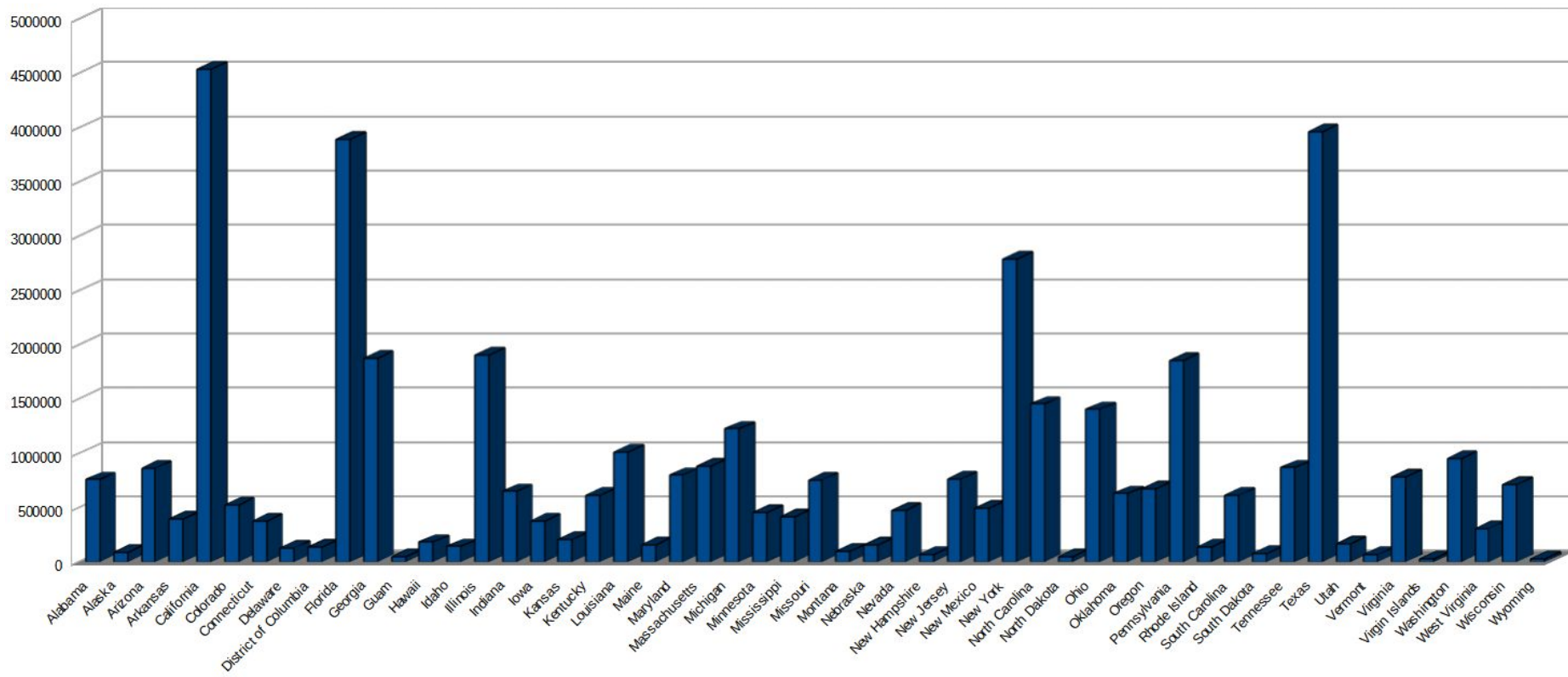
SNAP helps low income people with benefits that are used to purchase foods and goods in stores throughout the nation. Snap not only helps those in need but actually helps the economy!

Stores in low income areas simply wouldn't sell enough without these benefits. Many stores lose their EBT license and end up closing their doors.

In 2020, the USDA (United States Department of Agriculture) FNS (Food and Nutrition Service) provided \$75 billion in SNAP benefits to 42,917,340 people across the US.



## EBT Recipients [2020]





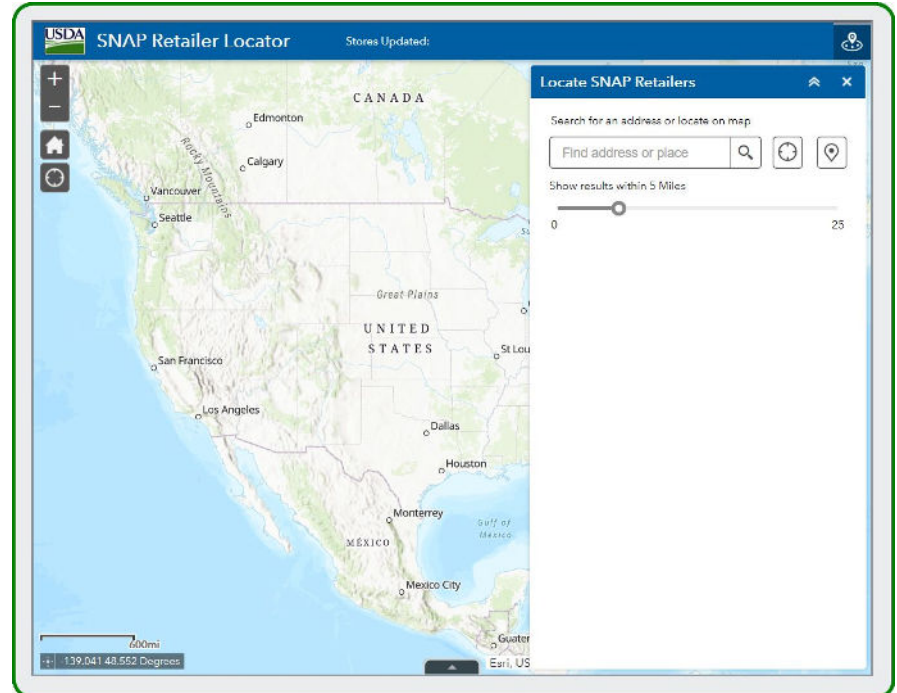
## Retailers

With about 248,000 active retailers participating in SNAP and an average of 100 new ones getting approved daily nationwide, the program represents an important public-private partnership. These stores, ranging from big-box superstores and supermarkets to specialty stores, farmers markets, and convenience stores, redeemed a total of \$75 Billion in 2020!

# Where are EBT retailers?

FNS has a link for locating EBT stores across the USA:

<https://www.fns.usda.gov/snap/retailerlocator>





## EBT Processing

In the Farm Act of 2014, the government no longer supplies or pays for non-exempt retailers equipment. Now, about 98% of all of approved EBT retailers have to go through a third party processor that has no relationship with the USDA.

## Credit/Debit/EBT Card Processing Options

As you may know, there is a lot of competition out there for credit and debit card processing, and most of them are able to accept EBT.

**You can expect one of these 3 scenarios:**

1. EBT-only card processor: In this scenario, the third party processor charges, on average, \$65-\$115 per month, plus a transaction fee.
2. Credit card processing for **all** cards, including EBT: In this scenario, the retailer typically pays per transaction, plus a monthly statement fee.
3. **NRS Pay EBT Unlimited!**: In this scenario, the retailer can accept any number of EBT transactions for just a flat \$49.95/mo. Plus, NRS PAY provides free processing equipment.



NRS  
PAY **EBT**  
*Unlimited!*



Contact us for more information:

**(888) 677-3280** (NRS-EBT-0)

**[nrsplus.com/ebt](http://nrsplus.com/ebt)**