



Electronic Benefits Transfer (EBT)



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Accepting government benefits as payment is now as easy as accepting a debit card.

The Challenge:

Supermarkets are well aware of how important customers on public assistance are—they can represent a significant percentage of their total transactions. Merchants not enabled to accept payment through assistance programs run the risk of losing customers to those that do.

The Solution:

Government assistance programs now come in the form of Electronic Benefit Transfer (EBT) cards. Instead of paper coupons, most states use EBT to distribute all cash benefits such as unemployment, grocery and housing assistance.

Partnering with industry vendors ensures that the EBT solution is fully integrated into key third-party software packages, which makes processing seamless and simple for all parties involved. The First Data® EBT solution also provides the merchant a consolidated statement and funding stream, documenting cash flow and simplifying the reconciliation processes. And, the service is discreet, with no additional identification or signature needed, and customers can even choose to get cash back with cash benefit EBT transactions.

Here's How It Works:

If your business is able to process credit or debit cards, participating in EBT couldn't be easier. The service may utilize existing equipment and processes at the point-of-sale (POS). Using an EBT card and Personal Identification Number (PIN), customers are able to easily and discreetly make purchases at participating locations. All states are transitioning to EBT for all forms of benefits, and merchants who are ready to accept EBT are better positioned to capture their share of this sizable market.

Help Your Business:

- Increase customer base
- Improve cash flow
- Simplify the daily deposit reconciliation process
- Minimize exposure to fraud
- Reduce customer wait time in checkout lines

Help Your Customers:

- Make payments safely and securely
- Feel comfortable paying with government benefits

Features:

- May Utilize existing equipment
- Funds deposited electronically within just a few days
- A simplified process for daily deposit reconciliation

A Name You Can Trust:

We've been working with financial institutions and merchants for years, increasing our understanding of what you need to grow your business. We're a leader in payment processing solutions, serving over 4.6 million merchant locations. Put our expertise to work for you. Whatever your need, First Data stands ready to help.

For more information, please contact your sales representative.