**[ADD NAME OF RETAILER HERE]**

**SNAP ONLINE PURCHASING BUSINESS REQUIREMENTS DOCUMENT**

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| 1. **Project Overview & Scope**
 | **Response** |
| Business Name & DBA if applicable |  |
| Business Address  |  |
| SNAP Online Host State (launch State) |  |
| Other States where you’ll offer SNAP Online |  |
| Ecommerce Platform Provider (if applicable) |  |
| TPP for SNAP Online Purchasing(Online PIN Solution Provider) |  |
| Are you accepting EBT Cash in addition to SNAP? |  |
| Will you offer delivery, pickup or both for SNAP Online sales? |  |
| How many locations will offer pickup or delivery for SNAP Online sales? |  |
| Your retail grocery website address (url) |  |
| Do you offer online sales via website and mobile apps? | **Website** | **Web****App** | **Native App (iOS)** | **Native App (Android)** |
| Answer y/n here > |  |  |  |  |

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| * 1. **Version Control Chart:**

A version control tracks the original and subsequent revisions of a document by date and version number. It is an important feature of the BRD to help FNS and retailers keep track of the most recent version of the BRD. Every time an update is made to the BRD, it should be given a new version number. Major revisions may change a version from v1.0 to version 2.0, for example. Minor revisions maybe a version change from e.g., v1.5 to 1.6. Please fill in the details below for your submissions to FNS. |
| **Version Number** | **Date Submitted to FNS** | **Notes** |
| **v1.0** | Enter Date | (e.g. “Original submission to FNS”) |
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| **1.2** **Glossary/Definitions -** List and define the technical terms and acronyms used in your BRD. |
| **Term/Acronym** | **Definition** |
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| **1.3 Assumptions -** Assumptions are any factors that are expected to be true for the project to operate as intended. Assumptions are commonly described in technology projects and may come from your eCommerce platform or technical team. |
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| 1. **INFORMATION FOR GROCERY WEBSITE CUSTOMERS**
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| * 1. **Current Website Terms & Conditions**
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*Use the blank space between each outlined topic row to add your content*

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| * + 1. EBT Specific Additions to Terms & Conditions
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| * 1. **Current Privacy Policy**
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| * + 1. EBT Specific Additions to Privacy Policy
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| * 1. **EBT Related Help/FAQs**
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| 1. **SECURITY**
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| * 1. **Secure Card Number Storage**
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| * 1. **Account Setup and User Preferences**
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| * 1. **Cookies**
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| * 1. **Online EBT Fraud Mitigation Measures**
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| **4. FUNCTIONAL REQUIREMENTS -** For sections 4.1- 4.11, please provide details for both browser functionality and, if applicable, your mobile app functionality.  |
| * 1. **Add EBT Payment Option**
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| * + 1. Single Use
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| * + 1. Storing for Future Use
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| 4.1.3 Only one EBT card per account  |

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| * 1. **Identify and Limit SNAP Eligible Items and EBT Cash Eligible Items**
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| * 1. **Add Items to Cart**
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| * 1. **Balance Inquiries**
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| * 1. **Manage/Change Items in Cart**
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| * 1. **Manage Delivery/Pickup/Shipping Options**
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| * 1. **Manage EBT Customer Payments and Split Tender Payments**

*(Be sure to refer to the “Business Requirements Document (BRD) Guidance” resource (see* [SNAP Online - SEMTAC Resources](https://www.nationalgrocers.org/semtac/snap-online-resources/)) *for tips on completing this section and providing the necessary screen shots)* |
| * + 1. SNAP Only​ ​
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| * + 1. EBT Cash Only (if applicable)
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| * + 1. Credit/Debit Only
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| * + 1. SNAP and ​EBT ​Cash ​​(if applicable)​​​ ​​​
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| * + 1. SNAP and Credit Debit
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| * + 1. ​EBT ​Cash and Credit/Debit ​(if applicable)​​     ​
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| * + 1. SNAP, ​EBT ​Cash and​​ Credit/Debit ​(if applicable)​​     ​
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| * 1. **Successful Post-Payment and Order Processing**
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| * + 1. Onscreen Receipts/Notifications
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| * + 1. Email Receipts/Notifications
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| * + 1. Fulfillment Processing
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| 4.8.4 Post-Fulfilment Notifications/Paper Receipts  |

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| * 1. **Online Post-Payment Order Modifications**
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| 4.9.1 Addition of SNAP Eligible Item(s) (include a weighed item and a by unit item if possible)  |

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| * + 1. Addition of SNAP Ineligible Item that is EBT Cash Eligible
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| * + 1. Addition of EBT Ineligible Item (e.g., beer)
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| * + 1. Remove Item Purchased with SNAP
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| * + 1. Remove Item Purchased with EBT Cash
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| * + 1. Reduce Quantity of Weighed Item Purchased with SNAP or EBT Cash
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| * + 1. Increase Quantity of Weighed Item Purchased with SNAP or EBT Cash
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| * + 1. Combination of Addition and Removal of Items Purchased with SNAP or EBT Cash
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| * + 1. Other Methods
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| * 1. **Refunds/Post-Payment Order Cancellation**
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| 4.10.1 Online Customer Cancellation  |

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| * + 1. Customer Cancellation by Phone
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| * + 1. All Items are Out of Stock
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| * + 1. Cancellation at Delivery
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| * 1. **Additional Refund Scenarios**
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| 4.11.1 Refund at Fulfillment Due to Overestimated Weight, Substitutions and/or Out of Stock  |

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| 4.11.2 Post-Delivery Refund of Returned Item  |

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| 4.11.3 Post-Delivery Refund where Item Is not Returned (if not covered above)  |

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| 1. **ERROR HANDLING** - For declined transactions, please provide the messaging displayed by the website to the customer and/or email/text notifications as appropriate to the situation; As applicable, error messages should identify next steps for the customer (e.g., try again, make a correction, use an alternate payment method). This section should also cover automated reversals, and other error scenarios if/when/how intervention is required by the retailer.

**The table immediately below** is an abbreviated list of error codes, which only includes the error codes and client​-​​​facing messaging recommendations for instances where there is a specific response expected by FNS for EBT Online transactions.  All error messages listed in sections 5.1 – 5.3 below should be addressed at a minimum and considered for inclusion in your BRD. Please work with your eCommerce provider and/or TPP/PIN Solution provider to get a full listing of error messages for inclusion in this BRD​; this may include codes additional to those provided below​).  |

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| **Response Code** (The codes below are EBT- specific response codes from the ANSI X9.58 spec)  | **TPP/PIN Solution Provider Error Description** | **Client Facing Error Message**Requirements and suggested language for these error responses are provided below. |
| 55 | Invalid PIN  | Must specifically inform the customer that the PIN was incorrect or invalid. Cannot be a generic error message. FNS suggests “Invalid PIN, please try again.”  |
| 75 | PIN Attempts Exceeded  | The error message must specifically inform the customer that their EBT card has been locked due to incorrect PIN tries. FNS suggests including in the error message that the customer may call the number on the back of their card for assistance.   |
| 51 | Insufficient Funds  | Must specifically inform the customer of insufficient funds and provide the available balance, which will be returned in the response from the EBT Processor. FNS suggests “Insufficient EBT funds. Available balance $x.xx.  Please adjust your payment amount.”  |
| 14 | Invalid Card number  | FNS suggests “Invalid EBT card number. Re-enter the card number and try again or try another payment method. Call the number on the back of your card for assistance.” |
| 41, 43, 62 | Lost or Stolen Card  | The customer should NOT be informed of the specific card status in the case of a Lost or Stolen card error. FNS suggests something similar to: “Restricted EBT card, cannot be used. Call the number on the back of your card for assistance.” |
| 61 | Return Exceeds Benefit Authorization (see notes below)  | The customer should be instructed what to do in this event (pertains only to EBT Cash) to receive the refund using an alternative method (e.g., store credit, gift card). Consideration could also be given to including internal messaging to store staff who will process the refund.   |

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| **5.1 Purchase (or Balance Inquiry) Errors** |
| **Error Description**  | **Response Code**  | **Customer Facing Error Message**  |
| 5.1.1 Invalid PIN  | 55 |  |
| 5.1.2 PIN Attempts Exceeded   | 75 |  |
| 5.1.3 Insufficient Funds  | 51 |  |
| 5.1.4 Invalid Card/Account | 14 |  |
| 5.1.5 Other EBT Processor Hard Denial (e.g., lost/stolen card, general denial)  | 41,43,62 |  |
| 5.1.6 PIN Solution Provider (TPP) Error  |  |  |
| 5.1.7 Credit/Debit-only Denial  |  |  |
| 5.1.8 Credit/Debit Denial After EBT Approved |  |  |
| 5.1.9 PIN Solution Provider (TPP) Does Not Respond (e.g., for BINCheck, PIN Initiation, etc.)  |  |  |
| 5.1.10 PIN Solution Provider (TPP)/EBT Processor Does Not Respond to Authorization Request  |  |  |
| 5.1.11 Credit/Debit Processor (or Card Issuer) Does Not Respond to Preauthorization (after EBT Payment(s) Made)  |  |  |
| 5.1.12 Credit/Debit Processor (or Card Issuer) Does Not Respond to Final Authorization while Fulfilling Order  |  |  |

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| **5.2 Refund Errors** |
| **Error Description**  | **Response Code**  | **Customer Facing Error Message**  |
| 5.2.1 Refund Exceeds 90 Day Limit for EBT |  |  |
| 5.2.2 Refund Amount Exceeds Original Purchase |  |  |
| 5.2.3 Return Exceeds Benefit Authorization - This may happen in rare situations only related to EBT Cash, where there is insufficient benefit “bucket space” to return the full refund amount to the customer’s EBT Cash account; in this case, the retailer may offer an alternative reimbursement (e.g. store credit or gift card; see 7.7 below); these alternatives may never be used for SNAP refunds. SNAP purchases must always be refunded to the SNAP account.  |  |  |
| 5.2.4 PIN Solution Provider (TPP)/EBT Processor Does Not Respond to Refund Request when Changing Order |  |  |
| 5.2.5 PIN Solution Provider (TPP)/EBT Processor Does Not Respond to Refund Request while Fulfilling Order |  |  |
| 5.2.6 PIN Solution Provider (TPP)/EBT Processor Does Not Respond to Post-Delivery Refund Request |  |  |

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| **5.3 Internal Errors or Time Out** |
| **Error Description**  | **Response Code**  | **Customer Facing Error Message**  |
| 5.3.1 Internal Error or Timeout Before Order Processing/PIN Entry Begins  |  |  |
| 5.3.2 Internal Error or Timeout Between PIN Entry and EBT Transaction Response  |  |  |
| 5.3.3 Internal Error or Timeout Between SNAP Approval and EBT Cash Approval  |  |  |
| 5.3.4 Internal Error or Timeout Between EBT Approval(s) and Credit/Debit Pre-Authorization |  |  |
| 5.3.5 Internal Error or Timeout After All Payments Approved but before Order Confirmation  |  |  |
| 5.3.6 Internal Error or Timeout During Order Fulfillment |  |  |

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| 1. **ONLINE ORDER HISTORY**
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| * 1. Description
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| * 1. Content
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| 1. **SPECIAL HANDLING**
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| 7.1 Variable Delivery Fees  |

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| 7.2 Sales Tax Calculation  |

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| 7.3 Sweetened Beverage Surcharges  |

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| 7.4 Manufacturers’ Coupons  |

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| 7.5 Bottle Deposits   |

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| 7.6 Bag Fees  |

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| 7.7 Alternative Refund Methods for EBT Cash  |

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| 7.8 Offers and Promotions |

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| 1. **Other Related Systems or Subsystems**
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| **APPENDICES** - Optional e.g., references, charts, further details, spreadsheets, etc.  |