

SNAP Online Purchasing (EBT)

Business Requirements Document (BRD) Guidance

This document is intended to provide guidance for sharing information with FNS regarding retailers' SNAP Online Purchasing (OP) websites and systems.

This guidance document describes the topics to address in your system documentation to be submitted to FNS as a Business Requirements Document (BRD). The information provided in the BRD should be sufficiently detailed to allow FNS to understand the design and flow of system functionality related to EBT, and to ensure compliance with the system requirements identified in Section 2.4 and 2.5 of the SNAP [Online Request for Volunteers \(RFV\)](#). We will also use this documentation to customize test scenarios for your system's functionality.

The scope and complexity of system modifications for EBT will vary from one participant to the next, as will internal documentation practices. We ask that all documentation is sent to us in Microsoft Word format. Documentation content may consist of any of the following:

- Process flows (charts, logic descriptions, decision criteria, etc.)
- Visuals (screen shots, wire frames, links to web content, etc.)
- Use cases or stories
- Open (unanswered) questions regarding system design that may need FNS feedback
- Narrative descriptions

Screenshots and visuals are very useful in helping FNS understand your system design. Please be sure to caption all screen shots/visuals to make clear what they are intending to display (e.g., "Prepayment screen for SNAP-credit card split payment transaction"). Individual screenshots may illustrate multiple features of a system. Rather than providing duplicates, please feel free to provide details in the caption and refer to provided screenshots by page/section number that capture what is requested in any specific section.

You may change the order of topics in the BRD to conform more closely to your own system flow, modify titles as needed and/or add other topics that you consider important for FNS to understand. However, if you believe a topic or section included below is not relevant to your system, please mark the area as "not applicable" ("N/A") with a brief explanation.

A Cover Sheet and Outline/Template for your BRD submission are provided in a separate document. The additional content your BRD should include is described in detail below.

1. COVER SHEET/INTRODUCTION
<p>The BRD Cover Sheet prompts for basic information about the Retailer and its plans for SNAP Online. Please complete the Cover Sheet in full (Sections 1, 1.1, 1.2, 1.3) and submit it with your BRD, regardless of whether you decide to use the full Outline/Template for your BRD submission. More detailed instructions for each of these items are provided in the Cover Sheet document.</p> <p>1.1 Version Control Chart 1.2 Glossary/Definitions 1.3 Assumptions</p>

2. INFORMATION FOR GROCERY WEBSITE CUSTOMER	Reference (if applicable)
2.1 Current Website Terms & Conditions – Provide a link to the current T&C section of your grocery website.	RFV 2.4.6.4
2.2 EBT Specific Additions - Include your planned modifications or additions to the Terms & Conditions to accommodate the requirements of SNAP Online.	
2.3 EBT Related Help/FAQs - Provide the information you'll be adding to your website specific to SNAP Online, EBT card use, etc.	

3. SECURITY	Reference (if applicable)
3.1 Secure Card Number Storage - Describe your website security features, such as encryption, tokenization services, storage location if not internal, display, etc.	RFV 2.4.6 in full
3.2 Account Setup and User Preferences - Describe required and optional steps for EBT customers to set up an account for online shopping. Is an EBT customer also required to have a credit card associated with their account or order? Is 'guest checkout' an option on your site (i.e., no customer account required)? <i>Note: FNS encourages retailers to consider removing guest checkout due to recent trends of EBT fraud attacks.</i>	
3.3 Cookies - Does your website use cookies and are they required? What are they used for? Do they store Personally Identifiable Information (PII)? How can they be avoided?	RFV 2.4.6.2

4. FUNCTIONAL REQUIREMENTS - For sections 4.1- 4.11, please provide details for both browser functionality and, if applicable, your mobile app functionality.	Reference (if applicable)
4.1 Add EBT Payment Option - Identify point(s) in the online shopping process when customers can/must enter their EBT card number (e.g., during account setup, at check-out); describe any validations that occur for the card number such as BIN, card number length (EBT card numbers may be 16-19 digits long), etc.	RFV 2.4.2.5
4.1.1 Single Use - Is single use of a payment card an option – where the card number must be entered for each checkout – or are EBT card numbers stored on a customer’s account? If single use is allowed, are there any restrictions on the number of different cards a customer can attempt to use in a specific time period? <i>Note: As a fraud prevention measure, FNS recommends that websites put restrictions in place to limit the number of times a customer can change the EBT card number associated with their account.</i>	
4.1.2 Storing for Future Use - Similar to above, are customers able to add an EBT card number to their account that is saved? How is this card number displayed (e.g. it should be masked except for the last four digits)? <i>Note: As a fraud prevention measure, FNS recommends that websites put restrictions in place to limit the number of times a customer can change the EBT card number associated with their account.</i>	
4.1.3 Only one EBT card per account - How will you ensure customers only have one EBT card at a time associated with their account?	
4.2 Identify and Limit SNAP Eligible Items and EBT Cash Eligible Items - Please confirm/describe that there is a structure in place to ensure only eligible items can be purchased with SNAP and EBT Cash - as applicable.	RFV 2.4.2.2, 2.4.2.3, 2.4.4.3
4.3 Add Items to Cart - Please describe the details of adding items to the cart, including handling of items sold by weight, selection of substitutions, etc. Related to weighed items, please note whether the merchant is making use of the up to 10% allowable padding for weighed items paid by SNAP or EBT Cash and how that process will work, or, if there is another process in place to accommodate weight variations for EBT payments. Screenshots are useful in this section.	RFV 2.4.1.1.1, 2.4.1.1.2
4.4 Balance Inquiries - Describe when and how Balance Inquires (BI) are available, whether they are optional or required, provide a screenshot of a BI response, and if applicable, show how the BI results impact subtotals for SNAP and EBT Cash order amounts. <i>Note: In the interest of protecting SNAP clients from fraud, FNS is open to waiving the requirement for retailers in the SNAP online purchasing pilot to provide a balance inquiry feature on their</i>	

	<i>eCommerce site. This waiver would not waive the requirement to provide the customer EBT balance on the final receipt.</i>	
4.5	Manage/Change Items in Cart - How is the customer able to change items in their cart – such as removing an item, or changing the number of units? At what stages in the process can this happen? (e.g., before checkout, during checkout, after transaction denial)?	
4.6	Manage Delivery/Pickup/Shipping Options - Describe how a customer chooses pickup or delivery, and designates location, timing, etc. Please also include your fees for pickup and delivery if applicable.	
4.7	<p>Manage EBT Customer Payments and Split Tender Payments - In section 4.7, FNS would like to see the checkout flow for each of the different payment types listed below (4.7.1 – 4.7.7) with examples including a mix of SNAP-eligible and ineligible products in the cart. If a specific payment type is not applicable for your website, note “N/A.”</p> <p>Screenshots are helpful to show the flow for each payment type, as well as the display of calculated amounts for eligible and ineligible items, and options available to the customer to change amounts allocated to each payment type. Please also include example screenshots for:</p> <ul style="list-style-type: none"> ○ The PIN entry process, keeping in mind that the PIN must be entered for SNAP and for EBT Cash authorizations separately. ○ Pre-Payment screen displays, which display to the customer the final charges for items, and should include the breakdown of the SNAP eligible amount, the amounts allocated to each payment type, delivery fees, estimated taxes, weight estimation padding if applicable, deposits, bag fees, etc. <p>For split tender transactions, please also note the order in which payments are sent out for authorization (i.e. is the SNAP authorization requested first, or credit/debit first?).</p>	RFV 2.4.1.1, 2.4.2.2, 2.4.2.3, 2.4.2.4, 2.4.2.6, 2.4.2.7, 2.4.4.3
4.7.1	<p>SNAP Only – If applicable.</p> <p>Is a SNAP-only payment possible or is there always a fee (delivery, pickup, service fee) that must be paid with another tender type?</p>	
4.7.2	EBT Cash Only (if applicable)	
4.7.3	<p>Credit/Debit Only –</p> <p>If EBT payment card details are stored by the retailer, describe the customer’s ability to choose to pay by only credit/debit if desired.</p>	
4.7.4	SNAP and EBT Cash (if applicable)	

4.7.5 SNAP and Credit/Debit	
4.7.6 EBT Cash and Credit/Debit (if applicable)	
4.7.7 SNAP, EBT Cash and Credit/Debit (if applicable)	
<p>4.8 Successful Post-Payment and Order Processing - In this section, please provide screenshots and/or examples of actual text for each of the applicable Notification types below. Note that for purchases made with an EBT card, an immediate on-screen order confirmation (4.8.1) <i>and</i> an email or online order history final receipt (4.8.2) are both required. Include examples of various payment combinations; and provide details of approximate timing/delay of emails (i.e. within xx minutes or hours of an order pickup or delivery).</p>	RFV 2.4.3
<p>4.8.1 Onscreen Receipts/Notifications - An order confirmation screen is required for EBT online transactions immediately after payment is complete. The order confirmation screen must include, at a minimum: the transaction type and amount (e.g. "SNAP purchase, \$42.42"); the truncated EBT card number (last 4 digits) and the remaining SNAP and/or EBT Cash balances after the purchase.</p>	RFV 2.4.3
<p>4.8.2 Email Receipts/Notifications - A full email receipt or stored online order details are required after each online transaction is approved. This receipt must include all of the elements listed below (as described in sections 2.4.3 & 2.5.3 of the Online Retailer RFV). Note that this is a requirement for both purchases and refunds.</p> <ul style="list-style-type: none"> • Company Name <ul style="list-style-type: none"> ▪ Contact Information (physical address optional if not currently provided for other customers) • Date of transaction <ul style="list-style-type: none"> ▪ Time of transaction if included for other customers • Transaction Type • Truncated Account Number • Transaction Amount <ul style="list-style-type: none"> ▪ Remaining SNAP Balance • Remaining EBT Cash Balance • For purchases only: <ul style="list-style-type: none"> ○ Delivery/pickup/shipping address ○ Actual or estimated delivery/pickup/shipping date ○ Actual or estimated delivery/pickup time if appropriate ○ Itemized fees for delivery/pickup/shipping, ordering, convenience, handling or other fees or charges ○ Itemized fees for bags or other delivery/pickup/shipping containers 	RFV 2.4.3

4.8.3 Fulfillment Processing - Describe what happens to the order after it is placed, i.e. where it goes and who processes it (third party company or in-house), how it reaches the customer; if handled through a separate process or system, how does it integrate with the website?	
4.8.4 Post-Fulfilment Notifications/Paper Receipts - Describe procedures and timing for advising customer of actual products, weights, item cost, subtotals, taxes, fees, etc. for final order; provide examples. Any changes to the order must be documented via online order history or email receipt.	
4.9 Online Post-Payment Order Modifications - If customers who pay with credit/debit are permitted to make modifications to their orders before fulfillment, this functionality must also be provided for payment with EBT. If order modifications are allowed, at what point does the window close for modifications? Describe each situation below, including how the system prompts the customer for allowable payment types, how the customer chooses their payment type and then makes the additional payment, how refunds are handled, the impact on final Credit/Debit amount due, and the relevant screen displays and notifications. You may combine or add scenarios to the list below as needed, e.g. gift cards, store credit, etc.	RFV 2.4.4 Federal Regs 274.7(f), 278.2(b) (Equal Treatment)
4.9.1 Addition of SNAP Eligible Item(s) (include a weighed item and a by unit item if possible)	
4.9.2 Addition of SNAP Ineligible Item that is EBT Cash Eligible	
4.9.3 Addition of EBT Ineligible Item (e.g., beer)	
4.9.4 Remove Item Purchased with SNAP	
4.9.5 Remove Item Purchased with EBT Cash	
4.9.6 Reduce Quantity of Weighed Item Purchased with SNAP or EBT Cash	
4.9.7 Increase Quantity of Weighed Item Purchased with SNAP or EBT Cash	
4.9.8 Combination of Addition and Removal of Items Purchased with SNAP or EBT Cash	
4.9.9 Other Methods - Describe any other methods that are allowed for EBT order changes, e.g., by phoning the store or contacting customer service: how this is updated in the system, what is the payment/refund process, etc.	

4.10 Refunds/Post-Payment Order Cancellation - In this section, please describe options and methods for order cancellation: when does the window for cancellations close? Describe the process of how a customer cancels an order and receives a refund from start to finish for orders including SNAP, EBT Cash and Credit/Debit; indicate which functions are automated and which are not; include screen displays and notifications.	RFV 2.5.1
4.10.1 Online Customer Cancellation – How does a customer initiate an order cancellation online? Is order cancellation functionality provided by a link in the customer receipt or order history?	
4.10.2 Customer Cancellation by Phone - If a customer cancels by phone, how is the refund handled?	
4.10.3 All Items are Out of Stock - How is the customer notified of the refund and the reason?	
4.10.4 Cancellation at Delivery - If a customer refuses delivery how is this handled?	
4.11 Additional Refund Scenarios - Describe the process and timeframes from start to finish for orders purchased with SNAP and/or EBT Cash; indicate which functions are automated and which are not; if done through a separate system, how does that integrate with the TPP/PIN Solution Provider; how is the refund matched back to original transaction. Include the notifications (emails, printed receipts) as appropriate to the situation.	
4.11.1 Refund at Fulfillment Due to Overestimated Weight, Substitutions and/or Out of Stock - This is a common scenario requiring a refund to EBT. Please describe the process and provide screenshots.	RFV 2.5.5.1
4.11.2 Post-Delivery Refund of Returned Item - Please describe how a customer is instructed to handle a return/refund of an item that is wrong, unsatisfactory, etc. Is the customer required to return to the store with the item?	
4.11.3 Post-Delivery Refund where Item Is not Returned e.g., a customer reports that their delivered lettuce was bad. The store does not require the customer to return the lettuce	

5. 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, and 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). The BRD Outline/Template offers a format for providing this information in the BRD.

(RFV Reference for Error Handling 2.4.2.10)

Response Code (where a code is provided below, it is an EBT- specific response code from the ANSI X9.58 spec)	TPP/PIN Solution Provider Error Description	Client Facing Error Message Requirements and suggested language 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 attempts. 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 - This list of errors may require customization based on system design and order of payment approvals (i.e. dependent on whether SNAP or credit/debit transactions are processed first).	
Error Description	
5.1.1 Invalid PIN	
5.1.2 PIN Attempts Exceeded	
5.1.3 Insufficient Funds	
5.1.4 Invalid Card/Account	
5.1.5 Other EBT Processor Hard Denial (e.g., lost/stolen card, general denial)	
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	

5.2 Refund Errors - Because EBT Refunds must be matched back to the original purchase transaction refund denials should be limited to the following:	
Error Description	
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 - These errors may require customization based on system design and order of payment approvals. Please address next steps for customer when system becomes available, e.g. what information is displayed for customer, does the payment information need to be entered again, notifications, error logging, human intervention, etc.

Error Description
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

6. ONLINE ORDER HISTORY - If customers have online accounts that provide an Online Order History, please describe what information is provided as prompted below.	Reference (if applicable)
6.1 Description (Is an online order history available? If Yes: For what time period/how long is it available? How does the customer access it? Does it provide an order status (e.g. Active, in progress, cancelled)? Does it have search capability? Are there any specific modifications for EBT customers, e.g., for product eligibility, payment methods, etc.?)	
6.2 Online Order History Content - Please provide screen shots of order history displays with an order including a variety of products and a split tender payment; if significantly different, provide examples for both browser and mobile app.	

7. SPECIAL HANDLING - This section of the BRD is intended to capture any relevant information not found above. Please add/expand on this section as needed or indicate if a specific item is not applicable based on retailer policies or system design.	Reference (if applicable)
7.1 Variable Delivery Fees - Describe pickup & delivery fee policies, thresholds, exemptions, etc., and provide examples of how these may affect displayed totals for basket.	
7.2 Tax Calculation - Describe the system's rules/logic for handling SNAP sales tax exemption when SNAP, EBT Cash and/or Credit/Debit also used	RFV 2.4.2.6, 2.4.4.1

7.3 Sweetened Beverage Surcharges - These may apply in certain cities; see https://www.fns.usda.gov/sites/default/files/snap/Retailer-Sales-Tax-Notice.pdf regarding policies.	
7.4 Manufacturers' Coupons - Are they acceptable for online orders? Please also address handling of sales tax for items discounted by coupon.	RFV 2.4.4.2
7.5 Bottle Deposits - State mandated bottle deposits are eligible to be paid with SNAP funds. Please describe how your system handles bottle deposit charges (e.g. are they a separate UPC?)	RFV 2.4.2.2
7.6 Bag Fees - Are bag fees charged? If so, are SNAP-only payments accommodated or must SNAP customers have another payment method available?	RFV 2.4.2.2
7.7 Alternative Refund Methods for EBT Cash – If an EBT Cash Return is declined with the error message “Return Exceeds Benefit Authorization” the retailer may offer an alternative reimbursement (e.g. store credit or gift card); these alternatives may never be used for SNAP refunds. SNAP purchases must always be refunded to the SNAP account. Describe available alternatives, e.g., gift card, store/site credit, promotional offer of equal value; process, screen displays, etc.	
7.8 Offers and Promotions - Please describe any offers or promotions that are available for customers and how they are applied to SNAP or EBT Cash payments (e.g. store coupons, promo codes, buy one get one/BOGO, customer specific promos, free shipping or pickup offers, and other discounts offered to EBT customers); describe processes for redeeming, screen displays, etc.	

8. Other Related Systems or Subsystems - This section is intended to capture information on other systems that interface with the online shopping system (e.g., customer service, fulfillment, etc.). Please add subsections for each system, describe its purpose; how it integrates with the online ordering system; and provide sample screens for any activities that affect EBT purchases and refunds)

APPENDICES - Optional e.g., references, charts, further details, spreadsheets, etc.