

## **OH SNAP! NEW SOFTWARE FROM PAY NOW DIRECT TO BOOST PRODUCE SALES**

Enables Access to \$168 Billion USDA Program

The first ever WordPress plugin is now available for retail grocers to accept Supplemental Nutrition Assistance Program (SNAP) Electronic Benefits Transfer (EBT) payment online, according to Chris Churchill, co-founder of Pay Now Direct ([www.paynowdirect.com](http://www.paynowdirect.com)).

Working with Card Knox ([www.cardknox.com](http://www.cardknox.com)), a division of Fidelity Payment Inc. ([www.fidelitypayment.com](http://www.fidelitypayment.com)), Pay Now Direct has spent nine months integrating its software which is essential for local businesses to process SNAP EBT payments online and to schedule delivery and pickups. The software plugin also works for (WIC) Women, Infants, and Children benefits.

According to the USDA, in 2022, the USDA is funding \$168.1 billion in SNAP and WIC benefits, formerly known as food stamps. The significant increases in SNAP benefits over the past few years are propelled by the efficiencies of funding families in need and forcing them to spend the money with local farmers - ultimately reducing farm subsidies and government waste.

"Retail grocers, non-profit food distributors, and farmers must have access to an affordable software solution that can process SNAP EBT payments online to meet all the USDA/FNS's regulations," said Churchill. "Connecting local enterprises with families in need helps reduce food insecurity but also helps stimulate the circular food economy.

Ken Carbone, the co-founder of Pay Now Direct, added, "Businesses who want to participate in this program must apply for an online FNS number to allow them to process SNAP EBT transactions online. This process can take several months, but the Pay Now Direct plugin has simplified 90% of the website requirements for the USDA/FNS. Plus, this is an excellent way to keep federal dollars flowing in our small communities as businesses increase sales from the \$168 billion federal dollars."

Essential features of the plugin include split payments for SNAP EBT tender and automatic sorting of valid SNAP-qualified products from those not subsidized by the government, like alcohol and cigarettes. The Fiserv Pin Pad, real-time balance checks, formatted receipts, and delivery schedule integrations are all standard features with Pay Now Direct Plugin.

"We're excited to partner with Pay Now Direct to provide grocers with an advanced EBT processing solution for online storefronts," said Mark Paley, Sr Vice-President of Sales at Card Knox. Seamless integration with the Pay Now Direct plugin and Card Knox payments will make it easy for online grocers to start accepting EBT cards alongside other popular payments while enjoying the most competitive rates."

Pay Now Direct's plugin gives local businesses the tools to compete with large grocery chains like Walmart that have already adopted customized SNAP EBT technology. SNAP EBT card

holders, many without transportation, can shop and schedule delivery online if their local food provider participates in the SNAP EBT program.

"Merchants who accept EBT cards typically see at least a seven percent (7%) increase in gross sales," said Churchill. "More important, they don't lose long-term customers to large corporations, a factor critical for supporting local businesses."

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