Feature Focus Guide:

EBT Using Payment Gateway

Core Product: Payment Gateway
Last Updated: December 5, 2023

Contents

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Revision Record

Date	Version #	Description
Prior to 01/24/2023		Removed Amount Sequence Code instructions under Lane Configuration.
01/24/2023		Converted document to new templates. Updated the front cover and back page to reflect new NCR branding.
12/05/2023		Updated document to reflect NCR Voyix branding.

About EBT Using Payment Gateway

EBT Using Payment Gateway at a Glance	
Core Product	Aloha® Quick Service, NCR Payment Gateway (Connected Payments)
Complementary Products	
Separate License Required?	No
Other References	Aloha Quick Service Reference Guide, Aloha Quick Service Report Guide

Electronic Benefit Transfer (EBT) is an electronic program in the United States that allows state governments to provide financial and material benefits to authorized participants using a pre-loaded plastic payment card. Common benefits provided by EBT are typically sorted into two general categories:

- Food benefits, often referred to as SNAP (Supplemental Nutrition Assistance Program), allow recipients to purchase food and non-alcoholic beverages only. The program helps individuals and families with low incomes and resources to buy food and maintain good health. Charging sales tax, surcharges, or card processing fees for a food benefits transaction is illegal.
- Cash benefits include organizations like State General Assistance and TANF (Temporary Aid for Needy Families). These cards are essentially pre-loaded debit cards received from the government. Recipients can use cash benefits to purchase any item at a participating retailer. Recipients can also receive cash back for the remaining balance of the card.

EBT cards are inter-operable within the United States, meaning recipients can use the card in any authorized establishment in the United States regardless of the state in which it was issued. This includes non-state districts of the United States, such as the District of Columbia, Guam, and Virgin Islands.

Preparing to Support EBT Using Payment Gateway

Review the following guidelines to determine what you need to do to accept EBT cards as a form of payment and any hardware or software requirements you need to meet:

Determine the EBT benefits you support

As a merchant, you can choose to support food or cash benefits, or both, through EBT.

- You must first apply and receive approval from the USDA Food and Nutrition Service for each site at which you want to support food benefits. Once you obtain approval, it is necessary for you to provide your license number for each site to the processor. The processor links the license number with the merchant ID in the Connected Payments configuration as an identifier for the

location. During the registration process, you must also provide the government the name of the processor and the POS system you intend to use.

- Cash benefit cards act as prepaid debit cards and no contact with the United States government is necessary.

Software requirements

Determine the Aloha software version required to support EBT payment cards

The Aloha® Point-of-Sale (POS) system and Connected Payments systems are certified for EBT payment card support starting with v12.3. You may need to be on a later version, depending on the processor you use. Below is a table showing which versions are required to setup EBT:

POS	APS	OpenEPS	Firmware	RAL	CFS	ServerEPS
12.3.51+	16.5.2.4744+	Gold 9 829.2.21.44 Gold 32 828.7.11.47	N/A	N/A	17.7+	2.32+

Configuring EBT Using Payment Gateway in Aloha Manager/CFC

This section details the configuration requirements within Aloha Manager and Aloha Configuration Center (CFC) for EBT payment cards. If you are an experienced user, refer to Procedures at a Glance for abbreviated steps. If you prefer more detail, continue reading this document.

Procedures at a Glance:	
If you are viewing this document using Adobe Acrobat Reader, click each link for detailed information regarding the task.	
1.	If you support food benefits, access **Maintenance > Menu > Categories** to create a category of eligible items guests can purchase using their EBT payment card. Then access **Maintenance > Store Settings > Credit Card group > EDC Setup** tab and select that category from the 'Food Stamp Category' drop-down list. See page 6.
2.	Access **Maintenance > Payments > Tenders > Tender** tab and create a tender for each type of benefit you support, food and/or cash benefits. See page 7.
3.	Access **Maintenance > Menu > Panel Editor** and add a tender button and balance query button for each type of benefit you support, food and/or cash benefits, to a panel. See page 9.
4.	Select **Utilities > Refresh POS & All Products** to refresh the data. See page 10.

Configuring items eligible for food benefits

If you support food benefits, you must first create a category of exclusively-taxed items guests can purchase using their food benefits card. Inclusively-taxed items, typically configured for items such as alcoholic beverages and tobacco, are not allowed, when you attempt to apply an EBT payment card in the Front-of-House (FOH). After creating the category, you must associate the category to food benefits in Store Settings.

It is your responsibility to exclude ineligible items, such as alcohol and tobacco, from this category. Selling anything considered illegal with food benefits, as regulated by the United States government, could result in the suspension of your approval to support food benefits and you may incur heavy fines.

To create a category for food benefits:

1. Select **Maintenance** > **Menu** > **Categories**.
2. Click the **New** drop-down arrow, select **General** from the 'Type' dialog box, and click OK.
3. Type a **description** for the category, such as 'Food Benefits.'
4. Select the **Items** tab.
5. Select an item guests can purchase using their food benefits from the 'Available' list and **click** >> to move the item to the 'Included' list. Do not include alcohol or tobacco items in this category.
6. Repeat **step 5** until you include all items guests can purchase with their food benefits card.

7. Click **Save** in the Command panel.

8. Click **Close** in the Command panel to exit the Categories function.

To specify the category to associate with food benefits:

1. Select **Maintenance > Business > Store > Store Settings** tab.

2. Select the **Credit Card** group from the bottom of the screen.

3. Under the 'EDC Setup' group bar, select the **category** of items from which guests can make purchases using their EBT food benefits payment card. Most laws require you not to include tobacco and alcohol items in this category.
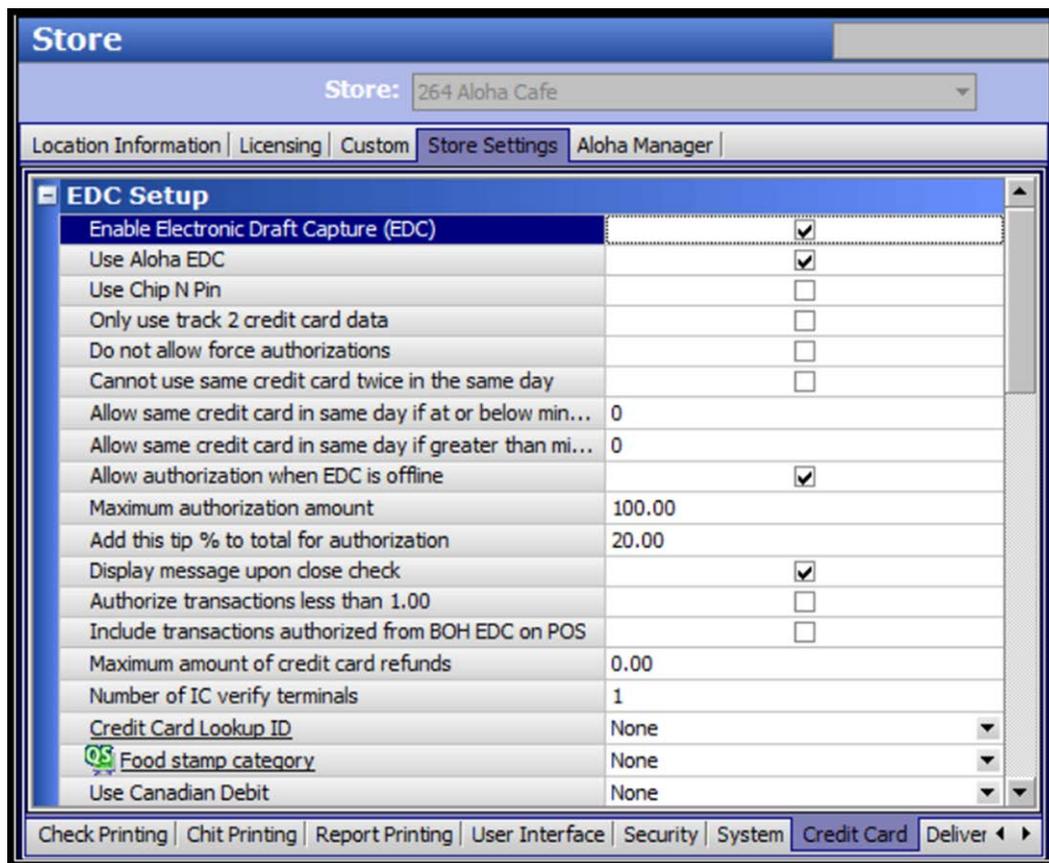

Figure 1 Store Settings - EDC Setup

4. Click **Save** in the Command panel.

5. Click **Close** in the Command panel to exit the Store function.

Creating an EBT tender

You must create a tender button for each type of benefit you support. If you support both food and cash benefits, you must create a tender button for each. You cannot use the same tender for both

types of benefits. When you create each tender button, if you click Save without choosing an EBT type, the following message appears.
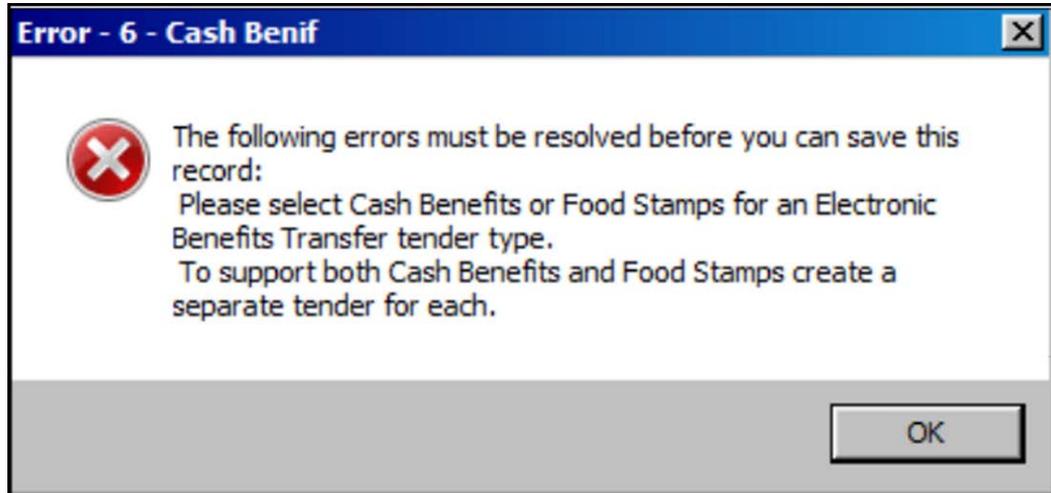

Figure 2 Error Message - Non EBT Tender Type

Food benefits

When you create a tender for food benefits, the system automatically selects options for you in accordance with the requirements of the law. The following are a few notable requirements:

- Overpayment options are disallowed.
- Tipping and gratuity options are disallowed.
- Change provided is disallowed.
- Security verification requirements are disallowed.
- Foreign currency conversions are disallowed.

Cash benefits

When you create a tender for cash benefits, the system automatically selects options for you in accordance with the requirements of the law. The following are a few notable requirements:

- Security verification requirements are disallowed.
- Foreign currency conversions are disallowed.

To create an EBT tender:

1. Select **Maintenance** > **Payments** > **Tenders**.
2. Click the **New** drop-down arrow, select **Electronic Benefit Transfer** from the 'Type' dialog box, and click **OK**.
3. Type a **name** for the tender. Use 'Food Ben' or 'Cash Ben' as an abbreviation for the type of benefit, due to character limitations.

4. Select **Active**.

5. Select the **Type** tab.

6. If you are creating a tender for use with food benefits, select **Food Stamps** from the 'Electronic Benefits Type' drop-down list. The system automatically selects 'EBT Tax exempt' for you.

7. If you are creating a tender for use with cash benefits, select **Cash Benefits** from the 'Electronic Benefits Type' drop-down list.

8. Under the 'Options settings' group bar, clear **Expiration**, if required by your jurisdiction. This option is automatically selected for you; however, some states issue non-expiring cards.

9. Select the **Identification tab**.

10. Select **Require identification**.

11. Type the **text you want to appear** when you enter the EBT card manually in the 'Prompt' text box, such as 'Card #.'

12. Type the **minimum number of digits** allowed for a manually entered EBT card, such as 16.

13. Type the **maximum number of digits** allowed for a manually entered EBT card, such as 18.

14. Select the **Authorization** tab.

15. Select **Require authorization**.

16. Click **Save** in the Command panel.

17. Repeat this **procedure** for any additional food or cash benefits tenders you need.

18. Click **Close** in the Command panel to exit the **Tenders** function.

Adding EBT payment card buttons to a panel

To apply an EBT card as payment in the FOH, it is necessary to add tender buttons to a panel in use. If you support both food and cash benefits, you must create a button for each. You cannot use the same tender button for both types of benefits.

You cannot configure the automatic-detection of credit cards feature for use with an EBT payment card. You must configure a separate button for each benefit type you support.

You must also add a query card balance button to a panel in use for each type of benefit you support, to check the balance of the EBT payment card.

Add the following EBT payment card tender buttons to a panel:

- Food Benefits tender button
- Cash Benefits tender button
- Food Benefits query button
- Cash Benefits query button

To add EBT payment card tender buttons to a panel:

1. Access **Maintenance** > **Screen Designer** > **Quick Service Screen Designer**.
2. Select **Work with Panels**.
3. Select **Panel** > **Open Panel** and select a **panel** to edit, such as the panel containing your tenders.
4. Select **Panel** > **New Button**. The Properties dialog box appears.
5. Select **Tender** from the 'Function' drop-down list.
6. If you are creating a food benefits tender button, select **Food Ben** from the 'Tender' drop-down list. If you are creating a cash benefits tender, select **Cash Ben** from the 'Tender' drop-down list.
7. Configure other **available options**, such as button text and background, as you would for any other button.
8. Repeat this **procedure** for any additional food or cash benefits tender buttons you need.
9. Continue to the **next procedure**.

To add EBT payment card query buttons to a panel:

1. Continuing from the previous procedure, select **Panel** > **New Button**. The Properties dialog box appears.
2. Select Query EBT Card Balance from the 'Function' drop-down list.
3. If you are creating a query button for a food benefits EBT payment card, select Food Stamps from the 'Options' drop-down list. If you are creating a query button for a cash benefits EBT payment card, select Cash Benefits from the 'Options' drop-down list.
4. Configure other available options, such as button text and background, as you would for any other button.
5. Repeat this procedure for any additional food or cash benefits query buttons you need.
6. Select **Panel** > **Save All Panels** and exit the Screen Designer function.

Refreshing the data

After all settings are in place, you must select Utilities > Refresh POS & All Products to transfer the new information to the FOH terminals, or wait for the End-of-Day (EOD) process to accomplish the data refresh for you. After the data refresh is complete, all new settings become operational across the Aloha network.

Configuring EBT Using Payment Gateway in Data Manager

Select your company > **Company Administration** > **Transaction profile** > Select your profile.

Here you will see the different Tender types, such as Debit/Credit/Gift Card.

Figure 3 Tender Types

Click **New** > For Tender Type, select either **EBT Food Stamps** or **EBT Cash** > **Create Validation** > **Refresh.**

Figure 4 Selecting EBT Cash/EBT Food Stamps

Configuring EBT Using Payment Gateway in ServerEPS

Store configuration

Select your company > **Administration** > **Store Configuration** > **LAUNCH STORE CONFURATION APPLICATION V2.0** > Double click on your store > **Hosts**

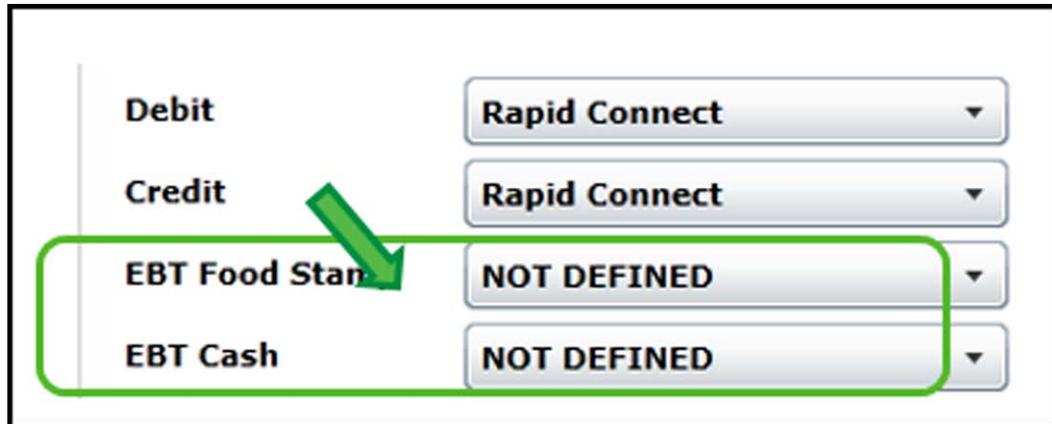There should only be two hosts currently defined. Here you need to define EBT.

Figure 5 Defining EBT

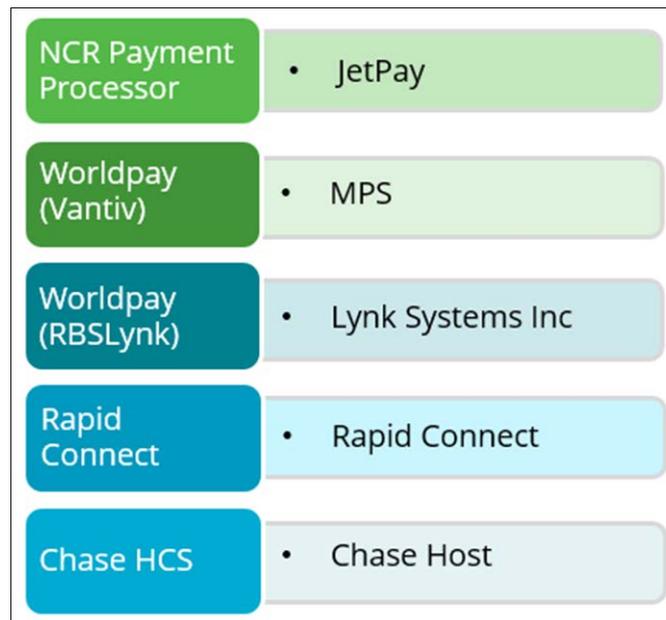Select the drop-down arrow and you MUST define the host.

Figure 6 Defining Host

Lane configuration

Select your company > **Administration** > **Store Configuration** > **LAUNCH STORE CONFURATION APPLICATION V2.0** > **Lane Configuration** > **Ability** to configure Tenders, PIN Pad, and Card Prefixes.

Tender configuration

Double-click your lane. Here, you should see "Tender Config" and under this tab, "Tender Type" > Here you can define "allowed transactions" by clicking and changing the status. Configure EBT Food Stamp to be an allowed transaction. Below is an example.

Figure 7 Configuring Tender

Transaction sequence

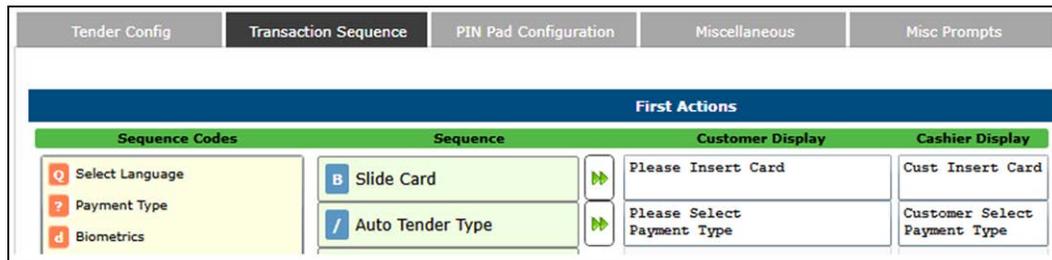Ensure that both Slide Card, and Auto Tender Type are in the Sequence for First Actions.

Figure 8 Transaction Sequence

Click the double arrow next to slide card > **Click Bad Card Slide**

Figure 9 Selecting Bad Card Slide

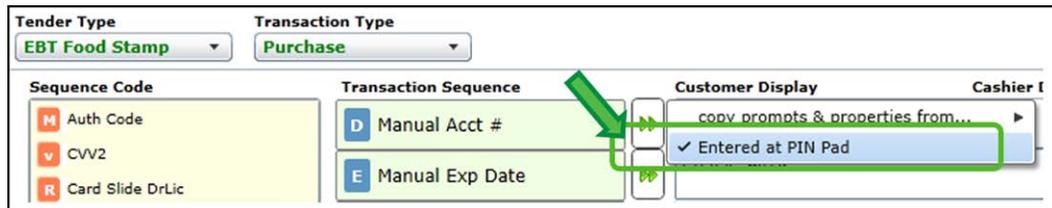**Tender Type** > EBT Food Stamp > Manual Acct # > Entered at PIN Pad

Figure 10 Selecting Entered at PIN Pad

PIN pad configuration

Select **PIN Pad Configuration**, and here you have the option to make a EBT button present on your PIN Pad > Click the drop down on the button number you want > **Other** > Label it **EBT**, or another name you prefer.

Card prefixes configuration

Select the **Card Prefixes** tab > Select either **EBT Food Stamp** or **EBT Cash**

The column Card Data tells you what cards you accept. Check to see if the card number exists. It should be labeled with the first 6 digits, followed by 4 x's.

If the card number does not exist…

Click **New** > Put in the Card Data > Put in the PAN Length > Then select the Card Code > **Save**.

Card data: The first six digits of the card, followed by 4 x's.

Figure 11 Card Data

PAN length: The number of digits on the card number.
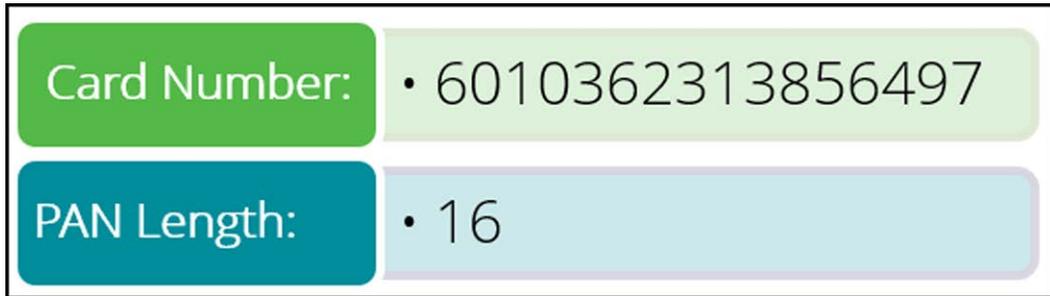

Figure 12 PAN Length

Card code: Look in the above prefixes, and match the previous Card Code's. Should match the following:
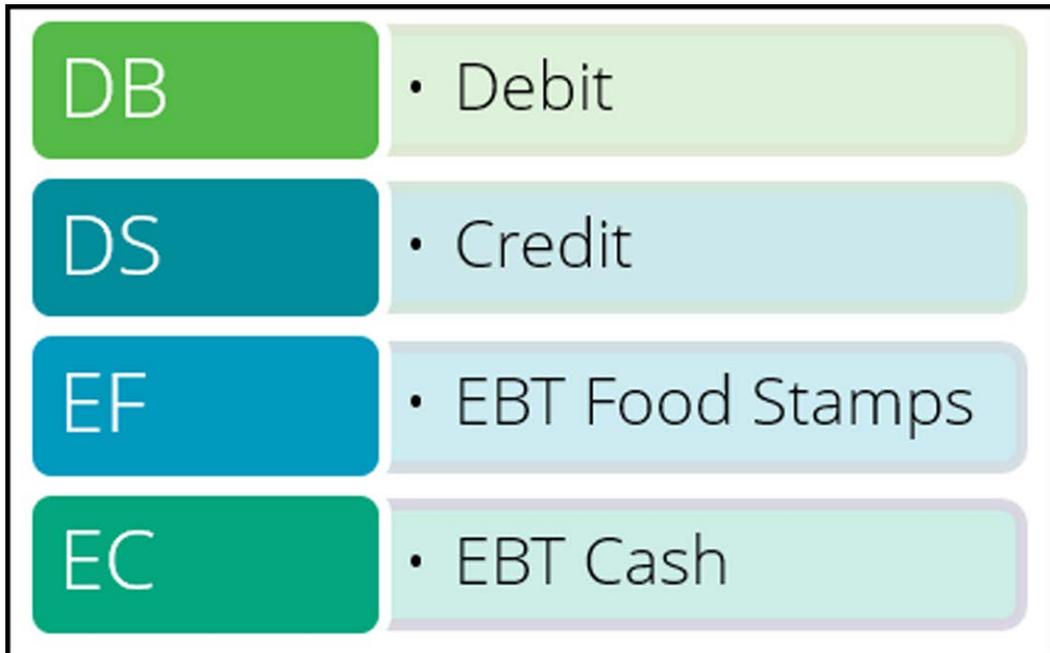

Figure 13 Card Codes

Using EBT Using Payment Gateway

Using EBT cards is a simple process that requires interaction between you and the guest. The guest must always enter their PIN using the PIN entry device, regardless if it is a food or cash benefit transaction.

Since a PIN is used, a signature is not required. You can capture the card information either with a magnetic stripe reader (MSR) which captures both the account number and the expiration date, or enter the information manually using the on-screen keypad. The expiration date is only verified or denied by the processor.

The government determines the value loaded on an EBT payment card. When the available balance on the food or cash benefits payment card depletes during the middle of a transaction, the guest must provide another form of payment to complete the transaction.

EBT/Connected Payments user process

For the short term, the approach will continue to use both buttons (Credit and EBT). The change is when ENABLECP=TRUE in the Aloha.ini and EBT=Y in TDR.dbf for the tender selected. If both settings are true, then the POS will go through the item validation as it does currently but will instead create the REQ for CP. This will enable CP to activate the payment device for card read.

As a user, I want to use the same payment device for all card processing (credit, debit, EBT). Until a 1-button solution can be implemented, the 2-button solution will be used.
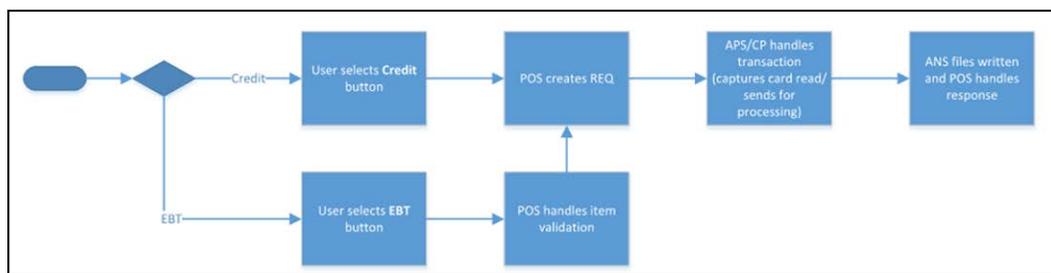

Figure 14 EBT/Connected Payments User Process

Applying a food benefits payment card

Food benefits are always tax-exempt, and the guest is able to purchase only specific items approved by the government. The guest must purchase any unapproved item on the check using another form of payment. You can apply only one food benefits payment to a check, regardless if the payments are from the same or two different cardholders.

You CANNOT perform the following actions with a food benefits payment card:

- Provide cash back when applying a food benefits payment card.
- Include a tip when applying a food benefits payment card.
- Split a check, or recombine a check, that has a food benefits payment.

- Perform a void on a check with a food benefits payment applied. You must delete the payment, void the item, and then reapply the payment.
- Force a food benefits authorization.
- Perform a pre-authorization with a food benefits payment on the check.
- Adjust the amount of a food benefits payment.

To apply a food benefits payment card:

1. Start a check and add items.
2. Apply any comps and promotions to the check.
3. When you are ready to close the check, navigate to the panel containing your tenders and touch the Food Ben button. The food benefits tender screen appears with only the items eligible for payment with a food benefits payment card. The subtotal, tax, and balance due do not appear.
4. Slide the food benefits payment card received from the guest across the magnetic stripe reader, or manually enter the card number and expiration date using the numeric keypad, and touch OK. The Waiting for Customer PIN Entry message appears.
5. Instruct the guest to enter their PIN using the PIN entry device. The "Waiting for customer to confirm amount' message appears for the employee.
6. Guide the **guest through touching OK** to approve the amount or **Cancel** to cancel the transaction. Upon selecting OK, the system connects to the host in real-time. Once approved, you are returned to the order entry screen. If the available balance on the food benefits card is insufficient to cover the amount of the check, or the check has outstanding items that are not eligible for payment with the food benefits card, the system recalculates the tax with the remaining items and leaves a balance due.
7. Tender the **remaining balance of the check** using another tender.
8. Close the **check** as normal.

Reporting EBT Using Payment Gateway

An EBT payment card acts and reports like any other tender in the following reports:

- FOH Restaurant Sales Report
- FOH Checkout Report
- Back-of-House (BOH) Audit Report
- BOH Payment Report
- BOH Sales Report
- Connected Payments Transaction Report
- Connected Payments Settlement Summary Report

When you accept food benefits and include the 'Exempt Taxables' section in the BOH Sales report, you can include the taxes that were exempted from sales as a result of the food benefits.

Troubleshooting EBT Using Payment Gateway

We cover the following troubleshooting scenarios with EBT payment cards:

Unable to refund, void, adjust, preauthorize, or force transaction with EBT

When you attempt to perform a refund, void, adjustment, pre-authorization, or force authorization with an EBT payment on the check, a message appears stating "Transaction type not supported by tender." You cannot perform these actions.

No response from the processor due to offline mode

When you apply an EBT payment card and you get no response because the processor is in offline mode due to a lost connection or a power failure, a message appears stating "Tender cannot be processed offline." You cannot apply the EBT payment card at this time. You must try again later after restoring the connection. The same result occurs when you perform a balance inquiry.

Food benefits were not applied

When you apply a food benefits card to a check for which there are no eligible items, a message appears stating "There are no eligible items on the check." You must ask the guest for a different tender to apply to the check.

Cannot apply more than one food benefits payment to the same check

When you apply more than one food benefits payment to a check, a message appears stating "Only one tender of this type can be applied to a check." You can only apply one food benefits payment to a check.

Cannot perform a void on a check with a food benefits payment

When you perform a void to a check on which a food benefits payment depleted the entire balance due, an overpayment has occurred and a message appears stating "This will result in an overpayment." You must remove the payment, perform the void, then reapply the tender.

Cannot split a check with a food benefits payment card

When you try to split a check for which you applied a food benefits payment card, a message appears stating "Split check is not supported with this tender type on the check." You must first delete the payment, split the check, then apply the food benefits payment card.

Cannot apply a food benefits payment card to a check with an ineligible item

You should always apply a comp or promotion to a check before applying a food benefits payment. The eligible items appear with the adjusted amount. If there is an ineligible item on the check, including a component within a combo or quick combo promotion, a message appears stating "Tender cannot be applied to a promotion containing ineligible items." You must delete or void the ineligible item from the check before you can apply the food benefits payment card. You must enter the ineligible item on another check if the guest wishes to purchase the item with another form of payment.

EBT Using Payment Gateway, Feature Focus Guide

NCR Voyix welcomes your feedback on this document. Your comments can be of great value in helping us improve our information products. Please contact us using the following email address: Documentation.HSR@NCRVoyix.com