

goEBT[®]

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EBT Card Processing
Made Simple!

✓ **Trusted by Over 25,000**
Convenience & Grocery Store Owners

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Simple. Fair. Profitable.

Most credit and debit card processing providers take advantage of businesses by charging surprise fees and confusing rates. When it comes to EBT, they just stack on more.

goEBT has stepped outside the box to provide EBT card processing WITHOUT any of the extra fees and complicated bills. Our flat-rate monthly billing allows store owners to accept as many SNAP payments as they can with the ease and comfort they deserve.



With goEBT:

✓ Budgeting is Easier

Just one flat-rate every month

✓ Your Business is Supported

We provide profitable resources and programs

✓ You Gain More Profits

We help you maximize your money

Plus!

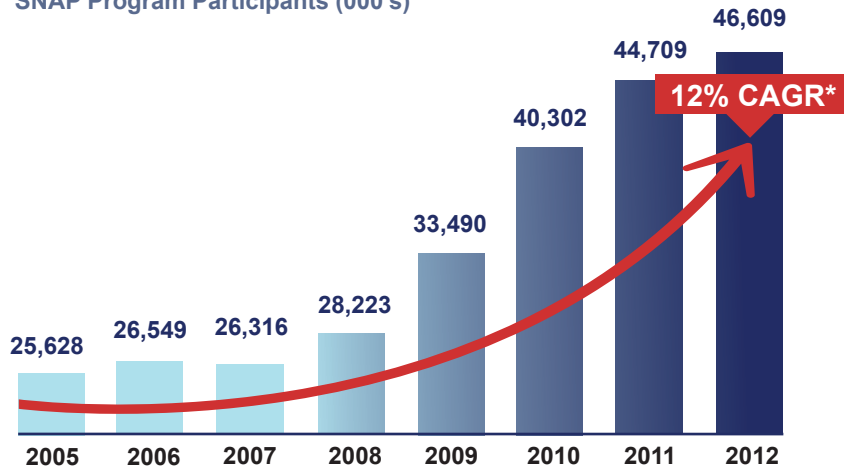
We do more than just EBT card processing. GoEBT customers enjoy the benefits of our other c-store solutions:



Accepting EBT is a great way for ANY store to boost their profits

Over 45 million Americans are recipients of SNAP benefits and Electronic Benefits Transfer (EBT) cardholders.

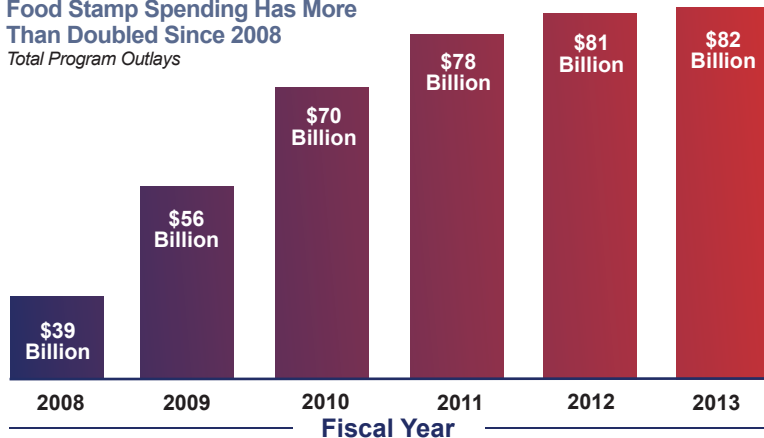
SNAP Program Participants (000's)



Source: USDA *CAGR=Compound Annual Growth Rate 2007-2012

Each month, these EBT cards are automatically loaded with an average of \$126.39 in SNAP benefits per recipient.

Food Stamp Spending Has More Than Doubled Since 2008
Total Program Outlays

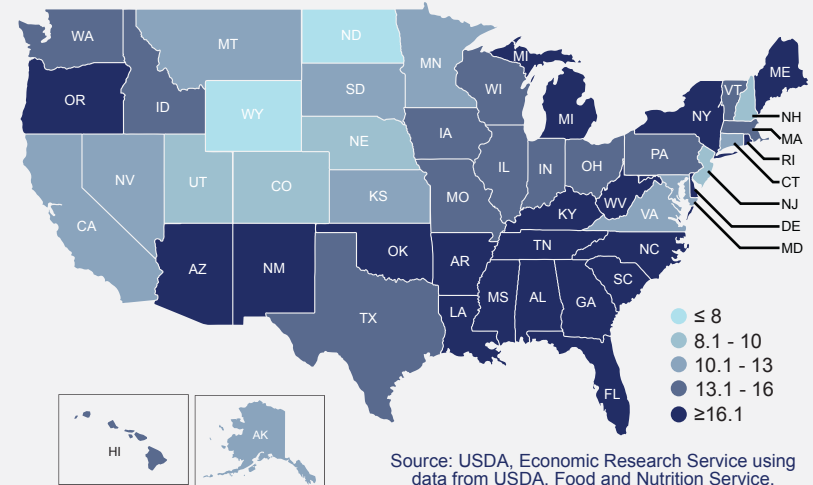


Source: SBC Republican Staff, OMB, CBO 2012 & 2013 are estimates Produced by Ranking Member Jeff Sessions

That's over \$6 billion per month available to be spent at retail locations that accept EBT.

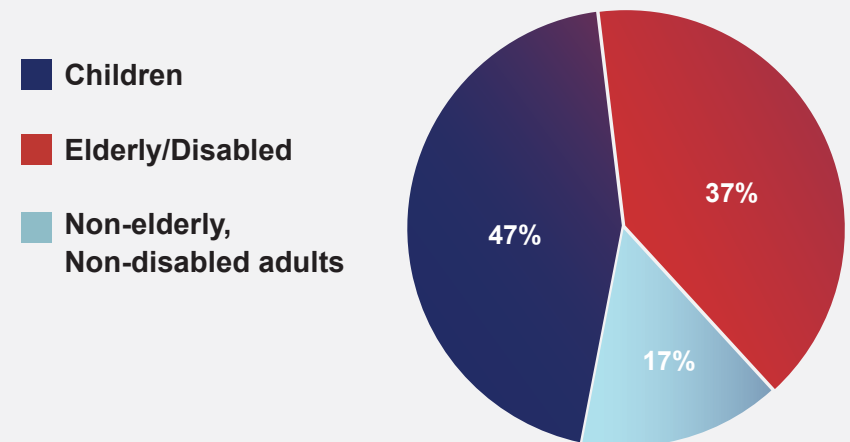
Don't Miss Out On Customer Traffic and Spending

Percent of Population receiving SNAP benefits



There are probably more SNAP beneficiaries in your community than you think...

Most SNAP recipients are children, elderly, or disabled



Source: CBPP analysis of data from USDA Food and Nutrition Service, PY 2010

Even convenience stores in areas with higher average household income levels benefit from SNAP/EBT purchases.

There are a number of reasons your customers may be SNAP EBT cardholders.



Temporary Unemployment



Employees Traveling to the Area of Work



Injury or Disablement

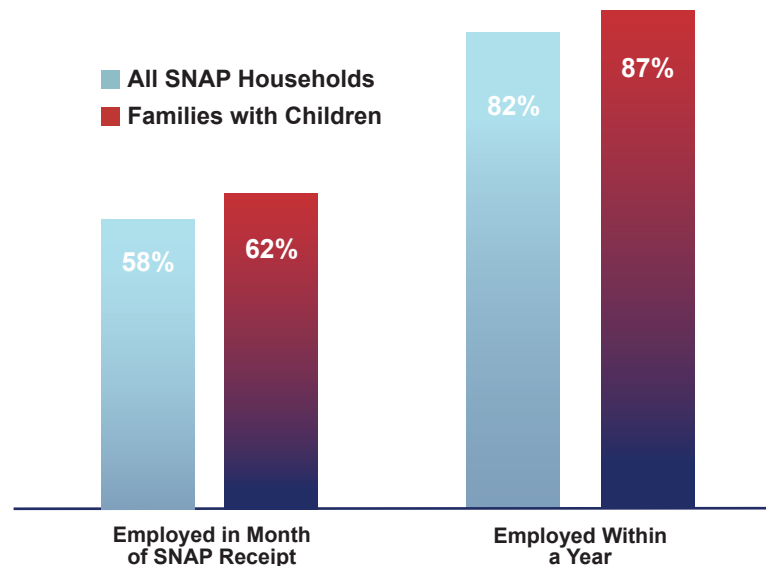


Unexpected emergencies or household changes

Most SNAP beneficiaries are employed, or actively seeking employment.

SNAP Households with Working-Age Non-Disabled Adults Have High Work Rates

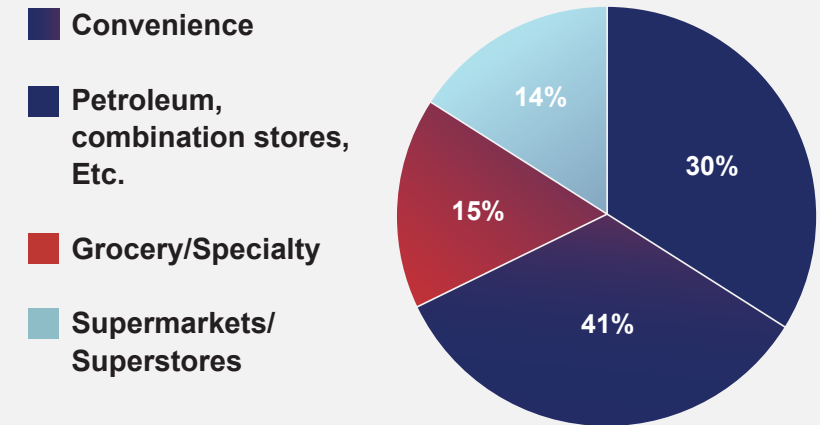
Work participation during the previous and following year for households that received SNAP in a typical month.



Source: CBPP Calculations based on 2004 SIPP Panel data.

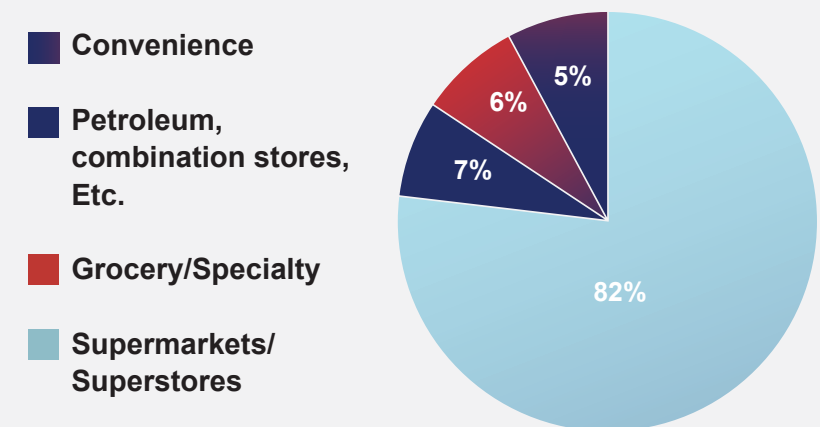
Convenience and combination stores are valuable to the SNAP program

Retailer Participation in SNAP by Store Type



Source: Agriculture Department, Benefit Redemption Division, 2014 annual report

SNAP Benefit Redemption by Store Type



Source: USDA FNS, Benefit Redemption Division, 2014 annual report