

CUSTOMER JOURNEY

REBEKA

- Rebeka, her two children ages 3 and 8, and her elderly mother, stays intermittently with friends in Brownsville.
- Rebeka uses her phone for online learning, job searching, entertainment, and telehealth.
- She uses SNAP benefits, HEAP benefits, and cash assistance via her EBT card.



Photo by Ron Lach from Pexels

HOW DOES EBT WORK FOR REBEKA TODAY?

A

Rebeka checks eligibility for EBT-enabled programs via government portals. If she qualifies, an account is created and she is issued an EBT card.

B

Rebeka manages her EBT balance via an online portal.

C

Rebeka pays for SNAP groceries either by swiping her card at a register or using it online.

D

Rebeka can access cash assistance via ATMs to pay for discretionary costs.

E

Rebeka can pay for HEAP costs directly to providers using an EBT card online.

HOW WOULD THE EBT BROADBAND PROGRAM WORK FOR REBEKA?

A

Rebeka checks eligibility for EBT-enabled programs via government portals. If she qualifies, an account is created and she is issued an EBT card.

B

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Rebeka pays for SNAP groceries either by swiping her card at a register or using it online.

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Rebeka can pay for HEAP costs directly to providers using an EBT card online.

F

NEW: Rebeka can now also pay for her broadband service via her EBT card.

BENEFITS FOR REBEKA

- **Ease of use:** The EBT Broadband program uses a system and card she is already familiar with.
- **Duplication avoidance:** The program relies on eligibility for existing programs so Rebeka doesn't have to fill in multiple applications.
- **Existing system:** There are established physical Point of Sale (POS) systems in retail locations that can already read EBT cards, avoiding additional stigma.

PROVIDER JOURNEY

BROADBAND VENDOR

- The broadband vendor already connects to multiple payment methods – credit card, PayPal, ApplePay, and more.
- The broadband vendor already offers discounted programs for low-income households.
- The broadband vendor currently does not accept EBT.



Photo by Lorenzo Cafaro from Pixabay

HOW WOULD THE EBT BROADBAND PROGRAM WORK?

A

The broadband provider receives approval from MOCTO to participate in the program.

B

The provider contracts with an authorized EBT processor.

C

The provider integrates the authorized EBT processor and established Point of Sale device.

D

The provider starts accepting payment from end users via EBT.

WHAT ARE THE BENEFITS FOR THE BROADBAND PROVIDER?

- **Broader participation:** EBT is a payment method commonly used by digitally-underserved households, and would allow more customers to pay for broadband services.
- **Reputation:** Becoming part of the EBT ecosystem would help providers gain familiarity amongst target market and policymakers.
- **Eligibility:** Participation may enable the provider to participate in future City RFPs.
- **Ease of integration:** EBT would integrate easily with the broadband providers' other existing payment methods.