



**FOR IMMEDIATE RELEASE**

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## **Partnership Streamlines Benefit Cards for Independent Grocers**

*North Country and Fincretive Partner to Streamline  
HBC/OTC Card Acceptance for Independent Grocers Nationwide*

**Minneapolis, MN – April 24, 2025 –** [North Country](#), a leading POS and MSP provider, partners with [Fincretive](#), an innovative benefits payment platform, to streamline Healthy Benefit Card (HBC) and Over-the-Counter (OTC) payment acceptance for independent grocers, using their existing point-of-sale (POS) systems.

“PYXIS was designed to eliminate friction when integrating disparate systems and data,” said Matthew Swanson, Vice President of Operations at North Country. “Paired with Fincretive’s innovative benefits gateway products, we’re empowering independent grocers, ethnic markets, convenience stores, and other retailers to effortlessly accept HBC/OTC cards from all major benefit-card processors—with seamless integration into their existing POS systems. Our broad POS integration network enables independent operators to unlock new revenue streams in grocery and beyond.”

Fincretive integrates with a store’s existing POS system to create a straightforward and simple cashier experience—enabling any HBC/OTC card to be accepted in any checkout lane.

According to Judd Ferrer, Fincretive Chief Strategy Officer, “Where independent and ethnic grocers have struggled for equal access to these benefit cards, Fincretive and our partners like North Country are leveling the playing field with the national and big-box chains, bringing customers back to their local community stores. This benefits local grocers, their customers, and the communities they serve.”

To begin accepting these benefit cards, visit [North Country](#) or explore the NGA’s [Healthy Benefit Card Toolkit](#).

### **About North Country Business Products**

North Country, a 100% employee-owned company, delivers best-in-class retail and POS solutions, including managed services, custom development, implementation, and ongoing support. Since 1948, North Country has become one of the largest retail solution providers in

the U.S., serving the grocery, convenience store, and hospitality sectors. For more information about North Country, visit <https://www.ncbpinc.com>.

**About Fincretive**

Fincretive brings to market a universal Medicare/Medicaid Healthy Benefit Card (HBC) and Over-the-Counter (OTC) payment solution, designed for compatibility with all point-of-sale (POS) systems and processors—broadening HBC/OTC payment access across independent grocers, ethnic markets, and convenience stores. Through strategic partnerships, Fincretive is expanding access to these benefits for independent operators and the communities they serve. For more information about Fincretive, visit <https://www.fincretive.com>.

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