

How to Accept SNAP Cards at Your Farmers Market



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How to Accept SNAP Benefits at Your Farmers Market



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Why accepting SNAP and debit and credit cards at your market is a win-win situation

Accepting Supplemental Nutrition Assistance Program (SNAP) benefits at local farmers markets can be a win-win situation. SNAP is the new name for the federal Food Stamp program. Montanans were issued more than \$118 million in SNAP benefits in 2009, and spent more than \$31,000 at farmers markets alone in 2009. Accepting electronic Food Stamps allows SNAP clients to use their benefits to purchase nutritious local foods and support local farmers.

All SNAP benefit purchases are now made with an Electronic Benefit Transfer (EBT) card, which is similar to a credit or debit card. The card can be swiped at all locations where it is accepted. Most farmers markets purchase a machine that can also accept debit and credit, which reduces

stigma for SNAP consumers and increases sales. In 2009 debit and credit sales were more than \$53,000 at farmers markets participating in the pilot program outlined in this publication.

A swipe machine provides low-income people with easy access to locally grown fresh fruits and vegetables while providing additional revenue for the market vendors. Additionally, if using a wireless device, vendors at the market can also accept credit or debit cards, thus further increasing sales to produce and craft vendors.

This guide is an outcome of a Montana Department of Health and Human Services grant to pilot the implementation of an EBT card program at farmers markets in Montana. It will outline the steps of setting up an EBT program at a farmers market from start to finish. There is a checklist for market managers on the following page. The appendices contain sample forms that can be copied, modified, and used at your market.



Market manager checklist for accepting SNAP benefits at your farmers market

Note: This is a quick-start checklist. These procedures are detailed further in the manual.

Determine if your market is eligible and has the capacity

- For vendors to be reimbursed for EBT purchases, the market must have a checking account. If your market does not already have a checking account, set one up before proceeding. A separate checking account helps keep EBT transactions separate and helps with accounting.
- If you do not have a formal organizational structure, you must have another organization be a fiscal agent and be the responsible party for the Food and Nutrition Service, who authorizes SNAP retailers.

Become authorized to accept electronic nutrition benefits

- To be eligible, markets must sell food products including produce, dairy, meat, and baked goods.
- Begin the process at <http://www.fns.usda.gov/SNAP/ebt/fm.htm> or call 1-877-823-4369 to have an application sent to you.
- Fill out the application's required documents online and return it to your U.S. Department of Agriculture Food and Nutrition Services (FNS) Office.
SNAP Retailer Service Center
USDA FNS • P.O. Box 14500
Washington D.C. 20044
- Indicate to FNS your point of sale choice: EBT only or EBT and debit/credit.

- Complete training with the state FNS representative.

Set up your market to accept SNAP cards

- EBT-only point of sale (POS) machines are free. However, operation requires a telephone landline and access to electricity.
- Wireless POS machines that accept EBT, debit, and credit cards can be purchased or rented. The cost to purchase a wireless POS machine ranges from \$900 to \$1,500, and service fees average \$35 a month.
- Individual farmers can buy a wireless POS EBT, debit, and credit machine individually, but we recommend having a central kiosk managed by the farmers market staff to avoid long lines and recordkeeping problems.
- Purchase tokens for the market. *Note: Paper scrips can be used in lieu of tokens. However, they are not recommended, as they are easier to counterfeit and less durable.*
- Develop market-day procedures that provide:
 - A staffed central kiosk for consumers to swipe their cards,
 - A system for vendor reimbursement.
- Develop an accounting system to track EBT, credit, and debit transactions and fees.
- Train all participating vendors.

“This program is a win, win for farmers market customers and vendors. It will help increase sales and broaden your customer base.”

—Brent Sarchet, Helena Farmers Market

How to a start a farmers market EBT project

Most farmers markets use a central point of sale (POS) machine, which allows all eligible food vendors in a multi-vendor farmers market to sell eligible food products to SNAP recipients (EBT cardholders) without each vendor being separately authorized by the U.S. Department of Agriculture Food and Nutrition Service.

The central POS machine is located at a market information table that has a market representative, staff member, or volunteer who is authorized by the market leaders and has been trained to manage the POS transactions. Signs at the market direct the cardholders to the information table.

The participant's card is swiped by the market representative and debits the amount requested. This amount is transferred from the customer's account to the market association's bank account within 48 hours. The market's EBT representative then issues tokens for the amount withdrawn from the customer's card.

The customer shops with the tokens at all eligible food booths in the market. At the end of the market day, vendors turn in their tokens to be reimbursed the following week. The market can immediately reimburse vendors, but the funds from EBT may not be available for one to two business days after the transaction. It is important to maintain proper records and to have a system that prevents fraud.



EBT, SNAP, Food Stamps ...

What Do These Terms Mean?

SNAP is the new name for Food Stamp benefits. It stands for the Supplemental Nutrition Assistance Program. The benefits for SNAP are now issued via card. In Montana, this card is the Access card. The cards help reduce social stigma that was once associated with the paper Food Stamp program.

Cards are just like a credit card and used at stores through swipe machines called an Electronic Benefit Transfer, or EBT, system.

A point of sale device allows this transaction to take place. Most farmers markets use some form of point of sale (POS) device to swipe SNAP cards. A farmers market can purchase a device that also accepts debit and credit cards.

Getting authorized as a SNAP retailer

To begin accepting SNAP, debit and credit cards go to the USDA Food and Nutrition Service website at <http://www.fns.usda.gov/ebt/learn-about-snap-benefits-farmers-markets>. You may also call 1-877-823-4369. In order to apply online you first need to set up and activate a USDA eAuthentication account. This can be done at the link above.

To complete the application, you will need:

- A bank account
- A copy of your social security card
- A copy of your photo identification
- A Federal Employer Identification Number is not necessary to complete the application, but if you have one include it on the application

The application will ask questions about your market as if it were a grocery store. In addition to providing information about vendors, types of food sold, and total revenue, you must also provide identification verification, including a fiscal agent tax identification number or the social security number(s) of appropriate farmers market board of directors member(s). Please see the checklist of required documentation included in the application.

Send your completed application or support materials to the FNS office:

SNAP Retailer Service Center
USDA FNS • P.O. Box 14500

Washington D.C. 20044
1-877-823-4369.

Once approved, an FNS agent will conduct an on-site visit and inspection of the market. The agent will provide official documentation recognizing the organization as an authorized retailer of SNAP benefits. The agent will also provide signs for the market and individual vendors to display. These signs will inform the public about which vendors are participating.

This application process takes 30-45 days to complete, if all the items on the checklist are correct and the application does not need to be amended. When visiting applicant markets, the FNS agent will provide the markets with a FNS vendor number and license. The agent will review the regulations with the market manager and provide an official SNAP EBT manual and DVD explaining the program in detail.

“Completing the application form was difficult because it is designed for grocery stores. It was difficult to answer questions that did not pertain to a farmers market, but once we were up and running there were no problems. Each transaction went through without a glitch and the customers were all very pleasant to work with.”

*—Kristi Wetsch,
Gallatin Valley Farmers
market manager*



Setting up the point of sale machine and token system

While waiting for your FNS application approval, it is a good idea to start researching options for a POS machine. The market can purchase a wireless swipe machine that processes EBT as well as debit and credit cards, or order an EBT-only swipe machine through the USDA Food and Nutrition Service. Each market will have to decide what is best for its situation and budget. Below is a breakdown of point of sale machine options for your market.

EBT-only machine:

The state of Montana provides at no charge a machine that only accepts the SNAP card. This machine requires a phone line and electricity at the site. The advantage to this machine is that it is cost-free. The market will not be charged for the machine or for the processing fees. The disadvantage is that it requires a phone line and electrical service on-site. For some markets this may not be an option.

EBT, debit, and credit:

If it is not feasible to have a phone and electrical hook-up at the market, or if the market and vendors want to provide debit and credit card service, purchasing a wireless machine from a third-party vendor is the best

option. There are several advantages to this method. One is the potential for increased sales, as customers do not have to stop at an ATM or forego additional purchases once their cash is all used. They can go right to the central POS station and get additional funds for the market. Another significant advantage is that it reduces the potential stigma of using market tokens for SNAP customers. If debit and credit customers are using similar tokens for their purchases, it is less obvious when an SNAP customer uses tokens.

The disadvantage for the wireless EBT, debit, and credit system is that the market must purchase the machine and pay subsequent usage fees. The third-party POS provider that sells the machine will set up an account to automatically transfer funds from the customer's account to the market's account. In addition to a monthly handling fee, each transaction that occurs will also have a swipe fee. You will be required to sign a contract with the third-party provider before setting up the account. You should know beforehand how much you will be charged for fees and average monthly costs. Also be sure to know the terms of your contract with the third-party provider.

Purchasing a POS machine

There are many vendors that sell POS machines. The fees are generally charged per transaction and

If you decide to use a wireless POS machine, be sure to note that on your FNS application with the understanding that you will be responsible for paying or leveraging the cost of the third-party processor. Otherwise, the Montana FNS will send you a free landline EBT-only machine.

Using your mobile device to accept SNAP, debit and credit cards: Currently the only option for accepting SNAP with a mobile device is WorldPay, although this may not be for long. Market Link is currently advising farmers markets on this process and has received a grant from the FNS to help transition farmers markets to wireless machines and mobile devices such as an iPhone. For more information on using your mobile device contact MarketLink at <http://marketlink.org/marketlink-next-steps-eligible-farmers>. For a video on the process see <http://vimeo.com/73418640>

there is also an overall percentage service fee. The cost of the machine can range from \$700 to \$1,500. An inexpensive machine will often have higher service fees, so be thorough in your research. See the appendices for a breakdown of national and state third-party vendor fees and machine costs.

There is a list of some of the third-party vendors along with machine costs and service fees in **Appendix 1**. These fees and costs are subject to change, so be sure to ask what current costs are.

Purchasing market tokens

Tokens are easy to use and make shopping at the market fun. Since tokens are more difficult to duplicate than paper, they are more secure. Tokens may be purchased online from a number of vendors. See the **Further resources** section for token sources.

The retailers listed in the **Further resources** section have several samples of token designs. Prices vary depending on style and color. The tokens should be printed specifically for each market. It is recommended that markets design one side of each token side with the market logo or name and a value amount, and the phrase NO CASH VALUE on the other side. We recommend \$2 tokens for SNAP tokens and \$5 tokens for debit and credit tokens. Some markets find it simpler to use only \$2 tokens for SNAP tokens and \$5 tokens for debit and credit. The debit and credit tokens should be similar, but easily differentiated from the SNAP tokens. Using different colors is one way to do this; for example

red can indicate SNAP tokens and green debit and credit tokens.

Tokens may only be used at the market where they were purchased, so they must have the market name or logo printed on them.

An alternative to using tokens may be developing currency often called market bucks in similar dollar increments. Market bucks are easier to counterfeit, but it is possible to avoid this problem by using watermarked paper.

Tokens are not interchangeable. SNAP tokens cannot be used as change for debit and credit tokens. No change can be given for SNAP tokens, so NO CHANGE GIVEN should be printed on each SNAP token.



Market day procedures

A centrally located kiosk should be set up to handle all SNAP and debit and credit transactions. In small markets, the market manager may be able to handle operation of the machine, but in most markets a staff person or volunteer will need to be trained to run the program, operate the machine, and provide accounting assistance for the vendors at the beginning and end of each market day.

Staffing options for your market:

Paid staff

The advantages to paying a staff person is that this person will most likely be more reliable than a volunteer. Create a job description, including the number of hours expected and job responsibilities. One of the pilot markets paid someone 8 to 10 hours a week for the duration of the season.

The Helena Farmer's Market pays a person to tend the market kiosk each week. The salary is funded with vendor fees. This person does accounting and transaction procedure on a laptop computer during the market's slow times. When the market ends, the staff person is finished for the week. Market manager Brent Sarchet says, "Having a friendly helpful person running the EBT booth is a must."

The Gallatin Valley Farmers Market has paid staff who also serve other functions at the market. Kristi Wetch, Gallatin Valley Farmers Market, says "We have three trained staff who swipe the customer's card and ask them how much they want deducted from their account. They then give the client that amount in tokens and notify them that the tokens can be spent only at our market for that particular season."

An average expectation to pay someone is:

8 hours × \$8/ hour = \$64/week

× the number of weeks your market is in operation (for example, 26 weeks)

\$1,700/ per season

(See sample budget in **Appendix 2**)

Volunteers

Not every market can afford to pay a staff person. Volunteers are an option if you are able to find a reliable person. The following are options that have worked for other markets throughout the country and within Montana:

- AmeriCorps VISTA volunteers
- RSVP (Retired Senior Volunteer Program)
Find one for you region by visiting www.seniorcorps.gov/about/programs/rsvp.asp



- Vendors rotate duties (only for small markets)
- Some markets have a *Friends of the Market* committee that helps during market day. Provide T-shirts for volunteers and a special table for gathering
- Local service clubs

The EBT, debit, and credit transaction

To conduct a transaction, the staff person asks the customer how much they intend to spend. The staff person then swipes the customer's card through the machine and enters the amount of money the customer would like to withdraw from his or her account. A balance will indicate the amount available. After swiping the card, the customer will enter his or her personal identification number (PIN) on the machine pad. This amount will be transferred to the market's checking account within 48 hours. The customer will then be given the correct amount of token dollars to spend at any of the approved vendors.

No change in cash can be given for SNAP tokens. Market representatives



should be trained to advise customers to use all tokens on the day they receive them. This will keep the accounting procedures balanced. Customers with unredeemed tokens can be reimbursed, but this requires crediting their SNAP account through the POS machine, and is a labor-intensive process. We do not recommend advertising this at your booth, but if a customer asks, the Food and Nutrition Service requires that their request be fulfilled.



“All programs are good as long as it is easy to redeem the token or coupon. The best programs are where the market manager has control so you know exactly who to talk to. The vendor must remember what token or coupon you cannot give change on.”

—Helena Farmers Market Vendor

Vendor redemption and payment

At the market, customers will take their tokens to the vendor to purchase eligible items. Having the vendor collect the tokens in an envelope provided by the market has worked well for the Montana pilot project. At the end of the market, each vendor brings their collected tokens to the POS booth, signs a vendor token redemption log, and receives a receipt or check for the number of tokens redeemed that week. See a sample of the vendor token redemption log in **Appendix 3**.

An alternative system is to place a separate log sheet in an envelope for each vendor at the beginning of each market day. At the end of the day the market manager or representative will collect the envelopes, along with the tokens. The following week the vendor will receive a check for the amount of token sales from

the previous week. The check can be placed in the vendor’s envelope prior to the market. If this system is used, the check from the last market day of the season should be mailed to the vendor within a week.

Many markets are able to write a check the same day that the tokens are redeemed. This requires extra money in the market checking account to cover the cost until the reimbursement amount is transferred to the market account.

Note: Some vendors will choose to store their tokens until they have enough to warrant a check. While this reduces the number of tokens that can be used by customers each week, it is a nice service for the vendors. In the pilot, vendors said that this method was their preference. However, to avoid losing tokens at the end of the season, tell the vendors that they will not be reimbursed for tokens redeemed after the last market day.



Accounting procedures

Checking account

To have reimbursements automatically transferred, each participating market must have an active checking account. The SNAP reimbursements will be transferred in a lump sum, or *batch* to the account, usually each weekend. Debit and credit transactions will be transferred according to the card company's schedule, typically within 48 hours. Checks to the vendors will be written out of this account and distributed according to each market's operating procedures. At the end of the market day, print out a *batch receipt* from your POS machine for the day's transactions.

There is little accounting that needs to be done, but it is important to keep accurate records. It is crucial that the individual vendors have a record of their sales and are reimbursed each week for the amount of the previous week's sale. There is a space on the vendor token redemption log to show the date the check was issued and the check number. There is a sample form in **Appendix 3** of this manual.

Vendor redemption

Each week a market representative should record the number of tokens distributed to customers, the number returned by the vendors, and the checks written to reimburse the

vendors. See **Appendix 5** for sample accounting sheets for these processes.

Monthly accounting statement

Each month the market manager or market SNAP coordinator will receive a statement showing the EBT, debit, and credit card transactions from either the third-party POS provider or the state office (depending on which device is used). These should correspond to the batch receipts that the machine prints out at the end of the market day.

At the Gallatin Valley Farmers Market the vendors bring the tokens to the information table at the end of each market and the market staff complete a form for each vendor. The vendor prints their name, writes down the amount of tokens they received that day, and then signs the form. The next Monday, the market office staff writes and sends checks to the vendors based on these forms.

Kristi Wetsch, the Gallatin Valley Farmers Market manager, explains their vendor communication strategy. "Each vendor, at the beginning of the season, receives a letter from us explaining how they can accept SNAP tokens. This is done to prevent vendors from accepting tokens who are not eligible. Each vendor who can accept SNAP tokens is given a sign to place at their vendor booth."

"Recordkeeping is important, but don't make the process too complex or time consuming. Keep it simple but effective."

—Brent Sarchet, Helena Farmers Market

Vendor education

Once the system is in place, market vendors need to be trained on how the program works, and what they can and cannot sell to EBT customers. It is important that the vendors support the program. Let vendors know the potential for extra customers and

increased sales at their stand. Also stress that this a good service for the farmers market to provide for people with limited incomes.

Differentiating tokens

When debit and credit customers receive their tokens, they can purchase any product without restriction. They can also receive change back for their tokens. It is important that ALL vendors are familiar with the different tokens so that they do not accept SNAP tokens for non-eligible items, which is a violation of accepting SNAP benefits. Also, SNAP purchases cannot receive change back. It is helpful to the SNAP customer to add another carrot or so, so that the amount is rounded up to the \$1 or

Before beginning the program at your market, be sure each participating vendor receives the following:

- Vendor information sheet
- Vendor token redemption envelope
- *We Accept Food Stamps* sign for the booth or table
- *We accept Visa/MasterCard* sign, if applicable
- A list of eligible and ineligible purchases

Samples of some of these sheets are available in the **Appendices**.



\$2 SNAP token increment. In addition, vendors should be made aware that they cannot be reimbursed for improperly used tokens.

Provide a vendor handout to all vendors

The sample vendor introduction sheet in **Appendix 4** will help to explain the program to vendors. Be sure to list eligible and ineligible items, how to record the number of tokens used, how to redeem tokens, and any rules of operation for the program. It is helpful to have the token samples on the introduction sheet. It should also include instructions on how vendors will be reimbursed for their tokens and receive their money each week.

It might be helpful to personally hand out the information sheet to each participating vendor and ask if they have any questions or concerns about the program. This would be another way to ensure that the vendors support the program and that any concerns are addressed.

These products ARE ELIGIBLE to be purchased with EBT tokens:

- Produce
- Dairy products
- Meat
- Wrapped baked goods
- Wrapped cold sandwiches
- Vegetable or herb seeds or bedding plant

These products are NOT ELIGIBLE for purchase with EBT tokens:

- Alcohol
- Tobacco
- Pet food
- Any non-food item
- Any food served hot such as coffee or tea drinks
- Any prepared food item meant to be eaten on-site, such as ice cream bars, hot dogs, burritos, cinnamon rolls and more

Vendor testimonials

“The EBT, WIC, and Senior Programs are particularly important to us because they introduce new people to the market and promote local food systems, and provide access to fresh nutritious food for people that need it.”

– Helena Farmers Market Vendor

“The Food Stamp (EBT token) worked well for us. It was very easy. Same with debit and credit tokens. Between the two it was about 8 percent of our business.”

–Clark Fork Farmers Market vendor

Outreach

Being approved to accept SNAP benefits is only the first part of the process. An outreach and education plan is an equally important piece of any farmers market SNAP project.

The following are some ideas that can be implemented in each market and the community.

Create an event around launching your farmers market EBT project. Get a local celebrity or government figure to make the first card swipe. This will attract the media and bring more

publicity to your market and the fact it accepts SNAP cards. A sample press release is in **Appendix 6**.

At the market:

- Post *We Gladly Accept EBT* signs at market entrances and at the kiosk.
- Clearly identify the card-swiping kiosk. For example, use a sign that says *Get [market name] farmers market dollars/tokens here* at the EBT booth.
- Post *We accept EBT/credit/debit tokens here* signs at participating vendor stalls.
- Encourage vendors to highlight individual versus per pound prices. For example, post a sign that shows: 4/\$2 versus \$4/pound. *Note: Vendors are required by FNS to post all prices.*

In the community:

- Posters listing farmers markets accepting SNAP cards (a graphic of the card is helpful) by county or region, or individual markets, can be posted at Offices of Public Assistance, WIC (Women, Infants and Children Supplemental Food and Nutrition Education Program) offices, community health clinics, senior centers, food banks, Head Start programs, libraries, job service offices, laundry mats, and more. Work with other farmers markets if applicable.
- Contact local schools to have information included in their newsletters.
- Flyers should be distributed at the same locations and handed out at nutritional education events, SNAP outreach occasions, health fairs, and more.



- The phrase *We Gladly Accept SNAP/debit/credit* should be on all market posters, flyers, event announcements, press releases, print ads, free listings, websites, and other promotional materials.
- Use media and the local higher education institution's financial aid office for college students.
- Advertise on local public transportation systems.
- Promote the program through local churches.
- Hang promotional posters in thrift stores, video stores, and other locations.

Note: EBT is an internal term used by farmers markets and other entities in the Department of Public Health and Human Services. It is not used often by SNAP recipients, so use of the word SNAP, or the Montana Access card in Montana, will help customers recognize that their SNAP benefits are accepted at the market.

Other ideas

- Develop newspaper and other media articles highlighting program partnerships and contact the local newspaper.

Healthy Incentive Programs

Some markets have developed matching programs that match SNAP purchases with market currency, or market bucks.

These programs are very popular in the areas where they have been piloted. See the **Success stories** section below for more details on this.

- Get farmers market SNAP program information on local radio, TV, and the Internet with ads (if possible), interviews, press releases, and other outreach materials.
- Have family days at the market with kids' activities and cooking demos.
- Highlight this service on your market website.

How to fund a farmers market SNAP program

Grants or donations

Some farmers market associations will fund the start-up costs for farmers market SNAP projects. As of the publishing of this manual, there is grant money available from the Department of Health and Human Services Farmers Market EBT Expansion.

Other potential donors include:

- Local banks or credit unions
- Annual sponsorship from local businesses such as farm stores and health markets
- Local service clubs
- Some local foundations

Generating income

Another option is generating income to pay for staff people and fees associated with the wireless machine. This has been done at several markets in Montana. The markets that participated in the pilots each determined

how to maintain staff salaries and fees to continue to support for the project.

Charge debit and credit customers \$1-2 a swipe. Keep in mind that you cannot charge SNAP customers to swipe their card.

Increase vendor fees by \$5-\$10 a season. Vendors may be in favor of this option once they see how much income the machines generate. Some markets rent an ATM machine and split the swipe fee (\$2.50-\$3) with the service provider.

References:

- 1) Langan, Linda. 2007. *Spring Promotion Ideas*. Newsletter of the EBT Farmers Market Nutrition Promotion Project March 2007. Ecology Center, Berkley, CA.
- 2) Doyle, Mary Ellen. 2007. *Food Stamps and Farmers, It's a WIN-WIN: Farmers' Toolkit for Accepting Electronic Food Stamps*. University New England Master in Public Health (MPH) Graduate Program. maryellen.doyle@maine.gov

Success stories

California Ecology Center runs the California Farmers Market EBT Project. They have done many outreach efforts in communities with farmers market SNAP projects.

The EBT Farmers Market Nutrition Promotion Project is an effort by the California Ecology Center to promote nutrition and fresh fruits and vegetables to SNAP clients through eligible California farmers markets. Farmers markets are eligible if they accept SNAP market-wide and operate in a neighborhood where over half the population is at or below 185 percent of the Federal Poverty Level. Some of the services that they are providing to markets are:

- Tastings and cooking demos
- Brochures, free nutrition education information, and free recipes
- On-site signage
- Nutrition-focused prizes and giveaways
- Monthly produce observances
- Market tours
- Culturally appropriate foods at the farmers market
- Nutrition educators with same language and cultural background.

See the California Ecology Center website for more information:
www.ecologycenter.org/ebt

Market Bucks incentive program

New York City farmers markets provided an opportunity for residents to buy fresh and affordable produce while supporting regional farmers. Health Bucks, worth \$2 each, developed and distributed by the New York City Health Department District Public Health Offices were used to purchase fresh fruits and vegetables at participating farmers markets (listed on each Health Buck).

At farmers markets that accept Food Stamps (EBT), one Health Buck coupon was given to each customer for every \$5 spent using Food Stamps.

See the following website for more information on this: www.nyc.gov/html/doh/html/cdp/cdp_pan_health_bucks.shtml

Market manager and vendor education and outreach

The New York Farmers Market Federation has helped managers with in-person training and an on-line training presentation. They also provide the managers with a media kit and access to many online forms. www.nyfarmersmarket.com/ebt.htm

The Oregon Farmers Market Association has provided many online resources for participating farmers market managers. They have several online templates for accounting, recordkeeping, and vendor tally sheets. www.oregonfarmersmarkets.org/EBT/ebt.html

Further resources

General farmers market and EBT resources

The Farmers Market Coalition has a resource library with information on most topics associated with farmers market management. They also have an online library of farmers market EBT resources. See www.farmersmarketcoalition.org for more information.

Becoming an authorized retailer:

Food and Nutrition Service
For online information and application:
<http://www.fns.usda.gov/SNAP/ebt/fm.htm>

Third-party point of sale (POS) provider breakdown:

The following information is for educational purposes only. NCAT does not endorse any specific provider. Each market should research and select a provider that is best suited to their specific needs because each provider has different financial structures and fees for EBT and debit and credit use.

Below are local and national companies that have assisted other markets in buying and setting up a card processing account.

Big Sky Commerce
Missoula, MT
(406) 327-0611
www.bigskycommerce.com

Chase PaymentTech
1-800-824-4313
www.chasepaymenttech.com

Total Merchant Concepts
1-888-249-9919
www.totalmerchantconcepts.com

Frontline Processing
(based in Bozeman)
1-866-651-3068
www.frontlineprocessing.com

Token sources:

Old Time Wooden Nickel Company
1-800-750-9915
www.wooden-nickel.com

Kardwell International
1-800-233-0828
www.kardwell.com/index.htm

Montana Marketing
(based in Helena)
(406) 449-7446
www.mtmarketing.com

Appendix 1: Pricing Information for Third Party Processors

Third Party Processor	Point of Sale Machine Cost	Set-up Fee	Annual Fee	Monthly Charges	Credit Card/ Debit Fees	EBT processing Fee
Big Sky Commerce 406-327-0611	\$695+95 for pin pad	\$49 + \$35 for activation	\$79	\$32	.24¢ per transaction + 1.77%	.24¢ per transaction
Chase Paymentech 800-708-3740 Seth.Cazares@chase paymentech.com	*Variable	\$30	\$0	\$25.00 monthly minimum	.19¢ per transaction + 1.75%	.20 + 1.15%
Frontline Processing 1-866-651-3068 Contact: Jake McConnell JDM@frontlineprocessing.com	\$750-\$900	\$100 for Apriva wire- less terminal	\$0	\$35.00	.20¢ per transaction + .50%	.45¢ + .50%
Total Merchant Concepts 888-249-9919 Contact: Joe Taylor www.totalmerchant concepts.com	\$640	Not any indicated	\$82 if year round	\$30	.10¢ for credit and .25¢ for debit	.20¢ per transaction
<p>*Chase Paymentech encourages vendors to find the best price for a wireless device that can be used in an open air market. Merchant Source has machines to purchase. Merchant Source; merchantsourc@earthlink.net</p>						

Appendix 2: EBT Food Stamp pilot budget sample

Year 1	Amount
Expenditures	
*Wireless terminal, pinpad, programming	\$900
*Checks (for vendors)	\$14
*Transaction fees	\$100
*Tokens	\$250
*Printing	\$83
*Office supplies	\$51.39
*Table, cash box, storage bin, stapler, scissors, etc.	\$104
*Magnetic white board	\$20
*Advertising (Newspaper 2 spots)	\$250
*Miscellaneous, EBT flag, DVD VHS copies	\$300
*EBT assistant wages (\$8.00 X 8hr-wk X 26 wks)	\$1,700
Expenditure total	\$3,772.39
Year 2	Amount
Expenditures	
Token replacement	\$50
EBT assistant	\$1,700
Printing, office supplies, trash can, sign	\$157.29
*Transaction fees	\$315.16
Advertising (newspaper)	\$215
Merchant support (third party) (\$25.00 per month, 6 months)	\$150
Expenditure total	\$2,587.45

Appendix 3: Sample vendor token redemption forms

Helena Farmers' Market Vendor Token Tracking Form										
* Vendors, when signed by market, this is your receipt, please keep in your envelope										
Vendor name										
Products sold										
Credit & Debit	\$1 (black) \$5 (white)	*Used at any vendor, any item, change back								
EBT	\$1 (green) \$5 (yellow)	*Used at vendor with approved Food Stamp items, no change back								
Vendors only				Market only						
	EBT tokens			Credit & debit tokens		Total	Market check			Market
Date	# Tokens	Denomination	\$Value(A)	# Tokens	Denomination	A+B	# Tokens	Denomination	\$Value	Signature
1-Sep-07		1			1			1		
		5			5			5		
8-Sep-07		1			1			1		
		5			5			5		
15-Sep-07		1			1			1		
		5			5			5		
22-Sep-07		1			1			1		
		5			5			5		
29-Sep-07		1			1			1		
		5			5			5		
6-Oct-07		1			1			1		
		5			5			5		
13-Oct-07		1			1			1		
		5			5			5		
20-Oct-07		1			1			1		
		5			5			5		
27-Oct-07		1			1			1		
		5			5			5		
3-Nov-07		1			1			1		
		5			5			5		

Appendix 3: Sample vendor token redemption forms cont.'d



*The Original
Gallatin Valley Farmers'
Market*

A Project of Career Transitions, Inc.
P O Box 145
Belgrade, MT 59714
406-388-6701

Gallatin Valley Farmers' Market 2009 EBT Project
Daily Voucher Redemption Log

Date _____

EBT Manager _____

	Vendor Name	\$Value	Vendor Signature	Date Reimbursed	Check No.
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					

Total Voucher Values _____

Appendix 4: Vendor introduction sheet

Food Stamps EBT at the _____ Farmers Market Vendor EBT/Food Stamp Information Sheet

We will start accepting Food Stamps on _____. Customers will come to your booth with \$1 or \$2 Market Tokens. You can collect them throughout the day, and return them to the EBT person at the end of the market. You will receive a check the following week for the amount of tokens you collect.

The following are some guidelines and rules set by the US Department of Agriculture:

- The customer will decide how much they want to spend
- The Food Stamp representative will swipe their card at the EBT market booth and get instant authorization,
- Customers will receive either \$1 tokens or \$2 tokens (or both) and use them at stands that are authorized to accept EBT approved products.
- At the end of the market, you can turn in the tokens and will be reimbursed the following week for the total amount sold.

Please display your “We Accept EBT Tokens/ Vouchers” sign at your booth each week.

NO CHANGE - you may not give change in any amount for the tokens. They will be in \$1 and \$2 denominations. It is illegal to exchange cash for Food Stamp benefits, so the customer will be encouraged to use the full amount.

What can I sell?

- Okay: Produce, milk, meat, bread, candy, cold prepared foods, seeds and plants or seeds for growing food.
- Not okay: alcohol, tobacco, pet food, any non-food item, and any food served hot or “meant to be eaten in the store,” such as ice cream or coffee.

EBT holders must pay for their purchases at the time of sale. So you may not take payments before they get the items and you may not give them items and accept payment later.

IMPORTANT:

Your feedback, comments and questions about this pilot will contribute to its success and our ability to help farmers in the region and across the country expands their ability to utilize this system. Violating the rules will not only stop us from being able to accept EBT Cards, but also affect the ease with which other farmers and markets around the region can use them.

Thanks for your cooperation and enthusiasm. Please contact [*Market manager, Phone # and Email*] with any questions or concerns you may have.

Appendix 5: Accounting sheet sample 1

Helena Farmers Market - EBT, Debit, Credit Summary - 2009								
DATE	# CREDIT TRANSACTIONS	AMOUNT CREDIT	#DEBIT TRANSACTIONS	AMOUNT DEBIT	#EBT TRANSACTIONS	AMOUNT EBT	#TOTAL TRANSACTIONS	TOTAL AMOUNT
4/25/09	2	\$67	1	\$27	0	\$0	3	\$94
5/2/09	1	\$50	3	\$48	1	\$100	5	\$198
5/9/09	8	\$261	6	\$175	2	\$54	16	\$490
5/16/09	2	\$50	7	\$154	3	\$32	12	\$236
5/23/09	13	\$355	10	\$212	4	\$60	27	\$627
5/30/09	11	\$485	4	\$90	0	\$0	15	\$575
6/6/09	4	\$135	2	\$40	1	\$10	7	\$185
6/13/09	4	\$71	14	\$317	3	\$51	21	\$439
6/20/09	4	\$120	4	\$90	2	\$18	10	\$228
6/27/09	8	\$211	5	\$230	3	\$70	16	\$511
7/4/09	4	\$166	11	\$437	6	\$95	21	\$698
7/11/09	10	\$340	3	\$55	14	\$320	27	\$715
7/18/09	12	\$480	11	\$264	7	\$117	30	\$861
7/25/09	4	\$138	18	\$478	5	\$90	27	\$706
8/1/09	6	\$341	13	\$275	2	\$26	21	\$642
8/8/09	10	\$240	6	\$90	12	\$266	28	\$596
8/15/09	15	\$465	12	\$290	6	\$94	33	\$849
8/22/09	12	\$513	15	\$422	6	\$120	33	\$1,055
8/29/09	12	\$320	8	\$128	9	\$134	29	\$582
9/5/09	9	\$205	6	\$99	13	\$348	28	\$652
9/12/09	14	\$253	8	\$165	12	\$240	34	\$658
TOTALS	165	\$5,266	167	\$4,086	111	\$2,245	443	\$11,597

Appendix 5: Accounting sheet sample 2

MONTH		MAY														MONTH		JUNE														MONTH		JULY														MONTH		AUGUST													
DATE	# of EBT transactions	# of EBT tokens	Amt.	# of EBT tokens redeem	EBT amt.	Total EBT out-standing	# of out-standing \$2 tokens	# of cr/dr trans	# of cr/dr tokens issued	Amt.	Cr crd fee	Amt. of certs issued	Total deposit	# of vendors redeeming	# of tokens re-deemed	Amt.	Redeemed cert amts	Total redeemed	Total cr/dr amt out-standing	# of out-standing \$5 tokens	Total CR/EBT OS	CC trans fees																																									
5/2/09								13	75	\$375	\$14		\$389	1	2	\$10		\$10	\$365	73	\$365																																										
5/9/09	3	25	\$50	0	\$0	\$50	25	6	43	\$215	\$6		\$271			\$0		\$0	\$215	43	\$265																																										
5/16/09	1	5	\$10	0	\$0	\$10	5	7	46	\$230	\$8		\$248			\$0		\$0	\$230	46	\$240																																										
5/23/09	0	0	\$0	0	\$0	\$0	0	7	65	\$325	\$10		\$335	4	40	\$200		\$200	\$125	25	\$125																																										
5/30/09	0	0	\$0	10	\$20	-\$20	-10	13	100	\$500	\$17		\$517	21	182	\$910		\$910	-\$410	-82	-\$490	16																																									
May sub	4	30	\$60	10	20	\$40	20	46	329	\$1,645	\$55	\$0	\$1,700	26	224	\$1,120	\$0	\$1,120	\$525	105	\$565	16																																									
MONTH		JUNE														MONTH		JULY														MONTH		AUGUST																													
DATE	# of EBT transactions	# of EBT tokens	Amt.	# of EBT tokens redeem	EBT amt.	Total EBT out-standing	# of out-standing \$2 tokens	# of cr/dr trans	# of cr/dr tokens issued	Amt.	Cr crd fee	Amt. of certs issued	Total deposit	# of vendors redeeming	# of tokens re-deemed	Amt.	Redeemed cert amts	Total redeemed	Total cr/dr amt out-standing	# of out-standing \$5 tokens	Total CR/EBT OS	CC trans fees																																									
6/6/09	1	20	\$40	0	\$0	\$40	20	1	4	\$20	\$1		\$21	0	0	\$0		\$0	\$20	4	\$60																																										
6/13/09	4	49	\$98	6	\$12	\$86	43	15	97	\$485	\$19	\$245	\$847	6	31	\$155	\$245	\$400	\$330	66	\$416																																										
6/27/09	0	0	\$0	22	\$44	-\$44	-22	7	38	\$190	\$6	\$0	\$196	15	116	\$580		\$580	-\$390	-78	-\$434	46.88																																									
June sub	5	69	\$138	28	\$56	\$82	41	23	139	\$695	\$26	\$245	\$1,104	21	147	\$735	\$245	\$980	-\$40	-8	\$42	46.88																																									
YTD	9	99	\$198	38	\$76	\$124	62	69	468	\$2,340	\$81	\$245	\$2,864	47	371	1855	245	2100	575	115	699	62.88																																									
MONTH		JULY														MONTH		AUGUST																																													
DATE	# of EBT transactions	# of EBT tokens	Amt.	# of EBT tokens redeem	EBT amt.	Total EBT out-standing	# of out-standing \$2 tokens	# of cr/dr trans	# of cr/dr tokens issued	Amt.	Cr crd fee	Amt. of certs issued	Total deposit	# of vendors redeeming	# of tokens re-deemed	Amt.	Redeemed cert amts	Total redeemed	Total cr/dr amt out-standing	# of out-standing \$5 tokens	Total CR/EBT OS	CC trans fees																																									
7/4/09	6	70	\$140	5	\$10	\$130	65	21	131	\$655	\$25	\$230	\$1,050	8	30	\$150	\$230	\$380	\$505	101	\$635																																										
7/11/09	2	22	\$44	2	\$4	\$40	20	11	68	\$340	\$12		\$396	6	31	\$155		\$155	\$185	37	\$225																																										
7/18/09	1	10	\$20	3	\$6	\$14	7	10	62	\$310	\$14	\$170	\$514	6	32	\$160		\$160	\$150	30	\$164																																										
7/25/09	1	30	\$60	28	\$56	\$4	2	9	57	\$285	\$10		\$355	15	83	\$415	\$170	\$585	-\$130	-26	-\$126	25.72																																									
Jul sub	10	132	\$264	38	\$76	\$188	94	51	318	\$1,590	\$61	\$400	\$2,315	35	176	\$880	\$400	\$1,280	\$710	142	\$898	25.72																																									
YTD	19	231	462	76	152	312	156	120	786	3930	142	645	5179	82	547	\$2,735	\$645	\$3,380	\$1,285	257	\$1,597	88.60																																									
MONTH		AUGUST														MONTH		AUGUST																																													
DATE	# of EBT transactions	# of EBT tokens	Amt.	# of EBT tokens redeem	EBT amt.	Total EBT out-standing	# of out-standing \$2 tokens	# of cr/dr trans	# of cr/dr tokens issued	Amt.	Cr crd fee	Amt. of certs issued	Total deposit	# of vendors redeeming	# of tokens re-deemed	Amt.	Redeemed cert amts	Total redeemed	Total cr/dr amt out-standing	# of out-standing \$5 tokens	Total CR/EBT OS	CC trans fees																																									
8/1/09	0	0	\$0	74	\$148	-\$148	-74	13	133	\$665	\$17		\$682	12	106	\$530	\$0	\$530	\$135	27	-\$13																																										
8/8/09	5	60	\$120	9	\$18	\$102	51	15	137	\$685	\$24	\$225	\$1,054	5	30	\$150	\$225	\$375	\$535	107	\$637																																										
8/15/09	0	0	\$0	18	\$36	-\$36	-18	4	16	\$80	\$4		\$84	6	69	\$345		\$345	-\$265	-53	-\$301																																										
8/22/09	3	23	\$46	0	\$0	\$46	23	12	97	\$485	\$16		\$547	6	95	\$475		\$475	\$10	2	\$56																																										
8/29/09	1	6	\$12	51	\$102	-\$90	-45	5	24	\$120	\$5		\$137	23	205	\$1,025		\$1,025	-\$905	-181	-\$995	54.72																																									
Aug sub	9	89	\$178	152	\$304	-\$126	-63	49	407	\$2,035	\$66	\$225	2504	52	505	2525	225	\$2,750	-\$490	-98	-\$616	54.72																																									

Appendix 5: Accounting sheet sample 2 cont.'d

MONTH		AUGUST																		
DATE	# of EBT transactions	# of EBT tokens	Amt.	# of EBT tokens redeemed	EBT amt.	Total EBT out-standing	# of out-standing \$2 tokens	# of cr/dr trans	# of cr/dr tokens issued	Amt.	Total deposit	# of vendors redeeming	# of tokens re-deemed	Amt.	Redeemed cert amts	Total redeemed	Total cr/dr amt out-standing	# of out-standing \$5 tokens	Total CR/EBT OS	CC trans fees
9/5/09	0	0	\$0	8	\$16	-\$16	-8	6	35	\$175	\$6	\$181	4	13	\$65	\$65	\$110	22	\$94	
9/12/09	3	113	\$226	45	\$90	\$136	68	4	27	\$135	\$5	\$366	5	27	\$135	\$135	\$0	0	\$136	
9/19/09	0	0	\$0	2	\$4	-\$4	-2	10	46	\$230	\$16	\$601	4	12	\$60	\$275	\$250	42	\$246	
9/26/09	3	18	\$36	58	\$116	-\$80	-40	5	29	\$145	\$6	\$187	8	60	\$300	\$300	-\$155	-31	-\$235	80.04
Sept sub	6	131	262	113	226	36	18	25	137	685	33	1335	21	112	560	835	205	33	241	80.04
MONTH		AUGUST																		
DATE	# of EBT transactions	# of EBT tokens	Amt.	# of EBT tokens redeemed	EBT amt.	Total EBT out-standing	# of out-standing \$2 tokens	# of cr/dr trans	# of cr/dr tokens issued	Amt.	Total deposit	# of vendors redeeming	# of tokens re-deemed	Amt.	redeemed cert amts	Total redeemed	Total cr/dr amt out-standing	# of out-standing \$5 tokens	Total CR/EBT OS	CC trans fees
10/3/09	2	14	\$28	35	\$70	-\$42	-21	3	27	\$135	\$8	\$350	10	40	\$200	\$179	-\$65	-13	-\$107	
10/14/09				13	\$26	-\$26	-13					10	79	\$395	\$80	\$475	-\$475	-95	-\$501	0
Oct sub	2	14	28	48	96	-68	-34	3	27	\$135	\$8	\$350	20	119	\$595	\$854	-\$540	-108	-\$608	0
YTD TOTALS	36	465	\$930	389	\$778	\$154	77	197	1357	\$6,785	\$9,368	175	1283	\$6,415	\$1,404	\$7,819	\$460	84	\$614	223.36

Waiting on Oct bank charges

Appendix 6: Sample press release

Press Release

Date: August 31, 2007

Contact: Tammy Hinman (XXX) XXX-XXXX

SHARING MONTANA'S BOUNTY: A State-Wide Celebration of the Farmer's Market EBT Project

As of Sept. 1, four farmers markets will be accepting Food Stamp EBT cards. To celebrate this momentous effort, each farmers market will be holding kick-off celebrations on Sept. 8.

While the transition from Food Stamps to SNAP cards has reduced the stigma associated with Food Stamps, it has made it difficult for farmers markets and smaller retailers to have the capacity to accept them. Farmers markets are often in locations, such as city streets and parks, which have no phone line to enable them to utilize a Point of Service device to swipe the EBT card.

Now four farmers markets in Montana have successfully installed a device that enables SNAP card holders to use their benefits to buy fresh, healthy and local foods. The four farmers markets are the Gallatin Valley Farmers market in Bozeman, the Helena Farmers Market, The Missoula Farmers Market and the Clark Fork Market (also in Missoula). The Helena and Clark Fork Markets will also be accepting debit and credit cards!

The kick-off celebrations will include raffles of local crafts and foods, door prizes, cooking demonstrations, and kid activities.

"Our customers are anxiously looking forward to it," says Michele Lelandre, from the Bozeman Job Service, WORCS Program. "The new EBT machines will give them an excellent opportunity in a market that they otherwise would not have had the opportunity to participate in."

This project has been funded by The Montana State Department of Health and Human Services. The National Center for Appropriate Technology in partnership with the Alternative Energy Resources Organization is administering this pilot program.

For more information about the kick-off celebrations or the Farmers Market EBT Project contact: Tammy Hinman, Project Manager at (XXX) XXX-XXXX or tammyh@ncat.org.

Appendix 7: Vendor crib sheet – farmers market nutrition programs

This is a sheet to help you understand the different requirements of each governmental nutrition program.

SNAP (EBT) food cards and credit cards

SNAP, the new name for Food Stamps, is now on a card system. Your market manager has helped to implement a system where SNAP customers can swipe their card at the farmers market in exchange for tokens. The tokens are usually in \$1 to \$2 amounts (see sample below).

Who can accept EBT Tokens?

- Any vendor who sells food products.

What can I sell to EBT token carrying customers?:

- **OK:** fruits and vegetables, breads and cereals, dairy products, meats, fish, poultry, and eggs. Seeds and plants that produce food.
- **Not OK:** alcohol, tobacco, pet food, any non-food item, and any food served hot or “meant to be eaten in the store”, such as coffee or baked goods.
- Consider creating user-friendly purchases in \$2 sizes to accommodate these tokens.

How do I redeem my tokens?:

- Collect them throughout the day and redeem them in the manner that your market manager has asked you to. If you have questions about this process, talk to your market manager.
- You will receive a check for your tokens at the next market.

Can I give change?:

- You may not give change in any amount for the \$2 tokens. It is illegal to exchange cash for SNAP food card benefits, so encourage the customer to use the full amount of the token.

How do customers know if I accept or do not accept tokens?:

- At this point you have received a laminated sign with a check box for each of the different farmers market nutrition programs. Please display it with a check by each program you participate in.

How do I tell the difference between the tokens?:

- EBT tokens are differentiated from debit/credit tokens by the amount. The EBT tokens are in smaller amounts.

Debit and credit card purchases

- Customers who wish to use their credit or debit cards can be directed to the Info Booth where they obtain tokens (usually in \$5 increments) with which to make their purchases.

What can they buy with these tokens?:

- These can be used for any item in the market – there are no restrictions on the \$5 tokens.
- These tokens are redeemed in the same manner as the SNAP tokens.

Tokens look like this:



Appendix 7: Vendor crib sheet – FMN programs cont.'d

WIC and Senior Farmers Market Nutrition Program coupons

Who can accept farmers market nutrition program coupons?

- Can only be accepted by produce vendors who have signed and handed in both a WIC and a Senior Food Coupon Contract

Can you give change?

- No change can be given for these coupons
- Consider creating user friendly purchases in \$2 sizes to accommodate coupons.

Redemption:

- WIC coupons are stamped by the market manager and returned to the vendor—vendor deposits them at their bank like a check.
- Senior food coupons are counted by the vendor, then counted by the market manager who then writes the vendor a check in exchange for the coupons.

The coupons look like this:

WIC coupon:

MONTANA DEPT. OF PUBLIC HEALTH & HUMAN SERVICES WIC Farmers' Market Nutrition Program Cogswe# Building, Helena MT 59620		Account # 806119	75-1248 919	
2008		STAMP AUTHORIZED MARKET		405686
NOT REDEEMABLE IN GROCERY STORES		VOID		
Payable to: _____ # _____ Montana Registered WIC FMNP Farmer		MASTER NUMBER HERE		
Four dollars and no/100				6/15/08 FIRST DATE OF USE
<small>Montana Grant Fund Security State Bank Helena, MT 59601</small>				10/15/08 LAST DATE OF USE
Good for the purchase of fresh, locally grown vegetables, fruits, and herbs from a WIC FMNP Vendor. Any other use constitutes fraud.		_____ Signature of Participant or Authorized Proxy		PAY EXACTLY \$4.00 NO CHANGE GIVEN

Senior coupon:

2007 Senior Farmers' Market Nutrition Program		Coupon # 85300	
Participants must use coupons by 11/1/08 Farmers must redeem coupons by 11/30/08			
Participant signature _____		VOID	
Farmer ID HY		\$2.00	
No change given		Not good at grocery stores	
			

