



**S**upplemental  
**N**utrition  
**A**ssistance  
**P**rogram

# **Accepting SNAP Benefits at Your Farmers Market or Market Booth**

*A How-To Toolkit*

Maricopa County Department of Public Health  
Office of Nutrition and Physical Activity  
4041 North Central Avenue, Suite 700 | Phoenix, Arizona 85012  
[facebook.com/MCDPH](https://www.facebook.com/MCDPH) | [twitter.com/Maricopahealth](https://twitter.com/Maricopahealth)



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## Introduction

This toolkit has been developed in order to assist market vendors, managers, volunteers and customers in offering a successful “SNAP at the Market” program!

We want to provide clear information about what accepting Supplemental Nutrition Assistance Program (SNAP)/Electronic Benefit Transfer (EBT) entails, how it can benefit the market, vendors and customers, and what everyone involved will be asked to do.

Inside you will learn how to accept SNAP/EBT (formerly known as food stamps), where to get point of sale equipment, which foods are SNAP eligible, and more. This will help ensure that everyone at the market has up-to-date information to make the program work well.

This guide is intended to be an ongoing resource for you. There is space along the inside margin of each page for you to take notes or make comments as you go along.

## Why Accept SNAP?

The ability to accept Supplemental Nutrition Assistance Program (SNAP) benefits electronically at your farmers market increases access to healthy foods for low-income children and adults and taps into a larger customer and sales base.

Adopting EBT technology to accept SNAP benefits attracts more customers and offers an easy and convenient way for consumers to use their SNAP benefits on eligible food items. Expanding access and availability of healthy foods is a primary way to address and prevent nutrition-related diseases like heart disease, diabetes, cancer, and obesity.

The potential for increased sales for vendors and markets from SNAP redemptions can be substantial. Between fiscal years 2010 and 2011, for example, the total value of SNAP redemptions at farmers markets and farm stands across the U.S. was more than \$11.7 million!

In Arizona, more than 1 million people participate in SNAP each year and spend about \$130 million statewide on eligible foods for their households. In 2013, SNAP revenue across our state’s farmers markets resulted in sales of \$52,000.

Furthermore, used together with company and bank-issued debit and credit cards and benefits from other nutrition assistance programs, SNAP/EBT sales can stimulate a sharper increase in vendor revenue at farmers markets, which in turn leads to stronger communities and a stronger local economy.

## Nutrition Assistance Programs at Farmers Markets

Many farmers markets throughout the state participate in nutrition assistance programs that increase the affordability of fresh, healthy, local foods while bringing new income to the market and vendors. Two of these programs include the Supplemental Nutrition Assistance Program (SNAP), formerly Food Stamps, and the Farmers Market Nutrition Program (FMNP).

While these programs have the same objectives, they each operate a little bit differently.

### 1) SNAP Benefits

The program objectives of SNAP are to: strengthen the agricultural economy and provide improved levels of nutrition among low-income households. This federal program is administered in our state by the Arizona Department of Economic Security (DES).

SNAP benefits are available YEAR-ROUND to eligible households and individuals. They are provided on an electronic benefit card that is used like an ATM or debit card and accepted at most grocery stores and many farmers markets (in 2015, 26 of Arizona's 90+ markets accept SNAP). Through various nutrition education partners, SNAP also helps participants learn to make healthy eating and active lifestyle choices.



Arizona's SNAP card

### SNAP Eligibility

The US Department of Agriculture (USDA) establishes eligibility requirements for SNAP. Eligibility is based on a household's resources, income and other requirements such as residence, citizenship or qualified non-citizen status, and cooperation with the Supplemental Nutrition Assistance Employment & Training program.<sup>1</sup> The average monthly SNAP benefit per person in Arizona in 2014 is \$123, or about \$28/week or \$4/day. See the USDA Federal Poverty Guidelines chart for participating in SNAP on **page 44**.

### Eligible items to purchase with SNAP

The following items **may be purchased** with SNAP benefits:

- ANY food or food product for home consumption
- Seeds and plants which produce food for consumption by SNAP households
- Soft drinks, candy, cookies, snack crackers, and ice cream
- Seafood, steak, and bakery cakes<sup>2</sup>

<sup>1</sup> Association of Arizona Food Banks

<sup>2</sup> U.S. Department of Agriculture, Agricultural Marketing Services



The following items **may NOT ever be purchased** with SNAP benefits:

- Alcoholic beverages
- Tobacco products
- Hot ready-to-eat food that will be eaten on site
- Non-food items
  - Pet foods
  - Soap
  - Paper products
  - Medicines and vitamins
  - Household supplies
  - Personal grooming items and cosmetics

## ***2) The Farmers Market Nutrition Program (FMNP)***

The FMNP is a USDA program created to increase fruit and vegetable intake for low income women and children who participate in WIC and seniors who participate in the Commodity Supplemental Food Program (CSFP). Each year a select number of women, children and seniors are eligible to receive \$30 worth of FMNP checks, with which they may purchase fresh, locally grown fruits, vegetables, and herbs at approved farmers markets.

Arizona WIC participants also receive monthly Cash Value Vouchers (CVVs) that may be used to purchase fruits and vegetables at WIC approved stores and FMNP approved farmers markets. At approved farmers markets, CVVs may be used to purchase fresh, unprocessed, produce grown in Arizona by FMNP approved growers. CVVs are issued to all women and children age one to five years who participate in the WIC program, and are issued year-round. CVVs fall under the FMNP rules when used at farmers markets. FMNP not only provides fresh produce to our community, but also increases the local growers' share of food dollars spent in Arizona and keeps food dollars in the local economy.

FMNP has two components and two types of coupons payment instruments:

- Cash Value Vouchers—CVVs (WIC Fruit and Vegetable Vouchers):
  - Women and children participating in the Arizona WIC Program are issued CVVs monthly, which they can spend with approved farmers for fresh, locally grown fruits and vegetables (not herbs) at approved markets YEAR-ROUND.

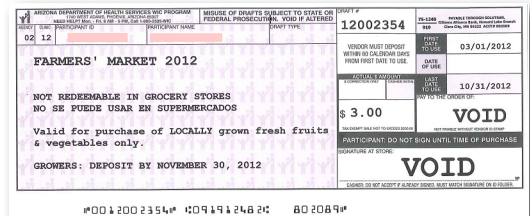
ARIZONA DEPARTMENT OF HEALTH SERVICES WIC PROGRAM		ISSUE OF CHECKS SUBJECT TO STATE OR FEDERAL REGULATION. VOID IF ALTERED.		PROFIT #	
02	21	21020189741	NURSING, NCM	003773AZ	36180314
REDEEMABLE AT APPROVED WIC STORES OR AUTHORIZED FARMERS' MARKETS				ISSUE DATE	09/19/2011
UP TO \$5.00 ANY COMBINATION FRUITS/VEGETABLES (FRESH, FROZEN AND/OR CANNED)				ISSUE VALUE	
WIC CUSTOMER MAY PAY AMOUNT OVER \$5.00				VALID DATE	10/18/2011
VOID				VOID	
VOID				VOID	
FARMER PARTICIPANT DO NOT SIGN UNTIL TIME OF PURCHASE					
VOID					
*0036480314* 009491248 24 802070*					

Sample WIC CVV  
AZ Dept. of Health Services, 2014

- CVV values vary according to the participant category (woman or child). Current denominations are \$5.50 and \$8. Growers must write the amount redeemed on each CVV. Customers may combine CVVs with other forms of payment if their order exceeds the maximum value of the CVV.
- Participating growers are trained to assist each customer to ensure that they have the opportunity to receive an amount of eligible produce that is equal to or greater in value than the maximum amount of the CVV.
- For more information go to [www.azwic.gov](http://www.azwic.gov) and search for the FMNP Grower Manual.

- FMNP is a seasonal program that usually begins in March and ends in October.

- Women and children on WIC and seniors participating in CSFP may be eligible to receive \$30 of FMNP checks during the season. Participants receive 10 checks, each worth \$3.
- For information about WIC and CSFP sites near your market, or, to become approved as a market or grower to accept FMNP checks and CVVs, please call 1-866-229-6561.



Sample FMNP Check

### Sales Tip

For both FMNP and WIC CVV transactions, make sure to help the customer get enough produce to get the full value of their coupons or CVVs. Add produce until they have the full amount. Don't be afraid to give them a little extra!

# FOOD STAMPS GROW GARDENS!



SNAP EBT benefits (food stamps)  
can be used to purchase  
food-producing plants and seeds.

For info: [www.SNAPgardens.org](http://www.SNAPgardens.org)

## Quick Guide: SNAP, WIC CVVs, and FMNP<sup>3</sup>

	SNAP	WIC CVVs	FMNP
May be used to purchase seeds that produce food	✓		
May be used only to purchase locally-grown produce from approved growers at approved markets			✓
May not be used to purchase foods purchased by the farmer for resale		✓	✓
Uses a debit card that is used by swiping through equipment	✓		
Uses printed coupons worth specific amounts		✓ (maximum \$5.50 or \$8)	✓ (\$3)
May not be used for prepared or processed foods		✓	✓


## Getting Started

Accepting SNAP/EBT at a farmers market requires on-going attention from the sponsoring organization. For this reason, market managers or organizers interested in implementing a SNAP/EBT system should secure a commitment from market stakeholders before establishing this system. Market stakeholders include vendors, staff, volunteers, and members of any existing boards at the farmers markets, customers, and any community partners. An individual grower or producer can also make the decision to accept SNAP on their point of sale device (smart phone) but will want to work with the market manager to benefit from the market's SNAP outreach efforts.

It's important to set a realistic timeline for implementing a SNAP/EBT system. The timing will depend largely on the market's capacity, but it generally takes a minimum of 45 to 60 days.

Vendors and other stakeholders, i.e. the market's advisory board, might be reluctant to accept a new form of payment, and some may not want to participate. Invite a manager or vendors from a market with a successful SNAP/EBT system in place to explain their experiences (challenges and benefits) and answer questions about their system.

<sup>3</sup> Excerpted from the Arizona Department of Health Services' Farmers Market Nutrition Program website  
10



Some markets find it useful for participating vendors to sign an agreement about the terms of the SNAP/EBT program at the market. This helps ensure that the vendors and SNAP/EBT system manager(s) set clear expectations and agree to fulfill their mutual promises. (See sample agreements on **pages 34-37.**)

## **Assess Your Capacity to Process SNAP**

Implementing a SNAP/EBT system is an on-going operation with financial and labor costs. From the very beginning, it is necessary for market organizers or vendors to assess their capacity to take this on. Understanding your capacity will determine the appropriate next steps to take. The checklist on the next page applies to both markets and individual vendors who are interested in processing SNAP with their own equipment.

### ***What about other debit and credit cards?***

Because many people use credit and debit cards these days and carry little cash, most markets and vendors find it to their benefit to have equipment that can process credit (Visa, MasterCard, Discover and American Express) and debit as well as SNAP/EBT. Credit card processing often requires additional monthly fees.

Most point of sale (POS) devices that can process SNAP are also capable of processing credit and debit cards. However, POS devices that can process credit and debit cards are NOT always able to process SNAP. Check with your POS provider to ensure your POS can be encrypted to process SNAP.

Each market must decide if they want to take on the responsibility of offering the credit card service for their customers. The market will be responsible for any additional transaction fees associated with this service as well as tracking sales and reimbursing vendors that use the market's POS terminal.

## *Checklist to Assess Your Capacity to Manage a SNAP/EBT Program*

The purpose of this checklist is to assess whether your farmers market or an individual market vendor has the basic necessities for running a successful SNAP/EBT system. Having all or even most of these does not mean a market's SNAP/EBT program will automatically be successful. However, this list can help you visualize your current assets and identify any gaps.

### *For both market managers and individual vendors:*

- Are there SNAP/EBT customers nearby who want to be able to use their benefits at the market? (See "Percentage of Households on SNAP by Census Tract" on **page 43**.)
- Do you have a USDA FNS number? For more information: <http://www.fns.usda.gov/snap/retailers-0>
- Do you have an active bank account?
- Is there a market-wide or individual booth total of at least \$100 in sales each market day?
- Do you have funds for POS device monthly services fees, scrip (if using a scrip system), and marketing and promotion materials (either through a grant, market revenue, or vendor fees)?
- Are you located in an area where a wireless POS device can operate (i.e., receive a clear data transmission signal) or are you able to plug into a phone line, and/or electricity?

### *For Market Managers:*

- Is there a central (information) booth at your market where customers may come to swipe their cards?
- Is there a Market Manager or other individual(s) on site to manage the SNAP/EBT program on market days?
- Is there someone to manage accounting (could be the same person (s) as above)?
- Is there an Advisory Board or Board of Directors for the market, to broaden discussion and decisions as well as resources?
- Are there vendors who are supportive of an SNAP/EBT system and are willing to be involved?
- Do you have actively engaged organizational partners (e.g. anti-hunger organizations, state/local government offices, faith-based groups, non-profits) to provide nutrition education and outreach?

## How to Become a SNAP Retailer

In order to accept SNAP at your market's central information booth on behalf of your vendors, or as an individual vendor, you must first apply to the U.S. Department of Agriculture (USDA) Food and Nutrition Services (FNS) to get an account and an FNS number. This can be done online at <http://www.fns.usda.gov/snap/retailers-0>.

Immediately after you submit your application you will get a confirmation email that the application has been received, and reminding you to gather and mail the hard copies of the identification materials the USDA requires as well. Send those in right away! Within a month you should receive a letter or email from USDA letting you know your application is in process. It is often a 45-day process to get your FNS number approved.

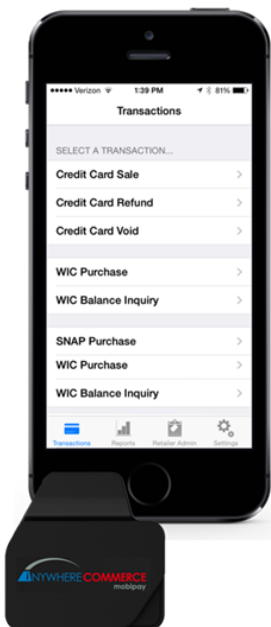
Once you have applied for the FNS number you may begin researching your options for point of sale terminals so that when you receive your FNS number from USDA you are ready to acquire your point of sale devices.

## How to Get A Point of Sale Device

What IS a point of sale device?

A POS (point of sale) device is the electronic equipment through which a retail transaction is transmitted and completed. It is the point at which a customer makes a payment to the merchant in exchange for goods or services. At the point of sale the retailer calculates the amount owed by the customer and provides options such as credit, debit or SNAP for the customer to use to make payment. In places where there are phone lines to transmit sales data, and electricity to ensure no interruption in service, a point of sale device may look much like the standard cash register.

At a farmers market, often there are no phone lines or electricity, so wireless point of sales terminals and even mobile phones and tablets have come to be the usual means through which electronic credit, debit and SNAP sales are transmitted and accepted. Some wireless technology even allows you to redeem gift cards, paperless coupons and loyalty offers.



## *Choosing a Point of Sale Device Provider*

If you are choosing to accept SNAP, it is critical that whatever technology/equipment you obtain be able to be encrypted to process SNAP. If the equipment is wireless, it must be able to receive a data signal in the area where you plan to use it.

Considerations when choosing point of sale equipment:

- A point of sale device that processes SNAP/EBT (and/or credit and other debit) can cost \$800 to \$1,000 to purchase.
- Some companies will sell you the equipment outright, and then offer monthly service (data) plans that allow you to process electronic sales.
- If you purchase equipment and the processing technology becomes obsolete you will have to replace it somehow. This may be a reality every four or five years.
- Leasing POS equipment may result in the same situation as purchasing. If there is an update, you may not be able to get updated equipment until your lease is up.
- If you have a seasonal market, find out whether you have to pay for the equipment during the months your market is not operating.
- Depending on the volume of traffic at your market, you may need more than one device to keep the customer wait time/lines down.
- Most monthly service/data plans are in the range of \$30+/month.
- In addition, there are individual transaction fees, percentage charges on credit and debit, interchange and batch closure fees, and annual compliance and licensing fees.

### *Some Provider Options*

Check with your bank to see if they can:

- Provide you (free or cheaply) a terminal that can be encrypted to process SNAP.
- Rent you a point of sale terminal by the month; that way if there is a software update, you should be able to get updated equipment.

Marketlink, a program of the National Farmers Market Nutrition Program Association, is currently providing free equipment, including the Mobile Market+™ app to markets and vendors that have never yet been qualified to process SNAP. You may request more than one terminal for your market. They also have terminals for markets and vendors that already have had an FNS number. For more information, visit <http://marketlink.org/>

The Farmers Market Coalition is offering free point of sale devices and payment of transaction fees for three years for SNAP-authorized farmers markets and direct marketing farmers (who sell at one or more farmers markets) if they became authorized before Nov. 18, 2011, AND fall into one of the following categories:



- They have a USDA FNS # but do not currently possess functioning EBT equipment;  
OR
- They currently possess functioning EBT equipment, but received that equipment before May 2, 2012.

For more information, visit <http://bit.ly/FreeEBT>.

There is now an application through Mobile Market+™ that can be encrypted to process SNAP and works on an iPod touch, iPhone, or iPad at <http://www.novodiagroup.com/mobile-market/>. (This is the same equipment that Marketlink offers for free to markets and vendors with new FNS numbers from USDA.)

#### *Some Sources for Point of Sales Terminals In Addition to Your Bank:*

- MarketLink—[www.MarketLink.org](http://www.MarketLink.org)
- Farmers Market Coalition— <http://bit.ly/FreeEBT>
- First Data – Liz Cain or Glenn Gustin—[https://www.firstdata.com/en\\_us/home.html](https://www.firstdata.com/en_us/home.html) or 480-325-6072 x 12
- TYSYS – Chris Shanahan— <http://www.tsysmerchantsolutions.com/> or 1-800-516-6242 x 5746016

#### *Other Supplies*

Replacement paper for POS printers can be obtained in office or restaurant supply stores. Since it is thermal paper, there is no additional ink needed.

### ***Typical Rates for MarketLink Equipment through Worldpay Bank***

#### *For Markets or Vendors with NEW USDA FNS Numbers*

These fees are estimates as of June 2015 and may change. As such, they are provided for planning purposes only. For current fees, contact your point-of-sale device provider.

- Year One
  - \$0.15/transaction—SNAP
  - \$0.15/transaction for other debit/credit + 1.79% transaction fees
- Year Two
  - \$0.15/transaction—SNAP
  - \$0.15/transaction for other debit/credit + 1.79% transaction fees
  - \$120/annual fee/PCI compliance

- Year Three\*\*\*
  - \$0.15/transaction—SNAP
  - \$0.15/transaction for other debit/credit + 1.79% transaction fees
  - \$120/annual licensing fee
  - \$100/annual PCI compliance
  - From \$30/month service/data fee

\*\*\* To opt out of year 3 there is a \$95 fee. There is no cost to opt out of later years, but notice to Worldpay must be given at a certain time.

To activate the iPhone as an actual functioning phone, you will need to pay for the phone line separately.

The Farmers Market Coalition rates for farmers markets and direct marketing farmers (who sell at one or more farmers markets) if they became SNAP authorized before Nov. 18, 2011, AND fall into one of the following categories:

- They do not currently possess functioning EBT equipment; OR
- They currently possess functioning EBT equipment, but received that equipment before May 2, 2012.

This program offers free point of sale terminals/free transaction fees for three years.

*Typical rates for non-MarketLink equipment:*

- \$.18/transaction – SNAP
- \$.25 - \$.26/transaction for other debit/credit + 2.79% transaction fees
- +/- \$30/month service/data fee
- \$100/year/PCI compliance

## **At the Market**

### ***Three Ways to Accept SNAP Benefits, Credit and Debit Cards***

Individual vendors who have their own point of sale devices will be able to process SNAP/ EBT cards if approved by USDA, as well as other credit and debit cards but will probably also have customers at their booths who pay with their cards at the central information booth and so, should be familiar with the following systems.

Markets which have a point of sale device at a central information booth can process sales on behalf of all interested vendors, and then reimburse the vendors according to agreed-upon arrangement. Below are three commonly used systems used by markets across the country.

### *Making Change*

Unlike for credit and other debit customers, change cannot be returned for SNAP/EBT purchases and there are limitations as to what SNAP/EBT customers can purchase with their benefits (see **page 22** for more information). Market staff and vendors need to be aware of these details.

#### *1) Receipt System:*

- A. A SNAP customer shops at a vendor's stand and receives a Card Sales Receipt (CSR) from the vendor for food items purchased, and then leaves the purchased items with the vendor.
- B. The SNAP customer goes to the information booth (where the point of sale [POS] terminal is) without the purchased goods to swipe their EBT card for the amount on the vendor's receipt and enters their PIN.
- C. When the card is approved, the Info Booth manager gives the customer a printed copy of the transaction receipt confirming payment, which the customer brings back to the vendor to retrieve their purchased items.\*
- D. The market attaches the merchant copy of the printed transaction receipt to the CSR and places it in the daily receipt box to be tallied later in order to reimburse the vendors.

#	Vendor	Amount	Initial
1			
2			
3			
4			
5			
6			
7			
<b>Total:</b>			

*Sample Card Sales Receipt*

\*If a customer makes purchases at more than one vendor, several vendors may be listed the same CSR. The customer only swipes their card once for the total amount of all their purchases. They will be given separate printed copies of their receipt to take back to each separate vendor. The total amount of the sales will be crossed out on each receipt, and replaced with the individual vendor's name and amount written on the receipt meant for them. If a SNAP customer purchases non-SNAP eligible items these items will need to be paid for separately with cash, or other credit or debit cards.

### *Example: Processing Multiple Purchases with a Receipt System:*

Mrs. H. purchases radishes and beets from Farmer Pete (\$5), and bread from The Bakery (\$3). She will have one card sales receipt filled out by Farmer Pete and The Bakery. She will then bring the CSR to the Info Booth, swipe her card for the \$8 total amount, and generate three receipts (this can be expanded to include however many different vendors from whom a customer buys):

1. A printed customer copy of the transaction receipt for themselves with the total sales on it;
2. A printed receipt to give to Farmer Pete, showing the \$8 crossed out, Pete's name and \$5 written in;
3. A printed receipt to give to The Bakery, showing the \$8 crossed out, the bakery's name and \$3 written in.

The market keeps the merchant copy of the transaction receipt and staples it to the CSR. Vendor reimbursements will be tallied from these CSRs.

### *2) Scrip System:*

When a market utilizes a central POS device, customers swipe their SNAP/EBT or credit cards to redeem a specified amount of money that they are given by the market in the form of scrips. They use the scrips to pay for purchases with individual vendors.

Scrips can take the form of tokens (wooden, plastic, or rubber) or paper vouchers. Scrips should be individualized with the market name, dollar value, and labeled as SNAP/EBT or credit/debit—scrips for SNAP/EBT purchases should be easily distinguishable from scrips for credit and debit purchases.



*Sample Token Scrips*



*Sample Paper Scrip*

### *3) Manual Vouchers:*

Farmers markets or vendors that have a Food and Nutrition Services (FNS) number from USDA approving the market or vendors to accept SNAP, but without a POS terminal or that use an off-site terminal, can employ manual vouchers. Manual vouchers are also used if a customer's EBT card or the EBT system is not functioning. Manual vouchers can be used with scrip or receipts.

The market staff calls a customer's EBT card number in to the retailer EBT customer service number (on the back of the card) for transaction approval, placing a hold on the customer's SNAP account for the amount of the transaction. The market staff or vendor records the transaction on a manual voucher that the customer signs, as well as in a log book for bookkeeping.

The next step depends on whether the market or vendor has an off-site POS terminal:

If they do, the manual vouchers are keyed into the off-site terminal for processing at the end of the market day.

If the market or vendor does NOT have a POS terminal, the manual vouchers are mailed to the Arizona Department of Economic Security (DES), the state's EBT contractor. Markets generally have 15 days to mail in the vouchers. The direct deposit into the market's bank account occurs within 2 or 3 business days after DES receives the vouchers in the mail.

<i>Manual Vouchers With POS</i>	<i>Manual Vouchers Without POS</i>
<ul style="list-style-type: none"> <li>• 2-ply voucher completed on-site</li> </ul>	<ul style="list-style-type: none"> <li>• Market manager completes 3-ply voucher</li> </ul>
<ul style="list-style-type: none"> <li>• Contact vendor customer service for voucher authorization number</li> </ul>	<ul style="list-style-type: none"> <li>• Obtain voucher authorization number</li> </ul>
<ul style="list-style-type: none"> <li>• Customer signs; market manager signs</li> </ul>	<ul style="list-style-type: none"> <li>• Signatures and date on voucher</li> </ul>
<ul style="list-style-type: none"> <li>• Voucher is dated</li> </ul>	<ul style="list-style-type: none"> <li>• Copy to customer</li> </ul>
<ul style="list-style-type: none"> <li>• Copy to customer</li> </ul>	<ul style="list-style-type: none"> <li>• Copy for market manager files</li> </ul>
<ul style="list-style-type: none"> <li>• Market manager enters voucher through POS within 10 calendar days</li> </ul>	<ul style="list-style-type: none"> <li>• Copy mailed to DES</li> </ul>

## ***Refunds***

Learn to use the SNAP refund transaction on your POS device; a refund transaction credits the customer's account. The POS terminal may require a supervisor or manager approval code to be entered as part of the transaction. Your POS retailer manual will have details.

## ***Settling the Batch***

At the end of each market day, the market manager or individual vendor will follow the instructions on their point of sale terminal to settle and close the batch. This is how the money from the day's SNAP/credit/debit sales gets into the market or vendor bank account.

After the batch is closed, the terminal will print out a list of the individual sales with a total, and then a total for each category (SNAP, debit, and credit). This print-out can be used to make sure you have accounted for every sale so that market managers may properly

reimburse vendors. If this step is missed, the batch will close itself out within 3-4 days. The money will be deposited, but there won't be a printed record.

Refunds into the customer EBT account if food bought with SNAP benefits is returned. **Do not provide refunds in cash.**

### *Reimbursing Vendors for SNAP/Credit/Debit Sales*

After the market day, market staff enters the information from the CSRs or scrip into a spreadsheet—by individual sale for each vendor. Then all sales are grouped by vendor and added up to calculate an individual vendor total and a daily market total.

The total vendor sales should match total sales indicated on the print-out from the point of sale terminal batch close-out, done each day after the market to ensure the money from the electronic sales is deposited.

Market staff reimburse vendors for their total sales by check or cash, or with vendor permission, hold back part of the sales reimbursement as payment for market stall fees.

### *Processing Fees*

Many markets charge the vendors a processing fee that covers the cost to run the credit, debit and SNAP sales for vendors. It should be based on actual expenses to operate the point of sale terminal and is usually between 3 - 3.75% of electronic sales. This fee is deducted from the total of what the market owes each vendor, and the vendor should be made aware of it before any transactions are run on their behalf.

### *Charging SNAP Customers Transaction Fees*

You may not charge a SNAP customer to run a balance inquiry or a fee to process their transaction. Banks cannot charge you for depositing SNAP/EBT into your account.




City Heights Market, San Diego, CA  
(From PPS.org SNAP/EBT Handbook)

### *Prices and Quality*

Items sold to SNAP shoppers must be of the same quality and at the same price as those offered to the general public.

### *Taxes on SNAP Purchases*

In many areas of Arizona there is a sales tax on food purchases; however, SNAP purchases cannot be taxed regardless of state or local food tax rules. In Arizona there is no tax charged on any produce, eggs, meat, dairy, or honey sold by farmers, ranchers or gardeners that they have produced themselves per A.R.S 3-561 through 3-563. In places where food



is taxed, market vendors traditionally fold the tax into the listed price of the food item. However, vendors must deduct the tax from the total price of an item purchased with SNAP benefits.

Each state has different tax rates and, in some cases, they vary by county. Find out what the food tax is in your area at <http://www.azdor.gov/Business/TransactionPrivilegeTax/TPTRates.aspx> so that vendors can make a relevant tax adjustment for SNAP purchases.

Treat your SNAP customers as you do your other customers—with courtesy and respect.

*Do Not:*

- Restrict SNAP customers to shopping at certain times during market hours, charge them higher prices, or make them use lines designated SNAP-ONLY Checkout.
- Require customers to make minimum purchases.
- Ask customers for their Personal Identification Number (PIN). Only the customer may enter his or her PIN at the Point of Sale (POS) terminal to complete the SNAP sale.

### *Making the Sale*

- If a customer does not have enough SNAP benefits in their account to pay for all of his or her eligible items, give the customer the option of paying for the remaining items with cash, debit or credit card.
- The customer may also pay the difference with a second card swipe to debit the cash benefits account (if the client has one) on his or her EBT card.
- If a market is using the scrip system and the amount of a sale is less than the value of the token presented, the participating vendor should provide eligible product to make up the difference OR if the customer does not have enough market tokens to pay for all of the eligible items, give them the option of paying the difference in cash.
- The only limiting factor on the amount that a SNAP/EBT customer may spend is the amount of funds they have available in their benefits account.
- Vendors may not seek restitution from a SNAP/EBT customer for a purchase not reimbursed by the market or the customer's account.
- If a participating vendor sells eligible and ineligible products, the SNAP/EBT sign should be prominently displayed near the eligible items so that shoppers can easily see which items may or may not be purchased with SNAP. Ineligible items should be physically separated from the SNAP eligible items.
- Customers may NOT do a SNAP transaction without their card or their PIN. Refer the customer to the toll-free Customer Service Help Line that they were given during SNAP/EBT training to get a new card and/or new PIN.

## *SNAP Eligible Foods*

The SNAP customer MAY use their benefits at the market for ELIGIBLE FOODS such as:

- Breads and cereals
- Fruits and vegetables
- Meats, fish and poultry
- Dairy products
- Seeds or plants that produce food

SNAP / EBT benefits may NOT ever be used to buy:

- Beer, wine, liquor, cigarettes or tobacco
- Food, including hot foods, that will be eaten at the market
- Or any nonfood items such as:
  - Pet foods
  - Soaps, paper products, or flowers
  - Household supplies, clothing or crafts

(The customer may purchase the ineligible items with cash or other credit/debit.)

### *Program Rules:*

**No US currency is to be given as change for SNAP purchases for any reason.** The sale must be for the exact amount by SNAP benefits or the customer can make up the difference with cash.

## **Promotion of SNAP/EBT at Your Farmers Market or Booth**

Studies indicate that customers often report “word of mouth” as the number one way they found out about a market accepting SNAP benefits. Many markets develop banners and signage with the SNAP/EBT logo advertising that SNAP/EBT cards are accepted. Vendors should also have their own signage indicating they accept SNAP at their booth.

Printed and display material should include:

1. Clear indication that the market accepts SNAP/EBT cards.
2. Location of the POS/EBT machines (central information booth and/or individual vendors) and whether credit/debit cards are accepted.
3. The market location and days and times of operation.



4. The products available for SNAP customers to purchase.

5. The state-specific name for SNAP/EBT cards, e.g., Arizona uses the QUEST card.

Useful SNAP outreach and nutrition education materials are also available online at the SNAP-Ed Connection: <http://snap.nal.usda.gov/resource-library/nutrition-education-materials-fns>.

Include signs at the market that indicate acceptance SNAP/EBT and/or Debit/Credit:

- Have signs that point the customer to where they can swipe their SNAP/EBT card
- Have signage at the central information booth (and at individual vendor booths): SNAP/EBT and/or Debit/Credit accepted here!
- Have bilingual signage for people whose dominant language is not English
- Have bilingual volunteers on hand who are familiar with the SNAP system and with the market
- Have a map of the market layout at the Info Booth to let customers know where the vendors are and where they can use their benefits
- Vendors should always clearly identify the cost of their products for all customers
- Have a handout for customers explaining how to use their SNAP/EBT card (see **page 31** for sample)
- Incorporate events that attract all customers to the market (i.e. cooking demos, music events, etc.)



*University of Minnesota Cooperative Extension*

### ***Additional Outreach and Promotion Ideas for SNAP/EBT at Your Market***

Partner with a wide range of groups, including but not limited to city, state, and federal government agencies; groups focused on “buy local” initiatives; food banks and pantries; hospitals and clinics; faith-based organizations; and senior and community centers.

Partners can help with promotion in many ways. They can:

- Hand out flyers about the market SNAP/EBT program.
- Host cooking demonstrations and nutrition education events at the market.
- Encourage their clients to attend the farmers market and use their benefits there.

- Promote SNAP at farmers markets at local health fairs, school events, and community festivals to reach targeted audiences.
- Provide signage and flyers to local SNAP and Women, Infants, and Children (WIC) offices, senior centers, hospitals, clinics, food pantries, schools, faith-based organizations, and community centers to effectively notify the public that SNAP is available at the farmers market.

Press releases and local calendar listings are also effective marketing tools. Special events and outreach initiatives produced with partner support can draw media and other community attention.

### *Get the Word Out!*

- Partner with local organizations (i.e. DES, county health departments, food banks, community organizations, faith-based centers) to develop and distribute appropriate materials on using SNAP at farmers markets
- Use local media (e.g., radio, television, newspaper, etc.) to help get the word out to the public about SNAP/EBT at markets
- Use social media (e.g., Facebook, Twitter, Instagram, etc.) to help inform the public about your SNAP/EBT program (see **page 45** for more about social media outreach).
- Include bilingual messaging




*SNAP/EBT At Your Farmers Market:  
Seven Steps to Success,  
Project for Public Spaces, p. 10*

### *Responsibilities and Tasks to Make the Program Work*

If a market opts for placing a POS device at a central information booth, there should be at least one person tasked with operating it during market hours and somebody to do the bookkeeping after-hours. If each (or any) vendor has his or her own POS terminal, there should still be one individual tasked with providing technical assistance to vendors and customers during (and outside of) market hours.

Tasks associated with managing a central information booth on market day include:

- Swiping SNAP/EBT customer cards (as well as credit and debit cards, if applicable) and giving them scrip\* to use at the market. (\*Scrip system only: gathering scrip from vendors at the end of the market; ensuring all scrip is authentic.)
- Distributing the Card Sales Receipts to the vendors who need them, if your market uses the receipt system.

- 
- Connecting with the customers, explaining the SNAP/EBT system, and responding to questions or concerns.
  - Making sure signage is up to promote the market's SNAP/EBT program during market hours, both for the market in general and at individual booths that offer eligible foods, plants and seeds.
  - Ensuring that SNAP sales are made for eligible items only.
  - Market organizers should plan to regularly check in with vendors, customers and other stakeholders in order to seek input and address concerns.
  - Protecting the integrity of the program.

Ongoing tasks include:

- Developing partnerships with other organizations or businesses.
- Coordinating with other groups conducting education or outreach with customers (e.g. SNAP pre-enrollment screening, cooking demonstrations, etc.).
- Marketing and promoting the market's SNAP/EBT system.
- Managing the finances of the program, collecting vendor fees (if applicable).
- Developing and managing any incentives for customers, such as coupons that double the value of SNAP/EBT benefits (if applicable).
- Creating and distributing signage, social media messaging and materials for print and engaging broadcast media to promote the market's SNAP/EBT system.
- Reaching out meaningfully and engaging SNAP/EBT clients about the market, and promoting the market's SNAP/EBT system at venues such as DES offices, faith-based organizations, food banks, clinics, schools, etc.
- Assessing the effectiveness of the SNAP/EBT system for stakeholders and customers.
- Advocating for and implementing any necessary changes to make the market more accessible or welcoming to SNAP/EBT customers (such as transportation options, market layout, events, market tours, etc.).
- Coordinating with individual vendors to ensure that they benefit from these activities.

### ***Recordkeeping, Bookkeeping, and Accounting***

Markets with a central information booth will usually have one or more people, depending on the amount of customers, who operate the point of sale equipment on market day. If funding is tight, an intern or volunteer to help manage the booth system during the market day is a possibility.

In addition, the manager may do or oversee the general record keeping, vendor reimbursement and bookkeeping. It's not recommended that a volunteer be in charge of regular bookkeeping and reimbursing vendors, due to the potential workload and need for regularity and accountability.



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Tasks include:

- Recording and tallying total vendor sales from CSR or scrip each market day.
- Conducting basic accounting/bookkeeping.
- Reimbursing vendors for purchases. Reimbursement generally occurs weekly, bi-weekly, or once a month depending on market staff and vendor needs. Limited market day reimbursement can be made possible if a vendor requests it.
- Recording how much scrip is distributed and how much is redeemed each day (as applicable). A separate tally sheet should be kept to compare the number of tokens issued with the number that is redeemed. (See sample of scrip issuance log shown on **page 41**).



## How is the Use of SNAP at the Market Monitored?

The U.S. Department of Agriculture (USDA) or its representatives will be responsible for monitoring this project for compliance with program guidelines.

### *EBT at Farmers Market Project Abuse and Sanction Policies*

The following federal penalties apply to SNAP retailers (from the USDA “The SNAP Program Training Guide for Retailers,” pages 21 and 22):

#### *Trafficking:*

- Buying or selling SNAP benefits for cash or other items besides eligible food will result in permanent disqualification, forfeiture of property, and/or a penalty of up to \$100,000 for each violation.
- Sale of Firearms, Ammunition, Explosives, or Controlled Substances:
  - Sale of firearms, ammunition, explosives, or controlled substances for SNAP benefits will result in permanent disqualification or a penalty of up to \$100,000 for each violation.

#### *Sale of Cigarettes, Tobacco, and Alcohol:*

- Sale of cigarettes, tobacco, alcohol, or expensive nonfood items for SNAP benefits may result in a three- to five-year disqualification period or equivalent civil money penalty. A fiscal claim may also be assessed for the value of the transactions redeemed for ineligible items.

#### *Sale of Ineligible Items:*

- Sale of common ineligible nonfood items on a regular basis for SNAP benefits may result in a six-month to three-year disqualification, or equivalent civil money penalty.

#### *SNAP Benefit Redemptions Exceeding Food Sales:*

- A market or vendor whose SNAP benefit redemptions for a specified period of time exceed its food sales for the same period of time may be disqualified for three to five years.

#### *Accepting SNAP Benefits Without Authorization:*

- Accepting SNAP benefits without authorization or after the effective date of disqualification will result in a fine of \$1,000 for each violation, plus an amount equal to three times the value of the illegally accepted SNAP benefits.



*Second and Third Violations:*

- The period of disqualification will be doubled for a second violation. For a third violation, the action is permanent disqualification.

*WIC/SNAP Reciprocal Actions:*

- Stores, markets, and vendors that are disqualified from WIC may be disqualified from SNAP for an equivalent period of time.

*Hardship Civil Money Penalty:*

- A hardship civil money penalty (HCMP) may be assessed instead of a disqualification if the disqualification is less than permanent and it is determined that the store's/market's disqualification would cause a hardship to SNAP households.

*Trafficking Civil Money Penalty:*

A market may be eligible for a trafficking civil money penalty in lieu of permanent disqualification if a request is made within 10 days of receipt of a letter charging a market with trafficking and if the store submits substantial documentation proving that an effective compliance policy and program had been established prior to when the violations occurred.

Penalties, including a description of how civil money penalty amounts are calculated, are found in the Code of Federal Regulations § 278.6, available online at [http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&tpl=/ecfrbrowse/Title07/7cfr278\\_main\\_02.tpl](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&tpl=/ecfrbrowse/Title07/7cfr278_main_02.tpl).

*Procedures of Offering, Conducting, and Rendering Final Decisions on Fair Hearings*

Appeals for decisions concerning Federal Penalties should be directed to:

The U.S. Department of Agriculture/Food and Nutrition Service  
401 W. Washington, #426 SPC65  
Phoenix, AZ 85003-2159  
Telephone: (602) 379-4941

In addition, USDA / Food and Nutrition Service handles complaints against the Arizona Department of Economic Security (DES), the Farmers' Markets or individual SNAP vendors.

The Arizona Department of Economic Security (DES) handles recipient appeals regarding SNAP benefit level or eligibility.

Arizona Dept. of Economic Security  
Family Assistance Administration  
1789 W. Jefferson  
Phoenix, AZ 85007  
(602) 542-9935 Phoenix

## Checklists

### *A. The Day Before the Market*

- Charge terminal battery if using a wireless terminal.
- Organize Credit Sales Receipts or scrips and ensure that there are enough for the market day.
- Make sure there are enough Vendor Market Receipt Forms for each vendor, plus a few extra, to distribute at the end of the market day so vendors can turn in their daily sales information, scrip if using this system, and pay their fees.
- Account for vendor reimbursement (from previous week, etc.).
- Pack equipment:

- Charged POS terminal(s), cable and charger
- Receipt box or envelope
- Card Sales Receipts or scrips
- Blank note cards to record lost sales and manual vouchers in case of machine failure
- For scrip use: bag or fanny pack to hold (returned) tokens
- For Card Sale Receipt use: box to hold them
- Name tags for individuals staffing the central information booth
- Notebook for staff communication, machine instructions, resource contacts, etc.
- Calculator, stapler, pens, paper clips and extra paper rolls for the POS device
- Change for vendors who run out of smaller bills and coins



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### *B: Market Day, Before the Market Opens*

- Organize Info Booth and set up equipment.
- Hang signage and check that all participating vendors have their signs displayed.
- Check in with staff, volunteers and vendors to answer questions and receive feedback.
- Review redemption and other procedures with vendors.
- Give participating vendors CSR or scrip redemption envelopes to store their scrip and completed log for that market day.

### ***C. Market Day, During Operating Hours***

- Ensure that someone is available to answer customer and vendor questions.
- Ensure that someone is available to operate the central POS terminal at all times.
- If using scrip, record all scrip that is issued and returned on the *Daily Scrip Issuance Log* (see sample on **page 41**).

### ***D. Market Day, After Operating Hours***

- Collect vendor daily receipt envelopes, or if using scrip, reimbursement envelopes, which contain their scrip and log. Give vendors a receipt for scrip that has been turned in. (This can be recorded on their copy of the daily fee receipt form.)
- Settle the batch and run a batch report from the POS terminal, which is a long paper print-out showing the day's SNAP and credit/debit transactions.



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### ***E. Soon After the Market***

- Reconcile the batch report with all of the card sales receipts/vendor sales processed on the market's POS terminal.
- Or, reconcile the batch report with all of the scrip received/returned and vendor reimbursements. Record the amount of scrip given out and the amount returned in the daily scrip issuance log.
- Complete bookkeeping for vendor reimbursement.



# WHAT YOU CAN BUY WITH YOUR FOOD STAMP/EBT TOKENS



Sample flyer from CENYC

## Resources

### *Becoming A SNAP Retailer*

USDA Food and Nutrition Service (FNS). The USDA FNS office provides information on the application process for farmers markets to receive a license to accept SNAP/EBT benefits.

Website: <http://www.fns.usda.gov/snap/retailers-0>

### *Growing Your Program*

**Farmers Market Coalition, “You’ve Decided to Accept SNAP at Your Market,” 2014.**

Step-by-step information once you have decided to bring this program to your market or booth.

Website: <http://farmersmarketcoalition.org/resource/contracts-terminals-and-apps-snap-ebt-options-for-your-market-in-2014/>

**Community Food Security Coalition, Farmers Market Coalition, “Real Food, Real Choice: Connecting SNAP Recipients with Farmers’ Markets,” 2010.**

This guide from the former Community Food Security Coalition and the former Farmers Market Coalition explores policy recommendations to increase and sustain SNAP/EBT sales at farmers markets.

Website: [http://cclhdn.org/wp-content/uploads/2013/02/RealFoodRealChoice\\_SNAP\\_FarmersMarkets.pdf](http://cclhdn.org/wp-content/uploads/2013/02/RealFoodRealChoice_SNAP_FarmersMarkets.pdf)

**Project for Public Places, Inc. and Wholesome Wave, “SNAP/EBT at Your Farmers’ Market: Seven Steps to Success,” 2010.**

This guide provides a broad overview of the process for receiving SNAP/EBT benefits at farmers markets. It also details characteristics of successful SNAP/EBT redemption programs from across the country.

Website: [http://www.pps.org/pdf/SNAP\\_EBT\\_Book.pdf](http://www.pps.org/pdf/SNAP_EBT_Book.pdf)

**USDA Agricultural Marketing Service, USDA Food and Nutrition Service, and The Project for Public Spaces, Inc. “Supplemental Nutrition Assistance (SNAP) at Farmers’ Markets: A How-To Handbook,” 2010.**

This handbook provides an overview of how farmers markets can apply to be an FNS-licensed SNAP/EBT retailer and how markets can implement a SNAP/EBT access system.

Website: <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298>

**USDA Food and Nutrition Services, “Building a Healthy America: A Profile of the Supplemental Nutrition Assistance Program,” 2012.**

This document explains the history of SNAP, funding for SNAP, and initiatives to improve food access through SNAP.

Website: <http://www.fns.usda.gov/sites/default/files/BuildingHealthyAmerica.pdf>

### **USDA, Agricultural Marketing Services**

The USDA AMS website provides information on direct marketing strategies and materials for farmers markets, as well as information on funding opportunities for farmers markets.

Website: <http://www.ams.usda.gov/AMSV1.0/farmersmarkets>

### ***Sample Market Evaluation Tools***

#### **Oregon State University Extension, “Oregon Small Farms Technical Report, Tools for Rapid Market Assessments,” 2004.**

This report explains assessment tools for farmers markets that can be done quickly, such as attendance counts and dot surveys.

Website: <http://www.ruralroots.org/rma/ToolsforRMA.pdf>

#### **Cornell Cooperative Extension, South Central NY Agricultural Team, Farmers’ Market Evaluation.”**

This form can be used to evaluate a farmers market’s visibility, atmosphere, amenities, layout, and customer demographics. It is perhaps most effective when completed by an individual unfamiliar to the farmers market.

Website: <http://nofavt.org/sites/default/files/Shared%20Wisdom.pdf>

#### **Northeast Organic Farming Association of Vermont, Rapid Market Assessment.**

This website includes explanations of and tools to conduct various methods of rapid assessments of farmers markets.

Website: <http://nofavt.org/node/765>

## **Where to Find the Markets**

Maricopa County Department of Public Health

Website: <http://www.maricopa.gov/publichealth/services/Nutrition/resources.aspx>

University of Arizona SNAP Ed

Website: <http://www.letsgrowourown.org>

Local First Arizona

Website: <http://goodfoodfinder.com/>

Cardno ATC

Website: <http://cardnotbe.maps.arcgis.com/apps/webappviewer/index.html?id=3e5ad4e13faa436084b65eec0374bbbd>

**For more information on this guide, please contact:**

Cindy Gentry, [CynthiaGentry@mail.maricopa.gov](mailto:CynthiaGentry@mail.maricopa.gov) or 602-506-8323

## Sample Documents

### *Sample SNAP/EBT Program Vendor Agreements*

#### *Card Sale Receipt System*

[MARKET NAME]

This agreement is between \_\_\_\_\_, [MARKET NAME] (herein referred to as “MARKET”) and \_\_\_\_\_, an authorized food vendor (herein referred to as “VENDOR”).

This agreement allows the above-mentioned VENDOR to participate in the Supplemental Nutrition Assistance Program (SNAP)/Electronic Benefits Transfer (EBT) Card Program at the MARKET. VENDOR is bound by this agreement to follow all guidelines, as set forth by federal and state authorities and the MARKET.

- The MARKET reserves the right to immediately suspend or terminate VENDOR from the program if the MARKET observes, or receives evidence of, failure to abide by any of the agreements below.
- VENDOR may voluntarily quit participating in the SNAP/EBT program at any time, but must notify the MARKET of such action.

The SNAP/EBT Card Program will operate in the following manner:

- QUEST (SNAP) cards may be used to make purchases from MARKET vendors at the MARKET’s central POS terminal, located at the Information Booth.
1. Vendors will total up the customer’s purchases and enter the following information on a Card Sales Receipt provided by the Market – Name of Vendor’s Business, Total amount of sale, and seller’s initials. Vendor will send the customer over to the “Information Booth” with the CSR.
  2. The Info Booth host will run the totaled amount through the Point of Sale terminal, and after the transaction is completed, will send your customer back with their receipt at which time you give them their purchase. You keep the receipt for your records. We also have kept a receipt for our records. (This system also applies to credit and other debit sales being run through the market’s point of sale device.)
  3. In the case of QUEST Cards, which customers use to access their SNAP benefits, please note that SNAP customers will be able to use their benefits ONLY at vendor booths that offer food stamp-eligible items.

(Card Sale Receipt System, continued)

4. Checks will be cut to reimburse the VENDOR on the following market day. Make sure to tell the MARKET to whom you would like the check made out. If you would like them mailed to you, please make sure the market has your mailing address. A (3.75%) processing charge will be deducted from each SNAP / credit / debit sale. These charges reflect the amount of the bank's charge to the MARKET. The MARKET is not charging you any additional processing fees for providing this service.
5. The SNAP / EBT Card Program will be strictly and carefully monitored at all times by the MARKET.

VENDOR agrees to:

- Designate a specific person to be an agent for this program. This designated agent shall be responsible for the VENDOR's participation in the program.
- The designated agent for this VENDOR is: \_\_\_\_\_. Any change in designated agent must be made by the authorized VENDOR, in writing.
- VENDOR agrees to accept SNAP purchases for only SNAP eligible foods, including: bread products, produce, meat, fish, poultry, eggs, dairy products, seeds, and plants which produce food to eat.
- VENDOR agrees that no U.S. currency will be returned to the customer as change. The value of the SNAP sale received by VENDOR will not exceed the posted value of the product purchased by the customer. (Customers will receive full value for their purchase.)
- VENDOR agrees to post a sign (to be provided by MARKET) identifying VENDOR's stall as an authorized EBT vendor.
- VENDOR agrees to protect the integrity of the program.

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SNAP / EBT Program VENDOR Agent	Business Name	Date
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MARKET Representative	Title	Date
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## *Scrip System*

[MARKET NAME]

This agreement is between \_\_\_\_\_, [MARKET NAME] (herein referred to as "MARKET") and \_\_\_\_\_, an authorized food vendor (herein referred to as "VENDOR").

This agreement allows the above-mentioned VENDOR to participate in the Supplemental Nutrition Assistance Program (SNAP)/Electronic Benefits Transfer (EBT) Card Program at the MARKET. VENDOR is bound by this agreement to follow all guidelines, as set forth by federal and state authorities and the MARKET.

- The MARKET reserves the right to immediately suspend or terminate VENDOR from the program if the MARKET observes, or receives evidence of, failure to abide by any of the agreements below.
- VENDOR may voluntarily quit participating in the SNAP / EBT program at any time, but must notify the MARKET of such action.
- The SNAP / EBT Card Program will operate in the following manner:
- Patrons who have been issued an authorized EBT card may purchase scrip in the form of wooden tokens, up to the amount authorized, from designated MARKET staff. The patron's EBT card will be debited for the value of the tokens purchased. Patrons will use the tokens only for purchase of eligible foods from authorized vendors at the MARKET. Patrons have no time limit on the use of purchased tokens at the MARKET. Patrons may return unused tokens to MARKET staff for credit only on the same day as purchase. Credit for the value of these tokens will be returned to the patron's EBT card. No patron will be credited for tokens returned above the amount of that day's purchase by that patron.
- MARKET staff will exchange tokens for cash, each market day, only with the designated agent of each authorized vendor, and only when the designated agent presents the appropriate written receipt.
- The only tokens used will be wooden tokens with the unique imprint of the MARKET on each side, with the currency amount also imprinted on each side. The only tokens used will be in 50¢ and \$1 denominations.
- The SNAP / EBT Card Program will be strictly and carefully monitored at all times by the MARKET.

VENDOR agrees to:

- Designate a specific person to be an agent for this program. The designated agent shall be responsible for the vendor's participation in the program. The designated agent will be the only individual that may conduct EBT token redemptions with

(Scrip System, continued)

MARKET staff. The designated agent will be provided with a written receipt from the MARKET and must always present it to MARKET staff when redeeming EBT tokens or otherwise representing the vendor in EBT business.

- The designated agent for this VENDOR is: \_\_\_\_\_. Any change in designated agent must be made by the authorized vendor, in writing, before a different authorized agent will be allowed to redeem tokens.
- VENDOR agrees to accept only MARKET wooden tokens and will not accept any other market's tokens and/or printed scrips.
- VENDOR agrees to accept tokens only for the purchase of SNAP-eligible foods, including: bread products, produce, meat, fish, poultry, eggs, dairy products, seeds, and plants which produce food to eat.
- VENDOR agrees that no U.S. currency will be returned to the customer as change, if payment for product is solely by tokens. The value of the tokens received by VENDOR will not exceed the posted value of the product purchased by the customer. (Customers will receive full value for their tokens.)
- VENDOR agrees to not exchange any tokens for U.S. currency with any person except authorized MARKET staff.
- VENDOR agrees to post a sign (to be provided by MARKET) identifying VENDOR's stall as an authorized SNAP vendor.

_____	_____	_____
SNAP/EBT Program VENDOR Agent	Business Name	Date
_____	_____	_____
MARKET Representative	Title	Date

## *Sample Farmers Market Vendor Receipt*

- Often printed on 2-part NCR paper:
  - 1 copy for the vendor to keep
  - 1 copy for the vendor to turn in to the market
- Can be set up 4 to a page to save paper

### **Community Farmers Market Vendor Receipt**

Date: \_\_\_\_\_

Received from: \_\_\_\_\_

Vendor Business

Total Sales: \_\_\_\_\_

Total SCRIP turned in: \_\_\_\_\_

10% Daily Stall Fee

(Total sales minus sales tax X 10%): \$ \_\_\_\_\_

Check to have your stall fee taken out of card / scrip sales reimbursement check

Annual Booth Fee: \$ \_\_\_\_\_

Total Cash Enclosed: \$ \_\_\_\_\_

# of Market Bucks / Coupons enclosed (may be used to pay stall fee): \_\_\_\_\_

***Thank you very much!***





## *SNAP/Credit/Debit Vendor Reimbursement Spreadsheet*

This spreadsheet will be expanded to contain more lines depending on the amount of vendors, but the one on **page 40** shows:

- A market that has two point of sale terminals—indicated by # 1 and #2
- All of Alice’s Farm for the market day aggregated together and Jones Salsa sales for the day aggregated together.
- Multiple market days may be aggregated on one sheet, and sorted by vendor in the case that you are not reimbursing weekly.
- The total sales at the bottom should be the same as the total sales on the batch closures for your point of sale terminals for each market day.
- Discrepancies are discovered by matching the card sale receipts by vendor and comparing them to the print-out from the daily batch closure.
- Discrepancies and reimbursements for scrip would be compared to daily vendor receipt forms (**page 38**).

In addition, the market in this example backs out a small service fee from the vendors’ sales to cover the expenses of providing a central point of sale service for the vendors. It also allows vendors to have their daily market fee taken out of their reimbursement.

Any special coupon offers that a market has, such as market bucks given to volunteers, can be included in the reimbursement to vendors on this form also. The math functions are set up automatically in the spreadsheet to result in accurate reimbursement totals.



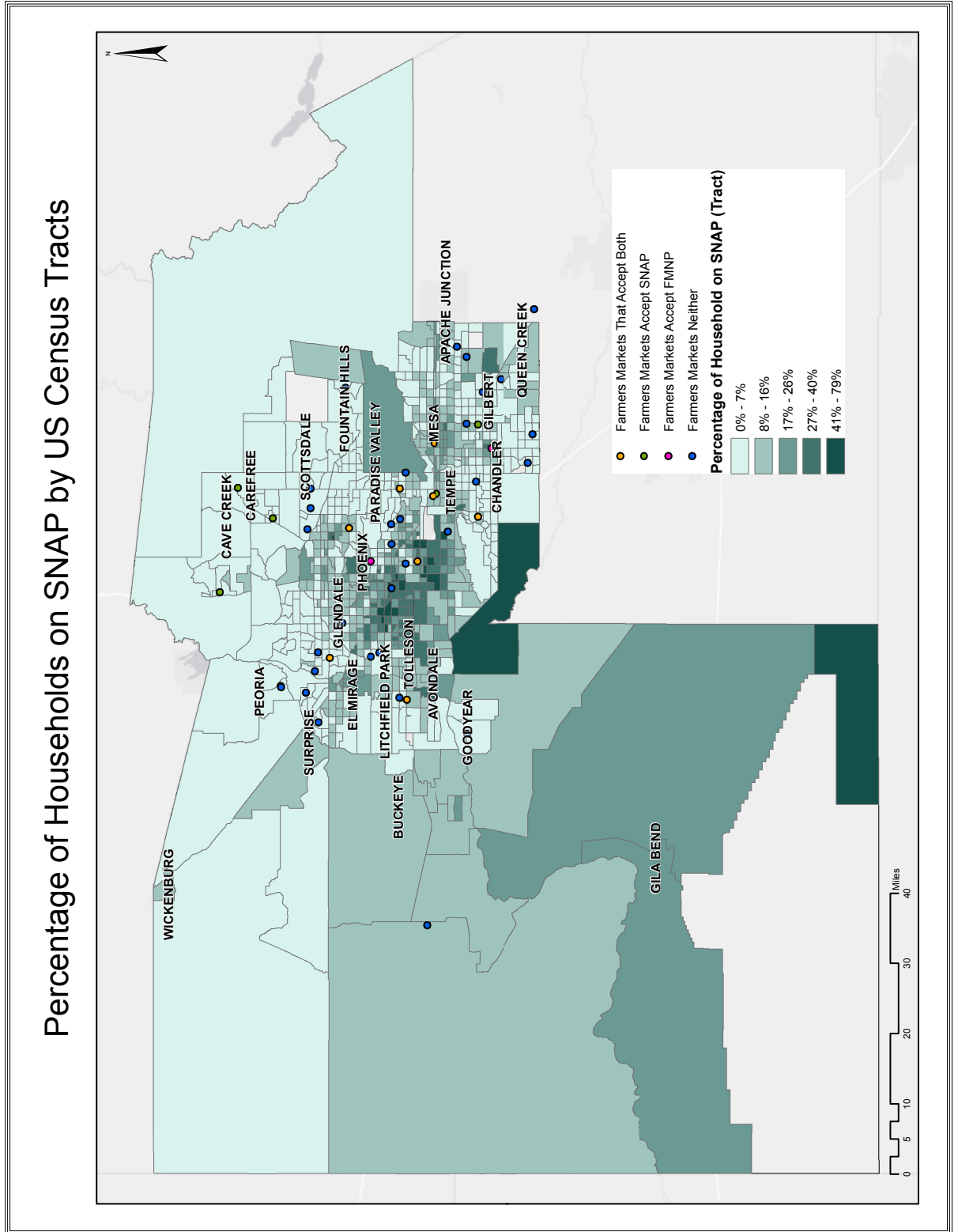


## Daily Sales Worksheet For Card Sales Receipt System

Used on-site at the central information booth to record POS sales as they happen. Some markets prefer to work directly from the Card Sales Receipts.

Farmers Market Credit / Debit / EBT Daily Sales Worksheet					
Market:				Date:	
Sale #	Vendor	Amount of Sale	EBT Sale (✓ if yes)	First Time Visit (✓ if yes)	Market staff / volunteer initials
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

## Households on SNAP by Census Tracts



## *Federal Poverty Guidelines for SNAP Eligibility*

<b>Household Size</b>	<b>Gross Monthly Income (130% of poverty)</b>	<b>Net monthly income (100% of poverty)</b>
1	\$1,265	\$ 973
2	\$1,705	\$1,311
3	\$2,144	\$1,650
4	\$2,584	\$1,988
5	\$3,024	\$2,326
6	\$3,464	\$2,665
7	\$3,904	\$3,003
8	\$4,344	\$3,341
Each additional member	+ \$440	+ \$339

*October 1, 2014-September 30, 2015*

Gross Income: A household's total, non-excluded income before any deductions have been made.

Net Income: Gross income minus allowable deductions.

For annual updates, please visit <http://www.fns.usda.gov/snap/eligibility>.

## *Social Media Marketing*

The examples below of best practices can really help promote your market or booth!

### *Social Media Management Tools*

Facebook scheduling

Hootsuite (free and paid versions available)

Website: <http://www.hootsuite.com>

### *Inspiration: Facebook*

#### **I Support Farmers' Markets**

Website: <https://www.facebook.com/FarmersMarkets>

588,000 fans; examples of sharing other markets' and vendors' content

#### **Hillcrest Farmers Market**

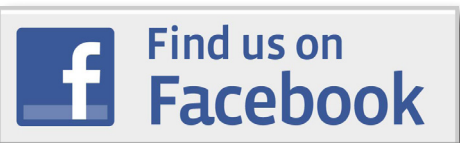
Website: <https://www.facebook.com/pages/Hillcrest-Farmers-Market/137757319630986>

5,000 fans; examples of getting lots of positive reviews

#### **Peachtree Road Farmers Market**

Website: <https://www.facebook.com/PtreeFarmersMkt>

7,000 fans; examples of getting lots of positive reviews



### *Inspiration: Instagram*

#### **Memphis + Market (@memfarmersmkt)**

Website: <https://instagram.com/memfarmersmkt>

2,600 fans; examples of sharing fans' content

#### **Santa Monica Farmers Market (@smfms)**

Website: <https://instagram.com/smfms>

5,600 fans; beautiful food photos



### *Online Marketing Geniuses*

#### **Duct Tape Marketing**

Website: <http://www.ducttapemarketing.com/blog/>

#### **Web Ink Now**

Website: <http://www.webinknow.com>







