

**FARMERS MARKET  
TRAINING:  
SNAP EBT  
TRANSACTIONS AT  
MARKET**



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## Definitions

- SNAP - Supplemental Nutrition Assistance Program
- EBT - Electronic Benefit Transfer
- POS Device - Point - of - sale
- Tokens - Market currency used to pay for purchases





## Operating SNAP at Markets

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### There are two options available:

- **Market-Operated SNAP System**
  - Using one centralized POS device for the entire market
- **Vendor-Operated SNAP System**
  - Relies on vendors to individually process transactions using their own POS devices



## Market Operated:

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- Most common way that farmers markets accept SNAP benefits.
- Farmers market applies to FNS to become an authorized SNAP retailer.
- Once approved, the market purchases or rents a POS device.
- Farmers market operates the POS device at a central location to accept SNAP EBT on behalf of all its vendors that sell SNAP-eligible items.





## Vendor Operated at Markets

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- Markets could encourage vendors to apply individually to the USDA Food and Nutrition Service (FNS) to become SNAP-authorized retailers.
- Once approved, vendors would purchase or rent their own POS devices or scanning devices (used with mobile apps) to accept SNAP benefits at their booths.



## How a Market - Based SNAP EBT System Works:

- SNAP customers swipe their EBT card at the POS device at the market's SNAP booth.
  - **Hoosier Works card in Indiana**
- Transaction fees cannot be charged to the customer
- Customer receives the market's SNAP EBT tokens (or receipt or voucher/check), which they can spend at any qualified vendor booth on

**Eligible items only!**



**Token must have a dollar amount value printed on it and should have the market's name!**



## What can be purchased with SNAP EBT?

- Fruits and vegetables
- Eggs, meat, poultry, fish, cheese, dairy, etc.
- Jam/jelly, honey, salsa, sauces, spices, etc.
- Maple/honey/cider/juices
- Bread, bread products, cereals, cookies, pies, cakes, etc., including GF products
  - \*Single serving items are not permitted**
- Plants and seeds that will produce fruits/vegetables





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## What is not eligible?

Prepared foods and drinks - those meant to be consumed onsite such as

- **Hot/cold coffee, tea drinks, sodas, hot/cold foods from vendors/food trucks, etc.**
- Popcorn - meant to eat on site
- Flowers
- Crafts
- Wine and alcoholic beverages
- All other non-food items





## How customers make the purchase

- Customers must either pay with the exact number of tokens, OR, if they are short on tokens, they can make up the difference with cash.
- **NO CASH CAN BE GIVEN AS CHANGE**
- Vendors can give back smaller denomination tokens as change, if available.





## Vendor Reimbursement

- At your market's designated time, vendors turn in all of their collected tokens to the **market manager or representative** for reimbursement.
- Make sure that you only accept tokens from **YOUR market**. If tokens are not from your market, reimbursement is not guaranteed.
- Farmers/Vendors will be reimbursed by the market either weekly or monthly





## SNAP Matching Programs

SNAP matching or doubling programs match the dollar amount the customer spends on fruits and veggies at market only.

- They are market and program specific
- Depending on the program, clients receive tokens, paper voucher/check or card-based
- All must be used along with a SNAP token
- Cash may not be given as change



## SNAP Matching Programs

SNAP Matching or Doubling available:

- **Joseph Community Health Foundation, in partnership with the Indiana Department of Health's Division of Nutrition and Physical Activity, is offering grants up to \$20,000 to support SNAP matching**
- Go to: <https://doubleupindiana.org/grants/>
- Check year-to-year to see if funding available







# THANK YOU

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