



IMPLEMENTING SNAP EBT AT INDIANA FARMERS MARKETS TOOLKIT

Resources to assist farmers
markets implement SNAP EBT



2024

Peer Reviewed



IMPLEMENTING SNAP EBT AT INDIANA FARMERS MARKETS TOOLKIT

Implementing SNAP at Indiana Farmers Markets Toolkit was developed to assist farmers market managers in setting up and running a SNAP EBT token - based program for their market. There are many challenges in successfully running a token-based program, and this toolkit addresses these challenges using simple, one-page check lists and brochures that market managers may use to train their market staff, farmers, vendors, volunteers, board members, and their community. The toolkit was also designed to be used day-of-market as a reminder of best practices required by Food and Nutrition Services (FNS) to correctly administer SNAP EBT at a farmers market. Lastly, the toolkit contains a farmers market training PDF, which explains how the SNAP EBT token - based program works.

Implementing SNAP EBT at Indiana Farmers Markets Toolkit was developed by the Indiana Farmers Market Community of Practice and its partners:

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Implementing SNAP EBT at Farmers Markets



Is your farmers market registered as business with the Indiana Secretary of State or a program administered by a business or non-profit organization?

Does your farmers market have a bank account? Is it under the name of the current market manager?

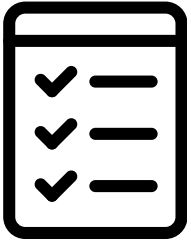
Does your market have an advisory board or board of directors?

Does your market have someone to cover record keeping and accounting?

Is there a market manager or other trained staff on site to manage the SNAP EBT program on market day?

Are you able to pay staff to run the SNAP program or do you have trained volunteers?

Does your farmers market have funds to cover POS monthly service fees, tokens and supplies, marketing and promotion?



SNAP EBT Token Basics



Vendors who sell eligible foods have SNAP EBT signage displayed stating SNAP Accepted Here.

Market has enough SNAP tokens for all daily transactions. No change may be given for SNAP EBT.

SNAP customers are not charged a transaction fee to swipe their EBT card.

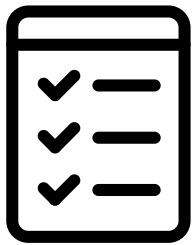
SNAP EBT tokens may never be exchanged for cash.

Vendors should be flexible and help customers by letting them add in or remove product to meet the amount of tokens they have.

SNAP tokens must be different in color and appearance than credit/debit or market tokens.

Allow customers to return unused SNAP EBT tokens for a refund back to their SNAP EBT card.

Tokens given for SNAP EBT never expire. Customers can use them same day, next trip to market or years later.



Market Day SNAP Supplies



Is your POS machine fully charged? Or do you have extra batteries on hand?

Does your market booth have enough tokens?

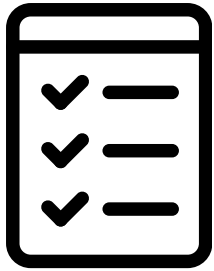
Does your market booth have a notebook available to record number of tokens available, number issued and redeemed?

Do you have the POS provider's 24/7 help line info readily available?

Does your market booth have a calculator, pens and notepads to record what happens?

Does your market booth have durable, small bags or envelopes for collecting vendor's tokens at end of market?

Does your market have SNAP market signage and farmers/vendor signage? Are they posted?



Beginning of Market Day



Did your market pass out envelopes/bags to SNAP eligible vendors to use to collect and hold tokens?

Did your market set up signage, the POS station, tokens, or other supplies at the market and/or SNAP booth?

Did your market make sure the vendors have signage that shows they accept SNAP EBT set up at their booth?

Did your market turn on the POS machine and make sure that it is working properly?

Does your market have someone to monitor and run your POS machine at all times at the market or SNAP booth?



During Market



Is your market's SNAP booth always in operation with POS equipment functioning during the entire market?

Do you have trained staff or volunteer(s) to keep the SNAP booth open and operating at all times during market?

Is your market following financial protocols by tracking sold tokens and keeping tokens secure at all times?

Does your market answer all customer and vendor questions and concerns about SNAP/EBT?

Does your market offer SNAP matching programs that support SNAP EBT usage at market?

WHAT CUSTOMERS CAN & CANNOT BUY WITH SNAP EBT AT FARMERS MARKETS

CAN

CANNOT

Fruits & Vegetables

Meat, Poultry and

Fish

Eggs

Dairy Products

Flours, Nuts, Beans,
and Grains

Jams, Honey,
Pickles

Pantry staples,
snack foods and
non-alcoholic
beverages

Seeds & plants that
produce food for
the household

Beer, Wine, Liquor,
Cigarettes, or
tobacco

Vitamins,
Medicines, and
Nutritional
Supplements

Prepared Foods for
Immediate
Consumption

Hot Foods

Non-food Items,
such as flowers,
pet foods, cleaning
supplies, paper
products,
household
supplies, hygiene
products or
cosmetics

WHAT CUSTOMERS CAN BUY WITH SNAP EBT AT FARMERS MARKETS

CAN Buy



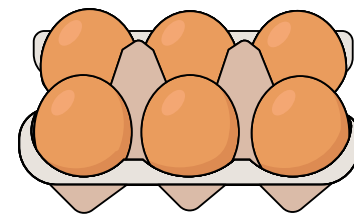
Fruits & Vegetables



Meat, Poultry and
Fish



Eggs



Dairy Products



Flours, Nuts, Beans,
and Grains



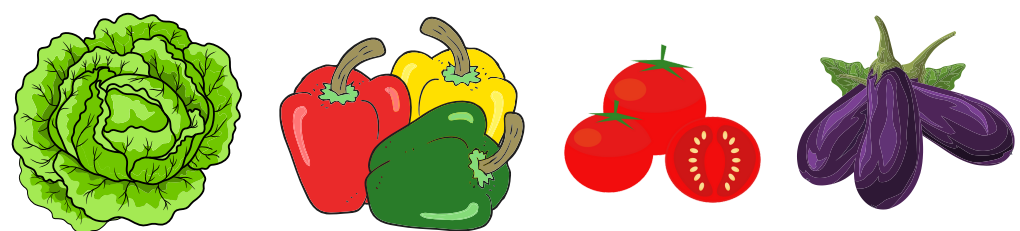
Jams, Honey,
Pickles



Pantry staples,
snack foods and
non-alcoholic
beverages



Seeds & plants that
produce food for
the household



WHAT CUSTOMERS CANNOT BUY WITH SNAP EBT AT FARMERS MARKETS

CANNOT Buy

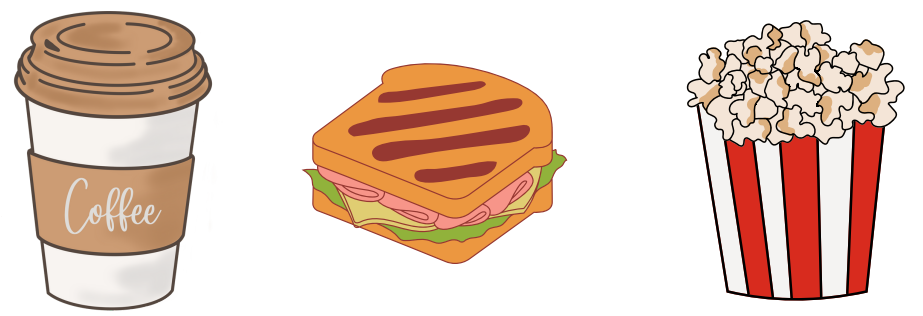
Beer, Wine, Liquor,
Cigarettes, or
tobacco



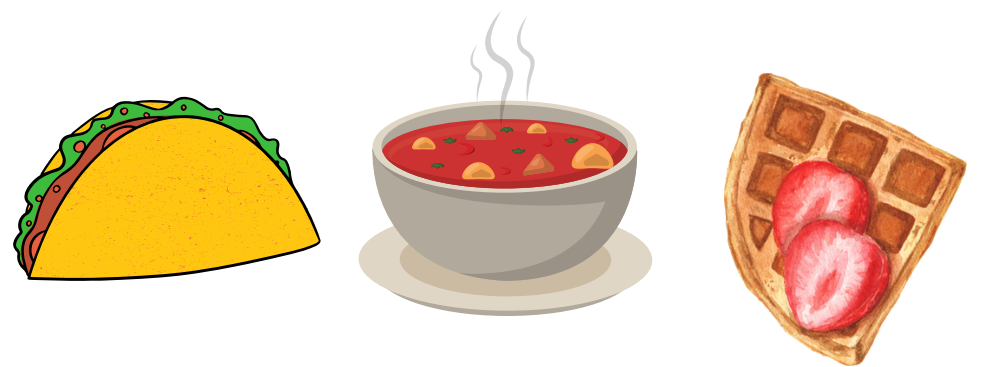
Vitamins,
Medicines, and
Nutritional
Supplements



Prepared Foods for
Immediate
Consumption

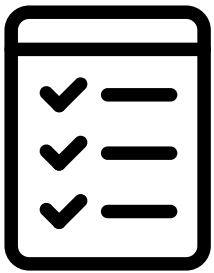


Hot Foods



Non-food Items,
such as flowers,
pet foods, cleaning
supplies, paper
products,
household
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products or
cosmetics





End of Market Day



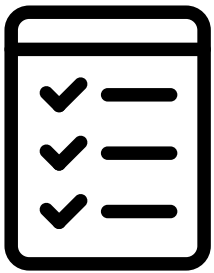
Did your market follow POS (Point of Sale) machine's procedure to print a batch report at the end of the day for your records?

With TotilPay Go mobile application (iOS or Android) all sales data is stored in the account and accessible online. Download data when convenient.

Did your market collect, count, and record tokens received from all farmers and vendors?

Did your market fill out the Daily Redemption Log form for all tokens turned in ?

Did your market record all farmer/vendor daily sales in Daily Summary Log?



End of Market Day



Did your market pack away the POS station and put away the signage, tokens and other supplies left at the SNAP/market booth?

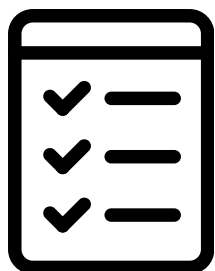
Did your market keep separate the tokens returned from the farmers/vendors from the unused tokens?

Did your market issue token reimbursement to all vendors by check & deliver to vendors next market day, or mail checks monthly?

Did your market reconcile sales reports weekly to end-of-month balance of market's checking account?

When market is not able to reconcile reports, the error must be found! Work with your market's POS provider.

SNAP EBT Record Keeping



Are you keeping the SNAP EBT sales receipts per customer transaction at the booth?

Are you keeping a Daily Summary of number of tokens issued, number of tokens returned by customers and by farmers?

Are you recording SNAP EBT transactions weekly, especially important, if you have more than one farmers market?

Are you recording SNAP EBT transaction redemptions per farmer/vendor for end of season totals?

If you offer Double Up or similar nutrition incentives, are you recording issuance per SNAP EBT produce transaction?

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



Start Slide

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

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:

- 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

- 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



INFMCP

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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