SNAP/EBT AT FARMER'S MARKETS QUICK REFERENCE CHECKLIST* DETERMINE IF YOUR FARMER'S MARKET FITS USDA FNS DEFINITION http://www.fns.usda.gov/snap/ebt/fm-scrip-what_is_fm.htm **Definition** A farmer's market is defined as a multi-stall market at which farmer-producers sell agricultural products directly to the of Farmer's general public at a central or fixed location, particularly fresh fruit and vegetables (but also meat products, dairy Market products, and/or grains). applies to an umbrella organization/sponsor that operates a farmers' market location(s) applies to direct marketing farmers (individual producers of agricultural products) and CSAs In Southern A farmer's market needs to be licensed and the manager needs to hold a farmer's market manager permit. For a video Nevada on how, see SNHD Get Healthy Clark County Las Vegas Farmers' Market You Tube Video See Southern Nevada Health District Food Establishment Regulations, Chapter 13 Farmer's Markets and **Ancillary Food Establishments** Check with local jurisdiction for licensing requirements: In the City of Las Vegas see City of Las Vegas Business License Instruction for Farmers Market Promoter In North Las Vegas see the City of North Las Vegas, Business License Division website In Henderson see City of Henderson Business License General Description webpage In Clark County see Clark County Business License webpage Helpful The USDA has an excellent publication which includes a sample implementation checklist and vendor agreement at: Publication SNAP at Farmer's Markets: A How-To Handbook CSAs may apply; however in most cases SNAP benefits may not be used to purchase shares ahead of time, rather at **CSAs** point of delivery. See the USDA Fact Sheet on Operating a CSA and SNAP Participation for more information. APPLY ONLINE TO BECOME AUTHORIZED TO ACCEPT SNAP AT YOUR MARKET http://www.fns.usda.gov/snap/retailers/application-process.htm Get a Set up and activate a USDA eAuthentication account through http://www.fns.usda.gov/snap/retailers/register.htm **USDA** You will need a valid email address to receive a confirmation email from the USDA. account Click on "register". This portion takes only a couple of minutes to complete. Follow the directions on the e-mail confirmation to activate your account. This step only allows you to create a USDA account so you may access the application to become an authorized retailer. **Apply** Once you've created your USDA eAuthentication account, you can begin the application process at online http://www.fns.usda.gov/snap/retailers/register.htm , click on "Sign In" You will need the following information on hand: owner's name, home address, social security number, bank account information, how you will accept EBT cards, and estimated sales. You can start and stop the process of filling out the application, but you will need to complete it within 30 days. Submit the completed application online. You will still need to mail supporting documents to the address as directed on the application. IT IS NOT COMPLETE UNTIL YOU DO THIS. You should receive a response from FNS within 45 days. Note When filling out application, the following tips may be of assistance: Farmer's Markets do not need to sell more than one type of food item to qualify as long as at least 50% of their sales come from an eligible food item (i.e. fruits or vegetables). The application has fields for only one location address. If your market operates at several locations on different days and times you do NOT need to fill out separate applications. You will be asked to list times and days that your market is open and that will suffice. If you don't have hard numbers estimate the food and dollar quantities to the best of your ability—the forms will not take ranges. Check You may check the status of your application online at https://stars.fns.usda.gov/osa Status of In addition, you may contact your servicing field office for assistance; this information should have been given application to you when you submitted your online application. For Nevada, the field office phone number is (503) 326-5971. Please listen for instructions; you will need your FNS Tracking number.



DECIDE HOW MARKET WILL ACCEPT PAYMENT http://www.fns.usda.gov/snap/ebt/fm-scrip-what is scrip.htm

Central Terminal Model aka Scrip

A Central Terminal model allows a farmers' market manager to get one license that allows all eligible farmers in the market to accept SNAP benefits using one centralized POS device to issue scrip. There are two scrip systems:

- Receipts: Customers get a receipt from each farmer for food purchases, leave their items at the stand, bring the receipt to the centralized POS device to pay for their items with their EBT card, and then return with the paid receipt to each farmer to pick up their purchases. Market managers keep track of the receipts and reimburse farmers based on the day's purchases. This video shows a brief example of how a customer would make a purchase: http://youtu.be/kmT-utkEJDE
- Paper scrip or tokens: The market staff person swipes the EBT card at a centrally located POS device and
 debits the amount requested by the customer in exchange for paper scrip or tokens that can be used to shop
 at all eligible food booths in the market. Farmers trade the scrip/tokens with market sponsor staff for payment
 as instructed. There are certain requirements that need to be met when creating scrip or tokens; be sure you
 understand these before having it created.

ONCE AUTHORIZED, IMPLEMENT EBT AT YOUR MARKET http://www.fns.usda.gov/snap/ebt/fm-scrip-market_responsibilities.htm

Obtain Equipment

Once authorized, you should be contacted by your state contractor regarding POS equipment. They will discuss the various options available to you. Be sure to ask plenty of questions so you may understand your choices.

- In Nevada that would be J.P. Morgan or you may contact them at (800) 350-8533.
- See USDA EBT Equipment and Manual Vouchers for more information.
- A wireless machine may now be available for FREE in the state of Nevada. Be sure to ask your contact at J.P. Morgan about the free leasing option for SNAP/EBT transactions.

Farmers' markets may choose a credit/debit/EBT terminal. Accepting credit and debit in addition to EBT will increase sales and provide an added venue to increase access to healthy foods for your customers.

- NEW! Contact MarketLinkTM, a program of the National Association of Farmers Market Nutrition Programs.
 There is a small fee for using this technology, but eligible markets may qualify for free equipment.
- Contact a credit card processor. They will set up a merchant account and discuss the best options for the amount of transactions you expect monthly. Some require you sign a binding contract, while others will not. Carefully examine monthly recurring fees and ask a lot of questions.
- Purchase or Rent/Lease a Wireless Terminal. A terminal can have an initial out-of-pocket cost of up to \$900 to purchase and set up.

Training

You will receive a video and a guide detailing the rules for accepting SNAP. They are also available online.

- learn what items are eligible for purchase with SNAP benefits
- watch a 17 minute training video
- read a 28-page guide that includes program rules and regulations

Vendor Training

It's a good idea to train all vendors using the items mentioned above, however it isn't required. Some things you should consider for vendors:

- training on HOW you will implement EBT at your market
- written agreements for each participating vendor so they know what to expect and what is needed of them to accept SNAP benefits
- they should understand reimbursement procedures and be familiar with the bookkeeping forms you will use to keep a paper trail
- provide them with a walk-through before the first EBT transaction is accepted

SUPPLEMENTAL INFORMATION

NV Grown

Are you a Partner in the NevadaGrown Local Food Program?

- means that your market regularly includes at least one Partner Farm
- is located in Nevada. and
- all fresh produce vendors carry producer's certificates; brokers not permitted
- listing is free, more information is available at http://nevadagrown.com/eventcategory/farmers-markets/

SNHD OCDPHP Contact

Feel free to contact Aurora Buffington, MS, RDN, LD for more info or technical assistance at (702) 759-1273.

 We would like to help spread the word if you are a market that accepts EBT in Southern Nevada on our www.gethealthyclarkcounty.org, and www.vivasaludable.org websites. Let us know!

*This document is provided as a courtesy and is informational only.

