



# Accepting EBT at Your Farmers' Market: A How-To Guide

## What is EBT?

In 2008, the Food Stamp Program was renamed the Supplemental Nutrition Assistance Program (SNAP) by the USDA. Working much like a debit card, Electronic Benefits Transfer (EBT) is the method used to distribute funds to food assistance recipients. In Ohio, the Food Assistance Program's EBT card is called the Ohio Direction Card.



### Did you know...?

In Cleveland in July 2011, over 83,000 groups or families received SNAP benefits. In Cuyahoga County, the total exceeded 141,000.

## Why should my market participate in EBT?

Accepting EBT at your farmers' market means...

- ✧ Providing an easy, convenient way for food assistance recipients to have access to fresh, healthy, locally-grown food, especially for those who may live in food deserts
- ✧ Boosting your market's customer base and sales
- ✧ Increasing your market's potential to accept debit and credit cards

## Getting Started

1

First, you must apply to become a certified SNAP retailer through Food and Nutrition Services (FNS). To apply, call 887.823.4369 or visit [www.fns.usda.gov/snap/ebt/fm.htm](http://www.fns.usda.gov/snap/ebt/fm.htm). You will need to **fill out the FNS 252 application** for food retail businesses. One license covers all vendors selling eligible items at your market. After the application is approved, the State EBT contractor will contact you to determine your market's equipment needs.

2

Study the options, and **get the equipment that best suits your market's needs**. You will need a point-of-sale (POS) machine and wooden tokens or paper scrip for the customers to spend at the individual vendors. See the chart below for options and approximate pricing. Tokens or scrip can be market specific and can be purchased from a variety of sources.

3

**Educate your vendors and market staff** about the program. Vendors should be trained on rules regulating EBT use at farmers' markets as well as the reimbursement process; they should also enter into an agreement with the market and be willing to accept EBT. Market staff should be knowledgeable about the transaction process and bookkeeping practices.

4

**Promote the program** and watch your sales soar! Promoting the program is essential to its success. Through word of mouth, market signage and community outreach, you will see your customer base grow. Printed materials should include the Ohio Direction Card logo and be in accordance with FNS guidelines ([www.fns.usda.gov/snap/roll-out/logo.pdf](http://www.fns.usda.gov/snap/roll-out/logo.pdf)).



### How It Works

- ✧ The EBT customer swipes their Ohio Direction Card at the customer service booth to redeem tokens.
- ✧ The customer spends their tokens on eligible items at the individual vendor booths.
- ✧ At the end of the day, the vendors cash in the tokens for reimbursement. The market creates and follows its own reimbursement procedures.
- ✧ Deposits are made directly into the market's bank account 2 business days after each EBT purchase.

### Estimated Costs\*

State-supplied POS machine	Equipment: \$0 Phone line: \$200 one-time installation Phone service: approx. \$30/month	EBT only
Wireless POS machine	Equipment: \$25-40/month leased; \$700-\$2,000 purchased	EBT and Debit/Credit
Wooden Tokens	Approx. \$250 for 1,000 tokens	—

\*Grants may be available to cover these costs. Transaction fees between \$0.07 - \$0.30 may also apply.

The Cleveland-Cuyahoga County Food Policy Coalition offers an **EBT incentive program** to markets that accept EBT. If your market would like to offer the incentive program to your EBT customers, visit [cccfoodpolicy.org](http://cccfoodpolicy.org) for more details.