

HOW TO ACCEPT SNAP BENEFITS AT FARMERS MARKETS



A GUIDE FOR VENDORS

I. SNAP: THE BASICS

What is SNAP?

The Supplemental Nutrition Assistance Program (SNAP) is a federal program that provides nutrition benefits to supplement the food budget of low-income families. SNAP recipients use electronic benefit transfer (EBT) cards to purchase eligible food items from authorized retailers, such as food retail stores, farmers markets and direct-marketing farmers. In Louisiana, the EBT card is called the Louisiana Purchase Card.

At farmers markets, SNAP benefits may be accepted by individual vendors or by the market on behalf of multiple vendors. This guide is intended for vendors interested in becoming SNAP-authorized retailers.

Why should vendors accept SNAP benefits?

Beyond increasing food access for individuals and families, becoming a SNAP authorized retailer can offer vendors many benefits:

- Expansion of customer base.
- Potential to increase sales to SNAP customers.
- Ability to accept debit/credit purchases with a point-of-sale (POS) device.
- Ability to use one POS device to accept SNAP/EBT at multiple locations.
- Sales are credited directly to the vendor's bank account.

SNAP benefits may be used to purchase:

- **Fruits and vegetables.**
- **Meat, poultry and fish.**
- **Dairy products.**
- **Breads and cereals.**
- **Snack foods.**
- **Nonalcoholic beverages.**
- **Seeds and plants that produce food.**



II. SNAP RETAILER ELIGIBILITY AND RESPONSIBILITIES

Am I eligible to accept SNAP benefits?

Direct-marketing farmers are defined as farmer-producers that sell their own agricultural products directly to the final consumers. If you meet this definition and/or at least one of the food stocking requirements outlined below, you may be qualified to accept SNAP benefits.

To be eligible to accept SNAP benefits, a farmers market vendor must meet one of the following criteria:

CRITERION A STAPLE FOOD INVENTORY

You must continually sell at least three stocking units of three different staple food varieties for each of these staple food categories:

- Vegetables or fruits.
- Dairy products.
- Meat, poultry or fish.
- Bread or cereal.

There must be one perishable staple food variety in at least two of the staple food categories.

CRITERION B STAPLE FOOD SALES

More than 50% of your total gross retail sales (including food and nonfood merchandise) must come from the sale of eligible staple foods (vegetables or fruits; dairy products; meat, poultry or fish; bread or cereal). Staple foods do not include prepared or heated foods or accessory foods.

What are the responsibilities of an authorized SNAP retailer?

SNAP-authorized retailers are legally responsible for their actions and must follow all program rules and the terms of their POS device retailer agreements. Retailers should also keep accurate records of all EBT transactions for accounting and tax purposes.



III. HOW TO BECOME A SNAP RETAILER

Steps to becoming an authorized SNAP retailer:

1 Gather relevant information and documents.

To complete your application, you will need the following:

- Business name, opening date, address, hours of operation, items sold, ownership type and estimated sales data.
- Applicant's address, date of birth, email address and Social Security number.
- Color copy of the applicant's valid ID and Social Security card.

2 Complete and submit the free online application to the USDA Food and Nutrition Service (FNS).

- Create a USDA "eAuthentication" account.
- Complete online SNAP application for stores to receive your six-digit FNS number.
- Submit required documentation.
- Check application status.

*Note: Once you begin a SNAP retailer application, you have 30 days to complete it and submit all required documents.

3 Apply for the MarketLink grant program to receive a free card reader and discounted fees.

To be eligible for this program, you must:

- Have not received equipment from this program since October 2019.
- Have access to or plan to buy a smart device (iOS or Android).

Once approved, complete the Novo Dia Group/TotilPay EBT processing application to set up your EBT/ SNAP payment account. If you do not qualify for the MarketLink program or do not want to take advantage of this opportunity, you may also purchase EBT processing equipment through a third-party provider.

4 Receive and set up your equipment.

5 Start accepting SNAP benefits!



RESOURCES

The resources below were used to develop this guide and contain valuable information and tools for vendors interested in accepting SNAP benefits.

USDA FNS Page for Farmers/Producers

<https://www.fns.usda.gov/snap/farmer-producer>

This webpage contains information about the SNAP application for stores and EBT, as well as resources to learn more about SNAP at farmers markets. If you have additional questions, you can call the SNAP Retailer Center at 1-877-823-4369.

Farmers Market Legal Toolkit

<https://farmersmarketlegaltoolkit.org/snap/>

This toolkit contains general information and resources related to vendor-operated SNAP systems, becoming an authorized retailer, equipment and payment, SNAP-eligible foods, and cost, accounting, and tax information.

Farmers Market Coalition SNAP Guide for Farmers Markets

<https://farmersmarketcoalition.org/education/snap/>

This guide contains step-by-step instructions and resources for beginning a SNAP program at a farmers market.

MarketLink Website

<https://marketlink.org/>

This website contains information about the MarketLink program and detailed instructions on the application process. Regional representatives are also available to assist with the SNAP retailer application and MarketLink program application at: <https://marketlink.org/about/contact>.

Authors

Makenzie Miller, MS, Assistant Extension Agent, School of Nutrition and Food Sciences

Under the direction of Denise Holston, PhD, RDN, LDN, CDC HOP Project Director and Assistant Professor, School of Nutrition and Food Sciences

Photos by Marquetta Anderson, FCS extension agent, St. Helena Parish

Questions:

Contact your local food systems coordinator:

Makenzie Miller

email: makenziemiller@agcenter.lsu.edu

phone: 225-578-4565



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William B. Richardson, LSU Vice President for Agriculture
Louisiana State University Agricultural Center, Louisiana Agricultural Experiment Station, Louisiana Cooperative Extension Service, LSU College of Agriculture

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