Quick Guide to Accepting EBT

1. Apply to become authorized to participate in Supplemental Nutrition Assistance Program (SNAP)

   a. Apply as a farmers market or as a direct marketing farmer. A direct marketing farmer is a farmer-producer selling her own agricultural products directly to the public.

      * Date the market opened under the current ownership.

      * Market's official name (the name you use on legal documents, such as leases, contracts, incorporation documents, etc.), mailing address, and address where the market is conducted (if different from the mailing address).

      * Name, home address, social security number, and date of birth for a 'responsible official.' (You may have more than one Responsible Official).

      * Actual sales data from your most recent IRS business tax return, if it has been open under current ownership longer than one year. If not, an estimate of the annual sales.

      * The market's operating schedule (i.e., months of the year it is open, days of the week it is open, and hours of day it is open).

      * Business licenses held by the market, if any.

   c. Application: https://www.fns.usda.gov/snap/retailer-apply

   d. Submit supporting documents to the United States Department of Agriculture’s Food and Nutrition Service.


2. Select a Service Provider

   a. The service provider provides you with equipment to accept Electronic Benefits Transfer (EBT) and processes the transactions into your bank account.

   b. Farmers Market Coalition provides an excellent list of things to consider when picking a service provider (including connectivity and fees):
   http://farmersmarketcoalition.org/education/snap/ebt-equipment-services
3. Create a system for accepting SNAP EBT

a. Track transactions on paperwork as a best practice.

b. Keep all merchant receipts.

c. Always batch out your equipment at the end of your market day.

d. Verify that your batch amounts match the funds deposited into your account.

4. Promote SNAP EBT acceptance

a. Place visual signage throughout your stand that features the ACCESS card logo (Pennsylvania’s SNAP EBT card).

b. Do outreach to SNAP recipients. Provide flyers that feature the ACCESS card to social service providers in your area, including health centers, WIC offices, county assistance offices (CAOs)

c. Consider starting or joining an incentive program. Incentive programs encourage SNAP EBT purchases by providing additional funds for people to use at your stand.

For assistance at any time with this process, contact The Food Trust’s farmers markets program:
farmersmarket@thefoodtrust.org or 215-575-0444.
Quick Guide to Accepting Farmers Market Nutrition Program (FMNP)

1. Apply to be an Eligible Farmer
   a. Application is available on the Pennsylvania Department of Agriculture’s website: http://www.agriculture.pa.gov/Encourage/food/Farmers%20Senior%20Farmers%20Market%20Nutrition%20Program/Pages/default.aspx
   
   b. Key Considerations:
      * Do you grow produce worth $1000 in retail value?
      * Will at least 50% of what you sell at your stand be produce that you grew?
      * Will you be purchasing fruits and vegetables from other eligible farmers?
      * Only local fruits, vegetables, and herbs are eligible. Honey is ineligible in Pennsylvania.

   c. Approval process takes about 30 – 45 days

2. FMNP Distribution
   a. FMNP and Senior FMNP are distributed to WIC moms and seniors from June through September (on average)
   
   b. FMNP vouchers are redeemable through November 30
   c. Checks must be deposited by the first Friday of December

3. Promotion and Outreach
   a. Place signage around your stand.
   b. Share flyers with your local WIC office, day care centers, and senior centers.

For assistance at any time with this process, contact The Food Trust’s farmers markets program: farmersmarket@thefoodtrust.org or 215-575-0444.