



## Sample SNAP Token Transaction, Step by Step

1) SNAP customers should start at the Farmer's Market Information Booth where they may purchase SNAP tokens using their EBT card. The tokens are green and only come in \$1 increments.



2) Customers select their items from eligible vendors, are provided with their total like any regular transaction and then present SNAP tokens as their form of payment.

3) Vendors take the tokens, NO CHANGE IS GIVEN. If a customer's purchase is not an even dollar amount, customers have the following options for completing their purchase:

### **EXAMPLE, based on a \$4.50 total**

- They may use 4 tokens and 50 cents in cash.
- They may use 5 tokens, but they will NOT receive change. *As a vendor, you may help customers in this situation by recommending that they add something to their purchase to get closer to the \$5 token amount since you will be reimbursed for the full token amount.*

4) Vendors handle the cash portion of the transaction (if applicable) the same as any other transaction. Vendors put the Green SNAP tokens in the bag that has been provided by the Market.

5) Tokens must be presented to the Market for reimbursement. Please be sure to secure tokens as you would cash - - the Market cannot reimburse for lost or stolen tokens. SNAP and Credit tokens may be mixed within the bag; they will be reconciled at the same time.

## **SNAP Token SEASON Vendor Reimbursement / Reconciliation**

Season vendors will turn in their tokens to the information booth on every third Saturdays/Sundays. It is important for us to keep all vendors on the same system, so please do not try to turn in tokens off schedule. Token "turn-in" dates will be announced via email, but plan for every third Saturday/Sunday.

Token bags will be collected onsite. Vendors are responsible for bringing them to the information booth on turn in day. The token bags will be taken back to the office for verification and checks will be issued and distributed within two weeks. Bags will be returned the next weekend at the beginning of the Market. Please take good care of your bag so that we do not have the additional expense of replacing them.

## **SNAP Token WEEKLY Vendor Reimbursement / Reconciliation**

WEEKLY vendors should turn in their tokens each week. Market managers have Ziploc baggies (you will NOT be issued a Season Vendor zipper bag) and counting / reconcile slips available at the Information Booth. Checks will be written on schedule with Season Vendor Reimbursements, which take place every third Saturday/Sunday, so please be patient!

## **The Market's Commitment to SNAP**

The Market is able to utilize this program thanks to a very generous, and anonymous, local grant. The grant will help cover the overhead of equipment rental, transaction fees and promotion for about two years. It has also helped to cover initial expenses such as token and bag purchase, credit card processing application fees and increased bookkeeping fees.

The Market itself has committed a great number of administrative hours and will in future years take on additional expenses including transaction and processing fees once our grant funding has run out.

## **SNAP Program Promotion**

We are working with partner organizations such as the Douglas County Health Department and the Omaha Food Bank to help promote our SNAP program. The Health Department is producing a poster that will be distributed to local health and human services offices, as well as to churches, daycares and community groups. In addition, we have received very positive feedback from our Facebook fans and social media has helped to spread the word.

Please help us promote this program! Let us know if you would like posters, fliers or press releases. Also, consider noting on your calendar listings or website that you are able to accept SNAP benefits at the Market.

## **What Will Participating SNAP SEASON Vendors Receive From the Market?**

- **Token Collection Bag** – the bag will be labeled inside and out with the vendor's name. Bags will be turned in on the third Saturday/Sunday at the conclusion of the Market day. Tokens will be reconciled in the office and checks will be issued within two weeks. Bags will be returned the next week. Tokens do not need to be separated between Saturday and Sunday or between Market dates. If you need to do so for your own records, feel free to put individual zipper-baggies into the official Market bag.
- **Laminated 8 x 10 Sign** – this sign should be posted in a highly visible location. We recommend hanging the sign from your canopy so that it may be viewed more readily than if it is laying flat on your table.

## **Why Should Vendors Participate in Our SNAP Program?**

It's required. All vendors that sell qualifying food must accept SNAP tokens. The Market's SNAP program is all about the community. Not only can you help those that are less fortunate have access to fresh, local produce

and products, but you will be fully reimbursed for doing so. Help us share the joys of the Market with those that otherwise may not be able to squeeze local products into their budgets.

The Market has done the legwork of applying through the USDA and working with our state FNS (Food & Nutrition Services) department to develop this program. Our goal is to allow you to accept SNAP benefits without you having to put in the time or the expense on your own.

## **EBT / SNAP Glossary of Terms**

**EBT** – (Electronic Benefit Transfer) The credit card style card that allows customers to pay for their purchases electronically. Instead of having a VISA or Mastercard logo, the card has an EBT logo. Customers will use their EBT cards at the Market Information Booth to buy SNAP tokens which they will then use to pay vendors.

**SNAP** – (Supplemental Nutrition Assistance Program) This term basically took the place of the term “food stamp.” Instead of saying, “I am eligible for food stamps,” someone would say, “I qualify for SNAP benefits.” SNAP is a national program that is run at the state level.

**SNAP Tokens** – GREEN tokens in \$1 increments. Customers will come to the Market Information booth and pay for tokens using their EBT card. They will be issued the appropriate number of tokens which they may then spend with eligible and participating Market vendors. NO CHANGE can be issued from tokens. If a customer has a purchase totaling \$3.25 they have the following options:

- They may use 3 tokens and 25 cents in cash.
- They may use 4 tokens, but they will NOT receive change. As a vendor, you may help customers in this situation by recommending that they add something to their purchase to get closer to the \$4 token amount.

**Eligible Vendors** – Vendors selling produce, meat, baked goods, fruit or vegetable plants or packaged: coffee, tea, jams, jellies, honey, salsa, condiments, spices or snack foods.

**Non-Eligible Vendors** – Vendors selling craft or any non-food items and vendors selling “warm” food. Examples include: a cup of coffee or tea, a steak sandwich, a burrito or enchilada that is warm and ready to eat.



## Credit / “Gift Card” Tokens

In addition to SNAP tokens, the Market will also offers credit or “gift card” tokens. These tokens are blue and have a \$5 value. These tokens may be purchased at the Information Booth and are meant to be used as gifts or as a way for customers that do not have cash to use credit cards for their purchases. Credit tokens may be used to purchase ANY items, including crafts. All vendors are also required to accept Credit Tokens.

### Sample Credit / “Gift Card” Token Transaction, Step by Step

1) If a customer does not have cash refer them to the Market Information booth where they may use any credit or debit card to buy Market tokens. Tokens are available in \$5 increments. There is a \$1 service fee for these tokens (not for SNAP tokens). The service fee is \$1 regardless of if a customer buys one \$5 token or if they buy ten \$5 tokens. The service fee (similar to what banks charge for ATMS) is to help cover the multitude of annual, monthly and transaction fees that the Market has to pay for having the credit card equipment.



2) Customers select their items and then present Credit / Gift Card tokens as their form of payment.

3) Vendors take the tokens and *provide change* as if the tokens were cash. (remember, you do NOT give change for Green SNAP tokens)

4) Vendors put the Blue Credit / Gift Card tokens in the pouch that the Market has provided. Tokens must be presented to the Market for reimbursement, so secure tokens as you would cash - - the Market cannot reimburse for lost or stolen tokens. SNAP and Credit tokens may be mixed within the pouch; they will be reconciled at the same time.

### CREDIT Token SEASON Vendor Reimbursement / Reconciliation

Season vendors will turn in their tokens to the information booth on every third Saturdays/Sundays. It is important for us to keep all vendors on the same system, so please do not try to turn in tokens off schedule. Token “turn-in” dates will be announced via email, but plan for every third Saturday/Sunday.

Token bags will be collected onsite. Vendors are responsible for bringing them to the information booth on turn in day. The token bags will be taken back to the office for verification and checks will be issued and distributed within two weeks. Bags will be returned the next weekend at the beginning of the Market. Please take good care of your bag so that we do not have the additional expense of replacing them.

## **CREDIT Token WEEKLY Vendor Reimbursement / Reconciliation**

WEEKLY vendors should turn in their tokens each week. Market managers have Ziploc baggies (you will NOT be issued a Season Vendor zipper bag) and counting / reconcile slips available at the Information Booth. Checks will be written on schedule with Season Vendor Reimbursements, which take place every third Saturday/Sunday, so please be patient!

### **Questions?**

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