SNAP/EBT AT FARMER'S MARKETS QUICK REFERENCE CHECKLIST*	
	DETERMINE IF YOUR FARMER'S MARKET FITS USDA FNS DEFINITION
Definition of Farmer's Market	A farmer's market is defined as a multi-stall market at which farmer-producers sell agricultural products directly to the general public at a central or fixed location, particularly fresh fruit and vegetables (but also meat products, dairy 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 Nevada	A farmer's market needs to be licensed and the manager needs to hold a farmer's market manager permit. For a video on how, see <u>SNHD Get Healthy Clark County Las Vegas Farmers' Market You Tube Video</u>
	 See Southern Nevada Health District Food Establishment Regulations, <u>Chapter 13 Farmer's Markets and</u> <u>Ancillary Food Establishments</u>
	Check with local jurisdiction for licensing requirements:
	In the City of Las Vegas see <u>City of Las Vegas Business License Instruction for Farmers Market Promoter</u>
	In North Las Vegas see the <u>City of North Las Vegas, Business License Division website</u>
	In Henderson see <u>City of Henderson Business License General Description webpage</u>
	In Clark County see <u>Clark County Business License webpage</u>
Helpful Publication	The USDA has an excellent publication which includes a sample implementation checklist and vendor agreement at : <u>SNAP at Farmer's Markets: A How-To Handbook</u>
CSAs	CSAs may apply; however in most cases SNAP benefits may not be used to purchase shares ahead of time, rather at point of delivery. See the USDA Fact Sheet on <u>Operating a CSA and SNAP Participation</u> for more information.
	APPLY ONLINE TO BECOME AUTHORIZED TO ACCEPT SNAP AT YOUR MARKET <u>http://www.fns.usda.gov/snap/retailers/application-process.htm</u>
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 online	Once you've created your USDA eAuthentication account, you can begin the application process at 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 Status of application	You may check the status of your application online at https://stars.fns.usda.gov/osa
	 In addition, you may contact your servicing field office for assistance; this information should have been given to you when you submitted your online application.
	 For Nevada, the Western Region, Food and Nutrition (FNS) retailer certification field office phone number is (877) 823-4369. 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	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:
Model aka Scrip	• 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: <u>http://youtu.be/KmT-utkEJDE</u>
	• 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 initiate steps to obtain POS equipment. 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. The state may provide FREE EBT-only equipment through their processor, however it usually requires access to a telephone line and electricity. Following is a list of equipment options for retailers that require a wireless device:
	 Mobile Market+ App through Novo Dia, is an application designed to process SNAP, credit and debit transactions. This is a portable option that uses a card reader placed on an iPhone or iPad, along with a bluetooth printer. Learn about their service and equipment here.
	• 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, transaction fees, annual fees, and ask a lot of questions. Your Food and Nutrition (FNS) retailer certification field office may be able to connect you with a processor for your state.
	 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, ask your merchant services account about different options. The Farmers Market Coalition (FMC) periodically has a Free SNAP EBT Equipment Program when funds are made available from the USDA FNS. <u>Visit their webpage by clicking here</u> to determine the status of the program.
Training	You will receive a video and a guide detailing the rules for accepting SNAP. They are <u>also available online</u> .
	 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, and many helpful resources may be found on the <u>FMC webpage here</u> . 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; this link leads to a sample agreement in a WORD doc format
	they should understand reimbursement procedures and be familiar with the forms used to create 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? Listing is free and information is available here. Required
	your market regularly includes at least one Partner Farm
	your market is located in Nevada. and
	 all fresh produce vendors carry producer's certificates; brokers not permitted
	Get listed on the Farmers Market Directory. Visit the <u>USDA's Local Food Directories update and registration site</u> for local food retail and wholesale outlets, a free service to help you advertise your business and connect with buyers.
Food Directory	
Directory Help us spread the	We would like to help spread the word if you are a market, garden, or producer that accepts EBT in Southern Nevada on our <u>www.gethealthyclarkcounty.org</u> , and <u>www.vivasaludable.org</u> websites.
Directory Help us	We would like to help spread the word if you are a market, garden, or producer that accepts EBT in Southern Nevada

