

GUIDE TO ACCEPTING FEDERAL NUTRITION BENEFITS AT FARMERS MARKETS IN MARYLAND





The **MARYLAND FARMERS MARKET ASSOCIATION** (MDFMA) was founded in 2013 to provide resources and coordinated services to market managers, farmers, and consumers. A statewide nonprofit, the MDFMA operates programs to provide access to healthful local food for all and improve the quality of and transparency at Maryland farmers markets. Our mission is to cultivate a vibrant and sustainable farmers market community in the state of Maryland. MDFMA aims to: provide services and programs to improve the quality and capacity of Maryland farmers markets; provide training and technical assistance to market vendors, managers and governing boards; increase food access through farmers markets for Maryland's residents and visitors, particularly for low-income consumers; provide a forum and repository for the exchange of ideas and resources relating to farmers markets; be an effective voice for education and representation of all Maryland citizens on farmers market issues; and collect data and conduct research on the status, needs and benefits of farmers markets.

Programs of the MDFMA include:



- **EAT FRESH MARYLAND** – a network to promote the redemption of federal nutrition benefits at farmers markets
- **MARYLAND MARKET MONEY** – an incentive program to increase the purchasing power of low-income shoppers and sales of farmers and producers at participating markets
- **MARKET TO MEALTIME** – a farmers market based nutrition education program designed to increase the consumption of locally grown fruits and vegetables among low-income customers
- **INSURANCE** – for producers and farmers market organizations
- **INFORMATION & RESOURCES** – including technical assistance, market listings, Find Your Regulation tool, volunteer opportunities, and Find a Market tool

The Maryland Farmers Market Association thanks **MARYLAND HUNGER SOLUTIONS** (MDHS) for its support and partnership in creating this guide. Established in 2007 as a separately staffed and funded initiative of the Food Research and Action Center, MDHS aims to end hunger and improve nutrition in the state of Maryland. MDHS focuses on using federal nutrition programs (school meals, summer and afterschool nutrition programs, FSP, WIC and other nutrition programs) to reduce hunger and its adverse effects on health, learning, productivity and well being; to improve nutrition; and to strengthen community institutions. In summer 2010, Maryland Hunger Solutions began the implementation of the successful "Baltimore Bucks" program, which offered financial incentives to eligible customers who spent SNAP benefits at market. In 2014, Maryland Hunger Solutions partnered with the Maryland Farmers Market Association to incorporate Baltimore Bucks partner markets under the MDFMA's statewide federal nutrition incentive program, Maryland Market Money.



Maryland Hunger Solutions
Ending hunger and promoting well-being

The Maryland Farmers Market Association acknowledges the **BALTIMORE FOOD POLICY INITIATIVE** (BFPI) for its contributions to developing this guide. BFPI is an inter-governmental collaboration with the Department of Planning, Office of Sustainability, Baltimore Development Corporation, and Baltimore City Health Department. Its goal is to increase access to healthy and affordable food in Baltimore City food deserts, including efforts to promote and expand farmers markets. Through BFPI's collaboration with organizations like the MDFMA and MDHS, BFPI has become a national model for cities across the country working to improve their community's food environment.



The Maryland Farmers Market Association appreciates the contributions of the following organizations in creating this guide: Maryland Hunger Solutions, the Baltimore Food Policy Initiative, U.S. Department of Agriculture, Food and Nutrition Services (Mid-Atlantic Region); Crossroads Community Food Network; the Food Research and Action Center; the Johns Hopkins Center for a Livable Future; Maryland Department of Agriculture; and the National Association of Farmers Market Nutrition Programs (NAFMNP).

The Maryland Farmers Market Association gratefully acknowledges the following funders and sponsors for their support of our work: Kaiser Permanente of the Mid-Atlantic States, The Abell Foundation, The Weinberg Foundation, The Institute for Public Health Innovation (IPHI), Baltimore Office for Promotion and the Arts (BOPA), and the Montgomery County Council.

ABOUT THIS GUIDE

This guide is designed to assist Maryland farmers markets with successfully accepting federal nutrition assistance benefits at market. The specific federal nutrition programs referenced in this guide include: Supplemental Nutrition Assistance Program (SNAP, known in Maryland as the Food Supplement Program or FSP, formerly known as Food Stamps); Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) Fruit and Vegetable Check Program (FVC), Farmers Market Nutrition Program (FMNP) for Seniors and WIC participants. This guide also addresses acceptance of credit/debit as forms of payment at market.

The information provided in this guide is intended to support farmers market managers, board members, vendors, and community advocates in order to increase access to healthy, fresh, local foods through Maryland farmers markets for all Marylanders, regardless of income. MDFMA aims to cultivate community at farmers markets, with the goal of creating a strong network and a vibrant local food system.

The MDFMA is committed to providing farmers markets, farmers, and other local producers with the most cutting-edge technology to streamline acceptance of federal nutrition benefits at market. FMNP and FVC are only available as paper checks, but WIC is mandated to move to an electronic benefit by 2020 at the national level. MDFMA will continue to monitor the switch to electronic WIC ("eWIC") and assist farmers markets and farmers when the transition occurs in Maryland. SNAP, however, is already an electronic benefit.

Currently, two systems are available to accept SNAP at farmers markets. The first is a token-based, market-level system in which one centralized machine is used to accept SNAP and credit/debit payments in exchange for tokens that can be spent as cash at market. The second system operates at a farmer level. MarketLink is a program that provides markets or farmers/vendors with an iPhone-based solution in which a card reader and application allows the vendor to accept SNAP and debit/credit payments directly. This guide will discuss both systems and the MarketLink technology.

The MDFMA aims for all farmers markets in Maryland to accept federal nutrition program benefits, including SNAP, WIC FVC, and FMNP (Senior/WIC). For additional information or for technical assistance, please contact the Maryland Farmers Market Association at: info@marylandfma.org or (410) 929-1645.

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WIC FRUIT AND VEGETABLE CHECKS (WIC FVC) AND FARMERS MARKET NUTRITION PROGRAM (WIC/SENIOR) CHECKS

WIC CHECK		NAME OF PARTICIPANT (LAST, FIRST, MIDDLE)		WIC NUMBER	
ACCOUNT	200 727 388	TEST GRAYSON		56733246	
EXPIRATION DATE	January 17, 2012	DATE OF PURCHASE	February 16, 2012	CASHIER'S SIGNATURE	
CATEGORY: C1		PARTICIPANT'S SIGNATURE FOR FRESH PRODUCE ONLY		AMOUNT	
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:				TAXES	
• \$10.00 dollars for Fruits and Vegetables					
Also accepted by WIC Farmers					
TOTAL CHECK AMOUNT		CASHIER'S SIGNATURE		CASHIER'S SIGNATURE	
\$10.00					
RECEIVED BY PARTICIPANT OR GUARDIAN		CASHIER'S SIGNATURE		CASHIER'S SIGNATURE	

The Special Supplemental Nutrition Assistance Program for Women, Infants, and Children (WIC) is available to women who are pregnant, nursing, or up to 6 months post-partum; infants; and children up to the age of 5 (or their guardians) who meet income eligibility guidelines. Funding for the WIC

program is provided by the USDA and in Maryland is administered by the Maryland Department of Health & Mental Hygiene (DHMH). The WIC program provides participants with nutrition education and checks for the purchase of designated supplemental grocery items, such as cereal, formula, fruits, and vegetables. The WIC Fruit and Vegetable Check (FVC) is the only WIC check that can be used at both supermarkets and farmers markets. WIC FVC Checks come in \$8 - \$15 allotments for legal guardians and children.

Maryland 201 Farmers' Market Nutrition Program		ACCOUNT # 808029	
Pay to the order of authorized Maryland Farmers' Market Vendor		75-1248919	
Deposit no later than November 30, 2012		STAMP AUTHORIZED FMNP	
NOT VALID AT GROCERY STORES		6/01/12 11/30/12	
Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.		FIVE DOLLARS (\$5.00)	
VENDOR NUMBER HERE		NO CHANGE GIVEN	

The Farmers Market Nutrition Program (FMNP-WIC) is available to WIC recipients. FMNP is a federally funded program administered by the Maryland Department of Agriculture in collaboration with DHMH. The WIC FMNP program was established to provide fresh, nutritious, locally

grown fruits and vegetables to WIC participants, and to expand awareness of and sales at farmers markets. The program was piloted in Maryland in the early 1990's, and became a federal program in 1992. Participants receive \$20 in \$5 checks, which are distributed between June and August to WIC participants through local clinics.

The Seniors Farmers Market Nutrition Program (SFMNP) is available to seniors over the age of 65 who meet income eligibility guidelines. FMNP is a federally funded program administered by the Maryland Department of Agriculture in collaboration with the Maryland Department of Aging (MDA). The Senior Farmers Market Nutrition Program aims to provide fresh, nutritious, locally grown fruits, vegetables, cut herbs, and honey from farmers markets and roadside stands to low-income seniors, and increase the consumption of agricultural commodities by expanding, developing, or aiding in the development and expansion of domestic farmers markets, roadside stands, and community supported agriculture programs. It was established as a federal program in 2000. Income eligible senior citizens receive \$30 worth of \$5 FMNP checks, which are distributed between June and August to senior participants through local senior centers.



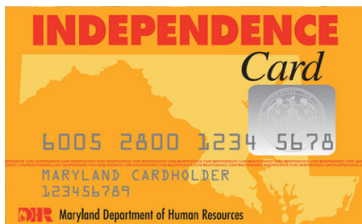
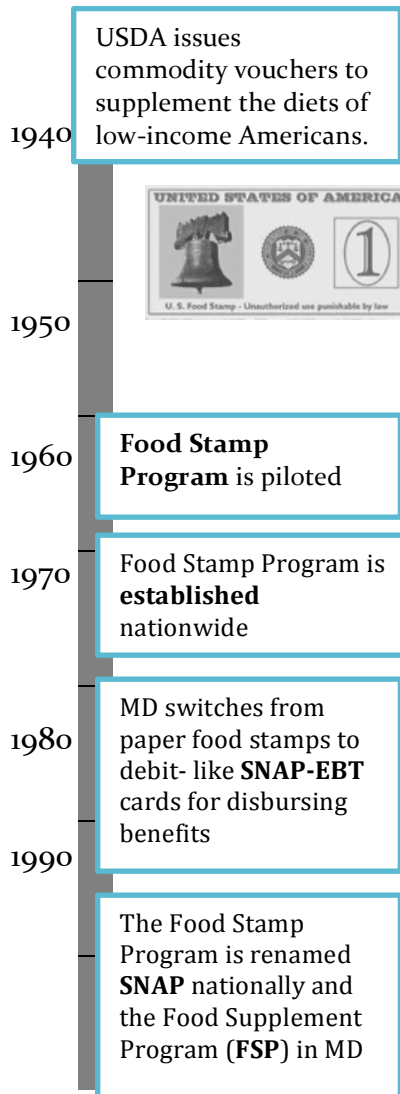
WIC FVC AND FMNP COMPARISON CHART

Below is a chart comparing WIC FVC and FMNP (Senior/WIC) checks.

Type of Check	Who is eligible?	Description of Market Currency	Eligible Items	Ineligible Items
FMNP Check (Senior/WIC)	Senior Citizens and WIC recipients	\$5 checks	Fruits and Vegetables grown in Maryland or contiguous counties of bordering states. Seniors may also purchase honey.	Any item that is not a fruit or vegetable.
WIC FVC Check	Women who are pregnant, nursing, or up to 6 months postpartum, infants, and children up to the age of 5.	\$8 - \$15 checks	Fruits and vegetables from any source.	Herbs and white potatoes. Any item that is not a fruit or vegetable.

THE SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

SNAP HISTORY¹



The Supplemental Nutrition Assistance Program (SNAP, known in Maryland as the Food Supplement Program or FSP, formerly food stamps) is administered by the United States Department of Agriculture (USDA) Food and Nutrition Services (FNS).

SNAP provides valuable help to more than one in seven Marylanders (over 780,000) each month.¹ Households qualify for SNAP benefits based on eligibility guidelines, including household size, gross monthly income, and basic household expenses. SNAP recipients receive their monthly benefits on a debit-style Electronic Benefit Transfer (SNAP-EBT) card. In Maryland, this SNAP-EBT card is called an “Independence Card,” and can be used to pay for eligible food items from USDA-certified vendors.

SNAP redemption at farmers markets nationwide has increased steadily over the past five years. SNAP acceptance at farmers markets is a trend that strengthens local economies, broadens farmers market customer bases, and provides low-income consumers with greater access to fresh, locally produced fruits, vegetables, and other groceries. During FY2012, the USDA FNS reported more than \$16 million in SNAP sales at over 3,214 farmers markets nationwide.² These numbers reflect a demand among SNAP participants for fresh, healthy local food from farmers markets.

What is a “SNAP eligible” item?

Examples of SNAP eligible items include: non-hot food items and seeds or plants that produce food. Examples of SNAP eligible items include: fruits, vegetables, bread, beef, seed that produce fruits and/or vegetables, eggs, cold sandwiches, and frozen foods.

Examples of ineligible SNAP items include: hot foods, vitamins or medicine, paper products, soap, and alcohol.

¹ Maryland Department of Human Resources, May 2014.

² USDA, Food and Nutrition Service, Supplemental Nutrition Assistance Program, Fiscal Year 2012, Benefit Redemption Division Annual Report.

MARKET LEVEL SYSTEM VS. VENDOR LEVEL SYSTEM CHOOSING THE RIGHT SYSTEM FOR YOUR MARKET

Currently, there are two options available for farmers markets that wish to accept SNAP. The first model is a **market level system** in which SNAP, debit, and credit cards are accepted through one central machine, where market staff swipes the card and provides tokens in exchange that are spent directly with the vendors. The second model is a **vendor level system** in which each vendor operates his/her own equipment to accept SNAP, debit, and credit payments directly from customers.

Which system is right for your market? Below is a breakdown of the basic, necessary factors to consider when deciding which system is ideal for your market. If a market level system seems like the right fit for your market, turn to Page 13. If a vendor level system seems like the right fit for your market, turn to Page 9.

Market Level System <i>One set of SNAP-EBT equipment for entire market</i>	Vendor Level System <i>One set of SNAP-EBT equipment per vendor</i>
A central bank account that can be used for the market as a whole.	Participating vendors must have their own bank account.
A high level of SNAP eligible items being sold at market.	A high level of SNAP eligible items being sold at market.
Willingness of vendors to accept tokens and reimbursement from central market bank account.	Willingness of vendors to enroll directly with MarketLink and operate their own point-of-sale devices.
Staff capacity to operate the central machine throughout duration of each week's market, collect and count tokens after market, and issue reimbursements to vendors.	Strong vendor buy-in and commitment to operate the program weekly. Market staff capacity for technical assistance and vendor support.
Existing or potential customer base of federal nutrition benefits participants.	Existing or potential customer base of federal nutrition benefits participants.
Funds/potential to acquire funds to offset costs of SNAP transaction fees (15 cents per transaction) and any other fees (annual fees, etc.).	Ability for each individual vendor to offset costs of SNAP transaction fees (15 cents per transaction) and pay for any other fees (annual fees, etc.).
Program budget for tokens, print marketing and outreach materials, print vendor training materials.	Program budget for tokens, print marketing and outreach materials, print vendor training materials.

VENDOR LEVEL SYSTEM CHECKLIST

*Using a **vendor level** system at market allows each individual vendor to accept SNAP, debit, and credit payments directly from customers.*

- ☐ **A bank account.** (Required)
Individual vendors must have a bank account to which their sales will be wirelessly transferred within a maximum of 48 hours after the sale.
- ☐ **A completed license for USDA SNAP authorization.** (Required)
Each vendor must complete the USDA's eAuthentication Account Registration and then apply to be a SNAP-authorized retailer. At the end of the application, the vendor will receive an identification number from the USDA Food Nutrition Services (FNS). More information about this process is available on the MarketLink™ site (www.marketlink.org). Vendors cannot receive equipment to participate in the vendor-level market system without first completing this process.
- ☐ **SNAP-EBT equipment to process SNAP, debit, and credit transactions.**
The latest technology available to farmers markets that wish to operate the vendor level system is available through MarketLink™. This program provides eligible vendors with an iPhone, card reader, and wireless receipt printer. The iPhone comes equipped with the MobileMarket™ application, through which vendors may process electronic transactions. Vendors may be eligible to receive free or reduced-price equipment through MarketLink™ if they fulfill the necessary qualifications. Vendors can take a free eligibility assessment through MarketLink's website to determine their eligibility status. Those who do not qualify for free equipment have the option to purchase their own equipment and may still take advantage of nationally negotiated transaction rates through the MarketLink™ program.
- ☐ **Budgeting for direct and indirect costs.**
Each vendor is responsible for transaction fees for any SNAP, debit, and/or credit transactions that they process. Through MarketLink™, vendors will pay reduced transaction fee rates as follows: 15 cents per SNAP transaction, and 1.79% plus 15 cents per credit or debit transaction. Depending on whether or not the vendor is eligible for free equipment, there may also be the cost of equipment. Regardless of whether eligible or not, there are annual service fees which may apply in one or more years of the processing contract.
- ☐ **Strong vendor buy-in and compliance. A farmers market manager and additional staff as needed.**
Each market will need dedicated vendors who wish to participate in the vendor level system, comply with necessary procedures and responsibilities, and process transactions every market.

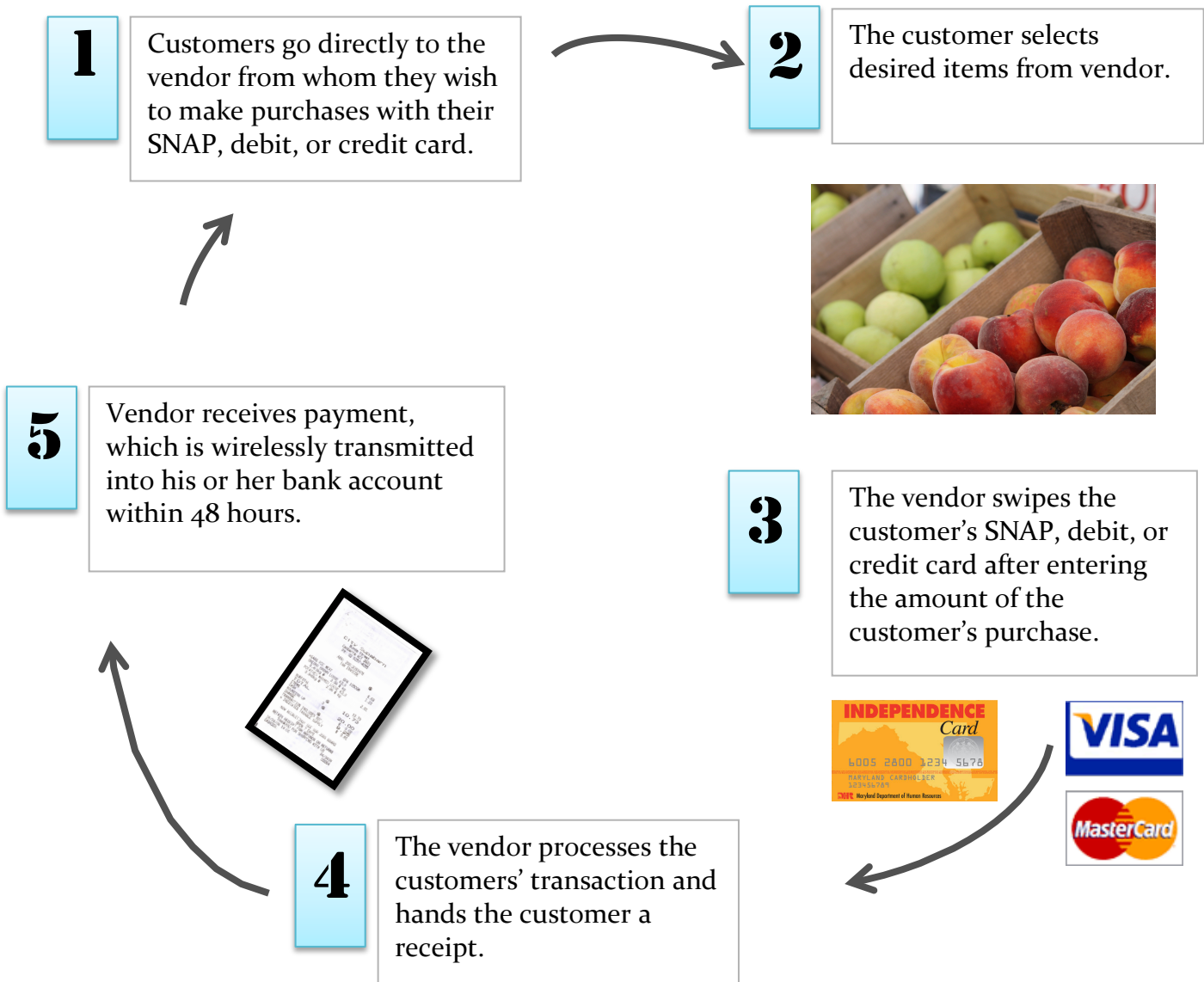
Additional time is required for program outreach as well as weekly accounting and data collection. Some markets hire a market manager to manage these tasks, while others are able to integrate these tasks into the roles of staff and committed volunteers.

☐ **An existing or potential customer base of consumers using federal assistance benefits.**



Consider conducting a survey at your market and/or reaching out to your community partners, including local Departments of Social Services (where SNAP benefits are issued), senior centers, churches, food pantries, soup kitchens, recreation centers, community centers, schools, and aid organizations.

THE PROCESS: HOW THE VENDOR LEVEL MARKET SYSTEM WORKS



*Below are more details on the process, resources needed, and tricks of the trade for your **vendor level** system.*

1

Customers go directly to the vendor from whom they wish to make purchases with their SNAP, debit, or credit card.

Encourage vendors who have MarketLink equipment to advertise their ability to accept SNAP benefits with large, easy to read, colorful signs to attract customers.

2

The customer selects desired items from vendor, which must be eligible items if paid for with a SNAP SNAP-EBT (Electronic Benefits Transfer) card.

Vendors should be trained by farmers market managers to identify which items are SNAP eligible and which items are not.

3

The vendor swipes the customer's SNAP, debit, or credit card after entering the amount of the customer's purchase.

Because the USDA makes deposits to Independence SNAP-EBT cards in Maryland from the 6th-15th of each month, you should expect to see more SNAP transactions during the middle of the month.

4

The vendor processes the customer's transaction and hands the customer a receipt.

Through MarketLink, each vendor will receive a wireless receipt printer. While the USDA requires that vendors provide each SNAP customer with a receipt, this step is optional for credit/debit customers based on customer preference.

5

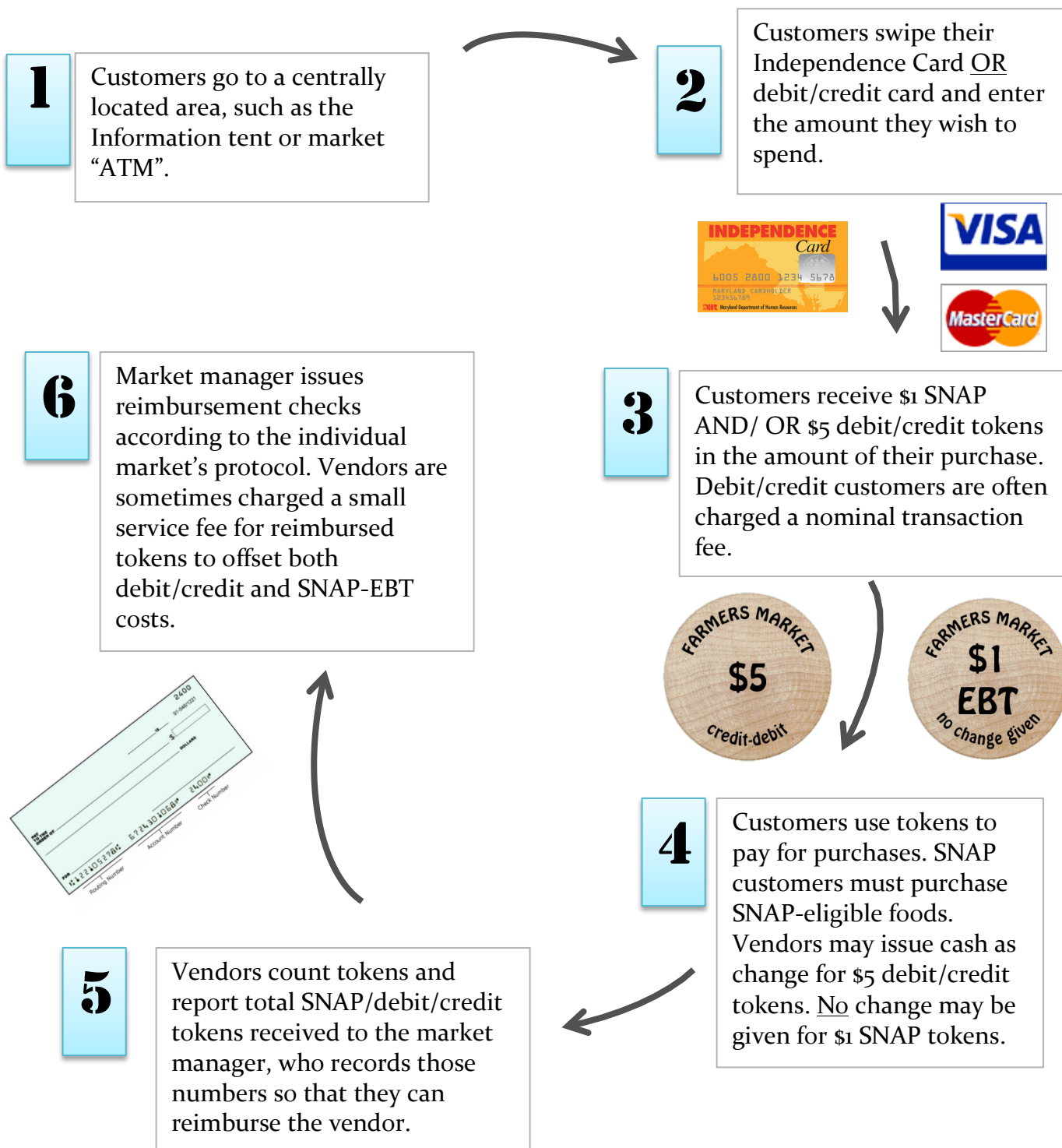
Vendor receives payment, which is wirelessly transmitted into his or her bank account within 48 hours maximum.

MARKET LEVEL SYSTEM CHECKLIST

*The following checklist contains a basic list of requirements to implement a **market level** system successfully.*

- ☐ **A bank account.** (Required)
- ☐ **High sales of SNAP-EBT-eligible items.** (Required)
Your market must meet one of two [USDA eligibility conditions](#):
(<http://www.fns.usda.gov/snap/retail-store-eligibility-usda-supplemental-nutrition-assistance-program>)
 - 1) Offer for sale, on a continuous basis, at least three varieties of qualifying foods in each of four staple food groups (meat, poultry or fish; bread or cereal; fruits or vegetables; dairy products) with perishable foods in at least two of the categories or;
 - 2) at least 50 percent of total gross retail sales in eligible staple food items. Most markets meet the second condition.
- ☐ **The capacity to file an application to obtain USDA SNAP authorization.** (Required)
See [USDA SNAP Webpage](#) (<http://www.fns.usda.gov/ebt/learn-about-snap-benefits-farmers-markets>) to begin the registration process to become an authorized vendor. Important note: this process requires that the person filing provide a Social Security Number or an Organizational Federal Identification (FID) number.
- ☐ **Funding and the ability to fundraise for ongoing program costs.**
For a list of program costs, see Page 18, “Budgeting for Direct and Indirect Costs.” Note: often, it takes several years for markets to see high numbers of SNAP transactions. Contact the MDFMA (info@marylandfma.org) for assistance with SNAP-EBT program budgeting and goals.
- ☐ **A Farmers Market Manager, SNAP-EBT Coordinator, and/or someone to do accounting.**
Each market will need a dedicated individual to operate the SNAP-EBT machine throughout the duration of each weekly market. Additional time is required for program outreach and for weekly accounting, which includes data collection and vendor reimbursement. Some markets hire a SNAP-EBT coordinator, while others are able to integrate these tasks into the roles of staff and committed volunteers.
- ☐ **An existing or potential customer base that would pay for purchases with SNAP-EBT.**
Consider conducting a survey at your market and/or reaching out to your community partners, including local Departments of Social Services (where SNAP benefits are issued), senior centers, churches, food pantries, soup kitchens, recreation centers, community centers, schools, and aid organizations. This survey can help establish a baseline for demand as well as an estimate for potential customers and SNAP-EBT sales.

THE PROCESS: HOW A MARKET LEVEL TOKEN SYSTEM WORKS



Below are more details on the process, resources needed, and tips for implementing a market-level system.

1

Customers go to a centrally located, easily identifiable tent in the market with their SNAP or debit/credit card.

2

Customers swipe their Independence Card OR debit/credit card and enter the amount they wish to spend.

3

Customers take their tokens to vendors to purchase goods. SNAP tokens can only be used for eligible items and **change cannot be given**.

4

Debit/credit tokens can be used to purchase any item in the market and vendors may provide change in cash. SNAP tokens may be used to purchase SNAP-eligible foods; no change may be given for SNAP purchases. Note: \$1 tokens may *not* be used as change for debit/credit token purchases.

5

At the end of each market day, vendors count tokens and report total SNAP/debit/credit tokens received to the market manager, who records these numbers. Some markets have vendors fill out reimbursement forms, collect all tokens, and return forms and tokens to the market manager.

During the course of the next week, the market manager verifies the amount of tokens each vendor turned in and writes a check for each vendor's combined SNAP and debit/credit sales. Even though vendors receive only one check for all SNAP and debit/credit sales, consider keeping a separate bank account for SNAP transactions. This makes bookkeeping easier. Vendors are often charged a service fee for debit/credit transactions to offset both debit/credit and SNAP costs. For instance, some markets charge vendors a 3 percent fee for all tokens redeemed, so vendors receive \$4.85 for each \$5 redeemed.

6

At a mutually agreed upon time (often the next week), the market manager gives each vendor a check for SNAP and debit/credit transactions. If the market uses reimbursement forms to track new SNAP and debit/credit sales, new forms are distributed at this time as well. The process begins again as customers make new SNAP and debit/credit transactions and purchase items from vendors.

Because SNAP, WIC FVC, and FMNP (Senior/WIC) are federally funded and regulated programs, your market and/or vendors must apply to the appropriate government agency to accept these forms of payment. This section explains the registration process for each program.

USDA SNAP Retailer Authorization



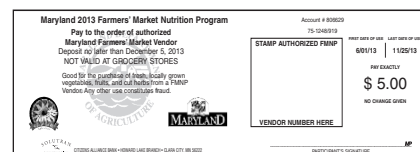
To accept SNAP payments, any retailer must receive authorization through the USDA FNS. For a market-level system, the market can apply to the USDA for SNAP authorization on behalf of all of vendors. For a vendor level system, each individual vendor may apply directly to the USDA for his/her farm or business to receive SNAP retailer authorization. Visit the [USDA SNAP Webpage](http://www.fns.usda.gov/ebt/learn-about-snap-benefits-farmers-markets) (<http://www.fns.usda.gov/ebt/learn-about-snap-benefits-farmers-markets>) to begin the registration process. Before you purchase your SNAP-EBT machine, you must become a certified vendor.

Questions? Contact SNAP Retailer Service Center, 877-823-4369 or Kent Wells, Section Chief, Retailer Operations Branch, at 312-353-6609 or Kent.Wells@fns.usda.gov.

Farmers Market Nutrition Program (Senior/WIC)

Through the Farmers Market Nutrition Program (Senior/WIC), eligible participants receive dollar-value checks for the purchase of fruits and vegetables at farmers markets. Certified farmers deposit these checks directly into their bank accounts. WIC FMNP vouchers are typically distributed at WIC offices or farmers markets while Senior FMNP vouchers are distributed at senior and community centers. In Maryland, FMNP distribution is coordinated by county. While USDA provides federal funding for the WIC and Senior FMNP, the Maryland Department of Agriculture (MDA) administers the program. For additional information on each of these programs go to the [Farmers Market Nutrition Program Factsheet](http://mda.maryland.gov/maryland_products/Documents/2014%20FMNP%20General%20Info.pdf) (http://mda.maryland.gov/maryland_products/Documents/2014%20FMNP%20General%20Info.pdf) or the [2014 Farmers Market Nutrition Program Rules](http://mda.maryland.gov/maryland_products/Documents/2014%20FMNP%20Rules_Regulations%20PDF.pdf) (http://mda.maryland.gov/maryland_products/Documents/2014%20FMNP%20Rules_Regulations%20PDF.pdf).

More information on these programs can be found on MDA's [Farmers Markets](http://mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx) page (http://mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx).



WIC Fruit and Vegetable Checks (WIC FVC)

WIC Fruit and Vegetable Checks (WIC FVC) are specifically for the purchase of fruits and vegetables at supermarkets and farmers markets. Certified vendors at farmers markets may accept WIC FVC checks, and deposit them directly into their bank accounts. In Maryland, the Maryland Department of Health & Mental Hygiene (DHMH) administers this USDA-funded program in collaboration with the Maryland Department of Agriculture (MDA). For additional information, go to the [DHMH WIC Farmers](http://phpa.dhmh.maryland.gov/wic/SitePages/wic-farmers.aspx) page (<http://phpa.dhmh.maryland.gov/wic/SitePages/wic-farmers.aspx>) and see the [FMNP and FVC Comparison Chart](http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20(2013)%20updated.pdf) ([http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20\(2013\)%20updated.pdf](http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20(2013)%20updated.pdf)).

AGENCY	PARTICIPANT ID	DATE OF PURCHASE (LAST 1801 1811)	CHECK NUMBER
422564	300 721 100	TEST: GRAYSON	56733246
EXPIRATION DATE	January 15, 2012	DATE OF PURCHASE	February 16, 2012
CATEGORY: C1		PARTICIPANT'S SIGNATURE (FOR FARMER USE ONLY)	
THIS CHECK IS FOR THESE ITEMS & QUANTITIES ONLY:		AMOUNT OF CHECK	
4 (010) dollars for Fruits and Vegetables		\$	
Also accepted by WIC Farmers		FIRST NAME, LAST NAME, ADDRESS, CITY, STATE, ZIP	
Market Manager		SIGNATURE OF MARKET MANAGER (OR AUTHORIZED PERSON)	
Program		VENDOR'S RECEIPT NUMBER (FOR FARMER USE ONLY)	



To accept FMNP (Senior/WIC) and WIC FVC, farmers must be approved by the Maryland Department of Agriculture and complete a free FMNP/WIC FVC training in their first year in the program and then once every three years thereafter. As a market, you can confirm whether or not your farmers are registered in these programs and help them find the necessary paperwork if they need to enroll.

A farmer can register by completing and submitting the [Farmers Market Nutrition Program and Fruit & Vegetable Check Program Application/Agreement](http://mda.maryland.gov/maryland_products/Documents/2014_FMNP_WIC%20Farmer%20Application%20Agreement.pdf) (http://mda.maryland.gov/maryland_products/Documents/2014_FMNP_WIC%20Farmer%20Application%20Agreement.pdf).

Questions? Contact the FMNP/WIC FVC Program Coordinator Shelby Watson Hampton, Maryland Department of Agriculture (MDA) at 410-841-5770.

BUDGETING FOR DIRECT AND INDIRECT COSTS

This section discusses the basic costs, direct and indirect, associated with implementing a market- and/or vendor level system at a farmers market. As costs may vary, please contact the MDFMA directly for technical assistance at info@marylandfma.org.

Wireless SNAP-EBT and Debit/Credit Devices

Through MarketLink, farmers markets and vendors are able to purchase SNAP-EBT equipment that best suits their needs. MarketLink currently offers Apple devices (iPhones and iPads), a Droid-based application, and terminal-based SNAP-EBT machines. Contact info@marketlink.org for more information about purchasing options and grant opportunities to best suit the needs of your market and its farmer/vendors.

Some markets and vendors opt not to accept SNAP-EBT and use other providers to accept debit and credit payments only. Currently, MarketLink provides farmers/vendors and markets with access to the *only* smart-phone based application that accepts SNAP, debit, and credit transactions.

Renting is another option; consider whether you want to rent or purchase a machine, and what features you want in your package. Companies, such as banks, provide wireless SNAP-EBT machines to individuals who wish to purchase and/or rent them. Costs associated with machines vary, but often include purchasing/renting fees, transaction costs, and compliance fees; there is also a contractual agreement to use the machine(s) accordingly. Check with your local bank to learn more, or contact the MDFMA for technical assistance.

Service and Transaction Fees

Processors – the companies that connect the electronic payment gateways – that enable SNAP-EBT/debit/credit transactions typically charge an annual processing fee, transaction fees, and wireless data charges to operate wireless equipment. Often, a flat fee is charged for each SNAP-EBT transaction while each credit and debit transaction is charged both a flat fee and a percentage of the total. For example, vendors and farmers markets who choose the MarketLink system will pay \$.15 per SNAP transaction and \$1.79+\$.15 per debit/credit transactions. Other companies have fees ranging from \$20-80/month plus transaction fees of \$.10 - \$.25 plus 1.29 – 3.25%. Fees vary based on device and company used; for sample budgets and estimates for your market please contact MDFMA for technical assistance.

Consider your debit/credit customer base (transaction volume, transaction amount) and decide if you want to accept only debit, only credit, or both debit and credit.

- You can charge a token charge to debit/credit customers that will help to offset the cost of debit/credit and SNAP-EBT transactions, but you cannot charge a fee to anyone using SNAP. Another option is to charge vendors a fee for redeeming tokens. For example, some Baltimore farmers markets charge debit/credit customers \$1.50 per transaction and charge vendors a 3 percent token redemption fee. Typically, vendors understand the card machine increases sales and are amenable to this slight charge. If your market is in a low-income area that is unlikely to have high debit/credit sales, you will need to offset SNAP-EBT transaction costs through increased vendor fees or additional fundraising.

Tokens



If your market is implementing a market-level system, you will need to order separate sets of tokens for SNAP (\$1) and debit/credit (\$5) transactions. You can order tokens from [The Old Time Wooden Nickel Company](http://www.wooden-nickel.com/) (<http://www.wooden-nickel.com/>) which allows you to customize your coins by uploading images, including your market logo, on each side of your coin. Consider differentiating between the \$1 SNAP tokens and the \$5 debit/credit tokens by using different images or colors. When ordering tokens, keep in mind that customers may hold coins from week to week. In its first year of an SNAP-EBT project, a large market in Baltimore (54 vendors) averaged \$700 in SNAP sales per week and \$800 in debit/credit sales while a smaller market (13 vendors) averaged \$100 in SNAP sales per week and \$80 in debit/credit sales. Based on these numbers, a smaller market might consider ordering approximately 500 \$1 tokens and 200 \$5 tokens in order to accommodate for tokens that may be held onto by customers from week to week.

To store and manage your tokens, use zip top bags, a poker chip tray, or plastic plumbing pipes (cut in half length-wise and cut again to correspond in length with set amounts).

Administrative Costs

Unless you have a dedicated volunteer, you will have to budget for a market staff person to operate the SNAP-EBT/token system during market and handle subsequent accounting/vendor reimbursements.

Banking Fees

All SNAP-EBT machines must be linked to a bank account. Many banks offer free monthly checking accounts, but some may charge if you write more than a certain number of checks during a set time period. Be sure to confirm the terms of the bank account so as to avoid unnecessary fees.

Other Costs – Materials and Supplies

Budget for miscellaneous costs, including: a machine carrying case, machine receipt tape, extra batteries, a market manager tent, internal market signage marking the machine location, program promotional materials, and vendor training materials.

Marketing and Advertisement

Budgeting for advertising and outreach is key to a successful SNAP-EBT program. Suggestions for effective promotional campaigns, including information on starting a benefit incentive program, are included in following sections.



MATCHING FEDERAL NUTRITION BENEFITS AT YOUR FARMERS MARKET



Matching (or “incentivizing”) federal nutrition benefits at farmers markets provides many benefits to vendors, customers, and the farmers market community as a whole. While these types of programs vary from state to state, and often from market to market, the basic premise of an incentive program is to provide matching dollars to customers who spend their SNAP, WIC FVC, and/or FMNP (Senior/WIC) at market. Incentive programs can provide a dollar-for-dollar match to customers up to certain dollar amount, such as \$5 or \$10 dollars, per market day; or other models offer \$2 for \$5. In this section of the guide, we will outline the basics of implementing an incentive program at your farmers market.

Securing Funds

Funding for incentive programs can come from a number of different sources including private foundations, donations from community members, fundraisers, and some local, state, and federal government grants.

Creating a Currency and Implementation System

You will need a separate market currency for incentives, as you will need to track incentive distribution and redemption separately from other payment forms. Many markets create paper vouchers, but paperless incentives for SNAP can be administered through the MarketLink system. Contact MarketLink representatives at info@marketlink.org for more information on how this might work for your market.

MDFMA administers an incentive program called Maryland Market Money at 17 farmers markets in 4 jurisdictions throughout the state, using paper currency. The goal of this program is to become statewide, and MDFMA continues to expand the program each season.

The markets offer incentives for SNAP, WIC FVC, and/or FMNP (Senior/WIC). In some cases, Maryland Market Money markets offer incentives for all three federal nutrition benefits. Using Maryland Market Money paper vouchers, each market provides eligible customers with a dollar for dollar match up to a certain amount for every federal nutrition benefit spent. For more information about joining the Maryland Market Money network or for information about implementing incentive programs at market, contact the MDFMA at info@marylandfma.org or 410-929-1645.

CONDUCTING SUCCESSFUL OUTREACH

Outreach and advertising are essential elements of bolstering successful SNAP, FMNP, and WIC benefit expenditures at farmers markets. While each market will find different strategies successful, this list should serve as a starting point.

Targeted Mailings and Direct Outreach Efforts

- The MDFMA, MDHS, Eat Fresh Maryland Network, Maryland Department of Human Resources, through the generous support of the Institute for Public Health Innovation (IPHI), coordinates an annual mailing of a tri-fold brochures with the names, dates, times, and locations of farmers markets throughout the state to over 76,000 SNAP recipients in Baltimore City. Consider similar mailings to reach large, targeted audiences through one collective effort.
- Community partners: Send mailings or directly distribute flyers through schools, churches, or [WIC offices](#) (<http://www.dhmr.state.md.us/epsdt/healthykids/pdf/WICphonenumbers-12-03.pdf>), health centers, and [free summer meal sites](#) (https://marswebprod.msde.state.md.us/MARS_SiteSearch/default.aspx).
- Join the [MDFMA network](#) (www.marylandfma.org/members) and connect with other farmers markets, farmers market managers, community organizations, and food lovers.
- Canvass in communities surrounding farmers markets, providing information and directions to the market nearest them.
- Bus seniors to farmers markets by connecting senior housing units and senior centers with local mobility services (city, hospital, church, adult day care).
- Host events to bring new customers to market such as kick-off events, SNAP outreach, health fairs/screenings, workshops, music, nutrition education, or cooking classes.

Marketing and Advertising

- Join the Eat Fresh Maryland network to receive SNAP and WIC promotional banners that clearly state where SNAP customers should go to use benefits. Encourage vendors to advertise benefits stating, for example, “SNAP, FMNP, and WIC welcome.”
- Hang banners and/or yard signs outside of the market with information about the market location, market time, and payment forms (debit/credit, SNAP-EBT, WIC, FMNP) accepted at market. Distribute posters, flyers, and post cards at DSS and WIC offices, schools, community events, churches, [food pantries](#)

and soup kitchens (<http://www.mdcs1.org/search.html>), free summer meal sites, and libraries.

- Get the word out through press (video, radio, newspaper, press releases, newsletters), social media (Facebook, Twitter, Instagram), community event calendars (online, TV), and school/community events.
- Invest in newspaper advertisements (local papers, neighborhood association papers, audience-specific papers), radio advertisements, and advertisements on public transportation.



RESOURCE GUIDE AND LINKS

Below are some resources to help you address the key issues related to accepting nutrition assistance program benefits at your farmers market. These resources will answer many of your questions.

Additional Farmers Market Snap-EBT Toolkits and Information

- [Supplemental Nutrition Assistance Program \(SNAP\) at Farmers Markets: A How-To Handbook](#)

Joint publication of the USDA, and Project for Public Spaces, Inc.

(www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298)

Technical Resources

- [Eat Fresh Maryland Network](#)
(www.eatfreshmaryland.com)
- [Permit Guide for Farmers Markets in Baltimore City](#)
(http://www.baltimorecity.gov/Portals/0/agencies/planning/public%20downloads/Baltimore%20City%20Permit%20Guide%20for%20New%20or%20Existing%20Farmers%20Markets_FINAL.pdf)
- [Market Share](#), a free resource from Market Umbrella for information and tools
(www.marketumbrella.org/marketshare)

Registering to Become an Authorized SNAP Retailer (Page 16)

- [USDA SNAP webpage](#) for resources and to begin the FSP registration process
(www.fns.usda.gov/snap/SNAP-EBT/fm.htm)
- [USDA SNAP eligibility conditions](#)
(www.fns.usda.gov/snap/retailers/store-eligibility.htm)
- [The Food Stamp Program: A training guide for retailers](#)
(http://www.fns.usda.gov/snap/retailers/pdfs/Retailer_Training_Guide.pdf)

FMNP (WIC/Senior) and WIC FVC Registration (Pages 16 & 17)

- [Farmers Market Nutrition Program Factsheet](#)
(http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/2013%20General%20MDA%20FMNP%20Information.pdf)
- [Farmers Market Nutrition Program and Fruit & Vegetable Check Program Farmer Application](#) (2014)
(http://mda.maryland.gov/maryland_products/Documents/2014_FMNP_WIC%20Farmer%20Application%20Agreement.pdf)
- [MD DHMH WIC Farmers](#) page
(<http://phpa.dhmh.maryland.gov/wic/SitePages/wic-farmers.aspx>)

- [FMNP and FVC Comparison Chart](http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20(2013)%20updated.pdf)
([http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20\(2013\)%20updated.pdf](http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20(2013)%20updated.pdf))

Supplies (Page 19)

- [The Old Time Wooden Nickel Company](http://www.wooden-nickel.com)
(<http://www.wooden-nickel.com>)

Funding Sources For Matching/Incentives (Page 21)

- [Farmers Market Promotion Program](http://www.ams.usda.gov/AMSV1.o/FMPP)
(<http://www.ams.usda.gov/AMSV1.o/FMPP>)
- [Specialty Crop Block Grant](http://www.ams.usda.gov/AMSV1.o/ams.fetchTemplateData.do?template=TemplateN&navID=SpecialtyCropBlockGrantoProgram&rightNav1=SpecialtyCropBlockGrantoProgram&topNav=&leftNav=CommodityAreas&page=SCBGP&resultType)
(<http://www.ams.usda.gov/AMSV1.o/ams.fetchTemplateData.do?template=TemplateN&navID=SpecialtyCropBlockGrantoProgram&rightNav1=SpecialtyCropBlockGrantoProgram&topNav=&leftNav=CommodityAreas&page=SCBGP&resultType>)
- [Wholesome Wave Foundation](http://wholesomewave.org)
(<http://wholesomewave.org>)
- [Food Insecurity Nutrition Incentive \(FINI\) Grant Program](http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20(2013)%20updated.pdf)
([http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20\(2013\)%20updated.pdf](http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FVC%20and%20FMNP%20Comparison%20Chart%20(2013)%20updated.pdf))

Community Resources (Page 22)

- Maryland [WIC Offices](http://www.dhmh.state.md.us/epsdt/healthykids/pdf/WICphonenumbers-12-03.pdf)
(<http://www.dhmh.state.md.us/epsdt/healthykids/pdf/WICphonenumbers-12-03.pdf>)
- [Free summer meal sites](http://www.mdsummermeals.org)
(<http://www.mdsummermeals.org>)
- [DSS Offices](https://www.marylandsail.org/Maps/DSSMap.aspx)
(<https://www.marylandsail.org/Maps/DSSMap.aspx>)
- [Food pantries and soup kitchens](http://www.mdcsl.org)
(<http://www.mdcsl.org>)
- [Maryland Hunger Solutions “Getting Food Stamps in Maryland”](http://www.mdhungersolutions.org/pdf/maryland_getting_foodstamps_guide.pdf)
(http://www.mdhungersolutions.org/pdf/maryland_getting_foodstamps_guide.pdf)

ACRONYMS AND GLOSSARY

Here's your guide to relevant acronyms and terms found throughout this guide.

DHMH – Department of Health and Mental Hygiene

The Maryland DHMH manages the WIC program in Maryland.

DSS – Department of Social Services

SNAP applications are processed at DSS offices.

DHR – Department of Human Resources

The agency in Maryland that oversees DSS offices, issues benefits, and tracks SNAP redemptions at all retailer locations (including farmers markets).

EBT – Electronic Benefit Transfer

The debit-like system for administering SNAP benefits that replaced the former paper vouchers. In Maryland, benefits are electronically loaded on SNAP-EBT cards from the 6th-15th of each month. This system is more safe, simple, and private.

FMNP – Farmers Market Nutrition Program

Funds are provided by the USDA and the program is administered by the Maryland Department of Agriculture. There is both a Senior FMNP and a WIC FMNP program. Funds are distributed to eligible recipients during the summer months, in the form of \$5 checks.

FNS – Food and Nutrition Service

This is the unit within the USDA that administers SNAP. The FNS regional field office that oversees Maryland is the Mid-Atlantic office, which is located in New Jersey.

Independence/SNAP-EBT Card

In the state of Maryland, SNAP benefits are issued on an orange and yellow SNAP-EBT card, known as an Independence Card.

MDA – Maryland Department of Agriculture

The MDA manages FMNP programs (WIC FMNP and Senior FMNP) in Maryland.

MDFMA - Maryland Farmers Market Association

The nonprofit established to support Maryland farmers markets, and the organization that administers the Maryland Market Money incentive program.

Market Level System

A market level system uses one, centralized “Market ATM” style SNAP-EBT machines to accept SNAP, credit, and debit benefits at market. This system requires use of tokens for proper implementation.

MarketLink

MarketLink consists of: a smartphone-based application, a card reader, and a receipt printer that allows farmers and markets to process all electronic payments – SNAP, credit and debit – through one device.

SNAP – Supplemental Nutrition Assistance Program

This is the national name for the program formerly called the Food Stamp Program. This is the largest federal nutrition assistance program, allowing over 45 million Americans to stretch their food dollars. Because benefits are no longer distributed on paper vouchers, the name was changed nationally to SNAP and in Maryland to FSP. The “Food Stamp Program”, “SNAP” and “FSP” all refer to the same program.

USDA – United States Department of Agriculture

This is the federal government agency that administers SNAP.

Vendor Level System

A vendor level system requires each eligible vendor to have their own SNAP-EBT machines to accept SNAP, credit, and debit benefits directly from customers at market. No tokens are required for system implementation.

WIC – Special Supplemental Nutrition Program for Women, Infants and Children

The USDA provides funding for WIC benefits. In Maryland, the Maryland Department of Health and Mental Hygiene (DHMH) administers the program. WIC is a supplemental nutrition program for pregnant women, new mothers, and children up to age 5. Benefits come in the form of item-specific checks including Fruit and Vegetable Checks (WIC FVC).

WIC FVC – Fruit and Vegetable Check

WIC benefits come in the form of item-specific checks. One type of check, the WIC Fruit and Vegetable Check (WIC FVC), can be redeemed by certified vendors at farmers markets. The USDA provides funding and the program is administered by the Maryland Department of Health & Mental Hygiene (DHMH).

