

# EBT/SNAP/ 3 Squares VT for Direct Market Farms

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# SNAP? EBT? 3 Squares VT? Food Stamps?

- **SNAP** (Supplemental Nutrition Assistance Program) is the catch all term for federal food benefits, to be spent at food outlets like grocery stores, farmers' markets, farm stands and CSA's
- **3SquaresVT** - This is Vermont's name for the SNAP program.
- **EBT** - This stands for Electronic Benefit Transfer, and is an electronic system that allows a recipient to authorize transfer of their government benefits from a federal account to a retailer account to pay for products received. An EBT card is like a debit card that is linked to an individual's federal benefits, such as SNAP/3SquaresVT.

# Why SNAP? Why Now?

- There will be an uptick in unemployment and SNAP participation which may last a long time during and after the Coronavirus pandemic.
- In person farmers' markets face an uncertain season in 2020.
- Low income shoppers lose options for accessing local foods and vendors lose the opportunity to serve low income customers.
- Farm direct sales will hopefully replace a large percentage of lost farmers' market and restaurant sales.
- Incentive programs exist to increase SNAP purchasing power-benefitting both farms and consumers.

# Direct Market Farm

- **Direct market farm** - The USDA defines “direct market farmers” as “farmer-producers that sell their own agricultural products directly to the general public.”
- This includes, CSAs, farm stands and curbside/delivery operations.
- Currently EBT transactions must happen in person, despite our best efforts to have those rules waived, therefore no online or over the phone processing is allowed at this time.

## 2) What Are the Requirements to Accept SNAP Benefits?

In order to become authorized to accept SNAP benefits, farmers markets, direct marketing farmers, and other retailers must meet at least one of the two food stocking rules outlined below, which we call the **50% Rule** and the **Staple Food Groups Rule**:

Rule 1: 50% Rule	Rule 2: Staple Food Groups Rule
<p>More than 50% of the total dollar amount of your total gross retail sales (including food and non-food merchandise) must come from the sale of eligible staple foods (meat, poultry, fish, bread, cereal, vegetables, fruits, and dairy products).</p> <p>For farmers markets, that 50% is taken from the total gross retail sales for all your vendors. For direct marketing farmers, it's 50% of the total dollar amount of your own total gross retail sales.</p>	<p>You must continually sell at least seven (7) varieties of foods within each of the four “staple food groups” below, including perishable foods in at least three (3) of these categories:</p> <ol style="list-style-type: none"><li>1. Meat, poultry, or fish</li><li>2. Bread or cereal</li><li>3. Vegetables or fruits</li><li>4. Dairy products</li></ol>
<p><b>Note:</b> “Staple foods” are food items intended for home preparation and consumption – not prepared foods. Likewise, “staple foods” does not include accessory food items, such as coffee, tea, cocoa, carbonated and uncarbonated drinks, candy, condiments, and spices.</p>	<p><b>Note:</b> “Continually” means that, on any given day of operation, the food is offered for sale and normally on display in a public area. “Variety of foods” means different types of foods (for example, in the “vegetables or fruits” category: apples, cabbage, tomatoes, and squash). It does not refer to different brands or different packaging.</p>

# Process for Applying

- Step 1. Go to <https://www.fns.usda.gov/snap/apply-to-accept>
- Step 2. Register for an online USDA account as a “customer”

## Account Registration ?

What type of user are you?

☒ Customer

☐ USDA Employee / Contractor

☐ Other Federal Employee / Contractor

**Continue**

# Process for Applying Cont.

- Step 3. Use the login you created in step 2 and begin a new application. You'll actually want to choose the store application rather than the farmers' market application.

Select an application type to get started



Any firm (except for a Farmers' Market) should complete this application.

# Process for Applying Cont.

- You'll need the following documents to complete the application, you'll submit them online once you've answered all the questions.

1. **Gather the following information and documents before you start.**

- a. Date the store opened under the current ownership.
- b. Corporate name and address if you are a private or public corporation or nonprofit organization.
- c. Name, home address, social security number, and date of birth for all owners, partners, and officers of corporations or nonprofit organizations.
- d. Actual sales data from your store's most recent IRS business tax return, if it has been open under current ownership longer than one year. If not, an estimate of the store's annual sales.
- e. Store hours of operation.
- f. Copies of Photo ID and Social Security Number verification for all owners, partners, and officers of corporations or nonprofit organizations.
- g. Business license held by the store.



# Process for Applying Continued.

- Questions that come up should be directed to the SNAP Retailer Service Center 1-877-823-4369.
- You can also check the status of your application online:
- <https://www.fns.usda.gov/snap/retailer/application-status>
- FNS has 45 days to make a determination and may contact you for follow up questions during that time.

# Equipment Options: All In One Wireless

- 1 Year free all in one payment system (credit, debit, SNAP) through MarketLink, A program of the National Association of Farmers' Market Programs. <https://marketlink.org/>
- When the first year of service expires this program will cost about \$30/month. It also requires an existing smartphone or tablet with a wireless connection or data plan.
- The program you'll download is called Totilpay by Novo Dia Group <https://totilpay.com/totilpay-go-pricing/>

# Equipment Options: Wireless SNAP Only

- As of April 01/2020 the State of Vermont has access to federal funds to provide wireless EBT-only equipment and service to DMF and farmers markets on a reimbursement basis. The farm is responsible for purchasing pre-approved equipment and paying any necessary monthly/transaction fees, and the State of Vermont will reimburse them for allowable costs. These options can only process EBT cards.
- Approved equipment solutions include: [Totilpay by Novo Dia](#), [FIS](#) and Conduent.
- The State will reimburse expenses through July 2021, but farms can pre-purchase one more year of service before July 2021 and still be reimbursed, if funding is available.
- <https://dcf.vermont.gov/benefits/EBT/wireless>

# Landline Based EBT Only Equipment



- Completely Free, no transaction or subscription costs.
- Must be plugged in to an outlet and phone line unless a manual voucher is used and the transaction is processed online or over the phone within 15 days.
- To apply for a wired EBT-only machine:
- Go to [www.ebtEDGE.com](http://www.ebtEDGE.com) and select the *Merchant Login* on the left side
- Download the *Exempt Merchant Agreement* on the right side
- Instructions for submitting the agreement to FIS are on the bottom of the first page of the merchant agreement.
- If you have any questions or need help along the way please contact Vermont's EBT Director, Jennifer Touchette, at [Jennifer.Touchette@vermont.gov](mailto:Jennifer.Touchette@vermont.gov)

# Manual Vouchers

1. Fill out a voucher like the one below, make sure the customer signs it.
2. To authorize the voucher call Vermont's SNAP Retailer Help Desk at 1-800-831-5235 and get an authorization number
3. Within 15 days either clear the voucher on your machine while it's plugged in or at [www.ebtedge.com](http://www.ebtedge.com)

OFFLINE FOOD BENEFIT VOUCHER				
Important! Vouchers must be entered or cleared on the POS device within 15 days of customer sale or funds will not be reimbursed.				
<div><div></div><div></div><div></div><div></div><div></div></div> EBT CARD NUMBER				<div><div></div><div></div><div></div><div></div><div></div></div> VOUCHER NUMBER <small>(Please create and write in your voucher number in this box.)</small>
<div><div></div><div></div><div></div><div></div><div></div><div></div></div> DATE (MM-DD-YYYY)	<div><div></div><div></div><div></div><div></div><div></div><div></div></div> AUTHORIZATION	\$ <div><div></div><div></div><div></div><div></div></div>		
<b>REASON</b> <input type="checkbox"/> 3rd Party Processor Down <input type="checkbox"/> Store Terminal(s) Down <input type="checkbox"/> Phone Line Problem <input type="checkbox"/> Host Computer Down <input type="checkbox"/> Emergency Issuance		<input type="checkbox"/> Purchase <input type="checkbox"/> Refund		
Store FNS Auth Number: _____		PRINT CARDHOLDER NAME _____		
Store Name: _____		CARDHOLDER SIGNATURE _____		
Store Address: _____		<i>In signing this voucher, I believe the food benefits are available for the full amount of this transaction.</i>		
Store City/State/Zip Code: _____				
Store Supervisor/Clerk Signature: _____				
Federal regulations prohibit representation of this voucher by retailer if voice authorization is denied.				

# Resources

- Farmers Market Legal Toolkit created by NOFAVT and Vermont Law School: <https://farmersmarketlegaltoolkit.org/snap/>
- NOFA SNAP Resources: <https://nofavt.org/3squaresvt>
- EBT Equipment options:  
[https://nofavt.org/sites/default/files/uploads/ebt\\_equipment\\_options\\_for\\_direct\\_market\\_farmers.pdf](https://nofavt.org/sites/default/files/uploads/ebt_equipment_options_for_direct_market_farmers.pdf)
- Manual Voucher Processes:  
[https://nofavt.org/sites/default/files/uploads/processing\\_ebt\\_manual\\_vouchers.pdf](https://nofavt.org/sites/default/files/uploads/processing_ebt_manual_vouchers.pdf)
- General Resources for Vermont SNAP Clients:  
<https://www.hungerfreevt.org/3squaresvt-resource-hub>