



## SNAP training and token acceptance policy for vendors

Beginning on October 12, 2013 our market will begin accept food stamps (EBT/SNAP), credit cards (Visa, MC, Discover), and debit cards. Of course, cash is always preferred, but in this plastic economy, we have developed a way to keep our shoppers shopping. The Welcome Tent is our financial conversion center. At the Welcome Tent we can convert ebt (snap), credit cards, and debit cards into "market-friendly currency" also known as "market tokens." By agreeing to participate as a vendor you are agreeing to participate in the market's token system. All vendors are required to accept all forms of the "market tokens."

This guide has been developed to train all vendors on the rules and regulations regarding SNAP acceptance at our farmers market and our token rules.

### I. SNAP



#### What is S.N.A.P.?

Supplemental Nutrition Assistance Program or the new name for the Federal Food Stamp Program as of 10/1/08. Each state may give its food stamp program a name – in Louisiana the name of the card is the Louisiana Purchase Card. Other states may have another name, logo, etc. The market will accept out of state SNAP cards via its wireless processing machine.

#### EBT(\$1 Black Tokens)

Shoppers that purchase market tokens with a Food Stamp EBT (SNAP) card receive BLACK \$1 tokens.

**Eligible EBT (SNAP ITEMS):** SNAP\_tokens can only be used to purchase EBT eligible food items such as (bread products, produce, meat, seafood, fish, poultry, eggs, dairy products, seeds, and plants which produce food to eat, and cold prepared foods not intended for immediate consumption). Consider adjusting your packaging to imitate a seal or closed product.

**Ineligible EBT (SNAP) Items:** A vendor can never accept the BLACK tokens for flowers, non-edible plants, hot foods, or any other non-food product; items that contain alcohol or tobacco; non-consumables such as paper products or pet food; foods sold at the point of sale; vitamins and supplements; Ornamental (pumpkins, gourds, or corn).

### **Other SNAP rules:**

No Change Back: Additionally, a vendor may not give cash as change for BLACK (SNAP) tokens. U.S. law prohibits the return of U.S. currency as change or receiving tokens in excess of the posted value of the product purchased by the customer. (Customers must receive full value for their tokens.) Vendors can only exchange tokens with authorized Cane River Green Market Staff for U.S. currency or reimbursement.

No Sales Tax: SNAP customers may not be charged sales tax

No Special Lines or differentiation for SNAP customers

No minimum purchase levels

All Vendors with eligible products must accept SNAP tokens.

**(violations of this policy is strictly prohibited and any violation could result in disciplinary actions)**

## **II. Cash Tokens**

### **Debit/Credit (cash) (\$1 Green tokens)**

The market will also begin accepting credit cards and debit cards at the Welcome Tent for the purchase of Cash (\$1 GREEN tokens). Vendors may accept these tokens for all market products and can give cash as change for any purchase at their table. For example, if a pound of Creole tomatoes costs \$3.50 and a vendor is given \$4s in GREEN tokens, then the shopper will receive the tomatoes and \$.50 in cash change back.

## **III. How the tokens work**

- a. Step #1: A customer with a SNAP (food stamp) card would go to the market's welcome tent, present their card, enter their pin number and specify the amount that they want to spend
- b. Step #2: The Customer would receive their SNAP tokens so that they can shop with any vendor that has a SNAP eligible product
- c. Step #3: The vendor would sell their eligible SNAP items to the customers and collect the SNAP token as payment
- d. Step #4: The vendor will retain the market tokens until token reimbursement day

## **IV. How vendors get reimbursed for tokens**

Vendors may choose to use tokens to pay rent, keep tokens and use them at future markets, or they may choose to request a reimbursement. The following are the steps for token reimbursements:

- The Vendor collects & totals all of their wooden tokens
- The Vendor completes a Token Reimbursement Form
- On the appropriate token reimbursement days, the vendor turns in completed forms & tokens to the designated Cane River Green Market staffer who verifies the token amounts and provides the vendor with a receipt.
- The reimbursement form is submitted to the Finance Department
- The Finance Department then issues a check to the vendor. The check will be hand-delivered to the vendor at market. If the vendor is not returning to market or upon request, the check will be mailed to the address on file.
- Reimbursements usually are processed within 7–10 days
- **Also note:** all Tokens from other markets are invalid, only Cane River Green Market issued tokens will be accepted for reimbursement

### **Sales Tax**

All vendors are responsible for payment of their own sales tax. Each vendor is considered her/his own company and must pay sales tax under her/his own E.I.N. or social security number. Cane River Green Market will not keep track of vendor sales or the amount of tax owed.

## **V. Special Programs**

### **FMNP (Farmers Market Nutrition Program)**

CRGM is a participating market for the Farmers Market Nutrition Program (FMNP) a USDA program administered by the Louisiana Department of Agriculture and Forestry (LDAF). During FMNP season, LDAF issues \$24 worth of coupons to vulnerable seniors (S/FMNP) and mothers enrolled in the Women, Infants and Children (WIC) program (WIC/FMNP). These coupons may be used to purchase eligible items such as locally grown fresh fruits, vegetables, cut herbs and honey at farmers markets and roadside stands by certified vendors only. Farmers cannot give change for coupons; therefore, each purchase must be at least \$4. Only vendors that have signed "Farmer Participation Agreements" with the Louisiana Department of Agriculture and Forestry may accept the coupons. If you would like to participate in the program next season please inquire with a CRGM staff member.

**(any non-certified vendor is prohibited from accepting these coupons as form of payment and the selling of ineligible items is prohibited)**

### **Other outreach & incentives**

CRGM believes in providing fresh, local foods for all members of the community via engineered efforts to balance supply with demand in a fashion that supports the entire market community. This means that periodically we develop outreach programs for targeted populations; it may be incentives for school groups, seniors, WIC mothers, or SNAP users. When we develop outreach and incentive programs we do it with the goal of increasing foot traffic and therefore increasing earning potential for our vendors, with this end goal in mind we require that all vendors fully participate in our special market programs and fully welcome our targeted audiences to the market.

Please sign to indicate that both you and all representatives operating at your market space understand the token rules, EBT rules and have agreed to abide by them.

I have read, understand and commit to accepting Cash and EBT tokens and to abide by all Token System guidelines as outlined in "Token Policy" dated 10/01/13 provided to me by Cane River Green Market.

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Name (please print)

farm/business name

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Signature

date