

## Token Process

SNAP EBT Tokens are **RED**

Debit/Credit Card Tokens are **BLUE**

### The process for a SNAP EBT recipient:

- A customer with a SNAP/EBT card decides he will spend \$10 at the market
- He swipes his card at the central EBT booth (managed by MiM NB) for the amount of \$10 \*\*There is no fee to farmers market customers for this service
- The customer will get **RED** tokens valued at \$10 to use as currency. A combination of tokens can be given: two \$2.50 tokens and five \$1 tokens.
- Customers can then spend the tokens in the market at individual vendor stands. Only for SNAP EBT-approved items\*.

* ELIGIBLE PRODUCTS	NON-ELIGIBLE PRODUCTS
Produce	<b>Alcohol</b>
Meat	<b>Tobacco</b>
Wrapped cold sandwiches	<b>Pet food</b>
Dairy products	<b>Non-food items</b>
Wrapped baked goods	<b>Any food served hot (tea/coffee)</b>
Vegetable or herb seeds or bedding plant	<b>Any prepared item meant to be eaten on-site (hot dogs, ice cream bars, etc...)</b>

- Cash cannot be given as change for SNAP EBT tokens. If a sale is less than the face value of the token, the vendor can add product to the sale to make up the difference. If a sale is more than the face value of the token, the customer can pay with their own cash to make up the difference.
- If the customer does not use all of his SNAP EBT tokens during a visit, customers can use tokens on another day. **Cash refunds cannot be given.**

### The process for a Debit/Credit Card customer:

- A customer with a credit or debit card decides to spend \$10 at the market.
- She swipes her card at the central EBT booth (run by MiM NB) for the amount of \$10.
- The customer will get BLUE tokens valued at \$10 to use as currency. She will receive two \$5 tokens.
- BLUE tokens can be used to purchase **any** item, food or non-food, in the market, the same as cash.
- Change for credit/debit tokens can be given in BLUE tokens or in cash, but not in RED tokens.
- Customers can save tokens to be spent at a later date. **Refunds will not be given for unused tokens.**

**PLEASE NOTE:** If the vendor can already accept credit/debit cards, the customer does not have to get tokens to redeem; the customer can use her credit/debit card at the individual vendor's stall.

## **SNAP EBT at the New Bedford Farmers Market Vendor SNAP EBT Information Sheet**

SNAP/EBT Customers will come to your booth with \$1 or \$2.50 RED wooden tokens. You can collect them throughout the day, and return them to MiM NB Farmers Market Assistant at the end of the market. You will receive a check in 2 weeks for the amount of tokens you collect.

The following are some guidelines and rules set by the United States Department of Agriculture (USDA):

- The customer will decide how much he wants to spend.
- The MiM NB Market Assistant will swipe the customer's card at the central booth and get instant authorization.
- Customers will receive either \$1 or \$2.50 tokens (or both) and use them at stands that are authorized to accept EBT-approved products.
- At the end of the market, the vendor can turn in the tokens and will be reimbursed in 2 weeks for the total amount sold.

Please display your "We accept SNAP EBT tokens" sign (provided by MiM NB) at your booth each week.

ELIGIBLE PRODUCTS	NON-ELIGIBLE PRODUCTS
Produce	Alcohol
Meat	Tobacco
Wrapped cold sandwiches	Pet food
Dairy products	Non-food items
Wrapped baked goods	Any food served hot (tea/coffee)
Vegetable or herb seeds or bedding plant	Any prepared item meant to be eaten on-site (hot dogs, ice cream bars, etc...)

**NO CHANGE:** Vendors may not give cash back in any amount for the RED tokens. It is illegal to exchange cash for SNAP/EBT benefits, so the customer will be encouraged to use the full amount. SNAP/EBT holders must pay for their purchase at the time of sale – vendors may not take payments before they get the items and may not give the customer items and accept payment later.

### **IMPORTANT**

Your feedback, comments, and questions about this program will contribute to its success and our ability to help farmers in the region and across the country expand their ability to utilize this system. **Violating the rules will not only stop us from being able to accept EBT cards**, but also affect the ease with which other farmers and markets around the region can use them.

*Thank you for your cooperation and participation.  
For any questions or concerns, please contact:*

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