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Creating a Successful EBT Program: A Guide for Wisconsin Farmers' Markets

Farmers' markets are found throughout Wisconsin in communities large and small, rural and urban. At these markets, farmers, artisans, and small food processors sell locally produced items to area residents. To create a successful market, managers work to serve and to become an integral part of the community. In their effort to serve the community, market managers must consider the potential of offering Electronic Benefits Transfer (EBT). To decide if your market should offer EBT, you should consider several questions:

✳ Who will benefit? ✳ What are the program costs? ✳ How much time will it take? ✳ Who will pay for it?

Since offering EBT at the farmers' market isn't simple, this guide will help you to understand the program and assess your market's need and your ability to run it. We will also discuss the value of EBT at the market, how to organize and manage the program, the costs, and how to fund it.



Extension

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Food stamps, FoodShare, SNAP, and EBT: What does it all mean?

The first food stamp program began in 1939 as the result of widespread unemployment during the Great Depression and unmarketable food surpluses. The original program ended in 1943, but was reinstated with changes in 1961. In 1964, program administration shifted to the states and food stamps could be used for all items intended for human consumption. The latter change allowed paper food stamps to be redeemed at farmers' markets as long as the farmers were authorized retailers.

In the early 1980s, a pilot EBT program was initiated to increase the efficiency and integrity of the food stamp program. With the new EBT program, instead of paper food stamps, food stamp benefits were electronically deposited in a participant's account each month. A plastic card, similar to a bank card, was issued along with a personal identification number (PIN). In Wisconsin, this card is called a Quest card, and it can be used to redeem benefits at any authorized retailer. The success of this pilot program resulted in all states being required to administer benefits through this electronic transfer process instead of with paper coupons. Wisconsin completed this transition in 2000.

The change from paper food stamps to electronic benefits made the program more efficient, but it also required authorized retailers to use special equipment to read the cards. Similar to a debit card, recipients swipe their cards and enter their PIN at these point-of-sale (POS) devices to complete transactions. POS units are provided to authorized retailers at no charge; however, the retailer must provide a phone line and electricity to operate the unit. Since few farmers' markets had access to a telephone line and electricity at the market site, this transition effectively eliminated the ability of farmers to accept food stamps. For many beneficiaries, especially those in urban and rural areas defined as food deserts, this transition limited their access to affordable, nutritious foods.

In 2008, the name of the food stamp program changed to the Supplemental Nutrition Assistance Program (SNAP). This name change was an effort to remove the stigma associated with participating in the program. States were also encouraged to change the name of their program to SNAP or an alternate name. The Wisconsin Department of Health Services (DHS) chose to name the state's program FoodShare.

Who receives FoodShare benefits in Wisconsin?

Wisconsin DHS data shows that between 2020 and 2024, 6% of the 5.9 million Wisconsinites received FoodShare. These numbers have increased as the number of people in poverty has increased. Historically the number of people participating in FoodShare declines in relation to the unemployment rate.

FoodShare eligibility is based primarily on income and the number of people in a family or assistance group. Currently, the average number of people in an assistance group is 1.9. Over 47% of Foodshare recipients are elderly, blind, or disabled. Thirty-four percent of assistance groups include minors and nearly 87% of those are working single parent households. Only 5% of recipients are able bodied adults without dependents. The average monthly benefit for an assistance group is \$304.





Is EBT right for your market?

Adding EBT as a form of payment increases access to fresh produce for SNAP recipients and expands the farmers' markets customer base. Ninety-five percent of buyers using the farmers market EBT program said that being able to pay with their Foodshare benefits increased the amount of fruits and vegetables that they ate.

Initiating an EBT program at your market also has economic benefits for your farmers and your community. FoodShare participants who shop at your market infuse the federal tax dollars that fund this program back into the local economy. They pay the market vendors, and the market vendors pay their employees and spend it on local goods and services. The U.S. Department of Agriculture (USDA) estimates that every \$5 of SNAP benefits spent generates \$9.20 in community spending.¹

Although improving the nutrition of low-income residents and increasing community spending are excellent reasons to start an EBT program at your market, there are many factors to consider before you get started. This guide will help you evaluate your potential customer base, assess your market's capacity to host and to manage an EBT program, estimate the costs of running a program, and develop strategies for sustaining your program.

Where are the FoodShare participants?

Do you know how many FoodShare participants live in the area around your market? Data is available through the Wisconsin DHS FoodShare website: www.dhs.wisconsin.gov/foodshare. The site breaks down the number of recipients by county or zip code.

Once you have this information, consider how far people usually travel to your market. Most Wisconsin farmers' markets draw from ten miles or less around their market, and some markets draw from as little as three miles.² If your market is easy to access by public transportation, people may travel farther. Review the number of participants in the zip code surrounding your market or the nearest two or three zip codes, if your market is central to multiple zip codes.

Once you have an idea of how many FoodShare participants live near your market, you will know your potential audience. Nationwide redemption at farmers' markets is increasing. In 2013, approximately \$17.5 million of SNAP benefits were spent at farmers' markets. In 2020, that number increased to \$33 million. This number represents less than 1% of SNAP benefits spent annually in the country. Outreach to local FoodShare participants will be essential.

Who are your FoodShare participants?

Every farmers' market has its own characteristics. Some markets focus on basic unprocessed foods such as fruits, vegetables, eggs, meat, and baked goods, while others carry the basics plus an array of specialty products. Regardless of the type of market you manage, ask yourself if the products and pricing at your market appeal to the demographics of FoodShare participants in your area. Is your potential audience Caucasian, Latino, Asian, or African American? How old are they? What is their income? Do the products sold at your market appeal to these populations?

In addition, think about how these products will be used. Many people have difficulty identifying common vegetables and are not familiar with how to prepare fresh produce. To increase FoodShare redemption, your market or a partner organization may need to provide education on preparation and cooking to EBT participants.

¹"State Outreach Plan Guidance," Supplemental Nutrition Assistance Program, accessed March 11, 2013, <https://www.fns.usda.gov/snap/state-outreach-plan-guidance>.

² Kristin Krokowski, "Keeping Farmers' Markets Strong and Sustainable," (self-published, 2008).



What are my options for offering EBT at my farmers' market?

You can offer EBT at your market in multiple ways. The costs of the different methods vary significantly, but all options will require some staff time.

POS terminals

Farmers' markets can process EBT payments with smart devices or wired or wireless point of sale (POS) terminals. Wired devices are free to Food and Nutrition Services (FNS)-approved retailers. This device requires a phone jack and an electrical outlet for use. Wireless POS terminals and smart devices use a wireless signal to process transactions.

Wired POS terminals at the market site are the best combination of efficiency and cost-effectiveness. These terminals are free with no service charges if you have more than \$100 in sales annually. Wired terminals are reliable because they plug directly into a phone line and do not rely on wireless signals. EBT transactions can be accomplished securely on site at the market while FoodShare participants wait. Most transactions take a few seconds. If you only have a phone line, a portable generator or car battery can serve as the electrical source. These units will not process credit cards or debit cards.

Wired devices can also be used away from the market. EBT transactions are entered manually after the market is finished. If the market has a cell phone, a staff person calls the customer's EBT number into the retailer's EBT customer service number for transaction approval. This places a hold on the customer's FoodShare benefits for the amount. The staff member records the transaction on a manual voucher signed by the customer and in the market's recordkeeping.



After the market, these manual vouchers are keyed into the offsite, wired POS terminal for processing.

Manual vouchers

Manual vouchers can also be used by FNS-approved markets without a POS unit. This is a simple, low cost option for markets with a lower number of EBT customers. For these markets, manual vouchers are mailed to the Wisconsin EBT contractor within 15 days for processing. The funds are directly deposited into the market's account within two business days of the processor receiving the manual vouchers.

Wireless devices

Wireless POS units and smart devices equipped with a EBT processing app are convenient and offer more transaction options than the wired units. These units use a secure wireless signal for transactions and a rechargeable battery to power the device. This eliminates the need for a phone line and an outlet at the market. EBT transactions take place at the market while the customer waits. Another benefit is that debit and credit cards can also be processed with this same unit.

The most common wireless device used by farmers' markets is a wireless POS terminal. This is a handheld unit that includes a rechargeable battery, a keypad, and a printer; it has its own wireless signal to transmit transactions. These devices are not free but can be purchased or rented. The fees charged

vary from provider to provider. Some POS units are rented from month to month and others are contracted for the entire year (even when not being used). There are many options to choose from, however if you are only processing SNAP benefits, not credit or debit, you must use the state contracted processor.

When renting or purchasing a wireless POS unit, it is critical to be sure that the device uses a cellular signal that works well at your farmers' market location. If you can't get a good signal at the market, you won't be able to process transactions.

Another wireless option is an app that can be downloaded onto a smartphone or other smart device connected to a data plan or secure WiFi signal. The app will process SNAP, credit, and debit payments electronically and can be downloaded for a fee. There is a fee (per device) for each download.

In addition to paying for the POS terminal or unit, smart device, and data plan, a monthly service fee is charged for processing transactions. This varies by device and the provider who processes your transactions.

State and/or federal funding are often available to cover costs related to processing SNAP at the farmers' market. Before you rent or purchase processing equipment, check to see if there are programs available and if your market qualifies.



Farmers' market-run EBT programs

In Wisconsin, most farmers' markets run EBT programs on behalf of all of the eligible vendors at the market. This is referred to as the Central Terminal Model. The most common devices for EBT transactions are wireless, and the costs are prohibitive for most individual market vendors. Market-run programs are more cost-effective, but also more complex. Many aspects must be managed for a program to run smoothly. In addition to processing the EBT transactions, the market is also responsible for:

- Creating and tracking tokens/scrip or creating a receipt system
- Training vendors on acceptable products and program rules
- Creating a vendor reimbursement system
- Reimbursing vendors for EBT transactions
- Training staff and vendors on creating a welcoming and respectful environment for EBT transactions
- Creating a system to direct FoodShare participants to the participating vendors
- Helping customers understand the program and how to use their FoodShare benefits at the market

There are two systems for processing EBT transactions for farmers' markets. The first is using receipts. In this system, a FoodShare customer shops with a vendor. The vendor creates a receipt and gives it to the customer. The customer leaves the food items with the vendor and takes the receipt to the POS terminal. The customer swipes his or her EBT card for the amount on the vendor's receipt and enters his or her PIN. Once the transaction is approved, a staff member handling EBT transactions gives the customer another transaction receipt. The customer gives this receipt to the vendor to confirm payment. The market then reimburses the vendor for the purchase amount.

The second method uses scrip or tokens. A farmers' market creates unique scrip or tokens for its market. Tokens are the most popular because they are more difficult to reproduce. In this system, a FoodShare participant initially swipes his or her card for a requested amount at the POS unit. The program participant enters the PIN, and once the transaction is approved, he or she receives tokens for the requested amount and can redeem them with vendors selling eligible food products. Lastly, vendors redeem the tokens with the market.

Both methods can be used with wired, wireless, or voucher EBT transactions; however, most markets utilize tokens. This system simplifies the transaction for both vendors and FoodShare participants, removing these two groups' barriers to participation. When markets are busy, it can be difficult for vendors to set aside orders and keep track of them until the customer returns. Sometimes customers don't return for orders and perishable products may go unsold. Receipts must also be generated, which can prevent employees from making additional sales. Using scrip or tokens also makes shopping easier for FoodShare participants. These customers can get tokens before they shop and buy their food items without running back and forth for each transaction.

What is a scrip?

Scrip is defined as any substitute for currency which is legal tender and is often a form of credit.





Gaining support for an EBT program

Before your market hosts an EBT program, it is important to gain the support of your market board or management, vendors, customers, and community members. The more key people back your efforts, the more likely your program will succeed. In addition, seeking the perspective of your market board or a group of trusted advisors can help you to think through your process and, ultimately, create an efficient and effective program. They may offer constructive guidance on connecting with FoodShare participants, creating a long-term funding model, or recruiting and training market vendors.

Some market vendors will see the value in offering EBT immediately. Others may take some time or never see its value. Their perspective will be affected by their personal opinions

about FoodShare, the efficacy of the market in running the program, and the profitability of accepting EBT.

Customers' support is also important to a successful program. If your current customer base opposes the program or criticizes customers using FoodShare benefits, they create an unfriendly environment. Educating customers about EBT and how it benefits your market and your community can overcome many negative opinions.

Community support also plays a central role in a successful program. Organizations that support your market or work with FoodShare participants, food pantries, and food security groups are natural fits to gain support for and promote your EBT program.





8 steps to starting a farmers' market EBT program

Once you've completed the groundwork and decided to offer EBT access at your market, it is time to create a program. This portion will provide step-by-step instructions for setting up a program.

1 Identify a bank account and a responsible party.

To fill out the application, you will need to submit a bank account number and a Social Security number (SSN). An employer identification number (EIN) may be used in place of an SSN for 501(c)(3) nonprofits or government-owned/sponsored markets. The bank account should be one set up for the EBT project or the sponsoring organization. The SNAP program will use this account to directly deposit the funds from EBT transactions. If you decide to use a wireless POS terminal, service and transaction fees will also be withdrawn from this account. The SSN or EIN that you provide will identify the person ultimately responsible for the program. This person or entity is responsible to comply with all USDA FNS rules and guidelines for your market and participating vendors.

2 Become an authorized retailer.

To accept EBT at your farmers' market, you will need to be certified by the USDA's FNS, which manages the SNAP program. A farmers' market representing all participating vendors selling SNAP-eligible food items can apply to become certified. To complete the USDA FNS' online guide and application, go to fns.usda.gov/snap/retailer/apply-to-accept. You can start and stop the application process, but you must complete it within 30 days. If you do not have access to the internet, call FNS at 1-877-823-4369 to request a paper copy. Becoming certified may take up to 45 days. If you decide to use a wireless device to process transactions, it will take additional time to receive and activate the equipment, so plan ahead.

3 Scrip and tokens

Once you become an authorized retailer, it is time to order supplies. Before you create your supplies, remember to treat them as promotional materials. If possible, use a professional or other experienced individual. Use your logo for all of your advertising. Both tokens and scrip should use the market logo or name to be sure that the EBT benefits redeemed at your market are spent at your market. Otherwise, vendors at other markets may mistakenly accept scrip or tokens that cannot be exchanged for cash.

Tokens can be made out of wood, plastic, or metal. Scrip should be printed on Kan't Kopy paper or something similar that cannot be photocopied. Scrip may also contain a watermark or embossing to help prevent duplication. Both scrip and tokens should be printed in one-dollar increments. Vendors cannot give change for tokens. Larger EBT token values create a need for giving change in EBT tokens. This system isn't practical for most markets.

4 Signs

When FoodShare participants arrive at your market, they will need direction. These customers may be hesitant to ask where to redeem benefits. Easily visible and understandable signs can help FoodShare patrons identify this location. Farmers' markets often use banners, sandwich board signs, and teardrop or feather flags to draw attention to this location.

Once FoodShare participants know how the system works, they will need to find participating vendors. Some markets use a map to identify vendors and the eligible products they offer. This system works for markets where participating vendors are in the same location throughout the year. Seasonal maps can also accommodate seasonal vendors.





Vendor signs are the most common way to direct FoodShare customers to vendors. Vendors who have agreed to participate in the EBT program and have been trained in acceptable foods and program rules receive a sign. It is best if the sign is strikingly designed and in a highly visible location. These signs, similar to those used to identify certified vendors for the Women, Infants, and Children (WIC) Farmers' Market and Senior Farmers' Market coupon programs, show participants where they can spend their benefits.

Knowing your audience is also useful in the case of signs. If you take the time to know the demographics of the potential FoodShare consumers in your area, you will know if signs need to be printed in alternate languages.



5 Set up an accounting system.

Farmers' markets that choose a receipt system will track benefit transactions, vendor redemption, and vendor payment. Systems that use tokens or scrip will track the same data as the receipt system with the addition of tracking returned tokens or scrip.

Systems using receipts should develop a redemption policy before recruiting and training vendors. How you design your redemption system will depend upon the size of your market, the volume of redemptions, and the amount of staff time available. Regardless of the method you choose, a log of all EBT transactions and vendor redemptions is essential for accuracy.

The first thing to consider is cash or check. Reimbursing farmers with cash on site is feasible for small markets or markets with low redemption rates. If you use cash at the market site, document the number of tokens redeemed, the vendor, and that the vendor or person representing the vendor was paid (confirm with a signature). It is unlikely that scrip or tokens would be fraudulently reproduced, but good record keeping is essential to tracking the number of tokens given to FoodShare customers and the number redeemed by vendors. If you use checks, you can track vendor redemption by check number.

How often should you redeem vendor tokens? Redeeming vendor tokens can take a lot of time. If your redemption rates are low and you're redeeming with cash, it may be feasible to redeem tokens on site at every market; however, double-counting large numbers of tokens and writing checks for many waiting vendors is not. Redeeming vendor tokens should not tie up EBT program staff and prevent FoodShare customers from using their benefits.

Consider collecting tokens or scrip and paying the vendors either weekly or monthly. Tokens or scrip can be accepted by the EBT staff person. Some markets use envelopes, plastic zip-top bags, or bank bags to collect tokens labeled with the vendor's name or identification number. The tokens are counted at the market as time allows or after the market. The number of tokens or scrip redeemed by a vendor is logged, and a check or cash is issued as reimbursement.

This system of reimbursement is a basic framework for an EBT program. Before you recruit market vendors to participate in redeeming EBT benefits, it is helpful for them to know what to expect. It will also help the market to avoid unrealistic expectations and plan staff time. Once you have more experience with redemption volumes and the time it takes to process redemptions, you may wish to tweak this process to fit the needs of your market.





6 Recruit and train vendors.

Once you have a plan in place for how you will run the EBT redemption program at your market, it is time to connect with your vendors. If vendors were informed of the possibility of adding EBT to the market in advance or if they have experienced a well-run program at another market, their response will likely be positive. Many farmers' markets require eligible vendors to participate in the EBT program in order to sell at the market. However, when participation in the EBT program is optional it is not unusual to have a limited number of vendors at the start of the program. Vendor participation tends to grow as the redemption rates increase.

Vendor training is an important responsibility of the farmers' market running an EBT program. The staff person running the program needs to be familiar with SNAP redemption rules, but the vendors and their employees must be trained as well. The market or sponsoring organization is ultimately responsible for the vendors following the rules. Training should cover what foods are eligible, the market's redemption policies, treating FoodShare participants with courtesy, and the consequences of breaking the rules. Training is also an opportunity for vendors to ask questions and clarify policies.

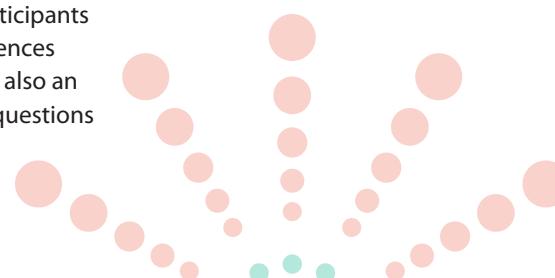
EBT program vendor contracts are not required by the USDA, but they are strongly encouraged. Several examples of this contract are available online. They can be easily edited to suit your market's needs. Vendor EBT contracts state the eligible food items, the market's token redemption policy, and the consequences for not following the rules. By signing the contract, the vendor acknowledges that he or she has read the document and agrees to follow the policies listed. Signed contracts are very useful when rules are broken and help to prevent violations that are ultimately the responsibility of the market or sponsoring organization. Signing a new contract each year reminds vendors of the program rules, and you can use it as an opportunity to answer any new questions that have emerged or to clarify new policies.

7 Promotion

EBT programs need promotion to be successful. Your market's current promotion plan may not reach FoodShare recipients. Consider some of these methods for connecting with these potential customers.

First, create promotional materials. This can be as simple as assembling a flyer or a two-sided trifold brochure describing your EBT program. If your market also accepts WIC and Senior Farmers' Market coupons, include that information. It is useful to include the time and location of the market; a list of eligible products; how to find the redemption site or tent with the vouchers, tokens, or scrip; a description of how the program works at your market; and ways to access the market using public transportation, such as buses. Once you have developed this promotional piece, you may need to have it translated into an alternate language. Use a professional translator to be sure the translation is accurate.

Next, you will distribute the brochure. Ask your local public health department, food pantries, food security groups, WIC office, senior centers, and schools to help disseminate information about your program. Take the time to develop a relationship with representatives from these agencies or even an advisory group. Since these groups frequently work with your target audience, they may have constructive feedback about your program, promotional materials, or potential funding.



SNAP-eligible food items

- fruits and vegetables
- meats, fish, and poultry
- cheeses, pasteurized milk, and other dairy products
- breads and cereals
- seeds and plants which produce food for the household to eat

Items NOT eligible for SNAP purchases

- soaps or lotions
- vitamins, herbal remedies, or medicines
- food that will be eaten at the market
- hot food or beverages
- beer, wine, cigarettes, or liquor
- items not intended for human consumption such as jack-o-lanterns, mini pumpkins, Indian corn, pet food, or raw milk



CREATING A SUCCESSFUL EBT PROGRAM:

In addition to connecting with organizations, consider locations where FoodShare participants might see an advertisement. Are there community newsletters, newspapers, or radio stations that could share your program or run a free public service announcement (PSA)? Some farmers' market EBT programs have also found bus signs to be useful. These signs can be posted inside the bus or in the advertising section of bus shelters. Because these are PSAs, the space for these signs is usually free, but there may be a charge for printing the advertisement and installing it.

8 Hire and train staff.

Size and redemption rates of the market and funding available will determine if you hire a staff person to run your EBT program. Some market managers are willing and able to assume the additional responsibilities of an EBT program, but most don't have the time to spare. A staff person can fill a variety of roles, including staffing the EBT table or booth during market hours, logging transactions, reimbursing vendors, training new program vendors, rule enforcement, connecting with organizations, and program promotion. For a one-day market, running a program will take an average of 5–10 hours a week during the market season, depending on the volume of transactions and how actively the program is managed. Because of the complexity of the program and the need for consistency and accountability, utilizing a volunteer or group of volunteers in this role is usually not recommended.

A competent and organized staff person is essential to a successful EBT program. This person will be responsible for handling money, receipts, tokens, and scrip, and he or she may be responsible for reimbursing vendors. It is important to protect yourself against any fraudulent activity in the program.

Accuracy is also important. This person must accurately account for tokens and reimbursements and reconcile those numbers with your statements. Finally, the EBT staff person needs to work well with people. This individual must be able to explain your EBT program and help FoodShare participants feel welcome at the market.

Creating a sustainability plan

Starting an EBT program can be a lot of work, but it is also important to consider how to maintain your program into the future. Grants may cover some of the initial program startup costs, but covering the long-term program costs requires planning. Some options to cover program costs and promotion are outside funding, fundraising, and vendor fees.

Outside funding

Many organizations are interested in promoting healthy eating, food security, and local agricultural production; they may offset the costs of your EBT program or fund it entirely. Once you know your annual costs, it will be easier to determine how much is needed. Organizations or service groups in your community may also be interested in supporting all or part of your program. Customers, organizations working with FoodShare participants, and farmers' market managers with existing programs can point you in the right direction.

Fundraising

Some markets are familiar with fundraising to support their markets. There are a variety of ways to raise money to support your EBT program. Consider holding a fundraising event, such as a local foods dinner, silent auction, or raffle to generate funds.

Vendor fees

Some markets use vendor stall fees or require vendors to pay an additional fee to accept EBT. This is not recommended. It can limit the variety of food items available to FoodShare participants, but it may be necessary to fund the program. Vendors' fees vary by market. The fee a market can expect is determined by the success of the program. A vendor may be willing to pay a \$25 vendor fee if he or she can expect to gain a few hundred dollars in sales; however, if a vendor will only increase sales by \$30 or \$40 dollars, it may be difficult to gain participation. Vendor fees alone rarely can support an EBT program.

Conclusion

Well-run EBT programs are a benefit for FoodShare participants, vendors, customers, and the community. Take the time to evaluate the support and capacity for an EBT program at your market. If you aren't currently able to offer this service but would like to, connect with your supporters, vendors, and other organizations that might help you. You may also find an outside organization that will run the program and the market for you. EBT programs are not a fit for all farmers' markets in Wisconsin, but if it is a fit for your market, take some time and plan to do it well.

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