



# SNAP/EBT Authorization and Implementation Guide for Farm-direct Outlets

This guide is meant to offer helpful information for getting authorized to accept SNAP/EBT.

**If you have not yet done so:**

1. Determine if SNAP Acceptance is a good fit for your outlet.
2. Determine which application to fill out based on your outlet type.

Once you've determined your outlet type, choose the appropriate link below for specific information pertaining to that type of outlet.

[Farmers Market](#)

[Direct-Marketing Farmer](#)

[Farm Stand/Mobile Market/ Aggregator](#)

## **Farmers Market**

### **USDA Definition:**

Two or more farmer-producers that sell their own agricultural products directly to the general public at a fixed location, particularly fresh fruits and vegetables, meat, fish, poultry, dairy products, and grains.” “Fixed location” means one location.

### **Application:**

Fill out the farmers market application here

<https://www.fns.usda.gov/snap/apply-to-accept>

We recommend setting up a call with MarketLink, they will go through the application with you over the phone. <https://marketlink.youcanbook.me/>

For more information, or if you'd prefer to fill out the application on your own, we recommend [this handbook](#) and [this guide](#).

### **EBT Equipment:**

Once you are SNAP authorized you will be contacted directly, through mail, about free EBT equipment through FIS or goEBT. This equipment is WIRED.

Unless you have a location with easy access to a phone jack that is accessible to SNAP customers, WIRED equipment will not be a good fit for your outlet, **if this is the case, disregard the letter from FIS or goEBT**. If you do have a location that permits this, this may be a good fit.

As a farmers market, you are eligible for free WIRELESS EBT equipment from MarketLink, they will **not** contact you directly upon SNAP authorization, **you must apply online**. Find more information and apply [here](#).

[This spreadsheet](#) has the cost breakdown of trusted providers as well as guidance on choosing the EBT equipment that is best for your outlet.

### **Financials:**

Booth staff time (4 - 6 hrs/wk)

Project management time (1 - 3 hrs/wk)

Tokens or vouchers (approx. \$150)  
Business bank account (variable)  
EBT Equipment (approx. \$500-1200 in initial costs\* unless using wired equipment or a free equipment program)  
EBT Equipment Fees (\$20-\$60/month depending on provider)  
Booth materials (Ex. table, tent, banner, customer info) (approx. \$250)  
Promotional materials (approx. \$500 upfront with \$100-200 a year for printed materials)

### **Special Considerations:**

#### **Responsible official**

When you fill out your application you will be asked to list a Responsible Official, this is the main point of contact for the USDA FNS. They are also the person responsible for everyone who helps run the SNAP/EBT program at your farmers market, whether that be a volunteer or staff person. That is, if any SNAP program violations are committed such as fraud, the Responsible Official (as well as the parent organization of the farmers market, if applicable) will be held accountable to those actions.

It is important to choose a Responsible Official who is active with the market. If the Responsible Official leaves the market, you will need to fill out a "Reauthorization" to include a new Responsible Official.

More information is available [here](#).

#### **Online SNAP**

Currently (as of Summer 2022), Online SNAP processing is challenging and cost prohibitive for farms and farmers markets but there is a program that is working to make it more accessible. You can learn more about Online SNAP processing [here](#). To stay informed about the upcoming program for farms and farmers markets fill out this survey [here](#).

It's important to know that SNAP transactions must be done in person. Customers can pre-order online, and pay at pick-up, but presently cannot pay online or over the phone.

#### **Multiple markets**

If you manage markets at multiple locations, you likely need a SNAP Authorization and EBT equipment for each. More information is available [here](#).

#### **Centralized SNAP**

We recommend a centralized POS for SNAP acceptance at farmers markets, That is, the market becomes an authorized retailer through FNS and owns the POS device to process SNAP EBT transactions on behalf of all of its vendors that sell SNAP-eligible items. This requires either a market currency or receipt system. We recommend a market currency system in the form of tokens, especially for larger markets. More information on both models can be found [here](#).

[This resource](#) has more information on operating a market currency system.

If you choose to use tokens:

- It's important to ensure your tokens are unique to your region. We suggest including your market logo, as well as checking with markets in your area to choose a distinct color.
- We use [b-token](#) to get our custom Fresh Access Bucks tokens but there are other options
- Size recommendation: 1.14" for \$1, 1.5" for \$5 (This keeps it consistent with our token sizes if you are interested in becoming a Fresh Access Bucks partner.)
- Color: Avoid shades of green. Let outlet know any conflicting colors nearby.
- Design: Ensure it says "No Change Given" and "SNAP/EBT"

## **Vendors**

- It's important vendors understand SNAP/EBT rules and regulations.
- We highly encourage farmers markets to have language in their vendor contracts, or separate vendor contracts, outlining the rules around SNAP acceptance at your outlet, as well as a system in place for addressing any suspected SNAP fraud that may occur.
- Feel free to use language from our Fresh Access Bucks Vendor Template:  
[📄 Vendor Contract Template](#)

## **Direct Marketing Farmer**

### **Definition:**

Farmer-producers that sell their own agricultural products directly to the general public. Includes fruits and vegetables, meat, fish, poultry, dairy products, and grains.

### **Application:**

We recommend setting up a call with MarketLink, they will go through the SNAP authorization application with you over the phone. <https://marketlink.youcanbook.me/>

For more information, or if you'd prefer to fill out the application on your own, we recommend [this handbook](#) and [this guide](#) if you have trouble answering any of the questions.

### **EBT Equipment:**

Once you are SNAP authorized you will be contacted directly, through mail, about free EBT equipment through FIS or goEBT. This equipment is WIRED.

Unless you have a location with easy access to a phone jack that is accessible to SNAP customers, WIRED equipment will not be a good fit for your outlet, **if this is the case, disregard the letter from FIS or goEBT.** If you do have a location that permits this, this may be a good fit.

As a farmer, you are eligible for free WIRELESS EBT equipment from MarketLink, they will **not** contact you directly upon SNAP authorization, **you must apply online.** Find more information and apply [here](#).

[This spreadsheet](#) has the cost breakdown of trusted providers as well as guidance on choosing the EBT equipment that is best for your outlet.

### **Financials:**

- Management of program (1-3 hrs/wk)
- Promotion materials (~\$400-\$500 upfront with \$100-200 a year in printed materials)
- EBT Equipment (approx. \$500-1200 in initial costs\* unless using wired equipment or a free equipment program)
  - \*[MarketLink](#) has free equipment for direct-marketing farmers
- EBT Equipment Fees (\$20-\$60/month depending on provider)

- Business bank account (variable)

### **Special Considerations:**

#### **Responsible official**

When you fill out your application you will be asked to list a Responsible Official, this is the main point of contact for the USDA FNS. They are also the person responsible for everyone who helps run the SNAP/EBT program at your farm, whether that be a volunteer or staff person. That is, if any SNAP program violations are committed such as fraud, the Responsible Official (as well as the farm ) will be held accountable to those actions.

It is important to choose a Responsible Official who is active with the farm. If the Responsible Official leaves the farm, you will need to fill out a “Reauthorization” to include a new Responsible Official.

More information is available [here](#).

#### **Online SNAP**

Currently (as of Summer 2022), Online SNAP processing is challenging and cost prohibitive for farms and farmers markets but there is a program that is working to make it more accessible. You can learn more about Online SNAP processing [here](#). To stay informed about the upcoming program for farms and farmers markets fill out this survey [here](#).

It’s important to know that SNAP transactions must be done in person. Customers can pre-order online, and pay at pick-up, but presently cannot pay online or over the phone.

#### **CSAs**

There are certain SNAP regulations when it comes to customers pre-paying for food, and certain considerations that need to be made. If you have a CSA it’s important you read [this page](#).

## **Farm Stand/Mobile Market/Produce Aggregator**

### **Definition:**

Unique because application for SNAP-authorization does not have a specific classification for these

### **Application:**

If you grow any of the produce you sell, follow instructions for [direct-marketing farmer](#)

If you have a brick and mortar outlet, you will apply as a Store.

If your market does not take place at a fixed location apply as a Delivery Route  
You must apply as a “Store” and then select Delivery Route in the “Basic information” section

<https://www.fns.usda.gov/snap/apply-to-accept>

Though made specifically for farms and farmers markets [this guide](#) is still helpful for other outlet types.

When filling out the application, ensure that you include correct hours and location, these will be used for an unscheduled site visit after you fill out your application.

### **EBT Equipment:**

Once you are SNAP authorized you will be contacted directly, through mail, about free EBT equipment through FIS or goEBT. This equipment is WIRED.

Unless you have a location with easy access to a phone jack that is accessible to SNAP customers, WIRED equipment will not be a good fit for your outlet, **if this is the case, disregard the letter from FIS or goEBT**. If you do have a location that permits this, then the wired option may be a good fit.

[This spreadsheet](#) has the cost breakdown of trusted providers as well as guidance on choosing the EBT equipment that is best for your outlet.

### **Financials:**

- Management of program (1-3 hrs/wk)
  - Accounting
  - Promotion
  - Nutrition education
- Promotion materials ex. Banners, yard signs, flyers, posters etc. (approx. \$400-500 upfront, \$100-200 annually for printing)
- EBT Equipment (approx. \$500-1200 in initial costs)
- EBT Equipment Fees (\$20-\$60/month depending on provider)
- Business bank account (variable)

### **Special Considerations:**

#### **Multiple markets**

If you have both a [farmers market](#) and also a mobile market, you must apply for two FNS numbers to accept SNAP/EBT

The mobile component of your market must be classified as a Store with a Delivery Route, while the multi-stall market is classified as a Farmer's Market

#### **Site Visit**

A site visit from the USDA is required for your outlet type. The inspector will come unannounced some time after you've submitted your application. It's important the inspector comes at a time and location that you are set up and open, or you have the ability to demonstrate your model. In order to make sure of this, it's important you list your location(s) and hours accurately on your application.

#### **Responsible official**

When you fill out your application you will be asked to list a Responsible Official, this is the main point of contact for the USDA FNS. They are also the person responsible for everyone who helps run the SNAP/EBT program at your outlet, whether that be a volunteer or staff person. That is, if any SNAP program violations are committed such as fraud, the Responsible Official (as well as the parent organization) will be held accountable to those actions.

It is important to choose a Responsible Official who is active with your outlet. If the Responsible Official leaves the outlet, you will need to fill out a "Reauthorization" to include a new Responsible Official.

More information is available [here](#) .

#### **Online SNAP**



Currently (as of Summer 2022), Online SNAP processing may be challenging and cost prohibitive for smaller merchants. You can learn more about Online SNAP processing [here](#).

It's important to know that SNAP transactions must be done in person unless you are authorized to accept SNAP online.

Customers can pre-order online, and pay at pick-up, but presently cannot pay online or over the phone.

### **Subscriptions/Weekly produce boxes**

There are certain SNAP regulations when it comes to customers pre-paying for food, and certain considerations that need to be made. If you have any kind of pay ahead model it's important you read [this page](#).