Fresh ACCESS: Accepting Food Stamps at Farmers Markets

-TOOLKIT-
Before we get started, a few definitions:

**EBT** – Electronic Benefits Transfer. Food stamps were converted from paper coupons to plastic cards that function like prepaid debit cards. Benefits are loaded at a set time each month and customers can use them for eligible purchases. In Pennsylvania EBT cards are called “Access” cards and look like this:

![ACCESS Card](image)

**SNAP** – Supplemental Nutrition Assistance Program. SNAP=food stamps. The USDA officially changed the name from food stamps to SNAP, though food stamps remains a commonly used term. SNAP benefits are allotted to recipients based on income, household size, and monthly expenses, among other things. For more information about the SNAP program and how it helps alleviate hunger in our region, go to: [www.justharvest.org/jh_publication/hunger-in-allegheny-county/](http://www.justharvest.org/jh_publication/hunger-in-allegheny-county/)

**Food Bucks** – Food Bucks are a way to make fresh fruits and veggies more affordable to shoppers using food stamps at farmers markets. For every $5 a customer spends in food stamps they will receive a $2 voucher that can be used to purchase fresh fruits and vegetables.

![Food Bucks](image)
So what is Fresh Access?

Fresh Access is a program which enables farmers markets to accept food stamps as well as commercial credit and debit cards. The goal of the program is three-fold: to make healthy, local foods available to low-income shoppers; to increase vendor sales by opening up new revenue streams; and to support farmers markets as community assets for everyone. Fresh Access was launched in 2013 at two markets and we’ve been expanding ever since. In the 2015 season, we operated Fresh Access at fifteen markets*.

The program works like this:
1. Shoppers using their EBT, credit or debit card approach a central tent at participating markets.
2. There, they can swipe their cards to purchase wooden tokens in $.50 (EBT) or $1 (credit/debit) denominations.
3. They use their tokens and Food Bucks like cash to shop with participating market vendors for eligible items.
4. Unused tokens are good all season and can be saved and used at a later date. Food Bucks expire at the end of the market season. They are interchangeable between all Fresh Access markets.
5. Vendors count and turn in their tokens and Food Bucks at the end of each market and are reimbursed with a check.

*Beechview, Bloomfield Saturday, Carrick, City-County Building, East Liberty, Lawrenceville, Market Square, Moon Township, North Side, Peters Township, South Side, Squirrel Hill, Swissvale, West Homestead, and Wilkinsburg

And who is Just Harvest?

Founded in 1986, Just Harvest educates, empowers, and mobilizes people to eliminate hunger, poverty, and economic injustice in our communities by influencing public policy, engaging in advocacy, and connecting people to public benefits. We are guided by the understanding that hunger is a symptom of poverty and that poverty is a product of social and economic injustice. Rather than charity, public policies which respond to these conditions and to the needs of low-income people are the best approaches to the elimination of hunger and poverty.

As the leading anti-hunger advocacy organization in Southwestern Pennsylvania, Just Harvest is committed to ensuring that low-income people have access to the same range of food choices as their more affluent peers, including shopping at farmers markets. With Fresh Access, our goal is to make buying fresh, local foods at farmers markets more practical, accessible, and friendly for food stamp recipients. We also aim to de-stigmatize the use of food stamps at farmers markets by offering Fresh Access to EBT, credit, and debit users alike.
How might Fresh Access work at your farmers market?

Just Harvest is committed to expanding and improving the Fresh Access program to benefit more markets, vendors and shoppers. Part of our expansion process involves identifying markets that would be good targets for the program. Primary criteria for markets include:

- Located in a low-income neighborhood
- Enthusiasm for a program which works to increase the population of people utilizing public benefits shopping at the market
- Includes products that are desirable and appropriately priced for low-income shoppers
- Market has at least 50% of total retail sales in eligible staple food items. This includes food from the four staple food groups: fruits and vegetables, including plants and seeds (that produce food); bread and grains; dairy; meat
- Markets without an existing mechanism for accepting food stamp benefits.

If your market is interested in becoming a Fresh Access partner, Just Harvest can help by:

- Providing assistance securing an FNS license and negotiating a merchant processing agreement--these are the first key steps in accepting food stamps
- Providing training to staff and volunteers for on-site and back-office operations
- Assisting with token design and ordering—tokens purchased at any Fresh Access market can be redeemed at any other Fresh Access market. This makes the program more accessible for shoppers and vendors.
- Making the Fresh Access logo and branding available to participating markets
- Some supplemental market promotion

This scenario is negotiable and could be modified depending on the capacity of the market’s management.
Benefits for Participating Markets, Vendors and Customers

Markets that participate in the Fresh Access program:
- Increase profits through cultivating a larger customer base
- Benefit from increased marketing and visibility
- Support their communities’ access to healthy food for all

Customer survey highlights (from 2015 season, 218 shoppers surveyed):

Our customer base is growing: 66% of all customers surveyed began using the Fresh Access Program in 2015.

The Fresh Access program is effective in attracting shoppers to farmers markets.
- Among survey respondents, 76% of all shoppers and 89% of EBT shoppers said Fresh Access was “important” or “very important” in their decision to shop at a farmers market.
- Among EBT users, 83% said that Food Bucks were “important” or “very important” in their decision to shop at a farmers market.

Food Bucks are effective in promoting and increasing produce consumption.
- Among EBT users, 65% said that their produce consumption has increased since the introduction of Food Bucks.

Vendor survey highlights (from 2015 season, 55 vendors surveyed):
- 90% of survey respondents were “very satisfied” with the Fresh Access program overall
- 75% of survey respondents said that Fresh Access farmers markets were “Very Important” or “somewhat important” to their overall business
Understanding Costs

There are several costs associated with becoming a SNAP retailer. The following pages will outline costs in three sections: 1) Total Cost Outline and Responsibility, 2) Wooden Token Costs, and 3) Actual Cost Projections.

1. Total Cost Outline and Responsibility

The table below gives you an idea of all the costs involved in becoming a SNAP retailer.

<table>
<thead>
<tr>
<th>Item or Service</th>
<th>Cost/Value</th>
<th>How Cost/Value is Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hardware: iPhone or iPad for EBT processing and mobile printer</td>
<td>$1,963</td>
<td>MarketLink</td>
</tr>
<tr>
<td>Data Plan</td>
<td>About $30/month</td>
<td>MarketLink for first two years, your market after</td>
</tr>
<tr>
<td>Processing Fee</td>
<td>$120/year</td>
<td>MarketLink for first year, your market after</td>
</tr>
<tr>
<td>Licensing Fee</td>
<td>$100/year</td>
<td>MarketLink for first two years, your market after</td>
</tr>
<tr>
<td>EBT Transaction Fees</td>
<td>.15/transaction</td>
<td>Your market</td>
</tr>
<tr>
<td>Credit/Debit Transaction Fees</td>
<td>.15+1.79%/transaction</td>
<td>Your market</td>
</tr>
<tr>
<td>Tokens (one time cost)</td>
<td>$200-$400</td>
<td>Your market</td>
</tr>
<tr>
<td>Food Bucks</td>
<td>$8.50/100</td>
<td>Just Harvest</td>
</tr>
<tr>
<td>Signs and Outreach</td>
<td>varies</td>
<td>Just Harvest and your market</td>
</tr>
</tbody>
</table>

2. Wooden Token Costs

Tokens are the form of market currency used by Fresh Access farmers markets. Below are costs for these tokens from the Old Time Wooden Nickel Co. There are also other token companies available, and you are welcome to do further research. If you will be implementing your EBT program as a Fresh Access partner market, Just Harvest will provide a template for your token design.
Prices for Wooden Nickel Tokens with Single or Multicolor Printing

<table>
<thead>
<tr>
<th></th>
<th>100</th>
<th>250</th>
<th>500</th>
<th>750</th>
<th>1,000</th>
<th>1,500</th>
<th>2,500</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard Nickel</strong></td>
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<td></td>
<td></td>
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<tr>
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<td>$48.10</td>
<td>$76.75</td>
<td>$93.45</td>
<td>$112.15</td>
<td>$122.85</td>
<td>$172.25</td>
<td>$273.70</td>
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<tr>
<td><strong>Multicolor Nickel</strong></td>
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<td>$73.90</td>
<td>$120.10</td>
<td>$147.80</td>
<td>$174.60</td>
<td>$203.25</td>
<td>$282.70</td>
<td>$452.70</td>
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<tr>
<td><strong>Shipping</strong></td>
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<tr>
<td></td>
<td>$15.26</td>
<td>$15.34</td>
<td>$15.92</td>
<td>$16.47</td>
<td>$17.35</td>
<td>$19.32</td>
<td>$29.67</td>
</tr>
</tbody>
</table>

* Contact information for the Old Time Wooden Nickel Co. is located in the back of the toolkit.

3. Actual Cost Projections
This table can help your market estimate the total cost of implementing an EBT program. Some things to keep in mind that affect these costs are:
- Whether or not your market will accept credit/debit cards in addition to EBT (the table below assumes all three card types)
- This table does not include on-site setup costs like a tent, table, and chairs or the costs associated with printing signs and banners for on-site display. An estimate for a one time purchase of these items is $450.

<table>
<thead>
<tr>
<th>Market Size</th>
<th>Small Market¹ (Beechview)</th>
<th>Mid-Size Market² (South Side)</th>
<th>Large Market³ (East Liberty)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Processing Equipment Costs</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Token Costs</td>
<td>$182</td>
<td>$254</td>
<td>$378</td>
</tr>
<tr>
<td><strong>Below Costs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>change in first three years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st Year</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>2nd Year</td>
<td>$120</td>
<td>$120</td>
<td>$120</td>
</tr>
<tr>
<td>3rd Year+</td>
<td>$160</td>
<td>$160</td>
<td>$160</td>
</tr>
<tr>
<td>Data Costs</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Processing Fee</td>
<td>$0</td>
<td>$120</td>
<td>$120</td>
</tr>
<tr>
<td>License Fee</td>
<td>$0</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Transaction Fees</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td><strong>Season Total</strong></td>
<td>$212</td>
<td>$150</td>
<td>$430</td>
</tr>
</tbody>
</table>

¹ Small market: roughly 6 card transactions per market and $95 in weekly sales (2-6 vendors)
² Mid-size market: roughly 25 card transactions per market and $450 in weekly sales (7-14 vendors)
³ Large market: roughly 70 card transactions per market and $1,575 in weekly card sales (15-30 vendors)
Step-by-step guide to becoming a SNAP retailer:

**Step 1 - Call Just Harvest to let us know you’re interested in accepting SNAP benefits at your farmers market.**
We can meet in person, or over the phone to answer questions, troubleshoot barriers, advise you, and help you start the process.

**Step 2 - Contact MarketLink to complete an eligibility assessment and get your FNS certification to be a SNAP-authorized retailer.**
MarketLink is a program of the National Association of Farmers Market Nutrition Programs launched in 2013 to connect farmers, markets, and consumers through technology. They have become the go-to processing option for EBT programs at farmers markets. There are other merchant processors available which you are free to research on your own.

The first step is to complete an eligibility assessment to find out if you qualify for free processing equipment (most markets will qualify). To see if your market qualifies, go to: [http://marketlink.org/about/how-the-program-works/](http://marketlink.org/about/how-the-program-works/) and click “Take the Eligibility Assessment”. Even if you are not eligible for free equipment, MarketLink can still help you become a SNAP authorized retailer and provide you with processing services.

MarketLink will also help you complete your FNS certification. In order to become a SNAP-authorized retailer you must receive an FNS (Food and Nutrition Services) license. Only one person, often a market manager, needs to apply for an FNS license. This allows for all eligible farm stands at the market to sell their goods to food stamp recipients. The market manager, partner, and/or board member applying must share copies of their photo identification and their social security card. The sole purpose of this verification is to prevent fraud, and is safeguarded by the FNS.

*It is important to get started with this process, as it can take up to 45 days to become approved for your license. Your FNS license does not need to be renewed, so it’s best to get this process out of the way early on.*

**Step 3 - Talk with your participating farmers/vendors and the market’s leadership about accepting SNAP benefits.**
Making sure your market’s management and participating farmers/vendors support the EBT program is very important. When considering if this program is right for your market we recommend having a discussion with your farmers and the market’s management, to explain the benefits of the program and to address any concerns they may have. Just Harvest is happy to help facilitate this discussion or to provide relevant materials/information.
Step 4 – Once you have vendor and management support, you can move forward with MarketLink to get your equipment and sign a merchant processing contract.

[http://marketlink.org/about/how-the-program-works/](http://marketlink.org/about/how-the-program-works/)

Step 5 - Order the wooden tokens you would like for your market. Contact the token company directly to get started.

If you will be implementing your EBT program as a Fresh Access partner market, Just Harvest will assist with your token design.

Step 6 - Create/adapt a tracking system for your SNAP sales

Recordkeeping is a very important tool for measuring and evaluating your SNAP programs success, but it does not have to be a complicated process. If you are participating as a Fresh Access partner market, you will be required to keep records and report some to Just Harvest at the end of your market season (see appendix). In addition you will need to determine a secure place where the POS equipment, tokens and supplies will be stored when not in use and who will be responsible for proper storage.

*Note: Just Harvest can provide you with templates for each of the recordkeeping areas. Please contact us for more information.*

Here is a list of data you must collect and recordkeeping methods you must determine:

- The amount spent on tokens by customers for each payment method, including EBT, food bucks, debit and credit sales (Remember, you do not have to accept debit and credit). This information can be easily accessed by generating a report through your terminal at the end of the market day.

- Tokens and food bucks turned in for reimbursement from farmers- This will give you an idea of how much each farmer is selling. This is also very important in order to accurately reimburse vendors.

- Tokens that are returned and credited back to the customers EBT account. In other words, if a customer decides not to keep their token for the next market day, they would return them and be reimbursed. This information can also be accessed on your transaction report.

- Monthly and yearly sales reports that include all the information above.

- For partner markets, Just Harvest may request additional sales information and a narrative about your experience.
Step 7 – Plan a training session for vendors and staff

It is best to do this before the start of the market season so that vendors and staff are comfortable with the structure of the program, expectations, and requirements for participation. This training should include:

- Education about SNAP, including which products are eligible
- How to let customers know that a vendor accepts tokens
- Informing non-eligible SNAP vendors (prepared foods or crafts), that they cannot accept SNAP tokens or food bucks
- Informing farmers about how to track, return and get reimbursed for the tokens and food bucks they receive
- A written description of the program, including rules and directions about how to participate, for easy referencing
- Having vendors sign a vendor agreement (sample agreement provided on p. 16)
- Offer a question-and-answer session

*Just Harvest is happy to assist in this vendor training/ provide further information for vendor support*

Step 8 - Complete a Memorandum of Understanding with Just Harvest if you will be signing on as a Fresh Access partner market.

Markets that accept SNAP are not required to be Fresh Access partner markets.

Step 9 - Work with Just Harvest to get the word out!

Inform our staff about your markets start and end dates, location, and times. We will include this information in our Fresh Access promotional materials. We can also provide templates for market-specific outreach materials that you could create, including:

1. A poster that will drive SNAP beneficiaries to your market
2. A large banner you can hang at your market
3. Signs for participating vendors to display

*You are also strongly encouraged to do more targeted outreach/promotion as well*

Step 10 - Follow-up with Just Harvest to let us know how things are going! Also be prepared to report your food stamp redemption and profit data to us.
Fresh Access Highlights 2015:

In 2015, 3,394 shoppers spent $198,579.00 with 106 vendors at 15 farmers markets.

89% of SNAP shoppers said Fresh Access was 'important' or 'very important' in their decision to shop at a farmers market.

Over half of all shoppers say produce consumption has increased as a result of the Fresh Access program.

90% of vendors reported being 'very satisfied' with the Fresh Access program.

The average vendor earned an additional $1,532.99 because of the Fresh Access program.
How to Collect and Track Food Bucks and Tokens:

**Before your season begins:** Be sure to count all of your tokens for accurate accounting and record keeping.

It’s very important to collect thorough and accurate transaction data both for your own records and to share with Just Harvest if you are a partner market. EBT and credit/debit sales information can be obtained easily from MarketLink’s reporting tools. Food buck data must be collected by staff or volunteers on-site at the markets. Just Harvest needs to report this data for the USDA grant which funds the food bucks program, so please stress with your staff and volunteers the importance of being vigilant in tracking food buck distributions and redemptions.

**At market:**

Food Buck Tracking:

A sample tracking sheet has been included in this toolkit. It looks like this:

<table>
<thead>
<tr>
<th>Date</th>
<th>First Food Buck Tracking #</th>
<th>Last Food Buck Tracking #</th>
<th>Total Given Out</th>
<th>Total Redeemed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Check to make sure that your food bucks are in numerical order and that there are no missing numbers. As long as you keep them in order, you should only need to do this once (and whenever you receive a new pack of food bucks).
2. Enter the date and tracking number for the first food buck.
3. For each food buck you distribute, put a tally mark in the “Total Given Out” column.
4. At the end of the market day make a note of the tracking number of the last food buck that was handed out.
5. The tallies should match the number of food bucks distributed based on the tracking numbers.
6. Count all the food bucks that have been turned in from vendors to find the total number of redeemed food bucks. Keep these redeemed food bucks separate—DO NOT redistribute them to customers. It is your responsibility to let Just Harvest know when you are running low on food bucks so that we can resupply them in a timely manner.

Token Tracking:

First, count the vendors’ tokens (this is best done on-site at the markets if you have time, but you can do from home/office later)

1. For each vendor folder, remove the “Vendor Token Tracking Log”
2. Count the EBT (red) tokens, Credit-Debit (green) tokens, and food bucks in each envelope.

3. If the amount that the vendor entered is correct, remove the tokens from the envelope and put your initials next to that day’s date to confirm that the information on the log has been verified and is ready to be entered into the spreadsheet.

<table>
<thead>
<tr>
<th>Date</th>
<th>Market</th>
<th>EBT</th>
<th>Food Bucks</th>
<th>Credit-Debit</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5/11/15</td>
<td>East Liberty</td>
<td>$12.00</td>
<td>$4.00</td>
<td>$30.00</td>
<td>$46.00</td>
</tr>
<tr>
<td>5/15/15</td>
<td>North Side</td>
<td>$15.50</td>
<td>$8.00</td>
<td>$25.00</td>
<td>$48.50</td>
</tr>
</tbody>
</table>

4. As you count, look for tokens from other Fresh Access markets and set them aside. DO NOT resell these tokens at your market. (Just Harvest tokens from all years can be accepted and reimbursed for.) Keep them in a safe space until the end of the market season.

5. Repeat these steps for each envelope containing tokens.

**After market:**

**Food Buck Tracking:**
1. Enter tracking numbers of food bucks distributed and redeemed
   a. At the bottom of the spreadsheet there will be a column where the numbers for distributed/redeemed food bucks can be entered. It’s OK if you have food bucks redeemed from other markets, but all the bucks distributed should be from your own market.

<table>
<thead>
<tr>
<th>Notes</th>
<th>Food Buck Tracking #s OUT</th>
<th>Food Buck Tracking #s IN</th>
</tr>
</thead>
<tbody>
<tr>
<td>8778 SW</td>
<td>8779 SW</td>
<td>8778 SW</td>
</tr>
<tr>
<td>8779 SW</td>
<td>8780 SW</td>
<td>8779 SW</td>
</tr>
</tbody>
</table>

**Token tracking:**
1. Go through all the vendor envelopes and enter the amount of EBT, food bucks, and Credit/Debit tokens in the corresponding rows/columns. Please be very careful with your data entry since it impacts how much the vendors get paid. The totals will calculate automatically. Make sure to double check the date--the most common data entry mistake is entering data from last week for a vendor who missed this week’s market.
2. In the row called “Total Sales,” toward the bottom of the sheet, enter the total EBT sales, food bucks sales and credit/debit (combined) sales from the transaction report. (Total redemptions and outstanding tokens will be calculated automatically when individual vendor token counts are entered.)

<table>
<thead>
<tr>
<th>Total Redemptions</th>
<th>$0.00</th>
<th>$0.00</th>
<th>$0.00</th>
<th>$0.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Sales</td>
<td></td>
<td></td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>Plus Previously Outstanding</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Outstanding Tokens</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

3. There is a space at the bottom of the spreadsheet to enter in the tokens that have been redeemed from a market other than your own. It is important to keep this information up to date and you will be required to submit it in monthly reports to Just Harvest.

<table>
<thead>
<tr>
<th>Just Harvest Tokens Redeemed</th>
<th>$0.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bloomfield Sat. Tokens Redeemed</td>
<td>$0.00</td>
</tr>
<tr>
<td>Lawrenceville Tokens Redeemed</td>
<td>$0.00</td>
</tr>
<tr>
<td>Moon Twp Tokens Redeemed</td>
<td>$0.00</td>
</tr>
<tr>
<td>Peters Twp Tokens Redeemed</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

All food bucks tracking has already been taken care of in another part of the spreadsheet, so there is no need to keep track of those coming from other markets here. Only enter the tokens redeemed from other markets.
## Sample Food Buck Tracing Log

**Market:**

<table>
<thead>
<tr>
<th>Date</th>
<th>First Food Buck Tracking #</th>
<th>Last Food Buck Tracking #</th>
<th>Total Given Out</th>
<th>Total Redeemed</th>
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</thead>
<tbody>
<tr>
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Fresh Access farmers markets accept EBT (food stamp), credit and debit cards. Participation in the program is voluntary and there is no fee to participate.

The EBT/Credit-Debit Card Process

- Customers decide how much to spend and swipe their card at the Fresh Access tent where the money is deposited into Just Harvest’s bank account. This service is free for EBT customers. Credit-debit customers will be asked to donate $1 per transaction.
- Customers get wooden tokens in red $0.50 (EBT) or green $1 (credit-debit) denominations.
- For every $5 that customers spend using food stamps, they’ll receive a paper $2 voucher called “Fresh Access Food Bucks,” which can only be spent on fruits and vegetables.
- Customers spend tokens and food bucks with participating vendors. Credit-debit customers can receive change. EBT and food bucks customers cannot receive change. We encourage vendors to round up/down/adjust quantity of food to best match whole dollar increments.
- EBT customers can return tokens to market staff and receive credit to their account, or can save tokens to be used later. Cash refunds will not be given.
- Vendors must turn in all tokens and food bucks at the end of each market day to the Fresh Access Coordinator in an envelope provided. Vendors must count their tokens and food bucks in advance and complete the Vendor Token Reimbursement Form.
- Vendors will receive a check in-person at the market (unless alternate arrangements have been made) from Just Harvest monthly, bi-weekly, or weekly (vendors may choose their payment frequency) corresponding to the value of tokens and food bucks turned in.

Vendor Instructions on Accepting EBT, Credit/Debit Tokens, and Food Bucks:

- **By singing this vendor agreement, you acknowledge receipt of instructions for what can/cannot be purchased with each type of token and with food bucks.** You may request an additional copy of these instructions at any time from the Fresh Access Coordinator.
- Vendors may accept Fresh Access tokens from any of the following markets: all markets listed on the back of this agreement, Bloomfield Saturday Market, Lawrenceville Farmers Market, Moon Twp. Farmers Market, Peters Twp. Farmers Market
- It is ILLEGAL to exchange cash or give change for EBT (red) tokens/food stamp benefits.
- Vendors will not exchange tokens or food bucks for US currency with any person except for authorized Just Harvest staff.
- Vendors must post the EBT and/or Credit-Debit sign provided by the market, identifying the vendor’s stall as an authorized vendor. (You may not accept tokens without your sign).
- Products will be priced the same for EBT shoppers as for cash or Credit-Debit shoppers.
- EBT/Food Stamp customers must pay for their purchase at the time of sale.

Just Harvest conducts reviews throughout the market season to ensure that vendors understand and are complying with the above program rules. These reviews consist of “secret shoppers,” Just
Harvest volunteers, who will visit your stand and attempt to purchase ineligible products with red EBT tokens or with food bucks, or try to exchange red tokens or food bucks for cash. In the event that a violation is ever observed at your stand, here’s what will happen:

1. If we observe a first violation, we’ll give you a warning and re-training. We’ll come out to your stand and explain the rules and the violation that happened. We also expect you to share this information with any staff you have that sells at Fresh Access markets.

2. If there’s a second violation, Just Harvest will deduct 5% of token and food buck sales from all Fresh Access markets* going back one month from the date of violation. Staff will be notified and undergo another re-training.

3. If a third violation is observed, Just Harvest will deduct 15% of token and food buck sales from all Fresh Access markets* going back one month from the date of violation and your stand will be suspended from participating in the Fresh Access program through the end of the 2016 market season.

I understand that it is my responsibility to inform my family and employees of these rules before they sell at the market on behalf of my farm or business and that the above rules, and consequences for disregarding them, apply to everyone selling my products at Fresh Access farmers markets.

I agree to follow all of the above rules and realize that the privilege of participating in the Fresh Access program is contingent on following the rules.

Vendor Signature        Date

Check payable to: ____________________________

Vendor Printed Name (First, Last) ____________________________

How would you like to be reimbursed?   Monthly       Bi-weekly   Weekly

Vendor Address (this is where we will mail your check if you are not reachable at the market)

Vendor phone number: ____________________________ Email address: ____________________________

Which Fresh Access markets will you sell (or plan to sell) at in 2016?

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<th>Carrick</th>
<th>City-County Building</th>
<th>East Liberty</th>
<th>Lawrenceville</th>
<th>Market Square</th>
<th>Moon Twp</th>
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<td>North Side</td>
<td>Peters Twp</td>
<td>South Side</td>
<td>Squirrel Hill</td>
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Fresh Access Coordinator Signature        Date

*Fresh Access Farmers Markets covered by this agreement for the 2016 market season:

Pittsburgh Citiparks Markets: (Beechview, Carrick, City-County Building, East Liberty, North Side, South Side, Squirrel Hill), Market Square, Swissvale, Wilkinsburg, and West Homestead
FRESH ACCESS PROGRAM
MEMORANDUM OF UNDERSTANDING
BETWEEN JUST HARVEST AND (YOUR MARKET)
2016 MARKET SEASON

In order to support the participation of (YOUR MARKET) as a Fresh Access Partner Market, Just Harvest agrees to:

1. Assist with one vendor training session, including:
   a. Educating vendors about the SNAP program, including which market products are eligible and emphasizing the importance of obeying federal FNS regulations
   b. A comprehensive explanation and written information on how vendors should collect, track, and redeem tokens
2. Provide one-time training to your market’s Fresh Access coordinator, including:
   a. On-site procedures and best practices
   b. Back-office recordkeeping and accounting procedures, best practices and templates
   c. Template for data tracking in section II, item 4.
3. Provide templates for on-site signage.
4. Provide a template for Fresh Access tokens.
5. Provide the Fresh Access program logo to your market to use on your own promotional materials.
6. Include your market on our general Fresh Access outreach materials.
7. Accept (YOUR MARKET) Fresh Access tokens and food bucks at all Just Harvest Fresh Access markets for all eligible items.
8. Provide $200 at the beginning of the market season to cover reimbursement of Just Harvest Fresh Access tokens and food bucks redeemed at (YOUR MARKET).
9. Provide ongoing scheduled reimbursement of Just Harvest Fresh Access tokens and food bucks redeemed at (YOUR MARKET) as needed upon receipt of proper documentation.
10. Provide continued support throughout the season as mutually agreed.

In order for (YOUR MARKET) to participate in the Fresh Access program as a Partner Market, (YOUR MARKET) agrees to:

1. Obey all federal FNS regulations regarding SNAP benefits.
2. Have all participating Fresh Access vendors sign Just Harvest’s vendor agreement and provide a copy of each to Just Harvest no later than 2 weeks after your market starts.
3. Promote your market to targeted low-income populations and share these promotion efforts with Just Harvest.

4. Collect daily electronic sales data, which should be provided to Just Harvest by the 5th business day of each month for the subsequent month, consisting of:
   a. A copy of individual transaction data (provided by your merchant processor), for each market in the previous month. This report should include:
      i. Sales data-the amount of each transaction by card type (EBT and credit/debit)
      ii. Any refunds issued or chargebacks
   b. The value of food bucks distributed and redeemed in the previous month.
   c. The value of tokens collected from other markets in the previous month.

5. Utilize the Fresh Access logo on all marketing materials.

6. Accept Just Harvest Fresh Access tokens and other Partner Market tokens at (YOUR MARKET) and reimburse vendors for all Just Harvest and Partner Market Fresh Access tokens redeemed at your market.

7. Notify Just Harvest’s Fresh Access Coordinator when your redemption funds for Just Harvest tokens and food bucks reaches $50 so that we can replenish that funding.

Contact Information

Just Harvest:
Averyl Hall
Fresh Access AmeriCorps VISTA
412-431-8960x110
averylh@justharvest.org

MarketLink
www.marketlink.org
443-212-8084
info@marketlink.org

Old Time Wooden Nickel Co.
www.wooden-nickel.net
1-800-750-9915 or 210-822-0552

You can learn more about Just Harvest and our other projects and initiatives by visiting

www.justharvest.org

/justharvest  /justharvest  /PAjustharvest