

How to Become a SNAP-Authorized Farmers Market or Farmer in NJ

Brought to you by City Green's Good Food Bucks Program



Applying to become a SNAP Authorized Retailer is a simple process that is free to you, and can take less than 20 minutes to complete the application. The USDA Food and Nutrition Service (FNS) is the only agency that can authorize SNAP retailers.



Access this workbook digitally!

Watch the Free Webinar!



- 1** Determine which application (FARMERS MARKET or STORE) you should fill out using the chart on Page 2 (2 mins)
- 2** Create a USDA eAuthentication account online on www.eauth.usda.gov/eauth/b/usda/registration (5 mins)
- 3** Gather your required documents and information listed in Step 3. Complete your application online and upload any necessary documentation (15-20 mins)
- 4** Receive your SNAP authorization approval and 7-digit FNS# from the USDA (2-8 weeks)
- 5** Obtain EBT (Electronic Benefits Transfer) card-reader equipment with a third-party processor (TPP) to process SNAP transactions (2-4 weeks)
- 6** Start Accepting SNAP! City Green offers "SNAP at Your Farmers Market" trainings to help farmers markets set up a token/scrip system if needed.
- 7** Join City Green's Good Food Bucks SNAP Nutrition Incentive Program to DOUBLE the value of SNAP dollars at your market!

1

Determine which application (FARMERS MARKET or STORE) you should fill out using this flow chart (2 mins)

Which Market Type are you applying for?

A community farmers market at a **SINGLE LOCATION** with **MULTIPLE VENDORS**. You are the managing entity of the market and have a Market Manager staffed on-site.

This is considered a **FARMERS MARKET (FM)**

Fill out the SNAP **RETAILER FARMERS MARKET APPLICATION**

A **SINGLE VENDOR / SINGLE PRODUCER** farmer, farm stand, farmer booth, or mobile market that operates at a single location, **OR** at multiple locations.

This is considered a **DIRECT MARKETING FARMER (DMF)**

Fill out the SNAP **RETAILER STORE APPLICATION**

*Note: Community Supported Agriculture (CSA) and Food Buying Cooperative programs should fill out the **STORE APPLICATION**.*

2

Create a USDA eAuthentication account online on www.eauth.usda.gov/eauth/b/usda/registration (5 mins)

Visit www.eauth.usda.gov/eauth/b/usda/registration

Choose "Customer" as your user type and complete the registration



3

Gather your required documents and information and complete your application.

- Use your USDA eAuthentication account to complete the correct application type online. As of this publication, paper applications are not accepted.
 - [SNAP FARMERS MARKET RETAILER APPLICATION](#) (Farmers Markets)
 - [SNAP STORE RETAILER APPLICATION](#) (Direct Marketing Farmers)
- You will be asked to provide information about your market regarding:
 - Contact Information and Market Location
 - Market Sales (Wholesale and Retail; % of sales by food category)
 - Food Inventory (types of food available at the market)
 - Market's Operating Schedule
 - Financial Institution name and address for SNAP deposits
 - EBT Equipment Provider (if already obtained)

Market Ownership Type:	<ul style="list-style-type: none"> • LLC • Partnership • Sole Proprietorship • Privately-Held Corporation 	Nonprofit	Government-owned
Designated Responsible Official			
Certification and Signature Statement signed by Responsible Official			
Name, address, date of birth, title, and email address for Responsible Official			
Photo ID of Responsible Official			
Social Security Card of Responsible Official			
Business license (if applicable; not required if market does not have one)			
IRS 501c3 Determination Letter			
Government Ownership Letter			

Call the SNAP Retailer Service Center:

1-877-823-4369

Farmers Markets

Question-by-Question
Application Guide for
FARMERS MARKETS
(from MarketLink).



Application Guide for
Farmers Markets from
the Food and Nutrition
Service



Direct Marketing Farmers

Question-by-Question
Application Guide for
DIRECT MARKETING FARMERS
(from MarketLink).



Farmers Market Legal Toolkit
farmersmarketlegaltoolkit.org/snap

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Receive your SNAP authorization approval and 7-digit FNS# from the USDA (45-60 days)

- Check the status of your application and documents using the eAuthentication account you created for your application
- If the USDA requires any additional information, they will contact you. Provide any missing information or documents requested.
- Once your SNAP certificate is received, make a copy and keep it in a safe place. Keep this certificate with you during your markets.
- Mark your calendar to renew your SNAP retailer authorization in 5 years.

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Obtain EBT (Electronic Benefits Transfer) card-reader equipment with a third-party processor (TPP) to process SNAP transactions (2-4 weeks)

Option 1: Apply for free EBT Equipment from the State of NJ

Option 2: Apply for free EBT Equipment from [MarketLink](#)

Option 3: Purchase EBT Equipment and Third-Party Processor service

Option 1: Free EBT Equipment from the State of NJ

The State of New Jersey offers Free Wireless EBT Equipment to eligible Farmers Markets and Direct Marketing Farmers. The device available is the PAX A80 POS.

Once you receive your SNAP Authorization license and FNS # from the USDA, contact DeWanda Kelley at Dewanda.Kelley@dhs.nj.gov with the following information to get started with the process:

- FNS#
- Name of Market
- Address of Market
- Contact name, phone number, and email address



Free equipment will be available for the duration of the state's contract to provide free EBT equipment. The equipment can be integrated with existing credit/debit services, however, the State does not cover those charges. There are no transaction fees for SNAP EBT transactions.

Option 2: Free EBT Equipment from MarketLink

[MarketLink](#) is the National Association of Farmers Market Nutrition Program's (NAFMNP) complete solution for electronic payments at farmers markets nationwide. Through this program, SNAP, debit, and credit card payments can be accepted via wireless technology. You will need a smart device that has iOS version 11.0+ for the application to work. (This is a "Bring your own device" program.)

- 1 Apply for the MarketLink grant program to cover the costs of a one-year subscription to the TotilPay Go app and free Bluetooth card reader.
- 2 Complete the Novo Dia Group Merchant Application to set up your Totilpay Go account.
- 3 Receive your free Bluetooth card reader and Set Up Your Total Pay Go account (including optional Credit/Debit processing).
- 4 Start Accepting SNAP payments and start promoting your new program!



Option 3: Purchase EBT Equipment and Third-Party Processor

If you don't qualify for free equipment, or the free equipment options don't suit your needs, you'll need to purchase your own wireless EBT card reader. It's worth contacting a few different providers to see who has the service options that best suit your needs and budget.

Some of the most popular options among Good Food Bucks partners include FIS Global, PaymentSpring, TSYS, MerchantSource, and TotilPay Go. You can choose to only accept SNAP/EBT, or to also include credit/debit services in your contract.

The Farmers Market Coalition, Nutrition Incentive Hub, and FNS offer guidance and toolkits on how to select your EBT equipment:

- [EBT Point of Sale Technology Overview](#)
- [Farmers Market Coalition EBT Equipment, Services, and Implementation](#)
- [Nutrition Incentive Hub EBT Technology Market Discovery](#)
- [USDA SNAP/EBT List of Third Party Processors](#)



Ingenico Desk 3500



TotilPay Go



PAX S920



Verifone VX520



First Data 150 (FD150)



Clover Flex

Commonly seen terminals for processing SNAP-EBT

Image sourced from the Nutrition Incentive Hub, created by Katie Myhre, Farm Direct Technology Manager with Farmers Market Coalition (FMC), and support from Joe Lesausky of Michigan Farmers Market Association (MIFMA)

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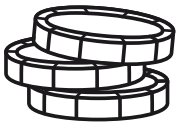
Start Accepting SNAP! City Green offers "SNAP at Your Farmers Market" trainings to help you set up a token/scrip system.

Once you are authorized to take SNAP from the USDA and have your SNAP retailer certificate, FNS number, and EBT equipment in hand, you are ready to start taking SNAP as payment at your market!

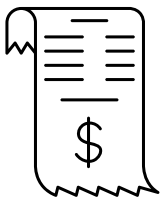
Direct Marketing Farmers: You're ready to go! Let your shoppers know that you accept SNAP by posting clear, bilingual "We Welcome SNAP" signs at your tables. Make sure your cashiers know the [list of SNAP eligible foods](#), [how to process a manual voucher](#), and how to process and record a SNAP card transaction.

Farmers Markets: You'll need to set up a token/scrip or receipt system, and a vendor reimbursement system, to start accepting SNAP on behalf of your vendors.

1 Decide if you want to use a "Swipe First" or "Shop First" model.



Swipe First: Customers visit the market manager table first and swipe their SNAP card to purchase tokens or scrip representing their SNAP dollars. Tokens/scrip can be redeemed with any vendors or farmers for SNAP eligible foods. At the end of the market day, vendors get reimbursed by the market manager for any tokens/scrip received that day.



Shop First: Customers shop with vendors and farmers first and get a receipt for their SNAP eligible items. Customers bring their receipt to the market manager to pay for their items, and bring verified receipt marked as PAID back to the Vendor/Farmer. The market manager reimburses vendors for any SNAP purchases made at their booth.

2 Let your Vendors know the market now accepts SNAP for SNAP-eligible items. Ensure they understand the Shop First or Swipe First model you will be using, and the manner and frequency with which they will be reimbursed. We recommend giving each vendor a "SNAP Cheat Sheet" and having a pre-season meeting.

3 You're ready to go! Let your shoppers know you now accept SNAP by posting clear, bilingual "We Welcome SNAP" signs at your tables.





NJ Farmers & Markets can receive up to **\$10,000** in Good Food Bucks



Join over 35 New Jersey Farms & Markets already participating in Good Food Bucks to Double SNAP

About

- Good Food Bucks is a SNAP nutrition incentive program. NJ farms and markets receive funding and training from City Green to offer fruit and vegetable discounts or coupons to shoppers who use SNAP/EBT. This means **more healthy, fresh food for families**, and **more income for farmers**.

Awards

- Up to **\$10,000** reimbursement for fruit and vegetable incentives ("Good Food Bucks")

Benefits

- Increased revenue from SNAP and incentive sales
- Marketing materials & inclusion in statewide promotion
- Trainings, webinars, and monthly newsletters
- SNAP and WIC/FMNP technical assistance
- Participation in New Jersey's largest statewide farmers market affordability initiative

Apply Here!



goodfoodbucks.com/markets

Eligibility

- All SNAP-authorized NJ farms, farmers markets, farm stores, mobile produce markets, and CSAs

Timeline

- **Rolling Applications Accepted:** 11/15- 4/15
- **Final 2024 deadline:** April 15
- **Notice of award:** within 60 days of submission.

SNAP Reference Sheet

Keep track of your SNAP/EBT authorization information here and save in a secure place for future reference.



Application Type Submitted:

Farmers Market

Store (Direct Marketing Farmer, CSA)

Entity Type:

LLC, Partnership, Sole Proprietorship, or Privately-Held Corporation

Non-Profit

Government Owned

eAuthentication Account Login: _____

eAuthentication Account Password: _____

Name of Responsible Official: _____

Title: _____

Email: _____

Phone: _____

Assigned FNS # (7 digits): _____

Date FNS # Obtained: _____

Renewal Date (add 5 years to above date): _____

EBT Service Provider (ex. TSYS, MerchantSource, etc.): _____

Account # or Merchant I.D. #: _____

Date Service Contract Signed: _____

Name of EBT Device (ex. Verifone VX520): _____

Device Serial #: _____

Customer Service Contact Info: _____

Additional Resources

Download these resources to enhance your SNAP operations! Available on GoodFoodBucks.com/resources



SNAP Eligible Foods List

SNAP - ELIGIBLE FOOD LIST For NJ Farms & Markets

SNAP-Eligible Foods
These items can be paid for using a Families First SNAP/EBT card.

- Fruits
- Vegetables
- Fresh or dried herbs
- Breads
- Cereals
- Grain products such as oats, flour, cornmeal, barley
- Dairy products
- Seeds and food producing plants
- Meats, Fish, and Poultry
- Baked goods (unless they are single-serve)
- Frozen or "heat-at-home" prepared foods (unless single-serve size)
- Spices
- Jams and jellies
- Honey
- Value-added products such as pickles or tomato sauce

Not SNAP-Eligible
These items CANNOT be paid for using a Families First SNAP/EBT card.

- Any non-food items
- Diet foods
- Beer, wine, liquor, cigarettes, or tobacco
- Soaps, lotions, balms, or paper products
- Household supplies
- Vitamins, Medicines, or Supplements
- Single Serve food items of any type
- Hot prepared food items
- Cold prepared food items intended to be consumed at the time of purchase (ex. sandwiches)

Find the official SNAP-eligible food listing and guidelines at <https://www.nj.gov/education/food/food-items>



How to Process an Offline SNAP Voucher

How to Process an Offline Manual SNAP Voucher at Your Farm or Farmers Market

If your EBT terminal or POS system is not working due to a dead battery, poor connectivity, or other technical issues, you can still process a SNAP transaction using an offline manual voucher. Manual vouchers can be ordered online from your POS provider, from www.goEBT.com or other retailers. It is recommended to keep a pack of offline manual vouchers with you during all of your markets. Use this worksheet to train your staff and keep the information you need for processing a manual voucher all in one place!

- Ask the shopper for their SNAP/EBT card. Enter the EBT Card # and Card Holder Name on the paper voucher in the designated spaces.
- Enter the transaction date (MM-DD-YY) on the voucher.
- Ask the customer how much they want to charge to their card and enter this amount in the designated "Amount" boxes (left and center).
- Check the "Purchase" box on the paper voucher.
- Enter your PIN # and State information on the designated lines. Sign on the "Supervisor/Clerk Signature" line.

Steps 6 - 10



About SNAP and County SNAP Office Directory

SNAP (Supplemental Nutrition Assistance Program)

WHAT IS SNAP?
New Jersey's Supplemental Nutrition Assistance Program, NJ SNAP, provides food assistance to families with low incomes to help them buy groceries through a benefits card accepted in most food retail stores and some farmers markets. Eligibility is set by several factors, such as income and resources. You can use SNAP benefits to stretch your food budget and buy nutritious foods that can keep you and your family healthy.

ARE YOU ELIGIBLE?
Eligibility depends on several factors like income, household size, resources, etc. This chart (see right) can help you figure out what is the maximum income allowed according to your household size. If the monthly income for your household size is less than or equal to the number in the chart, you may qualify for SNAP benefits and should fill out an application.

Visit <https://njfca.com> (NJfca) and use the online screening tool to help determine if you might qualify for SNAP benefits.

Household Size	Max. Allowable Income
1	\$1,168
2	\$2,168
3	\$3,349
4	\$4,590
5	\$4,730
6	\$5,421
7	\$6,112
8	\$6,802
Each Additional Member	+ \$691



"Use SNAP Here!" 8.5 x 11 Poster Download

USE SNAP HERE!

Families First

63-0434 1231567890

JANE D. PUBLIC
12345678

!USAR SNAP AQUÍ!



10 Tips for Making your Farmers Market SNAP Shopper Friendly

10 Tips for Making Your Farmers Market SNAP Shopper Friendly

Having the time to think about how to make your Farmers Market more accessible to shoppers using SNAP can help to make your EBT program more successful and enjoyable.

- Know your market**
Make sure you know how your market works. SNAP has a number of options to general customers paying by their market and signs at each vendor's booth. Consider if additional vendors can use the SNAP program. A list of your market's vendors can be found on the market's website or by calling the market's office.
- Make your EBT machine visible**
Make sure your EBT machine is clearly visible. Having a sign that says "EBT" and "SNAP" can help shoppers find the machine. Make sure the machine is in a well-lit area and is easy to use.
- Communicate with vendors**
Make sure vendors are aware of the SNAP program. Vendors can use the SNAP program to accept SNAP payments. Vendors can also use the SNAP program to accept SNAP payments. Vendors can also use the SNAP program to accept SNAP payments.
- Make your market more accessible**
Make sure your market is accessible to all shoppers. Consider if additional vendors can use the SNAP program. A list of your market's vendors can be found on the market's website or by calling the market's office.
- Train your staff**
Make sure your staff is trained on how to use the SNAP program. Vendors can use the SNAP program to accept SNAP payments. Vendors can also use the SNAP program to accept SNAP payments.
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SNAP Fact Page for NJ Farms and Markets

SNAP & Farmers Markets Fact Sheet for New Jersey

SNAP OVERVIEW
Supplemental Nutrition Assistance Program (SNAP) is a program housed under the Farm Bill, evaluated and renewed every 5 years by the USDA to determine benefit amounts. Its purpose is to provide monthly benefits to individuals and families to increase purchasing power for nutritious and cost-effective foods. Eligible families can apply to receive SNAP benefits, which vary based on household size and income. The USDA uses the Thrifty Food Plan to assess the cost of a healthy diet and update the maximum benefits, which are updated every October.

SNAP STATISTICS

- Approximately 814,000 New Jerseyans received SNAP benefits in June 2023. This was a decrease of 69,000 people or 7.9% since June 2022.
- Over 60% of SNAP recipients in New Jersey are children.
- 27% of people who receive SNAP are kids, seniors, or people living with disabilities.
- In October 2023, the USDA increased benefits by 22% across the board after reevaluating the Thrifty Food Plan.
- SNAP benefits have increased 2.8 percent for fiscal year 2023 which began on October 1, 2022, to adjust for cost inflation.
- From October 2022 to November 2023, an average of 42.8 million Americans and 2.6 million households received over \$107.5 billion.
- Over 34% of New Jersey families receiving SNAP benefits have at least one adult working full-time. Often they work for near-minimum wage, with little to no benefits.
- Over \$12 billion in SNAP dollars go to local, NJ businesses and every NJ SNAP dollar generates \$10 in the local economy.

SNAP AT FARMERS MARKETS

- As of 2022, there are 27 SNAP-authorized farmers markets in NJ. Nationwide, there are 2,899 SNAP-authorized farmers markets.
- In 2023, farmers markets and direct marketing farms generated over \$53 million in SNAP redemptions, an 8% increase from 2022.
- In New Jersey redemptions in 2023 were over \$425,000, more than twice as many as in 2021.
- As of 2018, 1 in 3 U.S. counties had at least one SNAP-authorized farmers market. Nearly 3/4 of counties had at least one farmers market however, revealing the potential for many more SNAP-authorized farmers markets.





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