

EBT Equipment Options for Farmers Markets

This is a list of EBT equipment options for farmers markets in Vermont. Before obtaining EBT equipment, markets must be authorized to accept SNAP benefits (known as 3SquaresVT in VT). Learn how to apply to accept SNAP benefits at: <https://www.fns.usda.gov/snap/apply-to-accept>. Learn more about accepting SNAP benefits at: <https://farmersmarketlegaltoolkit.org/snap/>.

A glossary of terms is provided at the end of this document.

1. **Free wireless EBT equipment through MarketLink**

MarketLink is a program of the National Association of Farmers Market Nutrition Programs (NAFMNP) that assists farmers markets with accepting SNAP and electronic payments. This program provides one year of funding for an app-based system that can process both EBT and credit/debit cards (this is very similar to Square). An accompanying card swiper will be provided. Farms must have an existing smart phone and data plan. These funds are limited and will be disbursed on a first come, first served basis.

We recommend this option for markets that prefer to have a single electronic payment system, have an existing smartphone and data plan, and are able to pay the monthly fees after the first year (around \$30/month).

Learn more and apply at: <https://marketlink.org/>

2. **Free wired EBT-only equipment**

The State of Vermont is required to provide wired EBT-only equipment to farmers markets at no cost. This option can only process EBT cards. These machines are provided by FIS and they must be plugged into an electrical outlet and a landline phone connection that has active service to function. You can, however, still take advantage of this completely free option if you don't have a landline phone and/or if you don't have an electrical outlet or phone hookup near your register/point of sale. To do so you fill out a manual voucher with the customer's information, call a hotline to place a hold on the customer's EBT account, and then clear the voucher on the EBT machine (that is plugged into an outlet and a phone line) OR online within 15 days of the transaction. Detailed instructions for processing manual vouchers can be found at: https://nofavt.org/sites/default/files/uploads/processing_ebt_manual_vouchers.pdf

This option is completely free to markets - there are never any equipment costs, monthly fees, or transaction fees. This option is likely only viable if your market does a low volume of or infrequent EBT transactions or are unable/unwilling to pay monthly/transaction fees.

To apply for a wired EBT-only machine:

1. Go to www.ebtEDGE.com and select the *Merchant Login*.
2. Download the *Exempt Merchant Agreement* on the right side.
3. Instructions for submitting the agreement to FIS are on the bottom of the first page of the merchant agreement.
4. If you have any questions or need help along the way please contact Vermont's EBT Director, Jennifer Touchette, at Jennifer.Touchette@vermont.gov

3. Purchase your own equipment

You can purchase your own EBT processing equipment. There are a variety of options and most are able to process credit/debit cards as well. Some are app-based and some are free-standing wireless terminals. The costs and terms of conditions can vary greatly, so be sure to read the fine print and compare options before purchasing or leasing equipment.

Glossary

SNAP - this stands for Supplemental Nutrition Assistance Program and is the program formerly known as "food stamps." It is a federal nutrition assistance program that helps limited-income households purchase food. SNAP benefits are issued on EBT cards.

3SquaresVT - this is Vermont's name for the SNAP program.

EBT - this stands for Electronic Benefit Transfer, and is an electronic system that allows a recipient to authorize transfer of their government benefits from a federal account to a retailer account to pay for products received. An EBT card is like a debit card that is linked to an individual's federal benefits, such as SNAP/3SquaresVT.

EBT-only equipment - this equipment can only process EBT cards (i.e. it can not process credit/debit cards).