

**SNAP Vendor Agreement  
Credit & Debit Agreement  
Silver City Farmers Market  
Mass in Motion Taunton**



This agreement is between Mass in Motion Taunton (MiM Taunton) and \_\_\_\_\_, an authorized vendor (herein referred to as "VENDOR").

This agreement allows the above-mentioned VENDOR to participate in the SNAP Electronic Benefits Transfer (EBT) Card Program and/or Credit & Debit Program at the Silver City Farmers Market.

- VENDOR is bound by this agreement to follow all guidelines, as set forth by federal and state authorities and MiM Taunton.
- MiM Taunton reserves the right to immediately suspend or terminate VENDOR from the program if MiM Taunton observes, or receives evidence of, failure to abide by any of the agreements below.
- VENDOR may voluntarily stop participating in the SNAP EBT Program and/or Credit & Debit Program at any time, but must notify MiM Taunton of such action.

**THE EBT & CREDIT/DEBT PROGRAM WILL OPERATE IN THE FOLLOWING MANNER:**

Patrons who have been issued an authorized EBT card may purchase wooden tokens, in denominations of \$1 and \$2.50, from designated Farmers Market Manager. The patron's EBT card will be debited for the value of the tokens purchased. Patrons will use the tokens only for purchase of eligible foods (listed on page 4) from authorized vendors at the Silver City Farmers Market.

Patrons cannot return unused SNAP EBT or Credit & Debit tokens for refunds.

Farmers Market Manager will collect tokens, verify value of tokens with the Vendor and provide a receipt for the amount to be reimbursed. Vendors will be reimbursed via check on a biweekly basis.

The only SNAP EBT tokens used will be wooden tokens with the unique imprint of Silver City Farmers' Market logo on one side, with the currency amount also imprinted on one side (in GREEN). These tokens used will be in \$1 and \$2.50 denominations. Credit/Debit tokens will be used in \$5 denominations (in ORANGE).

The SNAP EBT and Credit & Debit Program will be strictly and carefully monitored at all times by MiM Taunton and the Silver City Farmers' Market staff.

**VENDOR AGREEMENTS**

- VENDOR agrees to designate a specific person to be an agent for this program. The designated agent shall be responsible for the vendor’s participation in the program. The designated agent will be the only individual that may conduct token redemptions with Farmers Market Manager or staff.
  - The designated agent for this vendor is: \_\_\_\_\_. Any change in designated agent must be made by the authorized vendor, in writing, before a different authorized agent will be allowed to redeem tokens.
- VENDOR agrees to accept only Silver City Farmers Market wooden tokens and will not accept any other market’s tokens.
- VENDOR agrees to accept tokens only for the purchase of SNAP EBT program-eligible foods, including: bread products, produce, meat, fish, poultry, eggs, dairy products, seeds, and plants which produce food to eat.
- VENDOR agrees that no US currency will be returned to the customer as change for SNAP token purchases, if payment for product is solely by tokens. The value of the tokens received by VENDOR will not exceed the posted value of the product purchased by the customer. (Customers will receive full value for their tokens.)
- VENDOR agrees to not exchange any SNAP EBT tokens for US currency with any person except authorized MiM Taunton Farmers Market Assistant or staff.
- VENDOR agrees to clearly post a sign (to be provided by MiM Taunton) identifying VENDOR’S stall as an authorized SNAP EBT and/or Credit & Debit vendor.

*“I have read and received a copy of the SNAP Vendor Agreement and understand the rules of accepting SNAP, credit and debit forms of payment at the Silver City Farmers’ Market.”*

\_\_\_\_\_  
SNAP EBT Program VENDOR Agent

\_\_\_\_\_  
Date

\_\_\_\_\_  
MiM Taunton Representative

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

## Silver City Farmers' Market Token Process

SNAP EBT Tokens are **ORANGE**

Debit/Credit Card Tokens are **GREEN**

### The process for a SNAP EBT recipient:

- A customer with a SNAP/EBT card decides he will spend \$10 at the market
- He swipes his card at the central EBT booth (managed by MiM Taunton) for the amount of \$10  
\*\*There is no fee to farmers market customers for this service
- The customer will get **ORANGE** tokens valued at \$10 to use as currency. A combination of tokens can be given: two \$2.50 tokens and five \$1 tokens.
- Customers can then spend the tokens in the market at individual vendor stands. Only for SNAP EBT-approved items\*.

* ELIGIBLE PRODUCTS	NON-ELIGIBLE PRODUCTS
Produce	<b>Alcohol</b>
Meat	<b>Tobacco</b>
Wrapped cold sandwiches	<b>Pet food</b>
Dairy products	<b>Non-food items</b>
Wrapped baked goods	<b>Any food served hot (tea/coffee)</b>
Vegetable or herb seeds or bedding plant	<b>Any prepared item meant to be eaten on-site (hot dogs, ice cream bars, etc...)</b>

- Cash cannot be given as change for SNAP EBT tokens. If a sale is less than the face value of the token, the vendor can add product to the sale to make up the difference. If a sale is more than the face value of the token, the customer can pay with their own cash to make up the difference.
- If the customer does not use all of his SNAP EBT tokens during a visit, customers can use tokens on another day. **Cash refunds cannot be given.**

### The process for a Debit/Credit Card customer:

- A customer with a credit or debit card decides to spend \$10 at the market.
- She swipes her card at the central EBT booth (run by MiM Taunton) for the amount of \$10.
- The customer will get **GREEN** tokens valued at \$10 to use as currency. She will receive two \$5 tokens.
- **GREEN** tokens can be used to purchase **any** item, food or non-food, in the market, the same as cash.
- Change for credit/debit tokens can be given in **GREEN** tokens or in cash, but not in **ORANGE** tokens.
- Customers can save tokens to be spent at a later date. **Refunds will not be given for unused tokens.**

**PLEASE NOTE:** If the vendor can already accept credit/debit cards, the customer does not have to get tokens to redeem; the customer can use her credit/debit card at the individual vendor's stall.

## **SNAP EBT at the Silver City Farmers Market Vendor SNAP EBT Information Sheet**

We will start accepting SNAP EBT on July 14, 2016. Customers will come to your booth with \$1 or \$2.50 **ORANGE** wooden tokens. You can collect them throughout the day, and return them to MiM Taunton Farmers Market Assistant at the end of the market. You will receive a check in 2 weeks for the amount of tokens you collect.

The following are some guidelines and rules set by the United States Department of Agriculture (USDA):

- The customer will decide how much he wants to spend.
- The Silver City Market Manager will swipe the customer's card at the central booth and get instant authorization.
- Customers will receive either \$1 or \$2.50 tokens (or both) and use them at stands that are authorized to accept EBT-approved products.
- At the end of the market, the vendor can turn in the tokens and will be reimbursed in 2 weeks for the total amount sold.

Please display your "We accept SNAP EBT tokens" sign (provided by MiM Taunton) at your booth each week.

ELIGIBLE PRODUCTS	NON-ELIGIBLE PRODUCTS
<b>Produce</b>	<b>Alcohol</b>
<b>Meat</b>	<b>Tobacco</b>
<b>Wrapped cold sandwiches</b>	<b>Pet food</b>
<b>Dairy products</b>	<b>Non-food items</b>
<b>Wrapped baked goods</b>	<b>Any food served hot (tea/coffee)</b>
<b>Vegetable or herb seeds or bedding plant</b>	<b>Any prepared item meant to be eaten on-site (hot dogs, ice cream bars, etc...)</b>

**NO CHANGE:** Vendors may not give cash back in any amount for the **ORANGE** tokens. It is illegal to exchange cash for SNAP/EBT benefits, so the customer will be encouraged to use the full amount. SNAP/EBT holders must pay for their purchase at the time of sale – vendors may not take payments before they get the items and may not give the customer items and accept payment later.

### **IMPORTANT**

Your feedback, comments, and questions about this program will contribute to its success and our ability to help farmers in the region and across the country expand their ability to utilize this system.

**Violating the rules will not only stop us from being able to accept EBT cards,** but also affect the ease with which other farmers and markets around the region can use them.

*Thank you for your cooperation and participation.  
For any questions or concerns, please contact:*

*Heather Rios  
Program Coordinator*

*508.823.3320 ext. 33  
SilverCityFM@gmail.com*

## Accepted Forms of Payment at the Silver City Farmers Market (SCFM)

### 1. SNAP/EBT/Food Stamps Tokens Example\*



\* Imbedded with unique SCFM logo in Orange

### 2. Credit/Debit Cards Tokens Example\*\*



\*\* Imbedded with unique SCFM logo in Green

### 3. WIC/Senior Coupons

- For eligible & trained farmers only
- NOT REIMBURSED AT SILVER CITY MARKET

### 4. Cash

### How to get reimbursed for SNAP and Credit/Debit Cards:

1. At the end of the market, count the total # of:
  - a. \$1 orange tokens
  - b. \$2.50 orange tokens
  - c. \$5 green tokens
2. Write down the totals on the sticky note (provided in your token bags) and share it with the market assistant.
3. When ready, report to the market assistant for reimbursement, which will be first come, first serve.
4. The market assistant will then recount the tokens to confirm the redemption totals.
5. If the totals match, the market assistant will then fill out a receipt that will be used to redeem the tokens. You and the assistant will both sign the receipt to confirm agreement of the redemption totals. A copy of the receipt will be provided for your records and kept in ours. \*If the totals do not match, the market assistant will ask you to recount the totals and write them down again. The market assistant will recount and reconfirm.

*Note: Vendors are paid on bi-weekly basis. You will receive a check at the market.*

### Payment Schedule

- July: Thursday, July 28th
- August: Thursday, August 11<sup>th</sup>, August 25th
- September: Thursday, September 8<sup>th</sup>, September 22nd
- October: Thursday, October 6<sup>th</sup>, Last Check will be mailed by October 21<sup>st</sup>.