

## Frequently Asked Questions

### Accepting Electronic Benefits Transfer at Farmers' Markets

**1. What is EBT?**

Electronic Benefits Transfer, or EBT, is the means in which the United States Department of Agriculture Food and Nutrition Service (USDA FNS) in cooperation with individual states provides food assistance benefits to eligible individuals and families.

**2. What is SNAP?**

SNAP is an acronym for the Supplemental Nutrition Assistance Program (food assistance benefits), formerly known as the federal food stamp program.

**3. What is the Ohio Direction Card?**

The Ohio Direction Card is the “debit-like” card that provides SNAP food assistance benefits to eligible individuals and families in Ohio.



**4. Who administers SNAP in Ohio?**

The Ohio Department of Job and Family Services (ODJFS) administer SNAP; know in Ohio as the Food Assistance Program. The ODJFS works with individuals and families to determine eligibility and issue benefits. They also work with retailers and farm and farmers' markets who are interested in accepting EBT. You can visit their website at: <http://jfs.ohio.gov/ofam/InfoMarkets.stm>

**5. If I want to accept the Ohio Direction Card, where do I start?**

Do your homework. Learn what is involved and how other markets accept the Ohio Direction Card. Then, determine if your market has the capabilities to accept these food assistance benefits. You may want to review the SNAP Handbook at: <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298&acct=wdmgeninfo>

**6. How do I become an approved location to accept the Ohio Direction Card?**

You must become an approved location by the United States Department of Agriculture's Food and Nutrition Service (USDA FNS). You can access the application on-line at: <http://www.fns.usda.gov/snap/ebt/fm.htm> or contact them by telephone 1-877-823-4369.

**7. What is an EBT terminal?**

An EBT terminal is a machine (wired or wireless) that is used to “swipe” or process Ohio Direction Card transactions. It is similar to a credit card machine. Some EBT terminals accept only SNAP benefits and some can accept SNAP, debit and credit cards.



**8. Where do I get my EBT terminal?**

Contact the ODJFS EBT Section for a wired machine. If you prefer a wireless machine you will need to locate a Third Party Processor (TPP) and either purchase or lease the EBT terminal. Choose carefully and compare contracts. (Read the fine print!)

**9. Am I required to have an EBT terminal?**

No. You can use a manual voucher system. Vouchers are a paper coupon the consumer then uses like cash at the market on eligible food items. You will need a telephone to call an 800 number for approval of the transactions.

**10. How does the market get reimbursed?**

Reimbursement to the market for EBT sales will be electronically deposited into the market's bank account.

**11. What are market tokens?**

Many farmers' markets purchase tokens or scrip (paper coupons) in specific dollar denominations. The tokens/scrip are identified with the dollar denomination and are usually specific to each market. (i.e. tokens/scrip purchased by consumers can only be used at that market). The consumer then purchases tokens/scrip at the EBT terminal and then "spends" the tokens/scrip within the market on eligible food items.



**12. How do vendors get reimbursed?**

Vendors will take their tokens or scrip (paper coupons) to the person designated by the market to provide the reimbursement. The tokens/scrip are counted, the dollar value and the vendors name is recorded, and the vendor gets paid by cash or check (depending on the process of each market) for the tokens/scrip they redeem. Some markets reimburse vendors at the end of each market, some do so biweekly, and some monthly. This process is determined by each farmers' market.

**13. How do I attract SNAP recipients to my market?**

Developing a marketing plan that effectively communicates that the market is able to accept the Ohio Direction Card is key to how successful this will be at your market. Work with partners and others in the community to "get the word out" that your market can accept the Ohio Direction Card.

**14. What is a matching program?**

Some markets secure funding (usually from foundations or philanthropic organizations) to offer matching programs or bonus programs. For example, a customer who purchases a certain dollar amount with their Ohio Direction Card will receive an addition amount in the form of a coupon or additional tokens, to spend at the market. This type of program is solely the responsibility of the market and matching funds are not provided by ODJFS and/or USDA FNS.