

## Farmers' Market EBT

& Electronic Banking Options for Farmers



## WIC-FMNP



## Research



## Roadblocks

- Legal Issues
- Implementation issues
- Corporate Issues



In the end we went with a wireless terminal and City Market tokens.



## Benefits For Vendors

- Transactions are handled quickly.



## Benefits For Vendors



- No cost.
- Accounting is done for them.



## Benefits For Vendors



- Vendors who didn't want to deal with taking debit now have that capability.

## Benefits For Vendors



- Check stubs act as a means to track SNAP sales.

## Benefits for Customers

- Customers get more for their money.
- More vendors are willing to participate.



## Benefits for Customers

- Transactions are done quickly, the same as cash.



## Benefits for Customers

- Tokens do not expire.



## How the Market Benefits



## How the Market Benefits

- The SNAP program helps retain vendors.



## How the Market Benefits

- The SNAP program helps to recruit new vendors.



## How the Market Benefits

- Increase in number of customers.



## How the Market Benefits

- Helps to make the market an important part of the community.



## Issues

- Time consuming for market manager.
- Tokens get lost or damaged.
- Vendors can be a hard sale.
- Difficult to get the word out to low income customers.

## Matching Program



## Why are matching programs important?

- Low income families need to have access to fresh produce.
- People with limited incomes can't afford to shop at farmers' markets.

## Why are matching programs important?

- Low income customers probably wouldn't come to the market without the match.
- Helps to make shopping at the farmers' market a habit.

## How It Works

- Customer purchases tokens at the market.
- Dollar amount is doubled up to a predetermined amount.
- Market sends an invoice to the Menorah Foundation every other week.
- Funds are deposited into SNAP account.
- Checks are distributed to vendors the following week.

## Mobile Market



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