

Utilizing Wireless EBT at Farmers' Markets

How Wireless Terminals Work

Wireless terminals are portable units that can be set up to process Debit Cards, Credit Cards, and SNAP & Cash Assistance Benefits through EBT (Electronic Benefit Transfer) cards. The wireless terminals do not require a phone line to function and can be charged so that they have power for the entire market day, making them a great option for Farmers Markets. However, other ways of processing EBT do exist, which will be talked about in this workshop (paper vouchers, EBT-only machines, and terminals that require a phone line).

Procedures for operating the wireless machine and fees will vary per vendor, but the basics of operating a wireless terminal are very simple and will be demonstrated during this workshop.

Some Things to Think About:

1. Fees

- Sales Tax
- Service Fee
- Statement Fee
- Wireless Fee
- Cost/Transaction Fee (companies charge \$.10-\$.15 per swipe depending on card type)
- Batch Fee

2. Rent, Lease-to-Own, or Purchase: Each vendor will have different options, and each option has its own pros and cons (for example, if you rent you can only rent during the seasonal months).

3. Terms of the Account

- Does the account need a personal guarantor for financial responsibility? If so, this usually means the account will be tied to the Social Security number of an individual, rather than an organization/association.
- Does the vendor give you the freedom to turn the account on and off? If you will be using the terminal year-round, this may not be helpful to you. However, many Farmers' Markets in Massachusetts have a period without activity throughout the winter. Since there is typically a monthly charge to operate the wireless terminal, turning it off for a period of time will save some funds. Our vendor allows us to turn off our terminal from January 1 to July 1 by filling out a couple forms (free of charge).

4. Insurance and/or Free Terminal Replacement Program: It's smart to consider these options, given that the wireless terminals can often be damaged due to bad weather or dropping in transport, etc.

Using the Wireless Terminals at Farmers Market

When planning to set up a system that enables customers to make debit, credit, and EBT purchases, market managers will need to consider the **size of their market** (both number of vendors and size of the physical space of the market) and the **staff capacity they have to operate the wireless terminal**. There are a couple main options currently being used at Farmers' Markets:

Tokens

- Card users purchase tokens from the market manager
- Customers purchase goods with using tokens at vendor booths*
- Vendors submit tokens to the market manger for reimbursement the vendor
- Many markets use different colored tokens to signify different card types or different amounts
- Difficulty: cannot process exact amounts; vendors will round to whole dollar amounts

Script

- Card users purchase coupons or paper slips that resemble dollar bills
- Customers purchase goods with using coupons at vendor booths*
- Vendors submit coupons to the market manager for reimbursement
- Portable and lightweight
- Customers can typically purchase more exacting amounts with less to carry around
- If using this system, it is advisable to laminate the coupons so that they can hold up well!
- Difficulty: cannot process exact amounts; vendors will round to whole dollar amounts

Receipt/Direct Purchase from Market Manager

- Card users pick out the goods they wish to purchase at the vendor's booth and receive a total amount from the vendor (verbally or on a slip of paper)
- Customers tell/show this number to the market manager
- Market manager enters amount into the wireless terminal and swipes their card*
- After the transaction is complete, the customer is then given their receipt to show the vendor if the vendor has held the goods, or can simply keep it for their records if the vendor has not held the goods
- Market manager records on their receipt which vendor to credit with the purchase and reimburses the vendor later.
- The vendor can choose to hold the goods during this transaction or not.
- Simple system; no extra "currency" used or exchange
- Works well for small markets in a small, open space with few vendors; market manager can see all areas of the market to ensure no one steals items from a vendor and develop rapport with vendors
- Little to no stigma attached to use of EBT/SNAP benefits since all card holders (debit and credit as well) will need to come to market manager's tent for transactions

Multiple Wireless Terminals

In many cases, it makes sense to have one wireless terminal that processes all card types for all vendors. However, in other cases, it may make sense to purchase multiple wireless terminals that each vendor can operate for their individual sales or several wireless terminals which can be placed around the market (it is possible for several wireless terminals to connect under one account). If vendors do not operate their own wireless terminals, there must be a market manager on site at all times to do the processing of the card transactions.

**Note: SNAP benefits cannot be used for non-food items or certain prepared foods. Cash assistance, which is also stored on EBT cards, can be used for non-food items. The wireless terminal will indicate what type of benefit the card carries after it has been swiped.*

Outreach & Advertising to SNAP Recipients

Partnerships

Having your market partner with key organizations is one of the most crucial pieces of successful EBT usage at your Farmers' Market. For example, this past season the Downtown Lawrence Farmers Market partnered with an arts and cultural group to have musical entertainment and a face painter for kids at the market during the summer months. Another key partner was UMass Extension, who obtained the certification and permits needed to do healthy, seasonal food demos at the market each week and hand out samples. They also provided bilingual recipe cards, since Lawrence's population is nearly 70% Latino. Some of the following organizations can be valuable partnerships:

- local arts & cultural groups
- Extension Program
- local chefs & restaurants
- local Department of Transitional Assistance office: both to keep abreast of any changes within SNAP and to develop a rapport and a presence with the SNAP beneficiaries visiting their office
- local WIC office: may also offer a valuable partnership; many WIC recipients are also SNAP recipients or are eligible for benefits
- city community development offices
- community development nonprofits
- community health centers
- senior centers
- churches

Branding

If at all possible, it's good to brand your Farmers Market. A good logo will reach across language barriers and become the symbol of your Farmers' Market. Make sure you choose something that represents your market and will be appealing and relevant to the area in which your market is located. Groundwork Lawrence worked with a graphic designer and a media consultant who donated their time to create our Farmers Market logo. Once

created, the logo can be used on t-shirts, canvas totes, crates, posters, post cards, magnets, flyers, banners, tent canopies, sandwich boards, ads, coupons, and much more.

Advertising

- **Radio:** Consider purchasing advertising or purchasing time for a local radio station to come to your market for a day to do live coverage. Survey what stations the residents in your areas are likely to listen to, and make sure that ads are translated into the correct language. Purchasing air time can be pricey, but often times radio companies are willing to throw in additional air time for what you are paying, or live interview spots.
- **Newspaper:** Consider purchasing advertising or approaching local newspapers about being a sponsor of your market. One local bilingual newspaper in Lawrence offers free ad space in exchange for their logo being printed on market materials.
- **Television:** Local access stations are usually looking for news and events to cover. If your market hosts any sort of entertainment, this provides a performance that local access channels will want to film, and then your market will have some free air time.

On-the-Ground Outreach

On-the-ground outreach can be one of the most successful forms of outreach. If you have the time and capacity, consider reaching out in the following ways:

- **Posters:** Go door-to-door, asking local businesses and offices to place your poster in their window.
- **Flyers/Postcards:** Hand out flyers or post cards containing your market's information and that you accept SNAP/EBT. Make these small and sturdy enough that people can hold on to them or place them on their refrigerator, and be sure that the "We Accept SNAP/EBT" is easy to see and translated into the appropriate languages.
- **At DTA Office:** The local DTA office is a great place to find SNAP/EBT recipients since this is where they receive and adjust their benefits. Many offices are open to having a poster, picture board or a representative of the Farmers' Market come and pass out information and talk to SNAP/EBT recipients.

Presence

It is important to develop a rapport with the population that receives SNAP/EBT in your area, and the best way to do this is by having a regular presence in the community. Some suggestions for achieving this:

- **Community Events:** concerts, festivals, neighborhood block parties, etc. Find out who has a beat on when and where these events occur and ask if you can set up a table or pass out information about the market.
- **Neighborhood Association Meetings:** get in touch with neighborhood association presidents and ask if you can come to pass out information or talk about the farmers market you represent; ask to place information about the market in their newsletter.
- **Workshops or Cooking Classes:** Partner with other organizations or hold workshops yourself that focus on healthy eating, food preservation, or other topics that can relate back to the market.

Incentives

Incentives that target SNAP recipients are a great way to increase SNAP usage at Farmers’ Markets. Many SNAP recipients feel that the biggest barrier to using their SNAP benefits at Farmers’ Markets is cost of Farmers’ Market produce. If you increase the value of their benefits, they will be much more likely to come. Many markets have found funding to offer “double-value” vouchers or other incentives.

Signage

Make sure your farmers’ market is well marked! Street banners, light post banners, sandwich boards and other signs help people to know where the market takes place every week. Additionally, make sure there is clear signage within the market. **All vendors that accept food stamps should display a sign indicating this.** Market managers’ tents should be well marked as well, indicating that people can purchase tokens or coupons or swipe their card at your station.

Last Thoughts

- Know your audience, know your customers.
- Conduct surveys when possible to learn about how to get the word out about your market and SNAP usage at the market
- It’s worth considering if you have the resources to really promote SNAP/EBT usage at the market—it’s not enough to just have the wireless terminal or even have incentives, you really have to get the word out there in a variety of ways.



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