Women, Infants & Children (WIC)

There are two types of WIC benefits that can be redeemed at farmers markets. One is the Fruit & Vegetable Voucher (green) and the other is the Farmers Market Coupon (purple).

Acceptable Products
These differ depending on the type of benefit. The primary difference is that the Farmers Market Coupon can only be used for Maine grown products, including herbs. Before selling anything to a WIC customer the vendor must first check that the items are listed on the appropriate approved food list.

The Process
The Vendor is required to submit an application to the State Agency.
Applicants will be notified by letter of missing, incomplete or unsigned documents and have 30 days to complete the application.
If approved the State Agency will notify the vendor within 30 days.
The State Agency will conduct an on-site visit to the applicant’s store, this may occur at any time during the application process.
Store owners, managers and/or staff are required to attend face-to-face training.
After training, the applicant and State Agency will sign a Vendor Agreement, which is usually valid for 3 years.
The Vendor will be assigned an authorization number, provided with a stamp and will then be allowed to process WIC transactions.
Each farmer needs his/her own agreement with the state, training, and a stamp.

Requirements
There is a strict confidentiality policy whereby vendors are not allowed to discriminate against WIC consumers or identify a person as a WIC customer. Failure to comply will result in action being taken.
For a full list visit: http://www.maine.gov/dhhs/wic/farmers/ft-general.shtml

Accepting WIC Coupons/Voucher
Do not give cash back to the WIC customer if the difference is less than the maximum cash-value amount.

1. “To Use” Dates – Do not accept a check outside of the “First Day to Use” and Last Day to Use” dates. Your establishments will not be paid.
2. Compare the food the WIC shopper has chosen with the WIC (Farmers’ Market) approved fruits & vegetables in order to make sure the items selected are WIC approved. Always consult your WIC Farmers Market Approved Food List.
3. The Farmers Market Coupons have the purchase price pre-printed. If they are using the Maine WIC Nutrition Program voucher, ask the WIC shopper to fill in the actual or allowed amount of the WIC check whichever is less. If the total price is more than the fruit and vegetable voucher value, then the WIC customer can pay the difference.
4. Ask WIC participants to sign the Maine WIC Farmers Market Program Coupons/WIC check and also present their WIC ID Folder. Always ask for the WIC ID Folder. Compare the signature to one of the signatures on the ID Folder.

*Please Note: Prior to depositing WIC Coupons/Vouchers they must be stamped with your Vendor Stamp. If it is not stamped prior to being deposited it will be rejected and returned to the Farmer.
*All WIC Farmers’ Market Coupons must be deposited no later than Nov. 30th.

Resources

SNAP:
Application:
Toll Free Information Number for Retailers (1-877-823-4369)
Maine FNS Regional Office:
Food and Nutrition Service, USDA O’Brien Federal Bldg.,
Room 752 Clinton Ave. & N. Pearl Street
Albany, NY  12207
518-431-4274  518-431-4271 (fax)

WIC:
Application:
More Info:
Contact Info:
Maine WIC Program
SHS 11, 286 Water St.
Augusta, ME  04333
Wic.maine@Maine.gov
207-287-3991
1-800-437-9300
TTY: 1-800-606-0215
Fax: 207-287-3993

Implementing WIC & SNAP at Maine Farmer’s Markets
SNAP Eligibility
To be eligible to accept SNAP benefits you need to sell at least 3 of the following:
- Fruits/Vegetables
- Dairy Products
- Meat/Poultry/Fish
- Breads/Cereal
- Seeds or plants which produce food for the household to eat

Or:
Have at least 50% of the total gross sales in eligible staple food items. (Listed above)

Market Responsibilities
Need to become licensed by the FNS to accept SNAP benefits. Design and purchase scrip that is hard to counterfeit
Use of non-photocopyable paper is encouraged as is the usage of serial numbers on all scrip.
Train all vendors in scrip redemption rules and regulations
Develop an accounting system and a method for vendor reimbursement.
Find a secure location for the POS device and scrip.

The Process
One: Submit an online application with Food and Nutrition Services, this will give your market a SNAP retailer license.
  Make sure to put down that you are a farmer or selling at a farmers market on your application.
  If you will be sharing a machine with other vendors you can submit one application with an agreement from all the eligible vendors.
Two: After completing your application, send the required print documentation to your local FNS field office.
  It typically takes up to 45 days for the application to be processed.
Three: Rent, lease, or purchase EBT equipment. This is known as a POS (Point of Sale) terminal.

Four: Choose an EBT transaction system.

Five: Train EBT managers. They need to be able to assist customers, vendors, and volunteers, know how to use/resolve the system, be able to keep records/track sales, and keep track of customer experience and needed changes in the system.

Six: Train vendors. Vendors must keep records to make sure they are properly reimbursed, know what can be sold to SNAP benefit holders, make sure their staff know the system, and display proper signage.

Seven: Let people know that you now accept EBT cards.

EBT Equipment
Free government supplied POS devices
Market is eligible for one if they do over $100 in SNAP sales per month.
Can only be used for EBT transactions, no debit or credit cards.
Need to have a central location with electricity and a phone line for the device.

Wireless POS devices
Check that you have wireless service where you will be using the device before pursuing this option.
Market can purchase or lease a commercial POS device for EBT/credit/debit transactions
Does not need a central location as it is wireless.
Acquired through an independent third party processor.
Market is responsible for all fees (service/lease, card provider, transaction fees, etc.)

Manual Vouchers
Can be used if POS device cannot be on-site.
Need to have a phone to check funds availability and then place a hold on the amount of the sale.
Signed voucher is sent by the market to the state EBT processor by a set deadline. The processor then does direct deposit to the market.
If the market has a free government POS device off-site they can clear the manual vouchers at the end of the day using that device rather than mailing them to the state EBT processor.

General
Expect to pay between $400 and $1000 for a terminal, depending on its features, or around $50 for a monthly rental fee. There are additional fees.

Sharing a machine can mean about 3 hours of bookkeeping per week to keep all the transactions in order.

The Scrip System:
Can be used when multiple vendors share a machine.
When the debit/credit/EBT is swiped scrip is given to customer to spend at individual vendors
Scrip can be tokens or paper.
Vendors turn the tokens back in to receive currency for their sales

The Receipt System
Customer takes receipt for purchase to the POS machine, pays with EBT card, and returns the paid-for receipt to the original vendor who is later reimbursed.

Scrip Rules
SNAP scrip can only be used to purchase SNAP eligible foods
No cash back.
Sale must be for the exact amount of scrip, customer can use cash to pay the difference.
Customer must be able to get a refund back onto the EBT card for unused scrip.
EBT accounts may contain non-SNAP benefits and scrip issued for non-SNAP benefits can be used for non-food items.
SNAP and non-SNAP scrip must be differentiated.

Miscellaneous Information
Maine has a pilot program to waive the monthly rental fee regardless of the amount of SNAP accepted.
Normally the fee is about $22 per month if SNAP sales are less than $100.
If you already accept credit cards you only need to complete the SNAP Application and sign the contract before you can accept EBT cards.
Grants are available to help fund the expenses of adding the EBT option.
SNAP purchases cannot be taxed.

Supplemental Nutrition Assistance Program (SNAP) at Farmers Markets

Resources and Links can be found on the back of the brochure