

Market-Level vs. Vendor-Level: Choosing the Right SNAP/EBT System for Your Market

There are two systems that farmers markets use to accept SNAP/EBT. The first is a market-level system in which SNAP/EBT is accepted through one central point of sale (POS) device; market staff swipes the shopper's card and provides the shopper with dollar-value tokens that are spent directly with the vendors. The second option is a vendor-level system in which each vendor operates their own POS device to accept SNAP/EBT directly from customers.



Market-Level System	Vendor-level System
<p>One set of SNAP/EBT equipment for the entire market.</p> <p>A central bank account that can be used for the market as a whole.</p> <p>The willingness of vendors to accept tokens and reimbursement from central market bank account.</p> <p>Staff capacity to operate the SNAP/EBT equipment throughout the duration of each week's market, collect and count tokens after the market, and issue reimbursements to vendors.</p> <p>Program budget for equipment fees, tokens, printed marketing, outreach materials, and vendor training materials.</p>	<p>One set of SNAP/EBT equipment per vendor.</p> <p>Participating vendors must have their own bank accounts.</p> <p>The willingness of vendors to acquire their own SNAP/EBT equipment.</p> <p>Vendors capacity to cover equipment fees. Budget for signage and outreach materials to let SNAP/EBT shoppers know which vendors accept the benefit.</p> <p>Strong vendor buy-in and commitment to accept SNAP weekly. Budget for any promotions, outreach, or advertising that SNAP is available.</p>



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