

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

One set of SNAP/EBT equipment for the entire market.

A central bank account that can be used for the market as a whole.

The willingness of vendors to accept tokens and reimbursement from central market bank account.

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.

Program budget for equipment fees, tokens, printed marketing, outreach materials, and vendor training materials.

Vendor-level System

One set of SNAP/EBT equipment per vendor.

Participating vendors must have their own bank accounts.

The willingness of vendors to acquire their own SNAP/EBT equipment.

Vendors capacity to cover equipment fees. Budget for signage and outreach materials to let SNAP/EBT shoppers know which vendors accept the benefit.

Strong vendor buy-in and commitment to accept SNAP weekly. Budget for any promotions, outreach, or advertising that SNAP is available.

