

MARYLAND

BEGINNING FARMER SUCCESS

SUMMER 2020

How to accept SNAP / EBT and WIC payments as a farmer

Neith Little, University of Maryland Extension

With increased direct-to-customer sales, and changes to farmers' markets, some farmers have been asking about how to accept SNAP/EBT and WIC food payments (previously called "food stamps").

What are SNAP/EBT and WIC?

It's important to know that SNAP and WIC are slightly different programs with different processes. Both programs are particularly important right now, with record unemployment applications due to layoffs and furloughs caused by disruptions due to Covid-19.

SNAP stands for Supplemental Nutrition Assistance Program. SNAP is the larger of the two programs, and provides funds for low-income individuals to purchase food using an Electronic Benefits Transfer (EBT) card.

WIC is short for Special Supplemental Nutrition Program for Women, Infants, and Children. A smaller number of people are eligible for WIC benefits, and different states use different payment processes.

How can I accept SNAP/EBT or WIC payments at my farm stand or farmers market?

To accept federal SNAP/EBT food benefits as payment as a food vendor, start by applying online here: <https://www.fns.usda.gov/snap/apply-to-accept>

Once you are approved as a "Direct Marketing Farmer" or "Farmers Market," you will have two options for accepting payments: purchasing a specialized piece of equipment that can swipe EBT cards, or running an approved payment app on a smart-device: <https://www.fns.usda.gov/snap/ebt-equipment-resources>

Grants are available from the Maryland Department of Human Services for the cost of purchasing the equipment required to process EBT transactions:

<http://dhs.maryland.gov/bureau-special-grants/mobile-point-sale-equipment-program-mposep/>

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How to accept SNAP / EBT and WIC as a farmer...continued

Neith Little, University of Maryland Extension

These grants can be used to purchase either the EBT swipe machine, or the smart device and app (Novo Dia Group's TotilPayGo, formerly known as Mobile Market+).

The Farmers Market Coalition has an excellent article about selecting EBT processing equipment:

<https://farmersmarketcoalition.org/education/snap/ebt-equipment-services/>

To accept WIC payments as a farmers market vendor, apply to the Maryland Farmers Market Nutrition Program here: <https://phpa.health.maryland.gov/wic/Pages/wic-farmers.aspx>

If you have questions about the process, Weida Stoecker is the Maryland Department of Agriculture contact for the Farmers' Market Nutrition Program: weida.stoecker@maryland.gov

What about online sales?

The situation around online SNAP/EBT sales is changing rapidly. Until recently, SNAP/EBT payments could only be made in person, via the debit card or check transactions described above.

The 2014 Farm Bill mandated the creation of a pilot program to test out allowing "retail food stores" to accept SNAP payments for online purchases of eligible foods. In 2016, the USDA Food and Nutrition Service put out a request for applications for retail food stores to participate in the pilot. Seven grocery store chains were approved to be part of the pilot program in specific states, including Maryland.

At the beginning of 2020, the pilot program was still getting ready to be launched. Due to the current Covid-19 situation, the USDA and many pilot states are working to expedite allowing online purchasing. The currently active pilot programs are listed on the USDA-FNS website: <https://www.fns.usda.gov/snap/online-purchasing-pilot>

For now, the best option for farmers who want to accept SNAP payments for their food products is still to apply to be a farm vendor and accept payments in person as described above under "How can I accept SNAP/EBT or WIC payments at my farm stand or farmers market?"

Upcoming Events

JUNE

[6/3- Eastern Shore Procrastinators Pesticide Applicators Recertification Conference](#)

[6/10- MidAtlantic Women In Agriculture Webinar: Invasive Insects: Impacts in Agriculture](#)

[6/24- MidAtlantic Women In Agriculture Webinar: Water Testing Basics and Understanding Water Test Results](#)

JULY

[7/8- MidAtlantic Women In Agriculture Webinar- Designing a Successful Pasture and Grazing System](#)

[7/22- MidAtlantic Women in Agriculture Webinar- Beef Basics: Things to Consider Before Starting Your Small Herd](#)

AUGUST

[8/12- MidAtlantic Women in Agriculture Webinar: Marketing Campaigns- Start Small to Grow Tall](#)

[8/24- MidAtlantic Women in Agriculture: Emotional Well-Being: Warning Signs and Resources](#)

Online Sales- Here to Stay

Ginger S. Myers, University of Maryland Extension

In March 2020, one in three people in the United States ordered food on-line with the expectation it would be delivered to their door. The hybridization of both direct and online sales channels has only accelerated as retailers, producers, and food entrepreneurs double down their efforts to capture more sales. Whether you have already pivoted to an e-commerce platform or are still considering building an on-line catalog, here are some important considerations for maximizing your e-commerce efforts.

If you already have an e-commerce platform you may need to make some revisions:

1. Consider an open and/or shut time ordering time to manage order volumes.
2. Pictures must be very clear to differentiate varieties and the item descriptions should be fairly detailed.
3. Inventory management requires timely updates. Selling on-line means rapidly changing inventories.
4. Have you activated the “abandon cart” feature on your platform? This feature can remind customers to finish an order with you.
5. Does your platform offer a “Reply” feature for scheduling or product questions?
6. Are you tracking and charging sales tax where applicable?

Since managing an e-commerce platform comes with a considerable investment in time and resources, here are a few items to consider before committing to one:

1. Are you looking for a short-term sales boost to move some inventory, or are you looking to develop a long-term platform for selling direct to consumers?
2. What is your expectation level for how long it will take to develop this channel?
3. What are the unforeseen logistical considerations? Do you have adequate bandwidth to support posting lots of pictures in your online catalog? Do you or your staff have time to devote to handling e-commerce sales?
4. Mobile compatibility is essential as more consumers search and order products on their tablets or smart phones. Select a platform that ensures mobile compatibility and offers you a preview of your site.
5. Select a platform that is compatible with your existing website. A third-party hosted platform removes most of the technical support concerns and can have you up and running faster than a self-hosted system.
6. Safe and secure credit card or other payment systems is a must using services such as PayPal or Apple Pay. Customers need to know their payment information is safe and secure when ordering through your website.
7. Which platform is the easiest to use for your type of business? Consider features such as customer account set-ups, payment options, customer service options, and of course the cost and fees involved.

Some food businesses may still benefit by simply taking orders and payments over the phone. But for most, e-commerce will become a vital and growing component in their business. The most profound shift in consumer behavior is happening in grocery e-commerce—and this shift is likely to have one of the longest-lasting consequences after we return to the “new normal” for shopping.



Events of Interest



Wednesday Webinars- Summer Schedule

[6/10: Invasive Insects: Impacts in Agriculture](#)

[6/24: Water Testing Basics and Understanding Water Test Results](#)

[7/8: Designing a Successful Pasture and Grazing System](#)

[7/22: Beef Basics: Things to Consider Before starting your Small Herd](#)

[8/12: Marketing Campaigns- Start Small to Grow Tall](#)

[8/26: Emotional Well-Being: Warning Signs and Resources](#)

The Foodshed Field School offers farmer education on the latest innovations in sustainable growing. It also provides programming for farmers' consumers – chefs, wholesalers, grocery stores, individual consumers – on how and where to source sustainable and locally grown food. Out programs range from introductory to advanced and come in a variety of formats: panel discussions, field days, intensives, workshops, and even a year-long, intensive Beginner Farmer Training Program.

For more information about the Foodshed Field School go to:

<https://www.futureharvestcasa.org/foodshed-field-school>

Please check with local extension educators for the status of upcoming events due to COVID-19.

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