



## Farmers' Market Federation of New York

117 Highbridge St., Suite U-3

Fayetteville, NY 13066

315-637-4690

315-637-4691 (fax)

[www.nyfarmersmarket.com](http://www.nyfarmersmarket.com)

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### Farmers' Market Wireless EBT (Electronic Benefits Transfer) Program Participation Agreement for Farmers and Vendors

#### Background Information

The NYS Farmers Market Wireless EBT Program is operated by the Farmers Market Federation of NY under contract with the NYS Department of Agriculture and Markets and funded by the NY Office of Temporary and Disability Assistance. The purpose of the program is to enable Food Stamp/EBT participants to make purchases of Food Stamp eligible foods and plants at open-air farmers markets lacking electricity and phone lines needed for wired EBT terminals.

From 2000 through 2005, the project tested the use of wireless terminals assigned to individual farmers and vendors in making EBT transactions. In 2005, the program transitioned to the use of single "market terminals" at farmers markets willing to operate a "Farmers Market EBT Token System" to enable Food Stamp/EBT customers to make purchases of \$1.00 "Farmers Market EBT Tokens" bearing the market's name from the market manager for use in making purchases of eligible food and plant products (see below) from participating farmers and vendors. Under this system, farmers and vendors at Food Stamp Program-authorized farmers markets equipped with a single wireless terminal can accept and redeem Farmers Market EBT tokens for a wide variety of farm products without being directly authorized by USDA.

For eligible farmers and vendors who wish to participate, the process will operate as follows: \$1.00 denomination "Farmers Market EBT Tokens" bearing the market's name will be "sold" to Food Stamp/EBT customers by the market manager at the manager's booth/table through a transaction in which the customer's EBT debit card is swiped through the "Market Terminal" for a requested dollar amount of tokens, and the value of the sale is credited to the market's EBT bank account. The EBT customer uses the tokens to purchase eligible food and food plant products from participating farmers and vendors. EBT token eligible items include fruits, vegetables, meats, eggs and poultry, dairy products, baked goods, jams and jellies, honey and maple products, apple cider, grape juice, and other processed foods for human consumption, as well as plants or seeds used to grow food for human consumption, such as vegetable bedding plants and potted herbs. EBT token ineligible items include wine, ornamental plants, cut flowers, Christmas trees, wool products, other non-food items, and prepared foods (hot or cold) for immediate consumption, such as coffee, sandwiches, wraps, or hot apple cider.

Participating farmers and vendors accept EBT tokens bearing the participating market's name from customers making purchases of eligible items of their choice. No change is given during purchases – if a transaction is for less than \$1.00 or a multiple, the farmer or vendor adds products to make up the difference – or the customer uses cash. At the end of each market day, the farmer or vendor counts the EBT tokens and brings them to the market manager, who verifies the count and enters the amount deposited on an EBT token redemption form/log. The amount is initialed by the farmer or vendor. On a weekly basis, the market reimburses farmers and vendors by means of a check drawn on the market's EBT bank account for the full amount of the EBT tokens redeemed during the previous week. This check is either mailed or issued in person. Market managers will redeem only EBT tokens issued by the market bearing their market's name. If a farmer attends two EBT participating markets operated by different market sponsors, and collects EBT tokens with different market names, he/she must redeem the different tokens with the respective market. Farmers who choose not to participate and do not complete an application, or who sell only EBT ineligible products, cannot accept Farmers Market EBT tokens.

#### Participation

I am a farmer or vendor who markets Food Stamp/EBT eligible products at a farmers market that will be issued a single wireless EBT "market terminal" and wish to participate in the project and accept EBT tokens. I understand that to participate I must complete and sign this Agreement. I understand that the market will provide issuance and redemption services for Farmers Market EBT tokens and will reimburse me fully for the value of the tokens I accept bearing the market's name and present to the market manager for redemption. I understand that I will be provided with "We Gladly Accept EBT Tokens" signage to ensure that consumers know I am participating, and that promotional efforts will be undertaken by the Federation and the market to inform consumers that the market accepts EBT cards.

I understand that the market has agreed to participate in the NYS Farmers Market Wireless EBT Program to enable Food Stamp EBT customers to use a portion of their EBT benefits to purchase eligible products at the market, to increase awareness and use of the market, and to increase farmers' sales and income. I understand there may be uncertainties involved in the program, including the volume of EBT token sales that may result, and the possibility that wireless service could be temporarily interrupted (requiring

suspension of EBT token sales). I agree to hold the Farmers' Market Federation of NY, the NYS Dept. of Agriculture & Markets, and the NYS Office of Temporary and Disability Assistance harmless for any problems/claims arising from the project.

I also understand that if the market allows customers to accept debit and credit transactions that I may also participate in this program. However, because the discount fees incurred in accepting debit and credit transactions cannot be covered by the NYS Farmers Market Wireless EBT Program, those costs must be borne by the users of the program. Knowing that accepting debit and credit tokens will increase sales for my business, I agree to allow the market to retain a share, to be determined by the Farmers market Federation of NY of each debit/credit token I redeem to cover my share of the program costs.

As a participant in the project, I agree to:

- Complete and sign this Participation Agreement and submit it to the farmers market sponsor or manager.
- Prominently post at all times at my market stand the "We Accept EBT Tokens" signage provided by the market.
- Explain to interested customers how they can obtain Farmers Market EBT tokens at the manager's booth/table.
- Accept Farmers Market EBT tokens ONLY in exchange for Food Stamp/EBT Program-eligible foods and plants under USDA FNS rules.
- Accept ONLY Farmers Market EBT tokens issued by -- and bearing the name of -- the farmers markets attended.
- Not return cash change in EBT token transactions. If a sale is for less than \$1.00 or a multiple, the difference will be made up with additional products of the customer's own choice, or with cash.
- Count the EBT tokens accepted from customers and deposit with the market manager on a regular basis or when requested to do so by the market manager.
- Treat each customer with respect and dignity.
- Notify the market sponsor/manager and the Federation of any problems with the project.
- Complete a post-project farmer/vendor survey form regarding the project.
- Allow the market to retain a discount fee per debit./credit token to cover the market cost of accepting debit/credit transactions.
- Redeem all tokens on a regular basis to keep tokens circulating in the market.

Farmer market(s) at which I will accept EBT tokens	Day attended	Season (months)
_____	_____	_____
_____	_____	_____
_____	_____	_____

I am a: Grower/producer \_\_\_\_\_ Non-farmer/producer \_\_\_\_\_

I sell the following items at the farmers market

- |                           |                 |                   |                     |
|---------------------------|-----------------|-------------------|---------------------|
| ___ fruits                | ___ meats       | ___honey          | ___cider/juices     |
| ___ vegetables            | ___ poultry     | ___baked goods    | ___vegetable plants |
| ___ herbs                 | ___ cheese      | ___maple products | ___potted herbs     |
| ___ eggs                  | ___ other dairy | ___preserves      | ___other _____      |
| ___ non-food items (list) | _____           |                   |                     |

_____	_____
Farmer/Vendor Signature	Date

_____	_____
Print Name	Business Name

_____	_____
Address	City State Zip

_____	_____
Phone	E-mail

Application accepted by:

_____	_____
Signature of Market Sponsor/Manager	Date