

## EBT Terms Glossary

**SNAP:** Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program. Food stamps are state-issued benefits that help low-income individuals purchase eligible food items.

**EBT:** Electronic Benefit Transfer, a specialized debit card system which allows participants to pay using a method similar to a bank card instead of paper food stamps.

**FoodShare:** The Wisconsin name for the SNAP program which is administered by the Wisconsin Department of Health Services (DHS).

**QUEST Card:** The debit card issued to FoodShare participants through EBT.

**Food stamps** are state-issued benefits that help low-income individuals purchase eligible food items. This term is outdated and is often associated with stigma, so SNAP became the name of the program in 2008.

**USDA:** United States Department of Agriculture, the federal department responsible for developing and executing federal laws regarding food, farming, and forestry.

**FNS:** Food and Nutrition Service, an agency of the USDA responsible for developing domestic nutrition assistance programs.

**SNAP Authorized Retailer:** A retailer that has been approved by the FNS to accept SNAP/EBT benefits.

**FNS Number:** the 7-digit number printed on the SNAP permit sent to authorized SNAP participants.

**Responsible Official:** The point contact person for a USDA FNS application, and the person responsible for everyone who helps run the SNAP/EBT program at a farmers market. The Responsible Official will be held accountable if any SNAP program violations are committed at the market. There can be more than one Responsible Official for a given market.

**Wireless equipment** uses a wireless signal to process transactions and a rechargeable battery to power the device. It offers a broader array of transaction options, such as debit and credit cards.

**Wired equipment** plugs directly into a phone line and does not rely on wireless signals. A portable generator or car battery can also serve as the electrical source for this equipment.

**Paper voucher:** A market can accept SNAP by using a paper voucher and cell phone when a wired or wireless POS terminal is not feasible. Paper vouchers are available for free to any SNAP authorized retailer.

**POS system:** Point of Sale system. The device where the transaction between customer and merchant occurs. Equipment often includes a keypad and a printer to complete transactions.

**State EBT Contractors** work with state agencies to procure their own EBT systems for delivery of SNAP and other benefit programs, as well as provide training for those using the equipment. They process and distribute reimbursements for SNAP transactions if SNAP retailer is using paper vouchers or equipment provided by the State.

**Merchant service provider:** The company that processes and distributes reimbursements for SNAP transactions, and any credit or debit transactions to the SNAP retailer/farmers market. Merchant service providers are responsible for getting transactions into the SNAP retailer's bank account and providing customer service.

**Transaction fees:** Monthly service fees charged for processing transactions, which vary depending on the type of device, type of transaction, and service provider.

**Wireless fees:** Monthly service fees for wireless device use.

**Central POS system** is the most common method for redeeming SNAP benefits and enables a farmers market to have one FNS permit and to operate a central POS terminal for all participating vendors. Customers redeeming SNAP benefits can swipe their EBT card at a central location at the market and receive tokens or paper scrip which functions like cash for eligible food at the market.

**Individual POS system** allows individual farmers/vendors to manage their own SNAP redemption by obtaining their own FNS permit, purchase or lease their own POS terminal, and independently accept SNAP benefits at their stalls. This system allows customers to swipe their card at the vendor's stall and complete the sale without the need for tokens or scrip.

**SNAP eligible items** include fruits and vegetables; herbs and mushrooms; breads, grains and pasta wrapped and labeled for eating at home; food producing plants and seeds; dairy products; eggs; fish, poultry, and meats; sauces and soups; and syrups and honey.

**Market currency/scrip/tokens** are substitutes for currency which are legal tender and often come as a form of credit. This currency is given to SNAP customers after their transaction has been approved. Markets design and pay for their own market currency. Change cannot be given for market currency that represents the market's SNAP program.

**Nutrition incentive program:** A program which supports projects to increase the purchase of fruits and vegetables among SNAP participants by providing incentives at the point of purchase.

**Market match/double up programs** are nutrition incentive programs which double customers' buying power when they use their EBT benefits. Participating markets will "match" each dollar a customer spends by providing them with a dollar of scrip to be spent on either all SNAP eligible items, or only fruits and vegetables. There is often a set maximum of redeemable market match/double up scrip per person and per day.

**Farmers Market Nutrition Program (FMNP):** A program associated with the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). This program provides eligible WIC recipients with additional FMNP coupons to be used on fresh fruits, vegetables, and herbs.

**Senior Farmers Market Nutrition Program (SFMNP):** A market program which provides low-income seniors over the age of 60 access to fresh fruits and vegetables. Similar to the WIC FMNP, this program provides eligible individuals with coupons that can be used to purchase fruits, vegetables, and herbs at farmers markets.

**Fruit & Vegetable Prescription Program** is a program which helps to promote healthy eating and prevent childhood obesity in children of low-income families. Working with a nutritionist and their primary care doctor, families can establish a healthy eating plan on which their healthcare provider will base prescriptions of a specified number of fruits and vegetables per day. These prescriptions can be redeemed at participating farmers markets.