

SNAP RETAILER APPLICATION PROCESS

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

What is SNAP?

- Provides nutrition assistance to low income individuals and families
 - Benefits are issued on electronic benefit transfer cards used like credit cards
 - Pennsylvania's card is called an ACCESS card
 - Retailers like grocery stores, corner stores and produce trucks can apply to accept SNAP benefits



Who Administers SNAP?

United States Department of Agriculture (USDA) Food and Nutrition Service (FNS)

What are the criteria for a store accepting SNAP benefits?

Must meet one of the following criteria:

CRITERION A:

There must be at least 36 staple food items* that meet the following criteria:

- 3 varieties in each of the 4 staple food categories
- 3 stocking units for each of the 3 varieties.
- 1 perishable variety in 2 of the staple food categories

CRITERION B:

Half of Gross Sales

- A store's staple foods must equal more than 50% of a store's total gross sales*

*Most applicable for Produce Trucks

*<https://www.fns.usda.gov/snap/retailer/staple-foods>

How does SNAP purchasing work?

- POS (POINT OF SALE) equipment allows retailers to accept EBT/ACCESS card
- POS equipment needs to be purchased from a third party processor

How do you get paid?

- There is a set time at the end of the day where all transactions are totaled and transfer of funds begins
- Processor tells you when the day ends
- State EBT vendor uses bank accounts to make payment

HOW TO APPLY FOR SNAP & WHAT TO KNOW BEFORE YOU START

Gather the following information and documents to help with the application process:

- Date the store opened under the current ownership.
- Corporate name and address if you are a private or public corporation or nonprofit organization.
- Name, home address, social security number, and date of birth for all owners, partners, and officers of corporations or nonprofit organizations.
- Actual sales data from your store's most recent IRS business tax return, if it has been open under current ownership longer than one year. If not, an estimate of the store's annual sales.
- Store hours of operation.
- Copies of Photo ID and Social Security Number verification for all owners, partners, and officers of corporations or nonprofit organizations.
- Business license held by the store.

Online Application Process:

<https://www.fns.usda.gov/snap/apply-to-accept>

FNS requests that retailers submit applications electronically. See steps below.

1. **Create an account at <https://secure.login.gov/>**
 - Enter email, select language preference and check off “I read and accept the Login.gov Rules of Use”
 - Click “Submit”
 - Log in to your email account- you will receive an email confirming your email address; click on “confirm email address”
 - Create and confirm password
 - Choose method of authentication and continue
2. **Complete SNAP Retailer application**
 - Use email, password and authentication method from the last step
 - Click “Start application”
 - Click “Store application” and “Go”
 - Click “Start application”
 - Provide all information for acknowledgement, ownership information, sales information, inventory information, supplemental information pages
 - Review and submit
 - Note: Once you start the application, you can save it and come back later.
3. **Wait for decision from FNS**
 - FNS will process application and contact you if they need any further information
 - Check [Application Progress](#) for updates on status of application

SNAP REAUTHORIZATION

Once you are an authorized SNAP retailer, you will receive a letter from USDA when your store is due for reauthorization.

- Enter the [reauthorization application sign in site](#) and input your registration info
- Arrive at [application type webpage](#) and click “store”
- Click “Start Application”
- Accept Acknowledgement Agreement
- Type in basic information related to store name, store address and contact details
- Select yes for store type question then select produce market and press next to move on to the next page
- Select sole proprietorship for ownership type and fill in personal information then proceed to the next page
- Input actual or estimated amount of total retail sales
- In the sales category, type 100 for staple foods and 0 for all other categories then continue
- Complete inventory information then continue
- Input information for store hours, bank information and EBT Equipment provider for the store
- Click “Next” to review the application, read and accept the terms and conditions, and then click “Submit”.

For assistance with your SNAP application, call the SNAP Retailer Service Center Monday to Friday from 8 am to 8pm EST at 1-877-823-4369.

SNAP EBT THIRD PARTY PROCESSOR (TPP) INFORMATION

All SNAP- authorized retailers, except those exempted below, must pay for their own EBT equipment and services and should arrange for lease or purchase of EBT equipment and services as soon as they can, in order to ensure future participation in SNAP.

EXCEPTIONS:

Eligible farmers’ markets, direct-marketing farmers, military commissaries, non- profit food buying cooperatives, group living arrangements, treatment centers, and prepared meal services (other than for-profit restaurants participating in State-option restaurant programs) may continue to qualify for free EBT equipment and services until further notice.

SNAP-authorized retailers need to conduct their own research and due diligence when selecting a TPP and should review the cost of leasing or purchasing equipment and services to make the best choice for their business.

See chart below with basic information about some commonly used TPPs. Follow up with the providers to verify information.

Point of Service Options	TotilPay Go	Clover Flex (Merchant Source)	National Retail Solution: EBT unlimited
Transaction Fees	0	2.6% + 10 cents	0
Equipment Cost	0 But need a separate card reader and printer	\$599 or \$35/month for 36 months	FREE
Accept Credit/Debit	Yes with Square option (Extra Cost)	Yes	No
Wireless/Wired	Phone App	Wireless	Wireless
Monthly Fee	\$29.95 per month or \$323.40 per year	\$14.95 or 49.95 depending on plan	\$49.95
Website	https://totilpay.com/totilpay-go-pricing/	https://www.clover.com/flex	https://nrsplus.com/point-of-sale/

ADDITIONAL RESOURCES

- <https://www.fns.usda.gov/snap/snap-retailer-authorization-video>
 - This video explains how you can apply to accept SNAP benefits and what you can expect during the eligibility process.
- <https://www.fns.usda.gov/snap/basic-guidelines-snap-retailers>
 - This video explains how to prepare your store to accept SNAP benefits, including training requirements for everyone who works in your store, and describes how SNAP benefits can and cannot be used
- <https://www.fns.usda.gov/snap/snap-transactions-and-payment>
 - This video explains how you can obtain equipment for accepting SNAP benefits, and how you'll receive payment for a SNAP purchase.
- <https://www.fns.usda.gov/snap/information-cashiers-when-accepting-snap-benefits>
 - This video provides an overview of SNAP for people who work in SNAP-authorized stores, describes the steps for a successful SNAP EBT purchase, and explains the DOs and DON'Ts of the program
- <https://marketlink.org/>
 - Free Subscription to TotilPay Go for farmers markets and direct marketing farmers

IF YOU WOULD LIKE MORE INFORMATION, CONTACT
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