

3SquaresVT for Retailers

A complete guide



Join over 600 retailers in Vermont that accept EBT/3SquaresVT and benefit from the over \$100 million spent at food retailers in Vermont each year by 3SquaresVT participants.

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What is 3SquaresVT?

3SquaresVT is a federal nutrition program that gives people money to buy food. Households receive monthly benefits to purchase food from authorized retailers. Nationally, 3SquaresVT is called SNAP. Benefits are issued in the form of an Electronic Benefit Transfer (EBT) card, with purchases automatically deducted from the participant's allotment and deposited into the retailer's account.

Why accept 3SquaresVT?

Becoming an authorized 3SquaresVT retailer will increase your sales and provide an important service to your customers and community. 3SquaresVT increases the purchasing power of low-income households: **in 2022, 3SquaresVT gave Vermonters over \$200 million to spend in the state's food retail stores and farmers' markets.** Households receive monthly benefits to purchase food from authorized retailers. Nationally, 3SquaresVT is called SNAP. Benefits are issued in the form of an Electronic Benefit Transfer (EBT) card, with purchases automatically deducted from the participant's allotment and deposited into the retailer's account.



Who gets 3SquaresVT?

Over half of 3SquaresVT participants are children and people over the age of 60. An average of 70,000 Vermonters are enrolled each month. To qualify, a household must have a limited income, and high housing, child care, or health care expenses.

How can I become authorized?

To accept 3SquaresVT benefits in your store, you must apply for retailer authorization from the Food and Nutrition Service (FNS) of the U.S. Department of Agriculture (USDA). The process takes about 30-45 days and involves an application form, site visit, and equipment setup.



Is my store eligible for authorization?

To be eligible to accept 3SquaresVT, a store must sell food for home preparation and consumption.

Your business must either:

1. Sell at least three varieties of each of the following staple food groups on a daily basis (including perishable foods in at least two of the following categories):

- **Meat, poultry, or fish**
- **Bread or cereal**
- **Vegetables or fruits**
- **Dairy products**

Or:

2. Receive more than 50% of gross sales from the sale of these staple foods.

Definitions

Perishable: Foods that are fresh, refrigerated, or frozen. Packaged or canned goods are not considered perishable.

Staple Food: A basic dietary item (e.g., bread, flour, fruits, vegetables, beef, chicken, fish, etc.). Snack or accessory foods; such as chips, soda, condiments, coffee, and spices, are not staple foods. In addition, you may not count ready-to-eat, prepared foods as staple foods.

Variety: is defined as different types of food. For example, your store has a variety of dairy items if you sell milk, yogurt, and cheese on a daily basis. It would not have a variety of dairy items if you only sold three versions of milk (e.g., skim milk, evaporated milk, whole milk).



Getting an application

- The fastest way to apply to accept 3SquaresVT/SNAP is by filling out an online application with the USDA-FNS at <https://www.fns.usda.gov/snap/apply-to-accept>. Please note: You will see 3SquaresVT referred to as SNAP (Supplemental Nutrition Assistance Program), the national name for the program.
- You can also request a paper application be mailed to you by calling 877-823-4369. The packet will be mailed to you within five days.

Completing your application

The USDA provides detailed instructions with the four-page application. Follow these instructions carefully. An incomplete application will be returned to you and will delay the authorization process. Once you begin, you have up to 30 days to complete and submit the online application. If you have questions about the application, contact:

U.S. Department of Agriculture Food and Nutrition Services

Phone: 877-823-4369

Web: www.fns.usda.gov

How can I become authorized?

The USDA has 45 days from the date it received your completed application to approve or deny your application. During this time, FNS will review your application and conduct a site visit of your store. FNS will notify you of its decision by mail.

- If your application is approved, FNS will send you an approval package that includes your store's FNS number, retailer guidebook, video, and program rules.



Once you have submitted your application, a representative from the USDA-FNS may visit your store. The information gathered in this visit will help determine whether your store is eligible to accept 3SquaresVT.

What to expect during a site visit

- Site visits usually occur within 10 days of an application being submitted to the FNS field office. The FNS field office will not notify you of the date or time of their visit, but will likely confirm your hours to be sure the store is open.
- The visit should only take about 30 minutes and should not interfere with store operations.
- The FNS site visitor will present you with photo identification or a Letter of Introduction. You will be asked to sign a consent form. If you are not in the store when FNS visits, an employee may provide consent. If you do not wish to consent to the site visit, you may refuse; however, your store cannot be approved without the site review.



Getting equipped

Once you have been authorized as a 3SquaresVT retailer, you will need to get the equipment necessary to process 3SquaresVT transactions. The state's EBT contractor will contact you within several days after your USDA-FNS application is approved to discuss the different options for processing 3SquaresVT sales.

Choosing the best option for your store

The best option for your store will depend on your electronic capability, volume of 3SquaresVT sales, and debit and credit card usage.

Each option and some important considerations are listed on the next two pages.

Questions about Vermont's EBT contract?

Contact:

Jennifer Touchette
EBT Director Department for Children and Families
Email: Jennifer.Touchette@Vermont.gov
Phone: 802- 241-0687



Option 1: Use state-supplied EBT equipment

- The state's EBT contractor will lease you EBT equipment for a monthly fee.
- You must have or install a phone line (a residential access phone will do). This phone line can either be a dedicated line or it can be your store's all-purpose telephone line.
- You can not add credit/debit capability to the state-supplied equipment. If you already process credit/debit in your store, you will then have two machines: one for EBT and one for debit/credit transactions. In accordance with your commercial debit/credit supplier, you will pay your usual service fees for making those transactions.

Option 2: Add EBT capability to commercial debit/credit equipment

- Check with your bank to be sure that their debit/credit processor can also process EBT transactions.
- Depending on the supplier, you may have to pay a monthly fee for the equipment. If you already have debit/credit card equipment, most suppliers do not charge an additional fee to add EBT.
- You will have one machine for debit/credit and EBT transactions.
- You will have to pay for any EBT transaction fees, the same as you would for debit/credit transactions.
- A phone line or Internet access is required for debit/credit and EBT transactions.



Training packet

If your application is approved, the USDA/FNS will mail you a training packet.

The training provides an introduction to 3SquaresVT and teaches you how to handle 3SquaresVT transactions, including topics such as eligible foods, sales tax, EBT systems, and penalties for retailers who violate program rules.

Equipment training

If you are approved and choose to use state-supplied EBT equipment, you will also receive training about the equipment from the state's EBT contractor. This training is provided by phone and takes 30-45 minutes.



Create a welcoming environment for all customers

3SquaresVT provides Vermonters with over \$10 million every month to spend on food at authorized 3SquaresVT retail stores. You can increase your revenues by welcoming 3SquaresVT customers to your store.

Treat 3SquaresVT customers like any other customer. Many of your current customers are likely 3SquaresVT participants; in fact, over 1 in 10 Vermonters receives 3SquaresVT. Respect your customer's right to choose the kinds of food they want to buy. 3SquaresVT can be used to buy breads, cereals, fruits, vegetables, meats, dairy products, cold prepared foods, non-alcoholic beverages, snack foods, soft drinks, candy, and ice.

- Help make your customers feel more comfortable using the EBT card by posting a sign in your entryway that says you gladly accept EBT. If you would like a free sign, contact Hunger Free Vermont at the contact information below.
- Respect your customers' privacy - handle EBT transactions discreetly.
- The average 3SquaresVT participant is on the program for less than one year. Remember that customers may be new to the program and not know what items they can purchase with their benefits or how to use their EBT card.

For more tips and tools to create a welcoming environment, including staff training, contact

Ivy Enoch:

ienoch@hungerfreevt.org



We welcome

3SquaresVT



As a retailer, the U.S. Department of Agriculture guarantees you certain rights in the 3SquaresVT application process:

- You have the right not to be discriminated against on the basis of race, color, national origin, sex, age, religion, political beliefs, or disability.
- You have the right to have your questions about the application process answered when you call the Food and Nutrition Service field office.
- You have the right to have a decision from the Food and Nutrition Service within 45 days of the office receiving your completed application.
- If your application is denied, you have the right to apply again after six months. not know what items they can purchase with their benefits or how to use their EBT card.

To file a complaint of discrimination:

Contact the USDA at:

U.S. Department of Agriculture Director, Office of Adjudication 1400 Independence Avenue, SW
Washington, DC 20250-9410

Phone: 866-632-9992 | E-mail: CR-INFO@ascr.usda.gov

Or file a complaint online at:

<https://www.ascr.usda.gov/program-discrimination-complaint-filing>



Contact Information

3SquaresVT for Retailers

For questions about the FNS application process

U.S. Department of Agriculture Food and Nutrition Services

Phone: 877-823-4369

Web: www.fns.usda.gov

SNAP Retailer Service Center USDA Food and Nutrition Service

PO BOX 7228

Falls Church, VA 22040

If you face challenges connecting with a representative at the SNAP Retailer Service Center, contact Ivy Enoch at ienoch@hungerfreevt.org.

For questions about VT's EBT equipment contract

Jennifer Touchette

EBT Director Department for Children and Families

Email: Jennifer.Touchette@Vermont.gov

Phone: 802- 241-0687

For questions about commercial EBT/ Debit equipment, contact your equipment contractor directly.

Additional Resources

Hunger Free Vermont

38 Eastwood Drive,
Suite 100 South Burlington, VT 05403

Phone: 802-865-0255

Email: ienoch@hungerfreevt.org

Web: www.hungerfreevt.org

To speak with grocers in VT about their experiences with 3SquaresVT:

Karin Cioffi

Membership Assistant

Vermont Retail & Grocers Association

963 Paine Turnpike N,
Berlin, VT 05602

Phone: 802-839-1928

Email: karin@vtrga.org

Web: www.vtrga.org

For questions about the separate WIC program EBT card, contact the Vermont Department of Health at www.healthvermont.gov/wic

Note: If you are a Direct Market Retailer, contact the Direct Market Line: 1-312-353-6609.

