



3SquaresVT for Retailers: Introduction



What is 3SquaresVT?

3SquaresVT is a federal program that gives people money to buy food. Households receive monthly benefits to purchase food from authorized retailers. 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 2009, 3SquaresVT gave Vermonters over \$100 million to spend in the state's grocery stores and farmers' markets.



Who gets 3SquaresVT?

Over half of 3SquaresVT participants are children and people over the age of 60. In 2009, over 80,000 Vermonters were enrolled. 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.





3SquaresVT for Retailers: Eligibility

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, coffee, condiments, 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).

Is my store eligible for authorization?

To be eligible for 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.





3SquaresVT for Retailers: Application

Getting an application

You can request an application to accept 3SquaresVT/SNAP from the USDA Food and Nutrition Service by calling 1-877-823-4369. *You will see 3SquaresVT referred to as SNAP (Supplemental Nutrition Assistance Program), the national name for the program.* The packet will be mailed to you from the USDA office in Albany, NY. You should receive the packet within five days. You can also complete an application online at :

www.fns.usda.gov/snap/retailers/register.htm

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. If you have questions about the application, contact:

Retail Operations—North
Food and Nutrition Service, USDA
Albany, NY
Phone: 518-431-4274

Notice of approval or denial

The FNS/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. If your application is denied, you can apply again after six months.





3SquaresVT for Retailers: Site Visit

What to expect during a site visit

Once you have submitted your application, a representative from the USDA Food and Nutrition Service (FNS) may visit your store. The information gathered in this visit will help determine whether your store is eligible for 3SquaresVT. The visit should take about 30 minutes and should not interfere with store operations.

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 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.





3SquaresVT for Retailers: Training

Training Packet

If your application is approved, the Food and Nutrition Service 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.



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.





3SquaresVT for Retailers: Equipment



For questions about Vermont's EBT contract, contact:

Ames Robb
3SquaresVT/ EBT
Manager,
Department for
Children and
Families
Waterbury, VT
802-241-2899

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 few pages.





3SquaresVT for Retailers: Equipment

Option #1: Use state-supplied EBT equipment

- The state's EBT contractor will reimburse you for the monthly leasing fee for the EBT equipment and the fee for an added phone line, if necessary. After one year, the state contractor will continue to reimburse you as long as your monthly 3SquaresVT sales average over \$100.
- 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 will not have any EBT transaction fees.
- You cannot 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.





3SquaresVT for Retailers: Equipment

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.
- There is a monthly service fee. If you already have debit/credit equipment, most suppliers do not charge an additional fee to add EBT.
- Depending on the supplier, you may have to pay a monthly fee for the equipment.
- You will have to pay for any EBT transaction fees, the same as you would for debit/credit transactions.
- You will have one machine for debit/credit and EBT transactions.
- A phone line is required for debit/credit and EBT transactions.



Note:

A paper voucher system is available for retailers without the technology or resources to process 3SquaresVT sales electronically.





3SquaresVT for Retailers: Your Rights

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

To file a complaint of discrimination, contact the USDA at:

Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, DC 20250,
Mail Stop 0115
Phone: (202) 720-3808
E-mail: ascr@usda.gov

Or file a complaint online at:

www.ascr.usda.gov/complaint_filing.html

- 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.





3SquaresVT for Retailers: Welcome

Welcoming 3SquaresVT customers to your store

3SquaresVT provides Vermonters with over \$100 million 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 seniors and people with disabilities receive 3SquaresVT in the form of cash. Therefore, you may not necessarily be able to identify your 3SquaresVT customers.
- 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 that says you gladly accept EBT.
- Respect your customers' privacy—handle EBT transactions discreetly.

More than
1 in 8
Vermonters
receive
3SquaresVT!





3SquaresVT for Retailers: Contacts

For questions about the FNS application process, contact:

Albany Field Office
Food and Nutrition Service, USDA
O'Brien Federal Bldg., Room 752
Clinton Ave. & N. Pearl Street
Albany, NY 12207
Phone: 518-431-4274
Fax: 518-431-4271

For questions about Vermont's EBT equipment contract, contact:

Ames Robb
3SquaresVT/EBT Manager
Department for Children and Families
103 South Main Street
Waterbury, VT 05676
Phone: 802-241-2899
Email: Ames.Robb@ahs.state.vt.us

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

Additional resources:

U.S. Department of Agriculture (USDA)
Food and Nutrition Services (FNS)
Phone: 877-823-4369
Web: www.fns.usda.gov

Hunger Free Vermont
38 Eastwood Drive, Suite 100
South Burlington, VT 05403
Phone: 802-865-0255
Web: www.hungerfreevt.org

To speak with grocers in Vermont about their experiences with 3SquaresVT, contact:

Vermont Grocers' Association
135 North Main Street, Suite 5
Rutland, VT 05701
Phone: 800-842-8503
Web: www.vtgrocers.org

For questions about the separate WIC program EBT card, a contact is coming soon.

