

Fresh Bucks Indy



Broad Ripple Farmers Market

FRESH BUCKS MARKET MANAGER CHECKLIST



Fresh Bucks Market Materials:

- ☐ Snap tokens
- ☐ Snap token collection bags (for vendors and participants)
- ☐ SNAP reimbursement cards (for vendors)
- ☐ Pax terminal and charger
- ☐ Fresh Bucks cards
- ☐ Outreach materials

Before the Market:

- ☐ Ensure that the PAX terminal and other market devices are charged, working, and have a wireless connection
- ☐ Organize SNAP tokens
- ☐ Distribute token bags and reimbursement cards to vendors
- ☐ Distribute vendor signage
- ☐ Display outreach materials to advertise SNAP and Fresh Bucks

During the Market:

- ☐ Inform participants on how SNAP and Fresh Bucks works
- ☐ Keep all receipts of SNAP transactions
- ☐ Provide technical assistance to vendors as needed
- ☐ Train any new volunteers on SNAP and Fresh Bucks transactions
- ☐ Keep SNAP tokens and Fresh Bucks cards secured at all times

After the Market:

- ☐ Collect SNAP tokens and signs from vendors
- ☐ Record the number of tokens collected from vendors
- ☐ Remove tokens from bags and return to inventory
- ☐ Check SNAP transaction records against statement
- ☐ Collect and charge PAX terminal and other market devices (needs 6 hours of charge prior to next market)
- ☐ Remove yard signs and sandwich boards, and organize outreach materials for next market. If you need replacements or more ordered, please reach out.

STEPS FOR COMMON FRESH BUCKS TRANSACTIONS



Step 1: SIGN IN



1. Sign into the “PAY ANYWHERE SDK” application on the PAX device with the market’s FNS username and password*
 - a. ***Have your 4-digit PIN readily available***
2. Sign into the “FRESH INCENTIVES” application (carrot icon) on the PAX device with the market’s Fresh Incentives username and password*
 - a. You must be signed into both applications to process any EBT transactions
 - b. ALWAYS process transactions through the Fresh Incentives App NOT Pay Anywhere
3. Move to Step 2 “SNAP/EBT” for both New and Existing users

*The Pay Anywhere and Fresh Incentive logins may be different. We encourage you to choose the same passwords and document both logins somewhere for staff and volunteers to access.

Step 2: SNAP/EBT: Earn SNAP Match (New or Existing users)



1. Press “EBT SNAP”
2. Enter the amount of SNAP benefits the customer would like to process in the “INCENTIVE ELIGIBLE” selection
 - *Do not put anything in the “Other SNAP” section*
3. Click the green arrow to continue (top right)
4. Pay Anywhere app opens – **Swipe** EBT card now
5. Participant enters their **4-digit PIN number** (numbers will not appear)
6. Transaction ✓ Approved, hit continue.

7a. NEW PARTICIPANT (NEEDS A FRESH BUCKS CARD)

- I. Click on the “**New Incentive Account**” (bottom left)
- II. **Swipe** a new Fresh Bucks card AND participant’s EBT card
- III. Ask participant to complete the information window (at minimum, collect Name, Zip, and Phone)

7b. EXISTING PARTICIPANT

- I. **Swipe** Fresh Bucks card
8. Click the green “**checkmark**” to complete (top right)
 9. A receipt showing transactions is available to print

Technical support: Please first call EPIC TECHNOLOGY SOLUTIONS at **1-866-259-2934, option 2**. Provide them details of the issue that needs resolved. You can also refer to the Troubleshooting section of the Market Manager Binder.

STEPS FOR COMMON FRESH BUCKS TRANSACTIONS



REPLACE CARD



1. Click on **"REPLACE CARD"**
2. **Swipe** the EBT card that the customer originally signed up with
3. **Swipe** new Fresh Bucks card
4. Click the green **"checkmark"** to complete

***Please only replace cards if they were lost or stolen. To avoid over issuing of multiple cards, we ask not to replace cards for participants who forgot them at home or somewhere else. Encourage and remind them to have it with their Hoosier Works card.**

NEW CARD (Can still use this feature for new users)



1. Click on **"NEW CARD"**
2. **Swipe** EBT card
3. **Swipe** new Fresh Bucks card
4. Ask participant to complete the information window. **At minimum, collect Name, Zip, and Phone.**
5. Click the green **"checkmark"** to complete (top right)
6. Message will appear that card is **activated**

Move to Step 2. "SNAP/EBT" to complete a SNAP transaction and load the Fresh Bucks card

***Zip codes are required in order to activate a card. We are encouraging phone numbers and emails as it is easier to look up participants if a card is lost or participants have inquiries and sending updates/news.**

REFUND

Please read the refund policy before issuing a refund.



- Click on **"REFUND"**
- A list of transactions completed on that account will pull up.
- **Click** on the transaction you would like to refund.
- **Swipe** the Fresh Bucks card

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FRESH BUCKS PROGRAM INFORMATION



How Fresh Bucks Works:

- Fresh Bucks is a SNAP matching program that helps people who use SNAP, known as Hoosier Works in Indiana, to purchase and eat more fruits and vegetables.
- Fresh Bucks is a triple win for customers, farmers and the local economy.
- Only a SNAP/EBT card is required to enroll in Fresh Bucks. Anyone who receives SNAP is automatically eligible for the program.
- Fresh Bucks can be spent on fresh fruits, vegetables, and herbs as well as plants that grow fruits, vegetables, and herbs.
- Customers can earn and spend Fresh Bucks at participating farmers markets, farm stands, CSAs, and grocery stores.
- Fresh Bucks earned can be spent at any participating location, they are not limited to the location at which they were earned at.
- Fresh Bucks expire six months after the date they're earned. The card automatically uses the "oldest" Fresh Bucks first.
- Customers can create an account at MyFreshBucks.com to track their Fresh Bucks.

Earning and Spending Fresh Bucks:

- Purchases with a SNAP/EBT card can earn up to \$20 at farmers markets (\$10 at farm stands and grocery stores) in Fresh Bucks each day. Epic Technology, the company that runs the Fresh Incentives app, automatically programs the respective earn limit per day.
- Customers can spend more than \$20 in SNAP, but will only be matched \$20 in Fresh Bucks.
- SNAP tokens must be able to be refunded. See the return policy on refunding Fresh Bucks.
- Fresh Bucks earned can be spent at any participating location, they are not limited to the location at which they were earned at.

FRESH BUCKS TROUBLESHOOTING



Common Error Messages:

- “Invalid, Card not Found”: the card is not yet linked to a shopper’s account.
 - Solution: Provide a new Fresh Bucks card.
 1. Follow steps for “NEW CARD” sign-up.
- “EBT Already in use”: the EBT # is recognized but attached to a different Fresh Bucks card.
 - Solution: Replace Shopper’s Card
 1. Ask: “would you like to replace your Fresh Bucks Card today?”
 2. Follow steps for “REPLACE CARD” function.
- “Fresh Bucks Already in Use”: Fresh Bucks card is found, but not the Hoosier Works card.
 - Solution: Provide a new Fresh Bucks card; we will merge accounts.
 1. Let the shopper know they need a new Fresh Bucks card.
 2. Follow steps for “NEW CARD” function.
 3. Instruct the shopper to hang on to their old card.
 4. Have the shopper call the number on the back of their card.

Technology:

What if a customer’s EBT card won’t swipe when processing a transaction?

You can manually enter a participant’s card numbers using the steps below:

1. When the black screen that says “Swipe EBT Card Now” appears, click the orange “Cancel” button.
2. Click the orange “Enter Card Manually” button. A line for the card number will appear.
3. Manually enter the participant’s EBT card number. Click the green arrow.
4. Participant enters their **4-digit PIN number** (numbers will not appear)
5. Continue loading the Fresh Bucks as usual.

Technical support: Please first call EPIC TECHNOLOGY SOLUTIONS at **1-866-259-2934, option 2**. Provide them details of the issue that needs resolved.

What do I do if I receive an error message while assisting a customer?

Refer to the error troubleshooting steps above. If you follow these steps and still receive an error message, contact Epic Technology Support at 866-259-2934, option 2.

What do I do if the Fresh Incentives app stops working?

If you are having issues with the Fresh Incentives app and you have already referred to the troubleshooting steps, call Epic Technology Support at 866-259-2934 option 2.

If issues remain, ask the customer to collect their card number. Send this information to the Fresh Bucks Program Manager and Fresh Bucks can be manually added the next business day.

Where am I able to access sales information and administrative info for my market?

You can access all of this information in the Fresh Incentives Admin Portal. Visit freshincentives.com to sign in using the same information as you use for the Fresh Incentives app.

What do I do if I am having internet access issues at my market location?

If you are having internet access issues, first try restarting your PAX machine. If you are still experiencing connectivity issues, contact Epic Technology Support at 866-259-2934 option 2 for further assistance.

Technical Difficulties and Program Support:

- Contact Epic Technology for app issues.
- For balance adjustments, account issues, and app questions, or, if Epic Technology is unavailable, email freshbucks@marionhealth.org or call 317-221-5746.

FAQs – MARKET MANAGERS



Program Information:

What items can be purchased with Fresh Bucks and how does this differ from what can be purchased with SNAP?

Fresh Bucks can be used to purchase fresh fruits, vegetables, herbs, and seedlings of edible plants. SNAP tokens can be used for foods including produce, meat, dairy, eggs, honey, syrup, and bread. Any food or meal intended to be consumed immediately are **ineligible** for SNAP tokens. This includes items such as hot, prepared foods and made to order sandwiches. Wrapped and labeled items are eligible to be purchased with SNAP tokens.

Can Fresh Bucks be used at retail locations?

Yes, Fresh Bucks is available at 5 local Safeway Stores and Indy Fresh Market. Fresh Bucks is expanding - visit FreshBucksIndy.org to find the most up to date list of locations.

Does the Fresh Bucks card balance expire?

Yes, Fresh Bucks balances expire six months after the date they are earned.

What do I do if an already existing Fresh Bucks participant has a new SNAP card?

If the customer tries to pay with a new SNAP card and an existing Fresh Bucks card, the message "Fresh Bucks card already in use" will appear, which indicates it is linked to a different SNAP card. You can merge their existing Fresh Bucks card with their new SNAP card using the steps below:

1. Give them a new Fresh Bucks card by following the instructions for NEW CARD SIGN UP.
2. Have them hold on to the OLD Fresh Bucks card!
3. Collect all their info (name, new Fresh Bucks Card number, old Fresh Bucks Card number, email and/or phone number).
4. Then email their information to freshbucks@marionhealth.org. We will reach out to them to try to transfer the balance of their old Fresh Bucks card.

What if an existing customer loses their Fresh Bucks card? Can their balance on their previous card be transferred onto a new card?

Yes, a customer can receive a replacement Fresh Bucks card. Their account information, including previously earned Fresh Bucks can be linked to their new card number using the following steps:

1. Select the REPLACE CARD function on the main screen.
2. Swipe the shopper's EBT card.
3. Swipe their new Fresh Bucks card. This will invalidate the old Fresh Bucks card.
4. Previously earned Fresh Bucks will be automatically connected to their new card.

Can I refund SNAP?

Yes, customers must be able to return SNAP tokens and receive credit back on their SNAP/EBT cards. They cannot return food to get tokens back. The SNAP token must be from the same market that gave it. Remind a customer that the SNAP tokens never expire if they would like to keep them for a future market date. If a customer is returning SNAP, they need to have an equal amount of Fresh Bucks to return as well. See the Return Policy for the steps to ensure there is enough Fresh Bucks and provide a refund of Fresh Bucks and SNAP.

Can I refund Fresh Bucks?

Yes, a customer can get a refund on Fresh Bucks. Follow the steps for “Refund” to issue.

Are there any transaction fees for the Fresh Incentives app?

No, there are no transaction fees when using the Fresh Incentives app.

Are there any transaction fees for the Pax machine?

Yes, there is a \$.19 fee per EBT transaction with the Pax machine. There is a 2.69% fee for using credit cards with the Pax machine.

How is the program funded?

Fresh Bucks is made possible by the City of Indianapolis, Anthem, The Glick Fund, Indiana University Health, and the St. Joseph Community Health Foundation. We are consistently looking for new funding sources to ensure sustainability of Fresh Bucks.

What do I do if a customer still has paper checks that they would like to use?

All checks have expired. Participants are **not** able to purchase items with paper checks. If a vendor accepts a paper check, Fresh Bucks will not reimburse them.

Participant Questions:

Q: Why are only certain sites participating in Fresh Bucks?

A: We are still growing the Fresh Bucks program and are excited we offer it at many farmers markets. As the program grows, additional retail sites may be added.

Q: Is there a limit on the amount of Fresh Bucks a shopper can earn at one time?

A: Shoppers can earn up to \$10 per day at participating retail sites and up to \$20 per day at participating farmers markets.

Q: Can I use my Fresh Bucks at a farmers market and retail location on the same day?

A: Yes, you can use your Fresh Bucks card at both places; however, there is a limit on the amount of Fresh Bucks you can earn each day. Participants can earn \$10 per day at retail locations and \$20 per day at farmers markets. If a participant earns \$20 at a farmers market they cannot earn any more at a retailer. Participants can spend any amount of Fresh Bucks they have accrued including at multiple retail or farmers market locations on the same day.

Q: How can I check my Fresh Bucks card balance?

A: The card balance can be found by creating an online account at MyFreshBucks.com. Vendors and market managers can also check balance by pressing “Check Balance” and then swiping the Fresh Buck card.

Q: I lost my Fresh Bucks card, what can I do?

A: Visit the market manager booth to get a new card. The shopper will need the EBT card they enrolled in Fresh Bucks with to transfer any existing rewards onto their new card. When a manager assigns you a new card, the old card will be invalidated. Any Fresh Bucks balance on the old card will be transferred to the new card.

Q: How do I apply for SNAP?

A: Call the Division of Family Resources for information on how to enroll in SNAP at 800-403-0864. If someone has an emergency food need, use Community Compass to find food pantries and soup kitchens:

- App: Search for “Community Compass” in the App Store or Google Play
- Website: <http://www.communitycompass.app/>
- Text: “hi” to 317-434-3758

Administration:

Where am I able to get more promotional materials?

Contact us at freshbucks@marionhealth.org if you need any additional materials.

Can I post about Fresh Bucks at my market on social media?

Yes, feel free to use any images of Fresh Bucks at your market including signage, the market booth, tokens, cards, etc.... This is a great way to assist in outreach. We can provide you with digital copies for social media posts and websites.

What do I do if my Pax Machine is damaged?

If your Pax machine is damaged, contact freshbucks@marionhealth.org explaining the situation for more details.

Where am I able to get more Fresh Bucks cards?

Contact us at freshbucks@marionhealth.org if you need any additional materials.

A vendor would like to start participating in the Fresh Bucks program, how do I enroll them?

First, ensure that the interested vendor sells fresh fruits, vegetables, or herbs which is required to be eligible to participate in Fresh Bucks. Then, send the vendor information to us at freshbucks@marionhealth.org so that we can get in contact with them and initiate next steps.

What do I do if a vendor has been accepting Fresh Bucks or SNAP for ineligible items?

If a vendor accepts Fresh Bucks for items that are not fresh produce, please remind them that they signed an agreement stating they would not do this and then email the Fresh Bucks program manager.

If a vendor accepts SNAP tokens for ineligible items, remind them this is a violation of federal policy. Visit <https://farmersmarketlegaltoolkit.org/snap/legal-topics/enforcement-penalties/> for more information.

FARMERS MARKET RETURN POLICY



When can a refund be given?

Participants can return unused currency (tokens) and have the value credited back on their SNAP card. If a customer requests a refund of unspent SNAP currency, first make sure the customer understands they can bring the currency back to spend on another market day. Clarify that the currency does not have an expiration date and help them understand the length of your market season and their opportunities to use the currency later.

If they still want to return unspent SNAP currency to have benefits credited back to their account, according to USDA FNS program rules, the market is required to complete the refund. In order to complete the SNAP return, the following conditions must be met:

1. **The SNAP currency is returned to the same market that gave it.**
2. **The refund is requested on the same day the SNAP purchase is made.**
3. **The requested refund amount is equal to or less than the amount of remaining Fresh Bucks the participant has on their card.**

Food cannot be returned for a refund. The system is integrated so that Fresh Bucks are automatically returned with SNAP.

How to give a refund:

1. Collect SNAP tokens from customer
2. Swipe the Fresh Bucks card.
3. First, select the "Balance" icon and confirm that the amount of Fresh Bucks remaining is equal to or less than the amount of refund requested.
4. Select "REFUND" icon.
5. Swipe the Fresh Bucks card. A list of transactions will appear
6. Select the transaction to be refunded based on the card number used.
7. Enter the amount to be refunded
8. Swipe the EBT/Hoosier Works card.
9. If the customer does not have an equal amount of Fresh Bucks left, a warning will pop up. You can override the warning to return the requested amount of SNAP, but a flag will be added to their account that they did not refund in parity.

Remind the customer that the intent of the program is to help stretch their food dollars. If a customer tries to return SNAP tokens after using all of their Fresh Bucks twice, let them know that they will not be eligible to receive Fresh Bucks in the future. During the third SNAP return, if the customer refuses to return the Fresh Bucks, take note of the name on the card and the last 4 digits of the card number (never record the full card number). Make a note of this information in your records and inform the customer they are no longer eligible to receive Fresh Bucks at your market. Do your best to enforce this by watching for that customer again. It's important to keep in mind that a customer is always eligible to use their SNAP card at your market, regardless of their eligibility to participate in Fresh Bucks.

CONTACT INFORMATION



EPIC TECHNOLOGY SOLUTIONS

For markets and vendors who are having issues with the Fresh Incentives App:

Tech Support Line: 866-259-2934 option 2

FRESH BUCKS

For general inquiries and program questions:

Email: freshbucks@marionhealth.org

Phone Number: 317-221-5746

Website: freshbucksindy.org

SNAP

For issues with the Hoosier Works EBT card:

Indiana Customer Service: 877-768-5098 or visit www.connectebt.com

For individuals looking to apply for SNAP:

Eligibility Questions: 800-403-0864

Apply for Benefits Online: fssabenefits.in.gov/bp

To Find Your Local Office: <https://www.in.gov/fssa/dfr/ebt-hoosier-works-card/find-my-local-dfr-office/>

WIC

For vendors or markets who have questions about the WIC and Senior eFMNP Program

Indiana Department of Health (IDOH) Commodities Program Coordinator

1-800-522-0874

WICCommoditiesPrograms@health.in.gov