

FRESH BUCKS MARKET MANAGER CHECKLIST



Before the Market:

- Ensure that the EBT/Pax machine or cell phone is charged and working and has a wireless connection
- Organize SNAP tokens
- Distribute token bags and reimbursement cards to vendors
- Distribute vendor signage
- Display yard signs or sandwich boards to advertise SNAP and Fresh Bucks

Fresh Bucks Market Materials

- SNAP tokens
- SNAP token collection bags (for vendors and participants)
- SNAP reimbursement cards (for vendors)
- Pax machine and charger
- Fresh Bucks cards
- SNAP/Fresh Bucks participants tally sheet for downtime
- Signage (posters, sandwich boards, vendor signs)

During the Market:

- Inform participants on how SNAP and Fresh Bucks works
- Keep all receipts of SNAP transactions
- Provide TA to the market 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
- Connect phone or EBT/Pax machine to charger (needs 6 hours of charge prior to next market)
- Remove yard signs and sandwich boards

STEPS FOR COMMON FRESH BUCKS TRANSACTIONS



Step 1: SIGN IN



1. Sign into the “PAY ANYWHERE SDK” application on the PAX device with the markets FNS username and password*

a. MUST have 4-digit PIN always available as well



2. Sign into the “FRESH INCENTIVES” application (carrot icon) on the PAX device with the markets Fresh Incentive username and password*
3. You must be signed into both applications to process any EBT transactions
4. ALWAYS process transactions through the Fresh Incentives App NOT Pay Anywhere
5. *First time Fresh Bucks card user:* Move to step 2 “NEW CARD”
6. *Repeat Fresh Bucks card user:* Skip to step 3 reload “SNAP/EBT” for those who already have a Fresh Bucks card

*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: NEW CARD (New Card Users ONLY)



1. Click on “NEW CARD”
2. Swipe the Hoosier Works EBT card first
3. Swipe a new Fresh Bucks card
4. Enter as much info as possible. **Zip is code required.** Email and phone number is highly encouraged. Ask if the customer would like to provide any additional information
5. Click the green “checkmark” to complete (top right)
6. Message will appear that card is **activated**

Move to step 3, “SNAP/EBT” to complete a SNAP transaction and load the Fresh Bucks card

Step 3: SNAP/EBT (Load funds for new and repeated users)



1. Press “SNAP/EBT”
2. Swipe the Fresh Bucks card
 1. The last four digits of the SNAP/EBT card will show up. Double check that these are the last four digits of the card the customer gave you.
3. Click the green “checkmark” to continue (top right)
4. Enter the amount of SNAP benefits the customer would like to process in the “INCENTIVE ELIGIBLE” section.
 1. *Do not put anything in the “Other SNAP” section*
5. Click the green “checkmark” to continue (top right)
6. Pay Anywhere automatically appears – **Swipe EBT card**
7. Participant enters **4-digit PIN number (numbers will not appear)**
8. Transaction ✓ Approved, hit continue.

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



9. Fresh Bucks will be automatically loaded onto the Fresh Bucks card.
10. Click the green “checkmark” to complete (top right). Receipt showing transactions is available to print.

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.

REFUND

Please read the refund policy before issuing a refund.



1. Click on “REFUND”
2. A list of transactions completed on that account will pull up.
3. Click on the transaction you would like to refund.
4. 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 certain participating retailers in addition to farmer's markets.
- Customers can earn and spend Fresh Bucks at certain participating retailers in Fall 2022 in addition to farmer's markets and farm stands.

Earning and Spending Fresh Bucks:

- Purchases with a SNAP/EBT card can earn up to \$20 in Fresh Bucks each day. Epic Technology, the company that runs the Fresh Incentives app, automatically programs the \$20 limit per day.
- Below is the process for how customers use their Hoosier Works card to earn tokens and Fresh Bucks:
 1. Go to the "SNAP/EBT" option in the Fresh Incentives app.
 2. Enter the amount of SNAP benefits the customer would like to in the "Incentive Eligible" section
 3. Participant enters PIN number
 4. Once approved the machine will switch back over to Fresh Incentives app to load Fresh Bucks card
 5. Swipe or scan Fresh Bucks card
 6. Swipe EBT card
 7. Click the green "checkmark" to complete (top right)
 8. A receipt appears showing the EBT transaction and the match loaded to the Fresh Bucks card. Hit print for participants who want a receipt.

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 participants EBT card number. Click the green arrow.
4. Participant enters **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?

Please refer to the Market Manager training slides located in your Market Manager Binder to find instructions on how to proceed. 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 Trouble Shooting instructions found in the Market Training Slides, ask the customer if it is okay if you collect some information. If they say yes, collect the account that is having issues as well as the issue that is being experienced, or the transaction information. Then, contact Epic Tech Support at 866-259-2934 option 2.

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

You can access all of this information in the Admin Portal. Visit myfreshbucks.com to sign in and get started.

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 option 2.



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 fruits, vegetables, herbs and spices, and seedlings of edible plants. SNAP tokens can be used for foods including produce, meat, dairy, eggs, honey/syrup, and bread. Any food meal intended to be consumed immediately are **ineligible** for SNAP tokens. This includes items like hot, prepared foods and made to order sandwiches. Items that are wrapped and labeled are eligible to be purchased with SNAP tokens.

Can Fresh Bucks be used at retail locations?

They will be able to soon. Fresh Bucks will be available at 5 local Safeway Stores as well as Cleo's Bodega this fall. Visit freshbucksindy.org to find more details.

Does the Fresh Bucks card balance expire?

Yes, Fresh Bucks balances expire six months after 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 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 provide this.

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, and Indiana University Health. 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, they will not be reimbursed by Fresh Bucks.

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: 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 for ineligible items?

Please refer to the “Vendor Violation” section of your market manager binder or visit <https://farmersmarketlegaltoolkit.org/snap/legal-topics/enforcement-penalties/> if you are unable to access your binder at this time.

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. ARE YOU SELECTING A SPECIFIC TRANSACTION TO REFUND – WHAT ABOUT PARTIAL REFUND
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/Farmers Market Nutrition Program (FMNP)

Indiana Department of Health (IDOH) Commodities Program Coordinator

317-233-5609

WICCommoditiesPrograms@isdh.in.gov