

Accepting Bridge Cards at Michigan Farmers Markets

The Food Assistance Program is a nutrition assistance program administered by the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS). The program provides monthly food benefits for eligible participants to purchase approved food items (any food or food product for human use or seeds and plants for use in a home garden to produce food for personal use) at approved outlets. In the past, the program used paper food stamp coupons, but due to a Congressional mandate the program has converted to an electronic benefits transfer (EBT) card system.

Food Assistance recipients use a plastic card similar to a debit card to purchase approved foods. The card used in Michigan shows the Mackinac Bridge and is called a "Bridge Card." When shoppers use their card to make a purchase, the funds are electronically transferred from the shopper's food account to the retailer's account. Some customers also receive cash assistance from the state through other assistance programs. A farmers market can choose to accept these EBT cash benefits from shoppers to make unrestricted purchases through their Bridge Card. Farmers markets that accept EBT cash benefit sales must have a way to distinguish cash benefit sales from Food Assistance Program sales so they are credited to the appropriate EBT account (cash or food). This is usually done by having a second set of scrip, tokens or receipts that clearly identify EBT cash sales from EBT food assistance sales.



The switch from the paper coupon method to EBT was a challenge for farmers markets, yet approximately 10% of Michigan markets accept Bridge Cards. Accepting Bridge Cards at farmers markets provides many benefits. Farmers selling at the markets may see increased customer numbers. Food Assistance recipients benefit from buying fresh, local products. Markets benefit from the increased access they provide to all community members.

Becoming an Authorized Retailer

Farmers markets or farmers selling at farmers markets must enroll with FNS in order to become an authorized retailer for accepting Bridge Cards. The toll free number for ordering a Food Stamp Program Application for Stores is (877) 823-4369 or the application can be downloaded at http://www.fns.usda.gov/fsp/retailers/retailer_app/default.htm. There is currently no specific application for farmers markets, but helpful hints for completing the application can be found in the Frequently Asked Questions document posted on the Resources page at www.farmersmarkets.msu.edu.

Farmers markets should contact the appropriate FNS Field Office with any questions regarding this step of the process. The Detroit Field Office serves Lapeer, Livingston, Macomb, Monroe, Oakland, St. Clair, Sanilac, Washtenaw and Wayne counties. The Grand Rapids Satellite Office serves all other Michigan counties.

Detroit Field Office:

Food and Nutrition Service, USDA
Patrick V. McNamara Building
477 Michigan Avenue, Room 278
Detroit, MI 48826-2518

Phone: 313-226-4930
Fax: 313-226-4584

Grand Rapids Satellite Office:

Food and Nutrition Service, USDA
3260 Eagle Park Drive, NE, Suite 102
Grand Rapids, MI 49525-4544

Phone: 616-954-0319
Fax: 616-954-2033

Obtaining a Point of Sale (POS) Device

As soon as you or your farmers market has been authorized, you will receive a Food Stamp Program Permit and training materials. Affiliated Computer Services, Inc. (ACS), Michigan's contracted EBT service provider, will then contact your market about your need for a POS device. Each approved retailer is provided one free POS device, including free transaction fees. This machine accepts Bridge Cards only and requires electric and telephone line access.

An option for farmers markets that don't have access to electricity or telephone lines is using a wireless POS device. ACS does not offer wireless machines free of charge, so you or your farmers market would be responsible for the associated costs. A list, including contact information, of Third Party Processors that provide POS devices for wired and wireless debit, credit and EBT sales can also be found on the Resources page at www.farmersmarkets.msu.edu.

Alternative Redemption Systems

A farmer authorized as a retailer by FNS and using their own POS device can operate within a farmers market without getting special approval. However, if a farmers market is interested in having only one, or a few shared, POS device(s) for the entire market, the market will need to be approved by the Michigan Department of Human Services. Farmers markets requesting authorization as an entity will need to send a proposal describing their alternative redemption system to:

Michigan Department of Human Services
Attention: James D. McCreight
Grand Tower, Suite 1208
Lansing, MI 48909

For more information regarding the needed contents of the proposal, call James McCreight at 517-335-3636.

There are two alternative redemptions systems commonly used by farmers markets in Michigan. The first option is using wooden tokens (sometimes also referred to as wooden nickels) or paper scrip. The farmers market is responsible for acquiring the wooden tokens or paper scrip that will be used. Using this system, a customer can decide how much of their Food Assistance benefits they would like to spend. They then swipe their Bridge Card for that amount and enter their PIN. They will receive instant authorization and a receipt before collecting their tokens/scrip for the approved amount. The tokens/scrip can be spent on eligible products at farmers' and vendors' stands.

The second option uses a paper receipt. In this type of system, customers get a receipt from each farmer/vendor, leave their items at the stand, bring the receipt to the centralized POS device, pay for their items, get a receipt for the transaction, and then return to the farmer/vendor with this paid receipt to pick up their purchases.

To make tokens and paper scrip more difficult to copy, it is strongly advised that they be coded with serial numbers. Other alternative redemption systems may also be acceptable. However, remember that farmers markets must receive annual approval from the Department of Human Services before instituting their system.

Additional Resources

The Michigan Farmers Market Association can provide additional information about alternative redemption systems and assist farmers markets in determining if becoming authorized to accept EBT is right for them. For more information, see: <http://www.farmersmarkets.msu.edu>. You can also contact their office:

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E-mail: dnmontri@msu.edu