

This resource was created for the Nutrition Incentive Hub by Katie Myhre of Farmers Market Coalition [FMC] with assistance from Joe Lesausky of Michigan Farmers Market Association [MIFMA].

Common Mistakes Farmers Markets Make when Choosing EBT Devices

Farmers markets around the country have been moving towards accepting additional currencies like SNAP benefits in order to make farm-direct food accessible to all shoppers. However, the nature of farmers markets and federal nutrition benefit programs requires that market operators have special equipment - EBT devices - in order to accept these benefits efficiently.

Many farmers market operators pick an EBT point of sale device without knowing exactly what challenges to prepare for. By now, market managers across the country have learned a lot of lessons the hard way — as a community, sharing this collective wisdom can prevent costly mistakes from affecting your market's operations and finances on the road to implementing a food access program.

This list isn't comprehensive, nor in any particular order, but it does identify some common issues that we've seen market operators struggle with over the years. If you've experienced an issue that you don't see on this list, reach out to katie@farmersmarketcoalition.org and we'll share it with the community.

Mistakes and Potential Solutions:

1. You live in a very cold or very hot place — and your device isn't tolerant of these extreme temps like you are! *It might shut off when it gets hot or cold, for the battery might lose a lot of capacity very quickly.*

Solution: Do upfront research on which devices would be better for your climate, or have a plan to operate the device in a sheltered (from elements as well as temperature extremes) location for extreme weather dates -- this could be in a vehicle, or in another protected area.

Some general rules on devices and cold temps: touch screens generally have poor functionality in cold weather, and lithium ion batteries are considered the best in extreme temperatures. Check in with your fellow market operators and farms with similar weather using FMC's listserv or your own networks, and listen for their tips.

2. You didn't check your cellular connectivity first. *When you get your device in the mail, you might find that your market is not in a zone with strong coverage — sometimes boosters work, but often they don't have the power to manage transactions.*

Solution: Know what cellular data providers work best in your specific market location, or ask your third party processor to help you verify coverage in your area. There may be additional factors in the area of your farm stand or market that affect cellular signal, such as a building, pavilion with metal roof, trees in area, downtown dead zones between two high rise buildings....maybe even all of the above!

A couple potential solutions are asking your third party processor for a 30-day trial period on the device to ensure it works in your specific conditions and with your cellular package, or ask for another market with a similar device and cellular connection to try running a transaction onsite at

your market. Also, make sure you have a manual voucher system in place, and your staff is well trained, in instances of cellular outages.

3. You need to clear manual vouchers, but your device or your Third Party Processor isn't capable of clearing manual vouchers [Clover Flex](#) is one example of a device that markets have reported issues with manual voucher processing.

Solution: Look for a device that is widely used by the market community in your area, and is known to have a simple system for manual voucher clearing. Make sure to ask your third party processor specifically if they provide support for manual voucher clearing – some companies will actually clear the vouchers over the phone on your behalf, but some don't allow for clearing.

4. You buy a sophisticated new "smart terminal" like the Pax A920 or the Clover Flex, and get it in the mail only to find out that you need to also buy software as a point of sale "app" to make the device work. This point of sale software often costs an additional \$30-100 per month.

Solution: Ask your third party processor or cell about the point of sale options before you commit to a device, and make sure that the apps available will support your data tracking or reporting needs.

5. Your invoice from your processor shows up and it's way higher than expected.

Solution: Have a detailed discussion with your prospective third party processor before signing a contract, and request a sample invoice so you know what additional fees to expect. FMC has an [explanation of charges document in our SNAP Guide](#); refer to that for extra context before you meet with your prospective third party processor.

6. You spend a lot of money on a new device and you didn't know that it's going to go out of date soon. For example, 3G is a commonly used network for cellular enabled devices, like the FD 150 and FD 410, but 3G will no longer be accessible starting February 2022. While this might seem like a long way away, device providers have already made changes to their devices, giving folks using 3G devices some unexpected challenges.

Solution: Sometimes, there's no getting around this! Things often change during updates in the technology world. Make sure you stay tuned to FMC's blog for updates to key devices in the industry, your third party processor representative, or other sources for technology news.

7. You spend a lot of money on a new device that has too many features and eventually, you can't afford.

Solution: Pick your device based on the features that you need, not the device that has all the state-of-the-art features. Think about what's appropriate for your particular market/farm situation, not what comes with a lot of added features you will never use. Start simple, and upgrade if you find you need additional features, not the other way around.

Not sure exactly what your EBT point of sale needs are?

Refer to our EBT Technology Discovery Process to understand key questions to ask yourself before selecting a device. We'll help you walk through the process to understand how key parts of your model may be affected by technology, and hopefully prevent unexpected challenges from arising with your terminals. Refer to our [SNAP Guide](#) for broader information.