

Refund Policy for SNAP and Double Up Token Purchases

If a customer requests a refund of unspent SNAP currency, first make sure the customer understands they can bring the currency back another week and spend it. 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 at a later date.

If they still want to return unspent SNAP Bridge Card currency to have their benefits credited back to their account, according to USDA FNS program rules, the market is required to complete the refund. In order to take back the SNAP Bridge Card currency and credit the customer's card for the amount of currency returned, the following conditions must be met:

- 1. The SNAP currency being returned must be issued from the market where the refund is being requested**
- 2. The refund can only be requested on the same day the original purchase of SNAP currency was made.**
- 3. The requested refund can only be for an amount equal to, or less than, the original purchase.**

These rules apply because the return must be completed on the same point-of-sale device as the original purchase was made and the return must be completed in the same "batch" as the purchase transaction. These are common rules of EBT processing companies.

To conduct a refund, follow the prompts on your point-of-sale device to perform a "SNAP Return" and collect the SNAP currency from the customer. Find the original transaction on the Customer Record Sheet and note that a SNAP refund was given and the amount of the refund. When completing your quarterly Double Up report, only report the amount of SNAP not returned by the customer towards your total SNAP distributed that month.

How to handle the Double Up Food Bucks portion of a SNAP Refund

If the customer has not already spent the Double Up tokens, request that they also return an equal value of Double Up tokens (rounding down the SNAP return to the nearest \$2 increment if needed) when making a SNAP return. First-time Double Up users often simply overestimate how many tokens they need and will only ask for a SNAP refund once. If the customer has already spent the Double Up tokens, remind them of the intent of the program and coach them on how they can better estimate the amount they will need to take off their SNAP card next time they shop the market. Suggestions like making a shopping list and/or walking the market to determine what they would like to spend and approximately how much the items will cost are both good practices to help customers estimate the amount of currency they need. Remember that the intent of the program is to **incentivize** SNAP purchases at farmers markets.

If you notice that a customer you have previously coached continues to request SNAP returns after they have already spent the Double Up they, you should be cautious. If this happens more than twice, inform the customer they will not be eligible to receive Double Up tokens in the future unless they return an equal amount of Double Up tokens along with the unspent SNAP Bridge Card currency. During the third SNAP return, if the customer refuses to return the tokens, 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 Double Up 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 Bridge Card at your market, regardless of their eligibility to participate in Double Up.

Share the Double Up Customer Hotline number with any customer who wishes to dispute this policy: 866-586-2796

Created by the Michigan Farmers Market Association (MIFMA) to support farmers markets accepting food assistance benefits. For more information, visit www.mifma.org.

Approved by Fair Food Network on behalf of the Double Up Food Bucks program. Published June 2017.