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Money & Alternate Market Currencies

Money: Cash, Cards, and Personal Checks

All Vendors must accept U.S. currency and other applicable Nourish Knoxville-sponsored currencies. Vendors are not required to accept credit cards or personal checks.

Alternate Market Currencies

All alternate Market currencies are processed centrally by Nourish Knoxville at the main Information Booth as a service to our Vendors and our community of shoppers. If you have your own SNAP/EBT processing equipment, please contact us ASAP at markets@nourishknoxville.org. Alternate currencies include:

- Market Money** - Our Markets accept credit cards at the Information Booth in exchange for **GREEN** printed tokens in \$5.00 denominations, like an ATM. Customers are charged a flat \$2.00 transaction fee for this service to help cover processing fees. **All Vendors must accept GREEN Market Money tokens.** Vendors need to bring plenty of change in USD as they will be required to provide change for customers with US currency. Nourish Knoxville does not carry enough change to supply Vendors with change or break large bills, and there are no banks within walking distance that are open during our Thursday and Saturday Markets.
- EBT/SNAP** - EBT stands for Electronic Benefits Transfer, which is the current system used for distributing the USDA Supplemental Nutrition Assistance Program (SNAP), formerly referred to as "food stamps." These tokens are printed in **RED** and come in \$1.00 denominations. **Only Vendors with SNAP-[eligible products](#) can accept RED tokens.**

- **Double Up Food Bucks** (SNAP doubling program) - Double Up Food Bucks (DUFEB) matches EBT/SNAP purchases at a 1:2 ratio, up to \$50 per customer per Market day, issued in **BROWN** DUFEB tokens in \$1 increments. DUFEB tokens may be used to purchase fruits and vegetables that are fresh, canned, frozen, or dried with no additives.
- **Produce Bucks** - Nourish Knoxville hosts a variety of FREE, low-barrier produce incentive programs, including Nourish Kids and Nourish Moves. These activities are geared toward improving the health and wellness of participants. As an incentive for participating, each program participant receives Produce Bucks, a paper form of currency developed by Nourish Knoxville, which **can be spent on fresh fruits, vegetables, herbs, mushrooms, and food-producing plants at Market.**

Vendors with EBT/SNAP-eligible products will receive a bank bag at the beginning of each Market day that includes a currency guide and a receipt. At the end of each day, Vendors will count their tokens (**GREEN** Market Money, **RED** SNAP, **BROWN** DUFEB tokens, and paper Produce Bucks) and fill out the corresponding fields on the receipt. Vendors will keep one half of the receipt for their records, then return the bank bag to the Information Booth with all tokens and produce bucks & the other half of the receipt.

Vendors without EBT/SNAP-eligible products **will not** receive a bank bag and can return their **GREEN** Market Money tokens to the Information Booth in exchange for cash.

**** **Important Note:** Bank bags and all applicable tokens/produce bucks should be turned in to Markets Staff at the Information Booth **the same day they are issued.** Vendors who habitually lose or hold bags beyond the day of issuance will not be issued new bags until all delinquent bags have been returned. ****

Alternate Currency Guide

Nourish Knoxville has created a currency guide with images of the alternate currencies and brief descriptions of which products each type of currency is eligible to be spent on. A currency guide is included in each bank bag distributed to Vendors with EBT/SNAP-eligible products. A printable version is also available in the "Document" section of your Manage My Market account for those who would like an extra copy or don't get a bank bag. **Please leave currency guides in the bank bags so they can be reused week to week.**

Reimbursement for Alternate Currencies

Nourish Knoxville uses Airbase to reimburse Vendors by direct deposit. You will receive an invitation via email to set up your information after turning in your first receipt. If you cannot set

up online, you may provide your banking information (voided check) at the Market for Nourish Knoxville Staff to set up your direct deposit on your behalf. Reimbursements may also be made via Airbase by mailed check, if necessary, but direct deposit will be processed more quickly. Receipts will be processed within 1 (one) week for the Market, and direct deposits will be received within 2 (two) weeks. Mailed checks may take at least an additional week to receive.

***** Important Note:** Vendors who incorrectly accept SNAP tokens, DUFb tokens, or Produce Bucks for ineligible products will not be reimbursed and will have the alternate Market currencies confiscated. ***

How Alternate Currencies Work & What They Can Be Spent On

Market Money

Our Markets process credit/debit cards at the Information Booth in exchange for **GREEN** Market Money tokens in \$5.00 denominations, like an ATM. Customers are charged a flat \$2.00 transaction fee for this service. **All Vendors must accept GREEN Market Money (MM) tokens.**

1. How it works for customers:

- Customer credit/debit cards are processed at the Market Information Booth in exchange for **GREEN Market Money** tokens in \$5 denominations.
- All **GREEN Market Money** purchasers will be charged a \$2 service fee per transaction, regardless of the total amount of MM purchased.
- No lost or stolen tokens will be reissued or refunded.
- GREEN Market Money** tokens do not expire and may be spent on any item at any Nourish Knoxville Market.

2. How it works for Vendors:

- All Vendors are required to accept **GREEN Market Money**.
- GREEN Market Money** tokens should be treated as a \$5.00 bill. Vendors will give change back in US currency for purchases. **DO NOT GIVE CHANGE IN ANY OTHER ALTERNATE CURRENCY** (SNAP tokens, DUFb tokens, Produce Bucks, etc.)
- Vendors will include all **GREEN Market Money** tokens in their bank bag (should they be eligible to receive a bank bag), with all other alternate currencies for reimbursement. Note: if you only have Market Money to redeem, these tokens can be exchanged for cash at the Information Booth at the end of the Market day.
- GREEN Market Money** tokens are transferable, and Vendors can use those they receive during Market to make purchases from other Vendors.

SNAP/EBT

Our Markets process EBT/SNAP cards at the Information Booth in exchange for **RED** SNAP tokens in \$1.00 denominations. **Only Vendors with SNAP-eligible products can accept RED tokens.** Eligible products include fruits, vegetables, herbs, mushrooms, meats, poultry, packaged baked

goods, packaged dairy products, other packaged foods, and food-producing plants (e.g., herbs, tomato plants, blueberry bushes, etc.). It **excludes** any foods and drinks that are intended for immediate consumption on-site or pet food (e.g., raw milk, pet treats, etc.).

1. How it works for customers:

- a. EBT cards are processed at the Information Booth in exchange for **RED SNAP** tokens in \$1.00 denominations.
- b. The customer's unused **RED SNAP** tokens may be returned to the Information Booth to be refunded onto their card, but only on the same day they were withdrawn.
- c. No lost or stolen tokens will be reissued or refunded.
- d. **RED SNAP** tokens may be spent on grocery items throughout the Market, as well as food-producing plants.

2. How it works for Vendors:

- a. Vendors with eligible products are **required to accept RED SNAP** tokens.
- b. **RED SNAP** tokens may only be used for USDA-approved foods and food-producing plants.
- c. Vendors **cannot** give change back for **RED SNAP** tokens. **At no time can RED SNAP tokens be exchanged for cash or other currencies.**
 - i. If purchases are not in a whole dollar amount, the Vendor may choose to round down or provide the customer with additional product to get closer to the whole dollar amount. **Vendors may not round up or overcharge at any time, but are welcome to round down to a whole number.** For example, if the customer's total is \$3.50, the Vendor may round down to \$3.00 but may not round up to \$4.00.
- d. Sales tax: If sales tax is **included** in the display price, you can charge the full amount for the item. If the sales tax is **added** to the displayed price at the point of sale, you do not charge sales tax. Note: particular businesses may have different requirements. Contact [FNS](#) with any questions.
- e. Vendors will include all **RED SNAP** tokens in their bank bag with all other alternate currencies for reimbursement at the end of the Market day.
 - i. Vendors who incorrectly accept SNAP tokens for ineligible products will not be reimbursed and will have the SNAP tokens confiscated.

DOUBLE UP FOOD BUCKS (DUFB)

Despite the support of government programs like SNAP, many families still struggle to put food on the table. To help bridge this gap and increase access to fresh, healthy produce, **Double Up Food Bucks (DUFB)** matches up to **\$25 SNAP dollars per SNAP customer per Market day in BROWN DUFB tokens at a 1:2 ratio.**

DUFB tokens are distributed at all Nourish Knoxville Markets, as well as at partner farmers Markets and farm stores across the region. Customers can use their tokens at any participating location. For a full list of participating locations, visit nourishknoxville.org/programs/snap.

BROWN DUFb tokens are grant-funded, and do not expire, as long as the program remains funded.

1. How DUFb Works for Customers:

- a. Customers must have an EBT/SNAP card and swipe for **RED SNAP** tokens at the Information Booth.
- b. Customers then receive **BROWN** DUFb tokens in \$1.00 denominations, matching up to \$25 in **RED SNAP** tokens at a 1:2 ratio, per Market day.
- c. No change may be given for purchases made with **BROWN** DUFb tokens.
- d. **BROWN** DUFb tokens can be used at any participating Farmers Market or farm store across the region, not just Nourish Knoxville Farmers Markets.

2. How DUFb Works for Vendors:

- a. Vendors selling **eligible products** are required to accept **BROWN** DUFb tokens.
- b. **Eligible DUFb items include only:** Fruits and vegetables may be fresh, canned, frozen, or dried with no additives (whole or cut, without added sugar, fat, oil, or salt), mushrooms, fresh herbs, dried beans, and food-producing plants.
- c. **Ineligible items** include, but are not limited to: Meat, eggs, dairy, nuts, processed produce, baked goods, pickles, jams/jellies, any other processed food, and non-food items.
- d. Vendors **cannot** give change back for **BROWN** DUFb tokens. **At no time can **BROWN** DUFb tokens be exchanged for cash or other currencies.**
 - i. If purchases are not in a whole dollar amount, the Vendor may choose to round down or provide the customer with additional product to get closer to the whole dollar amount. **Vendors may not round up or overcharge at any time, but are welcome to round down to a whole number.** For example, if the customer's total is \$3.50, the Vendor may round down to \$3.00 but may not round up to \$4.00.
- e. Vendors must include all **BROWN** DUFb tokens in their bank bag with all other alternate currencies for reimbursement at the end of the Market day.
 - i. **Important:** Vendors who accept **BROWN** DUFb tokens for ineligible items will not be reimbursed for those tokens have the tokens confiscated.

PRODUCE BUCKS

Nourish Knoxville hosts a variety of FREE, low-barrier produce incentive programs, including Nourish Kids and Nourish Moves. These activities are geared toward improving the health and wellness of participants through physical activity, health education, cooking demonstrations, and more. As an incentive for participating, each program participant receives Produce Bucks, a form of currency developed by Nourish Knoxville, which can be spent on fresh fruits, vegetables, and food-producing plants at Market. Each Produce Buck is worth \$1.00.

1. Only Vendors with fruits, vegetables, and food-producing plants can accept Produce Bucks.
2. No change can be given for Produce Bucks. **At no time can Produce Bucks tokens be exchanged for cash or other currencies.**
3. **Produce Bucks are only valid at the Market (or Market family) where they were**

distributed and expire at the end of that Market season. All Produce Bucks are marked with an expiration date and Market name or logo. Vendors should carefully check each Produce Buck before accepting it to ensure it is both valid for their Market and unexpired. Expired or misused Produce Bucks will not be reimbursed.

4. Vendors will include all Produce Bucks in their bank bag with other alternate currencies at the end of each Market day.
5. Vendors who incorrectly accept Produce Bucks for ineligible products will not be reimbursed and will have the Produce Bucks confiscated

Questions about how to become an approved WIC FMNP Vendor? Please email us at: markets@nourishknoxville.org.