USDA
United States Department of Agriculture

SNAP

The Supplemental Nutrition Assistance Program

Training Guide for Retailers

Note to Retailers:
For general Supplemental Nutrition Assistance Program (SNAP) information, contact us at 1-877-823-4369 or visit our website at **www.fns.usda.gov/snap** and click on "Retail Merchants" for more information.

United States Department of Agriculture
Food and Nutrition Service

FNS-330

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Introduction

America's health depends on good nutrition. However, many low-income households need help to have a healthy diet. Each month millions of low-income Americans — more than half of them children — get that help through the Supplemental Nutrition Assistance Program (SNAP) . Under the Program, State and local social services agencies give monthly SNAP benefits to households that qualify. These SNAP benefits— issued through Electronic Benefits Transfer (EBT) debit cards — can be used to buy food at authorized retail food stores.

SNAP is administered by the Food and Nutrition Service (FNS) of the U.S. Department of Agriculture. FNS licenses qualified retailers to accept SNAP benefits, provides information to retailers, monitors retailers to make sure they are following the rules, and withdraws or disqualifies retailers who no longer qualify to be in the Program or who have broken Program rules.

Every retailer who participates in SNAP must follow all Program laws and regulations. This guide will help you learn the Program rules and answer common questions about SNAP. Errors made by you or your employees through lack of training, attention to basic instructions, or poor supervision could cost you your license or lead to more severe penalties. Please pay special attention to *Part 4: What Happens if You Break the Rules?*

FNS staff are available to answer your questions and advise you on Program rules and procedures. Always consult with FNS if you have a problem or are unsure of how to handle a particular situation.

At the end of this publication there is information about the Program and how to apply for SNAP benefits. This may be helpful in case any of your customers ask or if you wish to tell somebody about the Program.

Criteria for Retailers

FNS determines whether retail food stores meet the eligibility criteria to be licensed to accept SNAP benefits based on SNAP laws and regulations, which require that retail food stores must meet one of these two criteria:

1. The store must offer for sale, on a continuous basis, at least three varieties of qualifying foods in each of the four categories of staple foods:

   - Breads/cereals
   - Fruit/vegetables
   - Meat/fish/poultry
   - Dairy products

   At least two of these categories must include perishable foods.

Or

2. The store must have over 50 percent of its total gross sales in staple foods, not counting food items such as coffee, tea, cocoa, soda, candy, condiments, spices, and prepared, ready-to-eat foods.

Your store may be visited by FNS prior to approving your firm to accept SNAP benefits, or at any time thereafter, to ensure that these criteria are, and continue to be, met. In addition, licensed stores will be fully reviewed for eligibility at least once every 5 years.

Program License

A store must be authorized to participate.

When your store is licensed you will receive a seven-digit FNS number. This number will be one of the ways FNS will identify your store and you as the owner of the store.

You will also receive a SNAP license (see below).

- You cannot begin to accept SNAP benefits until you have a SNAP license.
- You cannot use the license that belonged to any previous owner of your store.
- If your store changes ownership, if you move, or if you close your store, your license is void.
- You cannot transfer your license to someone else. If you are closing or selling your business, you must inform FNS and return your license to FNS.
- Do not post your license publicly. Keep the license and your FNS number in a safe place as you would any important document and account number.
- If you own more than one store, you must apply for a SNAP license for each store.

Supplemental Nutrition Assistance Program License

USDA

U.S. Department of Agriculture - Food and Nutrition Service

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM PERMIT

FNS NUMBER:

Store Name: Store Type:
Mailing Address: Location Address:

Authorization Date: Field Office:
Owner Name(s): Field Office Address:

This permit certifies the owner(s) and business location listed above are hereby granted approval to accept and redeem SNAP benefits on the condition that the acceptance and redemption of all coupons/instruments shall be in accordance with the rules and regulations governing the Supplemental Nutrition Assistance Program.

THIS PERMIT IS NOT TRANSFERABLE

Any changes in the ownership, location, name of business, and/or operation void this permit. To prevent illegal use, this permit must be returned to the Food and Nutrition Service (FNS) upon any change/sale/transfer of the business or upon request by the FNS. Failure to report changes immediately to FNS may result in substantial fines and administrative sanctions. IF THE STORE MOVES, IS SOLD/CLOSED OR VOLUNTARILY WITHDRAWS FROM THE SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM, PLEASE CONTACT YOUR SERVICING FIELD OFFICE.

Issued by FNS Representative: _____ Date of Issue: 10/18/2011

Part 1: Basic Guidelines

Learn and Enforce the Program Rules.

Accepting SNAP benefits can help build your business. If you violate the rules, however, you could lose your license, be fined, and/or be subject to criminal prosecution.

This guide provides basic information on SNAP. A training DVD is included in your authorization package; you can use this DVD to train all of the people who work in your store. The training video is also available online at: **http://www.fns.usda.gov/snap.**

Protect your business. You are responsible for the actions of all of the people who work at your store. If you or your employees or family members violate the SNAP rules and regulations, your store may be disqualified from participation in SNAP. Learn the proper way to handle SNAP transactions and train your employees before they accept SNAP benefits from a customer. Monitor their performance. Conduct refresher courses when necessary. When changes in the Program are announced, make sure everyone knows about them. It is a good idea to document the training you provide for your employees.

Display the "We Welcome SNAP EBT Customers" Poster.

FNS will provide you with a "We Welcome SNAP EBT Customers" poster, FNS-132 (see below). Post it in a prominent place to let your customers know that you participate in the Program. You will also receive a self-adhesive "We Welcome SNAP EBT Customers" decal to place on your door or window.

"We Welcome SNAP EBT Customers" poster, FNS-132

Report Violations.

Help us maintain SNAP integrity. If you know or suspect that someone is violating the Program's laws and regulations, contact FNS or the USDA Office of Inspector General Hotline at 1-800-424-9121. Your identity is protected under the provisions of the Whistleblower Protection Act of 1989 and the Inspector General Act of 1978.

To encourage people to report fraud and abuse, you must post a sign giving information on how to report Program abuse. This poster is also provided in your authorization package. Display your "Report Abuse of the Supplemental Nutrition Assistance Program" poster prominently.

USDA Office of Inspector General Hotline

1-800-424-9121

"Report Abuse" Poster FNS-240

Cooperate With Authorities.

From time to time FNS employees may visit your store or request information from you. You may also be visited by contractor representatives who work for FNS who will have identification and written authorization explaining who they are. They may take pictures of your store, both inside and out, and gather information on store layout and stock. You are required to cooperate and to respond to their questions. If you do not, you may lose your SNAP license. Contact your servicing FNS office if you have any questions or concerns regarding a contracted visitor.

Respect Your SNAP Customers.

Treat your SNAP customers as you do your other customers—with courtesy and respect.

DO NOT:

- Restrict SNAP customers to shopping at certain times during store hours, charge them higher prices, or make them use lanes designated SNAP-ONLY Checkout.
- Require customers to make minimum purchases.
- Ask customers for their Personal Identification Number (PIN). Only the customer may enter his or her PIN at the Point of Sale (POS) terminal to complete the SNAP sale.

Each of these practices violates the law or regulations.

Part 2: What Can SNAP Benefits Buy?

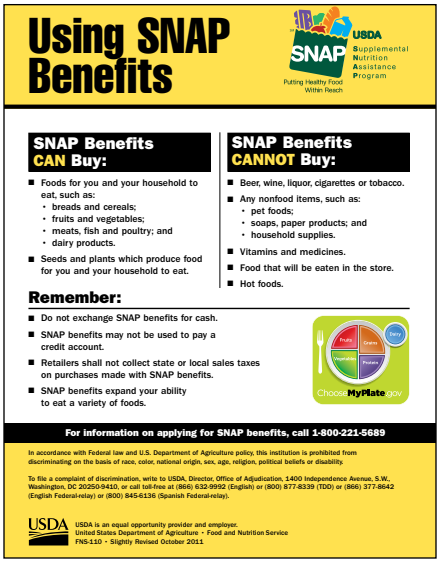
Proper Use of SNAP Benefits

The goal of SNAP is to help low-income households have healthy diets.

Eligible Foods

Eligible foods include any food or food product intended for human consumption except alcoholic beverages, tobacco, and hot food products prepared for immediate consumption. It also includes seeds and plants to grow foods for the personal consumption of eligible households.

"Using SNAP Benefits" Poster, FNS-110



Using SNAP Benefits

SNAP — Putting Healthy Food Within Reach

USDA Supplemental Nutrition Assistance Program

SNAP Benefits CAN Buy:

- Foods for you and your household to eat, such as:
  - breads and cereals;
  - fruits and vegetables;
  - meats, fish and poultry; and
  - dairy products.
- Seeds and plants which produce food for you and your household to eat.

SNAP Benefits CANNOT Buy:

- Beer, wine, liquor, cigarettes or tobacco.
- Any nonfood items, such as:
  - pet foods;
  - soaps, paper products; and
  - household supplies.
- Vitamins and medicines.
- Food that will be eaten in the store.
- Hot foods.

Remember:

- Do not exchange SNAP benefits for cash.
- SNAP benefits may not be used to pay a credit account.
- Retailers shall not collect state or local sales taxes on purchases made with SNAP benefits.
- SNAP benefits expand your ability to eat a variety of foods.

Fruits · Grains · Vegetables · Protein · Dairy

ChooseMyPlate.gov

For information on applying for SNAP benefits, call 1-800-221-5689

In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, religion, political beliefs or disability.

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Households CAN Use SNAP Benefits to Buy:

- Food intended to be prepared and eaten at home, such as:
  - Breads and cereals;
  - Fruits and vegetables;
  - Meat, fish, and poultry; and
  - Dairy products
- Seeds and plants intended to grow food (but not for growing flowers or feeding birds).

Households CANNOT Use SNAP Benefits to Buy:

- Beer, wine, liquor, tobacco, or cigarettes
- Foods that are hot at the point of sale
- Food to be eaten in the store
- Vitamins or medicines
- Pet foods
- Nonfood items such as tissue, soap, cosmetics, or other household goods

If you have questions about specific food items, visit us online at **http://www.fns.usda.gov/snap** for further product eligibility and contact information.

A poster describing what can and cannot be bought with SNAP benefits is provided in your authorization package (see illustration at left).

Separate Eligible Foods

If you do not have electronic cash registers and scanners that automatically separate SNAP eligible and ineligible items, your customers should separate their eligible and ineligible items, or you or your clerk may separate them. This will make it easier to total the food items that qualify for SNAP benefits. If your store has electronic registers or scanners that automatically identify eligible items, separating items is not necessary. Equipment should be periodically checked for proper programming, to avoid errors.

Sales Tax

You cannot charge State or local sales taxes on eligible items purchased with SNAP benefits. You may not include the sales tax in the purchase price as a hidden cost. Keeping eligible and ineligible items separate if you do not have electronic cash registers and scanners will also prevent you from accidentally charging sales tax on eligible items. If you have questions about your State's sales tax laws, you should contact your State tax department.

Credit Accounts

SNAP customers must pay for their purchases at the time of sale. **You may not accept SNAP benefits as payments on credit accounts.** You may not hold your customers' SNAP EBT cards or card account information at your store for future use.

Bottle Deposits

SNAP benefits can cover the cost of items such as eligible drinks in returnable bottles where the price includes a specific bottle deposit. This is true even if the deposit is not included in the shelf price. The deposit fee paid for with SNAP benefits cannot exceed the State fee reimbursement amount. Contact your State for information on the fee reimbursement limits in that State.

- ## Making the Sale
  If a customer does not have enough SNAP benefits to pay for all of his or her eligible items, give the customer the option of paying for the remaining items with cash, debit or credit card, or not buying them. The client can pay the difference with a second card swipe to debit the cash benefits account (if the client has one) on his or her EBT card. Remember, you cannot extend credit to be paid with SNAP benefits at a later date.

- ## No Trafficking Is Allowed
  It is illegal to give cash in exchange for SNAP benefits. This practice is known as “trafficking.” Refunds due to SNAP customers must be made directly onto the EBT card; never give cash or store credit.

- ## Store Coupons and Trading Stamps
  If you accept in-store coupons from cash, debit, or credit customers, or you give them trading stamps, you must also do the same for SNAP customers. You must treat SNAP customers the same as you treat non-SNAP cash paying customers.

Part 3: Electronic Benefits Transfer (EBT) Cards

The only form of benefit issuance is EBT. One of the biggest advantages of the electronic system is that it automatically deducts the exact amount of the purchase from the customer's EBT account and deposits it in your store's bank account.

- **EBT Systems**
  EBT systems operate like other debit card systems. An electronic message goes to a computer for approval. If the purchase is approved, the customer's EBT account gets an immediate debit and your account gets credited. At the end of the business day, transactions are totaled and the funds are moved. You will usually receive money from an EBT transaction within 2 banking days.

- **EBT Cards**
  Each State has its own EBT card design and may have its own name for SNAP. EBT cards are plastic and look like commercial debit and credit cards. Almost all cards have embossed numbers on the front and a magnetic strip and a signature line on the back. Often, the toll-free number for Customer Service is on the back of the card. Your State's EBT system will accept SNAP EBT cards issued in any other State.

Point-of-Sale (POS) Equipment

Once you are licensed, you will need to consider how you wish to accept EBT. Certain licensed stores have the option to accept EBT at no cost. Only stores that are exempt are eligible for State-supplied POS equipment that handles **only** EBT transactions.

Exempt retailers are farmers' markets, direct marketing farmers, military commissaries, non-profit food buying coooperatives and community meal services and programs.

All other (non-exempt) retailers must arrange to have commercial equipment provided to you by a third-party processor. Commercial equipment is provided at a cost that you negotiate with the third-party processor. Commercial equipment is often integrated, meaning that the POS terminal, cash register, and scanning device are all connected together in order to speed transactions and minimize errors.

SNAP EBT Purchases

Although EBT equipment set-up varies from State to State, the cashier should follow these general steps for a SNAP EBT purchase:

- If you do not have an electronic cash register and scanning system, separate eligible foods from nonfood items. Total the eligible food purchase amount on the cash register.
- Press the appropriate purchase key and swipe the EBT card through the POS card reader.
- Enter the food purchase amount into the POS terminal if not connected to the cash register.
- The SNAP customer will enter his or her secret Personal Identification Number (PIN) and hit the enter key. **Only the customer may do this.**
- If there are sufficient funds and the PIN is entered correctly, an “approved” message will appear on the POS terminal and a receipt is printed.
- If there are insufficient funds, the SNAP customer may pay in cash or use another form of payment.
- Give the customer a receipt that shows the purchase amount and the SNAP EBT balance.

Other Types of SNAP EBT Transactions

Manual (Key-Entered) Transactions

When EBT cards are swiped through your POS device, the device reads the card number and other information from the strip on the back of the card. Sometimes the magnetic strip on the card is damaged and swiping the card will not work. **IF** the card strip **CANNOT** be read by the POS machine, you may use the POS keys to type in the card number. **It is against Program rules to keep the card numbers on file or enter them manually unless the EBT cardholder is present.** The card holder must still enter his or her PIN to authorize a key-entered transaction. SNAP regulations permit key entry as a back-up convenience for recipients, but the recipient is expected to get a replacement for his or her damaged card. Please do not use the manual key-entry method unless the POS device card reader or the client's card is not working.

Cards are hard to damage. If your POS terminal frequently does not accept EBT cards, it may need to be serviced. Advise customers to replace their cards if the POS terminal is not the problem.

FNS monitors, by store, the frequency of key-entered transactions.

Refunds

You can make refunds into the EBT account if the customer returns food bought with SNAP benefits. **Do not provide refunds in cash.** Learn to use the SNAP refund transaction; a refund transaction credits the customer's account. The POS terminal may require a supervisor's or manager's approval code to be entered as part of the transaction. Your EBT retailer manual will have details.

Voiding a Transaction

If you enter the wrong amount into the POS terminal and it is approved, most systems allow you to immediately void that transaction. All EBT-only and contractor-provided wireless terminals have a void last function that works for both purchases and returns. This will have to be done at that same POS terminal and requires a manager's password. You may then redo the transaction correctly. If another transaction is performed before the void request, it will void the newer transaction instead. You will need to prepare a refund if the void does not work. If you have a Third Party Processor provided stand-alone terminal, wireless or wired, you should confirm the process for voiding a transaction.

Paper EBT Vouchers

Paper vouchers are provided by your POS terminal supplier and are used when an EBT transaction cannot be done electronically because the system is down. This may happen if your POS terminal fails, telecommunications fail, or the host computer is down.

In these cases, complete the voucher carefully, have your customer sign it, and call Customer Service at the time of the purchase. The call is to obtain an approval for the purchase. If you make the call after the customer leaves the store and there are not enough funds left in the customer's account, you will not get paid.

You must electronically clear the voucher, usually within 15 days, or send the voucher to your processor by a set expiration date in order to be paid for the transaction.

If you have questions on this process contact your POS terminal provider.

Always keep your copy of the voucher for at least 6 months in case of disputes.

Payment for EBT Transactions

System End-of-Day

EBT systems have an end-of-day or cut-over time when all the transactions for the day are totaled and the transfer of funds for settlement of accounts begins. The State EBT vendor or your designated third-party processor can provide information on when your State's EBT system's day ends.

It's important to keep track of your SNAP EBT business by producing daily end-of-day totals for your store. This will help you keep your accounts in order. You will be provided an EBT retailer manual specific to your POS equipment that explains how to run end-of-day totals.

Payment to Your Bank Account

If you have State equipment, the State EBT vendor will need your bank account information to make payments to your account.

- If you are changing your bank or your account, you must give advance notice to the EBT vendor so that the payment will go to your new account.
- Payment will usually arrive in your account within 2 banking days. If you have commercial third-party processor POS equipment, payment will go from the State EBT contractor to your processor within 2 days. Your processor will then pay your account according to your agreement.
- Banks cannot charge you for depositing SNAP EBT payments.

Important

Watch the POS Response

- Always watch the messages on the POS machine display. These messages indicate the transaction type and the results.
- Be sure you press the purchase key and not the refund key, and be sure the purchase is approved. Your store will be paid only when purchases are approved.
- Be sure your POS machine is not in training mode.
- If the purchase is denied because there are insufficient funds in the SNAP account, the customer may pay in cash or use another form of payment. Some customers may have an EBT cash account in addition to a SNAP account. If so, the client may use his or her cash account to pay the balance of the transaction.

Never Keep the PIN or the Card

- Never ask your customer for the PIN and do not watch the PIN being entered.
- Do not enter the PIN for the customer.

- Store cashiers may have to swipe EBT cards for the customer, depending on where the POS is located. Give the card back immediately. Never keep the card or the card number.

Customer ID

When using POS equipment, the PIN identifies the customer. No other identification is needed. Most States no longer issue SNAP ID cards to EBT customers.

Customer Signature

- You do not need the customer's signature when the EBT transaction is done with a PIN. You do not need a signature for purchase or refund transactions.
- If you are using a voucher to process the EBT transaction, the customer must sign the voucher. This is needed in case of a dispute, so keep the voucher with the original signature for at least 6 months for your records and provide a copy to the customer.

Balances

Customers can check the balance in their EBT SNAP account in four ways:

1. POS terminals can be programmed to have a balance inquiry function that will provide the balance. Many POS terminals have this function.
2. The customer can also call a toll-free number to get the balance over the phone.
3. After each EBT purchase transaction, the POS receipt shows the remaining SNAP account balance.
4. Finally, in most States, recipients can check their balance through the Internet.

You may not charge a customer to do a balance inquiry.

No Cash Change

No cash change is given back in SNAP EBT transactions because the exact amount of the purchase is entered and debited. When SNAP EBT cards are used, it is illegal for you to give cash change back. EBT systems allow for refunds for returns to be processed back to the SNAP EBT card and never in cash or store credit.

Questions About EBT

Q. Who does what in EBT?

A. FNS authorizes the stores for SNAP. FNS sets general EBT rules. Each State manages its own EBT system and hires an EBT vendor to process EBT transactions, issue EBT cards, and, for a subset of retailers, furnish POS equipment.

Q. What is a third-party processor?

A. We use the name "third-party processor" for any transaction processing provider hired by a store. This distinguishes third-party processors from the State's EBT vendor.

Q. How does the customer know how much money is in his or her account?

A. SNAP customers are instructed to keep their EBT receipts, which have the account balance. This is why you must always provide the receipt. Customers may also call a toll-free number or do a balance inquiry on the POS terminal in the store. In most States, if customers have access to the Internet they can check their balance.

Q. What happens if the customer loses the card?

A. You may NOT do the transaction without the card. Refer the customer to the State's toll-free Customer Service Help Line that he or she was given during EBT training, or to the State or county SNAP benefit assistance office.

Q. What if the customer forgets his or her PIN?

A. You may NOT do the transaction without the PIN. Refer the client to the toll-free Customer Service Help Line that he or she was given during EBT training to get a new PIN. The Customer Service number may be on the back of the card.

Q. What will EBT cost you?

A. If you have State-provided point-of-sale equipment, EBT costs nothing. If you use EBT equipment provided by a third-party processor, you will work out costs with the third-party processor.

Q. Is there a risk in accepting paper EBT vouchers when system problems occur?

A. Only if you fail to make the call to Customer Service for an approval number at the time of the purchase or if you fail to follow the voucher instructions in the EBT retailer manual, including failing to clear in time or mail in time or to the correct location.

Q. What if I sell my store?

A. The new owner has to apply to be licensed. Notify FNS of the sale. Under no circumstances may a new owner use your FNS authorization number. You cannot transfer your SNAP license. If you have State equipment, tell the State EBT vendor that you are selling your store by calling the Retailer Customer Service number before you transfer store ownership. Read the retailer instructions you get with your State POS machine or materials provided by your own processor. It states your legal responsibilities for the use and return of that equipment. See Part 4 if your store has been disqualified.

Part 4: What Happens if You Break the Rules?

SNAP is a multi-billion dollar Program; this is a tremendous investment by American taxpayers. FNS protects that investment by vigorously enforcing the Program's laws and regulations and aggressively pursuing violators.

As a store owner or operator, you are legally responsible not only for your own actions but for those of everyone who works in your store, whether or not they are paid. If you, your staff, your employees, or relatives redeem more SNAP benefits than your total food sales, sell ineligible items, accept SNAP benefits in payment for food sold to a SNAP household on credit, or buy or sell SNAP benefits, you will be disqualified from the Program and/or assessed a monetary penalty, and you may face criminal prosecution.

Criminal prosecution may result in a prison sentence, seizure of your assets, and additional penalties. You can be fined up to $11,000 for each illegal transaction, plus three times the dollar value of the transaction. You may be referred to the Internal Revenue Service for more extensive investigation, and may lose your State lottery licenses and alcohol beverage sales licenses.

In addition to criminal prosecution, you are subject to administrative penalties. The most common penalty is being disqualified from SNAP. If you are disqualified from SNAP, you may also be disqualified from the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

Even a temporary disqualification can blemish your business' reputation and its standing in the community. If we disqualify and/or fine you for violating Program regulations, we may disclose the name and address of your store, the names of all owners, and information about the penalty to the public. The purpose of such disclosure is to assist in the administration and enforcement of the Food and Nutrition Act and Supplemental Nutrition Assistance Program regulations. Know and follow the laws and regulations, train your employees carefully, and monitor their performance. If a situation arises that you are not sure how to handle, always call your servicing FNS office.

Penalties

The following Federal penalties apply to retailers:

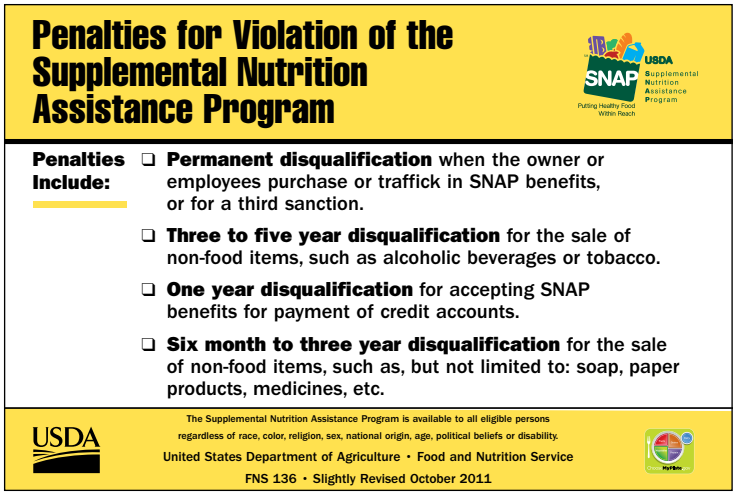
- **Trafficking**
  Buying or selling SNAP benefits for cash or other items besides eligible food will result in permanent disqualification, forfeiture of property, and/or a penalty of up to $100,000 for each violation.

- **Sale of Firearms, Ammunition, Explosives, or Controlled Substances**
  Sale of firearms, ammunition, explosives, or controlled substances for SNAP benefits will result in permanent disqualification or a penalty of up to $100,000 for each violation.

- **Sale of Cigarettes, Tobacco, and Alcohol**
  Sale of cigarettes, tobacco, alcohol, or expensive nonfood items for SNAP benefits may result in a 3- to 5-year disqualification period or equivalent civil money penalty. A fiscal claim may also be assessed for the value of the transactions redeemed for ineligible items.

- **Sale of Ineligible Items**
  Sale of common ineligible nonfood items on a regular basis for SNAP benefits may result in a 6-month to 3-year disqualification, or equivalent civil money penalty.

- **SNAP Benefit Redemptions Exceeding Food Sales**
  A store whose SNAP benefit redemptions for a specified period of time exceed its food sales for the same period of time may be disqualified for 3 to 5 years.



Penalties for Violation of the Supplemental Nutrition Assistance Program

SNAP — USDA Supplemental Nutrition Assistance Program — Putting Healthy Food Within Reach

Penalties Include:

- ❑ **Permanent disqualification** when the owner or employees purchase or traffick in SNAP benefits, or for a third sanction.
- ❑ **Three to five year disqualification** for the sale of non-food items, such as alcoholic beverages or tobacco.
- ❑ **One year disqualification** for accepting SNAP benefits for payment of credit accounts.
- ❑ **Six month to three year disqualification** for the sale of non-food items, such as, but not limited to: soap, paper products, medicines, etc.

USDA

The Supplemental Nutrition Assistance Program is available to all eligible persons regardless of race, color, religion, sex, national origin, age, political beliefs or disability.

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FNS 136 • Slightly Revised October 2011

"Penalties for Violation of the Supplemental Nutrition Assistance Program," FNS-136

- **Accepting SNAP Benefits Without Authorization**
  Accepting SNAP benefits without authorization or after the effective date of disqualification will result in a fine of $1,000 for each violation, plus an amount equal to three times the value of the illegally accepted SNAP benefits.

- **Second and Third Violations**
  The period of disqualification will be doubled for a second violation. For a third violation, the action is permanent disqualification.

- **WIC/SNAP Reciprocal Actions**
  Stores that are disqualified from WIC may be disqualified from SNAP for an equivalent period of time.

- **Hardship Civil Money Penalty**
  A hardship civil money penalty (HCMP) may be assessed instead of a disqualification if the disqualification is less than permanent and it is determined that the store's disqualification would cause a hardship to SNAP households.

- **Trafficking Civil Money Penalty**
  A store may be eligible for a trafficking civil money penalty in lieu of permanent disqualification if a request is made within 10 days of receipt of a letter charging a store with trafficking and if the store submits substantial documentation proving that an effective compliance policy and program had been established prior to when the violations occurred.

- **Selling a Disqualified Store**
  If you are disqualified, your disqualified time period has yet to expire, and you sell your store to a new owner who applies and becomes authorized to accept SNAP benefits, you may be assessed a transfer of ownership civil money penalty. The new owner is required to submit documentation to prove that a bona-fide sale occurred and that the disqualified owner has no relationship to the new business. The previously disqualified store owner is assessed the transfer of ownership civil money penalty for an amount that reflects the portion of the disqualification period that has not expired.

  Penalties, including a description of how civil money penalty amounts are calculated, are found in the Code of Federal Regulations§ 278.6, available online at **http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&tpl=/ecfrbrowse/Title07/7cfr278_main_02.tpl**

Appendix: Supplemental Nutrition Assistance Program Information for Customers

As a retailer in SNAP you might like to know how the Program works from the customer's point of view. You might also wish to have some information in case a customer is interested in knowing more about the Program. The following questions and answers are adapted from printed materials that are sent to callers to the national toll-free SNAP information telephone line: 1-800-221-5689. Please tell any customers who want to know more about SNAP to call that number.

Customers can receive information in both English and Spanish. They can also find out the toll-free information number for SNAP in their State, which can tell them the location and phone number of the nearest SNAP office.

There is also more information about the Program on the following Web site: **http://www.fns.usda.gov/snap**

How do people apply for SNAP benefits?

You apply for benefits by completing a State application form. There are several ways to get an application form:

- Pick it up at a local county or State SNAP office, or
- Call the county or State SNAP office. Ask the local SNAP worker to mail it to you, or
- Ask the SNAP worker if there are other places where you can pick up the form, or
- Print the form from your State's Web page at **www.fns.usda.gov/snap/**, or
- Apply online (this is not yet available in all States).

Fill out the SNAP application form as much as you can. If you need help, ask the local SNAP worker. You can also ask a friend or people who work at places like legal services or food banks to help you fill out the form.

Take the application form to your local SNAP office as soon as possible. You can also mail or fax it or submit it online if your State provides this option.

Do you need a Social Security Number to apply for benefits?

Yes, you must have or apply for a Social Security Number if you want SNAP benefits. People in the household who do not want to receive SNAP benefits do not have to give a Social Security Number, but they do have to give their financial information.

Can people who are not U.S. citizens get SNAP benefits? Can their children?

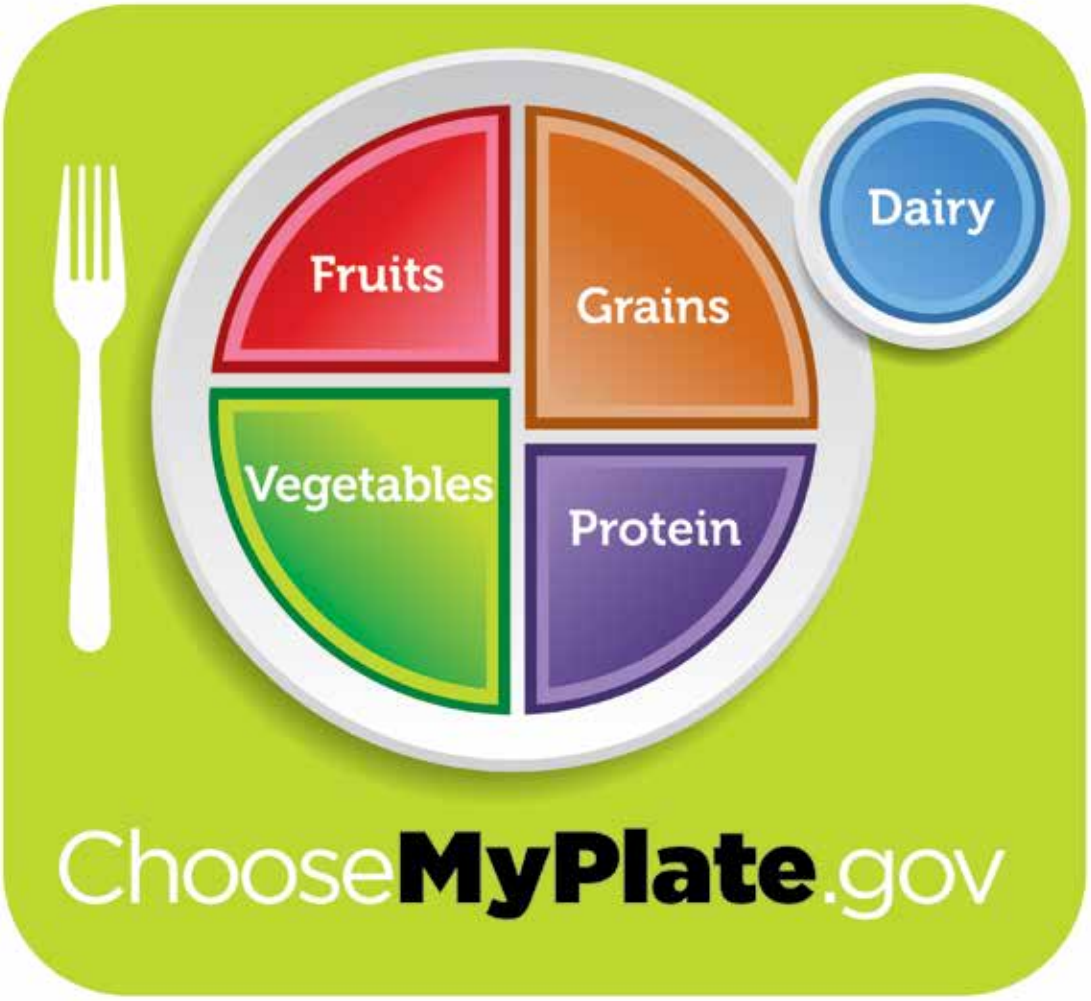
You may get SNAP benefits if you are a legal immigrant. Most legal immigrants must wait 5 years before getting SNAP benefits. There is no wait for children under 18. There is no wait for some elderly and disabled. There is no wait for refugees and asylees. Some legal immigrants may get SNAP benefits if they have enough work history, and some may be eligible if they have a military connection.

If you are not eligible due to immigration status, your legal immigrant or citizen children may still qualify. You do not have to provide immigration information about yourself when you apply for your legal immigrant or citizen children.

If I get SNAP benefits, will I be a "public charge"?

No. You and your family can apply for and receive SNAP benefits without hurting your chances of becoming U.S. citizens.

The following link has helpful information about noncitizen SNAP eligibility: **http://www.fns.usda.gov/snap/government/pdf/Non-Citizen_Guidance_063011.pdf**



For more information on healthy eating
Visit: **www.choosemyplate.gov**

USDA United States Department of Agriculture

DON'T DO IT!

BUYING OR SELLING SNAP-EBT BENEFITS (FOOD STAMPS) OR WIC BENEFITS IS A FEDERAL CRIME

YOU MAY BE FINED AND/OR GO TO JAIL

REPORT ABUSE

EMAIL usda.hotline@oig.usda.gov

CALL 1-800-424-9121
202-690-1622
202-690-1202 (TDD)

WEBSITE www.usda.gov/oig

WRITE U.S. Department of Agriculture
Office of Inspector General
PO Box 23399, Washington, DC 20026-3399

The identity of complainants is protected under the provisions of the Whistleblower Protection Act of 1989.

SNAP Putting Healthy Food within Reach — USDA Supplemental Nutrition Assistance Program

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