



2024 At-Market Currency Vendor Guide

This guide outlines the currencies available at five markets of Portland Farmers Market (PFM), currency restrictions and the vendor reimbursement process.

Vendor business owners and on-site vendor staff are required to honor all forms of PFM currency and understand the rules of acceptance for each form of currency. These currencies are essential to create greater access to the market and to increase sales for market vendors.

TOKEN PROGRAM

To receive market tokens, shoppers use their debit/credit cards, checks, or Supplemental Nutrition Assistance Program (SNAP) / Electronic benefit transfer also called Oregon Trail Card (EBT) card at a PFM Information booth. The tokens come in two denominations: \$1 and \$5.

- Be aware:
 - *Other farmers markets use tokens for currency.*
 - *Only accept "Portland Farmers Market" branded tokens.*
 - *We are unable to reimburse other markets' tokens, and will return them to you.*
- NOTE: although the token program is successful and necessary, it is time consuming and costly for PFM to administer. Therefore, we encourage vendors to gain independence with their sales and consider new technology that connects cell phones to a merchant account, allowing individual vendors to accept debit/credit cards directly at their booth.



\$5 GREEN Tokens

- Shoppers purchase \$5 green tokens with credit/debit cards or checks at the Market Info booth.

- *There is a purchase minimum and convenience fee assessed for debit and credit card transactions.*
- *\$5 green tokens are non-refundable once a shopper purchases them.*
- **These tokens are eligible to purchase all market items.**
- **\$5 green token should be treated exactly like a \$5 bill. Cash change is given when \$5 green token is used in a transaction.**



\$1 RED Tokens

- **Shoppers purchase \$1 red tokens with EBT/SNAP cards from all 50 states.**
 - *In Oregon, SNAP benefits are on an Oregon Trail Card, which looks similar to a credit/debit card.*
 - *There is no purchase minimum or fee to obtain SNAP tokens.*
 - *Unused \$1 red tokens may be refunded to a shopper's SNAP account at the PFM information booth.*
- **Eligible items:**
 - *Most foods, including fruits, vegetables, animal protein, dairy products, edible seeds, baked goods to be taken home and plants intended for growing food.*
- **Prohibited items:**
 - *Non-food items (i.e., candles, non-edible tinctures) and foods that are hot at the point of sale, alcoholic beverages and flowers.*
 - *It is illegal to exchange SNAP benefits for these products.*
- **\$1 red tokens may NEVER be given as change for any market purchases for any reason. Any misuse of the \$1 red tokens compromises PFM's eligibility to accept SNAP benefits at the market.**
 - *It is a privilege to offer this service to our shoppers and we have been through a rigorous application process to be granted authorization. Help us maintain our eligibility by following the rules.*
- **Please work with SNAP shoppers to modify purchases to reach a whole dollar value.**
 - *If a whole dollar not be reached, provide the shopper with a receipt displaying the vendor name and amount due to the shopper.*
 - *The shopper can bring this receipt back to one of the Market Info booth for refund to the shopper's SNAP account.*

SNAP AND EBT CASH MATCHING PROGRAMS

Despite the support of government programs like SNAP (Supplemental Nutrition Assistance Program), many families struggle with food insecurity. To help fill the gap and get more farm-direct produce into the hands of our community members, PFM has a matching program for shoppers using SNAP called Double Up Food Bucks (DUFB).



EBT Cash shoppers (Electronic benefit transfer also called Oregon Trail Card) receive a similar match called Produce Match.



- DUFB and Produce Match currencies can be used for the following at any participating farmers market:
 - Fresh, frozen, or dried products which do not contain any added sugars, salts or oils
 - Fruits, vegetables, mushrooms, beans, herbs, veggie starts, and nuts
- DUFB and Produce Match expire at the end of each year.
 - *DO NOT accept a prior year's currency. Details of the new currency will be communicated with vendors at the beginning of each season.*
- PFM and our partner organization, Farmers Market Fund work to secure ongoing funding for these matching programs.

FARM DIRECT NUTRITION PROGRAM



All PFM vendors selling eligible products are required to participate in FDNP program. For a FDNP farmer application packet, please contact the ODA at (503) 872-6600 or find information on the [ODA website](#).

The Oregon Farm Direct Nutrition Program (FDNP) is a state-administered federal nutrition program. FDNP funds go to low-income, nutritionally at-risk pregnant women and young children enrolled in the Women Infants & Children (WIC) program and to eligible low-income seniors. These federal funds will be distributed as checks specifically to purchase locally produced fresh fruit and vegetables directly from authorized farmers at farm stands and farmers markets. Approximately \$1 million dollars in vouchers is distributed annually.

To become an FDNP authorized farmer:

- You must own, lease, rent or sharecrop land to grow, cultivate or harvest crops on that land AND grow fresh fruit, vegetables or cut herbs in Oregon or a bordering county to sell at your farm stand or at a farmers market.
- All farmers must fill out an application and sign an agreement with the Oregon Department of Agriculture (ODA) and the Department of Human Services.
- ODA will mail application packets to farmers who participated in the previous year in late February or early March.

MARKET PURCHASE VOUCHERS

- Market purchase vouchers are paper “IOU” receipts issued by PFM staff and volunteers to purchase products from vendors.
- The market sponsors programs such as recipe tastings, chef demonstrations, kids’ activities, and special events to drive shoppers to the markets, educate our shoppers, and help vendors increase sales.
- Market staff may purchase products from vendors to be used for these activities and will pay for the items with a market purchase voucher.
- Market purchase vouchers will be reimbursed with the next token reimbursement, they do not need to be turned in with tokens.

TOKEN REIMBURSEMENT PROCESS

- Vendors are asked to bring their PFM market currency to the Market Info booth for redemption.
 - *\$1 red and \$5 green tokens must be separated and pre-counted.*
- Token redemption is available to vendors until 30 minutes after the market closes.
- The staff member at the booth will provide a receipt for the tokens.
- Reimbursement checks will be mailed to vendors twice per month or directly deposited if you have signed up for ACH.
- Any \$1 red tokens used to purchase ineligible items will be retained by PFM without reimbursement.
- Sale of ineligible items with SNAP benefits is illegal and risks our ability to accept SNAP.
- Questions about token reimbursement should be directed to the PFM accounting department.
- Market tokens may not be used to pay stall fees.

VENDOR AGREEMENT

- PFM vendors must honor all above forms of PFM market currency!
- If you are not going to be at the market yourself, inform your employees about these programs and request that they graciously accept aforementioned market currency presented by shoppers.
- If a shopper attempts to use a currency that is not documented above, direct them to the Market Info booth, so that PFM staff can advise how to proceed.
- If you are unsure of how to accept a currency, please contact the market manager before accepting.
- We will not redeem tokens that have been used inappropriately.
- Market staff may ask vendors for products to be used for these activities and will pay for the items with a market purchase voucher. Market purchase vouchers will be reimbursed with the next token reimbursement, they do not need to be turned in with tokens .