# Nutrition Incentive Projects

## Refund Policy for SNAP and Token Purchases

If a customer requests a refund of unspent Supplemental Nutrition Assistance Program (SNAP) currency, first make sure the customer understands they can bring the currency back to spend another market day. 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 later.

If they still want to return unspent SNAP currency to have benefits credited back to their account, according to the Food and Nutrition Service, U.S. Department of Food & Agriculture program rules, the market is required to complete the refund. In order to complete the SNAP return, 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 Electronic Benefits Transfer (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 [your project name] report, only report the amount of SNAP not returned by the customer towards your total SNAP distributed that month.

### How to handle the Nutrition Incentive portion of a SNAP Refund

If the customer has not already spent the [your project name] [your scrip], request that they also return an equal value of [your project name] [your scrip] when making a SNAP return. First-time [your project name] users often simply overestimate how many [your scrip] they need and will only ask for a SNAP refund once.

If the customer has already spent the [your project name] [your scrip], remind them of the intent of the project 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 project 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 [your project name] [your scrip], you should be cautious. If this happens more than twice, inform the customer they will not be eligible to receive [your project name] [your scrip] in the future unless they return an equal amount of [your project name] [your scrip] along with the unspent SNAP currency. During the third SNAP return, if the customer refuses to return the [your scrip], 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 [your project name] 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 card at your market, regardless of their eligibility to participate in [your project name].

Share the [your project name] Customer Hotline number with any customer who wishes to dispute this policy: xxx-xxx-xxxx.

The Nutrition Incentive Program Training, Technical Assistance, Evaluation, and Information Center (NTAE) is supported by Gus Schumacher Nutrition Incentive Program grant no. 2019-70030-30415/project accession no. 1020863 from the USDA National Institute of Food and Agriculture.