

### What are SNAP and WIC?

SNAP and WIC are two different public health and nutrition programs funded by the federal government. SNAP (also commonly known as food stamps) and Women, Infants, and Children (WIC) assist low-income families and their children to purchase healthy foods through an EBT card or a WIC check. Stores licensed to accept SNAP and WIC provide their customers additional payment methods and are reimbursed fully for purchases using these payment methods.

### Are WIC and SNAP (also known as food stamps) two different programs?

Yes. These two programs are managed by two different government departments. A store needs to submit a separate application for each program in order to accept SNAP (food stamps) or WIC checks as a form of payment from customers. Each program has different requirements that a store must meet in order to become a licensed vendor.



### What is SNAP?

SNAP (Supplemental Nutrition Assistance Program), what is often called food stamps, is a federally-funded government program that helps low-income families and individuals purchase food. People who receive monthly SNAP benefits can purchase food from any SNAP licensed stores by using their EBT (electronic benefits transfer) card.

By becoming a SNAP licensed store, a store can attract new customers through providing an additional payment method and can increase overall sales of food.

### How does it work?

SNAP benefits are purchased through an EBT card at an SNAP licensed store. EBT operates like the credit/debit card system. In the state of Washington, the EBT card is also known as a “Quest” card. The cashier first separates the SNAP eligible foods from other purchases and then accepts the EBT card for payment. This electronic system automatically deducts the total amount a customer purchases from their account and deposits it into the store’s bank account. WIC benefits *cannot* be purchased with the EBT card.



### How does a store become licensed to accept SNAP?

A store applies to federally-run Food and Nutrition Services (FNS) to receive a SNAP permit in order to accept SNAP benefits. In order to maintain authorization, a store must meet the program’s rules and regulations and will be reauthorized at least once every 5 years.

To be eligible to apply and approved to accept SNAP benefits, a store must meet one of the two criteria:

- A.** A 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 (at least two of these categories must include perishable foods):
- breads/cereals    -fruit and vegetables
  - dairy products    -meat, fish, poultry
- Or B.** A store must have over 50 percent of its total gross sales in staple foods, not counting food items such as coffee, tea, cocoa, carbonated and noncarbonated drinks, candy, condiments, spices, and prepared, ready-to-eat foods.

### What are the rules and regulations a store must meet?

Stores must meet a basic set of guidelines in order to accept SNAP benefits from their customers. It is important that stores know the rules and regulations and employees are carefully trained on how to accept SNAP benefits. The following are some general program rules.

Stores can only accept eligible SNAP foods which include the four staple food categories mentioned above as well as nonalcoholic beverages, snack foods, soft drinks, candy, ice, and seeds and plants intended to grow food (but not for growing flowers or feeding to birds). Customers *cannot* purchase the following with SNAP benefits:

- 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
- nonfood items such as pet foods, tissues, soaps, cosmetics, or other household goods

In addition, SNAP-certified stores **CANNOT**:

- restrict food stamp customers to shopping at certain times during store hours, charge them higher prices, or make them use lanes designated “Food Stamp ONLY Checkout.”
- require customers to make minimum purchases.
- charge sales tax on SNAP transactions.
- give cash in exchange for SNAP benefits.
- accept SNAP benefits for payment on credit accounts.

A store may be visited by FNS at any time to ensure that these criteria continue to be met. Violating the program rules can result in a fine or disqualification from the program. Please check with the local FNS office (503-326-5971) for any questions regarding program rules and regulations.

### How does a store apply to accept SNAP?

Stores can apply online or request a paper application from the FNS office. In addition to submitting the application, stores may be asked to provide other documents such as business licenses, sales records, invoice records and business-related tax records. Once the application is complete, the store will find out if they were approved or not within 45 days. During this time, FNS may visit a store to confirm eligibility.

Online: [www.fns.usda.gov/snap/](http://www.fns.usda.gov/snap/)  
Phone: 503-326-5971

Mail: Food and Nutrition Service, USDA  
2029 Lloyd Center  
Portland, OR 97232-1314

## What is WIC?



Women, Infants, and Children (WIC) is a state-run program that helps low-income families purchase healthy food. People who receive WIC benefits can purchase food from any WIC licensed stores by using the WIC checks they receive throughout each month.

By becoming a WIC authorized store, a store can attract new customers by providing an additional payment method and increase your overall sales of healthy food.

## How does it work?

WIC clients receive a set of WIC checks that can only be redeemed for the specific foods listed on each check. Unlike SNAP benefits, WIC benefits are in the form of paper checks that are used just like personal checks. A client takes the check to any WIC licensed store and uses the paper check as a form of payment. During the transaction the cashier must properly process the check by following WIC guidelines, which includes verifying the customer's identification, the amount purchased and the date. Since the check includes a list of foods and not a specific dollar amount, the cashier must write in the total amount of the listed foods purchased. The store then deposits the WIC checks into the store's bank account.

An example of a WIC check from the Washington State Department of Health. The check is issued to Michael M. Washington and is payable to any WIC approved store. It includes a list of items: 2 gallons of 2% or 1% milk, 36 oz of cereal, 1 dozen white eggs, 1 juice, and 1 lb of cheese. The check also shows the first day to use (Oct 01, 2009) and the last day to use (Nov 01, 2009). The actual purchase price is \$250.92. The check is signed by Susan A. Washington and Jimmy D. Washington. The check number is 1082427140. The check is voided.

Example of a WIC Check

## How does a store become authorized to accept WIC?

A store applies to Washington State's Department of Health in order to be a WIC-licensed vendor.

A store must first meet several criteria before submitting an application to accept WIC benefits.

Some of the criteria include:

- Be a licensed SNAP vendor for at least one year
- Be open 6 days a week for at least 8 hours a day
- Stock the minimum required levels of WIC approved items at all times (for the updated list visit: <http://www.doh.wa.gov/cfh/WIC/stock-levels.htm>).
- Purchase WIC items through a wholesale vendor
- Stock five varieties of fresh or frozen meats, fish or poultry (not breaded)

If a store is interested in applying, please refer to Washington's WIC website (see below) for the complete list of requirements.

### What are the rules and regulations a store must meet?

Stores must meet a basic set of guidelines in order to accept WIC checks from their customers. It is important that stores know the rules and regulations and employees are carefully trained on how to accept WIC checks. In addition to carrying the minimum required levels of WIC approved items at all times a store must continue to meet the criteria listed above.

Store managers or owners are required to attend a WIC retailer training at least once and someone from the WIC office may visit a store to monitor if a store is meeting program rules and regulations. During this unscheduled visit, they will make sure WIC items are stocked, products are not out of date, each item is priced, WIC checks are properly processed, and the store is generally clean.



### How does a store apply?

Interested stores must submit several forms. Contact the WIC office by phone (1-800-841-1410 ext. 3620) or email ([WICStatePlan@doh.wa.gov](mailto:WICStatePlan@doh.wa.gov)) to request an application packet. The WIC office will review the application and will schedule a visit to the store to see if the store is meeting the program guidelines. This initial visit can take several hours.

Once a store's application is accepted, the WIC office will schedule a store visit to provide training and review the contract signed by the store and WIC office. The first 6 months of WIC certification will be more closely monitored by the WIC office. At the end of the contract (about 1-3 years), the store must resubmit a new application in order to get approval to continue accepting WIC checks. *For more WIC information and application materials visit:* [www.doh.wa.gov/cfh/WIC/retailers](http://www.doh.wa.gov/cfh/WIC/retailers)

Please contact Healthy Foods Here if you need assistance for a store to become SNAP or WIC authorization at 206-684-0133 or [healthyfoodshere@gmail.com](mailto:healthyfoodshere@gmail.com).