

## SNAP Refund Scenario Examples

On July 1, 2024, a customer swipes for \$40.00 in SNAP/EBT. They receive \$40.00 in SNAP/EBT tokens and \$40.00 in FAB tokens. *Utilize the chart below to assess whether or not a refund can and should be given to the customer.*

Refund Scenario	Action to be taken by market staff	Tokens/Currency to be returned from the customer	Determination (Yes or No to issuing a refund)
<p>Later in the market day the customer returns to the market tent with their receipt and wants a \$20.00 refund.</p>	<p>The market operator must first examine the receipt (the last four digits on the receipt should match the card number).</p>	<p>Once the receipt is verified the customer returns \$20.00 in SNAP/EBT tokens and \$20 in FAB tokens.</p>	<p><b>Yes, a full refund can be given.</b> The “transaction” is recorded on the transaction log and has a negative value in both of the columns (-\$20.00 in SNAP/EBT and -\$20.00 in FAB).</p>
<p>Later in the market day the customer returns to the market tent with their receipt and wants a \$20.00 refund.</p>	<p>The market operator must first examine the receipt (the last four digits on the receipt should match the card number).</p>	<p>Once the receipt is verified the customer returns \$20.00 in SNAP/EBT tokens and \$10.00 in FAB tokens. <b>The market operator informs the customer they can only process a refund for \$10.00 since an equal match in FAB tokens is required.</b> The operator returns \$10.00 in SNAP/EBT.</p>	<p><b>Yes, but only a partial refund can be given.</b> The “transaction” is recorded on the transaction log and has a negative value in both of the columns (-\$10.00 in SNAP/EBT and -\$10.00 in FAB).</p>
<p>Later in the market day the customer returns to the market tent with their receipt and wants a \$20.00 refund.</p>	<p>The market operator must first examine the receipt (the last four digits of the receipt should match the card number).</p>	<p>Once the receipt is verified the customer returns \$20.00 in SNAP/EBT tokens but has \$0.00 in FAB tokens.</p>	<p><b>No, a refund cannot be given.</b> The market operator informs the customer a refund can not be processed due to not having an equal amount of SNAP and FAB tokens.</p>
<p>The following week, the customer returns to the market tent with their receipt and wants a \$20.00 refund.</p>			<p><b>No, a refund cannot be given.</b> The market operator informs the customer a refund can not be processed due to the transaction not occurring that day.</p>

**Key Takeaways:** A refund can only be given on the same day that tokens were issued. The customer must present a valid receipt and SNAP/EBT card, and return an equal amount of SNAP and FAB tokens to receive a refund for the requested amount. The refund can only be equal to or less than the purchase amount from that day. Please refer to your [2024-2025 FAB Contract](#) for additional information and reporting requirements.