

**U.S. Department of Agriculture
Food and Nutrition Service
Administrative Review Branch**

Money Saver Food Mart,

Appellant,

v.

Retailer Operations Division,

Respondent.

Case Number: C0247796

FINAL AGENCY DECISION

The U.S. Department of Agriculture (USDA) Food and Nutrition Service (FNS) finds there is sufficient evidence to support the determination by the Retailer Operations Division to impose a permanent disqualification of Money Saver Food Mart (“Appellant”) from participating as an authorized retailer in the Supplemental Nutrition Assistance Program (SNAP).

ISSUE

The issue accepted for review is whether the Retailer Operations Division took appropriate action, consistent with Title 7 Code of Federal Regulations (CFR) Part 278, when it imposed a permanent disqualification against Money Saver Food Mart.

AUTHORITY

7 U.S.C. § 2023 and implementing regulations, at 7 CFR § 279.1, provide that “A food retailer or wholesale food concern aggrieved by administrative action under § 278.1, § 278.6 or § 278.7 . . . may . . . file a written request for review of the administrative action with FNS.”

CASE SUMMARY

Money Saver Food Mart was initially authorized to participate in SNAP on January 4, 2017. In a letter dated September 17, 2021, the Retailer Operations Division charged Appellant with trafficking, as defined in § 271.2 of SNAP regulations, based on a series of irregular SNAP transaction patterns that occurred between the months of January 2021 and June 2021 and information obtained during a visit to the store by an FNS contractor on April 12, 2021. The attachments enclosed with the charge letter specified the questionable and unusual SNAP transactions indicative of trafficking that were conducted at Appellant’s firm during the review period. The letter noted that the penalty for trafficking is permanent disqualification, as provided by 7 CFR § 278.6(e)(1). It informed Appellant of the right to respond to the charges within 10

days of receipt to explain the irregular SNAP transaction patterns and provided that Appellant may request a civil money penalty (CMP) in lieu of permanent disqualification for trafficking within 10 days of receipt of the charge letter, under the conditions specified in 7 CFR § 278.6(i).

Appellant responded to the trafficking charges, through counsel, in a letter dated September 29, 2021. In the letter, Appellant claimed that an employee extended credit to customers for purchases, which was then paid with SNAP benefits. Although Appellant requested a trafficking CMP in lieu of permanent disqualification, it did not submit any store training or policy documents in support of this alternative penalty.

The Retailer Operations Division replied in a letter dated October 4, 2021, that the acceptance of SNAP benefits as payment for items sold to a household on credit is a violation of 7 CFR § 278.2(f). The letter requested documentation to support that food items were purchased on credit and stated this documentation must identify specific accounts along with corresponding dates and amounts. In response, the Appellant submitted sworn affidavits from an employee and the store owner regarding the issuance of credit.

After considering Appellant's reply and further evaluating the evidence, the Retailer Operations Division concluded that trafficking had occurred as charged and issued a determination letter dated November 23, 2021. This letter informed Appellant that the firm would be permanently disqualified from SNAP upon receipt of the letter, in accordance with 7 CFR § 278.6(c) and § 278.6(e)(1). The letter also stated that Appellant was not eligible for a trafficking CMP in accordance with § 278.6(i) because Appellant failed to submit sufficient evidence to demonstrate the firm had established and implemented an effective compliance policy and program to prevent SNAP violations.

In a letter dated December 2, 2021, Appellant, through counsel, appealed the Retailer Operations Division's determination by requesting an administrative review. The request was granted. As part of the appeal, Appellant indicated that it had requested the store visit report and photographs from the Retailer Operations Division, but that they were not provided. Given this information, this reviewer sent Appellant's counsel a copy of the store visit report and photographs on March 10, 2023, and provided counsel an additional two weeks, through March 24, 2023, to submit additional information in support of this case. Counsel did not submit anything more for review within this timeframe.

STANDARD OF REVIEW

In an appeal of an adverse action, the appellant bears the burden of proving, by a preponderance of the evidence, that the administrative action should be reversed. This means the appellant has the burden of providing relevant evidence which a reasonable mind, considering the record as a whole, would accept as sufficient to support a conclusion that the matter asserted is more likely to be true than not true.

CONTROLLING LAW

The controlling law in this matter is found in the Food and Nutrition Act of 2008, as amended (7 U.S.C. § 2021), and promulgated through regulation under Title 7 CFR Part 278. In particular, 7 CFR § 278.6(a) and (e)(1)(i) establish the authority upon which a permanent disqualification may be imposed against a retail food store or wholesale food concern.

7 U.S.C. § 2021(b)(3)(B) states, in part:

[A] disqualification under subsection (a) shall be...permanent upon...the first occasion or any subsequent occasion of a disqualification based on the purchase of [SNAP benefits] or trafficking in [SNAP benefits] or authorization cards by a retail food store or wholesale food concern or a finding of the unauthorized redemption, use, transfer, acquisition, alteration, or possession of EBT cards....

7 CFR § 271.2 states, in part:

Eligible foods means: Any food or food product intended for human consumption except alcoholic beverages, tobacco and hot food and hot food products prepared for immediate consumption....

Trafficking means:

The buying, selling, stealing, or otherwise effecting an exchange of SNAP benefits issued and accessed via Electronic Benefit Transfer (EBT) cards, card numbers and personal identification numbers (PINs), or by manual voucher and signature, for cash or consideration other than eligible food, either directly, indirectly, in complicity or collusion with others, or acting alone....

7 CFR § 278.2(a) states, in part:

[SNAP benefits] may be accepted by an authorized retail food store only from eligible households...only in exchange for eligible food. [SNAP benefits] may not be accepted in exchange for cash...[and] may not be accepted in payment of interest on loans or for any other nonfood use.

7 CFR § 278.2(f) states, in part:

SNAP benefits shall not be accepted by an authorized retail food store in payment for items sold to a household on credit. A firm that commits such violations shall be disqualified from participation in SNAP for a period of one year.

7 CFR § 278.6(a) states, in part:

FNS may disqualify any authorized retail food store...if the firm fails to comply with the Food and Nutrition Act of 2008, as amended, or this part. Such disqualification shall result from a finding of a violation on the basis of evidence that may include facts established through on-site investigations, **inconsistent redemption data, [or] evidence obtained through a transaction report under an electronic benefit transfer system....** Disqualification shall be for a period of 6 months to 5 years for the firm's first sanction; for [a] period of 12 months to 10 years for a firm's second sanction; and **disqualification shall be permanent for a disqualification based on paragraph (e) (1) of this section.** [Emphasis added.]

7 CFR § 278.6(b)(2)(ii) states, in part:

Firms that request consideration of a civil money penalty in lieu of a permanent disqualification for trafficking shall have the opportunity to submit to FNS information and evidence... that establishes the firm's eligibility for a civil money penalty in lieu of a permanent disqualification in accordance with the criteria included in § 278.6(i). This information and evidence shall be submitted within 10 days, as specified in § 278.6(b) (1) .

7 CFR § 278.6(b)(2)(iii) states:

If a firm fails to request consideration for a civil money penalty in lieu of a permanent disqualification for trafficking and submit documentation and evidence of its eligibility within the 10 days specified in § 278.6(b) (1), the firm shall not be eligible for such a penalty.

7 CFR § 278.6(e)(1)(i) states, in part:

[FNS] shall...disqualify a firm permanently if personnel of the firm have trafficked as defined in § 271.2.

7 CFR § 278.6(i) states, in part:

FNS may impose a civil money penalty in lieu of a permanent disqualification for trafficking...if the firm timely submits to FNS substantial evidence which demonstrates that the firm had established and implemented an effective compliance policy and program to prevent violations of the Program.

7 CFR § 284.1 Pandemic Electronic Benefits Transfer (P-EBT) states in part:

(a) Overview. Section 1101 of the Families First Coronavirus

Response Act (FFCRA; Pub. L. 116-127), as amended, authorized supplemental allotments to certain households. These benefits shall be referred to as Pandemic Electronic Benefits Transfer (P-EBT) benefits This section establishes the retailer integrity regulations for P-EBT for retailers in any State as defined in Section 3(r) of the Food and Nutrition Act.

(b) Definitions. For this section:

(1) Trafficking means the activities described in the definition of trafficking at § 271.2 of this chapter when such activities involve P-EBT benefits.

(2) Firm's practice means the activities described in the definition of firm's practice at § 271.2 of this chapter when such activities involve P-EBT benefits.

(3) Involving P-EBT benefits or involve P-EBT benefits means activities involving PEBT benefits as well as supplemental nutrition assistance program (SNAP) benefits, or only P-EBT benefits.

(c) Participation of retail food stores and wholesale food concerns, and redemption of PEBT benefits. Requirements and restrictions on the participation of retail food stores and wholesale food concerns and the redemption of coupons described at §§ 278.2, 278.3 and 278.4 of this chapter, including the acceptance of coupons for eligible food at authorized firms, also apply to activities involving P-EBT benefits

(e) Penalties. For firms that commit certain violations described at §§ 278.6 and 278.2 of this chapter where such violations involve P-EBT benefits, FNS shall take the corresponding action prescribed at § 278.6 or § 278.2 for that violation. For the purposes of assigning a period of disqualification, a warning letter shall not be considered to be a sanction. Specifically, FNS shall:

(1) Disqualify a firm permanently, as described at § 278.6(e)(1)(i) of this chapter, for trafficking, as defined at § 284.1(b)(1) of this chapter, or impose a civil money penalty in lieu of permanent disqualification, as described at § 278.6(i) of this chapter, where such compliance policy and program is designed to prevent violations of regulations of this section

(6) Disqualify the firm for 1 year for credit account violations as described at §§ 278.6(e)(4)(ii) and 278.2(f) of this chapter, where such violations involve P-EBT benefits.... 5

(11) Impose a civil money penalty in lieu of permanent disqualification for trafficking as described at § 278.6(j) of this chapter in an amount calculated using the described formula at § 278.6(j), which shall also include the relevant amount of P-EBT redemptions when calculating the average monthly benefit redemptions....

(g) Administrative and Judicial review. Firms aggrieved by administrative action under paragraphs (d), (e), and (f) of this section may request administrative review of the administrative action with FNS in accordance with part 279, subpart A, of this chapter. Firms aggrieved by the determination of such an administrative review may seek judicial review of the determination under 5 U.S.C. 702 through 706.

SUMMARY OF CHARGES

FNS charged Money Saver Food Mart with trafficking based on an analysis of FNS records, which included observed store characteristics, recorded food stock, and store pricing gathered during a store visit, as well as Electronic Benefit Transfer (EBT) transaction data for January 2021 through June 2021. The attachments enclosed with the charge letter reflected the following transaction patterns, which commonly indicate trafficking:

- **Charge Letter Attachment 1:** Multiple transactions were made from the accounts of individual SNAP households within a set time period.
- **Charge Letter Attachment 2:** EBT transactions that are large based on the observed store characteristics and recorded food stock.

APPELLANT'S CONTENTIONS

Appellant's contentions regarding this matter are summarized as follows:

- Appellant is not guilty of trafficking.
- Appellant had instituted a SNAP training program and a SNAP monitoring system.
- A rogue employee who had been trained and was monitored extended credit, as established in sworn affidavits from the store owner and the offending employee after her termination.
- The owner was an innocent, non-complicit victim of the employee violation which harmed the store and removed a source of SNAP nutrition to a needy community.

Appellant did not submit any evidence in support of these contentions during administrative review.

The preceding represents a brief summary of Appellant's contentions. However, in reaching a decision, full consideration has been given to all contentions presented, including any that have not been specifically listed here.

ANALYSIS AND FINDINGS

This review examines the relevant information regarding the Retailer Operations Division's trafficking determination. The record must contain evidence sufficient to raise a presumption that trafficking occurred. In a trafficking determination, this evidence includes SNAP transaction data, considered together with other available information, such as store visit observations, the location and characteristics of competitor firms, and household shopping patterns. Once the presumption is established, Appellant bears the burden of providing relevant evidence to support a conclusion, considering the record as a whole, that it did not engage in trafficking. If Appellant fails to show this, the case will be sustained.

Retailers are provided opportunities to submit evidence accompanied by explanations of the legitimacy of questionable transactions, both to the Retailer Operations Division and here on administrative review. Without supporting evidence and rationale, assertions that the firm has not violated program rules do not constitute valid grounds for overturning the determination.

Based on the evidence in this case, the SNAP transactions listed in the September 17, 2021, charge letter were indicative of trafficking. Appellant has not provided reasonable explanations supported by sufficient credible and convincing evidence to demonstrate that these transactions were more likely due to reasons other than trafficking. Accordingly, the permanent disqualification is sustained. Discussed below are elements of the Retailer Operations Division's record, Appellant's contentions, and the findings of this review.

Store Visit Report

In reaching a disqualification determination, the Retailer Operations Division considered information obtained from a store visit conducted by an FNS contractor on April 12, 2021, to observe the nature and scope of the firm's operation, stock, and facilities. This store visit information was used to ascertain if there were justifiable explanations for the firm's irregular SNAP transaction patterns.

The store visit report and photographs documented that the Appellant store has about 1,500 square feet of sales space and a 25 square feet storage area. The store had no fresh fruits and vegetables or fresh meats for sale. The store did not meet SNAP eligibility requirements as it was two varieties short in the dairy products staple food category, having only one dairy product variety in stock. The store did not sell deli items, prepared foods, or hot foods.

The store visit report, and the highest-priced items listed on it, were completed in collaboration with store personnel. The store visit report shows the highest priced item at sold at the store was a 3.5-ounce package of beef jerky coffee for \$11.69. The remaining four highest priced items at the store ranged in price from \$5.99 to \$8.99.

With a few exceptions, the SNAP eligible food stocked by the store was generally of a low dollar value consisting mainly of inexpensive canned and packaged goods, snack foods, single-serving food items and accessory food items. Given the available inventory, there was very little sign that the firm would likely have SNAP redemption patterns that differed significantly from those of similarly sized competitors, especially competitors that sell similar or identical food items.

SNAP Transaction Analysis

While SNAP households have no limit on the number of times they may use their SNAP card or how much eligible food they may purchase in SNAP transactions, government analyses have found that stores likely trafficking SNAP benefits have particular transaction patterns or characteristics that are inconsistent with the transaction patterns and characteristics of similarly situated stores. The Charge Letter Attachments specify the unusual transactions and transaction patterns found at Appellant's store, which are considered together with other available information, such as store visit observations, the location and characteristics of competitor firms, and household shopping patterns, to determine if the anomalies can be explained based on circumstances specific to the store.

Charge Letter Attachment 1: Multiple transactions were made from the accounts of individual SNAP households within a set time period. 5 U.S.C. § 552 (b)(6) & (b)(7)(C). Violating stores often conduct multiple transactions from the same household account in short time periods to avoid the detection of single high-dollar transactions that cannot be supported by the retailer's inventory, store type, or structure.

5 U.S.C. § 552 (b)(6) & (b)(7)(C). Some of the transactions within sets were close together, taking place within minutes or hours despite each being a large purchase that would likely last for a significant period of time. Although it is not uncommon for customers to have multiple transactions in a day or two, it is uncommon that, at a convenience store, such multiple transactions total large dollar amounts. The SNAP transactions noted in the charge letter are questionable not because they exceed any limits for use, but rather because they display characteristics of use inconsistent with the nature and extent of Appellant's stock and facilities and are therefore indicative of trafficking. The photographs from the store visit offer no explanation as to why SNAP customers would routinely shop at Appellant multiple times during a short period to purchase such a large volume of items, there being no great variety of products, price advantage, profusion of large packages, or significant bulk items for sale.

Charge Letter Attachment 2: EBT transactions that are large based on the observed store characteristics and recorded food stock. 5 U.S.C. § 552 (b)(6) & (b)(7)(C).

Since the store sold primarily low dollar value items, it would take a very large volume of items to reach some of these transaction amounts. Given that the store had no shopping carts or baskets and had limited counter space at checkout, the store is not conducive to large purchase transactions. Again, the store's inventory and characteristics do not support the frequency of large transactions reflected in this Charge Letter Attachment. Additionally, there is nothing notable about the store that would make its redemption patterns differ so significantly from those of similarly-sized competitors offering similar food items.

Competitor Stores

The Retailer Operations Division reviewed the number of SNAP authorized retailers within a four-mile radius of Appellant to determine if households living near Appellant had access to other shopping options during the review period. The Retailer Operations Division noted that Appellant is located in a rural area. In rural areas, cars are often a necessary mode of transportation for shopping given the distances between places.

Mapping showed a superstore, a supermarket, and five other convenience stores within the four-mile radius. This comparison demonstrates that households shopping at Appellant likely had access to larger stores that may have lower prices and better inventory. With these shopping options, it is unlikely that SNAP recipients would expend their SNAP benefits in large amounts at Appellant's convenience store, and that they would do so recurrently.

Comparison with Similarly Situated Convenience Stores

The Retailer Operations Division reviewed Appellant's store transactions to determine how they compared to those of other convenience stores in the same State and county during the review period. 5 U.S.C. § 552 (b)(6) & (b)(7)(C). Again, taking into account Appellant's inventory and characteristics, as well as the nearby shopping alternatives, it is unlikely that Appellant's averages should exceed the State and county averages to such a large extent.

Given that there were a number of shopping options near Appellant, the Retailer Operations Division selected a convenience store near Appellant that was SNAP authorized during the review period to compare to Appellant. This convenience store was just over a mile away from Appellant. Because the store was close in proximity to Appellant, if the store was similar in inventory and infrastructure to Appellant, then the sales patterns should have been comparable.

The store visit report and photographs for the comparison store shows very similar inventory and inventory levels between Appellant and the comparison store, except that the comparison store was better stocked with staple foods. The comparison store met inventory requirements for SNAP authorization, while Appellant did not. Despite being similar in inventory, Appellant's transaction patterns were significantly different from the comparison store during the review period. For example, Appellant had 34 sets of transactions that met the parameters of Charge Letter Attachment 1, while the comparison store had no sets of transactions that met these parameters. Likewise, Appellant had 187 transactions that met the parameters of Charge Letter Attachment 2, while the comparison store had only 28 transactions that met these parameters. While the charge letter attachments identified Appellant's transaction patterns as significantly aberrant when compared against the averages for convenience stores, they were likewise strongly inconsistent with a very similarly situated convenience store.

Household Analysis

In addition to determining if households had access to other shopping options, the Retailer Operations Division conducted a household analysis to determine if households shopping at

Appellant actually utilized larger stores during the review period. As noted above, larger stores usually have lower prices and better inventory.

The analysis included examples of four households with unusual shopping patterns at Appellant that also regularly shopped at larger stores. These examples included a household whose address was less than a mile from two supermarkets. Although Appellant was located more than four miles from the household address, the household recurrently shopped at Appellant, making large transactions even as it also shopped at supermarkets on the same day or within a day or two. 5 U.S.C. § 552 (b)(6) & (b)(7)(C). This household pattern seems unlikely given the household's access to and usage of supermarkets.

5 U.S.C. § 552 (b)(6) & (b)(7)(C). This household regularly shopped at supermarkets on the same day it conducted large, often recurrent, transactions at Appellant. Larger stores were, again, more convenient to this household's home address than Appellant. This household lived more than four miles from Appellant, while it had two supermarkets within a three-mile radius. This household's transaction pattern was, likewise, suspicious.

The Retailer Operations Division's analysis demonstrated that households shopping at Appellant during the review period had access to larger stores. In addition, the households' behavior further indicated that the transaction patterns in the Charge Letter Attachments were suspect.

Credit Accounts

Appellant does not dispute that the questionable SNAP transactions documented in the charge letter attachments occurred at Money Saver Food Mart, but rather claims these transactions are due to a rogue clerk accepting SNAP benefits as repayment on credit accounts from SNAP customers. In support of this contention, Appellant submitted sworn affidavits from the employee and the store owner regarding the issuance of credit to the Retailer Operations Division.

When a retailer claims that credit accounts explain its irregular SNAP transactions and data patterns, FNS requires a level of detail regarding the legitimacy of the claim. This is because retailers have often made false admissions of credit in an attempt to obtain a lesser penalty after committing more egregious violations such as trafficking. Without substantial documentation that credit was extended to SNAP customers, it is impossible to compare against any specific transactions outlined in the charge letter or substantiate that such transactions were indeed the result of credit account repayments.

In this case, the evidence submitted by Appellant was inconsistent and problematic. For example, the store owner's affidavit claims the rogue employee was hired in 2017, while the employee's affidavit says she was hired in 2016. The Appellant owner claims that he reviewed sales receipts daily, but oddly he did not notice that these receipts had begun to show unusually large transaction amounts or that these sales receipts did not reconcile with inventory. Additionally, by the time of the review period, SNAP allotments had significantly increased in response to the COVID-19 pandemic. 5 U.S.C. § 552 (b)(6) & (b)(7)(C). Households that have high SNAP balances are unlikely to request credit for purchases and retailers are unlikely to offer credit.

Appellant submitted no credit ledger that that the transactions in the charge letter attachments can be compared against. Finally, the transactions in Charge Letter Attachment 1 are generally inconsistent with payments on credit balances. Credit payments are likely to be explained by back-to-back transactions, but many of the large transactions in this charge letter attachments are several hours or more apart. While some of the transactions on the charge letter attachments may, in fact, be credit payments, Appellant has not submitted sufficient evidence to establish that credit payments are the cause of most or all of these transactions.

Store Owner Accountability

Appellant claims that the irregular transactions are due to the actions of a rogue employee who was properly trained.

Store owners are accountable for the actions of their staff, proper training of staff and the monitoring and handling of SNAP benefit transactions. To allow store ownership to disclaim accountability for the acts of persons whom the owner chooses to handle store business would render virtually meaningless the enforcement provisions of the Food and Nutrition Act of 2008 and the enforcement efforts of the USDA. In addition, the owner signed a SNAP authorization application for the store on July 14, 2017, and acknowledged he was aware of the SNAP regulations and understood those regulations. That application included a certification and confirmation that the owner would “accept responsibility on behalf of the firm for violations of the SNAP regulations, including those committed by any of the firm’s employees, paid or unpaid, new, full-time or part-time.” The violations listed on this certification include accepting SNAP benefits in exchange for cash, otherwise known as trafficking, and other violations such as accepting SNAP benefits as repayment on credit accounts or in exchange for ineligible items.

Summary

This review finds that the attachments furnished with the charge letter adequately identify irregular patterns of SNAP transactions, thereby indicating that trafficking was likely taking place. The transactions listed in the charge letter are highly unusual and substantially different from comparable stores in the area. Based on these and other factors, such as the store’s physical characteristics and inventory and household shopping patterns, the case for trafficking is convincing.

On review, the Appellant failed to prove, by a preponderance of the evidence, that the administrative action should be reversed. The Appellant has not offered sufficient and compelling evidence that the “unusual, irregular, and inexplicable” transactions and patterns cited in the charge letter were not caused by trafficking. Given the totality of the record, this review finds the transactions listed in the charge letter attachments were, more likely than not, the result of trafficking violations committed by the Appellant. Therefore, the Retailer Operations Division’s decision to impose a permanent disqualification against Money Saver Food Mart is sustained.

CIVIL MONEY PENALTY (CMP)

In the charge letter, the Retailer Operations Division informed Appellant of its right to request a trafficking CMP under 7 CFR §278.6(i). Appellant was informed that it would need to provide both the request and supporting evidence within 10 calendar days of receiving the charge letter and that no extension of time could be granted for making the request or for providing the required evidence. The criteria for a trafficking CMP in lieu of disqualification is defined under 7 CFR §278.6(i) which reads, *inter alia*:

In determining the minimum standards of eligibility of a firm for a civil money penalty in lieu of a permanent disqualification for trafficking, the firm shall, at a minimum, establish by **substantial evidence** [emphasis added] its fulfillment of each of the following criteria:

Criterion 1. The firm shall have developed an effective compliance policy as specified in §278.6(i)(1); and

Criterion 2. The firm shall establish that both its compliance policy and program were in operation at the location where the violation(s) occurred prior to the occurrence of violations cited in the charge letter sent to the firm; and

Criterion 3. The firm had developed and instituted an effective personnel training program as specified in §278.6(i)(2); and

Criterion 4. Firm ownership was not aware of, did not approve, did not benefit from, or was not in any way involved in the conduct or approval of trafficking violations; or it is only the first occasion in which a member of firm management was aware of, approved, benefited from, or was involved in the conduct of any trafficking violations by the firm

The Retailer Operations Division found the firm was ineligible for a trafficking CMP in lieu of disqualification under 7 CFR § 278.6(i) because Appellant failed to submit, within the specified timeframe, evidence of an effective compliance policy and program to prevent SNAP violations. This review agrees.

Although Appellant requested a trafficking CMP within 10 days of receiving the charge letter, no evidence was submitted to support the request. Accordingly, Appellant failed to establish, by substantial evidence, eligibility for the trafficking CMP and the Retailer Operations Division correctly determined that Appellant is ineligible for a trafficking CMP in lieu of disqualification.

CONCLUSION

The Retailer Operations Division's analysis of the EBT transaction record for Money Saver Food Mart was the primary basis for its determination to permanently disqualify the retailer. This review finds this data provides substantial evidence that the questionable transactions during the review period had characteristics that are consistent with trafficking in SNAP benefits. Store visit

photographs and documentation further support the trafficking determination. Appellant has not proven, by a preponderance of evidence, that the administrative action should be modified or reversed.

Based on a review of all the information available in this case, the determination by the Retailer Operations Division to impose a permanent disqualification against Money Saver Food Mart, under the ownership of Dalvir Singh, is sustained.

RIGHTS AND REMEDIES

Applicable rights to a judicial review of this determination are set forth in Section 14 of the Food and Nutrition Act of 2008 (7 U.S.C. § 2023) and in SNAP regulations, at 7 CFR § 279.7. If judicial review is desired, the Complaint, naming the United States as the defendant, must be filed in the U.S. District Court for the district in which Appellant owner resides or is engaged in business, or in any court of record of the State having competent jurisdiction. If a Complaint is filed, it must be filed within 30 days of receipt of this decision.

Under the Freedom of Information Act, we are releasing this information in a redacted format as appropriate. FNS will protect, to the extent provided by law, personal information that could constitute an unwarranted invasion of privacy.

MICHELLE WATERS
ADMINISTRATIVE REVIEW OFFICER

March 29, 2023