MarketLink
Technology to help feed your community and grow your customer base

Presented by: Amy Crone
MarketLink Program Manager
Workshop Agenda

- MarketLink Program Overview
- Equipment Overview
- Future Projects
- Benefits of Accepting SNAP
- SNAP Application Walkthrough
- Q&A
National Association of Farmers’ Market Nutrition Programs (NAFMNP)

• MarketLink’s parent organization

• The NAFMNP is a 501c3 non-profit formed in 1992, along with the creation of the Farmers Market Nutrition programs – Women Infants & Children (WIC) & Senior FMNP.

• NAFMNP’s mission is “Cultivating opportunities for consumers to buy fresh produce from local growers.”
National Association of Farmers’ Market Nutrition Programs (NAFMNP)

• 86 programs in 45 U.S. States, Territories, and Indian Tribal Organizations

• 39,204 farmers, markets, roadside farm stands and CSAs accept the FMNPs.

• Provides benefits to 2 million participants
What is MarketLink?

• **MarketLink** is a program created by the National Association of Farmers’ Market Nutrition Programs (NAFMNP).

• **USDA** provided grant funding in 2013, and again in 2019.

• **Novo Dia Group**, developers of the Totilpay Go app, provides state-of-the-art SNAP/EBT Point of Sale (POS) equipment.
MarketLink Basic Steps

1. Complete the MarketLink eligibility application at marketlink.org/apply
2. Complete the USDA SNAP Retailer Application to receive your FNS authorization
3. Set up your SNAP/EBT and Credit/Debit merchant accounts
4. Receive and set up your equipment
# Free Equipment Eligibility Overview

<table>
<thead>
<tr>
<th>Eligible</th>
<th>Not Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct Marketing Farmers (DMF):</strong> individual producers of agricultural products that sell directly to the public.</td>
<td>Business that are not a DMF or FM.</td>
</tr>
<tr>
<td><strong>Farmers Markets (FM):</strong> two or more farmer-producers selling their own agricultural products directly to the public at a fixed location.</td>
<td>DMF or FM that has already received equipment during this grant period (after 10/2019).</td>
</tr>
<tr>
<td>Others may be considered on a case-by-case basis.</td>
<td>DMF or FM with functioning equipment received through state-sponsored programs.</td>
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## Grant Coverage

<table>
<thead>
<tr>
<th>Grant Eligible</th>
<th>Not Grant Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑ Help with SNAP Application</td>
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</tr>
<tr>
<td>☑ Free SNAP/EBT card reader and 1 year subscription to the Totilpay Go App</td>
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</tr>
<tr>
<td>☑ Printer Waiver</td>
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<tr>
<td>☑ Equipment set up and training</td>
<td>☑ Equipment advice and guidance</td>
</tr>
<tr>
<td>☑ Any other questions about the program</td>
<td>☑ Any other questions about the program</td>
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Printer Waiver
(as of October 2019)

• USDA has provided a printer waiver for *those who receive equipment through this grant*.

• Email or text receipt option.

• Ability to check balance of SNAP account.

• If this will continue after grant is TBD.

• Printers are available for purchase.
Important Things To Remember

✓ You must have an active email account that is checked regularly.
✓ You must have a bank account for the electronic transactions.
✓ Collect all business information before starting the SNAP application.
✓ Start early! The whole process can take 1-3 months.
Equipment Overview

Customer Provides:

- This is a **Bring Your Own Device (BYOD)** program. Customers will need to provide their own smart device to run the TotilPay Go app (**Android 5+**, **Apple iOS 11+ devices**).
- Device must have **Bluetooth** capabilities to connect to the card reader.
- **Internet/data** service is required to run the TotilPay Go app. You can use WIFI (if available at your location) or you will need paid mobile service for your device.
- Any **carrier** works (Verizon, Sprint, AT&T, etc.)

MarketLink provides:

- 1 year subscription to the TPG app
- Free Bluetooth card reader
**Overview of Costs**

**What You Get With the 1-Year MarketLink Grant:**

- Free Bluetooth SNAP/EBT card reader (yours to keep).
- 1-year free use of the TotilPay Go Point-Of-Sale App.
- No per-transaction fees for SNAP/EBT sales.
- Printer waiver - no printer/printed receipts required for SNAP/EBT sales (email or text receipts available).
- **OPTIONAL**: credit/debit (fees & rates vary).

**What happens after the 1st year?**

- The cost of the TotilPay Go Point-Of-Sale App license is $191.40/year or $19.95/month.
- Any optional credit/debit service fees.
- MarketLink customers will continue to enjoy:
  - No per-transaction fees for SNAP/EBT sales.
  - The use of the Bluetooth SNAP/EBT card reader.
  - The printer waiver.

*Rates as of Jan 2021*
## Optional Credit/Debit

*MarketLink has nationally negotiated low transaction rates*

<table>
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<tr>
<th>SNAP/EBT Transactions</th>
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<tbody>
<tr>
<td><strong>TotilPay Go</strong></td>
</tr>
<tr>
<td>$0 per transaction + 0% of the sale</td>
</tr>
<tr>
<td>$191.40/year or $19.95/month app subscription (after the free grant year)</td>
</tr>
<tr>
<td>Bluetooth card reader</td>
</tr>
</tbody>
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<table>
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<tr>
<th>OPTIONAL CREDIT / DEBIT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Square</strong></td>
</tr>
<tr>
<td>$0.10 per credit/debit transaction + 2.6% of sale</td>
</tr>
<tr>
<td>No subscription/contract</td>
</tr>
<tr>
<td>Uses Square reader</td>
</tr>
</tbody>
</table>

| **WorldPay**          |
| $0.15 per credit/debit transaction + 1.79% of sale |
| (+ $199 annual WorldPay account maintenance fee, 3-year contract) |
| Uses grant provided Bluetooth card reader |

*Rates as of Jan 2021*
Processing a SNAP/EBT Sale
Data Available through TPG
Learn More About TotilPay Go

Website:
• www.totilpay.com

Facebook:
• @TotilPay

Twitter:
• @TotilPay

LinkedIn:
• TotilPay POS apps
• Novo Dia Group
Future Developments

• Online SNAP for FMs/DMFs
• Adding ALL tender types to the TPG app (eWIC, eFMNP, loyalty, eIncentives)
• Expansion of companion apps & services:
  • TotilPay Register
  • MyMarketLink: Customer app to find markets / farmers, and keep track of benefits
Online SNAP Purchasing Program

- Online SNAP for FMs/DMFs
- Grant opportunity to cover start up costs
- Currently in testing phase
- Hope to launch Spring 2023
- Sign up for newsletter updates
eWIC – Transition from Checks

• The Special Supplemental Nutrition Program for Women, Infants, and Children (“WIC”)
• Mandated to switch to electronic format from paper vouchers in 2020
• “eWIC” – EBT/electronic solution
• Timeline depends on the state and equipment provider
eIncentives

- Electronic incentives programs can be setup through TPG
- There is a setup fee and each vendor must have their own equipment to accept the eIncentive
- Participants are enrolled and uploaded into an online portal for program management.
- Contact ML directly if you are interested in setting up eIncentives.
Connect With Us

Facebook:
• https://www.facebook.com/nafmnp (@nafmnp)
• https://www.facebook.com/mymarketlink (@mymarketlink)

Instagram:
• @mymarketlink

Twitter:
• @nafmnp
Benefits of Accepting SNAP/EBT

When farmers and farmers markets accept SNAP/EBT, it creates a virtuous-cycle of benefits that reinforce each other.
Why Accept SNAP?

- **$100+ billion** program nationwide
  - $12m through DMFs/FMs in 2020 (less than 0.12%)
  - 20% increase in SNAP participants in 2020
- Excellent companion program to FMNP
  - SNAP expands # of customers AND sellable products.

![Funding: SNAP vs. FMNP Graph](image)
SNAP Facts: Supplemental Nutrition Assistance Program

• Who is eligible?
  • Individuals qualify based on income and household factors.
  • 44 million Americans received SNAP in 2020, the majority are low-income working families and the elderly.

• What are the eligible foods?
  • Fruits, vegetables, meats, fish, poultry, dairy, eggs, baked goods, processed foods, honey, cider, juices, herbs, plants & seeds that produce food

• What are the ineligible foods?
  • Non-food products, wine and alcohol products, hot foods, foods meant to be eaten on-site.
## North Carolina SNAP Data*

<table>
<thead>
<tr>
<th></th>
<th>North Carolina</th>
<th>Nationally</th>
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<tbody>
<tr>
<td>Participants</td>
<td>1,541,700 residents (1 in 7) or 15% of the population</td>
<td>41,500,000 (1 in 8) or 13% of the population</td>
</tr>
<tr>
<td>Families with children</td>
<td>More than 70%</td>
<td>More than 66%</td>
</tr>
<tr>
<td>Families with older or disabled adults</td>
<td>Almost 33%</td>
<td>Almost 36%</td>
</tr>
<tr>
<td>Working Families</td>
<td>Almost 46%</td>
<td>Almost 42%</td>
</tr>
</tbody>
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(*according to the Center on Budget and Policy Priorities State-by-state fact sheets)
USDA SNAP Retailer Application Overview

1. Basic information about your Farm or business
   • Address, hours, store name, legal business name, type of business

2. Responsible Official Information (owner)
   • Home address, SSN, and DOB

3. Sales & Inventory Information
   • EIN, Wholesale info
   • Products sold

4. Bank name and address
USDA SNAP Retailer Application – Supporting Documents

1. Submit Supporting Documents
   - Government issued photo ID
   - Social Security Card
   - Signature Page(s)
   - Business license (if applicable)
   - Non Profit Determination Letter from IRS (if applicable)
USDA SNAP Retailer Application
– After you Submit

• Check on status often online and by calling the USDA directly

• Additional Information Requests

• Once you’re approved you’ll receive a SNAP Permit by mail and email

• The application approval process can take 2 – 6 weeks
Options on How to Apply

1. Submit SNAP App on your own with MarketLink’s Guidance
   - Follow Step-by-Step guide provided by MarketLink
   - Create USDA Account Login
   - Submit application and supporting documents
   - Regional Representatives will be available for questions & support

2. MarketLink Submits application on your behalf
   - Schedule appointment to fill out SNAP App together
   - Collect information to prepare ahead of time
   - Regional Representative submits app & upload document
   - Regional Representative follows up on application
USDA SNAP Retailer Application Walkthrough

• Basic information about the business
  1. “Store” Opening Day (Or ownership change day)
  2. “Store” Name (What you advertise to the public)
  3. DBA Name (if different than “store” name, name on legal documents)
  4. Chain Store Number: NAFMNP
  5. “Store” Location Address
     • Farmers: where your farm is located
     • All others: where your business is conducted
  6. “Store” Mailing Address (if different than location)
  7. “Store” phone number – where owner can be reached
  8. Alternative phone number – optional but highly recommended
  9. Owner or store email
     • Owner can put another email further in the application
10. Type of business

- Direct Marketing Farmer
  - Producer of agricultural products that sells directly to the public (at least 50%)

- Farmers Market
  - 3 or more agricultural producers that come to sell at a stationary location directly to the public

- Food Buying Coop
  - Coop of farmers and/or grocery coop

- Delivery Route (Mobile Market)
  - Business that buys from other supplies and sells at various locations
11. Ownership type

- **Sole proprietorship**
  
  Your business, not organized as an LLC. You claim sales as personal income on taxes

- **Partnership**
  
  - Marriage or business partnership, not officially organized

- **Limited Liability Company (LLC)**
  
  - If you filed an LLC for the business

- **Non Profit**
  
  - 11a – yes for any non profit
  - 11b – yes only for 501c3

- **Government Owned**
  
  - Run or funded by a government organization
USDA SNAP Retailer Application Walkthrough

12. “Corporation” Name

• Only need to fill this out for: LLC’s, non profits, privately owned or government owned businesses. All others can leave this blank

• 12a- 12c Enter information for your LLC, non profit organization, corporation, or government agency

13. EIN

• Only required for: non profits; all others can leave this blank
USDA SNAP Retailer Application Walkthrough

14. Responsible Official information
   • 14a-c: Enter information for each owner or executive director
   • Address is home address

15. Legal History Questions
   • 15a-k: answer to the best of your knowledge

16. Criminal History
   • If yes, the USDA will ask for court documents
USDA SNAP Retailer Application Walkthrough

17. Wholesale Information

- Answer “no” if your total wholesales do not exceed 50% of total retail sales
- Answer “yes” if your total wholesale sales do exceed 50% of your total retail sales
  
  • Note: the USDA will follow up and ask for verification

18. Restaurant License

- Assuming everyone here can answer “no” to this question
USDA SNAP Retailer Application Walkthrough

Stocking Requirements (Questions 19-22)

• Questions to determine if you offer enough “Staple Foods” to qualify
  • Criteria A (Questions 19-21)
  • Criteria B (Question 22)

• Staple Foods are:
  • Fruits and Vegetables
  • Meat, poultry, fish, eggs
  • Dairy products: milk, cheese, yogurt, vegan milks
  • Breads, cereals, grains

• Its ok to not be exact!!!
USDA SNAP Retailer Application Walkthrough

• Criterial A (Question 19-21)

  • 3 stocking units of 3 different
    Staple Food varieties in each
    category: (produce, meats,
    dairy, grains/cereals), on a
    consistent basis
USDA SNAP Retailer Application Walkthrough

• Criteria B (question 22)
  • 50% of total retail sales come from Staple Foods (produce, meats, dairy, grains/cereals)
• Enter estimates if your business hasn’t opened yet or hasn’t been open for 1 year
• If your business has been open for more than 1 year, enter “actual” numbers (if you don’t have them get as close as you can get to most recent tax return)
USDA SNAP Retailer Application Walkthrough

23. "Cash registers” or POS devices, or cash box
24. Optical scanners – grocery only
25. Is your store open year round/ months open?
26. Hours of your "store"
   • For farms, its ok to put either farm stand hours, or days and times you are at farmers markets
27. Name and address of bank you are planning on depositing SNAP payments into
28. EBT Equipment provider
   • Ok to leave blank, not required
29. Website
   • Optional but HIGHLY recommended, reduces the chance the USDA will ask follow up questions. Facebook page or Instagram is ok here too
30. Additional Comments Section (optional but highly recommended)

- Direct Marketing Farmers
  - I am a direct marketing farmer that grows over _____ varieties of fruits and vegetables. (AND/OR) I am a direct marketing farmer that raises animals for meat products.
  - I sell over ____ percent of Staple Foods, Other sales come from: ______ (honey, jams/jellies/flowers)
  - My farming area is ______ acres.
  - We sell at our farm stand located at ________. (AND/Or) We sell at these farmers markets: (list farmers markets you sell at).

- Farmers Markets
  - We are a farmers market that has on average _____ vendors.
  - _____ percent of our vendors sell Staple Foods.
USDA SNAP Retailer Application – Complete!!!
USDA SNAP Retailer Application - Next Steps

• If MarketLink is submitting for you:
  1. Sign signature page & authorized representative form
  2. Pass on paper app and documents for me to submit and upload,
     - Or – submit supporting documents later with Dropbox
  3. Due 30 days from when MarketLink submits

• If submitting on your own later:
  1. Email info@marketlink.org to request a “SNAP Application Guide”
     for your business type
  2. Reach out to MarketLink directly with questions or if you’d like to
     schedule an appointment
Contact:

Book a phone call appointment: https://marketlink.youcanbook.me
General email: info@marketlink.org  General Phone: 833-372-9489

Amy Crone, Project Manager: amy.crone@marketlink.org
Whitney Butler, Regional Representative for Mountain Plains, Midwest and Mid-Atlantic: whitney.butler@marketlink.org
Lisa Roach, Regional Representative for Western Region, Southwest, Southeast: lisa@marketlink.org
Debbie Crosby, Regional Representative for the Northeast: Debbie.Crosby@marketlink.org

www.marketlink.org
Thank you!!

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