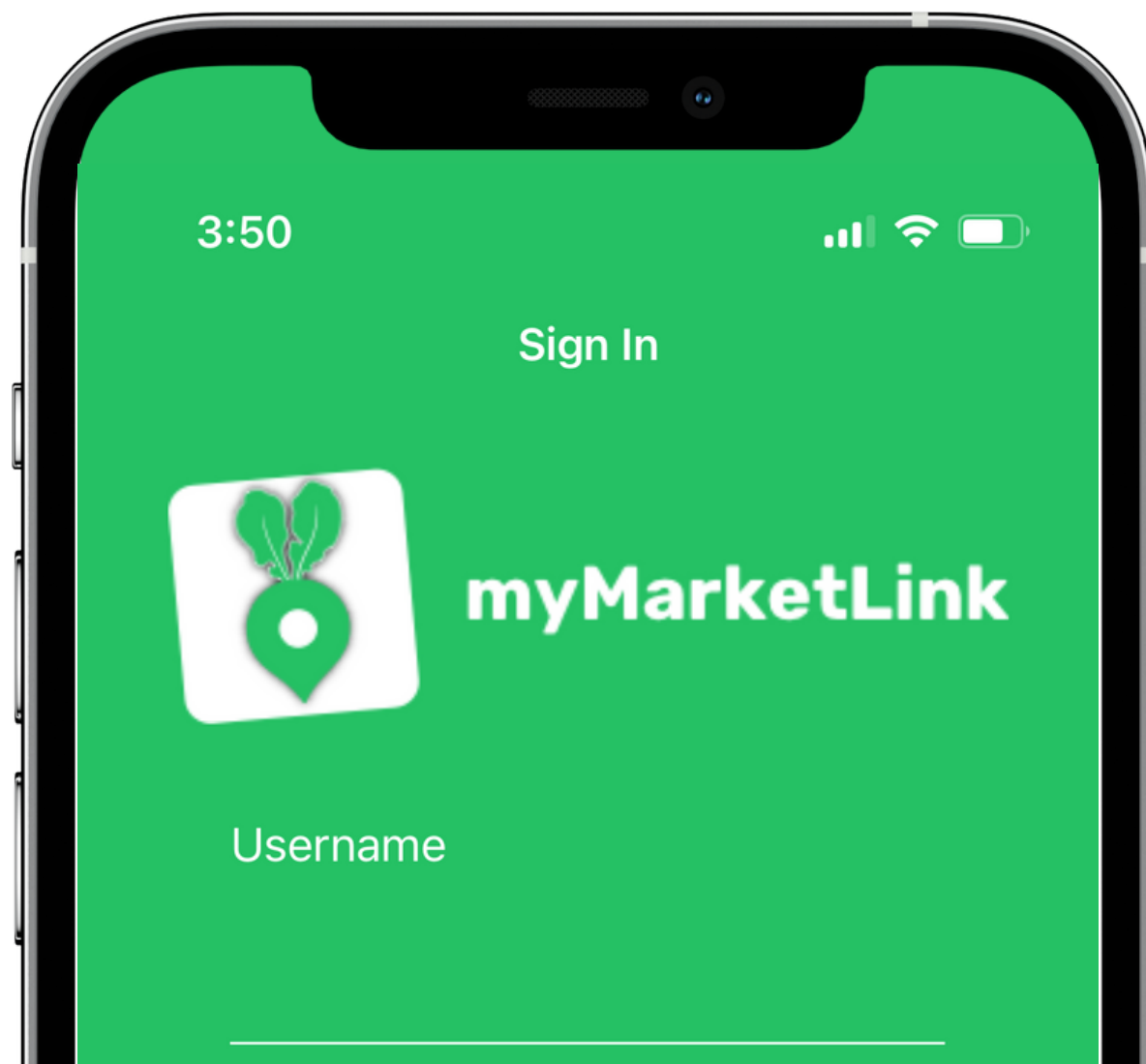


Electronic Incentives



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Hughesville, MD

Executive Summary

- 01** What are electronic incentives (e-Incentives)?
- 02** App platforms: MyMarketLink + TotilPay Go
- 03** FAQs + future of e-Incentives



What are e-Incentives?

From 2019-2021...

The National Association of Farmers Market Nutrition Programs (NAFMNP) developed a technology platform with Novo Dia Group called the TotilPay Incentive Management System (TIMS) to electronically accept FMNP, and now incentive matching programs such as MMM.

What are the benefits?

Market managers will no longer have to report data

Customers can avoid long lines waiting for tokens

Farmers can receive quick payment directly to their bank account, while accepting multiple benefit programs (SNAP/EBT, eWIC, MMM) and debit/credit all on one platform

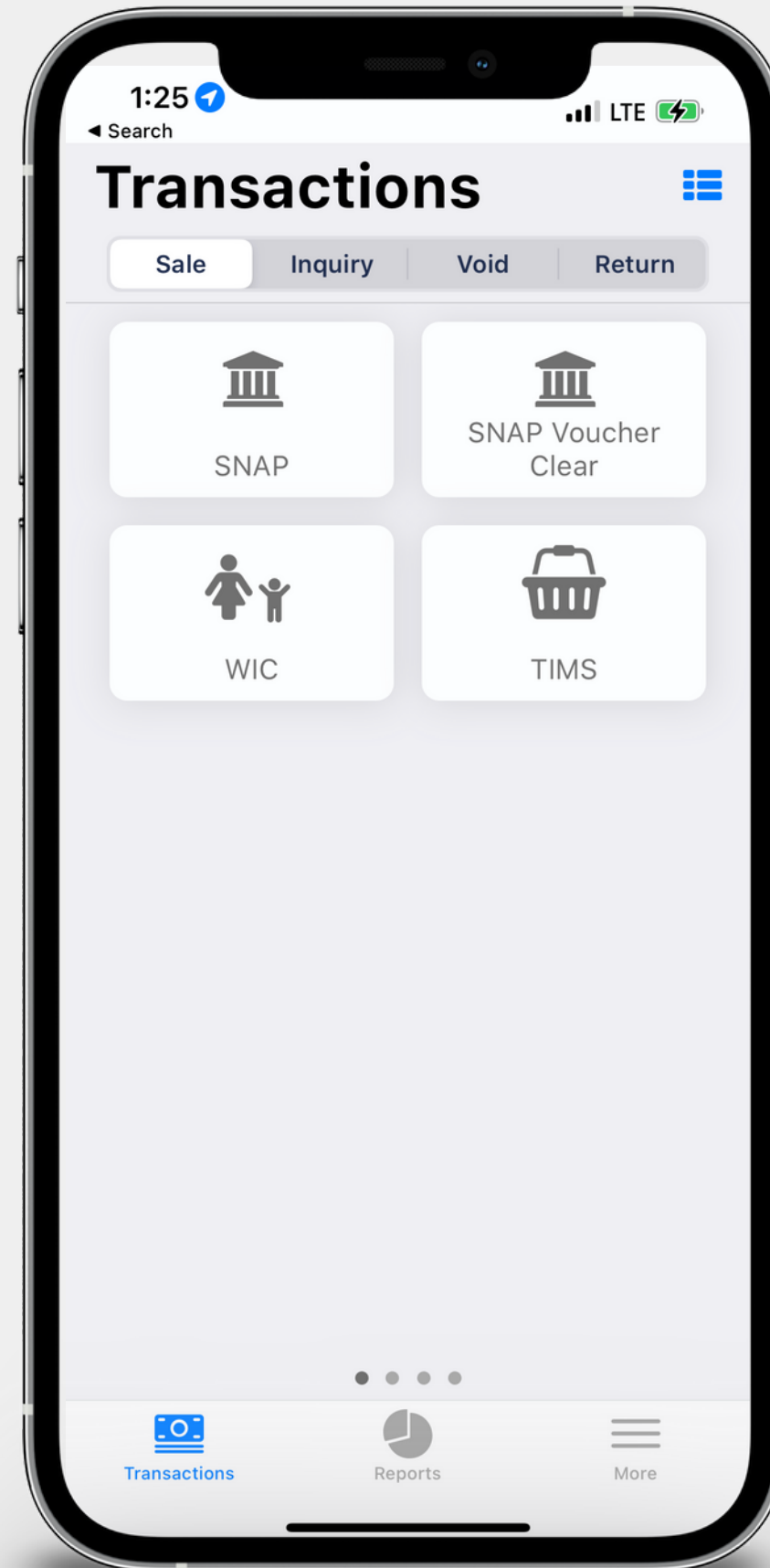
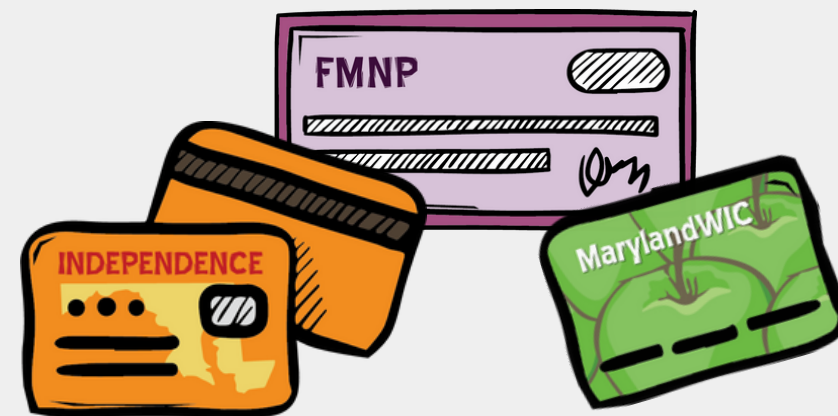
2022 Montgomery County Pilot

MMM e-Incentives were piloted in Montgomery County during the 2022 farmers market season. Participating markets implemented a hybrid system, where customers had the option to try e-Incentives, while still having the option to use tokens.



TotilPay Go (vendors)

Mobile point-of-sale system for vendors to accept SNAP/EBT, eWIC, MMM e-Incentives, and debit/credit

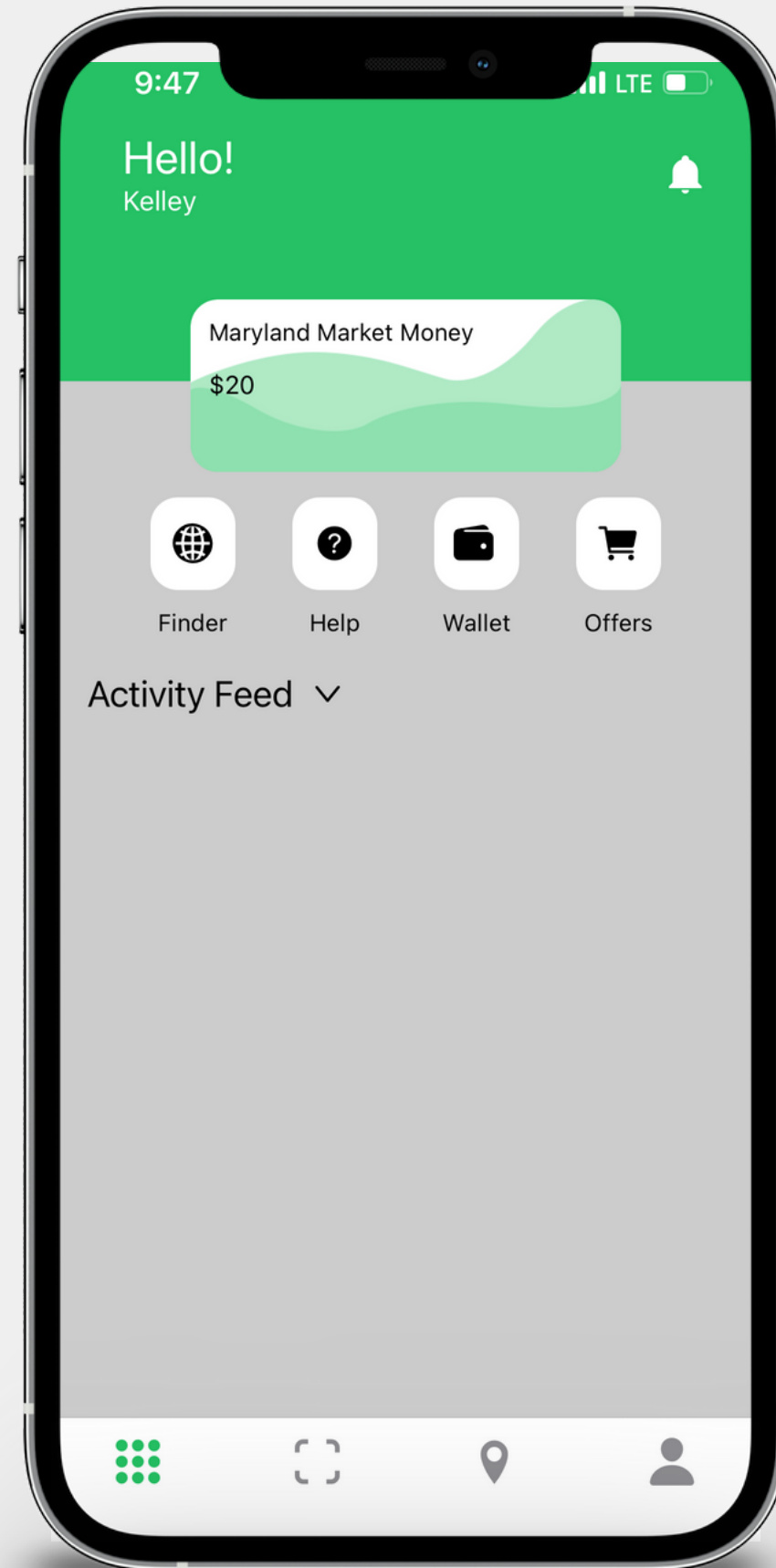


- 01** Available on iOS and Android devices
- 02** **\$0 fees** for all SNAP/EBT, eWIC and MMM e-Incentives transactions
- 03** **Subscription Pricing:**
\$19.95 / month or
\$191.40 / year

*TIMS/MMM only pricing \$9.95/month
- 04** Options for debit/credit include Square and Worldpay

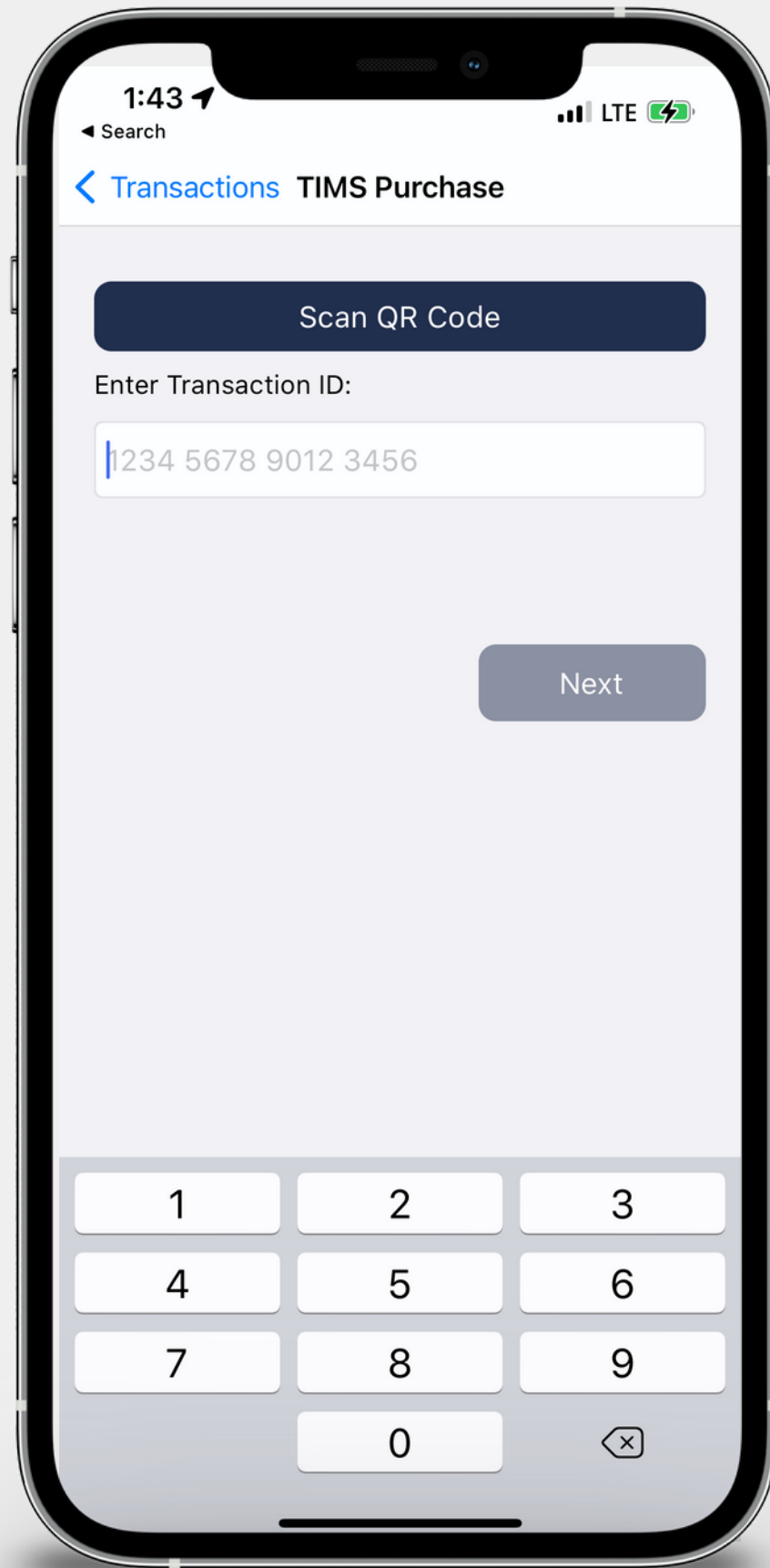
MyMarketLink (customers)

Digital wallet available on both iOS and Android devices for shopping at farmers markets with MMM e-Incentives



- 01** Digital wallet available on both iOS and Android devices for shopping at farmers markets with MMM e-Incentives
- 02** e-Incentives are linked to a quick response (QR) code scannable by the TotilPay Go app for merchants
- 03** MyMarketLink also includes a map feature with MMM e-Incentives access points





How it works

<https://vimeo.com/771762992>



Frequently Asked Questions (vendors)

Q: When and how will I receive payment?

A: Funds will be directly deposited to your bank account within 2-3 business days.

Q: What if I sell at multiple markets? Do I need multiple TotilPay Go licenses?

A: If you sell at multiple markets on different days, you only need one license. However, if you will be using TPG to process payments at multiple markets on the same day, you will need multiple licenses.

Q: Is there any financial assistance available for TotilPay Go?

Yes! MarketLink has a grant program that will cover the cost of 1-year subscription to TotilPay Go, and provide you with a free bluetooth card reader.



Frequently Asked Questions (customers)

Q: What if I don't have a smartphone?

A: If you do not have a smartphone, we will provide you with a plastic card with a QR code on the back that will be scanned by vendors. You will still need to fill out the customer application.

Q: What do I do with my leftover tokens?

A: You will still be able to use your tokens until the end of the 2022 Market Season.

Q: Will the app be available in multiple languages?

A: Yes. The app will automatically translate to the language preference set on your smartphone.





Thank You



Questions? Contact us to learn more

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