



# MarketLink

*Technology to feed your community & grow  
your customer base*

**Whitney Butler**  
**Regional Representative**





# What is MarketLink?

- **MarketLink** is a nationally recognized program created by the National Association of Farmers' Market Nutrition Programs
- **MarketLink** was first developed in 2013 for the USDA SNAP Equipment Grant for Farmers & Farmers' Markets.
  - We've helped 3,000+ farmers & markets accept \$69+ Million in SNAP!
- **MarketLink** provides:
  - Technical assistance with the USDA SNAP Retailer Application
  - SNAP/EBT Point of Sale (POS) equipment for Direct Marketing Farmers and Farmers' Markets
  - Currently funded through 9/30/2023





# National Association of Farmers' Market Nutrition Programs

- Established in 1992, alongside the creation of the Farmers Market Nutrition Programs (WIC & Seniors FMNPs)
- NAFMNP is a 501(c)3 organization that helps these FMNPs succeed on the ground
- MarketLink has a long-term vision of sustainability for farmers and markets through a broader customer base, increased sales, and profitability.







# MarketLink Partnerships



National Association of Farmers Market Nutrition Programs (NAFMNP)



USDA – Food & Nutrition Services (FNS)



Novo Dia Group, creators of TotilPay Go  
*(SNAP Point of Sale App)*





# SNAP: Supplemental Nutrition Assistance Program

- **Who is eligible?**

- People qualify based on income and household factors
- Majority are low-income working families, elderly, and/or disabled
- 41.5 million Americans; 823,500 MD residents received SNAP in 2021

- **What are the eligible foods?**

- Fruits, vegetables, meats, fish, poultry, dairy, eggs, baked goods, processed foods (e.g. pickled veggies, jam, cider, non-alcoholic beverages), honey, herbs, plants & seeds that produce food

- **What are the ineligible foods?**

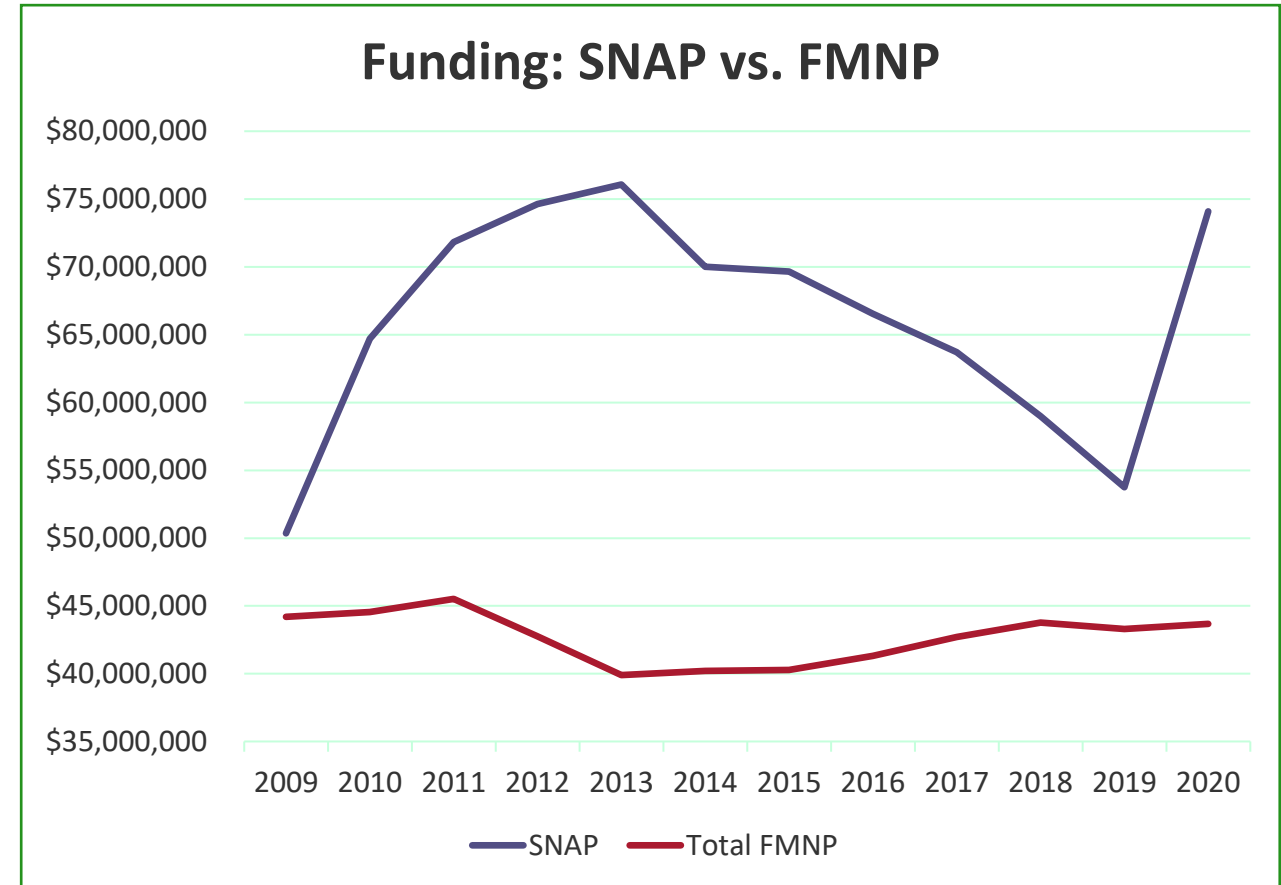
- Non-food products, alcohol, hot foods, foods meant to be eaten on-site

# Benefits of Accepting SNAP/EBT



# Why Accept SNAP?

- \$100+ Billion program
  - Less than 0.12% is spent with farmers or farmers' markets
- Excellent companion program to WIC and Seniors FMNP
  - SNAP expands # of customers AND sellable products





# When and Where Can I Accept SNAP cards?

- Depends on your “Business Type”
  - **Retail Stores** are limited to accepting SNAP at their physical location during business hours
- **Direct Marketing Farmers** can accept SNAP wherever they sell, including but not limited to:
  - Farmers’ Markets
  - On-Farm Store or Stand
  - Off-Farm Store or Stand
  - CSA pick-up locations
  - Multiple locations at same time

**We Accept  
SNAP  
Benefits**







# SNAP and CSA Programs

- **SNAP Regulation**

- SNAP funds may not be used for products received in the future
  - **Exception:** *Direct Marketing Farmers and Nonprofit Food Buying Cooperatives can accept SNAP for products delivered within 2 weeks from time of purchase.*
  - **Obstacle:** SNAP customer cannot purchase full share up-front
- SNAP cards must be charged **in-person**
  - **Obstacle:** SNAP transactions cannot be done over the phone

- **Solution**

- SNAP customers pay for share every 2 weeks at time of pick-up
  - Some farms have the customer “hold” their order with a credit card
  - Some farms have SNAP customers sign a contract



# SNAP at the Farmers' Market: Vendor-Level System

- Individual vendors become SNAP Retailers
- Each vendor has their own set of SNAP equipment
  - Connected to their own bank account
  - Only accept SNAP for items they are selling



# SNAP at the Farmers' Market: Market-Level System

- Farmers' Market is the SNAP Retailer
  - 1 central SNAP equipment
  - Central bank account used for market
    - SNAP sales managed w/ tokens or “scrip”
- Market resources:
  - **Staff/volunteers** to operate the SNAP equipment, manage tokens/receipts, and reimburse vendors
  - **Budget** for equipment costs, tokens, vendor training, and marketing & outreach





# Tokens or “Scrip” at Farmers’ Market

1. SNAP Point-of-Sale equipment is kept at a centralized booth and operated by market staff.
2. Customers charge “\$\_\_” to their card & receive tokens in exchange
3. Customers pay for SNAP-eligible items with tokens
4. At the end of the market, vendors bring tokens to info booth
5. Vendors are reimbursed by cash or from market’s bank account



# How Do I Accept SNAP Cards?

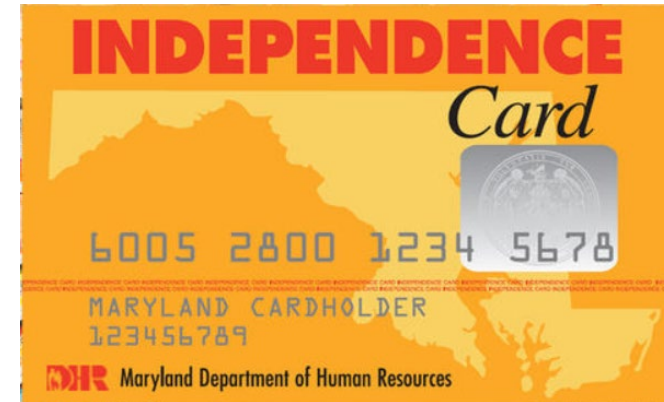
- Become a USDA Authorized SNAP Retailer

- ✓ **Staple Foods Stocking Requirements**

- **Criterion A:** must have 3 stocking units of 3 different varieties for each staple food category
- **Criterion B:** more than 50% of total sales from the sale of Staple Foods.
- **Staple Foods** = *fruits & vegetables, dairy, meat/poultry/fish/eggs, breads & cereals*

- ✓ Submit the USDA's SNAP Retailer Application

- Once you're approved, get SNAP POS equipment













# Step 1: Apply for the MarketLink Grant

Eligible	Not Eligible
<p><b>Direct Marketing Farmers (DMF):</b> individual producers of agricultural products that sell directly to the public.</p> <p>At least 50% of what they sell they produced themselves.</p>	<p>Business that are not a DMF or FM.</p>
<p><b>Farmers Markets (FM) :</b> multi-stall markets at which farmer-producers sell food products they produced directly to the general public, at a central or fixed location.</p>	<p>DMF or FM that has already received equipment during this grant period (since 10/2019).</p>
	<p>DMF or FM with functioning equipment received through a state-sponsored program.</p>



# Grant Coverage

Grant Eligible	Not Grant Eligible
 Help with SNAP Application	 Help with SNAP Application
 Free SNAP/EBT card reader and 1 year subscription to the Totilpay Go App	 Free SNAP/EBT card reader and 1 year subscription to the Totilpay Go App
 Equipment set up and training	 Equipment advice and guidance
 Any other questions about the program	 Any other questions about the program



# MarketLink Technical Assistance

- MarketLink's team is nationwide and can with ALL steps of the process, including:
  - ✓ Eligibility Assessment
  - ✓ USDA SNAP Retailer Application
  - ✓ Equipment setup and training
  - ✓ Any questions relating to accepting SNAP/EBT

**Book a phone call with our Regional Representatives:**

<https://marketlink.youcanbook.me>

or email: [info@marketlink.org](mailto:info@marketlink.org)



# Step 2: USDA SNAP Retailer Application

1. Apply online through the USDA's website
  - If MarketLink applies on your behalf → book appointment
  - If you do it on your own → create USDA account, follow step-by-step instructions provided by MarketLink
2. Identify who will be the Responsible Official (owner(s), executive director)
3. Submit Supporting Documents
  - Photo ID
  - Social Security Card (*only 501(c)3 nonprofit or government-owned farmers markets are exempted from this*)
  - Signature Page
  - Business license (if applicable)
  - 501(c)3 Tax Exempt Status Determination Letter from IRS (if applicable)
4. Additional Information Requests
5. Check on status often online and by calling the USDA directly
6. Once you're approved, you'll receive a SNAP Permit!
  - Start early! The whole process can take 1-3 months.







# Business Types & the SNAP Retailer Application

- **Produce/Meat/Seafood Market:** Aggregators of produce/meat/seafood who sell at a fixed location.
- **Bakery:** Retail store selling baked goods.
- **Store:** Aggregators of multiple products who sell at a fixed location.
  - The above business types will be limited to accepting SNAP at their store's physical location.
- **Delivery Route:** Aggregators who sell at multiple locations and/or deliver their products. Includes mobile markets.
  - Allowed to accept SNAP at the locations specified in their SNAP application. Requires extensive additional documentation.

# Maintaining SNAP Authorization

- Save copies of your SNAP Application, SNAP Permit and correspondence with the USDA/FNS
- SNAP Permit is valid for approximately 5 years
  - USDA/FNS will contact you by email and snail mail to “Reauthorize”
  - You must respond to that letter by deadline or they will deactivate your SNAP Permit
- Process a SNAP sale at least 1x/year
  - If more than a year passes without a sale, USDA/FNS will send you a “non-redeemer” email and letter
  - You must call to call the SNAP Retailer Service Center to reactive your SNAP Permit
- Retailer Service Center 1-877-823-4369
  - Where to call for questions about your SNAP Permit



# Step 3: Get SNAP Point-of-Sale Equipment





# Grant Equipment Overview

- **Bring Your Own Device (BYOD)**
  - Customers will need to provide their own smart device to run the TotilPay Go app (**Android 5+, Apple iOS 12+ devices**).
  - Device must have **Bluetooth** to connect to the card reader.
  - **Internet/data** service is required. You can use WiFi or a paid mobile service.
  - Any **carrier** works (Verizon, Sprint, AT&T, etc.)



# 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.
- Printers are available for purchase.



# Step 4: Sign Up for TotilPay Go

**The most simple, affordable way to accept SNAP!**

- Month-to-Month or Yearly Subscription
- NO Long-Term Contracts
- NO Early Termination Fees
- NO Per Transaction Fees for SNAP
- NO Set Up Fees
- NO ACH Fees





# Overview of Costs

## What the 1-Year MarketLink Grant covers:

- Free Bluetooth SNAP/EBT card reader (yours to keep).
- 1-year subscription to the TotilPay Go Point-Of-Sale App.
- Printer waiver - no printer/printed receipts required for SNAP/EBT sales (email or text receipts available).

## 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**
- MarketLink customers will continue to enjoy:
  - The use of the Bluetooth SNAP/EBT card reader.
  - The printer waiver.

\*Rates as of Jan 2021



# Transaction Rates

## SNAP/EBT Transactions

### TotilPay Go\*

- \$0 per transaction + 0 % of the sale

## OPTIONAL CREDIT / DEBIT

### Square\*

- \$0.10 per credit / debit transaction + 2.6% of sale
- No subscription/contract
- Uses Square reader

### 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

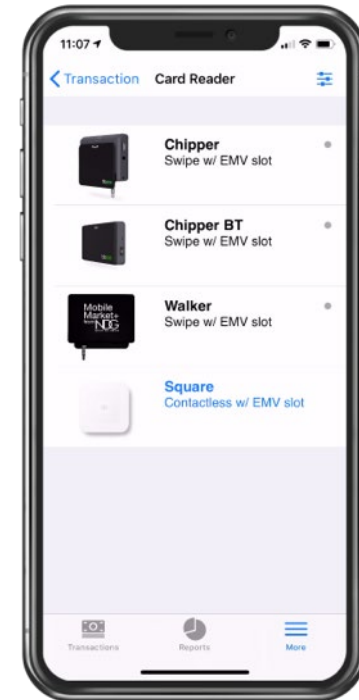
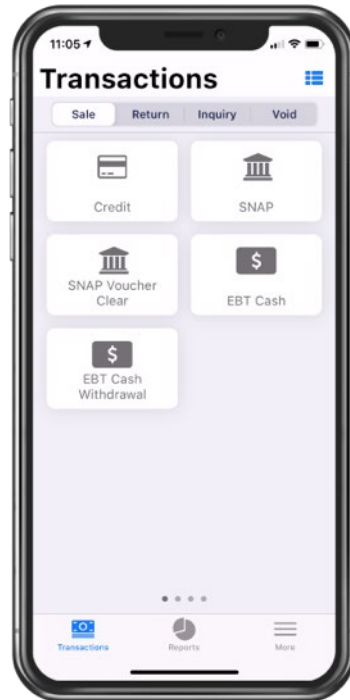
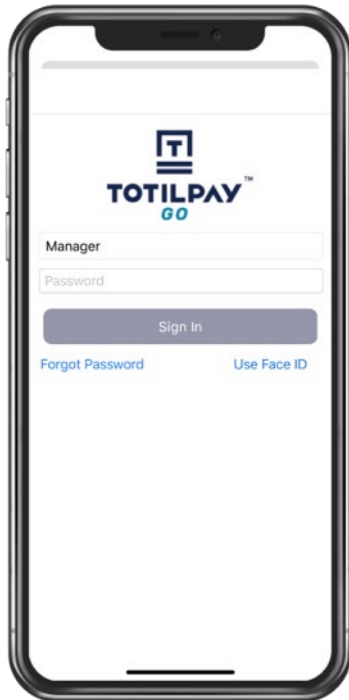
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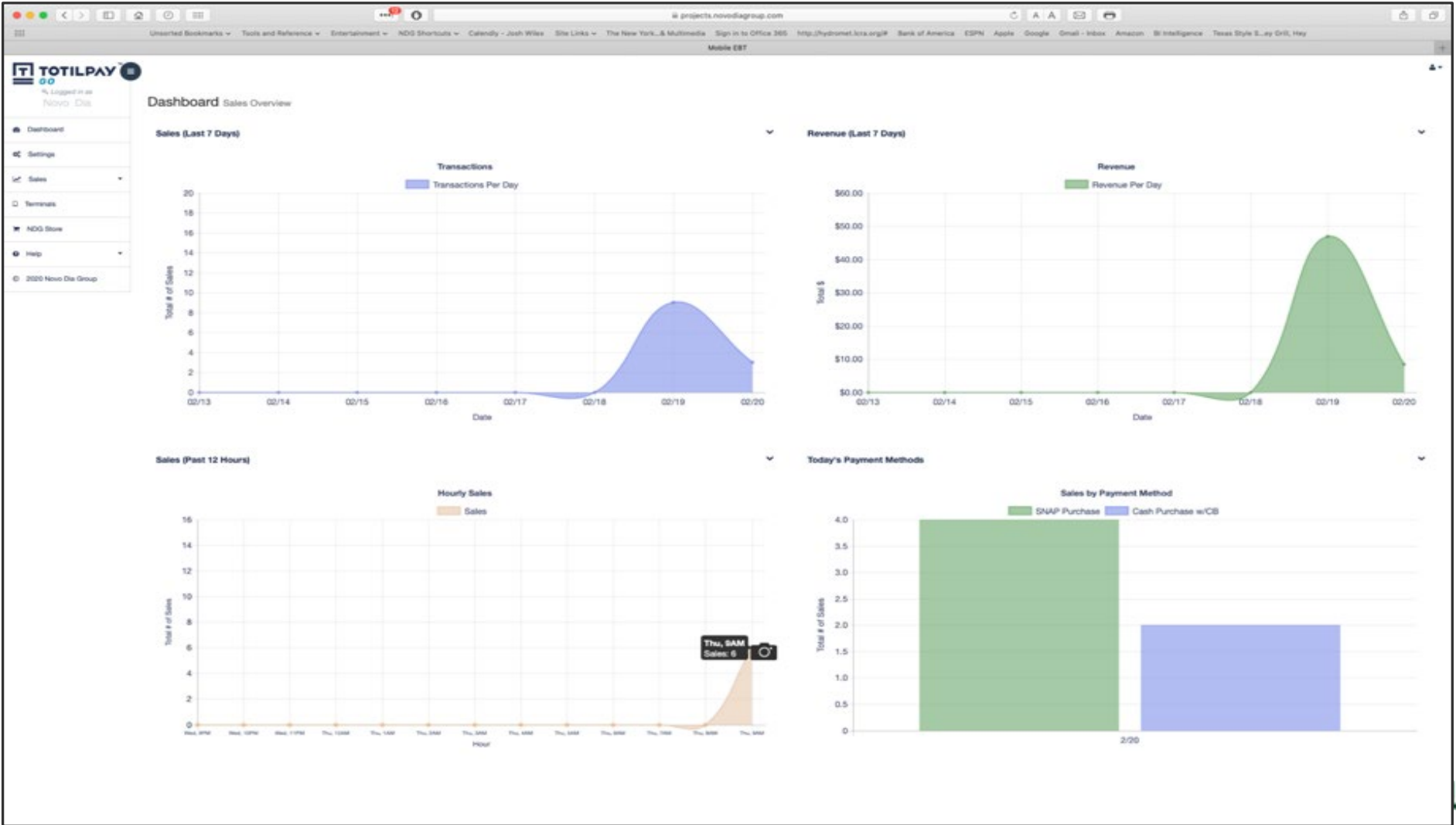
**TOTILPAY**  
**GO**

Here's what the TotilPay Go app will look like on your device:





# Sales data is available to view and download from TPG website



# Online SNAP Purchasing Pilot

- USDA's security requirements have made it expensive to accept SNAP online
- USDA created a grant opportunity to help farmers - we won!
- We are partnered with GrownBy as our eCommerce provider
- Contact us if you're interested!



# eWIC

- **WIC** = The Special Supplemental Nutrition Program for Women, Infants, and Children
- Mandated to switch to electronic format from paper vouchers in 2020
  - “**eWIC**” = electronic solution
- Timeline depends on the state and equipment provider





# Incentives: Maryland Market Money



- Incentive programs increase how far a SNAP/WIC participant's benefits go
- MarketLink and Novo Dia Group have developed the MyMarketLink app + TotilPay Incentive Management System (TIMS) to distribute, redeem and track incentive programs electronically
- MarketLink has partnered with SMADC so MMM can be processed with the TotilPay Go app



# Thank You!

Book a phone appointment: <https://marketlink.youcanbook.me>

General email: [info@marketlink.org](mailto:info@marketlink.org)

**Whitney Butler**, Regional Representative for Mountain Plains, Midwest and  
Mid-Atlantic: [whitney.butler@marketlink.org](mailto:whitney.butler@marketlink.org)

[www.marketlink.org](http://www.marketlink.org)





A person in a brown jacket is scanning fresh produce at a market stall. The produce includes garlic, radishes, and leafy greens. The person is holding a handheld scanner over a bunch of green leafy vegetables. The background is slightly blurred, showing more produce and the market environment.

*Thank you!!*

**When You Accept  
SNAP/EBT,  
You Feed Your  
Community & Grow  
Your Customer Base**

