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

Presented by: Lisa Roach
Regional Representative for the Western Region
Workshop Agenda

• MarketLink Program Overview
• Current Projects
• MarketLink Steps and Eligibility
• Benefits of Accepting SNAP
• SNAP Application Overview
• Equipment Overview
• Q&A
National Association of Farmers’ Market Nutrition Programs (NAFMNP)

- MarketLink’s parent organization
- Connects FMNP State Agencies across the nation
- 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 states
• 39,000 farm outlets
• Benefits 2 million participants

www.nafmnp.org
What is MarketLink?

• NAFMNP program
• Funded by a USDA grant
• Partnered with Novo Dia Group
Other Developments

• Adding all tender types to TPG app
  • eWIC, eFMNP, eIncentives
• MyMarketLink: Customer facing app
• Email info@marketlink.org for more info
Online SNAP Purchasing Program

• Online SNAP for FMs/DMFs
• Grant to cover start up costs
• Current in testing phase
• Hope to launch Spring 2023
• Sign up for newsletter updates
Connect With Us

Facebook:
- @nafmnp
- @mymarketlink

Twitter:
- @nafmnp

Instagram:
- @mymarketlink
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
Important Things To Remember

✓ active email account that is checked regularly.
✓ 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.
## Free Equipment Eligibility Overview

<table>
<thead>
<tr>
<th>Eligible</th>
<th>Not Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Marketing Farmers (DMF)</td>
<td>Business that are not a DMF or FM.</td>
</tr>
<tr>
<td>Farmers Markets (FM)</td>
<td>DMF or FM that has received equipment already (after 10/2019).</td>
</tr>
</tbody>
</table>
| Others may be considered on a case-by-case basis. | DMF or FM with functioning equipment received through state-sponsored programs.
# Grant Coverage

<table>
<thead>
<tr>
<th>Grant Eligible</th>
<th>Not Grant Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ SNAP Application Assistance</td>
<td>✓ SNAP Application Assistance</td>
</tr>
<tr>
<td>✓ Free SNAP/EBT card reader and 1 year subscription to the Totilpay Go App</td>
<td>✗ Free SNAP/EBT card reader and 1 year subscription to the Totilpay Go App</td>
</tr>
<tr>
<td>✓ Printer Waiver</td>
<td>✗ Printer Waiver</td>
</tr>
<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>
</tr>
</tbody>
</table>
SNAP Facts

• Eligibly
  • Income factors
  • State determined

• Eligible Foods
  • Household groceries

• Ineligible Foods
  • Non-food products
  • wine and alcohol products
  • Ready to eat foods prepared on site
Why Accept SNAP?

- $100+ billion program nationwide
- >0.12% at DMFs & FMs
- FMNP & WIC Companion program
# Washington SNAP Data*

<table>
<thead>
<tr>
<th></th>
<th>Washington</th>
<th>Nationally</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participants</td>
<td>874,500 residents (1 in 9) or 11% of the population</td>
<td>41,206,900 (1 in 8) or 13% of the population</td>
</tr>
<tr>
<td>Families with children</td>
<td>Almost 53%</td>
<td>More than 65%</td>
</tr>
<tr>
<td>Families with older or disabled adults</td>
<td>Almost 41%</td>
<td>Almost 36%</td>
</tr>
<tr>
<td>Working Families</td>
<td>Almost 37%</td>
<td>Almost 41%</td>
</tr>
</tbody>
</table>

(*according to the Center on Budget and Policy Priorities 2022 State-by-state fact sheets)
When farmers and farmers markets accept SNAP/EBT, it creates a virtuous-cycle of benefits that reinforce each other.
USDA SNAP Retailer Application Overview

Basic information about your Farm or Market

• Address, mailing address
• Store name, legal business name,
• Type of business
• Where you sell, hours
• Bank name and address
• Website (optional but highly recommend)
USDA SNAP Retailer Application
Overview

Responsible Official Information

- Owner/Executive Director
- Legal name
- Home address
- Social Security Number
- Date of Birth
- Criminal History Questions
USDA SNAP Retailer Application Overview – Inventory

Stocking Requirements

• Sell enough “Staple Foods” to qualify
  • Criteria A
  • Criteria B

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

• All other inventory (accessory foods, non food items, prepared foods,)
USDA SNAP Retailer Application Overview

• Criterial A
  • 3 stocking units of 3 different Staple Food varieties in each category
    • Fruit and Vegetables
    • Meat, Poultry, Fish
    • Dairy
    • Breads and Cereals
  • Stocking Unit examples: a bunch, bag, box, package, however each item is sold
USDA SNAP Retailer Application Overview

• Criteria B

• 50% of total retail sales come from Staple Foods
  • Fruit and Vegetables
  • Meat, Poultry, Fish
  • Dairy
  • Breads and Cereals
USDA SNAP Retailer Application Overview

• Stocking Requirements – Criteria B
  • Select Estimate or Actual
    • Farmers Market Estimate Formula:
      • Average $$ a vendor makes in one day
      • X Average # of vendors
      • X Average number of market days in a year
      • = Total Sales
  • Actual: from 2021 or 2022 tax return
USDA SNAP Retailer Application – Supporting Documents

• Within 30 days upload:
  • Government issued photo ID
  • Social Security Card
  • Signature Page
  • Business license (if applicable)
  • Non Profit Determination Letter from IRS (if applicable)
USDA SNAP Retailer Application Overview

Ownership type

➢ Non Profit
  • More common, need to submit your determination letter
  • 501c3s
    • Responsible official generally should be Executive Director, if not, need to submit a signed letter
    • Responsible official submits just photo ID, SSC exempt
  • All other non profits, need to submit SSC

➢ Government Owned
  • Run or funded by a government organization
  • Responsible official is government “point of contact”
  • Submits photo ID, W-9 for government agency

➢ Privately Held Corporation (S-Corp, etc.)
  • Responsible official is corporate officer
  • Submits photo ID and SSC
Ownership type

- **Sole proprietorship**
  - This would be for unstructured/volunteer markets
  - They you would still need to designate someone as a “Responsible Official”
  - A letter signed by the vendors certifying the market.
  - Responsible official submits photo ID and SSC

- **Limited Liability Company (LLC)**
  - Less common, but this means someone set up the market as an LLC
  - Responsible official is the “officers” on the LLC paperwork
  - Responsible official submits: photo ID and SSC
USDA SNAP Retailer Application – After you Submit

• Check on status often
• Additional Information Requests
• Store Visits
• Approval by email or mail
• Process takes 2 – 6 weeks
USDA SNAP Retailer Application – Additional Tips

• Confirm DMF or FM – others reach out to us!

• Confirm Stocking requirements –
  • Honey is not a staple food
  • Edible plants/seeds do not count

• Must do at least $1000 in retail sales

• Store opening date – if new farm/market, you can’t apply more than 30 days before you open
USDA SNAP Retailer Application
– Additional Tips

• DMFs can sell anywhere

• FMs need authorization for each location
  • (unless summer/winter location but same name)

• If changing responsible official, you may need to resubmit

• Reauthorization – 5 years from when you’re approved
Options on How to Apply

1. You fill out on your own
   • Instruction Guides provided by MarketLink
   • Reach out with questions or if you get stuck

2. MarketLink Submits application on your behalf
   • Book appointment for a phone call
   • MarketLink representative submits application
   • Upload docs to secure folder & MarketLink uploads them
   • MarketLink follows up on your behalf
Equipment Overview

Customer Provides:

- Bring Your Own Device (BYOD) program.
  - Phone or tablet
  - (Android 5+, Apple iOS 12+ devices)
  - Bluetooth capabilities
  - Internet/data
  - Any carrier works (Verizon, Sprint, AT&T, etc.)

MarketLink provides:

- 1 year subscription to the TotiPay Go (TPG) app
- Free Bluetooth card reader
## Overview of Costs

<table>
<thead>
<tr>
<th></th>
<th>Grant Year</th>
<th>After Grant Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TotilPay Go App</strong></td>
<td>Covered</td>
<td>$191.40/year or $19.95/month</td>
</tr>
<tr>
<td><strong>Bluetooth card reader</strong></td>
<td>Covered</td>
<td>Yours to keep</td>
</tr>
<tr>
<td><strong>Printer Waiver</strong></td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Transaction Fees</strong></td>
<td>None for SNAP/EBT</td>
<td>None for SNAP/EBT</td>
</tr>
<tr>
<td><strong>Credit/Debit</strong></td>
<td>Optional</td>
<td>Optional</td>
</tr>
</tbody>
</table>
## Optional Credit/Debit

<table>
<thead>
<tr>
<th></th>
<th>Square</th>
<th>WorldPay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price</td>
<td>$0.10 + 2.6% of sale per transaction</td>
<td>$0.15 + 1.79% of sale per transaction</td>
</tr>
<tr>
<td>Contract</td>
<td>No subscription/contract</td>
<td>$199 annual fee, 3 year contract</td>
</tr>
<tr>
<td>Reader</td>
<td>Uses Square reader</td>
<td>Uses grant provided Bluetooth card reader</td>
</tr>
</tbody>
</table>

![Square reader and app](square-reader-app.png)

![WorldPay reader and app](worldpay-reader-app.png)
Data Available though TPG
Learn More About TotilPay Go

• www.totilpay.com
• Facebook: @TotilPay
• Twitter: @TotilPay
• LinkedIn:
  • TotilPay POS apps
  • Novo Dia Group
Implementation at Farmers Markets

• Tokens or Scrip
• Redemption/Reimbursement Models
• Record Keeping
• Staffing
• Lots of guides available!
  • WSFMA Farmers Market Toolkit
Promotion and Outreach

• Signage and flyers
• Social Media
• Community Partnerships
  • Health and Human Services offices
  • SNAP-Ed Offices
  • WIC offices
  • Food banks
• Incentive Programs
MarketLink is here to help!

- Eligibility Assessment
- USDA SNAP Retailer Application
- Equipment setup and training
- Any questions relating to SNAP/EBT

www.marketlink.org
How To Get Started

www.marketlink.org

Contact:
Lisa Roach, Regional Representative for Western Region
Email: lisa@marketlink.org
Phone: 833-372-9489 ex 1.
Thank you!!

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

Questions?