



MarketLink

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

***Presented by: Lisa Roach**
Regional Representative for the
Western Region*



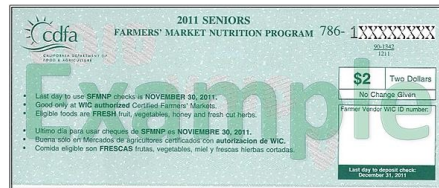
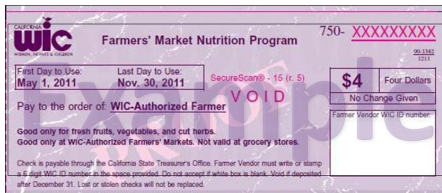
Workshop Agenda

- 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
- Non-profit formed in 1992.
- 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



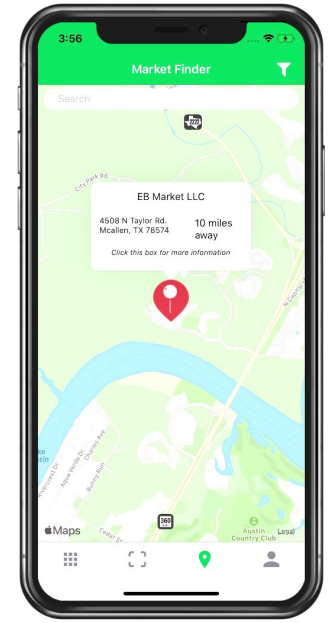
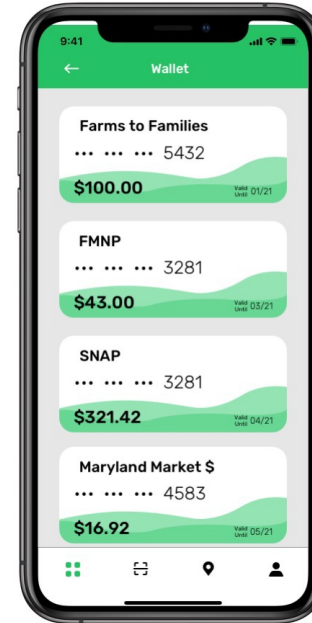
What is MarketLink?

- 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 news letter updates



Connect With Us



Facebook:

- @nafmnp
- @mymarketlink



Twitter:

- @nafmnp



Instagram:

- @mymarketlink



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



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

Eligible	Not Eligible
Direct Marketing Farmers (DMF)	Business that are not a DMF or FM.
Farmers Markets (FM)	DMF or FM that has received equipment already (after 10/2019).
Others may be considered on a case-by-case basis.	DMF or FM with functioning equipment received through state-sponsored programs.

Grant Coverage

Grant Eligible	Not Grant Eligible
 SNAP Application Assistance	 SNAP Application Assistance
 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
 Printer Waiver	 Printer Waiver
 Equipment set up and training	 Equipment advice and guidance
 Any other questions about the program	 Any other questions about the program

SNAP Facts

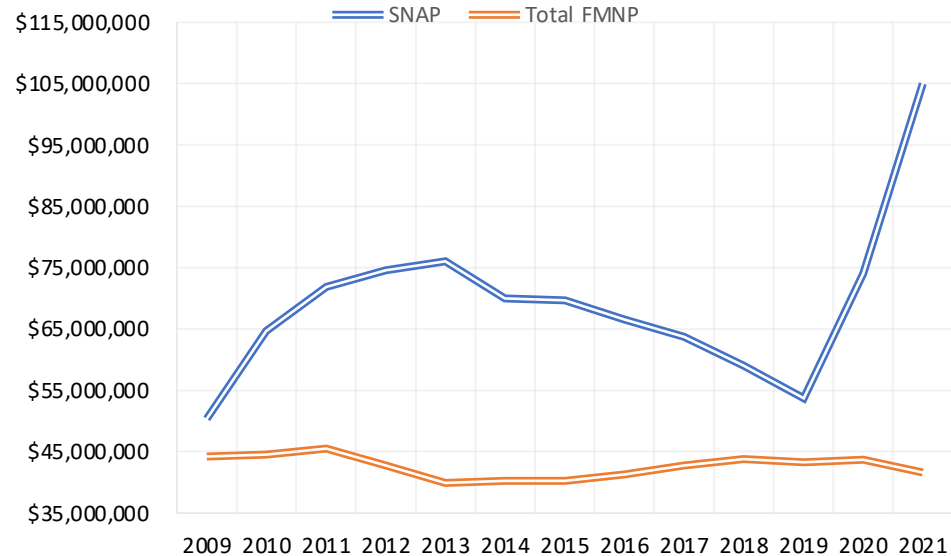
- **Eligibly**
 - Income factors
 - State determined
- **Eligible Foods**
 - Household groceries
- **Ineligible Foods**
 - Non-food products
 - wine and alcohol products
 - Ready to eat foods prepared on site



Why Accept SNAP?

- \$100+ billion program nationwide
- >0.12% at DMFs & FMs
- FMNP & WIC Companion program

FUNDING: SNAP VS. FMNP



Washington SNAP Data*

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

(*according to the Center on Budget and Policy Priorities 2022 State-by-state fact sheets)

Benefits of Accepting SNAP/EBT

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 Online Store Application

FORM APPROVED OMS No. 0584-0008
Revision Date: 05/20/2020

Home Contact Us Help Logout

Due to the coronavirus (COVID-19) National Emergency, retailers must respond to requests for information by electronically uploading all supporting documentation that is requested by FNS. Thank you for your cooperation. **WARNING!** The application will be unavailable on Friday, September 24, 2021 from 5:00 PM ET to 10:00 PM ET for system maintenance.

Application Type [Print Page](#)

Application questions will be tailored towards your selection below.

Select an application type to get started *

Store Application

Farmers' Market Application

Any firm (except for a Farmers' Market) should complete this application.

Farmers' markets are defined as "multi-stall markets at which farmer-producers sell food products they produced (fruits, vegetables, meat, dairy, grains, etc.) directly to the general public, at a central or fixed location."

Go

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



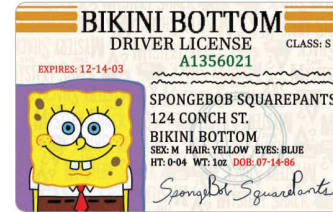


USDA SNAP Retailer Application Overview

- 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

USDA SNAP Retailer Application Overview

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 provides by MarketLink
- Reach out with questions or if you gets stuck

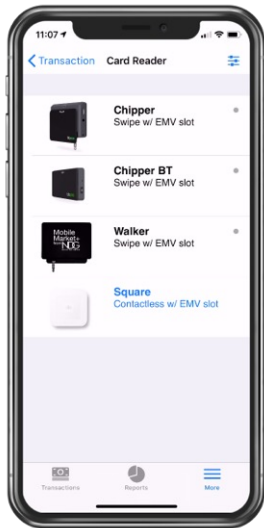
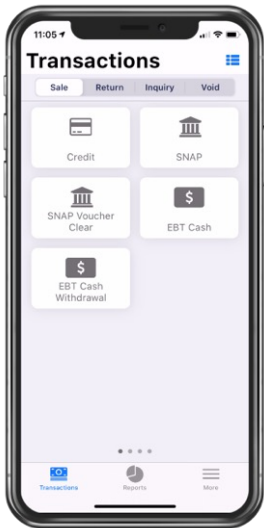
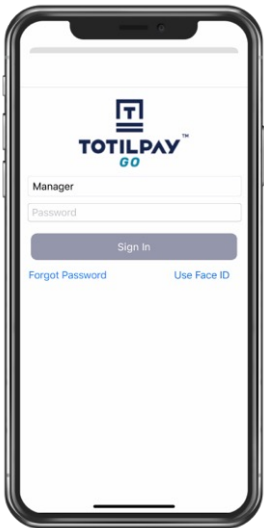
2. MarketLink Submits application on your behalf

- Book appointment for a phone call
- MarketLink representative submits application
- Upload docs to secure folder & MarketLink uploads them
- MarketLink follows up on your behalf





TOTILPAY™ GO



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:

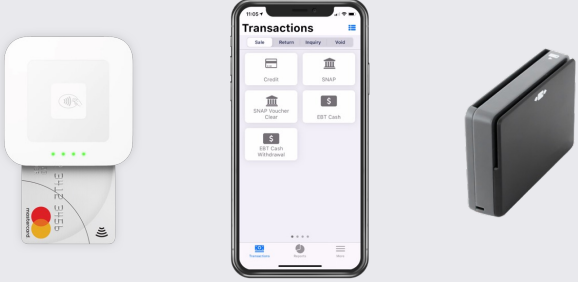
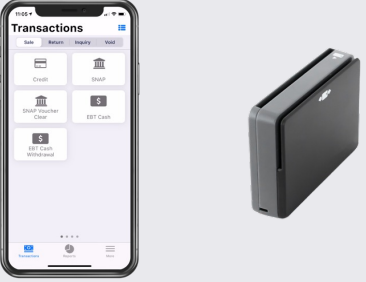
- 1 year subscription to the TotiPay Go (TPG) app
- Free Bluetooth card reader



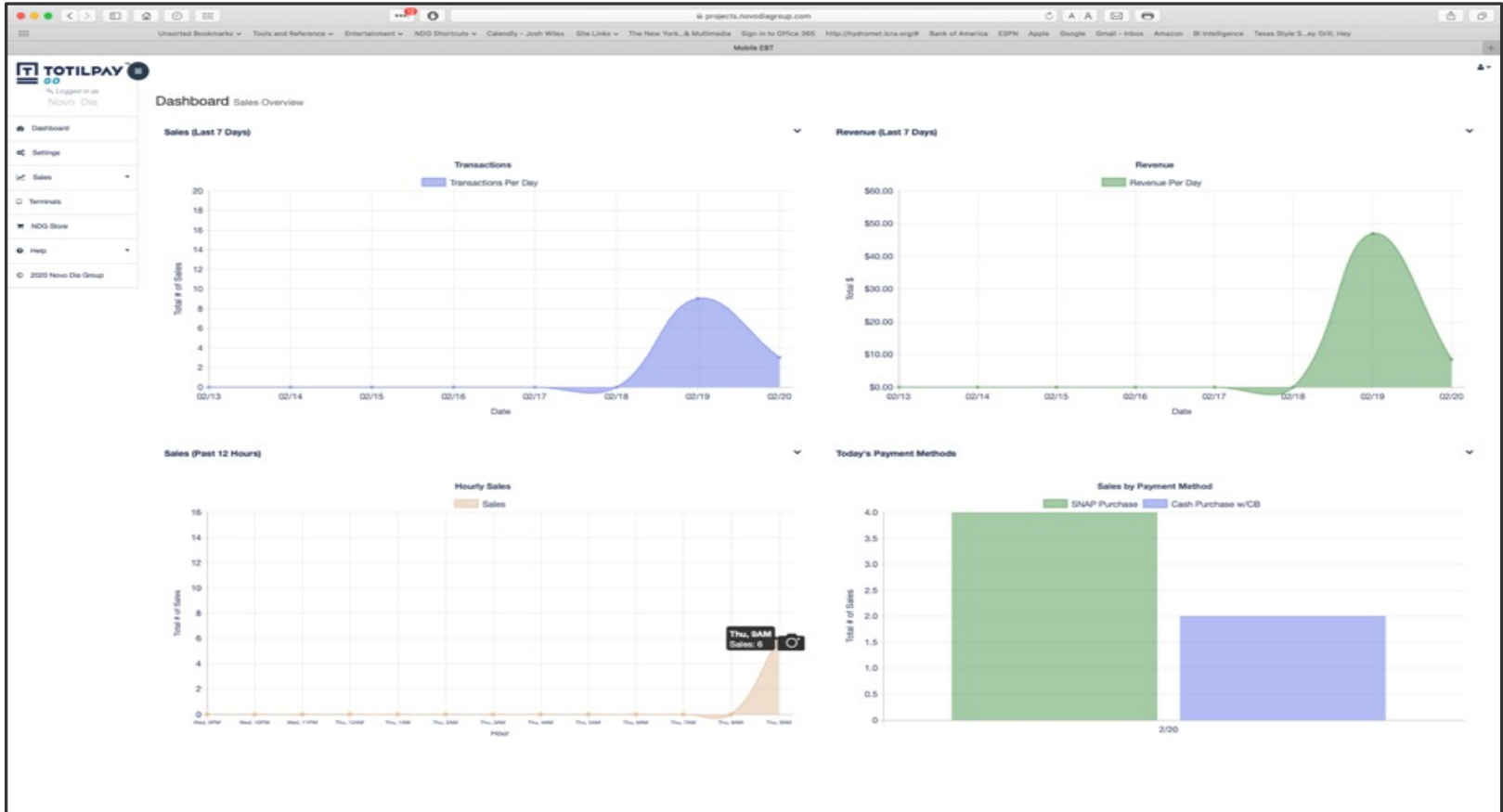
Overview of Costs

	Grant Year	After Grant Year
<ul style="list-style-type: none">• TotilPay Go App	<ul style="list-style-type: none">• Covered	<ul style="list-style-type: none">• \$191.40/year or \$19.95/month
<ul style="list-style-type: none">• Bluetooth card reader	<ul style="list-style-type: none">• Covered	<ul style="list-style-type: none">• Yours to keep
<ul style="list-style-type: none">• Printer Waiver	<ul style="list-style-type: none">• Covered	<ul style="list-style-type: none">• Covered
<ul style="list-style-type: none">• Transaction Fees	<ul style="list-style-type: none">• None for SNAP/EBT	<ul style="list-style-type: none">• None for SNAP/EBT
<ul style="list-style-type: none">• Credit/Debit	<ul style="list-style-type: none">• Optional	<ul style="list-style-type: none">• Optional

Optional Credit/Debit

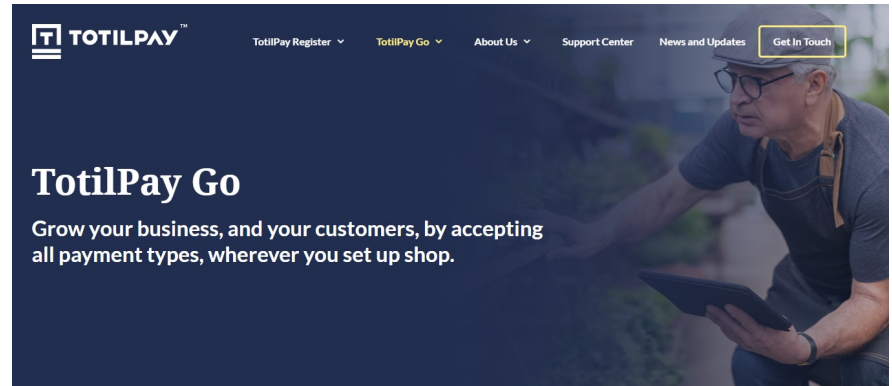
Square	WorldPay
<ul style="list-style-type: none">• \$0.10 + 2.6% of sale per transaction	<ul style="list-style-type: none">• \$0.15 + 1.79% of sale per transaction
<ul style="list-style-type: none">• No subscription/contract	<ul style="list-style-type: none">• \$199 annual fee, 3 year contract
<ul style="list-style-type: none">• Uses Square reader	<ul style="list-style-type: none">• Uses grant provided Bluetooth card reader
	

Data Available through TPG



Learn More About TotilPay Go

- www.totilpay.com
- Facebook: [@TotilPay](https://www.facebook.com/TotilPay)
- Twitter: [@TotilPay](https://twitter.com/TotilPay)
- LinkedIn:
 - TotilPay POS apps
 - Novo Dia Group



TotilPay Go™. The simplest, most affordable way to accept EBT payments for mobile businesses.

TotilPay Go gives you the most flexibility by accepting all payment types, including SNAP and WIC, on one device. The fully mobile, feature-rich and affordable POS system sits in the palm of your hand. And you can count on access to secure payment gateways while eliminating manual processes that are hard to track.



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!!

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SNAP/EBT,
You Feed Your
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Your Customer Base**

Questions?

