



MarketLink

Grant program to help farmers accept
SNAP/EBT cards

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Regional Representative





What is MarketLink?

- **MarketLink** was first developed in 2013 for the USDA SNAP Equipment Grant for Farmers & Farmers' Markets
- **MarketLink** provides:
 - Technical assistance with the USDA SNAP Retailer Application
 - SNAP/EBT Point of Sale (POS) equipment for Direct Marketing Farmers and Farmers' Markets

MarketLink Partnerships



National Association of Farmers Market Nutrition Programs (NAFMNP)



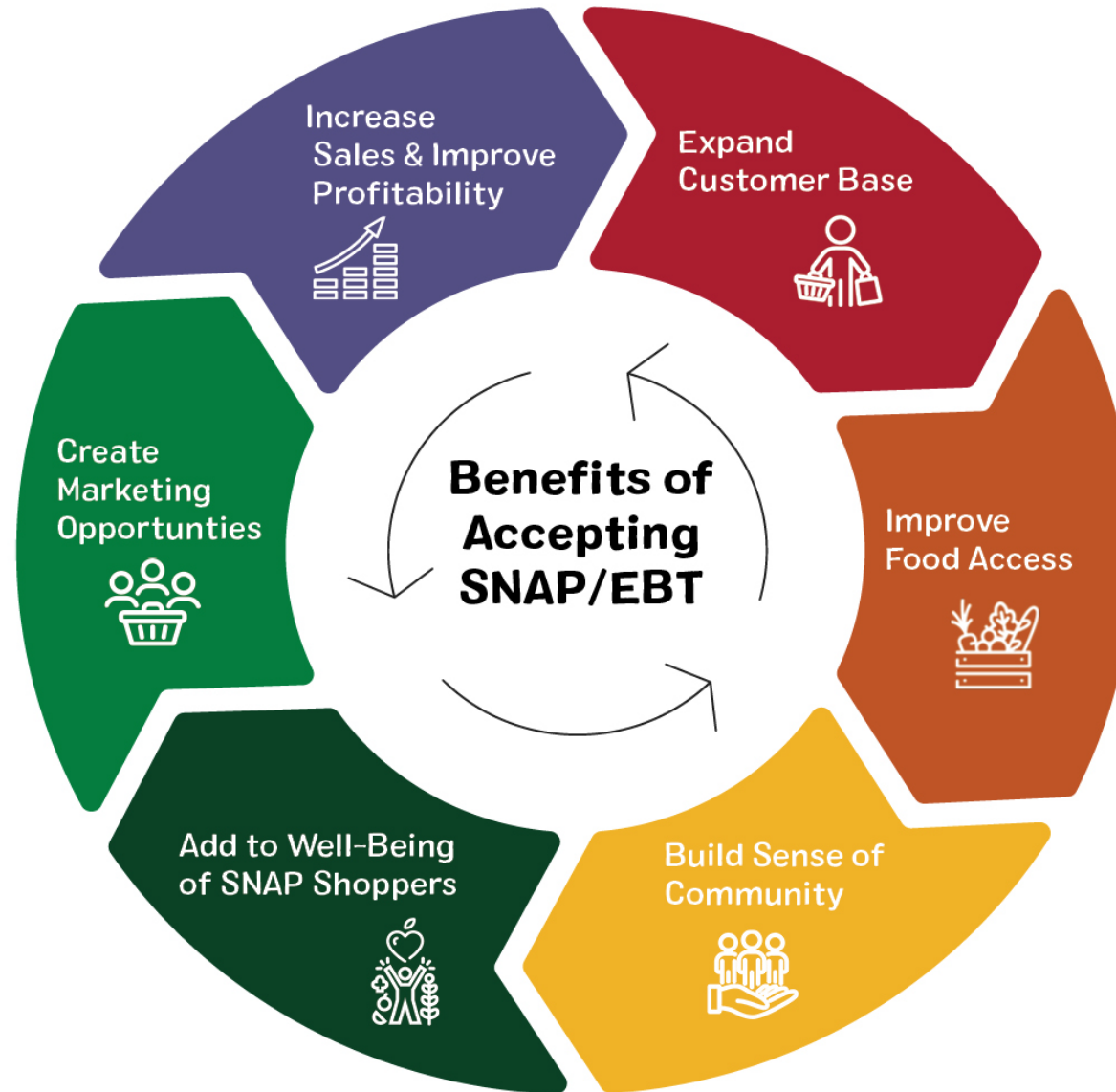
USDA – Food & Nutrition Services (FNS)



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

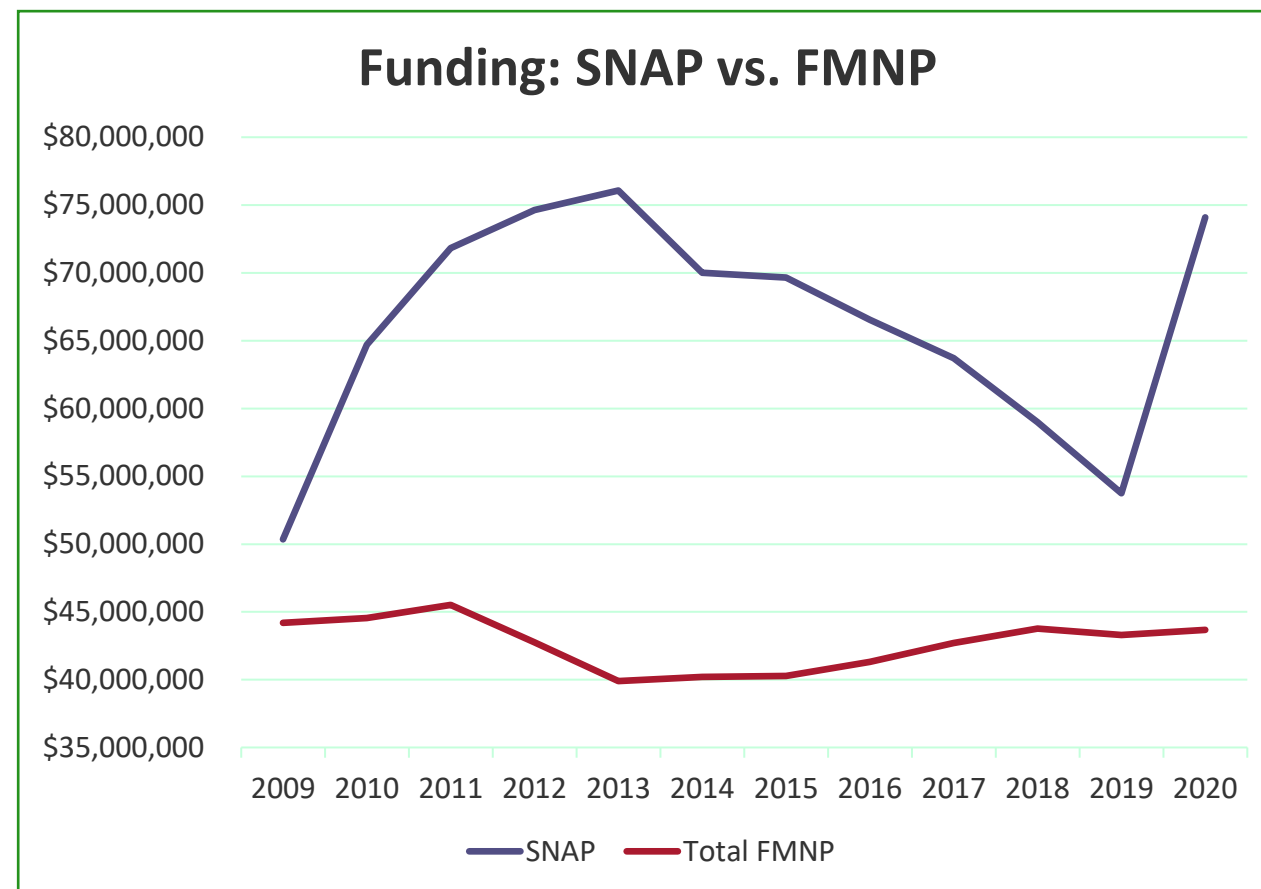


Benefits of Accepting SNAP/EBT



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





SNAP: Supplemental Nutrition Assistance Program

- **Who is eligible?**

- Individuals qualify based on income and household factors
- Majority are low-income working families and the elderly
- 41.5 million Americans; 200,300 KS residents received SNAP in 2021

- **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

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. Customers charge “\$__” to their card & receive tokens in exchange
2. Customers pay for SNAP-eligible items with tokens
3. At the end of the market, vendors bring tokens to info booth
4. Vendors are reimbursed by cash or from market’s bank account



Step 1: Apply for the MarketLink Grant

Eligible	Not Eligible
<p>Direct Marketing Farmers (DMF): 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>Farmers Markets (FM) : 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 state-sponsored programs.</p>



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





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.



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*	<ul style="list-style-type: none">• \$0 per transaction + 0 % of the sale

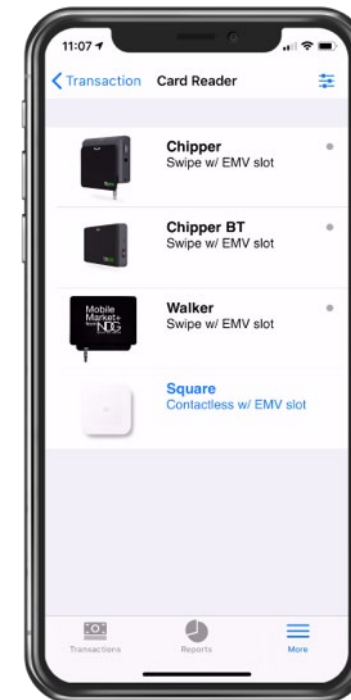
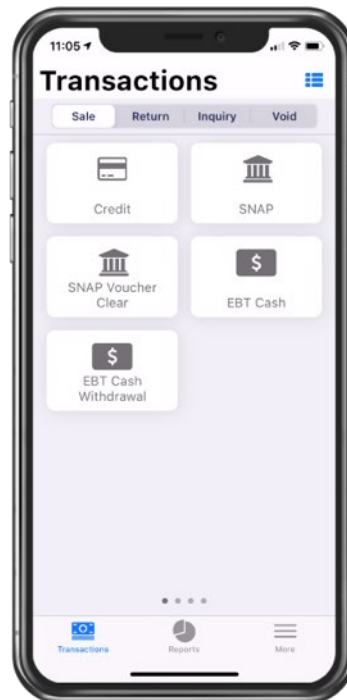
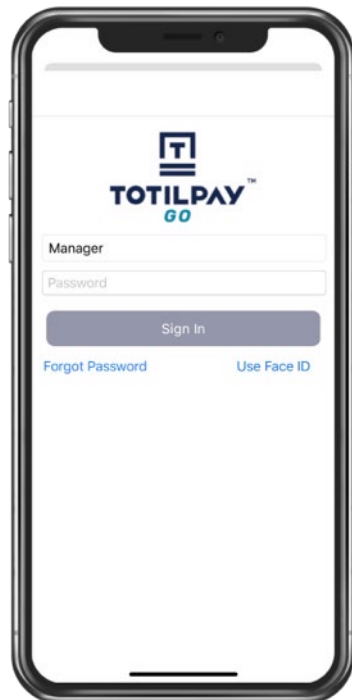
OPTIONAL CREDIT / DEBIT	
Square*	<ul style="list-style-type: none">• \$0.10 per credit / debit transaction + 2.6% of sale• No subscription/contract• Uses Square reader
WorldPay*	<ul style="list-style-type: none">• \$0.15 per credit/debit transaction + 1.79% of sale• (+ \$199 annual WorldPay account maintenance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

*Rates as of Jan 2021

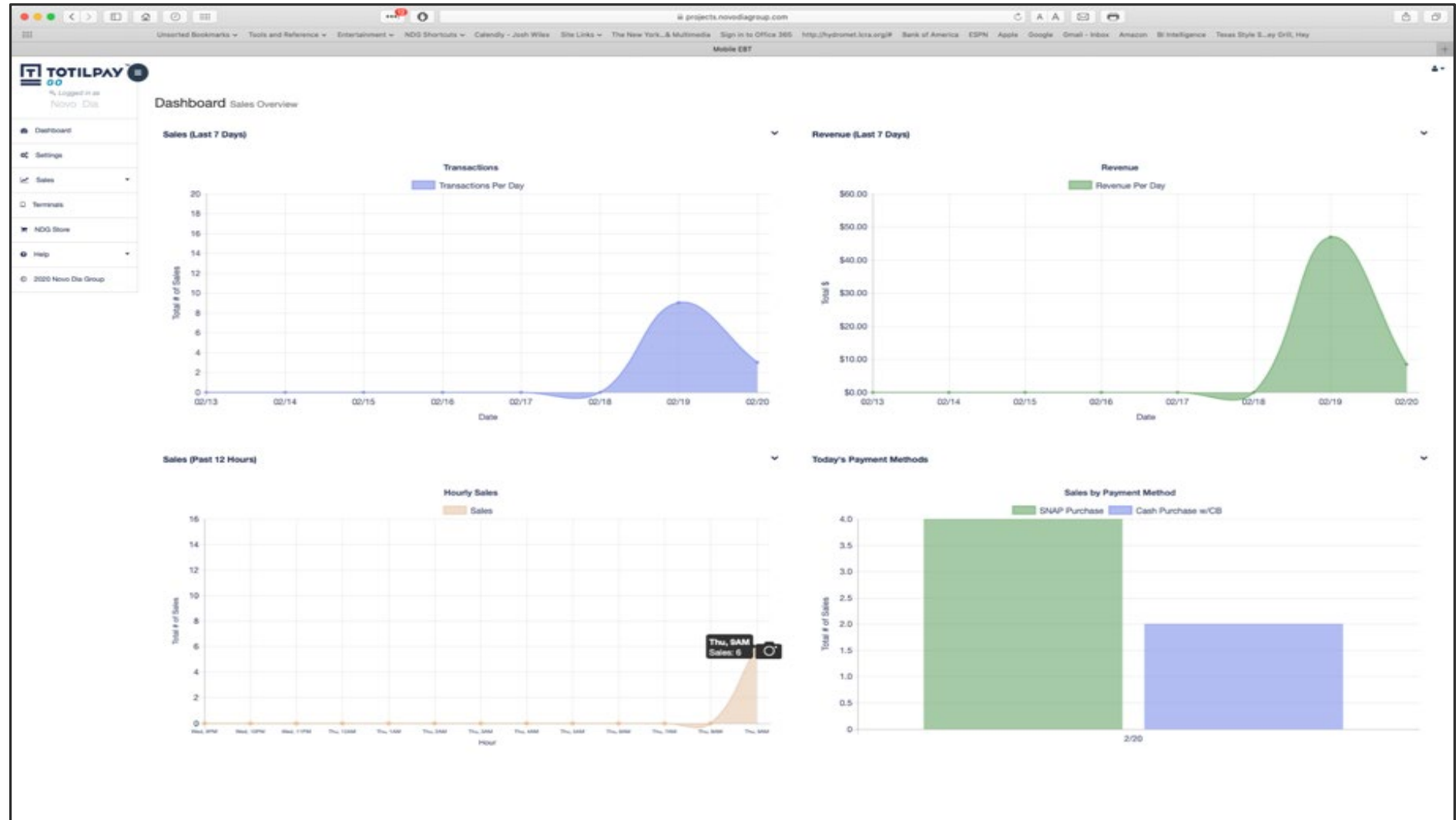




Here's what the TotilPay Go app will look like on your device:



Sales data is available to view and download from TPG website



Questions?

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

General email: info@marketlink.org

Whitney Butler, Regional Representative for Mountain Plains, Midwest and
Mid-Atlantic: whitney.butler@marketlink.org

www.marketlink.org



A person wearing a brown jacket is using a handheld red scanning device to scan fresh produce. The produce includes white garlic, red radishes, green leafy vegetables, and purple eggplants. The background is slightly blurred, focusing on the person and the produce.

Thank you!!

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

