



**A Complete Solution for Farmers Markets, Farmers, and Consumers**



# What is *MarketLink*?

- **MarketLink** is a program of the National Association of Farmers Market Nutrition Programs (NAFMNP).
- **MarketLink** is a complete technology solution first developed in 2013 through a USDA grant.
- **MarketLink** provides new ***state-of-the-art equipment*** to direct-marketing farmers and farmers markets to increase sales and build their customer base.
- **MarketLink is a national program with a solution for ALL farmers and farmers markets!**



## Who is ML

- **National Association of Farmers Market Nutrition Programs (NAFMNP)**
- **USDA – Food & Nutrition Service (FNS)**
- **Novo Dia Group, creators of TotilPay POS apps**

## How it Works

**1**

ML Eligibility  
Assessment

**2**

FNS Authorization

**3**

NDG SNAP  
Account Setup

**4**

Equipment  
Ships

# ***ML Program & Electronic Payment Benefits***

## Electronic Payments

- COVID-19
- Expanded customer base
- In 2019, ONLY **26%** of sales were completed in cash.
- Increased sales – alternative to cash at the market
- Washington State University Research Report 2013
  - Only 6% of all sales in cash!
  - Average electronic sale - \$34.57!
- So that means that less than one quarter of sales are in **cash**

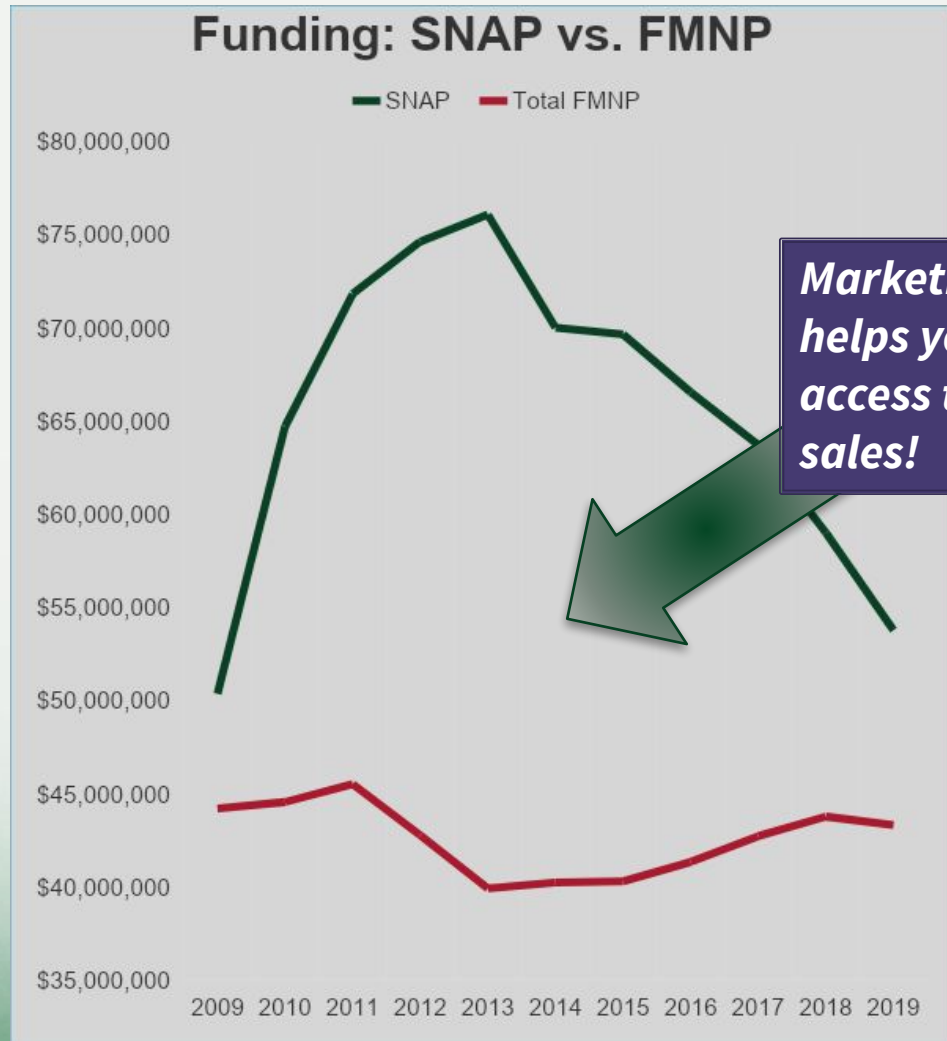


## MarketLink

- SNAP + Credit + Debit (state programs SNAP only)
- Expanded customer base
- Less than 40% overlap of FMNP and SNAP clients; so **60%** of SNAP participants are *new customers!*
- Increased sales
  - New programs in the works to increase the types of transactions
- Best rates for processing electronic payments
- Nationally negotiated rate on behalf of farmers and markets

# Why Accept SNAP?

- **\$60 billion**  
program nationwide
  - \$16m through FMs  
(less than 0.2%)
- Companion program to FMNP – expands number of customers AND products (**beyond fruits & vegetables**).



# **SNAP Facts:**

## ***Supplemental Nutrition Assistance Program***

### **● Who is eligible?**

- Any person who qualifies based on income and household factors
- 39 million Americans received SNAP last year

### **● What are the eligible foods?**

- All fruits and vegetables; meats, fish, and poultry; cheese and dairy products; eggs; baked goods; processed foods; honey, cider, juices; herbs (plants and bunched); plants & seeds that bear fruit

### **● What are the ineligible foods?**

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



# MarketLink Equipment Options



Eligible for  
FREE  
equipment

- **New card** reader with one-year warranty to process SNAP, Debit, and Credit Card transactions, ***wherever*** you sell.
- **No** annual fee for the app or processing account the first year.

Not eligible  
- need  
service

- Purchase card reader(s) and a processing plan



# ***MarketLink***

## ***Technical Assistance***

- NAFMNP's team is nationwide, and can assist farmers and markets with ALL steps of the process, including but not limited to:
  - Eligibility Assessment completion
  - Obtaining USDA FNS SNAP Retailer Approval
  - Confirming status of application
  - Equipment setup and training
  - Other questions

You can book an appointment with our Regional Representatives Tiffany Torres & Lauren Schaumburg:

<https://marketlink.youcanbook.me>





# ***New for this USDA Grant***

*(as of October 2019)*

- USDA has provided a printer waiver for those who receive equipment through this grant.
- Novo Dia Group is now a SNAP/EBT third party processor.
- MobileMarket+ will be phased out and the new app is called TotilPayGo
- Square is now an option for credit/debit processing.



# ***Printer Waiver***

*(as of October 2019)*

**USDA has provided a printer waiver for those who receive equipment through this grant.**

- If you already have functioning equipment you must continue to provide a printed receipt.
- We are waiting to hear back from USDA re: whether waiver will continue after the grant period; whether they will provide a waiver to all FMs/DMFs.
- If you still need/want a printer, you can purchase one from NDG.



# ***NDG is now an EBT Third Party Processor (TPP)***

**The most simple, affordable way to accept EBT**

## **TotilPay POS apps**

- Month-to-Month License
- NO Long-Term Contracts
- NO Early Termination Fees
- NO Transaction Fees
- NO Set Up Fees
- NO ACH Fees



## Smartphone-Based Equipment

*For those eligible for USDA funding*

### BRING YOUR OWN DEVICE "BYOD"



- Program Fee for 1 Year Included
- Reader
- Any carrier
- Equipment you have: Android 4+, Apple iOS 11+ devices



# Transaction Rates

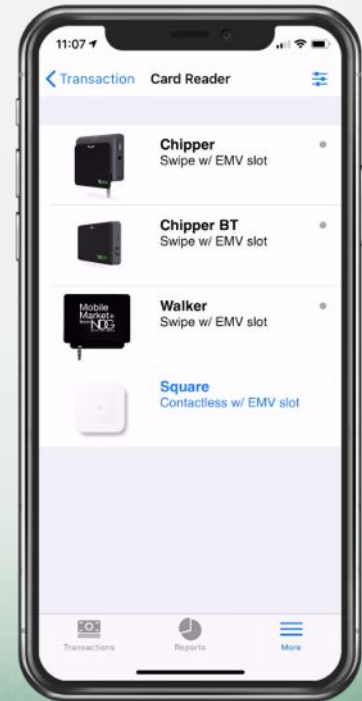
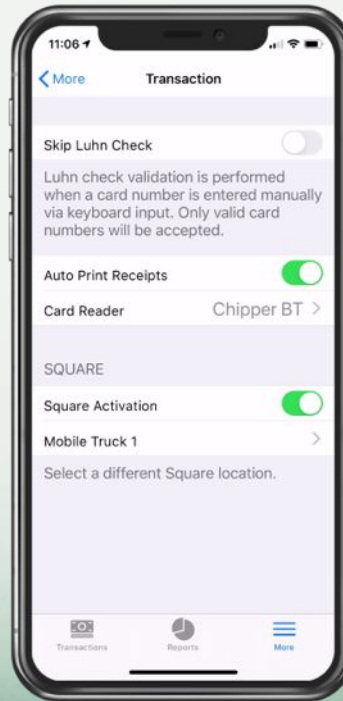
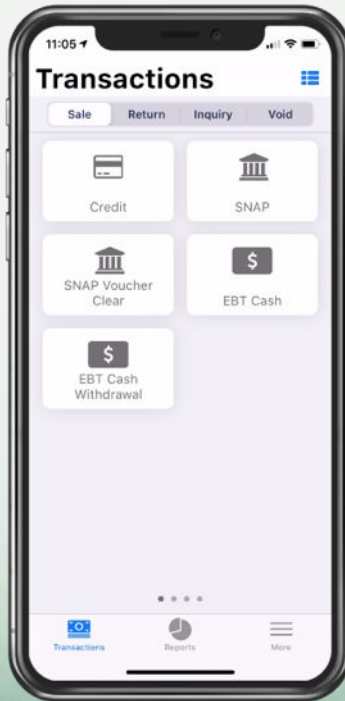
***MarketLink has nationally negotiated transaction rates.***

<b>SNAP / EBT via TotilPay</b>	<b>World Pay* Credit &amp; Debit</b>	<b>Square* Credit &amp; Debit</b>
<b>\$0 per transaction</b>	<b>\$0.15 per transaction + 1.79% of the sale</b>  (+ \$120 annual WorldPay account maintenance fees)	<b>\$0.10 per transaction + 2.6% of the sale</b>

\*Rates as of April 2020



# TOTILPAY<sup>TM</sup> GO





# *Learn more about TotilPay*

## WEBSITE:

● [www.totilpay.com](http://www.totilpay.com)

## FACEBOOK:

● [@TotilPay](https://www.facebook.com/TotilPay)

## TWITTER:

● [@TotilPay](https://twitter.com/TotilPay)

## LINKEDIN:

● [TotilPay POS apps](#)

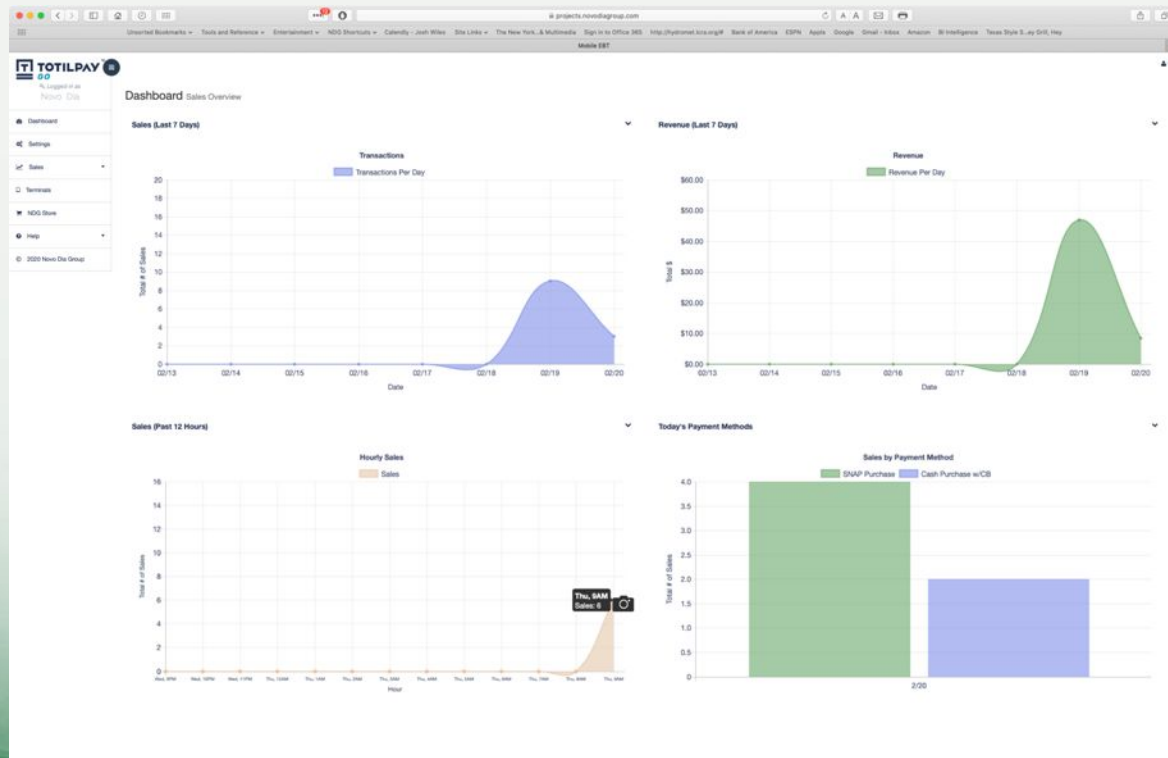
● [Novo Dia Group](#)






**TOTILPAY**<sup>TM</sup>  
**GO**

*Data Available*




# HOW TO GET STARTED:

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



How the Program Works   Equipment Options   Get in Touch



## Apply

Wondering if you are eligible for FREE equipment? Take the assessment below to find out.



- You must have an active email account that you check regularly.
- You must have a bank account for the electronic transactions.
- You will be required to submit copies of documentation to USDA.
  - Social Security Number (SSN) is required by USDA.
- Collect all of your business information to have ready to complete the necessary forms.

**THINGS  
TO  
REMEMB  
ER**



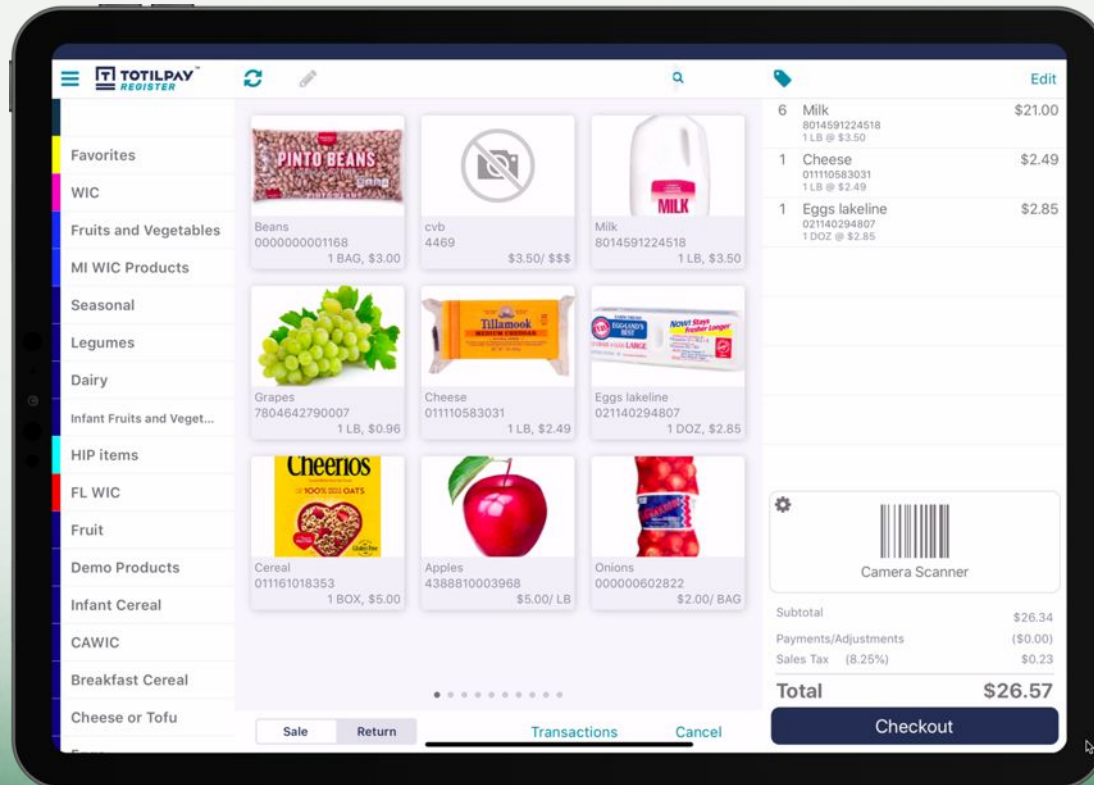
# *Purchase Program*

- If don't qualify for this free equipment program, there are other options for you to consider.
- Depending on your needs, you can still qualify for the nationally negotiated rates and obtain the equipment that is right for you.
- We can also help you determine which equipment and processing package best fits your needs.





# TOTILPAY<sup>TM</sup> REGISTER





# *Future Development*

- Adding ALL tender types to the app (eWIC, eFMNP, loyalty, eIncentives)
- Development of eFMNP in conjunction with state agencies
- Opportunities for gift cards and loyalty programs
- Expansion of companion apps & services:
  - TotilPay Register
  - Customer app to find markets / farmers
  - Online SNAP



# eWIC + eIncentives



- eWIC available in some states **now**
- Loyalty feature in TotilPayGo can be utilized **now** for electronic incentive programs
  - SNAP-only based
  - Program coordinator must have equipment (for signup) **and** each vendor must have own equipment (for acceptance)
  - **NAFMNP + NDG working on guidelines & more information on setup**



# *NAFMNP MISSION:*

*Cultivating opportunities for consumers to buy fresh produce from local growers*

MarketLink is a long-term vision of sustainability for farmers and markets through a broader customer base, increased sales, and profitability.



# *Connect with us on Social Media*

## **FACEBOOK:**

- <https://www.facebook.com/nafmnp> (@nafmnp)
- <https://www.facebook.com/MarketLink1> (@marketlink1)

## **TWITTER:**

- @nafmnp

## **INSTAGRAM:**

- @mymarketlink



# Questions?

- Contact the team at:
  - Book a time to talk: <https://marketlink.youcanbook.me>
  - Frequently Asked Questions: <https://marketlink.org/resources/faqs>
  - General email: [info@marketlink.org](mailto:info@marketlink.org)
  - Amy Crone, Project Manager:
    - [amy.crone@marketlink.org](mailto:amy.crone@marketlink.org)
  - Lauren Schaumburg, Regional Representative:
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***[www.marketlink.org](http://www.marketlink.org)***

