



"BYOD": The 2020 FNS EBT Equipment Grant Program Q&A

Questions that were answered live can be viewed in the recording of the webinar.

Q: Can markets that have other equipment change over to MarketLink?

A: Yes.

Q: Is there a fee to Markets for your equipment?

A: *This question has been answered live.*

Q: We open May 9th, can I be set up and ready by then?

A: Yes if your FNS application is ready.

Q: Can fisherman qualify for the Marketlink program?

A: Yes - if they are the producer and selling directly.

Q: Do these card readers integrate with existing platforms (like Square)?

A: You cannot accept SNAP/EBT through the Square or other platforms; TotilPay Go or Register are the only current apps through which you can accept SNAP.

Q: How much will it cost after the first year of free services?

A: Go to www.totilpay.com to learn more: anywhere 17-35 per month depending on which set up is chosen



Q: If someone is already using Square, can they easily add on EBT processing through TotilPay?

A: You cannot add EBT to the Square POS; you must use TotilPay (Go or Register) and add Square to that application.

Q: What Ipad do you recommend we purchase?

A: For iOS, the device must be able to have version 11.0 or higher.

Q: Is there a keyed entry/contactless option within the software?

A: Yes except for SNAP which requires a PIN that has to be keyed in in person.

Q: Will this integrate with POS systems other than Square?

A: At present, no - the POS that can process all tender types (including SNAP) is TotilPayRegister (more information here: <https://totilpay.com/totilpay-register/>). This can utilize a Square account to process the credit/debit.

Q: Can you talk about the situation where one would use the Square option vs Worldpay?

A: We suggest you shop between the two to see fees for both. In some cases a market who is already using Worldpay may decide it's easier to stick with Worldpay. If choosing a processor from the beginning a market may decide to go with Square due to Worldpay's required contract length.

Q: Are the fees annual or can the fees be stopped when the market is in the off season?

A: You choose whether you want an annual license or month by month; the summary is here for TotilPayGo pricing: <https://totilpay.com/totilpay-go-pricing/>



Q: So if you set up new payment through totilpay, you could process all sales, not just the SNAP purchase, right?

A: Yes

Q: Follow up to keyless...does this mean the back up to a card not working is to call in every SNAP transaction?

A: Yes, unfortunately

Q: What is the timeframe on getting reimbursed from USDA

A: Within 1-2 business days at most

Q: When is the deadline to move over to Totilpay? MMLink had a \$120 ann fee. Will Totilpay be similar but monthly?

A: Ongoing process. Yes, TotilPay will be similar and have a lower annual rate.

Q: Are states contracting with Novo Dia to offer this as their free equipment program?

A: It depends on state and Kate Fitzgerald, speaking next, can speak to that.

Q: Cost of Totilpay register?

A: \$35.00 month, roughly

Q2: Is Totilpay a \$35 monthly license fee? It was \$120/year with Mobile Market +.

Go to www.totilpay.com to learn more: the fee is \$17-\$35 per month depending on which set up is chosen



Q: What is the timeline for phasing out MM+ and how would that impact markets that are currently using this app?

A: As I mentioned in the presentation, there is no formal timeline at present; although the switch to TotilPayGo should be straightforward. You can see more information on transferring over here: <https://totilpay.com/faq/> and if you are an active user you should have also received an email with instructions.

Q: Is there a timeline for incentives, this year or next?

A: Loyalty feature in TotilPay can be used now but for SNAP only. Working on guidelines to be released soon.

Q: Timeline for on-line EBT launch? If not exact, estimate?

A: Do not have an estimate- its up to USDA as of now as Marketlink is waiting to be accepted into the pilot program.

Q: Does Marketlink/Novo Dia Group have software ready to launch for an online pilot or will that have to be developed if you receive USDA approval?

A: We are exploring different options but some development will need to occur to meet USDA's standards to accept the SNAP PIN online

Q: Are there any markets nationally that have completely gone electronic and are no longer doing a token process?

A: Not sure; There was a Baltimore City pilot a few years ago.

Q: We're excited to be opening a brand new market location in a very low income neighborhood. Can I contact someone to talk in person about possibilities to be sure we are getting started up expeditiously?

A: Please submit your application to www.marketlink.org/apply and we'll review it as soon as we are able.



Q: We have a device but it is not a mobile device. We use vouchers. Are we eligible for the Marketlink program?

A: We can discuss your particular case, but you do need a smart device that you can install the TotilPayGo application on in order to process electronic payments.

Q: Could you please repeat the Square EBT processing information?

A: Square is now an option for processing credit/debit through the TotilPayGo app - you can add it as you get your equipment set up.

Q: Pennsylvania is in gray in the map of states with no-cost EBT equipment contracts. Do I understand that we aren't able to access free or partially free equipment through the state, but could apply through this program by MarketLink?

A: You could apply through MarketLink, yes - I will let the others comment re: state status.

Q: Is it possible to apply for a grant for just the wireless card reader? I was told by Novo Dia that my card reader (using the minijack) won't work with the new system.

A: Unfortunately no; since you are currently processing SNAP then you would not qualify for free equipment. However, the new bluetooth reader should be relatively inexpensive.

Q: DHS for the free device is unsure when they can provide equipment, so we are considering Marketlink vs that program. We would need to purchase our own device correct? This is the first year we are in the Snap program, so I'm new at all this

A: Correct; if you choose MarketLink then you must provide your own device. Some states cover the cost of this device through their programs in various ways.



Q: What about states that aren't green on the map? PA specifically

A: Kate Fitzgerald will check to see updated info. If you have state specific questions you can reach out to her directly at kate@fitzgeraldcanepa.com

Q: We are in Washington state, does our state offer no-cost EBT equipment?

A: Yes there is no-cost EBT equipment in WA.

Q: We have an Andriod tablet, will it work with TotilPay?

A: Amy indicated an Android app is coming very soon.

Q: Does Toltill Pay incentive acceptance need to be integrated into the SNAP-EBT card, or can they be separate electronic incentive cards?

A: We are working on various options for the incentive acceptance; so in the future we may be able to offer it as separate incentive cards.

Q: I might have missed this but what is RFP?

A: Request for Proposal

Q: What do states shown in blue on the map of no-cost EBT machine contracts mean?

A: When that state was negotiating with their processor, they expressed the interest for no-cost equipment, but ultimately didn't pursue it.

Q: Would EBT only devices also be on the potential "path" to online processing?

A: Yes.



Q: Is Indiana presently offering dial up free equipment? A third of the state doesn't have broadband and 15-25% doesn't have reliable cell service.

A: Eileen will look into specifics. Please reach out to her with further questions (Eileen.Emory@dhw.idaho.gov) . Per Kate, the processor can provide supplemental coverage.

Q: Looking at the application for Marketlink online. Without actually applying, is there somewhere to see the eligibility parameters?

A: Not currently; we are working on a handbook that will contain all of the scenarios - but essentially if you are NOT able to process SNAP currently you would qualify for free equipment.

Q: Question for Amy Crone: As for the BYOD, would it be reasonable to use a personal device? For example the farmers market manager's smartphone? I think it would be preferable to have the market own the device but using the personal device would save us that cost, at least in the short term.

A: It's certainly possible, depends on the situation. It is preferable to have a market device of course. It can be moved from one device to another.

Q: Amy said online options that MarketLink may develop if they are approved for the online EBT pilot would be available to Market Link participants only. If we got free equipment as a market through marketlink in 2009- are we still eligible for any online EBT software created or would that only be available to newly authorized outlets?

A: All MarketLink participants will be able to use it; it will not only be for current grant recipients.



Q: Can an individual farm get an FNS license? You've mainly been talking about farmers markets.

A: Yes, farmers may be authorized.

Q: If the TotilPay platform is approved by FNS for SNAP online processing, would this provide both the online web retailer platform, as well as payment processing, all in one?

A: Yes that is the goal.

Q: Recommendations for safe handling of Market Tokens as a result of COVID 19?

A: There are some best practices on the FMC website under the COVID posts, MIFMA has some info on that too.

Q: Does the Totil Pay App work with a single FNS NUMBER on multiple devices through at the same market if using “Family Share” Apple feature?

A: You must have a license for each device - you can have the same FNS on multiple devices but you must pay for each license separately.

Q: My market has old equipment that is failing. The ipad takes longer and longer to ‘think’. This is a big concern as it means customers have to wait longer in line—which lowers social distancing. There is no doubt our equipment is on its way out, although we can now process SNAP slowly, with many interruptions. Am in Oregon. So would we qualify for the free equipment program? Thanks!

A: Please apply through www.marketlink.org/apply and we can evaluate your needs best that way.



Q: Is a Market Link account needed to run EBT through Square with TotilPayGo? Or is a FNS EBT account enough?

A: EBT can not be run through Square. The only app that EBT can be run through currently is TotilPayGo and Mobile Market +. To accept EBT your market must go through the proper approval channels to get a FNS number.

Q: We have a co-op of farm stands that rotate which days they will accept EBT. Can one EBT account / piece of equipment be used at different locations for e transactions.

A: *This question has been answered live.*