

# **EWIC MARKETLINK STATE GUIDE**

**A GUIDE TO ACCEPTING  
ELECTRONIC SPECIAL  
SUPPLEMENTAL NUTRITION  
PROGRAM FOR WOMEN,  
INFANTS AND CHILDREN  
("EWIC")**



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# EWIC BACKGROUND

The Special Supplemental Nutrition Program for Women, Infants, and Children (“WIC”) was legislatively mandated to transition from paper to an electronic format by 2020. States implemented this transition from paper checks to electronic benefit transfers (“WIC EBT” or “eWIC”) on varied timelines and with different processors across the country. eWIC is an electronic system that replaces paper vouchers with electronic food benefit issuance and redemption at authorized vendors. To date, the majority of these authorized vendors have been grocery stores – locations that meet a standard set of stocking requirements to offer a number of items in the WIC basket of groceries.

In order for farmers and/or farmers markets to be able to accept eWIC as a form of payment, they must have equipment to accept the electronic benefit transfer (EBT capable) as well as be authorized by their state WIC authority. In many states there is currently no process for farmers to apply to be WIC authorized; this guide outlines the current status of adoption of procedures to enable eWIC acceptance as well as what the current processing environment – which affects whether eWIC can technically be processed or not in a given state or territory.

**Note: All farmers/markets must have their own smart device with an iOS\* TotilPay Go (TPG) application installed in order to accept eWIC through the MarketLink program. Farmers and markets may qualify for the free equipment covered by the USDA grant funding ([www.marketlink.org/apply](http://www.marketlink.org/apply)) and if so, will receive a free card reader and one-year license to the TotilPay Go app.**

*\*Note: eWIC is currently only available on iOS devices utilizing the TotilPay Go application; in order to accept eWIC through an Android device, farmers must utilize the TotilPay Register app which is an additional cost beyond the grant program funding.*



# RELATION TO FARMERS MARKET NUTRITION PROGRAM

The WIC Farmers Market Nutrition Program (WIC-FMNP) operates as a distinct program under the broader WIC umbrella. In this program farmers, markets, and in some cases farm stands are authorized by the State or Territory Agency the administers the WIC-FMNP. This entity is usually where the WIC authority is also housed (such as the Health Department), but can also be a Department of Agriculture who then works with the WIC Agency to issue benefits to WIC participants. The authorization process for WIC-FMNP is separate from the WIC retailer authorization process, and is usually based on a paper application. In some states this has been incorporated into the WIC management technology, but in most of the 40 WIC-FMNP instances that operate across the country it is a separate process. Funding for WIC-FMNP is also through separate channels, therefore requiring distinct accounting reports and requirements.

Thus it is not as simple as ‘turning on’ eWIC for the farmers and markets that participate in WIC-FMNP; many of these are not in the eWIC systems and thus procedures for incorporating these groups into the eWIC system must be developed in a given State/Agency as well as implemented before the WIC-FMNP farmers and markets can accept eWIC.

The fruit and vegetable benefit component of the WIC program has been available for some farmers to accept in a few states; this benefit is further detailed below.



# FRUIT & VEGETABLE CASH VALUE VOUCHER OR CASH VALUE BENEFIT

WIC began issuing a cash value voucher (“CVV”) or cash value benefit (“CVB”) or fruit and vegetable check (“FVC”) to participants in 2009 that could be accepted by authorized farmers and markets. Some states were able to authorize farmers that were in the WIC-FMNP program to accept these paper checks as of the 2010 farmers market season. This is another benefit that has been mandated to shift to an electronic format, and thus even though farmers may already be authorized to accept the CVV/CVB/FVC (each State/Entity can name it as they choose), this does not mean that they will be able to accept that benefit electronically.

As with the WIC-FMNP program, procedures must be developed in a given State/Agency and then implemented before the WIC-FMNP farmers and markets can accept the CVV/CVB/FVC subset of the eWIC program.

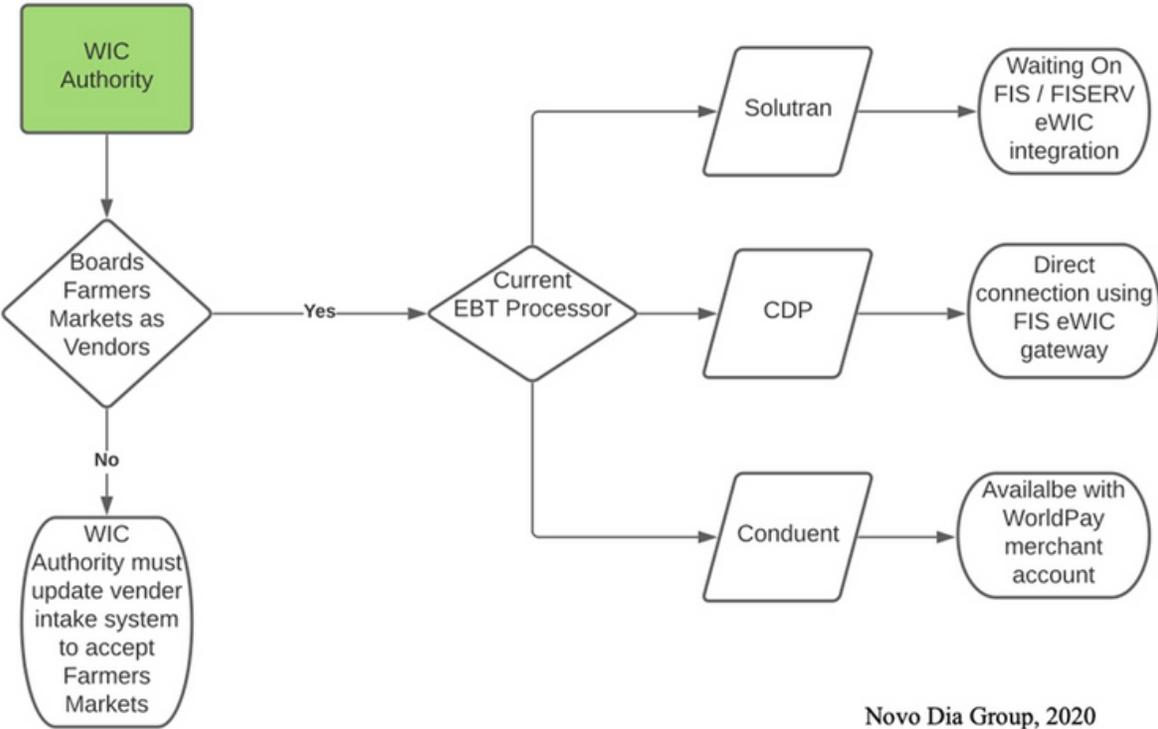
# CURRENT STATUS FOR FARMER EWIC ACCEPTANCE

Since Novo Dia Group is an authorized third party processor that utilizes the FIS gateway, the TotilPay Go app is currently able to accept eWIC in states where FIS/CDP is the processing company (see chart below for a summary of processors by state).

As of October 2020, in states that have Conduent as the processor farmers can set up a merchant account with WorldPay to be able to process eWIC. FIS and FISERV are currently testing to allow for eWIC transaction switching; once this is complete farmers in Solutran and all other processor states will be able to use the TotilPay Go app to accept eWIC directly.

<b>EBT Processor</b>	<b>States</b>	<b>eWIC availability</b> <i>(as of 10.2020)</i>
FIS / CDP	AK, AZ, CA, CO, DE, FL, GU, HI, ID, IA, KS, KY, MA, MN, MO, NE, NV, ND, OR, SD, WA, WV, WI	Available directly through NDG TotilPay Go app
Conduent	AL, CT, IN, MI, NH, NY, OK, RI, SC, TN, VT, VA	Available with WorldPay account through NDG TotilPay Go app
Solutran	ME, MD, NJ (not implemented), NC, MT, IL	Not available until FIS-FISERV connection completed
Processor not yet selected	DC, GA, MI	Not available
State Hosted (offline only)	OH, TX, NM, LA, Isletta, Cherokee Nation, AR, WY, UT, PA, MO	Not available

In summary, eWIC is available today in FIS/CDP states; Conduent states require a WorldPay account to accept eWIC, and until FIS and FISERV complete their testing eWIC is not available in Solutran states. Offline smart card WIC EBT is not supported. See the chart below for an illustration of this current environment.



Novo Dia Group, 2020



# PROCESS FOR AGENCIES TO ADD EWIC FOR FARMERS

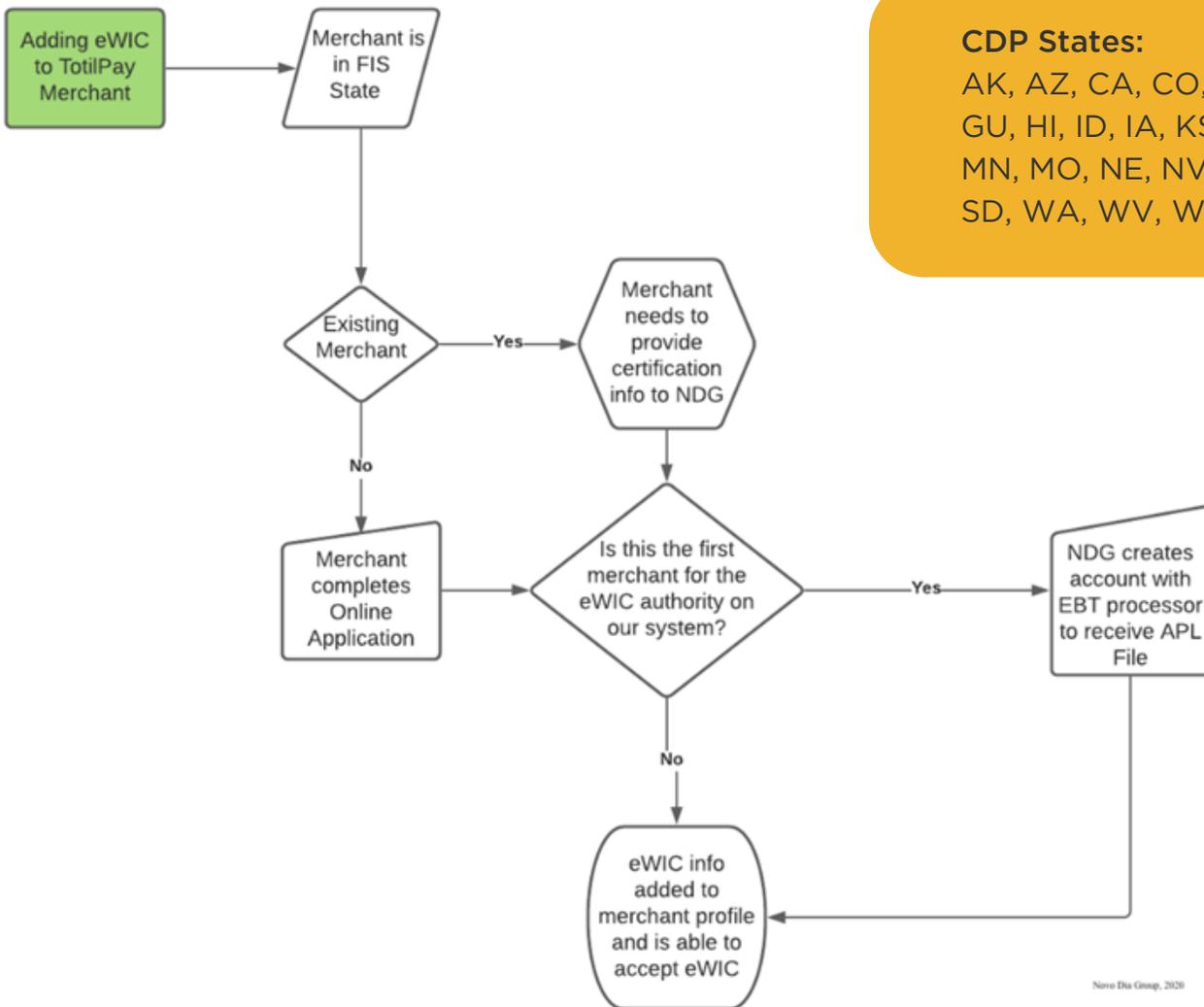
The WIC authority in each State Agency (there are 89 in total; contacts can be viewed through this [link](#)) can provide a means for farmers / markets to apply to become an authorized vendor, approve them, and upon approval add them to their WIC authorized vendor database, which is generally maintained by the state EBT processor. If a state does not already authorize farmers for eWIC, developing this process is the first step to enabling farmers to accept eWIC.

States that have already set up this application have in general developed farmer-specific applications since there are different requirements for staple foods and stocking rates; therefore, a simplified application can be sufficient to authorize farmers. See Appendix A for sample vendor application forms that have been utilized in to authorize farmers. States in which farmers have been authorized include: California, Maryland (it is a combined application for the paper-check based FMNP and eWIC), Massachusetts, New York and Oregon.

Prior to accepting applications, the WIC authority should consult with their EBT processor so that farmers markets and direct marketing farmers have a designated Peer Group as well as Approved Products List (APL) or Price Look-Up Codes (PLU) to allow for both Cash Value Benefit/Voucher (CVB/CVV) and eWIC acceptance. Once the Peer Group is set up, then the WIC authority can accept farmer applications. As soon as both the Peer Group and the APL/PLU are established, then the state processor can provide this information to Novo Dia Group to enable setup. Novo Dia Group has a sample file for both the authorized vendor list as well as the APL/PLU, available upon request.

Once the State Agency has determined the process by which the authorized WIC vendor list as well as the APL list will be provided to Novo Dia Group, then farmers and markets can complete the Novo Dia Group online application and select eWIC as part of their account setup. They will need to provide their eWIC vendor ID number via this online application. If the market or farmer already has an account with Novo Dia Group, they can email support@TotilPay.com with their eWIC vendor ID number to have it added to their profile and enabled so that they can accept eWIC.

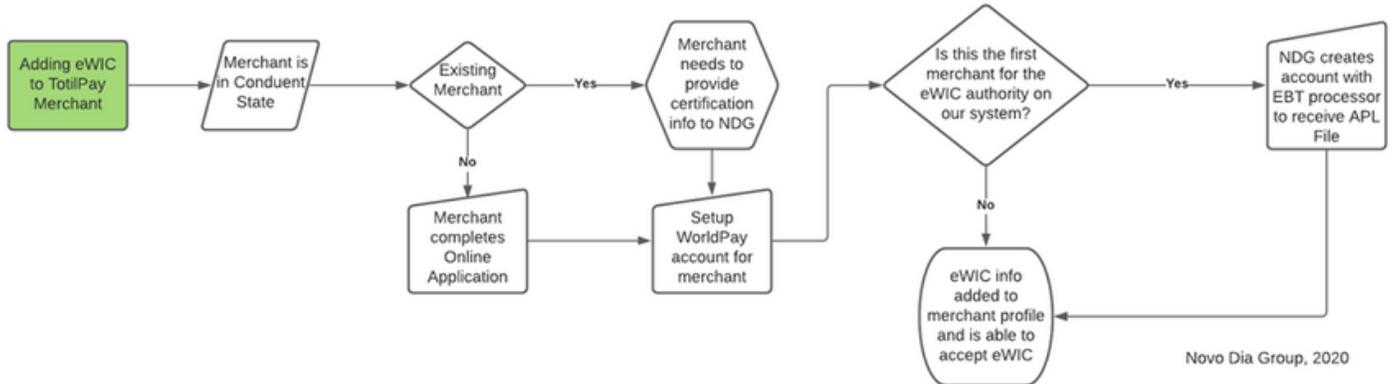
The flow charts below illustrate the setup and acceptance of eWIC by farmers and markets based on which EBT processor operates in their state:



**CDP States:**  
 AK, AZ, CA, CO, DE, FL,  
 GU, HI, ID, IA, KS, KY, MA,  
 MN, MO, NE, NV, ND, OR,  
 SD, WA, WV, WI

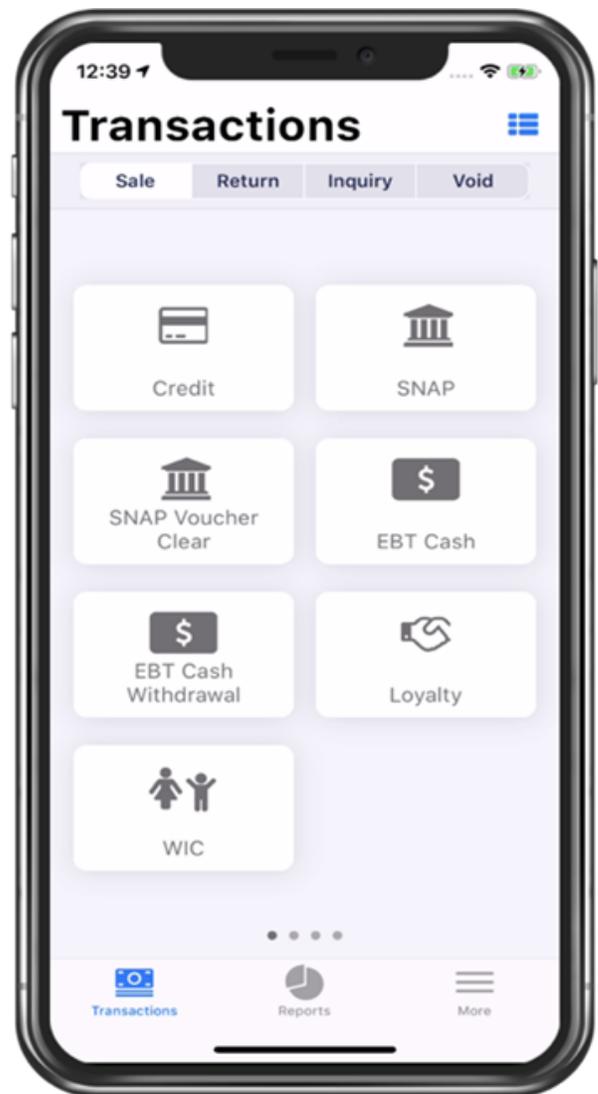
## Conduent States:

AL, CT, IN, MI, NH, NY, OK,  
RI, SC, TN, VT, VA



Once vendors are setup in the Novo Dia Group database to accept eWIC, then when farmer/ market vendors login to the TPG application they will see eWIC as a tender type for payment. Customers can swipe their WIC EBT cards with those vendors according to the program rules set up for their particular state.

This image of the TotilPay Go app illustrates the availability of eWIC as a tender type.





## CONCLUSION

There remains a need to develop procedures across the country for WIC authorities to authorize acceptance of eWIC by farmers as well as a means for implementation of eWIC for farmers.

The MarketLink team is available to assist any WIC Entity seeking to add farmers as authorized vendors able to accept eWIC.

**Note: All farmers/markets must have their own smart device with an iOS\* TotilPay Go (TPG) application installed in order to accept eWIC through the MarketLink program. Farmers and markets may qualify for the free equipment covered by the USDA grant funding ([www.marketlink.org/apply](http://www.marketlink.org/apply)) and if so, will receive a free card reader and one-year license to the TotilPay Go app.**

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# **APPENDIX A: SAMPLE EWIC FARMER CONTRACTS**

Can be provided upon request.



## APPENDIX B: MARKETLINK OVERVIEW

MarketLink is a program of the National Association of Farmers Market Nutrition Programs (“NAFMNP”). In partnership with the USDA and Novo Dia Group (“NDG”), MarketLink assists farmers and markets with the Supplemental Nutrition Assistance Program (“SNAP”) Retailer Application, and connects them with free app-based SNAP Electronic Benefit Transfer (“SNAP/EBT”) processing equipment. Options for integrated credit/debit payment processing are also offered. MarketLink has a long-term vision of sustainability for farmers and markets through a broader customer base, increased sales, and profitability.

### **Eligibility:**

Merchants must be a direct marketing farmer or farmers market which has not received equipment through USDA/FNS Free Equipment Program (MarketLink) since October 2019.

### **MarketLink steps to get set up with processing equipment are as follows:**

1. Complete the MarketLink eligibility application at [marketlink.org/apply](https://marketlink.org/apply).
2. Complete the USDA SNAP Retailer Application to receive FNS authorization.
3. Set up SNAP/EBT and Credit/Debit merchant accounts with Novo Dia Group and Square, respectively. (Note: credit/debit processing is optional.)
4. Receive and set up the equipment.

  
**What MarketLink Merchants receive:**

- Assistance with the SNAP Retailer Application.
- 1-year free use of the TotilPay Go App (previously MobileMarket+).
- Free SNAP/EBT card reader.
- No per-transaction SNAP/EBT processing fees.
- Printer waiver - no printer/printed receipts required. (Note: this is only for the SNAP program.)
- Option to add integrated Credit/Debit processing with discounted rates. (The fee schedule is attached)

**What Merchants need to provide:**

- A smart device: This is a “Bring Your Own Device” program. Merchants will need to provide their own smart device to run the TotilPay Go app (either Android or iOS).
- Internet/data service: This is required to run the TotilPay Go app. You can use WiFi (if available at your location) or you will need paid mobile service for your device. You will need to set this up with the carrier of your choice separately from MarketLink.

After the year, the farmer or market can choose to keep their subscription and pay for it on a month-to-month basis or they choose an annual subscription (at a discounted rate).



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MarketLink is a program of the  
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