



HANDBOOK

2023



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MarketLink Overview

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. We also offer options for integrated Credit/Debit payment processing. MarketLink has a long-term vision of sustainability for farmers and markets through a broader customer base, increased sales, and profitability.

Overview of the Process

MarketLink will guide you through these steps to get setup with processing equipment:

1. Complete the MarketLink eligibility application at marketlink.org/apply.
2. Complete the USDA SNAP Retailer Application to receive your FNS authorization and permit.
3. Set up your SNAP/EBT and Credit/Debit merchant accounts.
4. Receive and setup your equipment.

What Approved Customers Will Receive

- Assistance with the SNAP Retailer Application.
- 1-year free use of the TotilPay Go App (previously Mobile Market+).
- Free SNAP/EBT card reader.
- No per-transaction SNAP/EBT processing fees.
- Printer waiver - no printed receipts required; email or text option instead.
- Option to add integrated Credit/Debit processing with discounted rates.

What Customers Will Need to Provide

- **A smart device:** This is a “Bring Your Own Device” program. Customers will need to provide their own smart device, such as a phone or tablet, to run the TotilPay Go app (Android 5 +, Apple iOS 11+ devices).
- **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 mobile service for your device. You will need to set this up with the carrier of your choice separate from MarketLink.



Eligibility Overview

Eligibility Overview

MarketLink is designed for Direct Marketing Farmers and Farmers Markets. Please see definitions below.

- **Direct Marketing Farmers:** individual producers of agricultural products that sell directly to the public.
- **Farmers Markets:** two or more farmer-producers selling their own agricultural products directly to the public at a fixed location.

Generally, any direct marketing farmer or farmers market that needs SNAP/EBT processing equipment is eligible to participate in the MarketLink program. In some cases, MarketLink may consider other business models IF the grower/owner is selling their product directly to the consumer. Please apply and we will assess your eligibility.

Who is not eligible?

- Businesses that are not Direct Marketing Farmers or Farmers Markets.
- Farmers or Markets with functioning SNAP/EBT processing equipment obtained via this grant program (October 2019 to present).
- Farmers or Markets with functioning SNAP/EBT processing equipment obtained from a state-sponsored free equipment program.

Frequently Asked Questions About Eligibility

I live in a state with a free SNAP/EBT equipment program. Am I eligible for MarketLink if my agreement with the state is expired? Generally, yes if your equipment is non-functional and/or you are not able to process SNAP/EBT currently. This will depend on your state's program regulations. Please contact your state program first before applying for MarketLink.

Are mobile markets/delivery services eligible? It depends. If a grower owns/operates the business and is selling their product along with other locally grown products, you may be eligible. This is determined on a case-by-case basis. Please apply and we will assess your eligibility.

Are CSAs eligible? Generally, yes, if the grower is selling directly to the customer. Note: SNAP/EBT retailers may not process SNAP/EBT payments more than 14 days before providing the SNAP customer with the purchased goods.

Are Community Gardens eligible? Yes, Community Gardens are eligible and can apply as a Direct Marketing Farmer as long as they are producing their own agricultural products and are selling them directly to the public.

How do I apply?

Apply online at marketlink.org/apply. You will receive a follow up email determining your eligibility and outlining next steps for you to complete the process.



Completing the SNAP Retailer Application


Completing the SNAP Retailer Application

In order to accept SNAP/EBT payments using MarketLink equipment, you must be approved by the Food and Nutrition Service (FNS) of the United States Department of Agriculture (USDA). Once approved, you will be a “SNAP Authorized Retailer”. You can complete the FNS SNAP Retailer Application on your own, or one of MarketLink’s representatives can complete it on your behalf. If you are not already approved to accept SNAP/EBT, when you complete the MarketLink Eligibility Assessment you will receive an email with an option to schedule an appointment for SNAP application assistance.

Before You Apply

Please prepare the following items before you start the USDA application or before your scheduled appointment with the MarketLink representative:

1. Gather the following information and documents before you start:
 - a. Date the farm or market opened under the current ownership or intended opening date if it is new.
 - b. Farm or market’s official name (the name you use on legal documents, such as leases, contracts, incorporation documents, etc.), mailing address, and address where the farm or market is conducted (if different from the mailing address).
 - c. Actual retail sales data from your farm or market’s most recent IRS tax return, if it has been under current ownership longer than one year. If not, provide an estimate of the farm or market’s annual retail sales. The information provided should include sales of all items (food and non-food), except wholesale sales to other businesses.
 - d. The farm or market’s operating schedule (i.e., months of the year it is open, days of the week it is open, and hours of day it is open).
 - e. If your organization has an EIN number for the business, you must provide it.
2. Identify a Responsible Official(s) and have their name, home address, Social Security Number and date of birth handy. This person/people will need to provide their social security number and identification cards. Responsible officials may be an owner, board member, market manager, or person operating in a similar position of authority. You may have more than one Responsible Official; if there is more than one listed these documents are required for every person listed.
 - a. Farmers markets applying as a nonprofit with 501(c)3 status are exempt from providing their social security number.

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3. Collect all the following documents for each Responsible Official and scan them or take a photo of them so that you have electronic versions:
 - a. Color copy of valid photo ID (such as a license or passport) for all person(s) listed on the application (front and back if using license)
 - b. Copy of Social Security Number Card for all person(s) listed on the application. (See qualifying exemptions above.)
 - c. If you are applying as a nonprofit, a copy of the 501c3 determination letter from the IRS.
 - d. IF you have a Business License to do business at that location you MUST also submit a copy of this license - if your local authorities do not require you to have a business license to operate, then this does not apply to you.

Overview of the Application Process

Skip this step if you would like a MarketLink representative to complete the USDA Retailer Application on your behalf.

- **Step 1:** Create a USDA Account. You must set this up first before filling out the application for approval to USDA/FNS. Note: Check your email for confirmation that your account has been setup (which will occur within 1-2 hours after submission). [Setup your USDA Account](#).
- **Step 2:** After receiving confirmation that your account has been setup, use your UserID and Password that you setup in Step 1 to [complete the application here](#).
- **Step 3:** Complete the application and then upload your required documents in the application portal: driver's license/photo ID, social security card (if applicable), 501c3 determination letter (if applicable), business license (if applicable) and the certificate and sign page you receive once the application is submitted.

Useful tips:

- Direct Marketing Farmers will complete the "Store" application, Markets will complete the "Farmers Markets" application.
- Please apply with an email address you check regularly. This is how FNS will contact you.
- To fast track your application:
 - Enter "NAFMNP" where you see "Chain Store Number" (store application) or "Market Number" (farmers market application)
 - Under "EBT Equipment Provider" type "Novo Dia Group"
- *If you would like a MarketLink Representative to complete the application on your behalf please email info@marketlink.org or schedule an appointment here: <https://marketlink.youcanbook.me>.*

If you have questions about a submitted or pending SNAP/FNS Retailer Application please contact the SNAP Retailer Service Center at 877-823-4369. The RSC will ask for your FNS number, name, last four digits of Social Security Number and Date of Birth to authenticate you as the caller before providing information. They will only speak to the Responsible Official(s) listed on the account.

After your Application is Submitted

You will receive an email after your application is submitted that has your seven digit FNS number. **Keep that number for reference.** Typically, USDA makes approval decisions within two weeks of submitting your application.

Note: applications are not considered complete until all the supporting documentation has been submitted.

When you Receive USDA Approval

FNS will send you information about your approval through email and regular mail. You will receive a permit authorizing you to accept SNAP/EBT transactions. **Please have an electronic copy of the permit saved, you will need this to setup your processing account with Novo Dia Group.**

MarketLink will verify your approval with FNS and send you an email outlining the next steps to order your equipment and setup your merchant accounts for processing SNAP/EBT with Novo Dia Group. You will also receive instructions on how to process Credit/Debit with Square using the TotilPay Go app, should you choose to do so.

You can fast-track this process by emailing us directly at info@marketlink.org when you receive your FNS Authorization Permit. Once we hear from you, we will quickly issue you the aforementioned email which includes the link to the Novo Dia Group processing application.



Setting Up Transaction Processing

Setting Up Transaction Processing

In order to accept electronic payments, you need to setup an account to process those payments through approved payment gateways. The companies that provide these gateways between accounts are called third party processors, or “TPPs”.

Merchant Accounts

You need to setup a merchant account with a TPP to be able to process your SNAP/EBT and Credit/Debit transactions - i.e. to accept customer's payment. To setup these payment processing accounts you will need the following information:

- Bank Account Number where you will receive the electronic payments from sales made.
- Any additional documentation required to confirm information on your application. Some examples of items you may need copies of: driver's license, 501(c)3 confirmation, social security card, cancelled check, business license, etc.
- Your MarketLink approval number (sent to you via email).
- Your seven digit USDA FNS number.
- A working email address that you check regularly.

SNAP/EBT Merchant Account

You will setup SNAP/EBT processing directly through Novo Dia Group when you setup your account for the TotilPay Go app and equipment. You will receive an email outlining this process once your MarketLink application has been approved and your FNS permit has been verified. The Novo Dia Group application is online and will be reviewed within two business days of submission.

Note: if you choose to use Worldpay as your Credit/Debit processor (see below for more information) you must indicate that selection as part of your NDG application. If you do not wish to process Credit/Debit using Square or Worldpay, please select the “EBT Only” option on the Novo Dia Group ordering form. You can setup Credit/Debit at a later time as well.

Credit/Debit Merchant Account

If you choose to accept Credit/Debit payments you have two options for payment processing:

- **Square:** To setup a new Square account with discounted rates, see the email sent to you for the link to the form or email info@marketlink.org. If you have an existing Square account you also qualify for lower rates; email info@marketlink.org for more information. You will need an active Square account and separate card reader.

Note: Once you are setup with Novo Dia Group you will be able to integrate your Square account directly into the TotilPay Go app (you will not need to use the Square app).

- **Worldpay:** You can also use Worldpay for Credit/Debit processing. The bluetooth card reader provided to process SNAP/EBT transactions can also process Credit/Debit transactions through Worldpay. With this option you will only need one card reader. To sign up with Worldpay indicate that you have selected them on your NDG ordering form and you will receive next steps upon submission of that application.

Summary of Processing Rates

SNAP/EBT (Novo Dia Group)	Worldpay* Credit & Debit	Square* Credit & Debit
\$0 per transaction + 0% of the sale	\$0.15 per transaction + 1.79% of the sale	\$0.10 per transaction + 2.6% of the sale
Uses MarketLink bluetooth card reader	Uses MarketLink bluetooth card reader	Uses Square card reader - integrates seamlessly into TotilPay Go app. Both readers can be used simultaneously.
No contract required	3 year contract required	No contract required

Equipment & Setup



Equipment & Setup

Once your MarketLink application is approved and you have setup your merchant account with Novo Dia Group, you can expect to receive your equipment within five business days. You will receive an email notification from Novo Dia Group when your equipment has shipped with a tracking number.

Set-up your Device

You will receive an email notification from Novo Dia Group requesting that you setup your online portal account (<https://www.mobileebt.com/go/>); you must setup and sign in to this account to activate the TotilPay Go app on your smart device.

- Install the TotilPay Go application on your smart device.
 - Link to Android version:
<https://play.google.com/store/apps/details?id=com.ndg.totilpay.ui&hl=en>
 - Link to Apple version:
<https://apps.apple.com/us/app/totilpay-go/id1493555850>
- Your equipment will come with step-by-step instructions on how to setup the reader, use the TotilPay Go app, process transactions, as well as create and download reports.
- You may also sign up for a training session with NDG if you would like someone to walk you through the setup over the phone. Visit totilpay.com/support-center.

TotilPay Go Features

- Process SNAP/EBT, Credit/Debit, and electronic WIC (“eWIC”) (in some participating states) in the same app.
- Online reporting portal is available 24/7 at mobileebt.com/go.
- Easily pull weekly, monthly and annual sales data from the app or online portal.
- Sales information can be exported to Excel.
- Ability to have multiple vendors under a market to track total market sales and sales by vendor.

Printer Waiver

As part of MarketLink’s contract with the USDA to carry out the free SNAP/EBT equipment program we have obtained a waiver for the printed receipt requirement for SNAP/EBT purchases. As parts of this project, you will not be required to give printed receipts. TotilPay Go has a convenient text or email receipt feature that you can use instead.

Using the TotilPay Go App

Accept a Payment

1. Open the TotilPay Go App
2. Enter in username and password
3. Choose tender type
4. Run card on corresponding card reader

Review Payment History

1. Open the TotilPay Go App
2. Enter in username and password
3. Choose “Reports” at the bottom
4. Find transactions receipts and settlement reports daily, weekly and monthly
5. All data is stored on the app for 30 days
6. All data is accessible via the mobileebt online portal

Support

Novo Dia Group offers support for TotilPay Go users.
Visit totilpay.com/support-center.

After the Grant

- The MarketLink grant covers one year of the license fee to use TotilPay Go. After the first year, the cost to the customer is \$191.40/year or \$19.95/month. SNAP/EBT processing fees will still be \$0 per transaction fee.
- The printer waiver is extended to all MarketLink customers through the full grant period.



Transition from Mobile Market+ to TotilPay Go

Transition from Mobile Market+ to TotilPay Go

General Information

Mobile Market+ is rebranded as TotilPay Go

We highly recommend Mobile Market+ users to transition to TotilPay Go as soon as possible.

Current Mobile Market+ users may be eligible for MarketLink

MarketLink is the grant program that provides free SNAP/EBT equipment and access to the TotilPay Go app free for one year. Current Mobile Market+ customers may be eligible for this grant program. Please fill out the eligibility assessment at marketlink.org/apply.

Novo Dia Group now offers direct-connect processing of SNAP/EBT transactions

Through the new TotilPay Go app, SNAP/EBT transactions are now processed directly through Novo Dia Group. They are now a third party processor (“TPP”) and have eliminated transaction fees for SNAP/EBT transactions. There is still an annual license fee to use the TotilPay Go app, as well as any other fees you might have for mobile service and Credit/Debit processing. If you are a current Novo Dia Group customer processing SNAP/EBT payments with Worldpay you can switch to the Novo Dia Group direct processing and potentially lower your fees. Contact WorldPay directly for information regarding cancellation fees and costs associated with terminating your 3 year contract.

TotilPay Go will have an in-app Credit/Debit processing option from Square

Currently, Mobile Market+ users that are using the Credit/Debit payment functionality through the app are using Worldpay as the third-party processor to process these transactions. In the new TotilPay Go app you are able to process Credit/Debit with Square directly.

Switch to Novo Dia Group Direct-Connect SNAP/EBT Processing

Please complete the online form at <https://ndgmpafm.paperform.co>. Once that is complete, Novo Dia Group will invoice you for your preferred service (there is an annual or month to month option). Once payment is received and your account is updated in the system, the next time you login to TotilPay Go your SNAP/EBT transactions will be automatically routed through NDG and no longer sent to Worldpay. You can then cancel your account with Worldpay. If you are also processing Credit/Debit through Worldpay you can keep your account or switch to Square Credit/Debit processing.

How To Switch from Mobile Market+ to TotilPay Go

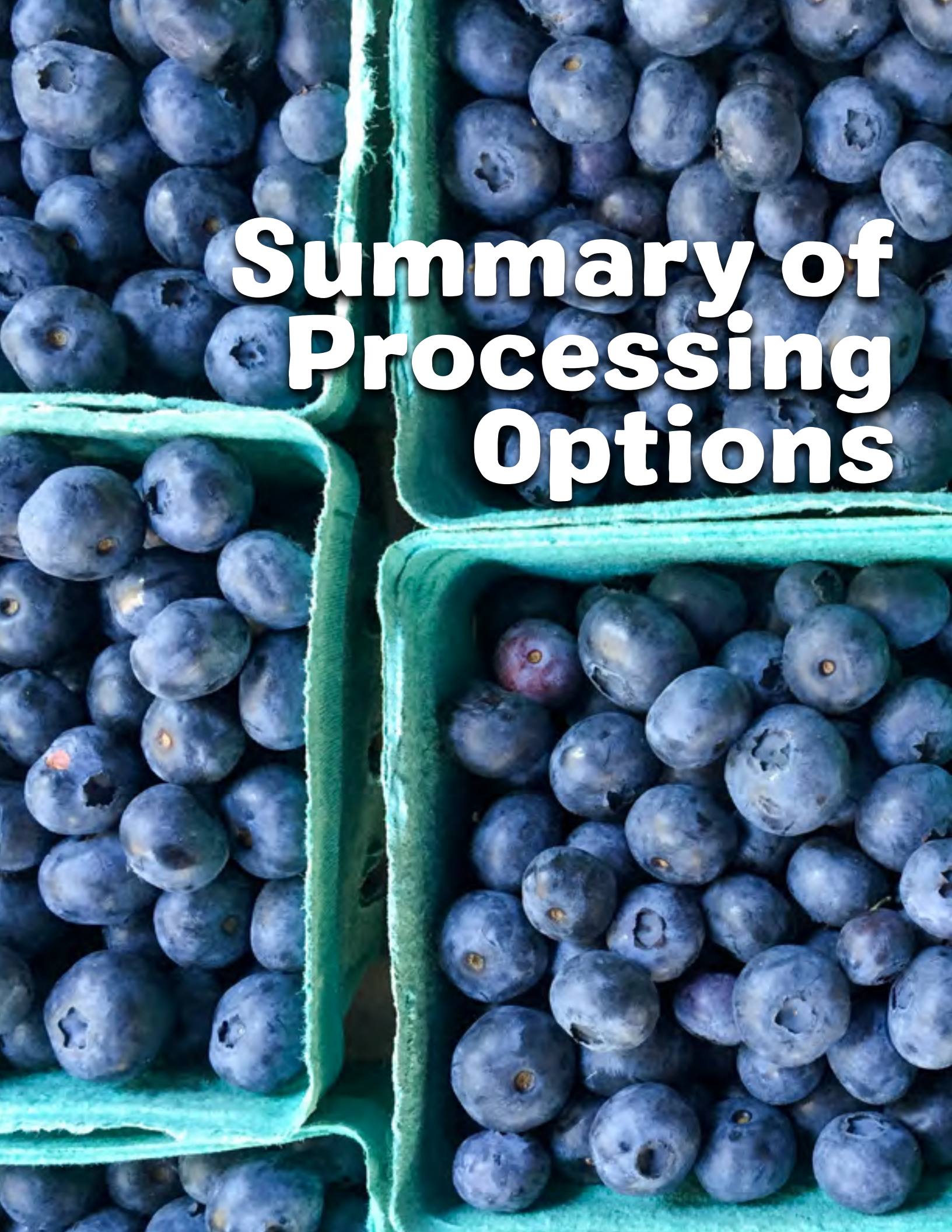
1. Download the new TotilPay Go app.
2. Sign-in to the Novo Dia Group web portal account using the username and password associated with your account.
3. Select Devices and select the devices you want to upgrade to TotilPay Go.
4. Change the device status to Upgrade and select Disable.
5. Click Replace to replace the device and generate a new activation code.
6. Input the new activation code on your device.

How to integrate Square for Credit/Debit processing

Email support@novodiagroup.com and request an update to your account.

If you keep Worldpay SNAP/EBT processing

If you want to continue using Worldpay for SNAP/EBT processing, then you may continue renewing your 1-year Mobile Market+ license and you can activate TotilPay Go on your mobile device at your earliest convenience. See next page for TotilPay Go app fees and any fees associated with WorldPay.



Summary of Processing Options

Summary of Processing Options

	New Customer Eligible for Free Equipment	Current Customer Using MobileMarket+ App	New Customer Not Eligible for Free Equipment
SNAP/EBT Only Processing	<p>Apply for MarketLink free equipment + 1 free year of TotilPay Go app. http://www.marketlink.org/apply</p> <p>Fees: No fees associated with the card reader, use of TotilPay Go app for first year, or SNAP/EBT processing. The app is \$191.40/yr. or \$19.95/mo. after the first free year.</p>	<p>Switch from Worldpay to Novo Dia Group processing to save on transaction fees:</p> <ol style="list-style-type: none"> 1. Setup your NDG processing account by completing this application: https://ndgmpafm.paperform.co 2. After setting up your NDG account you can then cancel your Worldpay account so as to avoid any disruption in service. <p>Fees: No transaction fees for processing SNAP/EBT. \$191.40/yr. or \$19.95/mo. for use of the TotilPay Go app. *You may qualify for one free year of the app license through the MarketLink program.</p> <p>If you keep Worldpay SNAP/EBT processing the fee for use of the app is \$120/yr. plus transaction fees.</p>	<p>Contact Novo Dia Group about equipment options and TotilPay Go point of sale options through their website: www.totilpay.com/ndg</p>
SNAP/EBT + Debit/Credit Processing	<p>Apply for MarketLink free equipment + 1 free year of TotilPay Go app. http://www.marketlink.org/apply</p> <p>Fees: No fees associated with the card reader, use of TotilPay Go app for first year, or SNAP/EBT processing. The app is \$191.40/yr. or \$19.95/mo. after the first free year.</p> <p>Credit/Debit fees are based on the processor you choose (Worldpay or Square). Note: You will need to purchase a reader if you process with Square.</p>	<p>Switch from Worldpay to Novo Dia Group processing to save on transaction fees:</p> <ol style="list-style-type: none"> 3. Setup your NDG processing account by completing this application: https://ndgmpafm.paperform.co 4. After setting up your NDG account you can then cancel your Worldpay account so as to avoid any disruption in service. <p>Fees: No transaction fees for processing SNAP/EBT. \$191.40/yr. or \$19.95/mo. for use of the TotilPay Go app. Credit/Debit fees are based on the processor you choose (Worldpay or Square). Note: You will need to purchase a reader if you process with Square.</p>	<p>Contact Novo Dia Group about equipment options and TotilPay Go point of sale options at: www.totilpay.com/ndg</p>

A close-up photograph of a woven wooden basket filled with numerous small, elongated purple eggplants. The eggplants have a glossy, slightly wrinkled skin and green stems. The basket is made of light-colored wood and is positioned in the foreground. In the background, some orange vegetables, possibly carrots, are partially visible. The text "Definition of Terms" is overlaid in a large, bold, white font with a black outline, centered in the upper right portion of the image.

Definition of Terms

Definition of Terms

FNS

Food and Nutrition Service is a program of the USDA which aims to increase food security and reduce hunger by providing children and low-income people access to food, a healthful diet and nutrition education in a way that supports American agriculture and inspires public confidence. They review and approve all SNAP retailer applications.

FNS Number

An authorization number retailers receive once they complete the SNAP Retailer Application. Once approved you will receive a permit with your FNS number on it. Please keep this in a safe place, it will be used to setup your merchant account with Novo Dia Group.

MarketLink

MarketLink is a program of the National Association of Farmers Market Nutrition Programs (NAFMP). In partnership with the USDA and Novo Dia Group, MarketLink assists farmers and markets with the SNAP Retailer Application, and connects them with free app-based SNAP/EBT processing equipment. MarketLink also offers options for integrated Credit/Debit payment processing.

Merchant account

Processing accounts for accepting SNAP/EBT and Credit/Debit payments. For this project, Novo Dia Group is the SNAP/EBT processor and Worldpay OR Square are the Credit/Debit processing options.

Mobile Market+

Point of sale app from Novo Dia Group rebranded to TotilPay Go.

National Association of Farmers Market Nutrition Programs (NAFMNP):

The National Association of Farmers Market Nutrition Programs is a nonprofit that nation's only organization that links States, the District of Columbia, Indian Tribal Organizations, Territories and others with a stake in USDA's Farmers' Market Nutrition Programs (including local fruit and vegetable growers and low-income families and seniors). MarketLink is a program of NAFMNP. Visit nafmnp.org.

Novo Dia Group (NDG):

Technology services and software development firm that designed TotilPay Go, which is an application designed to enable farmers markets and small non-traditional retailers the ability to process WIC, SNAP/EBT Credit/Debit transactions.

SNAP

The Supplemental Nutrition Assistance Program (formally known as food stamps) provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency. Widely referred to as SNAP/EBT.

Square

Credit/Debit processing company. Square processing can be integrated into the TotilPay Go app to have all types of mobile payments processed in one app.

TotilPay Go

Point of Sale app from Novo Dia Group which processes mobile SNAP/EBT, Credit and Debit payments (previously Mobile Market+).

USDA

The United States Department of Agriculture

Worldpay

Credit/Debit processing company. Worldpay is integrated into the TotilPay Go app to have all payments processed in one app.

Future Developments

- **eWIC:** The federal Special Supplemental Nutrition Program for Women and Children (WIC) is transitioning from a paper voucher system to Electronic Benefits Transfer (EBT) system. This is currently being rolled out on a state-by-state basis and can be accepted through TotilPayGo in select states.
- **Online Ordering:** TotilPay Go is working on a simplified online ordering solution for Direct Marketing Farmers and Farmers Markets.
- **eIncentives:** The MarketLink Team is developing options for SNAP matching and other incentive programs to be tracked directly in the app.
- **Loyalty Program:** The MarketLink Team is developing options for farmers and markets to develop and track individualized loyalty programs for customers.
- **eFMNP Senior and WIC:** As many states consider eFMNP (Senior and WIC vouchers), TotilPay Go is developing the technology for farmers to be able to accept these vouchers electronically through the app.



Contact

Contact

MarketLink

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Alexandria, VA 22304
883-372-9489
info@marketlink.org
marketlink.org
<https://marketlink.youcanbook.me>



@MyMarketLink



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Novo Dia Group

888-377-7884
support@novodiagroup.com
totilpay.com

USDA Food & Nutrition Services

If you have questions about a submitted or pending SNAP/FNS Retailer Application please contact the SNAP Retailer Service Center at 877-823-4369. The RSC will ask for your FNS number, name, last four digits of SSN and Date of Birth to authenticate you as the caller before providing information.

Farmer's Market/Direct Marketing Farmer Hotline: 312-353-6609,
farmersmarket@fns.usda.gov
fns.usda.gov/snap/retailer

Last Updated 05/2023



Photo credit: Highwater Farm from Silt, CO



Photo credit: Lyons Farmers Market from Lyons, NY



Photo credit: Holly Springs Farmers Market from Holly Springs, NC



Photo credit: Dirtbaby Farm from Philadelphia, PA