



HANDBOOK

2025



Welcome Message

Hello,

If you're considering MarketLink for your farm or farmers market but are not sure where to start, you've come to the right place! This handbook is intended to be a resource as you explore the opportunities provided by MarketLink. Our commitment is to provide direct marketing farmers and farmers market organizers with a risk-free way to accept SNAP EBT for one year whether it is in-person or online.

Are you ready to to start accepting SNAP? We suggest that you take some time to go through all the details provided here. Reach out to our regional representatives if you need clarification on any aspect of the grant(s).

Thank you for considering us. We look forward to supporting your business growth through our SNAP Equipment and SNAP Online grants and eSolution.

Sincerely,
The MarketLink Team





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MarketLink Overview





MarketLink Overview

MarketLink was established in 2013 by the National Association of Farmers Market Nutrition Programs (“NAFMNP”) through a cooperative agreement with USDA - Food and Nutrition Services. In 2024, the [Farmers Food Assistance Bureau](#) was created to assume both the MarketLink program and Novo Dia Group. MarketLink develops technology that works for farmers, markets, and consumers. MarketLink does this through the following offerings and services: (1) the “SNAP Equipment” grant, (2) the “SNAP Online” grant, and (3) Electronic payments for eWIC, Farmers Market Nutrition Programs (FMNP), and Incentive Programs.

Our Grants & eSolutions At A Glance

SNAP Equipment Grant

The grant includes: At least 1-year subscription to the SNAP point-of-sale app (TotilPay Go), 1 bluetooth card reader, and a printer exemption for in-person sales.

Eligibility: Direct Marketing Farmers and Farmers Markets

Complete our [Eligibility Assessment](#) to determine if you qualify.

SNAP Online Grant

The grant includes: 1-year subscription to an eCommerce platform (GrownBy) and PIN services (FIS/WorldPay) for accepting SNAP online.

Eligibility: Direct Marketing Farmers only

Complete our [Eligibility Assessment](#) to determine if you qualify.

eSolutions for WIC, S/FMNP and Incentive Programs

We work directly with state agencies and organizations to modernize their paper-based federal nutrition assistance programs and incentive programs.

Eligibility: Available to DMFs and FMs located in participating states.

Programs and state agencies that would like to participate can contact us at info@marketlink.org to get started.

Interested farmers and farmers markets should contact their state’s programs directly.

SNAP Equipment Grant



Overview

How to Apply

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

What Approved Customers Will Receive

- One-on-one assistance with the USDA SNAP Retailer Application.
 - Please refer to page 20 on “Completing the SNAP Retailer Application” for instructions on how to apply with our support.
- One (1) free Bluetooth SNAP/EBT card reader.
- One (1) year free subscription to the TotilPay Go point-of-sale app to process payments
- A free extension of the one-year TotilPay Go subscription if \$500 or more in SNAP is processed during the grant year.
- No per-transaction processing fees for SNAP/EBT.
- Printer waiver
 - No printer/printed receipts required for SNAP/EBT sales (email or text available)
- Option to integrated Credit/Debit processing through Square or WorldPay

** Farmers and farmers markets that achieved the \$500 sales mark in the year prior to October of 2023 will have their TotilPay Go subscription automatically renewed for an additional free year. For those that apply after October of 2023, you will qualify for a one-year extension if you process \$500 or more in SNAP sales one year from the date of your activation.*

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.



Pricing After Grant Year

- The MarketLink grant covers one year of the license fee to use TotilPay Go. However, farmers and farmers markets that achieved the \$500 sales mark in the year prior to October of 2023 will have their TotilPay Go subscription automatically renewed for an additional free year. For those that apply after October of 2023, you will qualify for a one-year extension if you process \$500 or more in SNAP sales one year from the date of your activation.
- If your business do not meet the \$500 requirement, then the cost for the TotilPay Go subscription is \$191.40/year or \$19.95/month.
- SNAP/EBT processing fees will remain \$0 per transaction fee regardless if you qualify for the extension.
- The printer waiver is extended to all MarketLink customers regardless if you qualify for the extension.

Credit/Debit Merchant Account

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

Square

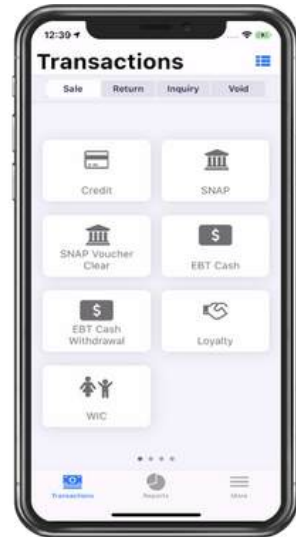
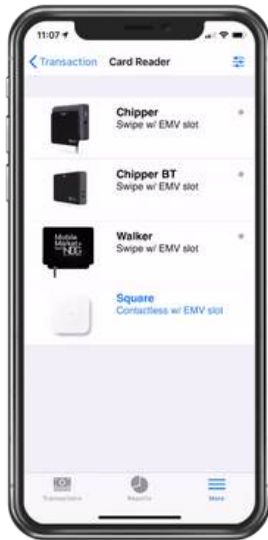
- You will need an active Square account and separate card reader.
- Once you are setup with Novo Dia Group you will be able to integrate your Square account directly into the TotilPay Go app (you will not need to use the Square app). However, inventory settings from Square will not carry over to the Totilpay Go app.

Worldpay

- Do you not need a seperate card reader with WorldPay.
- The bluetooth card reader provided by MarketLink to process SNAP/EBT transactions can also process Credit/Debit transactions through Worldpay.
- 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.

Credit/Debit Merchant Comparison

Square	WorldPay
\$0.10 per transaction + 2.6% of the sale	\$199/year + \$0.15 per transaction and 1.79% of the sale
Must use a Square card reader	Uses the provided MarketLink card reader
Integrates with the TotiPay Go app	Integrates with the TotiPay Go app
Both readers can be used simultaneously.	One (1) card reader for SNAP EBT transactions and Credit/Debit transactions
No contract required. Month-to-month subscription available	3-years contract required





Eligibility

The SNAP Equipment Grant 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. If you are unsure of where your business would fall under these definitions, contact us to determine if you're eligible.

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 2023 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.



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](#).
- 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.
 - Download the [Android version](#).
 - Download the [Apple version](#).
- 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 the TotilPay Go [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.
- Pull weekly, monthly and annual sales data conveniently from the app or online portal.
- Sales information can be exported to Excel.
- Consolidate 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

To 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. However, farmers and farmers markets that achieved the \$500 sales mark in the year prior to October of 2023 will have their TotilPay Go subscription automatically renewed for an additional free year. For those that apply after October of 2023, you will qualify for a one-year extension if you process \$500 or more in SNAP sales one year from the date of your activation.
- If your business do not meet the \$500 requirement, then the cost for the TotilPay Go subscription is \$191.40/year or \$19.95/month.
- SNAP/EBT processing fees will remain \$0 per transaction fee regardless if you qualify for the extension.
- The printer waiver is extended to all MarketLink customers regardless if you qualify for the extension.



Frequently Asked Questions About the TotilPay Go Subscription Extension

How do I become eligible for the extension, and do I have to notify MarketLink?

You do not need to notify us. The renewal is automatically done by Novo Dia Group, the parent company that developed the TotilPay Go app. Look out for an email that reads, "Your TotilPay Go subscription has been extended" from Novo Dia Group.

My current subscription is deactivated because I canceled my subscription when my season was over. Can I apply for an additional year when I restart next season?

No, the additional year begins from your last payment date. However, If you process more than \$500 in sales over the year of your grant subscription, the subsequent year of your subscription will also be covered through the grant.

I am a month-to-month subscriber to the TotilPay Go subscription, how will the 2023 extension affect me?

Your subscription payments will be covered for a free year beginning with your last payment date. After the additional year, monthly payments will resume with auto-payments that will be debited from your bank account just like they are now. However, If you process more than \$500 in sales over the year of your grant subscription, the subsequent year of your subscription will also be covered through the grant.

I'm only open for a few months each year. Can I use the one-year TotilPay Go extension for just the months I'm open until I've used a total of 12 months?

No, the 1-year grant begins on your renewal date and will end after 12 months, despite when your business is open or closed for the season. If you process more than \$500 in sales over the year of your grant subscription, the subsequent year of your subscription will also be covered through the grant.

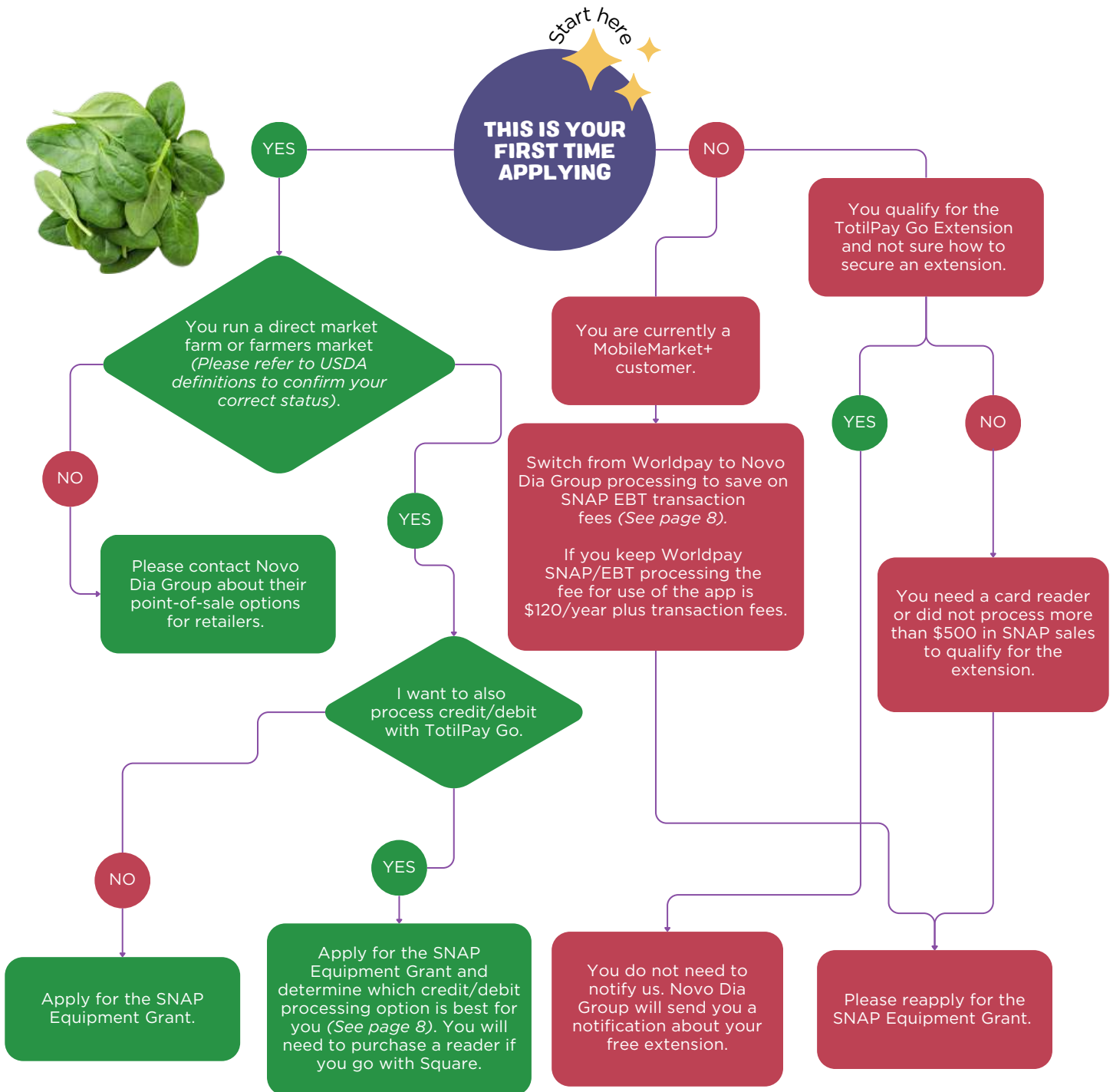
I already paid the TotilPay Go subscription fee at the end of my recent MarketLink year, can I get a refund for that payment if I am eligible for the extension?

No, but you will still receive the free year once your paid subscription ends.

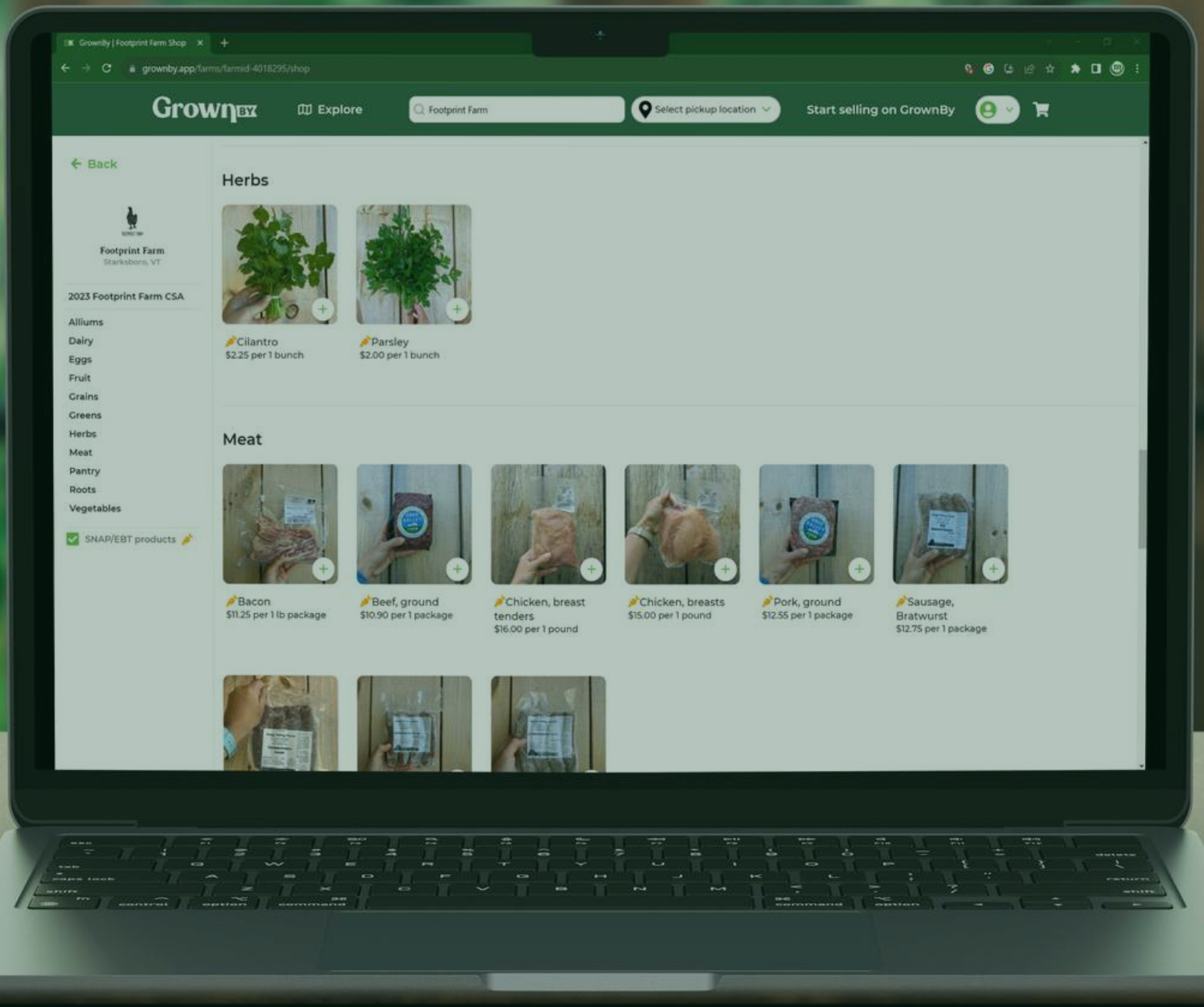
If I am eligible for the TotilPay Go extension, will it affect my eligibility for the new MarketLink grant period?

You should no longer need to apply for the MarketLink new grant period. If you need a reader or did not process more than \$500 in SNAP sales over the year of your grant subscription, you can submit a new grant application at www.marketlink.org/apply.

Decide Which Path Is Right for You



SNAP Online Grant





Overview

How to Apply

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.
3. Build your GrownBy online store.
4. Apply for SNAP Online Certification.
5. Test online store with MarketLink and GrownBy.
6. Go live!

Grant Coverage

- One-on-one assistance with the USDA SNAP Retailer Authorization;
- Online platform and technical service valued at \$1,500+;
- 1-year subscription to an eCommerce platform (GrownBy)
- 1-year subscription to FIS/WorldPay PIN processing services for accepting SNAP Online
- No “per-transaction” processing fees for SNAP/EBT;
- Technical and training support;
- On-going communication, platform maintenance, and security updates;
- Option to add integrated Credit/Debit Processing

What Customers Will Need to Provide

While the Eligibility Assessment and GrownBy website are both mobile-friendly, we highly recommend working on a computer with access to the internet. You will need to utilize a computer for the following applications and processes: SNAP Retailer Authorization, Internet Retailer (IRs) Authorization/SNAP Online Certification, and beta testing your SNAP online store.

Grant Coverage and Costs

- Per-transaction processing fees for SNAP/EBT will remain free after the grant.
- You will be responsible for the FIS/WorldPay PIN processing fee after the grant ends. As a pilot initiative, the PIN processing fees are still to be determined. We are diligently working to secure the most favorable rates for farmers.
- There are no GrownBy fees to process SNAP EBT. However, the cost of any credit/debit transactions through GrownBy is not included. The credit card transactions include a 2.9% Stripe credit card processing fee, \$0.30 transaction fee, and 2% Co-op fee. However, customers are given the option to cover your fees at checkout. Please contact GrownBy to learn more about this option.



Eligibility

The SNAP Online grant is available only to Direct Marketing Farmers as defined by the following USDA definition: “Individual producers of agricultural products that sell directly to the public.” This means farmers who grow or raise the majority of their own products (as opposed to buying from other suppliers) and the majority of their sales are made directly to the public by means of farmers’ markets, farm stands, U-Pick It, and/or a CSA program.

Who is not eligible?

- Farmers Markets
- Food Hubs
- Businesses that are not Direct Marketing Farmers

Frequently Asked Questions About Eligibility

Why is SNAP Online not available to farmers markets?

FNS is prioritizing DMFs during the first phase of rollout, and we are working with them to determine future steps for farmers markets.

Is SNAP Online available to CSAs (Community Supported Agriculture)?

If the farm selling the CSA shares is a SNAP Authorized Direct Marketing Farmer, their CSA program is SNAP eligible

When does the free year officially start?

The free year officially starts when your farm becomes authorized as an Internet Retailer.

What are the costs after the grant year finishes?

The grant covers the costs for the first year. However, the costs for the SNAP Online PIN processing (provided by WorldPay/FIS), are still to be determined as it will depend on how many farmers sign up. The good news is, just as with the equipment grant, participants are welcome to cancel anytime and are not obligated to continue after the free year is up if the costs aren't feasible for your business.

Is there a way to add SNAP incentives onto the online store?

No, but we are working on finding a solution to include all the various programs with their programmatic variations.

What do I need to do to maintain SNAP Online Internet Retailer (IR) Authorization?

We are working with USDA to confirm these requirements.

How long will the SNAP Online grant be available?

The SNAP Online grant is currently funded until September 2025.

Can I utilize the SNAP Online grant but use my current eCommerce provider instead of GrownBy?

GrownBy is currently the only eCommerce provider that can process SNAP Online through the MarketLink program. We are working to add other providers in the future but we recommend you switch to GrownBy if you would like to utilize the MarketLink grant. Contact GrownBy or MarketLink if you would like assistance in switching your eCommerce provider.



Grant Process

Proceed with the following steps once you have finished the MarketLink Eligibility Assessment and have been approved for the SNAP Online grant.

Build your GrownBy Online Store

GrownBy is currently the only USDA approved e-Commerce platform for SNAP Online that is available for direct-marketing farmers. You will need between 30-90 minutes or more depending on your farm's inventory to setup a [GrownBy account](#). There are no startup costs to establish your online site.

Once you create an account, you can set up an account and work on establishing your farm store's online inventory anytime. Make sure to set your products with zero inventory so they are not mistakenly purchased by a customer.

If you need help, you can schedule a [support session](#) with GrownBy or join their [Weekly Intro Workshop](#) to familiarize yourself with the platform.

Become a SNAP Authorized Retailer

You will need to become a "SNAP Authorized Retailer" with the USDA. Please refer to page 20 on "Completing the SNAP Retailer Application" for instructions on how to apply with our support.

SNAP Online Certification

Once you've created your GrownBy account, set up your inventory, and become SNAP authorized, we will walk you through obtaining your SNAP Online certification.

Please note that we are currently submitting SNAP Online Authorizations applications in batches based on when they applied for MarketLink and if they have a GrownBy account already. There is currently a waitlist, but we are working through them as quickly as possible.

Test Your Site and Start Selling Online!

Once you've completed all required paperworks for the SNAP Online Certification, GrownBy will assist you in testing your online store with the USDA Online Purchasing Pilot team as well as do a walkthrough of how to use GrownBy store with your newly added SNAP Online features.

eSolutions for WIC, S/FMNP, and Incentive Programs



Overview

The myMarketLink app and the TotilPay Incentive Management System (TIMS) were created with our technology partner, NovoDia Group, to support consumers, state programs, farmers, and farmers markets by distributing, redeeming, and tracking incentive programs electronically.

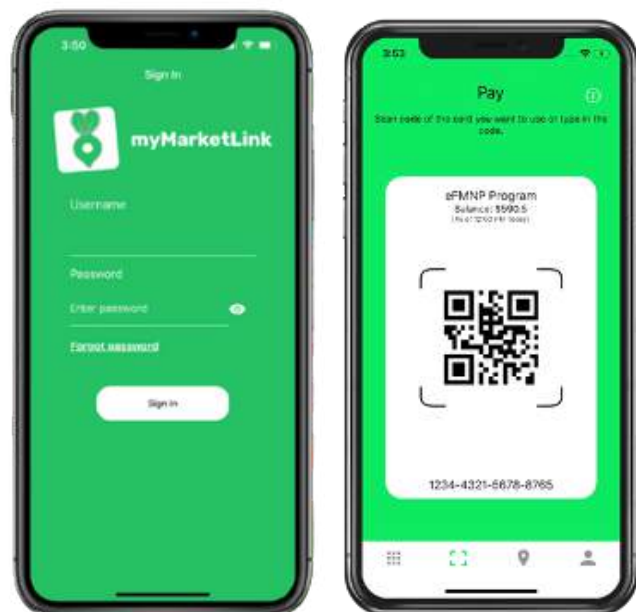
For farmers and farmers markets, the app provides an electronic transaction using a QR code and an efficient way to manage sales.

For beneficiaries of federal nutrition programs (SNAP/EBT, FMNP-WIC & Senior, and eWIC), the myMarketLink app is a convenient way to view their balances and redeem their benefits from multiple programs in one location.

How It Works

1. MarketLink work with organizations and state agencies to define and setup the program. This include adding beneficiaries info to the program and linking benefits to program's beneficiaries.
2. Supporting with adding direct marketing farmers and farmers markets to program and training of on TIMS.
3. Work with agency to ensure pilot program is implemented smoothly.

Please contact us if you are interested in setting up electronic payments for your program.



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 with 501(c)3 nonprofit status or government-run status are exempt from providing their social security number.

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 on page 21)
- c. If you are applying as a nonprofit, a copy of the IRS determination letter is required.

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).

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**.

Step 3:

Upload your required documents in the application portal once your application is completed: 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 "FFAB" 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 support you with the application, please email info@marketlink.org or [schedule an appointment](#).



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.

Do not forget to notify us via email once you're approved. 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

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 page) 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.

A close-up photograph of several fresh eggplants in a woven basket. The eggplants are a deep, glossy purple color and are of various sizes. They are still attached to their green stems and leaves, which appear fresh and slightly wilted. The basket is made of light-colored, woven material, and the background is dark and out of focus.

Definition of Terms



Definition of Terms

Electronic Benefits Transfers (EBT)

An electronic system that allows a Supplemental Nutrition Assistance Program (SNAP) participant to pay for food using SNAP benefits similar to a credit card.

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 means WIC participants can purchase WIC foods using an Electronic Benefits Transfer (EBT) card called eWIC.

MarketLink is currently helping interested states integrate their eWIC system with the TotiIPay Incentive Management System (TIMS) and myMarketLink app.

eIncentives

Electronic incentives eliminates the need to use tokens at the farmers market by allowing beneficiaries to use the myMarketLink app to complete transactions directly with farmers.

MarketLink is currently helping interested states and programs integrate their eWIC system with TIMS and myMarketLink app.

eFMNP (Senior and WIC)

Electronic **Farmers Market Nutrition Programs** for Senior and WIC allows beneficiaries to purchase FMNP eligible foods by a smart device instead of vouchers.

MarketLink is currently helping interested states integrate their eWIC system with TIMS and myMarketLink app.

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.

GrownBy

Grownby is an e-Commerce platform that is currently MarketLink's technology partner for the SNAP Online grant. It is a project of the **Farm Generations Cooperative**, which is a national agricultural cooperative that brings farmer-owners together to creatively solve business challenges.

Loyalty Program

The MarketLink Team is developing options for farmers and markets to develop and track individualized loyalty programs for customers.



[MarketLink](#)

MarketLink is a program of the Farmers Food Assistance Bureau (FFAB) that is modernizing direct marketing farmers (DMFs) and farmers markets' (FMs) methods of accepting Federal Nutrition Assistance Program benefits and incentive programs through electronic payments, simple data management, and quick and secure payments.

Merchant account

Processing accounts for accepting SNAP/EBT and Credit/Debit payments. For our grants, Novo Dia Group is the SNAP/EBT processor and Worldpay OR Square are the Credit/Debit processing options. Lastly, GrownBy is the USDA approved e-Commerce platform for SNAP Online that is available for direct-marketing farmers.

Mobile Market+

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

[National Association of Farmers Market Nutrition Programs \(NAFMNP\):](#)

NAFMNP is currently the only nonprofit 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).

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. They also developed the myMarketLink app and TotilPay Incentive Management System (TIMS) for MarketLink's Electronic Payment for eWIC, eSFMNP, eFMNP, and eIncentives.

[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.

[SNAP Online](#)

Through SNAP Online, SNAP recipients are able to use their benefits to purchase eligible food items online at specific retailers. MarketLink's SNAP Online grant is specifically to support direct market farmers to accept SNAP transactions online.

[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.

[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.

Other Resources





Resources

- **CSA Ideas Lab:** [Watch MarketLink's Program Manager, Amy Crone, explain the SNAP Online grant during the 2024 CSA Week.](#)
- **SNAP Retailer Authorization Guide:** Use this guide to complete your the application on your own or if you would like to review it before meeting with one of our Regional Representatives.
 - [2023 Direct Market Farmers Version](#)
 - [2023 Farmers Market Version](#)

Contact







Contact

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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



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