

Maryland Market Money



**ELECTRONIC
INCENTIVES GUIDE**

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What is Maryland Market Money (MMM)?

From 2019-2021, the National Association of Farmers Market Nutrition Programs (NAFMNP) developed a technology platform with Novo Dia Group (NDG) to allow states to accept electronic FMNP. This platform is called the TotilPay Incentive Management System (TIMS) and will be utilized to accept MMM electronically, instead of physical tokens.

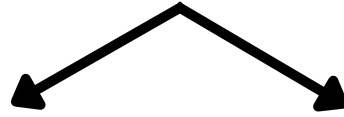
What are the benefits for using this technology?

Maryland Market Money (MMM) is a statewide food access program that provides a dollar-for-dollar match to customers who use federal nutrition benefits (SNAP/EBT, P-EBT, FMNP (WIC and Senior), eWIC (Women, Infant and Children Fruit & Vegetable Benefit).

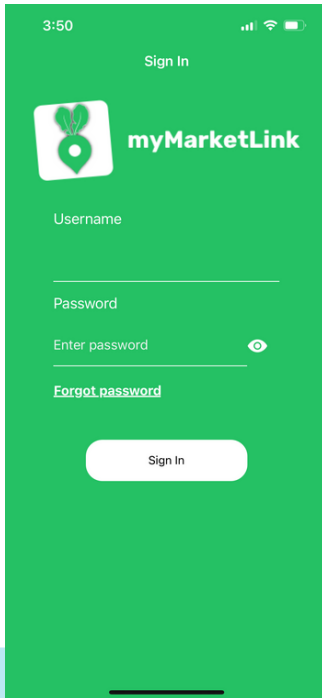
What are Electronic Incentives (eIncentives)?

Market managers will no longer have to report data, as this information can be extracted from the TIMS system. **Customers** can have their SNAP/EBT and MMM benefits right on their phone and will not need to wait in line to get tokens. **Farmers** will receive payment directly to their bank account in 2-3 business days, and will be able to accept multiple benefit programs and debit/credit all on one platform.

MMM eIncentives will be utilizing two mobile application platforms:

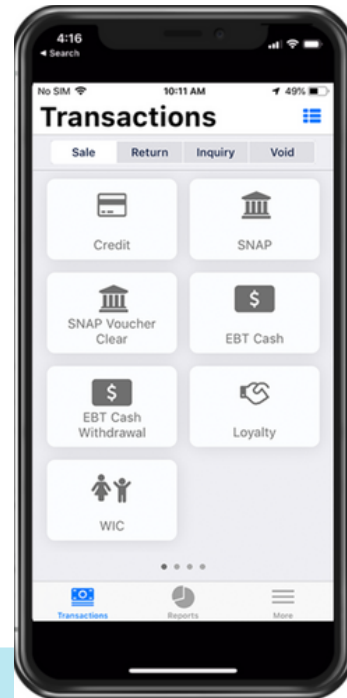


**Customers:
myMarketLink**



myMarketLink is a digital wallet app available on both iOS and Android devices. Customers SNAP/EBT and MMM matching funds with updated balances will be available in the wallet feature of the app (FMNP and eWIC customers will have MMM pre-loaded into the app). Benefits are linked to a quick response (QR) code which will be scanned by vendors using the TotilPay Go app.

**Vendors:
TotilPay Go (TPG)**



TPG is a mobile point-of-sale system for vendors to accept SNAP/EBT, eWIC, incentive funds and debit/credit all on one device. This is the app vendors will need to accept MMM eIncentives from customers myMarketLink app.

What is MarketLink?

MarketLink is a grant program of the National Association of Farmers Market Nutrition Programs (NAFMNP) that supports farmers in accepting SNAP, debit and credit on one electronic platform.

The MarketLink grant covers the cost of one **TotilPay Go license subscription for 1 year** and includes a bluetooth SNAP/EBT card reader for free for eligible vendors.

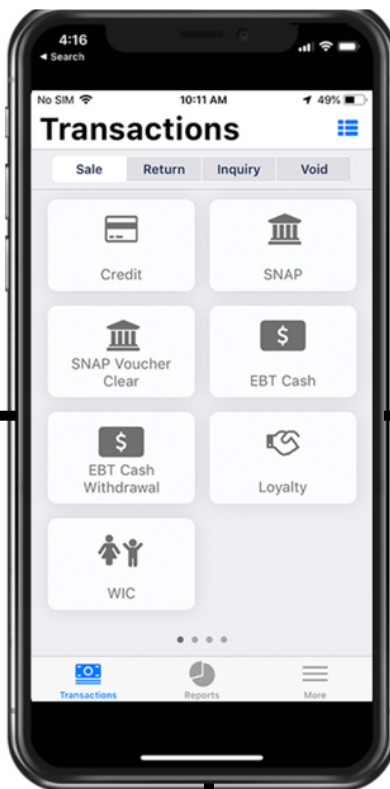
What does the MarketLink grant cover?

How do vendors apply?

Vendors can apply for the MarketLink grant here: <https://marketlink.org/apply>. (In order to qualify for the grant, vendors must become a SNAP authorized retailer with the USDA)

TotilPay Go (TPG) License Info for Farmers/Vendors

Vendors with TPG in Maryland are able to accept SNAP/EBT, Maryland Market Money, and debit/credit all on one platform. Subscription pricing and transaction fees can be found below.



**SNAP/EBT fees:
\$0 per transaction**

**Subscription Pricing:
\$19.95 / month
or
\$191.40 / year

*TIMS only pricing
\$9.95/month**

***TIMS only is for vendors
only accepting MMM**

**Square
Credit and Debit:
\$0.10 per
transaction + 2.6%
of the sale**

What is TIMS only?

TIMS is the TotilPay Go Incentive Management System which is used to manage electronic incentives, such as Maryland Market Money. Vendor with the TIMS only version of TotilPay Go will only be able to accept **Maryland Maryket Money** via the TPG app.

While this is a pilot, we are moving away from a tokenless system. In the future, vendors will only be able to accept Maryland Market Money via TotilPay Go. It is important for us to test this system this season, and get your feedback so we can improve the app for future use.

Why should I participate?

Do I have to pay for TPG this season?

If you register for the TIMS only version of TPG, the cost will be covered by SMADC during the remainder of this pilot/market season.

**Vendor options for
2022 eIncentives Pilot**

**TotilPay Go (SNAP/EBT,
Debit/Credit, TIMS)**

TotilPay Go (TIMS only)

**1 year free subscription
through MarketLink Grant***

**Subscription for remainder
of season covered by SMADC**

**Accept SNAP/EBT,
Debit/Credit, and MMM**

Accept MMM

***vendors must become SNAP Authorized retailers to qualify for this grant**

Vendor Registration Process (MarketLink Grant)

1

Fill out the MMM Farmer and Vendor Registration Form

2

Fill out the MarketLink Grant Eligibility application*
<https://marketlink.org/apply>

3

Apply for a USDA FNS Number: get a USDA account, complete the SNAP application, and submit supporting documentation

4

Complete the Novo Dia Group Merchant Application to set up TotilPay Go account

5

Download the TotilPay Go app (available on both IOS and Android devices)

6

Start accepting SNAP/EBT and MMM eIncentives payments via TotilPay Go!

Vendor Registration Process (TIMS only)

1

Fill out the Maryland Market Money TIMS Only Application: <https://mmmtims.paperform.co/>

2

Have a voided check available to add account information for direct deposit

3

Receive account set-up information by email from Novo Dia Group (make sure you check your spam email)

4

Download the TotilPay Go app on the iOS app store

5

Start accepting MMM eIncentives payments via TotilPay Go!

MMM eIncentives: How it Works

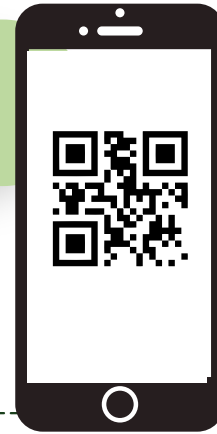


Customer Sign-up Survey

Customers will fill out a brief survey to sign-up for the myMarketLink app and confirm participation in SNAP/EBT, FMNP (WIC & Senior), eWIC CVB (Women, Infant and Children Cash Value Benefit for fruits and vegetables) and should receive a confirmation email once complete.

Download the MyMarketLink app

Customers will receive an email with a link to download the myMarketLink app to their phone. The app is available on both IOS and Android devices*. Features include a digital wallet linked to federal nutrition benefit programs, incentive matching programs, updated balances and a map feature with nearby access points.



*There will be an alternative option for customers without smartphones.

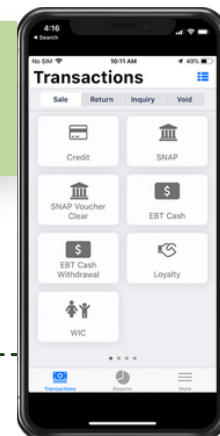
Head to a Participating Market



Rather than use tokens, customers will use their phone to pay farmers and vendors directly from their myMarketLink app. To pay, the customer will select the benefit program they wish to pay with, and a quick response (QR) will be generated and scanned by vendors.

Vendor Companion app: TotilPay Go

Vendors will use a companion app, TotilPay Go (TPG), to accept payment from the customers myMarketLink app. Vendors can accept Credit and Debit payment with TPG in addition to federal nutrition benefit/incentive programs.



Maryland Market Money (MMM) Hybrid Token or Voucher / eIncentives System

Tokens or Vouchers

Customer swipes
SNAP/EBT or
eWIC card



Customer receives
SNAP/EBT/eWIC
tokens or vouchers
and MMM matching
tokens or vouchers
(unlimited)



Customer spends
tokens or vouchers
with eligible
vendors

Customer spends
FMNP (WIC &
Senior) checks with
farmers



Customer turns in
receipt and receives
MMM matching
tokens or vouchers
(unlimited)



Customer spends
tokens or vouchers
with eligible
vendors

eIncentives

Customer
downloads
MyMarketLink
app



Participating customers
receive flat-rate matching
amount pre-uploaded into
MyMarketLink app:
FMNP - \$35
SNAP/EBT - \$20
eWIC - \$20



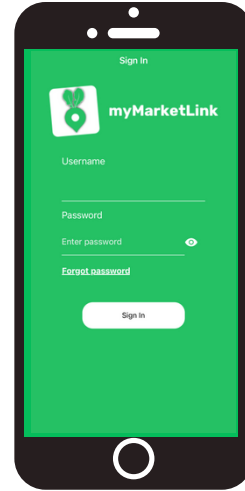
Customers spend MMM
eIncentives with
participating vendors
using TotilPay Go

Summary: The token/voucher system in place for redeeming MMM will continue as normal with unlimited matching. Customers who participate in the eIncentives Pilot have the opportunity to spend additional MMM by using the MyMarketLink app at participating markets.

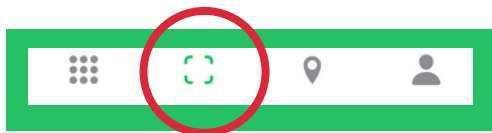
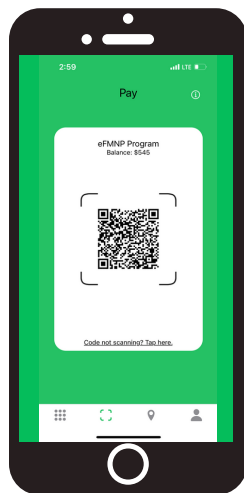
Transaction Steps



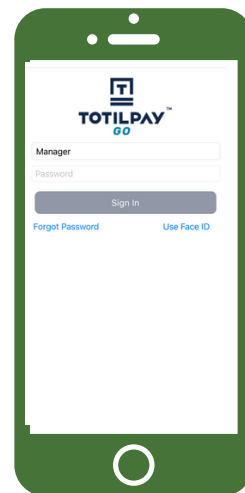
1. Customer comes to the market with smartphone device, shops for food and approaches vendor for purchase



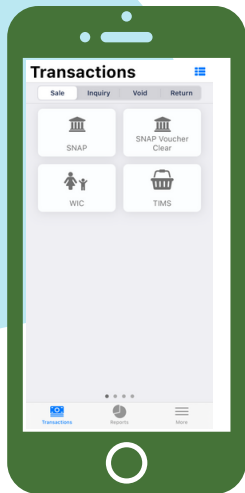
2. Customer shops for food, opens the myMarketLink app on their phone



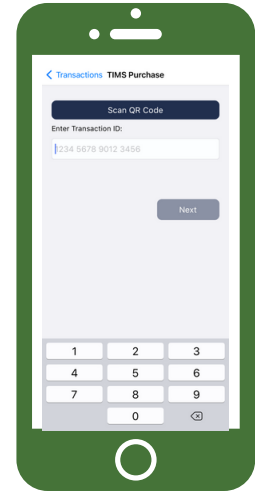
3. Customer selects pay feature to generate a QR code for payment



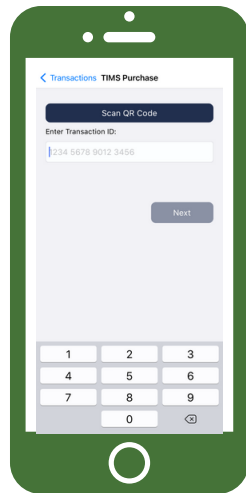
4. Vendor opens TotilPay Go app on smartphone device



5. Vendor selects "TIMS" to accept MMM e-incentives



6. Vendor selects "Scan QR code" and scans the QR code with the camera feature



7. If the QR code will not scan, the customer can select "Code not scanning? Tap here" and show the code to the vendor. The vendor will enter the code under "Enter Transaction ID"



8. Vendors receive direct deposit payments in 2-3 business days.

Product Eligibility Guide

Farmers Market Nutrition Programs

What products are eligible?	SNAP (EBT)	MMM	Senior FMNP	WIC FMNP	eWIC CVB
Fresh fruits and vegetables	✓	✓	✓	✓	✓
Fresh herbs	✓	✓	✓	✓	✗
Meat, dairy, eggs	✓	✓	✗	✗	✗
Food-producing plants and seeds	✓	✓	✗	✗	✗
Maple syrup	✓	✓	✗	✗	✗
Pre-packaged non-alcoholic beverages	✓	✓	✗	✗	✗
Honey	✓	✓	✓	✗	✗
Bread, pastries, cereals, other baked goods	✓	✓	✗	✗	✗
Jams & Jellies	✓	✓	✗	✗	✗
Hot prepared foods	✗	✗	✗	✗	✗

Program Support

Kelley Koeppen

Farmers Market e-Incentives Coordinator

Phone number: (800) 581-6710

Email: eincentives@marylandmarketmoney.org

TotilPay Go Support

Phone number: (888) 377-7884

Email: support@novodiagroup.com

MarketLink Grant Support

Schedule a phone call:

<https://marketlink.youcanbook.me/>

Frequently Asked Questions

Customers

Q: Will the app be available in multiple languages?

A: Yes. The app will automatically translate to the language preference set on your smartphone.

Q: What do I do with my leftover tokens?

A: You will still be able to use your tokens until the end of the 2022 Market Season.

Q: What if I don't have a smartphone?

A: If you do not have a smartphone, we will provide you with a plastic card with a QR code on the back that will be scanned by vendors. You will still need to fill out the customer application.

Q: How do I check my balance?

A: The wallet feature of the app provides an updated balance at all times.

Vendors

Q: When and how will I receive payment?

A: Funds will be directly deposited to your bank account within 2-3 business days.

Q: What if I sell at multiple markets? Do I need multiple TPG licenses?

A: If you sell at multiple markets on different days, you only need one license. However, you will be using TPG to process payments at multiple markets on the same day, you will need multiple licenses.

Q: What should I do if TPG stops working in the middle of the market? Who do I contact?

A: You can talk with the TPG Support team and get help Monday - Saturday, 6:30AM - 9:30PM. Phone number: 1 -888-377-7884.

The eIncentives Pilot in Montgomery County is made possible by the Greater Washington Community Foundation Food for Montgomery Fund, in collaboration with partners: the National Association of Farmers Market Nutrition Programs (NAFMNP), MarketLink, and Novo Dia Group (NDG).



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