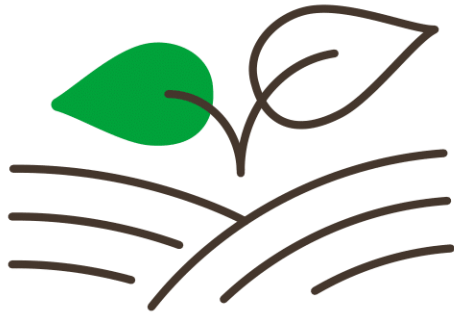




FAQ for WIC Produce Connection Program Changes

Last Updated 6/28/24



MICHIGAN WIC PRODUCE CONNECTION

Introduction:

The program formerly known as WIC Project FRESH, now called WIC Produce Connection, is changing. Beginning this year, the program is eliminating the use of paper vouchers by program participants and adding benefits directly onto the participant's WIC EBT card. Due to this change, farmers markets are no longer able to accept these benefits on behalf of the farmers that attend their markets. Instead, each farmer or grower must now apply directly on their own to participate in the program and obtain the ability to process the WIC EBT card either through a smartphone app or a point-of-sale (POS) device. To sign up as an authorized grower in the program, please email mdhhs-produceconnection@michigan.gov. If you have additional questions about these changes, please email foodaccess@mifma.org.

Disclaimer:

The information available in this FAQ has been collected by MIFMA from staff at the Michigan Department of Health and Human Services WIC division, USDA's Food and Nutrition Services resources, and other partners. MIFMA has created this document to share information and provide the best guidance from what we have been provided. MIFMA is not the administrator or operator of the WIC Produce Connection program.

Definitions:

- **FNS** = [US Department of Agriculture Food and Nutrition Service is the federal agency that oversees the SNAP and WIC programs](#)
- **SNAP** = [Supplemental Nutrition Assistance Program](#)
- **EBT** = Electronic Benefits Transfer. EBT cards are debit-like cards that hold food assistance benefits that clients use to purchase eligible foods. When a cardholder makes a purchase, funds are transferred from their account to the account of authorized retailers. SNAP EBT and WIC EBT cards in Michigan are also called Bridge cards because they have featured a picture of the Mackinac Bridge on the card. There is also a newer WIC EBT card that features an outline of Michigan and a photo of fruits and vegetables. WIC cards may like either of these images:



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- **WIC** = [Supplemental Nutrition Program for Women Infants, and Children](#)
- **WIC FMNP** = Farmers Market Nutrition Program (federal program name)
 - In Michigan, this program was formerly known as WIC Project FRESH and is now named WIC Produce Connection. These benefits can be spent on Michigan-grown, fresh fruits and vegetables with authorized growers either at their farm stands or at farmers markets.
- **Authorized Growers** = Defined by WIC Produce Connection as businesses selling at least some fresh fruits and vegetables grown on their land that have been authorized to accept WIC benefits. Reselling of produce grown elsewhere is also allowed by authorized growers if the grower can plausibly prove that all the produce purchased with program benefits was grown in Michigan.
- **WIC CVB** = Cash Value Benefits are received as a part of a WIC participant's monthly WIC benefit and can to be spent on fresh, canned, and frozen fruits and vegetables anywhere WIC is accepted. Formerly, WIC benefits could only be accepted by authorized grocery stores. Once a farmer becomes an authorized grower for the WIC Produce Connection program, they will also be able to accept WIC CVB for all WIC eligible fruits and vegetables that they sell at their farm stands and booths at farmers markets.
- **WIC Vendor** = *Traditionally a Brick-and-Mortar location, that would either be a grocer or pharmacy, or a combination of the two that are approved to accept WIC Benefits. WIC Vendors are required to maintain "Minimum Stock Requirements" for WIC eligible products.*
- **Grower** – *New retailer category created by Michigan WIC to include farmers (growers) who are growing fruits or vegetables, and allow them to accept both types of WIC benefits.*

FAQ:

Why is WIC transitioning from paper vouchers to electronic benefits?

- There are several reasons that the Michigan WIC program is make this transition. The transition is in alignment with the USDA's February 2022 [Equity Action Plan](#), which encouraged voucher or coupon-based programs to transition to an EBT-based system. Additionally, costs have continued to rise for
- The printing and management of coupon-based programs, and EBT-based systems are seen as being more sustainable financially for states to administer.

When does the new WIC Produce Connection program start?

- WIC Produce Connection benefits have begun to be distributed on a limited scale to select WIC recipients. Additional benefits will be distributed throughout the remainder of the 2024 season.



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Does this transition mean that growers can also accept WIC CVB?

- Yes, the transition to the EBT-based system does allow for WIC CVB to be utilized with authorized growers, along with the WIC Produce Connection benefits. At this time, authorized growers will not be able to accept any other category of WIC benefits (including dairy, eggs, and whole grains, etc.).

What will the sign-up process look like for growers?

- Growers will need to first apply through Michigan WIC to become an approved WIC Produce Connection retailer, which the program calls an “authorized grower.” The second step will be to complete the paperwork required to obtain the necessary processing equipment.

If I already have a contract/MOU for WIC Project FRESH, do I need to do anything to join WIC Produce Connection?

- Yes! All WIC Project FRESH contracts were terminated, due to the changes in the program it was decided by MDHHS to start with new contracts for the 2024 season of WIC Produce Connection, once approved you’ll also need to sign a processor agreement with your selection for the app or equipment you will use to process WIC Produce Connection and WIC CVB benefits.

What is the difference between WIC Produce Connection and WIC CVB?

- WIC Produce Connection is a one-time allotment of benefits that can be spent only on Michigan grown fruits and vegetables from authorized growers between June 1 and November 30 of each year. WIC CVB is a monthly allotment that allows the purchasing of **all** fruits and vegetables with approved WIC vendors.

How can will I be able to tell the difference between WIC Produce Connection and WIC CVB benefits?

- Direct examples will be provided through training, after your processor has been selected. WIC Produce Connection benefits and WIC CVB benefits will both show up as payment options during a transaction, at which time you will be able to select one, or both and assign a sales amount to that benefit category.

Will other WIC retailers, such as grocery stores, be allowed to accept WIC Produce Connection benefits?

- No, WIC Produce Connection benefits are federally directed to be spent **ONLY** with direct marketing farmers, also referred to as growers.

How will growers be redeemed for their sales?

- With the transition to the EBT card system, all sales will be deposited directly into a grower’s bank account 24-48 hours after the purchase is made. This deposit will occur automatically, similar to the deposits for any credit or debit transactions via a Point Of Sale (POS) device.

Will WIC train farmers market managers to process WIC Produce Connection transactions on growers' devices?

- Market managers are welcome to offer customers and vendors technical assistance as needed, but WIC will not rely solely upon market managers to offer technical assistance. These transactions are no longer the responsibility of market managers and WIC will be available to provide technical assistance as well as equipment providers.



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Market managers will be invited by WIC to attend trainings so that they are aware of how the new process will take place and so that they can help share information with their farmers about how they can participate directly.

How can growers access the new application to accept WIC Produce Connection benefits?

- WIC is emailing applications directly to growers as they are not yet available publicly on the internet. Interested growers can email mdhhs-produceconnection@michigan.gov to obtain an application to participate and/or market managers can send a list of growers to this email to have applications sent to all of the farmers participating in their market.

How will modernization work for Amish farmers?

- If Amish farmers do not want to use an electronic device to conduct business transactions, currently Michigan WIC is recommending that neighboring authorized growers at farmers markets purchase Amish growers' fruits and vegetables, and then sell those items to consumers through their own devices.

Can growers from outside of Michigan be authorized to accept WIC Produce Connection benefits?

- Growers with farms located within a county that borders the state of Michigan can be authorized.

Are other states combining the WIC FMNP and WIC CVB benefits onto the same EBT card?

- No. Michigan is the first state to transition to this type of system.

What equipment can be used to process WIC Produce Connection and WIC Cash Value Benefits?

- Currently there are three options for wireless payment processing for these benefits: (1) the MarketLink app created by Novo Dia Group, and (2) the TotalPay Go app. There are additional hardwired devices available through approved [processing companies](#). MIFMA is currently working with MerchantSource to provide access to additional equipment options.
- For locations utilizing hardwired additional options are likely available through your current processing company, and you can work with the team at WIC Produce Connections to find an approved POS device.

Does the equipment allow the processing of both WIC EBT and SNAP EBT benefits?

- Yes, but a grower must be authorized by each of the lead agencies (Michigan WIC for WIC Produce Connection and WIC CVB, and FNS for SNAP Benefits) in order to accept each type of currency.

What if I sell at more than one location?

- Growers that sell at multiple locations only need to submit one application for the WIC Produce Connection program, and that single application will cover all of the locations that they list on the application.
- All of the wireless equipment options allow the grower to use their devices at different locations, however, the device needs to be present in order to perform the transaction.
- For growers that attend multiple locations at the same time, they will need to have a subscription/device for each location they are attending at that time. For example, If Farmer XYZ sells at Location A on Tuesday and Location B on Wednesday, only one subscription/device is needed. But if Farmer XYZ splits his staff and sells at both



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Location A and Location B on Saturday morning, they would need two subscription/devices to cover both locations.

Are there processing fees the grower will need to pay?

- At this time, we are not aware of any processing fees farmers will incur for processing WIC CVB, WIC Produce Connection, or SNAP transactions through the three equipment options listed above. Fees will be incurred with any debit/credit transactions and must be paid for by the equipment user.

Can a Market/Organization purchase a TotilPay Go Subscription to be used by multiple Growers?

- No, the TotilPay Go subscription can only be utilized by one retailer. The subscription is tied directly to a retailer/grower and can only be logged into by that retailer.

Approved Equipment Options

| | TotilPay Go (through TotilPay) | MarketLink (through Novo Dia Group) |
|-------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| WIC Produce Connection | Yes | Yes |
| WIC Cash Value Benefits | Yes | Yes |
| SNAP | Not Required | Required* |
| Credit/Debit | Yes* | Yes* |
| Cost | \$19.99/month + \$129 purchase of card reader attachment | Free for the first year, then if the grower processes over \$500 in SNAP (not including WIC) during the first year, they can apply for a second year free |
| Equipment Needs | Apple iOS 14.4+ (at this time Android devices are not compatible) | Apple iOS 14.4+ (at this time Android devices are not compatible) |

* Additional fees are associated with Credit/Debit transactions and are the responsibility of the user to pay for

What does the \$19.99/month fee for TotilPay Go cover?

- One subscription that can be used at multiple locations



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- It does NOT cover the cost of equipment or receipt printers. The app operates on a “bring your own device” format where you download the app to a smartphone or tablet that you own/purchase.
- **It does NOT cover the cost of the card reader attachment.**

Considering the amount that farmers usually redeem of WIC FMNP benefits in a single season, will they redeem enough WIC benefits to offset the cost of the TotilPay Go application?

- Growers would need to redeem about \$20/month in WIC benefits, or about \$120 per season, to offset the cost. This amount will ONLY cover the cost of the subscription, not the cost of growing the food, so it depends on their product markup for the actual ROI.
- WIC CVB and WIC Produce Connection benefits will now both be available on clients' WIC EBT cards, so growers could see increased sales from WIC benefits overall.
- WIC CVB will be redeemable at both grocery stores and growers while WIC Produce Connection will only be redeemable with growers.

What languages are available in the TotilPay Go or MarketLink apps?

- At this time both English and Spanish are available within these apps.

Are the apps inventory based?

- TotilPay Go does have an inventory-based option, but MIFMA is not aware of any inventory tracking abilities within the MarketLink offerings.

If a grower (farmer) is not authorized to accept SNAP or WIC, which should they apply for first?

- Retailers can apply for both at the same time. SNAP authorization tends to take up to 45 days, so it's recommended to start that process as soon as possible.
- **In order to become SNAP authorized as a Direct Marketing Farmer, a grower must grow at least 50% of the product they are selling.**

If growers become authorized to accept SNAP in order to access the MarketLink program free wireless device, can they process SNAP transactions and accept Double Up Food Bucks while at farmers markets and farm stands?

- According to FNS, growers authorized to accept SNAP but who also sell at farmers markets that are authorized to accept SNAP need to accept the market's SNAP tokens or scrip through their centralized SNAP program rather than processing SNAP transactions directly while selling at that market, unless given special permission by the market. In other words, at this time, farmers market centralized SNAP programs supersede individual vendors' SNAP transactions while they are at markets.
- If the grower sells at a farmers market operating the Double Up Food Bucks token program, that grower can accept Double Up tokens and be reimbursed by the market.
- Growers authorized to accept SNAP can process SNAP transactions directly at their farm stands, mobile markets, and/or any farmers markets they sell at that are not authorized to accept SNAP.
- Once growers are authorized for SNAP and have accepted SNAP for one year (no minimum sales amount), then they can apply to accept Double Up Food Bucks at their farm stand or mobile market. Their acceptance will



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depend on Fair Food Network's budget and ability to accept new Double Up sites.

Will WIC Produce Connection or WIC CVB be eligible for Double Up Food Bucks?

- No, Double Up Food Bucks is only allowed to match SNAP transactions.

Can WIC redemption totals from transactions located at farmers markets be shared with farmers market managers so they can be included in the sales totals for their markets?

- WIC is aware of this request and is looking into ways that this information may be shared, but a solution is not yet available.

How will WIC Produce Connection benefits be distributed to clients through local agencies?

- At this time, the State WIC Division is still developing and disseminating the plan for how WIC Produce Connection benefits will be distributed within your community. It is anticipated that the state WIC office will distribute a portion of the benefits to WIC recipients who have spent benefits in the past, while local WIC offices will distribute the remainder of the benefits to WIC participants that are new to the program. The desire remains to have a portion of benefits distributed (loaded onto WIC EBT cards) by local WIC representatives at the farmers market or growers' location and the State WIC Division is assisting local agencies with developing the capacity to do so.

How can I best communicate these changes to customers?

- Customers who receive WIC Produce Connection benefits will be notified by WIC staff members and provided materials on where they can spend the benefits.
- Not all WIC clients will receive the WIC Produce Connection benefits, so additional outreach will be necessary to promote this new access to that clientele. Signage for WIC Produce Connection will convey the message, and MIFMA is also working on some additional outreach tools for use by growers and farmers markets.

Does this change impact the Senior Project FRESH program?

- No, at this time the Senior Project FRESH program will continue to operate through a coupon-based model. They are watching the transition for WIC Produce Connection and are likely to make changes in the future.

When will WIC train growers, clients, and market managers?

- Michigan WIC has scheduled the following virtual town halls for anyone interested in learning more and becoming authorized to accept WIC Produce Connection. Additional trainings will be scheduled and offered to market managers as well as authorized growers who have applied to participate in the program.
- **Approved growers are being trained by the WIC Produce Connection team in small groups, and growers who have submitted an application and signed the 2024 contract will be contacted by the WIC team with training information.**

Thursday, July 11, 3:00 PM – 4:00 PM

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Thursday, August 8, 1:00 PM – 2:00 PM

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Thursday, August 1, 8:30 AM – 9:30 AM

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Monday, August 12, 2:00 PM – 3:00 PM

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Wednesday, August 21, 9:00 AM – 10:00 AM

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Wednesday, August 28, 12:00 PM – 1:00 PM

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Passcode: PrmHJq

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