



Farmers' Market Nutrition Program Electronic Benefit Solution Request for Quotes

SUMMARY

The Connecticut Department of Agriculture (DoAg) seeks an electronic benefit solution that provides the Connecticut Farmers' Market Nutrition Program (FMNP) and Seniors Farmers' Market Nutrition Program (SFMNP), collectively S/FMNP, with distribution of benefits to over 50,000 participants and benefit redemption and ACH transfer by over 250 farmers, processing, settlement, and reporting through an electronic, closed-loop, Electronic Benefit Transfer (EBT) payment solution.

CURRENT RESOURCES & AVAILABLE KNOWLEDGE

DoAg is responsible for administering benefits for the Women, Infants, and Children (WIC) and Senior [Farmers' Market Nutrition Programs \(S/FMNP\)](#). S/FMNP has unique administrative rules relating to program eligibility. Regulations for each program can be found at [FMNP Regulations](#) and [SFMNP Regulations](#). These benefits are utilized by qualifying participants to purchase eligible food items from authorized farms at Connecticut farmers' markets and roadside farm stands.

The system for managing these funds is based on the issuance of electronic benefits via a mobile application or standard ISO-7810 PVC cards custom-printed with DoAg graphics and text and personalized with a unique QR code, Primary Account Number (PAN), and a Card Identification Number (CID). These benefits are issued annually to eligible participants enrolled in either the WIC or Senior Farmers' Market Nutrition Program and are valid for the annual farmers market season, from June 1 to November 30.

Farms apply to DoAg to participate in these programs and, if approved, are eligible to redeem benefits from participants. Benefits received by the farms are paid weekly by direct payment via an automatic clearinghouse (ACH) or if no banking information is provided, by a paper check at the end of the season. There are approximately 300 farmers authorized to accept benefits.

Participants apply annually via a local coordinating agency (LCA) for senior participants or the Connecticut Department of Public Health (DPH) for WIC participants. There are approximately 30,000 seniors and 50,000 WIC participants.

OBJECTIVE

The objective of this RFQ is to select a vendor to continue the current method of distributing the program benefits with a closed loop, EBT payment solution using a mobile application or a card by delivering an **available and tested multilingual electronic, mobile Senior and WIC FMNP electronic benefit solution** (Solution), which will:

1. Continue to modernize benefit delivery for S/FMNP administrators, senior and WIC participants, farmers, and farmers' markets
2. Distribute, redeem, and track S/FMNP benefits at all stages throughout the program
3. Improve end-user experiences, benefit utilization, and the overall efficiency of program management

This is a two year contract with an option to renew for two, one year cycles.

KEY REQUIREMENTS AND FEATURES

For the purposes of this RFQ, the Solution is defined as either a web-based service or installable software.

In addition to the information and detail further provided below, the Solution must:

1. manage the distribution of federal and state cash grants for the SFMNP and FMNP programs for Connecticut only
2. cover the entire State of Connecticut
3. accommodate a capacity of up to 50,000 WIC participants and 30,000 senior participants across the SFMNP and FMNP programs
4. be usable through a mobile application from mobile devices and/or personal computers
5. have a card option for participants unable to use the mobile application meeting the standard ISO-7810 PVC cards and custom printed with DoAg graphics, text, and personalized with a unique QR code, PAN, and CID
6. be currently available and tested
7. be multilingual
8. contain functions uniquely specific to the agency and S/FMNP administrators, participants, and farmers.

FOR ADMINISTRATORS

1. Manage participant enrollment information, benefit issuance, and utilization reporting
2. Manage the enrollment information and account activity of farmers approved to participate
3. Manage the enrollment information and program activity of participating farmers' markets and, when applicable, roadside stands and pop-up markets
4. Manage information and account activity of LCAs (such as WIC clinic staff and Senior Local Coordinating Agencies) that DoAg has authorized to enroll and issue benefits to FMNP and SFMNP participants
5. Provide oversight and management of the card inventory
6. Set authorized user roles and permissions to protect participants' data privacy

7. Manage the enrollment information and account activity of farmers approved to participate in the FMNP and SFMNP programs general program security.
8. Messaging directly to participants by DoAg staff to Senior Local Coordinating Agencies that DoAg has authorized to enroll and issue benefits to S/FMNP participants
9. Provision for setting the start and expiration dates for benefit utilization by participants
10. Validity dates can be set for each benefit issuance event
11. Provide oversight and management of the card inventory when required the Solution should maintain a list of current authorized redemption locations as provided by DoAg from June 1 to November 30 as reported by DoAg as necessary and will include pop-up markets as they are scheduled.
12. Include a provision for setting authorized user roles and permissions to protect participants' data privacy and general program security.
13. Include a provision for setting the start and expiration dates for benefit utilization by participants.

FOR FARMERS

1. Review of transactions, sales information, including daily totals by market, and information for reconciliation of sales and deposits
2. Provide farmer banking information for ACH deposit transfers and shall only be available to the ebenefit solution provider and the farmer themselves
3. Remittance reports creating farmer activity and administrative reports for the financial oversight of program funds.

FOR PARTICIPANTS

1. Applicants should have real-time access to current benefit balance and validity dates either via a mobile application or online log in.
2. Access to a user helpline to answer questions regarding benefit balance, validity dates, card/mobile application errors or issues.

TRANSACTION PROCESSING

The following items for transaction processing should include but not be limited to:

1. Blockchain integration to permanently record transaction information for security and data integrity.
2. Weekly remittances to farms to collect transactions and create batch files for weekly remittance processing of ACH transfers to farm bank accounts.
3. Each transaction should use a unique transaction number which will identify the participant, farmer, farm cashier, farmers' market, transaction amount, time, and date.
4. The Solution should utilize an iOS and Android mobile application for participants to manage their program benefits and purchase eligible food items from participating farmers.
5. The Solution should provide for the initiation of a sale with authorized farms operating in Connecticut farmers' markets, roadside stands, and other redemption locations approved by DoAg.

Additionally, the Solution should be capable of displaying transaction history, program-related messages, and information from DoAg and/ or partners and provide the participant with a transaction summary for review for acceptance or cancelation.

TECHNICAL SUPPORT

The Contractor will provide:

1. User manuals, a virtual training, and materials for each component of the Solution
2. Ongoing technical support by phone and email for administrators, clinicians, caseworkers, market managers, participants, and farmers. Technical support will be available from May 1st to November 30th, seven days a week, with timing to be determined as mutually agreed.

FUNDING REMITTANCES

The Contractor will establish and oversee an FDIC bank account for the purposes of receiving program funds from the CT Department of Agriculture and distributing program funds to nearly 300 farmers accounts. At all times, S/FMNP, federal and state funds must be accounted for separately.

The account must open by May 1, 2025, and be maintained until December 15, 2025.

DoAg and its business office shall receive copies of monthly bank statements and weekly funding details including:

1. Weekly bank balances
2. ACH Returns (Returns are a credit back to the program within the DoAg bank account)
3. Deposits made to the account
4. The current bank balance
5. Resubmitted ACH returns or prior week's payments
6. The ending bank balance after payments

PROJECT TIMELINE

March 21, 2025:	Selected vendor's contract is executed
April 21, 2025:	(1) The mobile application back end will be configured, deployed, and ready for DoAg to test (2) Shopper cards ordered for initial mailings to senior issuance partners
April 30, 2025:	(1) System is live and ongoing enrollment of farmers, farmers markets, farm stands, and issuance partners can begin and run through November 30, 2025 (2) Training materials and other launch-related documentation will be designed and ready for release (3) Training for DoAg staff, issuance partners, farmers, and farmers' market managers

(4) Initial fund transfer from State of CT to vendors identified bank

- May 1, 2025: (1) Uploading of WIC data can begin and benefits will be assigned to all participants via mobile application or cards.
- (2) Farmers will be able to download the application to access the farmer portal
- May 7, 2025: Initial issuance of cards will be completed by the selected vendor via USPS to perform the initial fulfillment of cards by for WIC participants
- May 15, 2025: (1) The participant application will be ready for WIC and Senior participants to download and activate with DoAg approval; mailing of cards will be completed
- (2) Uploading of WIC data will conclude
- June 1, 2025: Program officially launches and benefits can be redeemed
- September 30, 2025: Last day to issue federally funded benefits
- October 31, 2025: Last day to issue state funded benefits.
- December 1, 2025: Processing of transactions must stop at midnight

Ongoing:

DoAg shall be able to create subsequent fulfillment batches to deliver by USPS throughout the season as needed on a weekly basis. The selected vendor shall mail these batches within five (5) working days of receipt of properly formatted data sets by a CSV file.

PROJECT BUDGET

The Connecticut Department of Agriculture has budgeted \$100,000 per year for a two-year period for all work associated with this proposal. (March 2025- March 2027).

SUBMISSION REQUIREMENTS

Proposals cannot exceed 10 pages (8 ½ x 11), excluding appendices. Please provide the following information in your response:

Agency Overview

Briefly describe your agency/firm's capacity to complete our project on time and on budget (e.g., staff, equipment, software, office location, etc.).

Details of Proposal

Detail how your firm will respond to and accomplish the Key Requirements by providing the following

- A Scope of Work

- Timeline
- Itemized budget and budget narrative for the contract period

Required appendices (not subject to the 10-page limit)

- Provide examples of available and tested systems that you are working with to deliver FMNP and SFMNP e-benefits.
- Include the names and resumes or bios of all individuals who would directly work on this project and outline each person's role.

Proposal Presentation

All those submitting proposals will be required to sign up for a presentation, including a broad overview of the background of maintaining an electronic Farmers' Market Nutrition Program, a demonstration of the proposed solution, and a question and answer period not to exceed 45 minutes in total. Sign-ups are to be released the day following the RFQ due date.

TIMELINE & SELECTION PROCESS SCHEDULE

Task	Deadline
RFQ released	Tuesday, January 28, 2025
Deadline to submit questions	Monday, February 10, 2025
RFQ Due	Monday, February 24, 2025
RFQ Presentations / Product Demos	Thursday, February 27, 2025
Award Decision	Friday, March 6, 2025
Project Start Date	On or before March 21, 2025

AGENCY CONTACT AND SUBMISSIONS

Point of Contact: Please direct questions related to this RFQ to Erin Windham, AMIR II, at the Connecticut Department of Agriculture via email: Erin.Windham@ct.gov.

All Proposals should be sent to: Erin Windham at Erin.Windham@ct.gov **AND** Ally Hughes at Allison.Hughes@ct.gov.