



The Farmers Market Coalition's Free SNAP EBT Equipment Program

The United States Department of Agriculture (USDA) Food and Nutrition Service (FNS) continues to partner with the Farmers Market Coalition (FMC) to provide eligible farmers markets and direct marketing farmers with the free electronic benefit transfer (EBT) equipment necessary to process Supplemental Nutrition Assistance Program (SNAP) benefits.

Who's Eligible?

SNAP-authorized farmers markets and direct marketing farmers (who sell at one or more farmers markets) are eligible for funding if they:

- A. Do not currently possess functioning SNAP EBT equipment; **OR**
- B. Currently possess functioning SNAP EBT equipment, but received that equipment before May 2, 2012.

*Note that the date of SNAP authorization is no longer included in eligibility requirements. **FMC needs to know that your SNAP permit is active and in good standing**, but doesn't need to know when you obtained it.

What's Covered?

FMC will cover the costs of purchasing or renting SNAP EBT equipment and services (set-up costs, monthly service fees) for

up to three years. Approved applicants choose their own SNAP EBT service provider from a list of participating companies: MarketLink, MerchantSource, PaymentSpring, and TSYS.

What About Transaction Fees?

Equipment options that offer credit, debit and EBT processing incur transaction fees for each of these payments. These transaction fees are **not** covered by the program, and are the responsibility of the participant. Don't want to pay transaction fees? Choose the new **EBT-only option from PaymentSpring**. This equipment processes **EBT payments only**, and incurs no transaction fees.

How Do I Apply?

Visit **FMCToolbox.org** to fill out the online application. An email address, **FNS number** (SNAP permit number), **a signed W9 form**, contact information, and some general information about your farm or farmers market will be required.

How Does It Work?

- 1 GET APPROVED:** After FMC confirms your eligibility with the USDA FNS, you'll receive an approval email from FMC containing your FMC order number, and a link to information on participating SNAP EBT service providers.
- 2 CHOOSE A SERVICE PROVIDER:** Contact your preferred service provider directly to begin their sign-up process. Once all contracts or agreements have been signed by you, the provider will issue an invoice to FMC.
- 3 RECEIVE EQUIPMENT:** The service provider will send equipment directly to you. Activate your equipment and service. Start using your new equipment to accept SNAP!
- 4 REPORT:** At the end of the year, report your SNAP redemption and transaction totals to FMC.

Apply at FMCToolbox.org

Learn more:
farmersmarketcoalition.org
 (202) 650-9085 / ebt@farmersmarketcoalition.org

Participating Service Provider Comparison



	MarketLink	MerchantSource® ³	TSYS	PaymentSpring
Equipment	Mobile Market+ App, Bluetooth Printer, Card Reader and a Smart Device (iPhone 5c or iPad Mini, or use your own device)	First Data FD410 GPRS Wireless Terminal <i>with internal printer</i> or the ConnectNPay system: a P200 device and a Windows Smartphone	Ingenico iWL255 Wireless Terminal <i>with internal printer</i>	EBT-only Ingenico iWL255 Wireless Terminal <i>with internal printer</i>
Contract Length	Three years	Month-to-month	Month-to-month	Month-to-month
Cancellation Fee	\$295 in Year 1, \$195 in Year 2, and \$95 in Year 3	none	none	none
Warranty	Manufacturer's warranties on the card reader (6 months), the printer (1 year), and iPhone and iPad (90 days)	FD410 and P200 have a one-year manufacturer's warranty. The FD410 has a 3-year warranty under MerchantSource with 2 free terminal swap-outs	One-year manufacturer's warranty	Three-year manufacturer's warranty
Data Breach Insurance	Not applicable: no card data is stored on the device. Provider's insurance covers users	TransAmor \$100,000 liability insurance included in service costs	Optional \$100,000 liability insurance available for an extra \$5.00 per month	\$100,000 of Merchant Data Breach Coverage with North American Data Security Program
Transactions Fees per swiped transaction¹				
EBT	\$0.15	\$0.15	\$0.10	\$0
Credit	1.79% + \$0.15	1.59% + \$0.20	1.79% + \$0.15	---
Debit	1.79% + \$0.15	1.59% + \$0.20	1.59% + \$0.15	---
Estimated Annual Service Costs to FMC Equipment Program Participants in Years One through Three				
12 or 6 months of service	\$0 + transaction fees	\$0 + transaction fees	\$0 + transaction fees	\$0
Estimated Annual Service Costs to FMC Equipment Program Participants in Year Four (after funding period ends)				
12 months of service	\$220 + data plan ² + transaction fees	\$443.28 + optional data plan ⁴ + transaction fees	\$264.23 + transaction fees	\$250.80 + transaction fees
6 months of service (seasonal estimate)	\$220 + data plan ² + transaction fees	\$221.64 + optional data plan ⁴ + transaction fees	\$147.65 + transaction fees	\$250.80 + transaction fees
To learn more about service provider options, visit bit.ly/ProviderGuide or contact the provider directly.	marketlink.org Ricky Aviles Novo Dia Group (512) 371-4134 ext. 3747 cell (512) 413-4287 ricky.aviles @novodiagroup.com	merchantsource.com Kim Lyons 1 (800) 313-5198 KimL@merchantsource.com	tsys.com Chris Shanahan (402) 574-7016 cshanahan@tsys.com	PaymentSpring.com Jason Butts (402) 513-4573 cell (402) 720-7972 jason.butts @PaymentSpring.com

¹ Transaction fees vary depending on the type of card used and how transaction is processed. Estimates in this table are based on swiped transactions with major cards (Visa, Mastercard, etc). Transactions that require entering a PIN, keying in the card number by hand, or using other types of cards (such as corporate cards, reward cards, or small companies) may be more. Refer to individual pricing schedules.

² The MarketLink system includes three years of wireless service. To continue service after Year Three, you'll have to secure and pay for your own wireless plan. Check with your preferred wireless carrier directly for more information on wireless and data service rates. MarketLink also offers a **Bring Your Own Device (BYOD) option**, which allows participants to use their existing smart device (Apple iOS 6.0 or Android compatible) and wireless plan to run the MarketLink system. In the BYOD option, no added wireless fees would be required in Year Four, because you'd use your existing plan.

³ MerchantSource® is an independent, registered agent office for Ignite Payments, LLC. All bank card merchant service fees are subject to change by Ignite Payments, LLC., a registered ISO of Wells Fargo Bank, N.A., Walnut Creek, CA.

⁴ The ConnectNPay system can run on Wi-Fi or with a data plan. MerchantSource offers an optional AT&T data plan of \$20 per month (\$240 per year) with a max of 150 MB, which can be covered under the FMC Equipment program for three years. After three years, the participant will be responsible for obtaining a data plan.

