

## **SNAP and Farmers' Markets: Information Regarding EBT Equipment and Service Vendors/Providers**

This document contains information regarding vendors/providers who can provide point-of-sale (POS) electronic benefits transfer (EBT) equipment and services for farmers' markets and direct-marketing farmers that wish to participate in the Supplemental Nutrition Assistance Program (SNAP). **Please review summaries of the vendors/providers, below.**

Our intent in providing this information is to provide SNAP State agencies and other interested parties with data that will help them make the most informed and cost-effective decisions possible when acquiring POS EBT equipment and services for farmers' markets and direct-marketing farmers wishing to participate in SNAP.

**If you are interested in having information regarding your company or organization included on this list, please provide the following:**

1. Name and contact information for the EBT vendor/provider (including website, if applicable)
2. Brief description of products and services
3. Range of costs for such products and services
4. Other data relevant to potential customers.

Due to considerations regarding readability, please limit your submissions to 300 words. Submissions exceeding 200 words will be edited to conform to the 200-word limit. Please submit your information to: [Rogelio.Carrasco@fns.usda.gov](mailto:Rogelio.Carrasco@fns.usda.gov)

*See below...*

Based in Fort Myers, Florida, MerchantSource® has been in business since 1994, offering a variety of credit, debit, check, gift card and SNAP (EBT Food Stamps and EBT Cash Benefits) processing equipment and service solutions.

MerchantSource® currently provides wireless contracted solutions for the State of Iowa (since 2006), Pennsylvania Department of Agriculture (awarded 2011), and for hundreds of individual farmers, farmers' markets and mobile retailers across the United States.

MerchantSource® is a recognized leader in providing Wireless SNAP/EBT, credit card, and debit card processing technology products to farmers and mobile vendors. Our company was founded with hands-on experience in farming and this makes us unique in working with farmers' and markets. Our specialty is working one-on-one with each client through the entire process, handling all aspects, from initial contact, SNAP/FNS application assistance, paperwork, implementation, training, and ongoing 24/7 support for participants in our farmers' market wireless program. Reporting is provided to meet the requirements needed for States to identify POS processing dollars spent on SNAP/credit/debit transactions for each participant in our program. States are removed from liability on merchant accounts because agreements are between merchant services provider and the retailer.

MerchantSource® is an active member of the Farmers' Market Working Group, member of the Farmers' Market Coalition and an annual participant/vendor in the EBT Next Generation™ Conferences.

### **Pricing structures:**

- Purchased wireless POS devices run from \$695 to \$895, with bulk purchase discounts available.
- We also offer markets and individual mobile retailers/farmers the ability to participate in our FREE\*, Rental terminal placement programs.
- Free overnight wireless POS terminal replacements, free monthly printer paper supplies and online statement access\*.
- Application - Initial setup costs \$100 per merchant account. Seasonal account reactivations are \$49.95 each season, if shut down for season.
- Merchants (i.e. Mobile Retailer) are responsible for all bankcard processing fees\*\* (discount percentage and transaction fee with monthly minimums), wireless fee (\$18.95), and associated fees.
- SNAP/EBT food stamp and EBT Cash Benefit transaction fees are \$0.10.

\*Requirements and restrictions apply and merchant account must be obtained through our MerchantSource® office *powered by TMS* to participate in FREE or Rental terminal placement programs and Merchant Advantage Programs.

\*\*Bankcard rates and fees subject to change without written prior notification on this site. Contact us regarding current rate structures.

### **Contact Information**

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## VERIFONE

For more than 20 years, VeriFone has provided industry leading payment solutions that are used daily within the SNAP/Food Stamps, WIC, eChildCare, Health Care and other government benefits programs. VeriFone continues to provide more than 54 states and territories with reliable, PCI compliant and economical solutions to support integrated POS, wireless and end to end encrypted transactions.

VeriFone's array of wireless devices are ideal for Farmer's Markets because of the SNAP, eWIC, Credit & Debit support. Our products, and solutions are currently used by Apriva, FIS, JPMC, Novo Dia Group, Xerox and other EBT industry vendors.

**VX WIRELESS:** Durable, portable wireless products that feature magstripe, EMV smart card, integrated pinpad and printing with optional NFC support. Devices support Credit, Debit, SNAP, eWIC and more. Our reasonably priced bundle consists of wireless device, credit card account, SNAP & eWIC support and starts at \$49 per month. Volume discounts available, some restrictions apply.

**MOBILE PAYMENTS:** Durable, portable wireless devices to support payments from anywhere your business is located. Device options vary but can support: magstripe, EMV smart card, integrated pinpad, NFC and Bluetooth printing as an option. Prices start at \$28.00 per month and includes: wireless device, credit, debit, SNAP & eWIC support. Volume discounts available, some restrictions apply.

### Contact Information

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**Website:** [www.verifone.com/wireless/farmer](http://www.verifone.com/wireless/farmer) (web link enabled in a week or so)

## **FIS**

Full suite of EBT core transaction processing, reporting and Fraud Services. Most services provided on CPCM basis:

### **Contact Information**

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Thank you for the opportunity. Please feel free to contact me or Ann if you require further information.

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## TSYS

TSYS Merchant Solutions is a top 10 payment processor with over 55 years of experience in the payment acceptance industry. Recognized for exceptional ethical leadership across all continents and industries, TSYS is named to Ethisphere's 2012 World's Most Ethical Companies List.

For over 5 years, we have been working across the United States, providing wireless terminals and payment processing for farmers' markets and the SNAP program. Our expertise, innovative spirit and commitment to our customers allow us to provide the high level of services that you and your business deserve from a payment processing provider.

We are one of the very few direct in-house payments processors in the United States and we handle virtually all of the processing of transactions ourselves. We are not a middle man.

Whether you are a seasonal or year-round market, in a rural or an urban area, our products and programs provide the optimal payment acceptance solution for your business.

Whether you need to accept Visa, MasterCard, Discover, American Express credit cards, EBT/debit or gift cards, electronic check acceptance, or you're looking for an e-commerce solution – we have the products and unparalleled customer service that works for you.

For more information or to see how we can help your market, please contact:

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