

3.0 Comparing Participating Service Providers

The participating service providers (Dharma Merchant Services, MerchantSource®, MarketLink, and TSYS Merchant Solutions) were selected based on their experience working with farmers markets, their reputation for customer service, and the desire to offer a range of options to program participants.

FMC worked with the service providers to develop preferred equipment and service plan options for participants of this program. Participants may select an option that isn't presented in this guide, if it would be more beneficial for their market. All equipment and service selections are subject to approval by the service providers and FMC. Participants who wish to use a service provider not included in this guide should contact FMC at ebt@farmersmarketcoalition.org.

The information presented in the following pages is intended to assist participants in the decision making process. This information is not intended to take the place of the individual service provider agreements or contracts. Participants should thoroughly review service provider contracts and agreements before signing. Contact the service providers directly with questions regarding their equipment or services.

FMC's Free SNAP EBT Equipment Program covers the cost of SNAP EBT equipment and set service fees for three years. Transaction fees, cancellation fees or penalties of any kind are the responsibility of the participant. The following Comparison Table provides a general overview of the participating service provider offerings, and any costs that will not be covered by FMC during the three-year funding period. The costs participants can expect to pay to continue service after the three-year funding period (Year Four) are also included.

3.1 Comparison Table of Estimated Costs to Participants

	Dharma	MarketLink	MerchantSource® ⁴	TSYS
Equipment	PAX S90 Wireless Terminal <i>with internal printer</i>	Mobile Market+ App, Bluetooth Printer, Card Reader and a Smart Device (iPhone 5c or iPad Mini)	First Data FD410 GPRS Wireless Terminal <i>with internal printer</i>	Ingenico iWL255 Wireless Terminal <i>with internal printer</i>
Contract Length	Month-to-month	Three years	Month-to-month	Month-to-month
Cancellation Fee	\$25	\$295 in Year 1, \$195 in Year 2, and \$95 in Year 3	---	---
Warranty	One-year manufacturer's warranty	Manufacturer's warranties on the card reader (6 months), the printer (1 year), and iPhone and iPad (90 days)	One-year manufacturer's warranty, and 3-year warranty under Merchant- Source with 2 free terminal swap-outs	One-year manufacturer's warranty
Data Breach Insurance	---	---	TransAmor \$100,000 liability insurance included in service costs	Optional \$100,000 liability insurance available for an extra \$5.00 per month
Transactions Fees <i>per swiped transaction¹</i>				
EBT	\$0.10	\$0.15	\$0.15	\$0.10
Credit	1.87% + \$0.27	1.79% + \$0.15	1.59% + \$0.20	1.89% + \$0.20
Debit	0.41% + \$0.39	1.79% + \$0.15	1.59% + \$0.20	1.69% + \$0.20
Estimated Annual Service Costs in Years One through Three²				
12 months of service	\$0	\$0 in Years One & Two; wireless plan ³ required in Year Three	\$0	\$0
Seasonal service based on 6 months of operation	\$0	\$0 in Years One & Two; wireless plan ³ required in Year Three	\$0	\$0
Estimated Annual Service Costs in Year Four²				
12 months of service	\$360	\$220 + wireless plan ³	\$443.28	\$264.23
Seasonal service based on 6 months of operation	\$180	\$220 + wireless plan ³	\$221.64	\$147.65

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 using major cards. See page 2 for more information on transaction fees.

² Year Four costs are estimated based on 2015 rates. These may be subject to change.

³ The three year MarketLink contract includes two years of wireless service. Beginning in Year Three of this program, participants will be required to secure and pay for their own wireless service contract. Currently, a data-only wireless plan with a major wireless carrier for an iPad costs about \$30 per month, totaling \$360 per year. A voice and data wireless plan for an iPhone is estimated at \$45 per month, or \$540 per year. Check with your preferred wireless carrier directly for more information on wireless service rates. MarketLink also offers a **Bring Your Own Device (BYOD) option**, which allows participants to use their existing smart device and wireless plan to run the MarketLink system. In the BYOD option, no added wireless fees would be required. Learn more about the BYOD option on page 17.

⁴ 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.

3.2 Participating Service Provider Information Sheets

Specific information on the equipment and services offered by the participating service providers is included in the following pages. Each service provider's information is divided into the same sections: Contact Information, Equipment, Transaction Fees, and Service Plan. Contact the service providers directly with questions regarding equipment and service.

Dharma Merchant Services

2015 Farmers Market Coalition Free SNAP EBT Equipment Program
Participating Service Provider Information Sheet

CONTACT

www.dharmamerchantservices.com

Nick Bencivenga
Senior Vice President
Dharma Merchant Services
(866) 615-5157 x105
nick@dharmams.com



EQUIPMENT

PAX S90 Wireless Terminal

Equipment Specs:

- Accepts EBT, debit, and credit (Visa, Mastercard, AmEx, Discover)
- Contactless / Apple Pay Ready
- EMV compliant
- PCI compliant
- Uses T-Mobile 3G network
- Includes built-in dial up modem
- High contrast display
- 192MB (128MB Flash, 64MB SDRAM) Memory
- OTA (Over The Air) downloads for fast, efficient software updates
- Battery: Li-Ion 7.2V / 1800mAH
- Accepts full size 85 foot paper rolls
- 6.7 in. length; 3.2 in. width; 2.4 in. height
- Charging cord

TRANSACTION FEES

All transaction fees are the responsibility of the farmers market or farmer throughout the three years of FMC funding, as well as in Year Four and beyond. Transaction fees vary depending on the type of card used and how transaction is processed. 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 smaller card companies) all have their own unique transaction fee. The fees in the table below are presented as a sample of some of Dharma's transaction fees.

Type of Transaction	Fee
SNAP EBT Transaction	\$0.10
Swiped Debit Card	0.41% + \$0.39
Swiped Credit Card	1.87% + \$0.27
Business Cards	2.42% + \$0.27
PIN Debit Card	0.41% + \$0.39
American Express	2.15% + \$0.20

Dharma offers Interchange-Plus pricing, which ensures transparency in rates, for whatever card type your customer uses. All transactions have three components: interchange, card brand fees (Visa/MasterCard/Disc fees), and merchant service provider fees. **Dharma's margins are 0.25% above interchange, and \$0.15 per transaction.** The following table is provided to demonstrate how Dharma's transaction fees are determined:

Card Type Examples	Interchange	Card Brand Fees	Merchant Fees	Final Rate	Total Fees
	Paid to your customer's bank	Paid to Visa/MC/Disc	Paid to Dharma	Total rate you pay	For \$100 sale
Visa Reg. <u>Debit</u>	0.05% + \$0.22	0.11% + \$0.02	0.25% + \$0.15	0.41% + \$0.39	\$0.80
Visa CPS Retail	1.51% + \$0.10	0.11% + \$0.02	0.25% + \$0.15	1.87% + \$0.27	\$2.14
Visa Rewards	1.61% + \$0.10	0.11% + \$0.02	0.25% + \$0.15	1.97% + \$0.27	\$2.24
MasterCard World	2.05% + \$0.10	0.12% + \$0.02	0.25% + \$0.15	2.42% + \$0.27	\$2.69

Learn more about Interchange-Plus pricing here: www.dharmamerchantservices.com/learn-more/dharma-pricing-101/interchange-plus-examples

SERVICE PLAN

Processing Options: EBT / debit; and EBT / credit / debit

Contract Period: Month-to-month

Cancellation Fee: \$25

Connectivity: Wireless Service provided by T-Mobile

Minimum Required Processing: None

Statement Fees: Included in monthly fees

Warranty: The terminal carries a 1-year manufacturer's warranty

Rental Options: None

Data Security: PCI Compliant. Each participant must complete an annual PCI questionnaire online. Dharma's PCI compliance is handled entirely internally, and no additional services are required. A live representative from Dharma will walk you through the survey process if you desire.

Data Breach Insurance: None

Seasonal Options: Dharma can close accounts for up to six months at a time with no additional fees. Participants should alert Dharma by phone when service should be turned on or off. No additional fees will be required, and the participant will not be charged any fees during months when the service is off.

Monthly / Annual Fees: Dharma requires the following service fees, which will be covered by FMC for three years:

Dharma Service	Monthly Fees	Annual Fees	12-Month Total
Wireless Service	\$15.00	---	\$180.00
Dharma Account Service	\$15.00	---	\$180.00
Total	\$30.00	---	\$360.00

The table below represents the estimated fees for a seasonal account, using *six months of service as an example for comparison purposes only*. When signing up with Dharma, participants may choose to offer service for anywhere from six to 12 months per year.

Dharma Seasonal Service	Monthly Fees <i>Only paid in months when service is active</i>	Annual Fees	6-Month Total
Wireless Service	\$15.00	---	\$90.00
Dharma Account Service	\$15.00	---	\$90.00
Total	\$30.00	---	\$180.00

In Year Four and beyond, if service is continued, participants will be responsible for all fees, and other costs incurred as part of the Dharma service provider agreement.

Estimated Annual Costs to Participant <i>Does not include transaction fees</i>	Years 1 - 3	Year 4
12 Months of Service	\$0	\$360.00
6 Months of Service	\$0	\$180.00

Customer Service: Dharma provides a variety of subject matter-based customer service phone numbers and emails on their website at www.dharmamerchantservices.com/support. Dharma’s main customer service toll-free number is Toll-free: (866) 615-5157, and is staffed from 8:00am to 5:00pm Pacific Time. After hours support, 24 hours per day, 7 days per week is available at (800) 935-5961.

Reporting: All participants receive full access to an online portal to view reporting and analytics.



Dharma Statement:

Our vision is to become the recognized and respected brand in merchant services for businesses who align with transparency, sustainability and social responsibility. Dharma's vision is to work in full congruence with our belief that livelihood can be a path to awakening and purposeful living. By cultivating a culture of conscious commerce, we intend to inspire and benefit our employees as well as our community of customers and partners.

As a certified [Benefit Corporation](#) and [B-Corp](#), Dharma is committed to showing our clients where we're making money and how. We're also committed to a fair pricing model that ensures our merchants know what to expect. With interchange-plus pricing, you'll get to see exactly how much money was paid to the card-issuing banks, how much went to Visa/MasterCard/Discover, and how much went to Dharma.

MarketLink

2015 Farmers Market Coalition
Free SNAP EBT Equipment Program
Participating Service Provider

CONTACT

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(443) 212-8084

www.Marketlink.org



EQUIPMENT

- 3DES Encrypted Magnetic Stripe Reader
- Mobile Market+ Select application (MM+)
- Bluetooth receipt printer
- Participants choose from an 8GB iPhone 5c, a 16 GB iPad Mini, or to Bring Your Own Device (BYOD). The MarketLink system is compatible with any Apple smart device iOS 8 or above, and any Android phone or tablet.

Specs:

- MM+ allows you to email or print receipts, and track transaction activity by vendor. Also includes GPS functionality support to enable location services for tracking activity. (view video here: <https://vimeo.com/73418640>)
- MarketLink custom stylus included
- Shipping & handling included

MarketLink system is comprised of a card-reader, a Bluetooth printer, and the Mobile Market+ Select mobile application (MM+), all to be used with a compatible smart-device. MarketLink is a program of the National Association of Farmers Market Nutrition Programs (NAFMNP), created in partnership with WorldPay and Novo Dia Group. WorldPay is the payment processing company (if you sign up with MarketLink, you'll receive monthly statements from WorldPay). Novo Dia Group is the software development firm that created the Mobile Market + Select application and provides equipment.

SERVICE PLAN

Processing Options: EBT / credit / debit (participants are free to use the system as EBT-only; this won't alter the cost)

Contract Period: Three years

Cancellation Fee: Cancellation fee for early termination of the processing contract with WorldPay: \$295 in Year 1, \$195 in Year 2, and \$95 in Year 3

Connectivity: Verizon or AT&T

Minimum Required Processing: None

Statement fees: Monthly e-statement fee covered in the annual service costs. Paper statements available upon request.

Warranty: Manufacturer's warranties on the card reader (6 months); printer (1 year) iPhone / iPad (90 days).

Rental Options: None

Data Security: Magnetic stripe reader is 3DES & EMV compliant.

Data Breach Insurance: None

Seasonal Options: None, all service costs are calculated on an annual basis.

Annual Fees: MarketLink offers two options for obtaining service. See the descriptions and tables below for the annual costs to participants associated with each. In both options, FMC will cover the cost of the Bluetooth printer, card reader, MM+ licensing fees, and WorldPay payment processing fees for three years.

1. MarketLink Equipment Plan

In MarketLink's equipment plan, participants can select from an iPad Mini or an iPhone 5c to receive in addition to the card reader, printer, MM+, and WorldPay processing service. Marketlink has a three-year contract period, which includes a two-year voice and data wireless service contract. In Year Three and beyond, the costs of continuing wireless service, or signing up for a new wireless plan will be the responsibility of the participant.

MarketLink Equipment & Service	Estimated Annual Service Costs to Participant <i>(does not include transaction fees)</i>			
	Year One	Year Two	Year Three	Year Four &
Mobile Market+ Licensing	---	---	---	\$100
WorldPay Processing	---	---	---	\$120
Wireless Service	---	---	Cost of wireless plan	Cost of wireless plan
Total annual cost to the participant	\$0	\$0	Cost of wireless plan	\$220 + cost of wireless plan

2. MarketLink BYOD Option

Participants who already have a compatible smart device and wireless plan can choose the **Bring Your Own Device (BYOD)** option. Any compatible smart device may be used in conjunction with MarketLink’s card reader, printer, WorldPay processing service and MM+. Those who select the BYOD option will save on wireless service fees in Year Three and beyond. Compatible devices include iPhone, iPad, and iPod Touch (iOs 8 or above), or an Android tablet or smartphone.

The price comparisons for the BYOD option within this document do not include wireless service costs or the estimated cost of the participant’s smart device. In the BYOD option, the smart device and wireless service are considered existing resources; the price comparisons below reflect costs that the participants will incur to add MarketLink equipment and service to their existing resources. Existing resources are indicated in the table below as ‘BYO.’

MarketLink BYOD Equipment & Service	Estimated Annual Service Costs to Participant <i>(does not include transaction fees)</i>			
	Year One	Year Two	Year Three	Year Four & Beyond
Mobile Market+ Licensing	---	---	---	\$100
WorldPay Processing Service	---	---	---	\$120
Wireless Service	BYO	BYO	BYO	BYO
Total	\$0	\$0	\$0	\$220

TRANSACTION FEES

All transaction fees are the responsibility of the participant throughout the three years of FMC funding, as well as in Year Four and beyond.

Transaction fees on credit and debit cards vary depending on the type of card used and how transaction is processed. 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 smaller card companies) all have their own unique transaction fee. Contact MarketLink for a full list of these rates.

MarketLink / WorldPay Rates	Fee Per Transaction
SNAP EBT Transaction	\$0.15
Swiped Debit or Credit Card	1.79% + \$0.15

Customer Service: Helpdesk call-in assistance available 24 hours a day, 7 days a week. Tele-training services are also available. Assistance with the Mobile Market+ Select App is available from Novo Dia Group Support at support@novodiagroup.com.

Reporting: Mobile Market+ provides various reports that can be utilized by the farmers market for reconciliation of transaction activity. Mobile Market+ provides a retailer, vendor and terminal totals report. These reports allow the farmers market to easily reconcile back to their deposit or reconcile transactions back to each farmer. Reports can be executed on demand and are immediately available for printing from the device or via the online portal that comes with account setup. For more info on the Mobile Market+ reporting capabilities, visit <http://www.novodiagroup.com/mobile-market/>.



MarketLink Statement:

MarketLink™ is a program of the National Association of Farmers Market Nutrition Programs (NAFMNP) launched in 2013 to connect farmers, markets, and consumers through technology. The United States Department of Agriculture (USDA) set a goal to increase the acceptance of the Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps) at farmers markets nationwide, and awarded a contract to NAFMNP to work towards this end. The MarketLink program was developed out of this collaboration. MarketLink is an innovative solution that will help farmers grow their business, markets increase their customer base, and shoppers increase their consumption of fresh produce.

MerchantSource®

2015 Farmers Market Coalition Free SNAP EBT Equipment Program
Participating Service Provider Information Sheet



CONTACT

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www.MerchantSource.com

EQUIPMENT

First Data FD410 GPRS Wireless Card Terminal

Specs:

- Connect with AT&T, 3G network
- Accept EBT, debit, and credit, (Visa, Mastercard, JCB, and Diners. AmEx available for additional monthly fee.)
- Ready to accept Applepay (contactless)
- EMV compliant
- PCI compliant & 3DES compliant
- Process credit transactions from almost any location with off-site, store and forward capabilities
- Programming, view shield, six rolls of paper, and ground shipping included
- Optional car charger and extra battery available

TRANSACTION FEES

All transaction fees are the responsibility of the participant to pay. MerchantSource® offers two separate pricing structures—a flat rate and a tiered rate. The flat rate may be more beneficial for markets and farmers who expect less than \$5,000 in credit and debit card transactions per month, while the tiered structure may be more beneficial for those who expect more than \$5,000 in transactions per month.

Transaction fees on credit and debit cards vary depending on the type of card used and how transaction is processed. 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 smaller card companies) all have their own unique transaction fee. MerchantSource® groups these transactions and labels them as Qualified, Mid-Qualified and Non-Qualified Transactions. The fees in the table below are presented as a sample. Contact MerchantSource® for a full list of which transactions are considered Qualified, Mid-Qualified, or Non-Qualified.

	Flat Rate for <\$5,000 Monthly Processing	2-Tiered Structure for >\$5,000 monthly processing
SNAP EBT Transaction	\$0.15	\$0.15
Qualified Transactions <i>Credit or debit card is swiped.</i>	2.65% + \$0.20	1.59% + \$0.20
Mid-Qualified Transactions <i>Card stripe won't read, so card number is entered manually, address and zip code is verified (entered manually).</i>	None	2.24% + \$0.20
Non-Qualified Transaction <i>Card stripe won't read, card number is entered manually, no address verification. Purchasing cards (corporate cards) and foreign cards also receive this rate.</i>	None	2.84% + \$0.20

*The Mid-Qualified rate was calculated by adding 0.65% to the Qualified rate. The Non-Qualified rate was calculated by adding 1.25% to the Qualified rate. In the MerchantSource® monthly statements, these rates will be presented in full detail, rather than bundled as they are above.

SERVICE PLAN

Processing Options: EBT-only; EBT / credit; EBT / debit; and EBT / credit / debit

Contract Period: Month-to-month

Cancellation Fee: None

Connectivity: Verizon and Sprint

Minimum Required Processing: None

Statement Fees: E-statements are free. If paper statements are preferred, a monthly of \$9.95 will be added. This paper statement fee is not represented in the estimates included in this document, but can be covered by FMC if the participant desires paper statements.

Warranty: A one-year manufacturer’s warranty, and a 3-year MerchantSource® Premium Warranty. If for any reason the terminal becomes defective within the 3-year period, the unit will be swapped out at no cost to the merchant. Under this warranty-insurance program, a maximum of two terminal swap outs will be covered within a 3-year period from the first time of terminal deployment. Each occurrence thereafter is a \$125.00 terminal swap out fee. Pre-paid FedEx return label will be sent to the merchant to return defective unit. This equipment warranty does not cover destruction by running over with a vehicle, fire, flood, theft, loss, or acts of God.

Rental Options: Rental and leasing options are available, however, under the circumstances of the FMC funding opportunity, purchasing MerchantSource® equipment provides the best service and value to participants.

Data Security: PCI Compliant. Each program participant will be required to complete the PCI online survey every year. Call-in support is available to walk retailers through the PCI survey process. If the survey isn't completed within 60 days of the merchant account approval, a penalty fee of \$19.95 per month will be incurred until the survey is successfully completed. All penalty fees are the responsibility of the participant to pay.

Data Breach Insurance: TransArmor Solution included is the latest technology that helps protect cardholder information from the moment a card is swiped in a merchant's payment system. Includes PCI Rapid Comply, POS Hardware Monitoring, provides a Liability waiver for up to \$100,000 for card association costs in the event of a data breach, EMV™ Chip-based Card acceptance to prevent fraudulent card use as part of your overall security protection.
*EMV™ is a trademark owned by EMVCo LLC.

Seasonal Options: Participants can opt to turn off the service at any time, and will incur no fees during months when service is inactive. Participants in FMC's Free SNAP EBT Equipment program will not be required to pay a fee to reactivate the machine at the beginning of the next season (during the three funded years, as well as in Year Four and beyond).

Monthly / Annual Fees: The following monthly and annual fees will be covered by FMC for three years:

MerchantSource® Service	Monthly Fees	Annual Fees	12-Month Total
Wireless Service Fee	\$19.99	---	\$239.88
Customer Service Fee	\$10.00	---	\$120.00
TransArmor Solution Insurance	\$6.95	---	\$83.40
Total	\$36.94	---	\$443.28

If a participant is a seasonal market, they may choose to turn off their service for the portion of the year that their equipment isn't in use. No additional fees will be required to turn the service on or off, and the participant will not be charged any fees during months when the service is off. The table below represents the estimated monthly fees for a seasonal account, using *six months of service as an example for comparison purposes only*. When signing up with MerchantSource®, participants may choose to offer service for any number of months.

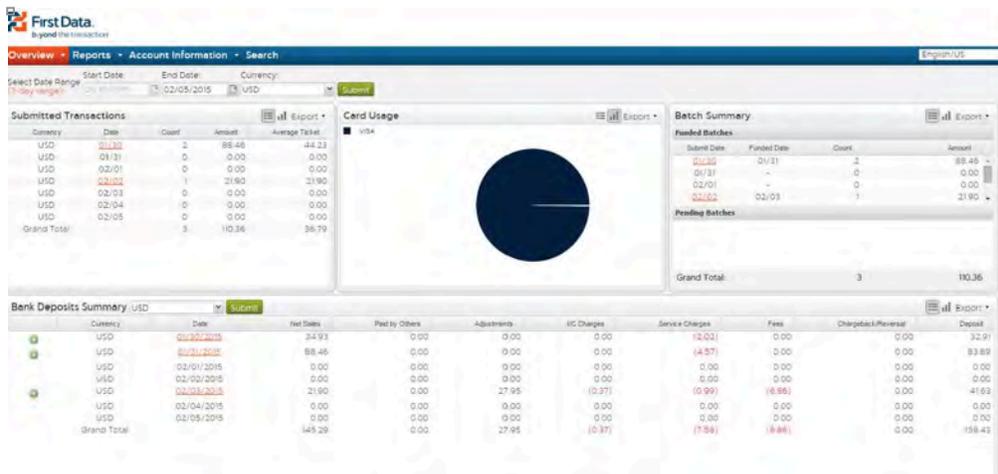
MerchantSource® Seasonal Service	Monthly Fees <i>Only paid in months when service is active</i>	Annual Fees	6-Month Total
Wireless Service Fee	\$19.99	---	\$119.94
Customer Service Fee	\$10.00	---	\$60.00
TransArmor Solution Insurance	\$6.95	---	\$41.70
Total	\$36.94	---	\$221.64

In Year Four and beyond, if service is continued, participants will be responsible for all fees, and other costs incurred as part of the MerchantSource® service provider agreement.

Estimated Annual Costs to Participant <i>Does not include transaction fees</i>	Years 1-3	Year 4
12 Months of Service	\$0	\$443.28
6 Months of Service	\$0	\$221.64

Customer Service: Technical support for equipment and processing from Ignite Payments is available 24 hours a day, 7 days a week at (877) 274-7915. MerchantSource® staff is available to answer calls Monday through Friday from 8:00am to 5:00pm Eastern Time at (800) 313-5198. Markets and farmers are also able to call or email Kim Lyons directly.

Reporting: MerchantSource® retailers will have access to First Data's Business Tracks online portal to view detailed transaction reports and merchant statements.



Card Processing Summary

Reporting Period
 Start Date: Submit End Date: 02/04/2015
Data displays in 7-day increments from the begin date entered.

Net Sales	Expenses	Deposit
\$177.19	\$(-18.76)	\$158.43

Net Sales
USD

Date	Amount
01/29/2015	\$31.90
01/30/2015	\$34.93
01/31/2015	\$86.48
02/01/2015	\$0.00
02/02/2015	\$0.00
02/03/2015	\$21.90
02/04/2015	\$0.00
Total:	\$177.19

For more detailed information regarding your credit/debit transactions, access ClientLine® Reporting.

What's New

Welcome to Business Track®
 Check out our new, improved layout, with handy links to key tools and resources.
[Learn More](#)

Refer a Friend - Earn \$50*
 No limit on how much you can earn. Earn \$50 BUCKS for every merchant you refer.
[Learn More](#)

[ClientLine Reporting by Category](#)

Alerts

Manage alert preferences and receive notifications by email for activities on your account.
[Manage Preferences](#)

Resources

- Important Information About Your Fees
- Interchange Qualification Matrix and American Express Program Pricing
- ClientLine Reporting Demo
- Data File Manager™ Tutorial
- MasterCard Rules
- SpendTrend Enrollment
- Business Track FAQs
- IRS details
- SSL details
- Phishing Scam

Merchant Supplies

Need supplies?
 Check out our online store for your merchant supply resources. Easy one stop shopping!
[Merchant Supplies Website](#)

Statement

Card Processing Statements
[View Statements](#)

Select a preferred statement delivery method.
[Update](#)

Disputes (0)

Go Green! Enroll in Dispute Manager™ today!
 Dispute Manager™ allows you to receive, view, and respond to chargeback and retrieval disputes online.
[Enroll Now](#)

MerchantSource® Statement:

MerchantSource® has been in business since 1994 servicing the needs of business owners by providing the latest in credit, debit and SNAP/EBT card, gift and loyalty card Point of Sale technologies and processing services. Our company also has a unique connection to the Farming industry because its founder, Kim Lyons, was raised on a working dairy, cattle, hog and crop farm. We understand the delicate balance between technology, innovation and financial struggles that many farming families face in today’s economy.

Our Passion is to provide SNAP-EBT, credit and debit wireless resources and support to help our customers navigate the latest technologies because we know that with the right tools business owners can grow their income potential. We attend USDA FNS, SNAP-EBT conferences and monitor closely the latest government regulations so that you don't have to. We cut through the complicated fine print so that you can spend your time doing what you do best, which is making, growing and selling your produce. We offer seasonal accounts where you are not paying any fees during off months and our agreements are month to month. Let our passion show you how we are an industry leader in **“Delivering Service...Beyond Expectation.™”**

TSYS Merchant Solutions

2015 Farmers Market Coalition Free SNAP EBT Equipment Program
Participating Service Provider Information Sheet

CONTACT

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EQUIPMENT

Ingenico iWL255 Wireless Terminal

Specs:

- Accepts EBT, debit, and credit (Visa, Mastercard, AmEx, Discover)
- Contactless / Apple Pay Ready
- EMV compliant
- PCI compliant
- Runs on 3G network
- High-contrast LCD color display with touchscreen
- 32 MB RAM/128 MB flash display
- 6.5in. length; 3in. width; 2.12in height; weighs 10.5 oz.
- Charging cord
- View a video at <http://www.tsysmerchantsolutions.com/merchant-solutions/credit-card-machine/index.html>

TRANSACTION FEES

All transaction fees are the responsibility of the farmers market or farmer throughout the three years of FMC funding, as well as in Year Four and beyond. Transaction fees vary depending on the type of card used and the circumstances of the transaction. 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 smaller card companies) all have their own unique transaction fee. The fees in the table below are

presented as a sample of some of TSYS’s transaction fees. Contact TSYS for a full list of possible transactions fees.

Type of Transaction	Fee
SNAP EBT Transaction	\$0.10
Swiped Debit Card	1.69% + \$0.20
Swiped Credit Card	1.89% + \$0.20
Keyed Transactions	2.75% + \$0.20
Business Cards	3.59% + \$0.20
PIN Debit Card	PIN Network Fees + \$0.10
American Express	2.89% + \$0.10

SERVICE PLAN

Processing Options: EBT-only; EBT / credit; EBT / debit; and EBT / credit / debit

Contract Period: Month-to-month

Cancellation Fee: None

Connectivity: Wireless Service provided by AT&T or T-Mobile

Minimum Required Processing: None

Statement Fees: Included in monthly service fees

Warranty: The terminal comes with a manufacturer’s warranty; we will fix or replace the terminal for free for one year. After the first year, TSYS will fix or replace a terminal, but depending on the situation, there may be a cost involved.

Rental Options: Participants may rent rather than purchase SNAP EBT equipment for \$19.95 per month. Under the rental agreement, participants may swap out their equipment for another model at any time. Seasonal markets that choose to rent will not be required to return their equipment during months when service is off.

Data Security: 3DES encryption, PCI compliant. Participants are pre-registered with Trustwave®, and receive access to the TrustKeeper PCI Wizard, which will walk you through the validation process. Alternatively, TSYS representatives will walk customers through the annual PCI compliance survey on the phone, which ensures that industry standard security measures are in place. An annual fee of \$24.95 covers the costs associated with the PCI compliance survey and items associated with it. If the survey isn’t completed on an annual basis, the participant will be charged a monthly PCI non-compliance penalty fee of \$34.95. All penalty fees are the responsibility of the participant to pay.

Data Breach Insurance: Optional data breach liability insurance is available for an extra \$5.00 per month. This \$5.00 is not included in the estimated monthly fees presented in FMC’s service provider price comparisons, but may be included in the participants’ funded service package if desired.

The TSYS insurance program is called the Card Compromise Assistance Program provides your business up to \$100,000 per merchant identification number, to assist with the following expenses:

- Mandated forensic audit expenses when a compromise is suspected.
- Card replacement costs and related expenses from an actual or suspected breach.
- PCI DSS assessments and fines levied by the card brands for data breaches.
- Assistance with data breaches due to network hacking, skimming and physical losses resulting from: (i) third-party theft of computer or paper records; and/or (ii) in certain instances employee dishonest, fraudulent, malicious or criminal act, error or omission.

Seasonal Options: TSYS offers a Seasonal Merchant Account. If participants choose this option, there is a \$39.00 annual fee for TSYS to turn on the service when the participant’s season begins, and turn it off at the market’s close at the end of the season. No fees are incurred in months when the service is off. If participants choose to be a Seasonal Merchant Account with TSYS, the \$39.00 fee is covered for three years as part of FMC’s FREE SNAP EBT Equipment program, and will be the responsibility of the market or farmer in Year Four and beyond.

Monthly / Annual Fees: The following monthly and annual fees will be covered by FMC for three years:

TSYS Equipment & Service	Monthly Fees	Annual Fees	12-Month Total
Wireless Service	\$13.95		\$167.4
TSYS Processing / Merchant Account	\$5.99		\$71.88
PCI Compliance Support Fee		\$24.95	\$24.95
Total	\$19.94	\$24.95	\$264.23

If a participant chooses to be a Seasonal Merchant Account with TSYS (only using service for a portion of the year), then there will be no \$5.99 per month fee, but rather an annual fee of \$39.00. The fees associated with the Seasonal Merchant Account are listed in the table below, using *six months of service as an example for comparison purposes only*. When signing up with TSYS, participants may specify exactly how many months of service will be required.

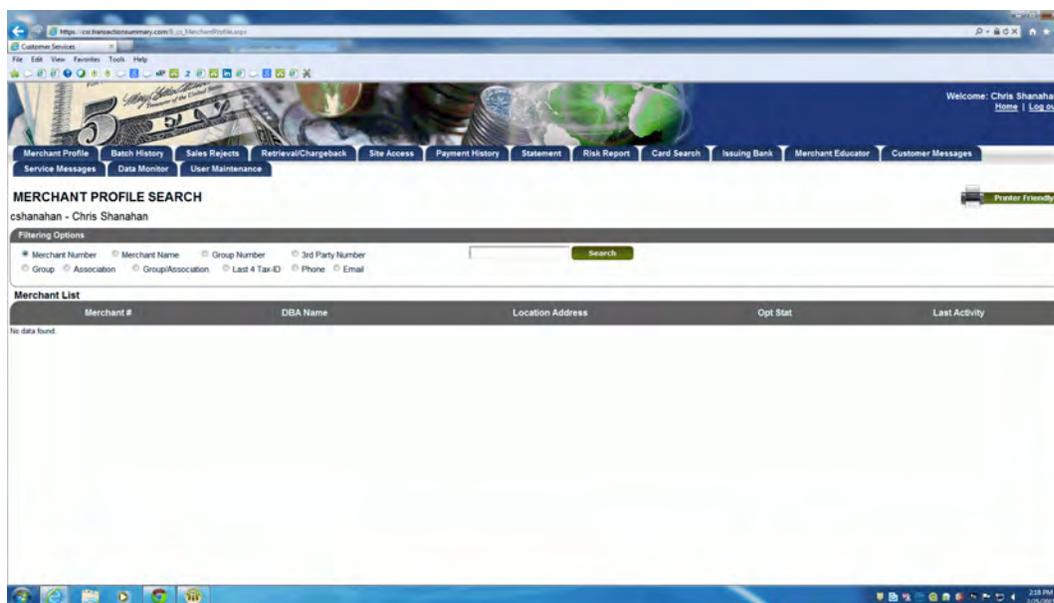
TSYS Seasonal Merchant Account	Monthly Fees <i>Only paid in months when service is active</i>	Annual Fees	6-Month Total
Wireless Service	\$13.95		\$83.70
TSYS Seasonal Merchant Account Service		\$39.00	\$39.00
PCI Compliance Support Fee		\$24.95	\$24.95
Total	\$13.95	\$63.95	\$147.65

In Year Four and beyond, if service is continued, participants will be responsible for all fees and other costs incurred as part of the TSYS service provider agreement.

Estimated Annual Costs to Participant <i>Does not include transaction fees</i>	Years 1 - 3	Year 4
12 Months of Service	\$0	\$264.23
6 Months of Service	\$0	\$147.65

Customer Service: Service and technical support is available 24 hours a day, seven days a week through the TSYS support line: 1(800) 228-2443.

Reporting: 24-hour online access to your account information and business data. View reports on your smartphone or PC.



TSYS Statement:

For the past 7 years we have been working specifically with farmers markets across the entire United States including Alaska and Hawaii. We know you have a lot of options when it comes to EBT, debit and credit card processing so we stay busy around the clock to solve problems before they impact your business. When client issues arise, we work relentlessly to find a solution. Our tenured team of advocates takes personal responsibility for delivering the best merchant services, innovation and quality every day to our clients. At TSYS Merchant Solutions, we believe payments should revolve around people, not the other way around.

4.0 Securing Equipment & Service

Once a decision has been made, contact your service provider of choice directly to request equipment and service. The process for securing the equipment and service varies based on the provider you choose. Find the service provider of your choice below, and follow the steps listed.

4.1 Securing Equipment & Service with Dharma:

1. Tell Dharma that you are an FMC Free SNAP EBT Equipment Program approved applicant, and provide your FMC Order Number.
2. Complete and submit Dharma's agreements and account set-up documents. Dharma shall create an invoice for the equipment and one year of services. The invoice shall be emailed to FMC, with the participant copied (cc'd).
3. Read and sign FMC's Free SNAP EBT Program Participant Agreement (Attachment A).
4. Complete and sign an IRS W9 form (Attachment B).
5. Email the completed W9 and Program Participant Agreement to ebt@farmersmarketcoalition.org with your FMC Order Number as the subject line.
6. Once FMC has received the completed W9 and Program Participant Agreement from the participant, and the invoice from Dharma, FMC shall send payment for the equipment and one year of service within 30 days.
7. Contact Dharma when the funds have been deposited into your bank account. Dharma shall send the equipment once funds have been deposited.
8. Contact FMC by email (ebt@farmersmarketcoalition.org) when your equipment has been received.
9. Follow instructions from Dharma on how to set up your equipment and begin service.
10. At the end of the 2015 market season, FMC shall email you a brief survey, which shall serve as your first year report. This survey must be completed and submitted in order for FMC to release funds for Years Two and Three. Eleven months after your service begins, Dharma shall submit an invoice to FMC for your service costs for Year Two. FMC shall confirm the receipt of your first year report, and then release Year Two funds to you. This process shall repeat in Year Two, in order for Year Three funds to be released.

4.2 Securing Equipment & Service with MarketLink:

1. Go to www.MarketLink.org to fill out the MarketLink eligibility form. If you have completed a MarketLink eligibility assessment in the past, skip to step #2.
2. Upon completing the online forms, forward the email containing your FMC Order Number to info@marketlink.org, and state your interest in obtaining free MarketLink equipment through FMC's Free SNAP EBT Equipment Program in the body of the email.
3. Read and sign FMC's Free SNAP EBT Program Participant Agreement (Attachment A). Email the signed agreement to ebt@farmersmarketcoalition.org with your FMC Order Number as the subject line.

4. Complete and submit the MarketLink Customer Processing Agreements. Equipment shall be sent directly to you, within 30 days of signing the Customer Processing Agreements.
5. MarketLink shall submit an invoice to FMC for the equipment and one year of services. FMC shall pay MarketLink directly within 30 days.
6. Contact FMC by email (ebt@farmersmarketcoalition.org) when your equipment has been received.
7. Follow instructions from MarketLink, Novo Dia, and WorldPay on how to set up your equipment and begin service.
8. At the end of the 2015 market season, FMC shall email you a brief survey, which shall serve as your first year report. This survey must be completed and submitted in order for FMC to release funds for Years Two and Three of service. Eleven months after your service begins, you will send FMC an invoice for the service fees for Year Two. This process shall repeat in Year Two, in order for Year Three funds to be released. Note: If you chose Marketlink's BYOD option, all three years of service fees are paid upfront. You will still be required to submit the annual survey to FMC, however, you will not be required to submit invoices to FMC for service fees in Years Two and Three.

4.3 Securing Equipment & Service with MerchantSource®:

9. Tell MerchantSource® that you are an FMC Free SNAP EBT Equipment Program approved applicant, and provide your FMC Order Number.
10. Complete and submit the MerchantSource® agreements and account set-up documents. MerchantSource® will create an invoice for the equipment and one year of services. The invoice will be emailed to FMC, with the participant copied (cc'd).
11. Read and sign FMC's Free SNAP EBT Program Participant Agreement (Attachment A). Email the signed agreement to ebt@farmersmarketcoalition.org with your FMC Order Number as the subject line.
12. FMC will send payment for the equipment and one year of service directly to MerchantSource® within 30 days of the receiving the invoice and signed participant agreement. MerchantSource® shall deposit the funds into the approved applicant's MerchantSource® account, and withdraw funds monthly for the agreed upon services. Upon receipt of the funds, MerchantSource® shall send the equipment directly to the approved applicant.
13. Contact FMC by email (ebt@farmersmarketcoalition.org) when your equipment has been received.
14. Follow instructions from MerchantSource® on how to set up your equipment and begin service.
15. At the end of the 2015 market season, FMC will email you a brief survey, which will serve as your first year report. This survey must be completed and submitted in order for FMC to release funds for Years Two and Three of service. Eleven months after your service begins, MerchantSource® will submit an invoice to FMC for your service costs for Year Two (\$120). FMC will confirm the receipt of your first year report, and then release Year Two funds to MerchantSource®. This process will repeat in Year Two, in order for Year Three funds (\$220) to be released.

4.4 Securing Equipment & Service with TSYS:

1. Tell TSYS that you are an FMC Free SNAP EBT Equipment Program approved applicant, and provide your FMC Order Number.
2. Complete and submit the TSYS agreements and account set-up documents. TSYS shall create an invoice for the equipment and one year of services. The invoice shall be emailed to FMC, with the participant copied (cc'd).
3. Read and sign FMC's Free SNAP EBT Program Participant Agreement (Attachment A).
4. Complete and sign an IRS W9 form (Attachment B).
5. Email the completed W9 and Program Participant Agreement to ebt@farmersmarketcoalition.org with your FMC Order Number as the subject line.
6. Once FMC has received the completed W9 and Participant Agreement from the participant, and the invoice from TSYS, FMC shall send payment for the equipment and one year of service (within 30 days).
7. Contact TSYS when the funds have been deposited into your bank account. TSYS shall send the equipment once funds have been deposited.
8. Contact FMC by email (ebt@farmersmarketcoalition.org) when your equipment has been received.
9. Follow instructions from TSYS on how to set up your equipment and begin service.
10. At the end of the 2015 market season, FMC shall email you a brief survey, which shall serve as your first year report. This survey must be completed and submitted in order for FMC to release funds for Years Two and Three. Eleven months after your service begins, TSYS shall submit an invoice to FMC for your service costs for Year Two. FMC shall confirm the receipt of your first year report, and then release Year Two funds to you. This process shall repeat in Year Two, so that Year Three funds may be released.