



Market Link

Technology that works for farmers, markets, and consumers

*A Complete Solution for Farmers,
Farmers Markets and Consumers*

*By
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Purpose of SNAP EBT FUNDING:

- Increase SNAP redemptions/participation at farmers markets...
 - ...by providing wireless SNAP EBT equipment to:
 - FARMERS MARKETS and/or DIRECT MARKET FARMERS not currently participating in SNAP at such markets
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RFP Contract/Objectives

- Five Tasks
 - Identify Eligible Farmers and Farmers Markets
 - Recruit and sign them up
 - Provide full spectrum technical assistance
 - Record-keeping/Reporting
 - Cooperate with States (on FY12 funds)
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Who We Are

- The NAFMNP was established in 1992 as a non-profit corporation.
 - We are the only national organization linking the States, the District of Columbia, Indian Tribal Organizations, Territories, and other stakeholders in USDA's Federal Nutrition Programs.
 - We serve *Farmers Markets, Farmers*, low-income families, and seniors who share in our mission.
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Our Mission

Cultivating opportunities
for consumers to buy fresh produce
from local growers

What 'were' the Problems with EBT

- Not **one complete solution** to accept all of the different types of payments at farmers markets
 - There were at least 6 different signup processes to be completed :
 - Wireless data programs
 - Smartphone purchase programs
 - SNAP Processor agreements
 - SNAP authorization approval process
 - Signup processes for credit and debit payment processing and
 - Loyalty program signup
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- **USDA – Food & Nutrition Service**



- **National Association of Farmers Market Nutrition Programs (NAFMNP)**



- **The NOVO DIA Group, Mobile Market+™**



- **WorldPay™**



Our Partners



What Is *MarketLink*TM ?

- *MarketLink*TM is a Complete Technology Solution.
 - *MarketLink*TM provides new *state-of-the-art equipment* **to** direct-marketing farmers and farmers markets to increase sales and build customer base.
 - *MarketLink*TM is a national program with a solution for ALL farmers and farmers markets!
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<http://vimeo.com/73418640>

National Trends

- Community Merchants USA, reported in Forbes Magazine that only 27% of sales today are completed in cash.
 - Cash sales are estimated to drop to less than 23% in the next four years.
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Washington State University Research Report

- Report published April 2013 about 17 farmers markets accepting EBT, credit, and debit transactions from July - October 2011.
 - Only 6% of all sales in cash!
 - **Average electronic sale - \$34.57!**
 - **\$285,211** spent at markets using CREDIT, DEBIT, and SNAP EBT.
 - Credit - \$162,487
 - Debit - \$ 70,092
 - SNAP - \$ 30,438
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Other State Examples

Alabama:

- A farmer reported that using wireless technology for SNAP, Debit, and Credit Card payments **increased Saturday sales by 60%** (\$1,000 up to \$1,600-1,800)!

Michigan:

- Farmers in Kent County, Michigan had dramatic sales **increases (\$44,000 to \$117,000) in one year** when they used wireless technology to accept SNAP transactions.

New York:

- The Farmers Market Federation of New York reported that a direct-marketing farmer **added \$40,000 in sales the first year** using a wireless terminal.
 - SNAP sales at farmers markets have increased by triple digits for the past several years.
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Support from *Market Link*™

- *Technical support* from initial sign-up through USDA SNAP-authorization from the *MarketLink*™ Team!
 - *Tailored setup assistance* of your iPhone and the application that processes all transactions – *Mobile Market+*™
 - Technical Support Help Desk available
 - Commitment from *MarketLink's*™ own Customer Support Team—*people who understand direct-marketing farmers and farmers markets!*
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Eligibility

Assessment

Thank you for applying to participate in the NAFMNP program.

You must be a direct-marketing farmer or a farmers market to participate in this program.

Are you applying as a farmers market or a direct-marketing farmer? *

Farmers Market Direct Marketing Farmer

A farmers market is defined by USDA as:

A multi-stall market at which farmer-producers sell agricultural products directly to the general public at a central or fixed location, particularly fresh fruit and vegetables (but also meat products, dairy products, and/or grains).

A direct-marketing farmer is defined by USDA as:

Individual producers of agricultural products.

If you are a FARMER/PRODUCER that sells at farmers markets, please select "direct-marketing farmer" above.

Please select which state or territory you are located in: *

Alabama ▼

Email * don.wambles@agi.alabama.gov

Does your farmers market meet the USDA definition of:

A multi-stall market at which farmer-producers sell agricultural products directly to the general public at a central or fixed location, particularly fresh fruit and vegetables (but also meat products, dairy products, and/or grains)?

Yes No

Did your farmers market have a SNAP program in the 2013 season?

Yes No

This refers to whether or not this market has a SNAP authorized FNS number and implemented some form of scrip program in 2013 to accept SNAP.

Have you already obtained an FNS SNAP Retailer number?

Yes No

Do you sell at a farmers market that meets this USDA definition of a farmers market?

A multi-stall market at which farmer-producers sell agricultural products directly to the general public at a central or fixed location, particularly fresh fruit and vegetables (but also meat products, dairy products, and/or grains).

Yes No

Do you participate at any location where the market itself does not accept SNAP?

Yes No

Are you already authorized to accept SNAP?

No Yes

What date did you receive your authorized SNAP retailer (FNS) number?

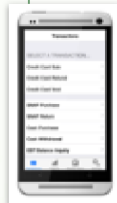
MM / DD / YYYY 

Please list your Farmer SNAP retailer (FNS) number:

wDx3Jcftew4N	DBIBI3xY0zhj7bZ	KgDJpgs469SdA	Click here to see if you are eligible.
oN+w1CFXiPoup	{"errors":0,"start	S1b3g65PrGFD4:	<input type="text"/>



Smart Phone-Based Equipment



Bring Your Own Device (BYOD)

- No fixed fees for 3 year contract
- Reader + Printer
- Any carrier
- Equipment you have: Android, Apple iOS 6+ devices
- *Equipment Cost: \$0*



iPhone 5c

- \$340 + Year 3 data plan
- Reader + Printer
- Verizon or AT&T
- iPhone 5c 8GB
- *Equipment Cost: \$2,250*



iPad Mini

- \$340 +
Year 3 data plan
- Reader + Printer
- Verizon or AT&T
- iPad Mini 16GB
- *Equipment Cost: \$2,250*



Other Equipment Options

Option C:
Vx610
Wireless

\$240 +
\$19.95 /
mos. active



Option D:
Vx520 Wired

\$240



All costs shown for 3-year contract period.



Additional Equipment & Services

BYOD New Account

- \$695.00

Add-on Setup to Existing Accounts

- \$496.80

Replacement Devices

- Reader – \$52.92
- Printer – \$346.68

Mobile Market+ Select Application License Renewal

- \$100.00

Switch Fee from iPhone to iPad*

- \$75.00

Existing Customers change from Unlimited Data to Voice & Text

- \$150

**Must be done within 30 days of equipment receipt; if device is damaged or unusable market/ farmer is responsible for full cost of device*

All costs shown for 3-year contract period.



MarketLink™ Terminal Program: Share Everything Plan

Option	Description	Year 1	Year 2	Year 3
A	Annual fee for payment processing	\$0	\$120	\$120
A	License Fee for MobileMarket+	\$0	\$0	\$100
A	Wireless Data Service (3 years)	\$0	\$0	\$0
A	Transaction fees	SNAP: 15 cents per transaction Credit & debit: 1.79%** of sale plus 15 cents		
<u>Total Fixed Costs for 3-Year Contract:</u>		\$340 + cost of data plan in Year 3		

**For qualified transactions



MarketLink™ Terminal Program: BYOD

Option	Description	Year 1	Year 2	Year 3
B	Annual fee for payment processing	\$0	\$0	\$0
B	License Fee for MobileMarket+	\$0	\$0	\$0
B	Wireless Data Service (3 yrs)	\$0	\$0	\$0
B	Transaction fees	SNAP: 15 cents per transaction Credit & debit: 1.79%** of sale plus 15 cents		
<u>Total Fixed Costs for 3-Year Contract:</u>		\$0		

**For qualified transactions



MarketLink™ Terminal Program: Vx 610 Wireless

Option	Description	Year 1	Year 2	Year 3
C	Annual fee for payment processing	\$0	\$120	\$120
C	Transaction fees	SNAP: 15 cents per transaction Credit & debit: 1.79%** of sale plus 15 cents		
C	Data Cost	\$19.95 / month		
C	Transaction fees	Additional \$0.05 per transaction		
<u>Total Fixed Costs for 3-Year Contract:</u>		\$240 + \$19.95/months active		

**For qualified transactions



MarketLink™ Terminal Program: Vx 520 Wired

Option	Description	Year 1	Year 2	Year 3
D	Annual fee for payment processing	\$0	\$120	\$120
D	Transaction fees	SNAP: 15 cents per transaction Credit & debit: 1.79%** of sale plus 15 cents		
<u>Total Fixed Costs for 3-Year Contract:</u>		\$240		

**For qualified transactions



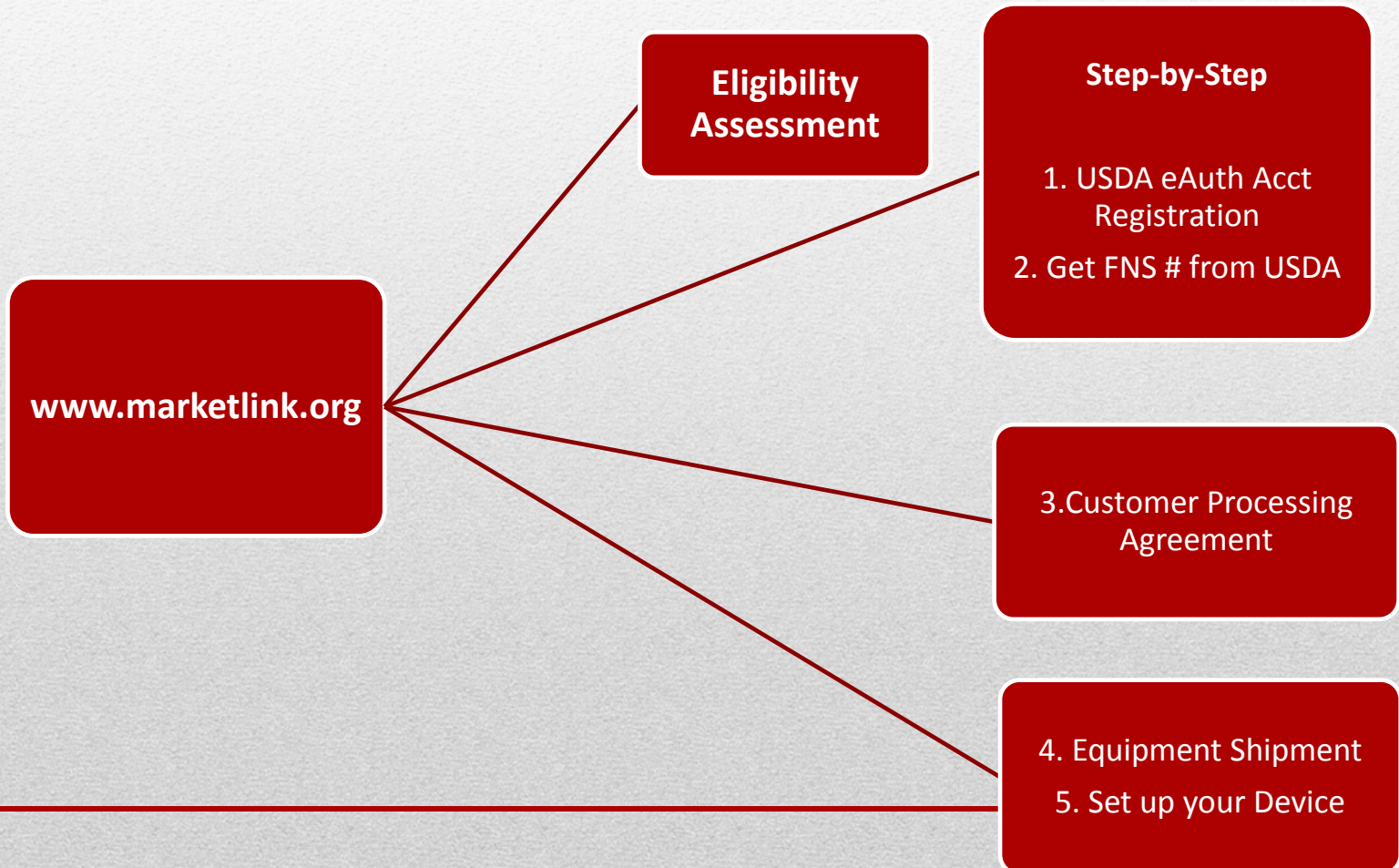
MarketLink™

Early Termination Fees

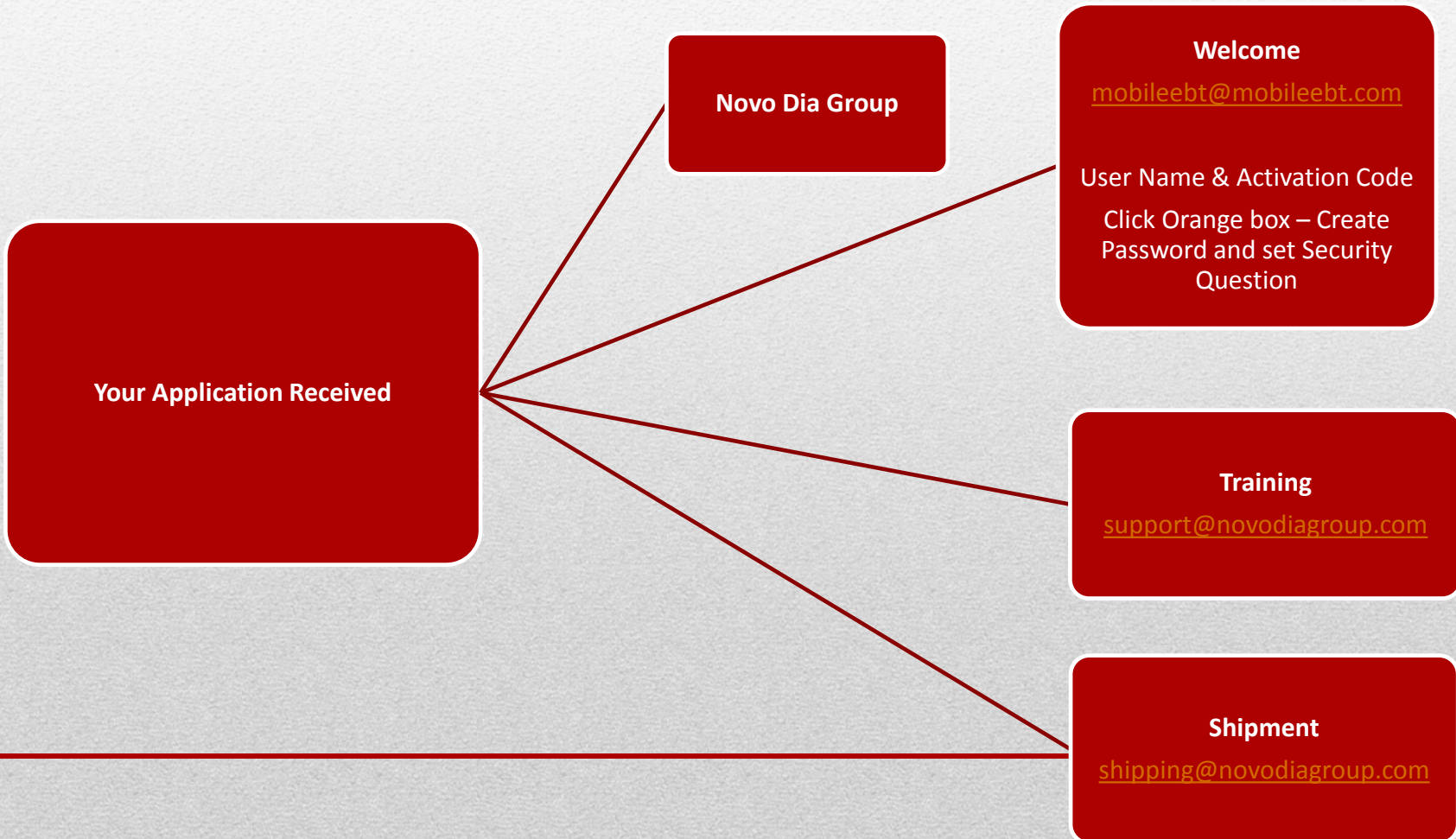
	Year 1	Year 2	Year 3
Early Termination Fees to exit WorldPay 3-year Contract:	\$295	\$195	\$95

You will receive a notice 90 days prior to the end of your 3-year contract asking you whether you want to continue on an annual basis on the same terms as the Fees & Commitments in Year 3.

MarketLink Process



MarketLink Process



Mobile Market Select for World Pay

Troubleshooting Steps For the Equipment

- My SNAP transaction won't go through- the NEXT button will not light up
 - My device won't activate. What's wrong?
 - My Market is on Saturday, and I need a number to call if something goes wrong. Who do I call?
 - I swipe my card but nothing's happening. What's wrong?
 - My device is not working! Can I process SNAP transactions with the paper vouchers I was sent?
 - There's something wrong with my printer. How do I fix it?
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Information on Website

- **Eligibility Assessment**
- **Step-by-Step**
- **Details on each step**
- **Sample Completed Forms**
- **Informative Videos**
- **Contact information for assistance**
- **Upcoming Events where you can find a MarketLink Representative**



Questions & Answers

- **Contact the team at:**
 - **Phone:** 443-212-8084
 - **Email:** info@marketlink.org
 - **Amy Crone,** amy.crone@marketlink.org
 - **Don Wambles,** don.wambles@agi.alabama.gov
 - <http://marketlink.org>
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