



## FACT SHEET

### Background on the NAFMNP

- NAFMNP is a national non-profit linking States, the District of Columbia, Indian Tribal Organizations, Territories, and other stakeholders in USDA's Farmers Market Nutrition Programs (FMNP – WIC and Seniors).

NAFMNP's mission is *"Cultivating opportunities for consumers to buy fresh produce from local Growers"* and is carried out by members in 45 of the 50 states. It serves markets, growers, low-income families, and seniors who share in its mission:

### New MarketLink™ Program Is a Complete Solution

- NAFMNP's program is possible because of a USDA contract to increase SNAP access at farmers markets.
- First **complete solution** for farmers, farmers markets, and consumers that combines all of the federal nutrition benefits programs PLUS credit and debit in one machine.
- Ensures that farmers and farmers markets can accept SNAP, debit, and credit card transactions, significantly growing their customer base and sales while expanding access to fresh, locally grown food access for all.

### Free for Qualifying Farmers & Markets

- Provides **FREE**: new iPhone 5c, card reader, printer and data services from **Mobile Market+™**, a merchant account from **WorldPay™** for processing SNAP, debt, and credit transactions, and a nationally negotiated rate **that is the lowest in the marketplace for processing credit and debit transactions**
  - Credit and debit at 1.79% plus 15 cents per transaction.
  - SNAP transactions processed at 15 cents per transaction.
  - This NAFMNP rate is as much as **40% lower** than what most businesses pay!
- Farmers and markets will avoid countless hours of aggravation selecting a wireless terminal, signing up for data plans, and qualifying for a third-party merchant processing account with many types of fees.
- Signup is expedited with USDA.

### Current Research Validates The Potential Benefits

Washington State University published a study in April of 2013 based on 17 farmers markets accepting credit, debit, and SNAP electronics benefit transfer (EBT).

- Project measured impact of wireless transactions from July-October 2011.
  - **\$285,211** was spent at these markets using credit, debit, and SNAP EBT.
  - The average sale using SNAP, debit or credit cards was **\$34.57**.
  - **ONLY 6%** of the market transactions were in cash.

In **Alabama**, one farmer implementing wireless technology reported an increase in daily sales from \$1,000 to \$1,600 on Saturdays alone.

In **New York**, the Farmers Market Federation of New York reported that one direct-marketing farmer added \$40,000 in sales in the first year of using a wireless terminal. SNAP purchases at NY farmers markets have grown by triple digits for several years.

### **SNAP is Important to Farmers and Farmers Markets!**

- SNAP clients spend more than \$86.5 billion each year to purchase food products, but only fraction of a percent is spent today at farmers markets (\$16 million).
- Increasing acceptance of SNAP at farmers markets by just 0.06% could mean more than \$5 million in additional sales at farmers markets.
- A major reason that more SNAP sales are not growing at farmers markets is because SNAP EBT requires that vendors be authorized and have wireless terminals.
- This program eliminates these issues and also enables farmers and markets to accept credit & debit wherever they sell!

### **Program Sign-up**

1. Have an *email address* that you check regularly.
  2. Have a *bank account* (for the electronic transfer of payments from sales made).
  3. Log-on to the NAFMNP website: [www.nafmnp.org/marketlink](http://www.nafmnp.org/marketlink)
  4. Answer *these pre-qualification questions*:
    - a. Do you sell at a multi-stall farmers market?
    - b. Do you participate in at any location where the market itself does not accept SNAP (and no other farmers do)?
    - c. Are you already authorized to accept SNAP?
  5. Complete the USDA SNAP Retailer online application:
    - a. Submit a *photocopy of your Drivers License* or another photo ID, and a copy of your *Social Security Card* to USDA to complete the documentation for SNAP authorization.
  6. Complete a *Customer Processing Agreement* with our electronic payments processor **WorldPay™** to set up the electronic payments from sales (you get your money from sales in 48 hours!)
    - a. Provide the bank account where you want sales deposited and a cancelled check from the same account to set it up.
- Signup is simple and quick—answer the questions and submit your documentation to USDA.
  - Sign-up at a farmer meeting with the assistance of an NAFMNP member, and bypass the USDA E-Authorization process.

### **There's an Option for Every Market or Farmer**

- Even if you do not qualify for the free wireless terminal and services program, you can purchase a terminal through **Mobile Market+™** and receive the 1.79% + .15 transaction fee by signing up for a **WorldPay™** merchant account, all through this program. If you already have a compatible iPhone or Android phone, you can purchase the electronic card reader and still signup for the merchant account and get the nationwide rate.

**This is the complete solution for all farmers, farmers markets, and consumers!**

### **Questions about The Program**

- **Contact us by phone (443-212-8084) or email [info@marketlink.org](mailto:info@marketlink.org)**

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