

This resource was created for the Nutrition Incentive Hub by Farmers Market Coalition and last updated 1/30/2021.

EBT Point of Sale Technology Overview:

This document will help you familiarize yourself with the categories of devices available and help you start your search. This list is not exhaustive, nor is it a recommendation – these devices are examples of what we see commonly occurring in the Market and Farm Stand community. As the nature of technology goes, devices often go out of date and soon after the time of printing, these devices may no longer be offered. Please refer to our Market Discovery Process to dive deeper into factors that may influence your technology choice. If you'd like to share your market's device or insights, please send to Katie@farmersmarketcoalition.org.

Wired Terminals	Wireless Terminals	Mobile Terminals
<p>Think old school on this one – if you have dial up internet access at your farm/market stand, or if you have an ethernet cord that you use to connect to the internet, this might be the right choice. These devices skew a bit older, and many wired devices also come with wireless capabilities.</p> <p>The benefits of wired devices are their simplicity, reliability on connection to a local internet, and that they do not require additional software or cellular packages.</p> <p>The drawbacks are that they can be outdated and less flexible for markets. Some wired machines are more similar to a countertop register at a grocery store, intended to stay stationary.</p>	<p>If your farm stand or market has a reliable wi-fi connection, whether it be your own wireless connection or a hotspot, wireless may be the right choice.</p> <p>EBT transactions require a lot of cellular power. Check with your TPP (<i>third party processor</i>) or local cellular company to verify that the strength of the signal at your specific location is enough to process transactions.</p> <p>You'll want to make sure any wireless connection you use is secure according to PCI compliance -- and ask your TPP about the security of your local wireless network. If you do not have a PCI compliant network, <i>you may be charged a fee.</i></p>	<p>These devices connect to cellular networks (like AT&T or Verizon), much like a cell phone. They require a separate monthly data plan typically sold through an internet provider.</p> <p>The mobile device category is expanding rapidly, and includes a wide range of devices – from wireless-capable terminals to touchscreen devices, and from smartphone based point of sale apps to loyalty card systems.</p> <p>Mobile devices require a cellular contract, often a monthly or annual bill. Newer mobile devices also often require a separate software contract for the point of sale app that you choose.</p> <p>We break this category down into app-based point of sale (on a mobile phone device), device-based point of sale, and loyalty card-based point of sale.</p>

Which device in each category might be right for my market or farm stand?

Wired Machines:

(1) Ingenico Desk 3500: a low-cost, durable terminal. These devices range in cost from \$200-300, depending on provider. This device has to be plugged in to a power source while using at all times and operate down to 32°F. It has a built-in printer.

(2) Verifone VX520: a reliable, durable terminal. These devices range in cost from \$200-500, depending on provider. This device has to be plugged in to a power source while using at all times and has fair cold weather abilities since it does not have a touch screen. It has a built-in printer.

These two devices are ideal for a market wanting a basic, no frills EBT processor, but with these devices you'll want to ask your TPP to make sure that the investment will last more than one season – ask about the changes they predict in the technology and software.

Wireless:

(1) Ingenico Desk 3500, Verifone VX520. *These devices also have optional wireless functionality. See “Wired” column for device-specific information.*

(2) Pax A920/S920. Smartphone touchscreen terminal with long battery life good for markets looking for a bit more modern functionality and reporting. Offers a built-in camera, printer, as well as optional point of sale apps, which cost extra.

(3) Clover Flex: Smartphone touchscreen terminal with long battery life good for markets looking for a bit more modern functionality and reporting. Offers a built-in camera and printer, but requires an additional monthly software, and a cellular plan. *NOTE: The Clover devices do NOT currently process manual/offline vouchers.*

Mobile Devices:

For the best long-term investment, make sure the mobile device you purchase has at least 4G capability; many 3G devices are losing access to the network.

Device-Based Point of Sale

(1) Verifone VX520. *See more information in the “Wired Machine.” You can simply ask your TPP to ensure the device is cellular compatible and buy a monthly cellular package.*

App-Based Point of Sale

(1) TotilPayGo (formerly known as MarketMobile+) is a point-of-sale app that can be downloaded and used on a smartphone or tablet. Operators will need a separate card reader and Bluetooth printer to make the setup fully functional. This app is known for its ability to clear manual vouchers easily, and its partnership with MarketLink, where farms and markets can receive free equipment and services for a year. TotilPayGo requires a monthly software fee AND a monthly cellular package. Its functionality in outdoor settings is dependent on the cellular device or tablet you use.

(2) Pax A920/S920. *See more information in the “Wireless” column.*

(3) Clover Flex. *See more information in the “Wireless” column.*

Loyalty Card-based Point-of-Sale: These are relatively new options to the Farm Direct community. They use a barcode scanning system to replace tokens at markets with loyalty cards. These loyalty cards can be loaded with EBT dollars at the main kiosk, and redeemed at vendors' booths as long as they have a camera smartphone. Ideal for market organizations. Stay tuned for upcoming information on platforms like the two examples below:

(1) Healthy Ways App

(2) Epic Technologies