

Appendix A. CitySeed's Comparison of Third Party Processors.

To help decide which terminal and service provider to utilize, the market management overseeing City Farmers' Markets in New Haven created this table to compare costs from some Third Party Processors. Monthly fees are the same regardless of whether a market purchases or rents a terminal. Please note that each terminal and service provider are considered Third Party Processors (TPP) and that there are many more from which to choose. Please see the Introduction section of this document for more information on TPP.

This is not a comprehensive list and is subject to change. Be sure to contact terminal service providers directly with questions and about current service plans. It is very important to thoroughly read through any legally binding documents, such as contracts with wireless terminal service providers. Be sure to understand exactly what your contract entails and what you are getting in return for fees and payments. If necessary, seek legal counsel prior to signing contracts.

Terminal Provider / Service Provider	Card Service International / First Data	E-funds / FIS	Total Merchant Service / Merchant Source	TX Direct / ePayment America
Sample Terminal	Verifone Nurit 8020	Verifone Vx610	Verifone Nurit 8000	Blue Bamboo H50
Buy	~ \$900 (includes shipping)	\$1,200	\$895 (includes shipping)	
Lease	\$50 / month		\$30 / month	\$69-\$79 / month
Monthly Customer Service Fee	\$10.00		\$10.00	
Monthly Wireless Fee	\$19.99	\$45.00	\$18.95	
Credit Card Monthly Minimum Fee	\$30.00	\$15.00	\$25.00	\$25.00
Credit Card Qualified Rate Fee	1.69%	1.75%	1.78%	1.79%
Credit Card per Transaction Fee	\$0.35	\$0.22	\$0.35	\$0.20
Debit Card per Transaction Fee	\$0.35	\$0.40	\$0.35	\$0.20
EBT per Transaction Fee	\$0.35	\$0.15	\$0.10	\$0.35
Merchant Statement Fee	\$9.95			\$7.95
Batch Closure Fee	\$0.40	\$0.25	\$0.25	\$0.10

Data collected by CitySeed in 2009