

## INTERESTED IN ACCEPTING CREDIT CARDS AT YOUR FARMERS' MARKET BOOTH?



While the familiarity and simplicity of only accepting cash remains appealing, many members have found that accepting cards at their booth can increase their sales significantly. Customers tell us that they only bring so much cash to market but would at times spend more if they could put some of their larger purchases on their card. Accepting cards can be relatively simple if you have a smartphone or a tablet with you at market.

### HOW DO I SIGN UP?

You will need to sign up with a credit card processing company like "Square", which is the most common and trusted company at this point in time, though there are several others. There are no sign-up fees or long term commitments. Go to [www.squareup.com/signup](http://www.squareup.com/signup) and you will be asked for the last four numbers of your SSN to verify your identity and you will need an email account. You will enter the bank account information for where you want card purchases to be deposited into. You will likely be asked to confirm test deposits into your bank account. When you're done registering, Square will mail you a free "Square Reader" for credit and debit cards. This tiny reader will hook right into the headphone jack of your smartphone or tablet

(or there are adapters available if your device does not have a headphone jack). When you get your reader you can download the free Square app on your phone or tablet through an app store and you are ready to accept credit cards! Square's standard processing fee is 2.6% + 10¢ per transaction. Payments that have to be manually keyed-in (when swiping the card doesn't work) will cost you a processing fee of 3.5% + 15¢. Credit card sales will be automatically deposited into your bank account on the next business day. With Square you will have the option of tracking your sales with specific item categories if you would like to keep tight records on what was sold, or you can keep things simple and call everything "produce", or "baked goods" or whatnot.

## HELP US PROMOTE "FARMERS' MARKET BUCKS", FOR WHEN CUSTOMERS DON'T HAVE CASH!



Did you know? The Info Booth at our markets have Farmers' Market Bucks available for sale to our customers! If you choose not to accept cards at your booth you may want to inform customers of this opportunity. These FM Bucks are NCGA's form of gift certificate currency. The FM Bucks are unique in that folks can purchase any amount of \$1-\$2 vouchers that can then be spent on ANYthing at the farmers market, even non-food products, and the Bucks do not expire. The FM Bucks are useful for customers to buy as a gift OR simply as a replacement for cash if they only brought their credit or debit card. Originally created as a prize for Pierson Building Center customers, these FM Bucks are now additionally printed in large quantities for NCGA staff to sell to customers. Once these bucks are spent at member booths they can be redeemed for cash at the end of your day with your stall fees, along with other vouchers, checks and tokens.