

Background

The Commonwealth of Massachusetts went live on April 1, 1997 in the areas of New Bedford, Fall River, Brockton, Plymouth, Taunton, and Cape Cod. Massachusetts offers acceptance of state benefits under the Quest logo and operating rules. As part of the Northeast Coalition of States (NCS), Citibank is the primary contractor for the Massachusetts, while EFunds Electronic Payment Systems acts as the transaction authorizer. Lockheed Martin IMS is the coordinator for the state for recipient training, card production, and retailer management. For questions of this nature, please contact Lockheed at (518) 435-2029.

BINs (Card Length)

State cards: 600875 (18)

Transactions Supported

Food Stamp and Cash Benefit Purchases

Cash Benefit Purchase with Cash Back

Cash Benefit Cash Only

Food Stamp and Cash Benefit Reversals (Void)

Food Stamp and Cash Benefit Balance Inquiries

Food Stamp Return

Food Stamp Electronic Voucher

Food Stamp Electronic Vouchers

Refer to the CONCORD Policy and Procedures manual for in-depth information on processing electronic vouchers. To acquire a manual voucher approval number, please contact the EFunds Help Desk at (800) 831-5235 or the phone number listed on the back of the recipient's card (to reach the ARU).

State Equipment Support

State equipment for the Commonwealth of Massachusetts supports both Food Stamp transactions and Cash Benefit transactions.

State and Commercial Equipment

The Commonwealth of Massachusetts does not allow both state and commercial equipment to be installed in one location.

Rebates

The Commonwealth of Massachusetts does not offer rebate fees for EBT transactions.

Ordering Manual Vouchers and Logos

Lockheed Martin IMS supplies merchants within the Commonwealth of Massachusetts with both manual vouchers and Quest logo stickers. Contact Lockheed at (518) 435-2029.

Contracts

Each merchant must contract with CONCORD. CONCORD must also receive a Schedule 1 for each merchant. Each merchant must receive a copy of the Addendum 1 as it is referenced in the CONCORD contract.

Application Process

The Schedule 1 includes the FNS number from the Food and Nutrition Services group, which is part of the U.S. Department of Agriculture. CONCORD adds the FNS number to the merchant's profile. CONCORD requires three business days from the date CONCORD receives the contract rider and Schedule 1 to the time the merchant can go live on EBT. EFunds implemented the FNS REDE file system, which accesses the FNS' file of valid FNS numbers before authorizing the transaction. Before the merchant can go live on EBT, the merchant must verify with the regional FNS office that the merchant's FNS number appears on the REDE file. The FNS office phone number for all counties in Massachusetts is (617) 565-6380.

Card Usage in Other States

To accept Massachusetts cards in other states, the merchant must indicate on the Schedule 1 that they would like to accept Massachusetts cards. The merchant must contact their local FNS office to ensure that their FNS number is on the REDE file for Massachusetts.

Adjustments

At this time, there is no clear answer on whether or not the U.S. Department of Agriculture will allow adjustments on Food Stamp accounts to be processed for the Commonwealth of Massachusetts. Adjustments may be made to Food Stamp accounts if they are in favor of the Cardholder/Client, but not the Retailer. Also, adjustments to Cash Benefit accounts are permitted in favor of either the Cardholder/Client or the Retailer.

For further information, please contact your CONCORD Account Executive.