

# EBT PROGRAM



MN

## State of Minnesota

### **Background**

The state of Minnesota went live on November 1, 1994 in Hennepin and Ramsey counties under the old EFunds format. On June 22, 1997, Minnesota converted to the EFunds ISO format. Minnesota offers acceptance of state benefits under the Quest logo and operating rules. EFunds Electronic Payment Systems is the primary contractor and the transaction authorizer.

### ***BINs (Card Length)***

State cards: 610423 (16)

### ***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 state of Minnesota supports both Food Stamp and Cash Benefit transactions.

### ***State and Commercial Equipment***

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

### ***Rebates***

The state of Minnesota offers \$.20 per Cash Withdrawal transaction to merchants.

### ***Ordering Manual Vouchers and Logos***

EFunds Electronic Payment Services supplies merchants within the state of Minnesota with both manual vouchers and program signage. Contact EFunds at (800) 831-5235.

### ***Contracts***

Each merchant must contract with CONCORD. CONCORD must also receive a Schedule 1 for each merchant.

### ***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 numbers for all counties in Minnesota are (612) 290-3805 and (218) 720-5792.

### ***Card Usage in Other States***

To accept Minnesota cards in other states, the merchant must submit a contract (if one is not already on file) and a Schedule 1 to CONCORD indicating their wish to accept Minnesota cards at their location. The merchant must contact their local FNS office to ensure that their FNS number is on the REDE file for Minnesota.

### ***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 state of Minnesota. Adjustments may be made to Food Stamp accounts if they are in favor of the Cardholder/Client, but not to 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.*