

EBT PROGRAM

State of New Jersey



Background

The state of New Jersey went live on September 1, 1995 in Camden, Essex, and Hudson counties under the old EFunds format. On April 19, 1998, New Jersey converted to the EFunds ISO format. New Jersey offers acceptance of state benefits under the Families First program and Quest operating rules. EFunds Electronic Payment Systems is the primary contractor and acts as the transaction authorizer.

BINs (Card Length)

State cards: 610434 (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 Manual 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 New Jersey supports both Food Stamp and Cash Benefit transactions.

State and Commercial Equipment

The state of New Jersey does allow both state and commercial equipment to be installed in one location. However, if the merchant installed commercial equipment, the merchant must pay a fee for state equipment installed in the same location.

Rebates

The state of New Jersey offers \$.014 per approved transaction for merchants using commercial equipment.

Ordering Manual Vouchers and Logos

EFunds Electronic Payment Services supplies merchants within the state of New Jersey 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 number for all counties in New Jersey is (609) 259-5150.

Card Usage in Other States

To accept New Jersey 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 New Jersey cards at their location. The merchant must contact their local FNS office to ensure that their FNS number is on the REDE file for New Jersey.

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 New Jersey. 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.