

“Balance inquiry” means a non-financial transaction that permits the cardholder to obtain the current balance of his or her account(s).

“Case” means one or more individuals usually sharing family membership and eligibility classification, for example, a mother and child.

“Case number” means the 10-digit number that uniquely identifies a case in the State’s automated case file and issuance system/EBT system. The case number begins with “C,” “S,” or “G” followed by six numeric characters and ending with a three-digit county code.

“Client” means an eligible recipient of one of the State’s benefit programs.

“Contractor” means the organization that has contracted with the State to administer the day-to-day operations of the Families First system.

“County welfare agency (CWA)” means the county agency that administers the public assistance programs in that county.

“Customer service representative (CSR)” means a live person who provides assistance to an EBT client or retailer via a telephone call to a customer service center. Examples of assistance include access to account information and action on reports of lost or stolen cards.

“Electronic benefit transfer (EBT)” means the utilization of a Families First debit card by which a recipient may draw benefits through an approved financial institution or vendor.

“Families First” or the “Families First Program” means the method by which public assistance benefits are disbursed in New Jersey through utilization of EBT technology.

“Food and Nutrition Service (FNS)” means the organization within the USDA, which is directly responsible for the administration of the Supplemental Nutrition Assistance Program.

“Full branch office” means any bank branch location as defined by N.J.S.A. 17:9A-1(15).

“Gaming establishment” means any casino, casino room, or licensed casino operating as defined by N.J.S.A. 5:12-6 or any racetrack or off-track wagering facility as defined by N.J.A.C. 13:74-1.1.

“Group living arrangements/group home” means specific licensed residential living facilities for a number of individuals.

“Help Desk” means the Families First system operation, which assists recipients and retailers in the resolution of problems associated with Families First. The Help Desk is accessed via toll-free telephone numbers.

“Liquor store” means any liquor store operating with a Class C license as defined by N.J.S.A. 33:1-12.

“Non-traditional” means a person, company, or organization, retailer or vendor authorized by FNS to accept SNAP benefits in exchange for eligible food items that does not have access to a telephone line or electricity at the POS, and, therefore, is unable to use a standard POS device to authorize transactions (for example, farmers’ markets and route vendors). Others, such as group homes, treatment centers, food cooperatives, and communal dining facilities may have special circumstances that require a variety of unique accommodations in order to continue SNAP participation in the EBT environment.

“Off-line” means an EBT system or transaction in which individual purchases are authorized without telecommunication between the POS device and a central database. In an off-line EBT system, data on the recipient’s account balance is maintained on the access card and purchase authorization only requires contact between the card and the local device.

“On-line” means an EBT system or transaction in which authorization of individual purchases requires telecommunication between the POS device or ATM and a central database in which data on account balances is maintained.

“Personal identification number (PIN)” means a numeric code selected by or assigned to the recipient and used to control access to individual accounts. The PIN must be entered on a keypad before any transaction can be processed.

“Point of Sale (POS) device” means equipment, such as a terminal, PIN pad and printer, deployed at a retail location and used to initiate the electronic debit of recipient accounts and credit to retailer accounts.

“Primary account number (PAN)” means the assigned number that identifies the card issuer and cardholder. It includes the issuer’s identification number and an individual account identification number.

“Quest[®] EBT operating rules” means the uniform EBT rules established and maintained by the National Automated Clearing House (NACH), which form the basis of a uniform operating environment for EBT.

“Receipt” means a hard copy description of a transaction that took place at the POS, containing at a minimum, the date, merchant name and location, truncated PAN, type of account accessed, transaction amount and account balance.

“SNAP purchase” means a payment for the value of eligible food items sold to a customer at an FNS authorized retailer.

“SNAP return” means a refund for the value of merchandise originally purchased with NJ SNAP benefits that is brought back by a customer for a credit from the retailer.

“Supplemental Nutrition Assistance Program (SNAP)” means the Federally funded assistance program authorized by the Food Stamp Act of 1964 that enables individuals and households to purchase food items to maintain nutritionally adequate diets. Eligibility is determined and benefits are issued by the states.

“Store and forward” means a process by which an NJ SNAP transaction is electronically stored with an encrypted PIN by a POS terminal operator when the POS terminal operator is unable to communicate with the card issuer, and is later forwarded to the issuer for approval.

“United States Department of Agriculture (USDA)” means the Federal department, which is responsible for SNAP.

“United States Department of Health and Human Services (USDHHS)” means the Federal department which is responsible for the TANF Program.

Amended by R.2014 d.171, effective November 3, 2014.
See: 46 N.J.R. 1315(a), 46 N.J.R. 2156(a).

In definition “Authorized retailer”, substituted “SNAP benefits” for “food stamps”; in definition “ Available balance”, substituted “NJ SNAP” for “food stamp”; in definition “Case number”, substituted “the State’s automated case file and issuance system/EBT” for “New Jersey’s FAMIS/EBT”; in definition “Non-traditional”, inserted a comma following “company”, and substituted “SNAP” for “food stamp” and “SNAP” for “FSP”; in definition “Store and forward”, substituted “an NJ SNAP” for “a food stamp”; in definition “United States Department of Agriculture (USDA)”, substituted “SNAP” for “the Food Stamp Program”; in definition “Food and Nutrition Service (FNS)”, inserted “the”, and substituted “Supplemental Nutrition Assistance Program” for “Food Stamp Program”; added definitions “Country welfare agency (CWA)”, “Electronic benefit transfer (EBT)”, “Full branch office”, “Gaming establishment”, “Liquor store”, “SNAP purchase”, “SNAP return”, and “Supplemental Nutrition Assistance Program (SNAP)”; and deleted definitions “Food Stamp Program (FSP)”, “Food stamp purchase”, and “Food Stamp return”.

SUBCHAPTER 2. RECIPIENT TRAINING

10:88-2.1 Purpose of recipient training

The purpose of recipient training is to enable the payee to obtain balance information and to access cash and/or NJ SNAP benefits using the Families First card.

Amended by R.2014 d.171, effective November 3, 2014.
See: 46 N.J.R. 1315(a), 46 N.J.R. 2156(a).
Substituted “NJ SNAP” for “food stamp”.

10:88-2.2 Training responsibilities

(a) The CWA, which provides benefits to the recipient shall be responsible for training the recipient on EBT card usage and procedures.

(b) EBT training for each payee shall be performed when the recipient is issued the initial Families First card.

10:88-2.3 Card issuance

(a) At the time that a CWA certifies an individual’s eligibility to receive a public assistance benefit, the State’s automated case file and issuance system generates an EBT case maintenance record for the payee and sends that record electronically to the State’s EBT contractor to establish the case on the EBT database.

(b) The CWA shall either mail an appointment letter to the recipient, or contact the recipient directly to schedule Families First training and card issuance.

(c) The payee shall receive training on the following items:

1. What Families First is;
2. The day of the month when benefits shall become available to the recipient;
3. How the card shall be used to obtain NJ SNAP and cash benefits;
4. How to obtain account balances, including advice on maintaining receipts in order to track balances;
5. How to care for the Families First card;
6. Where the card may be used;
7. How to maintain the security of the recipient’s PIN;
8. How to contact Families First client customer service via a toll-free telephone number to report a lost or stolen card or any other problem;
9. Families First card replacement rules and fees;
10. Transaction fees for the fourth and subsequent cash withdrawal from an ATM in a calendar month; and
11. The “aging” process, as specified in N.J.A.C. 10:88-4.2 and 4.3.

(d) Each payee shall be required to select a four-digit PIN. The PIN will serve as the payee’s electronic signature when performing Families First transactions. The CWA shall emphasize that the payee needs to maintain the security of the PIN.

(e) Families First cards may be issued in person or via U.S. mail; however, all newly certified households, who are not eligible for expedited services, shall be mailed a card no later than the 28th day from the date of application to ensure that the household has an opportunity to participate by the 30th day. Cards that are mailed to recipients must not include PIN selection instruction with the card mailing. PIN selection instructions must be mailed separately from Families First cards that are mailed to a recipient.

Amended by R.2014 d.171, effective November 3, 2014.
See: 46 N.J.R. 1315(a), 46 N.J.R. 2156(a).

In (a), deleted “(Family assistance Management Information System - FAMIS)” following “system”; in (c)3, substituted “NJ SNAP” for “food stamp”; and rewrote (e).