



**SUCCESS STORY:**

**CLIENT:** NJ WIC

**INDUSTRY:** Health and Human Services

**PARTICIPATION RATE:** 83% Farmer Engagement

**FMNP Program**

The WIC and Seniors Farmers’ Market Nutrition Program (FMNP) of New Jersey (NJ) serves approximately 50-60% of WIC participants and eligible seniors each year by providing benefits for redemption at FMNP authorized farmers’ markets and stands.

FMNP provides benefits for the purchase of fresh, unprepared, locally grown fruits and vegetables for both Special Supplemental Nutrition Program (SNAP) for Women, Infants and Children (WIC) participants and income eligible seniors. The U.S. Department of Agriculture’s Food and Nutrition Service (FNS) provides the funding and guidance for the WIC and Seniors FMNP programs which play critical roles in our nation’s nutrition assistance safety net.

**Business Case**

In the past, the NJ FMNP program distributed benefits to participants in the form of coupon books that contained paper FMNP coupons in \$5.00 increments. They contracted with technology services and a bank to print and process FMNP coupons and pay farmers for the FMNP redemptions. In 2022, the service provider for this paper-based process declined to renew the contract to process the paper FMNP coupons. Available market electronic FMNP (eFMNP) solutions did not meet the needs of NJ participants and farmers, so NJ had to find an innovative alternative to their FMNP food distribution and payment system.

**CMA WIC PARTICIPATION & OUTCOME STATS|**

**50,000+ Families**

**150+ Farmers**

**150,000+ Transactions**

**2.5+ million Redemptions**



**CMA**

## Available Systems

Other eFMNP systems available to NJ required mobile app downloads for the farmer and the participant.

Farmers and participants were resistant to downloading applications on their personal devices which resulted in many choosing not to participate. Another major drawback of other eFMNP solutions was the transaction and/or monthly fees for the farmers. Grants initially covered these fees, but when Grants were discontinued, many farmers stopped participating when program fees for participation were pushed to the farmer.

## Modernization of FMNP Experience

By 2023, CMA— NJ WIC's IT partner since 2003 — was tasked with modernizing the FMNP experience. The goal: build a secure, intuitive digital solution without costly hardware, external apps, or changes to the existing EBT processor.

While other solutions demanded up to \$30/month from farmers and complex banking setups, CMA delivered innovation rooted in simplicity— a fully integrated system designed for ease, affordability, and accessibility. No apps, hardware, or third-party tools required. The QR Code system embedded directly into NJ WIC's MIS solution caters to both WIC participants and Seniors.

## The Outcome

New Jersey's implementation of CMA's paperless eFMNP QR Code solution provides a fully electronic FMNP solution for benefit issuance and redemption, as well as electronic payments. This innovative, economic, fully electronic solution streamlines New Jersey's FMNP program, advancing FMNP benefits while improving support for the farming community. Over 83% of farmers are participating since the implementation of CMA's Farmer QR Code solution with participant redemptions consistently increasing.

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# OUR AGILE APPROACH TO DEVELOPMENT ENABLES TRANSFORMATIONAL CLIENT OBJECTIVES ACROSS THE HEALTH AND HUMAN SERVICES CONTINUUM.

## CMA's QR Code Solution

### Real-Time Access:

- Agencies, participants, and farmers benefit from live benefit tracking and instant transaction visibility

### Operational Efficiency:

- Faster payments
- Minimal training required
- No paper checks or manual reconciliation

### Improved User Experience:

- Participants gain privacy, flexibility, and accurate balances
- Farmers benefit from a cost-free, app-free redemption process
- Agencies gain full visibility into program performance

### Modern, Accessible Technology:

- No app downloads
- Works on any smartphone or tablet
- Supports flexible spending (no \$5 increment lock-in)