

American National Standard  
for Financial Services

X9.93–2002

Financial transaction messages - Electronic  
benefits transfer (EBT) – Part 1: Messages

Secretariat:  
**Accredited Standards Committee X9, Inc.**

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**American National Standards Institute**

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## Introduction

Services of the financial industry include the exchange of electronic messages relating to financial transactions. Electronic benefits transfer (EBT) services allow the exchange of these messages to process federal and state government benefits for recipients. The Women, Infants and Children (WIC) benefit program is one of these services. This American National Standard is designed as an interface specification enabling messages to be exchanged between the various parties involved in EBT programs.

Suggestions for the improvement or revision of this Standard are welcome. They should be sent to the X9 Committee Secretariat, Accredited Standards Committee X9, Inc., P.O. Box 4035, Annapolis, Maryland 21403 USA.

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This standard provides messages based on the International Standards Organization's (ISO) standard ISO 8583:1993 – Financial transaction card originated messages - Interchange message specifications. Only those messages, data elements and functions required for EBT transactions are used in this standard. A summary of the differences from X9.58 *Financial transaction messages – Electronic benefits transfer (EBT) – Food stamps* is provided in Annex D.

Annexes A and B form an integral part of this standard. Annexes C and D are for information only.

To aid clarity the following conventions are followed within this standard:

- data element names have the first letter capitalized
- data element names are shown in *italics* except when used in tables or figures.

Message class names are shown capitalized when the context refers to their use in messages or transactions

# Financial Transaction Messages – Electronic benefits transfer (EBT) Part 1: messages

## 1 Scope

This standard provides all parties involved in Electronic Benefits Transfer (EBT) transactions with technical specifications for exchanging financial transaction messages. The document standardizes message formats based on the ISO 8583:1993 standard and thereby maximizes EBT productivity for all stakeholders in the industry.

This standard describes messages in both and offline and online processing environment. It specifies message structure, format and content, data elements and values for data elements used in EBT. The method by which EBT settlement takes place is not within the scope of this standard.

Data representation used in individual systems is subject to the commercial relationships between the parties contracting to each system. The message formats specified in this standard are designed to ensure that compatibility between systems conforming to this standard is always feasible.

## 2 Normative references

The following referenced documents are indispensable for the application of this document. For dated references, only the edition cited applies. Nevertheless, parties to agreements based on this document are encouraged to consider applying the most recent edition of the referenced documents indicated below. For undated references, the latest edition of the referenced document (including any amendments) applies.

ASC X9-TG.23 *Part 1:1999 Implementation guide for ISO 8583 based card acceptor to host messages – Part 1 – Convenience store and petroleum marketing industry.*

ANSI X9.8 – 1995 *Banking – Personal Identification Number Management and Security – Part 1: PIN Protection Principles and Techniques; Part 2: Approved Algorithms for PIN Encipherment.*

ANSI X9.19 – 1996 *Financial Institution Retail Message Authentication.*

ANSI X9.24 – 1998 *Financial Services - Key Management Using the DEA.*

ASC X9.10 *Merchant category codes.*

ISO 3166 *Codes for the representation of names of countries.*

ISO 4217 *Codes for the representation of currencies and funds.*

ISO 7813: *Identification cards – Financial transaction cards.*

ISO 7816-6: *Information technology – Identification cards – Integrated circuit(s) cards with contacts – Part 6: industry data elements.*