



American National Standard for Financial Services

ANS X9.93-2007

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



Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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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 Special Supplemental Food Program for 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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USDA Food and Nutrition Service	Jennifer	Kenney
USDA Food and Nutrition Service	Erin	McBride
USDA Food and Nutrition Service	Kathy	Ottobre
USDA Food and Nutrition Service	Kathy	Tankersley
VECTORsgj	Jerry	Bowman
VECTORsgj	Ron	Schultz
VeriFone, Inc.	Allison	Holland
VeriFone, Inc.	Dan	Kannady
VeriFone, Inc.	Brad	McGuinness
VeriFone, Inc.	Brenda	Watlington
VISA	Richard	Sweeney
Wells Fargo Bank	Kevin	Crockett
Wyoming WIC Program	Rick	Joslin
Wyoming WIC Program	Janet	Moran
Wyoming WIC Program	Joni	Sherry

This standard provides messages based on the International Standards Organization's (ISO) standard ISO 8583:1993 – Financial transaction card originated messages - Interchange message specifications. This standard utilizes the version number feature of ISO 8583:2003 to indicate that the messages are based on the ISO 8583:1993 version. 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

This is a preview of "ANSI X9.93-1-2007". [Click here to purchase the full version from the ANSI store.](#)

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 standard and thereby maximizes EBT productivity for all stakeholders in the industry.

This standard describes messages in both an 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.

ANS X9.8-1:2003 Banking – Personal Identification Number Management and Security – Part 1: PIN Protection Principles and Techniques for online PIN verification in ATM & POS systems.

ANS X9.19 – 1996 Financial Institution Retail Message Authentication.

ANS X9.24 – 2004 (all parts) Retail Financial Services – Symmetric Key Management.

ANS X9.105/ ISO 8583-1-2003 (all parts) Financial transaction card originated messages – Interchange message specifications – Part 1: Message, data elements and code values.

ANS X9.106:2003/ISO18245:2003 Retail Financial Services - Merchant Category Codes.

ISO 3166 Codes for the representation of names of countries.