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American National Standard
for Financial Services

X9.93-2:2004

Financial transaction messages - Electronic benefits transfer (EBT) – Part 2: Files

Accredited Standards Committee X9, Incorporated
Financial Industry Standards

Date Approved: August 10, 2004

American National Standards Institute

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Contents

Foreword vii

Introduction viii

1 Scope 1

2 Normative references 1

3 Terms and definitions 2

4 Symbols (and abbreviated terms) 2
4.1 Representation abbreviations 2
4.2 Abbreviated terms 3

5 File structure 4
5.1 File header record 4
5.1.1 File sequence number 4
5.1.2 File create date and File create time 4
5.1.3 File format version 4
5.1.4 Forwarding institution identification code 5
5.1.5 File name 5
5.2 Transaction detail records 5
5.3 Transaction addenda records 5
5.4 File trailer record 5

6 Data elements 5
6.1 Data element directory 5
6.2 Integrated circuit card system related data (bit 55) 8
6.3 Original data elements 10

7 Record Definitions 10
7.1 General 10
7.1.1 Mandatory and conditional data elements 10
7.2 Header records 10
7.2.1 Header record description 10
7.2.2 Header record rules 10
7.2.3 Header record mandatory and conditional data elements 11
7.2.4 File acknowledgement header records 11
7.3 Transaction detail records 12
7.3.1 Transaction detail record description 12
7.3.2 Transaction detail record rules 12
7.3.3 Transaction detail record mandatory and conditional data elements 12
7.4 Transaction addenda records 12
7.4.1 Transaction addenda record description 12
7.4.2 Transaction addenda record rules 12
7.4.3 Transaction addenda record mandatory and conditional data elements 13
7.5 Trailer records 13
7.5.1 Trailer record description 13
7.5.2 Trailer record rules 13
7.5.3 Trailer record mandatory and conditional data elements 13

8 File processing 13
8.1 General 13

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8.2 File structure **14**
8.3 File transmissions **14**
8.4 File errors **15**

Annex A (normative) **Data element code tables** **16**
A.1 File names **16**
A.2 File types **16**
A.3 Message type identifiers **16**
A.4 Price type codes **17**
A.5 Record identification codes **17**

Annex B (normative) **Food Stamp auto-reconciliation file** **19**
B.1 Food stamp auto-reconciliation header record **19**
B.2 Food stamp auto-reconciliation detail record 1 ..... **19**
B.3 Food stamp auto-reconciliation detail record 2 ..... **20**
B.4 Food stamp auto-reconciliation detail record 3 ..... **21**
B.5 Food stamp auto-reconciliation trailer record **21**

Annex C (normative) **WIC Files** **22**
C.1 General **22**
C.2 WIC auto-reconciliation file **22**
C.2.1 WIC auto-reconciliation header record **22**
C.2.2 WIC auto-reconciliation detail record **23**
C.2.3 WIC auto-reconciliation addenda record 1 ..... **23**
C.2.4 WIC auto-reconciliation addenda record 2 ..... **24**
C.2.5 WIC auto-reconciliation adjustment record **24**
C.2.6 WIC auto-reconciliation trailer record **25**
C.3 WIC claim file **26**
C.3.1 WIC claim header record **26**
C.3.2 WIC claim detail record **26**
C.3.3 WIC claim addenda record **27**
C.3.4 WIC claim trailer record **28**
C.4 WIC hot list replacement file **28**
C.4.1 WIC hot list header record **28**
C.4.2 WIC hot list detail record **29**
C.4.3 WIC hot list trailer record **29**
C.5 WIC UPC/PLU store file **30**
C.5.1 WIC UPC/PLU header record **30**
C.5.2 WIC UPC/PLU detail record **30**
C.5.3 WIC UPC/PLU trailer record **31**

Annex D (informative) **Implementation considerations** **33**
D.1 General **33**
D.2 Data representation **33**
D.3 Record lengths **33**
D.4 UPC and PLU Code formats **33**
D.5 Peer group pricing **33**
D.6 Default values **34**

Bibliography **35**

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Figures

Figure 1 — A single application with no constructed data object present 9

Figure 2 — Two applications each encapsulated within a constructed data object 9

Figure 3 — File structure 14

Figure 4 — Exception file flows 15

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Tables

Table 1 — Representation abbreviations 2

Table 2 — Data element directory 5

Table 3 — Header record mandatory and conditional data elements 11

Table 4 — File acknowledgement header record mandatory and conditional data elements 11

Table 5 — Transaction detail record mandatory and conditional data elements 12

Table 6 — Transaction addenda record mandatory and conditional data elements 13

Table 7 — Trailer record mandatory and conditional data elements 13

Table A.1 — File names 16

Table A.2 — File types 16

Table A.3 — Message type identifiers used in files 17

Table A.4 — Price type codes 17

Table A.5 — Record identification codes 17

Table B.1 — Food stamp auto-reconciliation header record 19

Table B.2 — Food stamp auto-reconciliation detail record 1 20

Table B.3 — Food stamp auto-reconciliation detail record 2 20

Table B.4 — Food stamp auto-reconciliation detail record 3 21

Table B.5 —Food stamp auto-reconciliation trailer record 21

Table C.1 — WIC auto-reconciliation header record 22

Table C.2 — WIC auto-reconciliation detail record 23

Table C.3 — WIC auto-reconciliation addenda record 1 23

Table C.4 — WIC auto-reconciliation addenda record 2 24

Table C.5 — WIC auto-reconciliation adjustment record 25

Table C.6 —WIC auto-reconciliation trailer record 25

Table C.7 — WIC claim header record 26

Table C.8 — WIC claim detail record 26

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Table C.9 — WIC claim addenda record 27

Table C.10 —WIC claim trailer record 28

Table C.11 — WIC hot list header record 28

Table C.12 — WIC hot list detail record 29

Table C.13 —WIC hot list trailer record 29

Table C.14 — WIC UPC/PLU header record 30

Table C.15— WIC UPC/PLU detail record 31

Table C.16 —WIC UPC/PLU trailer record 31

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Introduction

Services of the financial industry include the exchange of electronic files relating to financial transactions. Electronic benefits transfer (EBT) services allow the exchange of these files 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 files to be exchanged between the various parties involved in WIC and other 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.

This Standard was processed and approved for submittal to ANSI by the Accredited Standards Committee on Financial Services, X9. Committee approval of the Standard does not necessarily imply that all the committee members voted for its approval.

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This standard provides files and records based on *ANS X9.93 Financial transaction messages- electronic benefits transfer (EBT) – Part 1:Messages* and *ANS X9.58 Financial transaction messages – electronic benefits transfer (EBT) – Food Stamps.*

Annexes A, B and C form an integral part of this standard. Annex D is 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.

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Financial Transaction Messages – Electronic benefits transfer (EBT) Part 2: Files

1 Scope

This standard provides all parties involved in Electronic Benefits Transfer (EBT) transactions with technical specifications for exchanging financial transaction files for the Women, Infants, and Children (WIC) program and the framework for adding other EBT files and detail records in the future. The document standardizes file formats and thereby maximizes EBT productivity for all stakeholders in the industry.

This standard describes files and records between the acquirer and card issuer or their agents. It specifies file structure, format and content, data elements and values for data elements used in EBT. The method by which the settlement of funds 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 file 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.

ANS X9.58 Financial transaction messages – Electronic benefits transfer (EBT) – Food Stamps.

ANS X9.93 Financial transaction messages – Electronic benefits transfer (EBT) – Part 1: Messages.

ANS 260.1 –1993 American National Standard Letter Symbols for Units of Measurement (SI Units, Customary Inch-Pound Units, and Certain Other Units)

ISO 7372: Trade data interchange – Trade data elements directory (Endorsement of UNECE/TDED, sections 1,2,3,4 and 9).

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

ISO 8583: 1993 (all parts) – Financial transaction card originated messages – Interchange message specifications.

ISO/IEC 15420:2000 Information technology – Automatic identification and data capture techniques – Bar code symbology specification – EAN/UPC.

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