

# American National Standard for Financial Services

## X9.93-2:2007

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



Accredited Standards Committee X9, Incorporated  
Financial Industry Standards

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American National Standards Institute

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## ANS X9.93-2:2007

### 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.

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<b>Company Represented</b>	<b>Representative</b>	
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J.P. Morgan Chase & Co	Paul	Simon
J.P. Morgan Chase & Co	Bonnie	Wright
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JPMA, Inc.	Steve	Porter
Maximus, Inc.	Jon	Haught
Maximus, Inc.	Peter	Relich
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Stored Value Systems	Mike	Godfrey
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Thought Matrix Consulting LLC	Edward	Oppenheimer
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**Company Represented**

**Representative**

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VeriFone, Inc.	Brad	McGuinness
VeriFone, Inc.	Brenda	Watlington
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Wyoming WIC Program	Janet	Moran
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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.

This is a preview of "ANSI X9.93-2-2007". [Click here to purchase the full version from the ANSI store.](#)

# 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)*

ANS INCITS 31-1988 (R2002) *Codestart - Structure for the Identification of the Counties and County Equivalents of the United States and Its Outlying and Associated Areas for Information Interchange (formerly ANS X3.31-1988 (R1994))*

DTSU X9.108:2004 *Financial transaction messages – Electronic benefit transfer (EBT) – WIC retailer interface standard*