



American National Standard for Financial Services

X9.93-2014

Financial transaction messages — Electronic Benefits Transfer (EBT) — Part 1: Messages



Developed by
Accredited Standards Committee X9, Incorporated
Financial Industry Standards

Date Approved: February 6, 2014

American National Standards Institute

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Published by
Accredited Standards Committee X9, Incorporated
Financial Industry Standards
275 West Street, Suite 107
Annapolis, Maryland 21401 USA
X9 online: <http://www.x9.org>

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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, Incorporated, Financial Industry Standards, 275 West Street, Suite 107, Annapolis, Maryland 21401 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. 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) – Supplemental Nutrition Assistance Program (SNAP) and Cash programs* is provided in Annex D. A summary of the differences from X9.93:2008 is provided in Annex E.

Annexes A and B form an integral part of this standard. Annexes C, D and E 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 standard and thereby maximizes EBT productivity for all stakeholders in the industry.

This standard 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.

ANS X9.24–1:2009 *Retail Financial Services Symmetric Key Management Part 1: Using Symmetric Techniques*.

ANS X9.93–2:2014 *Financial transaction messages – Electronic benefits transfer (EBT) – Part 2: Files*.

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

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

ANS X9.260.1-1993. *American National Standard Letter Symbols for Units of Measurement (SI Units, Customary Inch-Pound Units, and Certain Other Units)*.

ISO 3166-1:2006 *Codes for the representation of names of countries and their subdivisions – Part 1: Country codes*.

ISO 4217:2008 *Codes for the representation of currencies and funds*.

ISO/IEC 4909:2006 *Identification cards – Financial transaction cards – Magnetic stripe data content for track 3*