

EBT Terms Defined

Acronym	Definition
ACH	Automated Clearinghouse
ACS	Advanced Checkout Solution
AFM	Administrative Functions Manual
ANSI	American National Standards Institute
APL	Approved Product List
ARF	Auto Reconciliation File
ARU	Automated Response Unit
ASC	Accredited Standards Committee
BIN	Bank Identification Number
CAD	Card Acceptor Device
CBA	Cost Benefit Analysis
CMP	Change Management Plan
COTS	Commercial Off-the-Shelf Software
CPCM	Cost per Case Month
CRC	Cyclical Redundancy Check
CSR	Customer Service Representative
CVV/CVB	Cash Value Voucher/Cash Value Benefit
DDD	Detailed Design Document
DDI	Design, Development and Implementation
DFDD	Detailed Functional Design Document
EBA	Electronic Benefits Account
EBT	Electronic Benefits Transfer
ECR	Electronic Cash Register
EMV	EuroMastercard Visa
ESC	Executive Steering Committee

Acronym	Definition
FAQ	Frequently Asked Question
FFY	Federal Fiscal Year
FI	Food Instrument
FNS	Food and Nutrition Service
FReD	USDA FNS Functional Requirements Document
FTE	Full-time Equivalent
FTP	File Transfer Protocol
GS1	Global Standard Organization
GTIN	Global Trade Item Number
HCL	Hot Card List
IAPD	Implementation Advanced Planning Document
ICC	Integrated Circuit Chip
IFPS	International Federation for Produce Standards
IIN	Issuer Identification Number
ISO	International Organization for Standardization
IT	Information Technology
IVR	Integrated Voice Response
JAD/JAC	Joint Application Design/Configuration
JSON	JavaScript Object Notation; a JSON file is a file that stores simple data structures and objects in JSON format, which is a standard data interchange format. It is primarily used for transmitting data between a web application and a server.
LA	Local Agency
OMB	Office of Management and Budget
P-EBT	Pandemic Electronic Benefit Transfer

Acronym	Definition
PAN	Primary Account Number
PCI	Payment Card Industry
PIN	Personal Identification Number
PKI	Public Key Infrastructure
PLU	Price Look-up Code
POS	Point of Sale
QA/IVV	Quality Assurance/Independent Verification and Validation
RBS	Remote Benefit Service, a service that allows for loading Smart Card benefits remotely using either a kiosk or ECR system.
RFP	Request for Proposals
RTM	Requirements Traceability Matrix
RTN	Requirements Traceability Number
SaaS	Software as a Service
SAS	Statement on Auditing Standards 70
SEBTC	Summer Electronic Benefit Transfer for Children
SME	Subject Matter Expert
SNAP	Supplemental Nutrition Assistance Program
SOIP	Systems Operations & Interface Procedures (SOIP) Manual

Acronym	Definition
SOR	FNS Operating Rules for eWIC
SOW	Statement of Work
SRM	Settlement & Reconciliation Manual
SSAE	Statement on Standards for Attestation Engagements No. 16
TANF	Temporary Assistance for Needy Families
TPP	Third Party Processor
TRID	Technical Reference Implementation Document
TTY	Teletypewriter
UAT	User Acceptance Test
UI	WIC MIS-EBT Universal Interface
UPC	Universal Product Code
VIS	Vendor Interface Specifications
WIC	Special Supplemental Nutrition Program for Women, Infants and Children
X9.58 Standards	The standards published by ANSI that govern SNAP and cash EBT transactions.
X9.93 Standards	The standards published by the ANSI that govern financial transactions.

EBT Terms Defined

Term	Definition
Approved Product List (APL)	A list of the state agency's WIC-authorized products
Automated Response Unit or Integrated Voice Response (ARU or IVR)	A designated system for answering telephone calls and providing information to callers via recorded messages, or for transferring calls to a customer service center. An automated telephone answering system can provide voice answers to questions using data from the WIC information system and/or the EBT system. For example, it can be used to remind clients of appointments, respond to balance inquiries, etc.
Broadband/Wild Card	A subcategory that allows the purchase of items in multiple subcats within a category
Category/Subcategory (Cat/Subcat)	Standardized way to identify foods
Cost Containment	Requirement for state agencies to implement specific measures to ensure competitive prices for supplemental foods.
Cost per Case Month (CPCM)	The fixed cost to deliver the mandatory category of services to a single case for one month and to operate the EBT system. Case is usually defined as an active case or an active account to which a benefit has been issued and made available for use in the month.
Cash Value Voucher or Cash Value Benefit (CVV or CVB)	A dollar-amount benefit for the purchase of fruits and vegetables as part of the new food package rule
Third Party Processor (TPP)	A company that conducts some part of a financial transaction process; especially a company that provides software or hardware for such a process

Payment Networks Terminology

Term	Definition
WIC MIS-EBT Universal Interface	A document that standardizes the functional requirements for the Universal Interface between the WIC Management Information Systems (WIC MIS) and the WIC Electronic Benefit Transfer systems (WIC EBT system) used in the Special Supplemental Food Program for Women, Infants and Children (WIC) nutrition program.
Value-Added Reseller	A company that adds features or services to an existing product, then resells it (usually to end-users) as an integrated product or complete "turn-key" solution. VARs incorporate platform software into their own software product packages.
Acquirer	Provides an entry point into transaction networks for all transactions (all tender types) from a store
Direct Connect	Transaction strategy that bypasses traditional payment networks
Issuer (aka Host)	Works on behalf of the state agency, holds client EBT accounts and authorizes redemption transactions
Gateway	Consolidates transactions from multiple acquirers on behalf of a host processor
Point of Sale (POS)	Entry point for EBT transactions in checkout lane