

# THE COMMONWEALTH OF MASSACHUSETTS

Office of the State Treasurer

Department of Transitional Assistance



Northeast Coalition of States (NCS)

Regional Management Council (RMC)

Electronic Benefits Transfer

Request for Proposals

2012

**Appendix 2**

**Amended 1/4/2013**

*All amendments are shown in red*

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## **Introduction**

This Appendix is the Commonwealth of Massachusetts' supplement to the Northeast Coalition of States (NCS) Regional Management Council Electronic Benefit Transfer Request for Proposals (EBT RFP). It supplements the requirements in the EBT RFP and contains the Commonwealth's specific service requirements (both core and core optional) which must be addressed in the Offeror's response.

This document is organized consistent with the NCS EBT RFP. All section numbers and titles in this document should be identical to the NCS EBT RFP. It will be the responsibility of the Offeror to thoroughly review and use all of the information provided in the RFP, this document and the associated appendices and attachments to develop their proposal.

The Commonwealth reserves the right to not contract with the selected awardee of the NCS EBT RFP.

On the date of the NCS RFP release, the Commonwealth released a Commonwealth Only RFP for EBT services and will be accepting proposals under that RFP.

## 2. PROCUREMENT INFORMATION

### 2.9.2 RFP and Proposal Revisions

In addition to the core requirements in 2.9.2 RFP and Proposal Revisions in the NCS EBT RFP, the Commonwealth reserves the right to:

- Modify the Commonwealth specific requirements in this RFP at any time.
- Not enter into a contract with the NCS EBT RFP contract awardee.

Note: All modifications and clarifications will be posted electronically on Comm-PASS. In addition to the Comm-PASS posting, after the letter of intent due date, electronic notification of any modifications or clarifications may be forwarded to potential Offerors who have submitted a letter of intent or those entities which have made special arrangement to be kept apprised of events. Please note that the Commonwealth's right to issue modifications and clarifications permits any addition or deletion of Commonwealth specific requirements as the Commonwealth may deem appropriate.

### 2.10 Costs of Preparing Proposals

The Commonwealth is not liable for any cost incurred by the Offerors in preparation, production, and submission of Offeror's proposal. The Commonwealth is not liable for any costs incurred by Offerors for the preparation or execution of any activities including, but not limited to, any oral presentation, demonstration, simulation, or laboratory session occurring prior to the approval of an executed contract as required by the Commonwealth

### 2.13 Performance Bond

Without exception, each Offeror's financial proposal must include a statement that it is committed to providing the required performance bond in the amount of **\$4,000,000**. Such statement must include specific information as to how the Performance Bond will be provided and must be accompanied by a written commitment from a financial institution to provide the Performance Bond in the event of contract approval by the Commonwealth. **Such performance bonds may be issued on an annually renewable basis on annually renewable bond forms to be provided by Contractor's Surety Bond Broker.** The institution that holds the Performance Bond may not have any financial affiliation with the Offeror. The selected Offeror must then provide the Commonwealth with the Performance Bond within fifteen (15) calendar days of contract execution. Failure to provide proof of the performance bond will result in termination for cause and the Commonwealth shall have the right to award a new contract to another Offeror that responded to the "Commonwealth Only EBT RFP."

In the event of damages occurring as a result of non-performance, and/or in the event of breach of this Agreement resulting in liquidated damages, as per the terms identified elsewhere in this Agreement, the Commonwealth may demand disbursement of all or any portion(s) of the face value of the Performance Bond to recover said damages and/or liquidated damages. Such disbursements, pursuant to demand of all or any portion(s) of the face value of this Performance Bond, may be affected by the Commonwealth's submission of written notice(s) to the institution that issued the Performance Bond on behalf of the Contractor. Partial disbursement(s), pursuant to demand, shall not terminate the Performance Bond, but the balance shall be diminished by any amounts disbursed and shall otherwise remain in effect. Said Performance Bond will automatically expire at the end of the contract. In the event of breach of the contract resulting in liquidated damages the Commonwealth may at its option recover said damages or liquidated damages by the deduction of such costs from monthly billing payments in amounts sufficient to cover the liquidated damages or by assessment of the Performance Bond.

## **2.17 Contract**

It is the intent of the Commonwealth to enter into a contract with a selected Contractor. In the event of a conflict between the [Standard Contract Form](#), [Commonwealth Terms and Conditions](#), the NCS EBT RFP and the Commonwealth Appendix, the following order of precedence applies:

- a. The Commonwealth Terms and Conditions
- b. The Standard Contract Form
- c. The Commonwealth Appendix
- d. The NCS EBT RFP.

### **2.17.1 Costs**

Costs which are not specifically identified in the Offeror's response, and accepted by the Commonwealth as part of a contract, will not be compensated under any contract awarded pursuant to this RFP. The Commonwealth will not be liable for any costs incurred or services performed by the Offeror for any pre-contract award activity conducted prior to the approval of an executed contract.

### **2.17.2 Comm-PASS**

Comm-PASS is the official system of record for all procurement information which is publicly accessible at no charge at [www.comm-pass.com](http://www.comm-pass.com). Information contained in this document and in each tab of the Solicitation, including file attachments are all components of the Solicitation.

Offerors are solely responsible for obtaining all information distributed for this Solicitation via Comm-PASS, by using the free Browse and Search tools offered on each record-related tab on the main navigation bar (Solicitations and Forums). Forums support Bidder

submission of written questions associated with a Solicitation and publication of official answers. All records on Comm-PASS are comprised of multiple tabs, or pages. For example, Solicitation records contain Summary, Rules, Issuer(s), Intent or Forms & Terms and Specifications, and Other Information tabs. Each tab contains data and/or file attachments provided by the Procurement Management Team. All are incorporated into the Solicitation.

It is each Bidder's responsibility to check Comm-PASS for any addenda or modifications to this Solicitation, by monitoring the "Last Change" field on the Solicitation's Summary tab, and

The Commonwealth accepts no responsibility and will provide no accommodation to Offerors who submit a Response based on an out-of-date Solicitation or on information received from a source other than Comm-PASS.

### **2.17.3 Comm-PASS SmartBid Subscription**

Bidders may elect to obtain an optional SmartBid subscription which provides value-added features, including automated email notification associated with postings and modifications to Comm-PASS records. When properly configured and managed, SmartBid provides a subscriber with:

- A. A secure desktop within Comm-PASS for efficient record management
- B. A customizable profile reflecting the subscriber's product/service areas of interest
- C. A customizable listing in the publicly accessible Business Directory, an online "yellow-pages" advertisement
- D. Full-cycle, automated email alert whenever any record of interest is posted or updated
- E. Access to Online Response Submission, when allowed by the Issuer, to support:
  - 1) paperless bid drafting and submission to an encrypted lock-box prior to close date
  - 2) electronic signature of OSD forms and terms; agreement to defer wet-ink signature until Contract award, if any
  - 3) withdrawal of submitted bids prior to close date
  - 4) online storage of submitted bids

Every public purchasing entity within the borders of Massachusetts may post records on Comm-PASS at no charge. Comm-PASS has the potential to become the sole site for all public entities in Massachusetts. SmartBid fees are only based on and expended for costs to operate, maintain and develop the Comm-PASS system.

### **2.17.4 Electronic Funds Transfer (EFT)**

All Offerors responding to this RFP must agree to participate in the Commonwealth Electronic Funds Transfer (EFT) program for receiving payments, unless the Offeror can provide compelling proof that it would be unduly burdensome. EFT is a benefit to both Contractors and the Commonwealth because it ensures fast, safe and reliable payment directly to Contractors and saves both parties the cost of processing checks. Contractors are able to track and verify payments made electronically through the Comptroller's Vendor

Web system. EFT applications can be found on the [OSD forms](http://www.mass.gov/anf/budget-taxes-and-procurement/oversight-agencies/osd/osd-forms.html) page (<http://www.mass.gov/anf/budget-taxes-and-procurement/oversight-agencies/osd/osd-forms.html>). Additional information about EFT is available on the [VendorWeb](https://massfinance.state.ma.us/VendorWeb/vendor.asp) site (<https://massfinance.state.ma.us/VendorWeb/vendor.asp>).

Successful Offerors, upon notification of contract award, will be required to enroll in EFT as a contract requirement by completing and submitting the *Authorization for Electronic Funds Payment Form* to this department for review, approval and forwarding to the Office of the Comptroller. If the bidder is already enrolled in the program, it may so indicate in its response. Because the *Authorization for Electronic Funds Payment Form* contains banking information, this form, and all information contained on this form, shall not be considered a public record and shall not be subject to public disclosure through a public records request

### **2.17.5 Prompt Payment Discounts**

All Offerors responding to this procurement must agree to offer discounts through participation in the Commonwealth Prompt Payment Discount (PPD) initiative for receiving early and/or on-time payments, unless the bidder can provide compelling proof that it would be unduly burdensome. PPD benefits both Contractors and the Commonwealth. Contractors benefit by increased, usable cash flow as a result of fast and efficient payments for commodities or services rendered. Participation in the Electronic Funds Transfer initiative further maximizes the benefits with payments directed to designated accounts, thus eliminating the impact of check clearance policies and traditional mail lead time or delays. The Commonwealth benefits because Contractors reduce the cost of products and services through the applied discount. Payments that are processed electronically can be tracked and verified through the Comptroller's Vendor Web system.

Offerors must submit agreeable terms for Prompt Payment Discount using the Prompt Payment Discount form within their proposal, unless otherwise specified by the Procurement Management Team (PMT). The PMT will review, negotiate or reject the offering as deemed in the best interest of the Commonwealth.

The requirement to use PPD offerings may be waived by the PMT on a case-by-case basis if participation in the program would be unduly burdensome on the bidder. If a bidder is claiming that this requirement is a hardship or unduly burdensome, the specific reason must be documented in the PPD.

### **2.17.6 Estimated Provisions**

In the event a contract results from the NCS EBT RFP, the Commonwealth makes no guarantee that any commodities or services will be purchased. Any estimates or past procurement volumes referenced in this RFP are included only for the convenience of Offerors, and are not to be relied upon as any indication of future purchase levels.

### **2.17.7 Brand Name or Equal**

Unless otherwise specified in this RFP, any reference to a particular trademark, trade name, patent, design, type, specification, producer or supplier is not intended to restrict this RFP to

any manufacturer or proprietor or to constitute an endorsement of any commodity or service, and the Commonwealth may consider clearly identified offers of substantially equivalent commodities and services submitted in response to such reference.

### **2.17.8 Public Records**

All responses and related documents submitted in response to this RFP are public records and are subject to the Massachusetts Public Records Law, M.G.L. c. 66, §10 and M.G.L. c. 4, §7 subsection 26. Any statements in submitted responses that are inconsistent with these statutes will be disregarded.

Any specific information that is claimed by Offeror to be confidential information must be clearly identified as such by the Offeror. To the extent consistent with M.G.L. 66, § 10, the Commonwealth shall maintain the confidentiality of all such information marked Confidential Information. If a public records request is made to view the Offeror's Confidential Information, the Commonwealth will notify the Offeror of the request and of the date that such records will be released to the requestor unless Contractor obtains a court order from a court of competent jurisdiction enjoining that disclosure. If the Offeror fails to obtain the court order enjoining the disclosure, the Commonwealth will release the requested information on the date specified.

### **2.17.9 Reasonable Accommodation**

Bidders with disabilities or hardships that seek reasonable accommodation, which may include the receipt of RFR information in an alternative format, must communicate such requests in writing to the contact person. Requests for accommodation will be addressed on a case by case basis. A bidder requesting accommodation must submit a written statement which describes the bidder's disability and the requested accommodation to the contact person for the RFR. The PMT reserves the right to reject unreasonable requests.

### **2.17.10 Restriction on the Use of the Commonwealth Seal**

Bidders and contractors are not allowed to display the Commonwealth of Massachusetts Seal in their bid package or subsequent marketing materials if they are awarded a contract because use of the coat of arms and the Great Seal of the Commonwealth for advertising or commercial purposes is prohibited by law.

## **2.20 Inspections, Audits and Investigations**

The Commonwealth, United State Department of Agriculture, Food and Nutrition Service (USDA-FNS), Administration for Children and Families or any other governmental agency authorized by law, reserve the right to inspect, review, investigate or audit all parts of any services provided herein by the Contractor's or any subcontractors' or vendors' facilities engaged by the prime contractor in performing EBT services. In such capacity, the Commonwealth, or their representative(s), must have access to facilities, records, reports, personnel and other appropriate aspects of the EBT system furnished by the Contractor

except for proprietary information the disclosure of which would cause substantial injury to the competitive position of the Contractor's enterprise.

Any amounts that have been paid by the Commonwealth, which are found to be improper based on audit findings, must be returned to the Commonwealth or may, at the discretion of the Commonwealth, be returned in accordance with other remedies.

## **2.22 Contacts with Employees**

Current contractors who are submitting proposals in response to this RFP may continue to have contact with responsible Commonwealth staff for purposes of their current EBT contract. It is not permissible for any Potential Offeror, or any entity working on behalf of a Potential Offeror, to solicit information for this RFP from any government source (Federal or State) other than the official point of contact listed above. Any unauthorized solicitations of information are grounds for disqualification of the Offeror's proposal.

## **4 Detailed Technical Requirements**

Offerors must respond to all core requirements, as specified in this document.

The following contains specifications for the EBT system functionality and support services required by the Commonwealth of Massachusetts and either supplement or replace the corresponding sections in the NCS EBT RFP.

### **4.1 Governing Regulations - Core Requirements**

#### **4.1.6 Commonwealth Regulations**

The Contractor shall follow all applicable Commonwealth laws, regulations, and policies relating to EBT and to information security, confidentiality, and privacy.

#### **4.2.1. Host and Transaction Processing, Communications Facilities and Hot Backup - Core Requirements**

##### **4.2.1 (a) Host and Transaction Processing, Communication Facilities, and Backup Network Communications Facilities --- Current Environment**

This section, a supplement to NCS EBT RFP Section 4.2.1, describes the Commonwealth's existing telecommunication network.

The Contractor shall use communication software and protocols compatible with the configuration described in this section and to support on-line communications between remote sites and the EBT host. The Contractor must provide network connectivity to and from the Commonwealth's host system or systems and the contractor's host to support batch and on-line transfer of data between the two systems and provide connectivity with the contractor host to support the on-line transfer of administrative transaction data from the Commonwealth's administrative terminals or desktop computers to and from the contractor's host.

Currently, case manager desktops in the Commonwealth Transitional Assistance local offices connect to the Uniplexed Information and Computing System (UNIX) Servers in the Transitional Assistance Central Office through a Verizon Frame Relay circuit. The Commonwealth Benefit Eligibility and Control On-line Network (BEACON) application calculates eligibility. These transactions are uploaded to the Mainframe at the Massachusetts Information Technology Center (MITC) Chelsea, where they are processed and the actual amount is generated and transmitted to the EBT vendor site. This same path is utilized by our EBT vendor to send reports and files to the Commonwealth. The host transmission process from the provider to MITC Chelsea is Direct Connect. Additionally, the following transaction types utilize the described circuit:

- A. EBT related online transactions from the Transmission Control Protocol/ Internet Protocol (TCP/IP) card issuance system; and

B. EBT online transactions from the EBT Administrative Terminal.

The local offices connect to Central Office through a Verizon Frame Relay circuit; there they pass through two dual looped T-1's to 1 Ashburton Place where they pass through the Commonwealth's Information Technology Division's (ITD) Fire wall to a 56k circuit which terminates in the EBT Vendor Data Center site.

See separate attachment for diagram of the Commonwealth's current telecommunication network:

**4.2.2.2 Transaction Processing**

Cardholders may be entitled to benefits under more than one program. Each transaction must be allocated to either the cash or Supplemental Nutrition Assistance Program (SNAP) account. All benefits on a case must be debited on a first in, first out (FIFO) basis utilizing the benefit listing below and the appropriate availability date.

If two different sub-program benefits are issued to a case for same day availability, the funds are dispensed based on the priority established in the table below.

If two same sub-program benefits are issued to a case for same day availability, the funds are dispensed based on the order the database retrieves the benefit.

Credit transactions must be applied in reverse order so that "spent" benefits are re-established or "refilled" beginning with the most recent and working backward in time toward the oldest available benefit. The return cannot exceed the total value of funds expended from those available benefits, otherwise it should be denied.

**DEPARTMENT OF TRANSITIONAL ASSISTANCE  
ELECTRONIC BENEFIT TRANSFER PROGRAM  
PRIORITY USE OF BENEFIT CODES AS OF 6/18/12**

	<b>EBT BENEF</b>	<b>EBT BENEFIT GROUP</b>	<b>EBT BENEFIT</b>	<b>EBT BENEFIT DESCRIPTION</b>
1	CASH	AFDC/17 (commingled)	C2AZ	Child support collected in excess of TAFDC grant
2	CASH	AFDC/17 (commingled)	C2BZ	Retroactive TAFDC benefits (new case)
3	CASH	AFDC/17 (commingled)	C2CZ	Annual clothing allowance
4	CASH	AFDC/17 (commingled)	C2DZ	Child Support Disregard allowance
5	CASH	AFDC/17 (commingled)	C2FZ	Full Employment Program supplement
6	CASH	AFDC/17 (commingled)	C2GZ	Semi-monthly TAFDC grant
7	CASH	AFDC/17 (commingled)	C2HZ	Retroactive TAFDC benefits (change in benefits)
8	CASH	AFDC/17 (commingled)	C2IZ	Full Employment Program adjustment
9	CASH	AFDC/17 (commingled)	C2KZ	TAFDC supplement (crib, layette, or mattress)

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10	CASH	AFDC/17 (commingled)	C2PZ	Retroactive clothing allowance
11	CASH	AFDC/17 (commingled)	C2QZ	Retroactive, replacement, or supplemental TAFDC
12	CASH	AFDC/17 (commingled)	C2RZ	Replacement TAFDC benefits
13	CASH	AFDC/17 (commingled)	C2XZ	Retroactive TAFDC benefits (change in benefit cycle)
14	CASH	AFDC/17 (commingled)	C2YZ	TAFDC Immediate Needs benefit
15	CASH	AFDC/17 (commingled)	C2ZZ	Child support disregard allowance (retroactive)
16	CASH	AFDC/CUS	C2A	Child support collected in excess of TAFDC grant
17	CASH	AFDC/MOE	C2AY	Child support collected in excess of TAFDC grant
18	CASH	AFDC/MOE	C2BY	Retroactive TAFDC benefits (new case)
19	CASH	AFDC/MOE	C2CY	Annual clothing allowance
20	CASH	AFDC/MOE	C2DY	Child Support Disregard allowance
21	CASH	AFDC/MOE	C2FY	Full Employment Program supplement
22	CASH	AFDC/MOE	C2GY	Semi-monthly TAFDC grant
23	CASH	AFDC/MOE	C2HY	Retroactive TAFDC benefits (change in benefits)
24	CASH	AFDC/MOE	C2IY	Full Employment Program adjustment
25	CASH	AFDC/MOE	C2KY	TAFDC supplement (crib, layette, or mattress)
26	CASH	AFDC/MOE	C2PY	Retroactive clothing allowance
27	CASH	AFDC/MOE	C2QY	Retroactive, replacement, or supplemental TAFDC
28	CASH	AFDC/MOE	C2RY	Replacement TAFDC benefits
29	CASH	AFDC/MOE	C2XY	Retroactive TAFDC benefits (change in benefit cycle)
30	CASH	AFDC/MOE	C2YY	TAFDC Immediate Needs benefit
31	CASH	AFDC/MOE	C2ZY	Child support disregard allowance (retroactive)
32	CASH	AFDC/SNC	C2AS	Child support collected in excess of TAFDC grant
33	CASH	AFDC/SNC	C2BS	Retroactive TAFDC benefits (new case)
34	CASH	AFDC/SNC	C2CS	Annual clothing allowance
35	CASH	AFDC/SNC	C2DS	Child Support Disregard allowance
36	CASH	AFDC/SNC	C2FS	Full Employment Program supplement
37	CASH	AFDC/SSP	C2AT	Separate State Program
38	CASH	AFDC/SNC	C2GS	Semi-monthly TAFDC grant
39	CASH	AFDC/SNC	C2HS	Retroactive TAFDC benefits (change in benefits)
40	CASH	AFDC/SNC	C2IS	Full Employment Program adjustment
41	CASH	AFDC/SNC	C2KS	TAFDC supplement (crib, layette, or mattress)
42	CASH	AFDC/SNC	C2PS	Retroactive clothing allowance
43	CASH	AFDC/SNC	C2QS	Retroactive, replacement, or supplemental TAFDC
44	CASH	AFDC/SNC	C2RS	Replacement TAFDC benefits
45	CASH	AFDC/SNC	C2XS	Retroactive TAFDC benefits (change in benefit cycle)
46	CASH	AFDC/SNC	C2YS	TAFDC Immediate Needs benefit
47	CASH	AFDC/SNC	C2ZS	Child support disregard allowance (retroactive)
48	CASH	AFDC/SSP	C2AT	Child support collected in excess of TAFDC grant
49	CASH	AFDC/SSP	C2BT	Retroactive TAFDC benefits (new case)
50	CASH	AFDC/SSP	C2CT	Annual clothing allowance
51	CASH	AFDC/SSP	C2DT	Child Support Disregard allowance
52	CASH	AFDC/SSP	C2FT	Full Employment Program supplement
53	CASH	AFDC/SSP	C2GT	Semi-monthly TAFDC grant
54	CASH	AFDC/SSP	C2HT	Retroactive TAFDC benefits (change in benefits)
55	CASH	AFDC/SSP	C2IT	Full Employment Program adjustment
56	CASH	AFDC/SSP	C2KT	TAFDC supplement (crib, layette, or mattress)

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57	CASH	AFDC/SSP	C2PT	Retroactive clothing allowance
58	CASH	AFDC/SSP	C2QT	Retroactive, replacement, or supplemental TAFDC
59	CASH	AFDC/SSP	C2RT	Replacement TAFDC benefits
60	CASH	AFDC/SSP	C2XT	Retroactive TAFDC benefits (change in benefit cycle)
61	CASH	AFDC/SSP	C2YT	TAFDC Immediate Needs benefit
62	CASH	AFDC/SSP	C2ZT	Child support disregard allowance (retroactive)
63	CASH	AFDC/TAN	C2AX	Child support collected in excess of TAFDC grant
64	CASH	AFDC/TAN	C2BX	Retroactive TAFDC benefits (new case)
65	CASH	AFDC/TAN	C2CX	Annual clothing allowance
66	CASH	AFDC/TAN	C2DX	Child Support Disregard allowance
67	CASH	AFDC/TAN	C2FX	Full Employment Program supplement
68	CASH	AFDC/TAN	C2GX	Semi-monthly TAFDC grant
69	CASH	AFDC/TAN	C2HX	Retroactive TAFDC benefits (change in benefits)
70	CASH	AFDC/TAN	C2IX	Full Employment Program adjustment
71	CASH	AFDC/TAN	C2KX	TAFDC supplement (crib, layette, or mattress)
72	CASH	AFDC/TAN	C2PX	Retroactive clothing allowance
73	CASH	AFDC/TAN	C2QX	Retroactive, replacement, or supplemental TAFDC
74	CASH	AFDC/TAN	C2RX	Replacement TAFDC benefits
75	CASH	AFDC/TAN	C2XX	Retroactive TAFDC benefits (change in benefit cycle)
76	CASH	AFDC/TAN	C2YX	TAFDC Immediate Needs benefit
77	CASH	AFDC/TAN	C2ZX	Child support disregard allowance (retroactive)
78	CASH	DMA	C2W	Division of Medical Assistance transportation
79	CASH	DMA	C4W	Division of Medical Assistance transportation
80	CASH	EAEDC	C4B	Retroactive EAEDC benefits (new case)
81	CASH	EAEDC	C4G	Semi-monthly EAEDC grant
82	CASH	EAEDC	C4H	Retroactive EAEDC benefits (change in benefits)
83	CASH	EAEDC	C4K	EAEDC supplement (crib, layette or mattress)
84	CASH	EAEDC	C4Q	Retroactive, replacement, or supplemental EAEDC
85	CASH	EAEDC	C4R	Replacement EAEDC benefits
86	CASH	EAEDC	C4X	Retroactive EAEDC benefits (change in benefit cycle)
87	CASH	ESP/AR17	C2LZ	Employment Service Program transportation allowance
88	CASH	ESP/MOE	C2LY	Employment Service Program transportation allowance
89	CASH	ESP/SNC	C2LS	Employment Service Program transportation allowance
90	CASH	ESP/TANF	C2LX	Employment Service Program transportation allowance
91	FOOD	FSB2	F2D	Replacement, retroactive, supplemental or expedited
92	FOOD	FSB2	F2M	Monthly federal food benefits
93	FOOD	FSB4	F4D	Replacement, retroactive, supplemental or expedited
94	FOOD	FSB4	F4M	Monthly federal food benefits
95	FOOD	FSB9	F9D	Replacement, retroactive, supplemental or expedited
96	FOOD	FSB9	F9M	Monthly federal food benefits
97	FOOD	FSB9	F9Q	Quarterly federal food benefits
98	FOOD	FSB9	F9S	Special federal food benefits - 7pm issuance
99	FOOD	FSBS	F2DS	Replacement, retroactive, supplemental or expedited state nutritional assistance (SNA) food benefits
100	FOOD	FSBS	F2MS	Monthly state nutritional assistance (SNA) food benefits

101	FOOD	FSBS	F4DS	Replacement, retroactive, supplemental or expedited state nutritional assistance (SNA) food benefits
102	FOOD	FSBS	F4MS	Monthly state nutritional assistance (SNA) food benefits
103	FOOD	FSBS	F9DS	Replacement, retroactive, supplemental or expedited state nutritional assistance (SNA) food benefits
104	FOOD	FSBS	F9MS	Monthly state nutritional assistance (SNA) food benefits
105	FOOD	FSBS	F9SS	Special state nutritional assistance (SNA) food benefits -
106	FOOD	FSB2	F2H	SNAP household disaster
107	FOOD	FSB4	F4H	SNAP household disaster
108	FOOD	FSB9	F4H	SNAP household disaster

#### 4.2.2.2.9.3 Adjustment Processing

In addition to the core requirements in Section **4.2.2.2.9.3 Adjustment Processing** of the NCS EBT RFP, the Contractor must record at the time of the cardholder's initial report whether the EBT card is lost or stolen and whether the Contractor has deactivated the card. This must be noted either affirmatively or negatively for each adjustment claim and provided to the Commonwealth with all other claim related information specified in this section.

The Contractor shall establish the cardholder's adjustment request in the Contractor's system the same calendar day of the cardholder's request. This includes weekends and Federal holidays. The adjustment request must be displayed in transaction history on the administrative terminal.

The Contractor shall retain all CSR transcripts for cardholder and retailer initiated adjustment requests and provide copies to the Commonwealth upon request.

### 4.2.3 Host and Transaction Processing, Communication Facilities and Hot Backup – Core Optional Requirements

#### 4.2.3.1 Contractor Managed Adjustment Process

In addition to the core adjustment requirements in section **4.2.2.2.9.3 Adjustment Processing** in the NCS EBT RFP, the Contractor is responsible for all aspects of adjustments including cardholder notices, telephone inquiries and system updates. Under this core optional item, the only portion of the adjustment process that will be state administered is the fair hearing management process, including responding to a request for a fair hearing.

At the Commonwealth's option, and in accordance with federal regulations at 7 CFR 274.2(g)(2) and Quest Rules, Chapter 5, the Contractor must provide cardholder notice services for certain adjustment actions. The Contractor must issue a notice to the cardholder for retailer initiated requests to debit the cardholder's account and must issue a notice to the cardholder for any cardholder-initiated claims that are denied. The Commonwealth will provide a template for these notices that will include appropriate language text. The Commonwealth reserves the right to modify the notice language at any time without additional cost to the Commonwealth. Data elements to be inserted in the notice may include,

but are not limited to: EBT card number, date of Customer Service Representative (CSR) contact, transaction date, transaction type (SNAP or cash), transaction amount, name of retailer/financial institution and location address and reason for denial. The Contractor shall submit a copy of each notice with supporting documentation to the Commonwealth in advance of or simultaneous to cardholder notification. The Contractor shall submit any claim in which denial is questionable to the Commonwealth for review in advance of noticing the cardholder.

The Commonwealth may also request the Contractor provide notice services to cardholders with cardholder initiated requests which are approved and subsequently receive a credit adjustment. The notice will inform the cardholder that their adjustment request has been approved and their account credited. Data elements to be inserted may include transaction date, transaction type and transaction amount.

The Contractor must print, fold, insert, and mail notices on a daily schedule. The mailing must include a one-page, two sided multilingual document, to be supplied by the Commonwealth, unbundled by the case. Upon agreement with the Commonwealth, the Contractor may print the multilingual document to Commonwealth specifications. If printed by the Contractor, the multilingual document is subject to periodic revisions. A sample of the multilingual card is available in [Section 4.5.4 Card Mailing and Postage](#). In their response Offerors must provide pricing for printing the multilingual document.

The Commonwealth's current practice is to notice cardholders receiving a credit adjustment of more than \$10.00, that their adjustment request has been approved. The Commonwealth may elect to purchase cardholder notice services for approved adjustment actions. In their response, the Offeror must provide per notice pricing for cardholder notice services, both collectively and separately for retailer initiated adjustment requests, cardholder initiated adjustment requests which are denied and cardholder initiated adjustment requests which are approved.

#### **4.2.3.2 Card Authentication Value Validation**

Current Commonwealth EBT cards have a Card Authentication Value (CAV) encoded. The encryption keys utilized by the current Contractor shall be transferred to the new Contractor. The Contractor shall work with the current Contractor to obtain the encryption keys.

#### **4.2.3.4 ATM Usage Transaction Fees**

The EBT system must provide cardholders with a specific number of successful cash ATM withdrawal transactions per month per case without assessment of ATM usage transaction fees. Balance inquiry transactions, as well as transactions that are denied, reversed, voided or adjusted either partially or completely, do not count as one of the ATM usage transaction fee-free ATM cash withdrawal transactions. Any ATM usage transaction fee for denied, reversed, voided or adjusted transactions must be credited to the cardholder account. Once the cardholder has performed the allowed number of ATM usage transaction fee-free cash withdrawal transactions, the cardholder is responsible for any additional ATM usage fees associated with cash withdrawals as charged by the Contractor. The number of free ATM

usage transactions is based on a calendar month and is not affected by the status of the account, nor whether the benefits were posted/deposited to the account during the month. The current cardholder ATM usage fee for an ATM cash withdrawal transaction after the allowed number of usage transaction fee free transactions is eighty-five cents (\$.85).

#### **4.2.3.5.1 Restrictive Interchange Transaction Processing at Commonwealth Prohibited Locations**

By law, the Commonwealth prohibits the purchase and sale of alcoholic beverages, tobacco products, firearms and ammunition, tattoos or body piercings, jewelry, vacation services, visual material or performances intended to create or simulate sexual conduct or sexual excitement and lottery tickets with EBT cash assistance benefits. Commonwealth law also prohibits the use of EBT cash assistance benefits for gambling and the payment of any fees, fines, bail or bail bonds ordered by a court. Any additional restrictions will be communicated to potential Offerors, and the final contract awardee, as they become finalized. The Commonwealth may implement blocking of ATM and POS devices at Commonwealth restricted locations in addition to those restricted under P.L. 112-96. The Offeror must provide information on their methodology and approach for, and pricing of:

- A. Identifying locations where EBT transactions are prohibited
- B. Blocking ATM transactions at specified locations
- C. Blocking EBT cash purchase transactions at specified locations

Specific control methods and/or system enhancements may also be required that would enable additional restrictions. Such restrictions may include, but not be limited to:

- Implementing a monthly limit in the amount of EBT cash that can be withdrawn from an ATM
- Restricting cash back from all POS purchases transacted with EBT

The Contractor shall work with the Commonwealth to proactively detect the deliberate misuse of benefits by recipients. In addition to providing reporting and data analysis tools, the Contractor shall use electronic fraud analysis methods to detect and follow up on suspicious and unusual transactions.

The Contractor shall implement data mining tools and innovative algorithms to identify fraudulent transactions, and propose a process of fraud screening and referrals to the Program Integrity Division at the Department of Transitional Assistance.

At a minimum, the offeror's response should address in detail their capacity to meet the above requirements. If required, specific control methods or system enhancements will be discussed and agreed to either during detail design or at a later date when the Commonwealth chooses to purchase this service.

Offerors are encouraged to recommend new and innovative technologies that will provide a solution that meets the needs of the Commonwealth when formulating a response.

Specific details and data elements for related reports/files/inquiries will be determined by the Commonwealth during the detail design phase.

#### **4.2.3.6 Prepayment of Cardholder Adjustment Request**

The misdispense prepayment procedure allows certain Massachusetts Department of Transitional Assistance recipients who have reported under-dispenses at automated teller machines (ATMs) to have their EBT accounts credited prior to a final determination of their claim.

ATM misdispense claims may be eligible for prepayment, prior to network approval, subject to the Commonwealth's internal prepayment procedures.

The Contractor shall make the funds available to the recipient as a prepayment, pending final determination by the financial institution. If the misdispense claim is denied, the Commonwealth shall reimburse the Contractor for the prepaid funds.

#### **4.2.3.7 Limited Access Benefit Cards**

Authorized representative (AU) cards and Authorized payee (AP) cards as described in this RFP are Core Requirements and allow the holder of the AU and or AP card to access the entire benefit class, cash or SNAP.

This requirement would allow for the addition of a limited access SNAP authorized representative card that would have a defined daily limit. The daily limit will be determined during detail design. A single dollar limit would be applicable for all "Limited Access Benefit Cards." The Commonwealth does not currently utilize limited access benefit cards.

### **4.3 Account Set-up, Account Maintenance and Benefit Authorization – Core Requirements**

These requirements supplement **4.3 Account Set-up, Account Maintenance and Benefit Authorization – Core Requirements** section.

#### **4.3.1 Account Set-up, Account Maintenance and Benefit Authorization**

##### **4.3.1.2 Commonwealth Existing File Formats**

The Commonwealth has defined formats established with the current EBT processor for the exchange of Case/Cardholder Maintenance (demographic data) records, Benefit Issuance records, and inbound batch files from the Contractor (such as response files and daily account activity files). The new EBT Contractor shall accept the existing record formats as defined by the Commonwealth for the exchange of this data, except as specified by the Commonwealth. The intent of the Commonwealth is to maintain the current interface file design and specifications to the greatest extent possible. However, the Contractor shall integrate any new client identifier(s) or file format changes, developed by the Commonwealth during the contract period, into the file format at no charge.

The following files are transmitted to our current vendor by the Commonwealth:

- A. Case/Client Maintenance File; and
- B. Benefit Maintenance File.

The following files are received by the Commonwealth from our current vendor:

- C. Daily History File;
- D. Benefit Aging File;
- E. Adjustment Activity File;
- F. Case/Card Warning File; and
- G. Daily Disaster Extract File.

Following are the status codes utilized for each of the file formats in this section.

<b>Status</b>	<b>Description</b>
M (Mandatory)	The data element is mandatory.

C (Conditional)	The data element is required when specific conditions are satisfied.
O (Optional)	The data element is optional.
I (Ignored)	The data is ignored.

#### 4.3.1.2.1 Daily Case/Client Maintenance File

The daily Case/Client Maintenance file provides non-financial demographic data to set-up accounts, request mail cards and request mail PIN's for Primary clients.

A Disaster Case/Client Maintenance file is used to set-up accounts for Primary clients and their household members in the event the administrative terminal is not available or the case volume is unmanageable to manually establish disaster cases following a disaster declaration.

The file layout consists of a header record, followed by multiple detail records, followed by a trailer record. All alpha-numeric fields will be left-justified and right space-filled.

Following is a description of the current Case/Client Maintenance file format for adding batch client information to the EBT database:

Case/Client Maintenance Header							
#	Position	Description	Length	Type	Comments	Refresh Action "A" M/C/O/I	Refresh Action "D" M/C/O/I
1.	001-002	Record Type	2	String	Valid Value: "HC"	M	M
2.	003-017	Agency Unique	15	String	Area for agency discretionary data For Disaster records will read "Disaster"	O	O
3.	018-023	Agency Code	6	String	Valid Values: "MADTA "	M	M
4.	024-039	Maintenance Type	16	String	Valid Values: "CASE/CLIENT"	M	M
5.	040-047	File Create Date	8	Int	Date value when the file was created Min: 01, Max: 31 CCYYMMDD	M	M
6.	048-051	File Create Time	4	Int	Time value when the file was created Min: 00, Max: 23	M	M

					HHMM		
7.	052-283	Filler	119	String	Spaces	Spaces	Spaces

Record Length = 283 bytes

**Usage Notes:**

Case/Client updates are transmitted to our current vendor in batches. A single transmission may contain multiple batches. If multiple batches are created by the Commonwealth on the same day and with the same create time, the time for each new batch is incremented by one minute.

Case/Client Maintenance File Detail Record							
#	Position	Description	Length	Type	Values	Refresh Action "A" M/C/O/I	Refresh Action "D" M/C/O/I
1.	001-001	Refresh Action	1	String	Valid Values:  "A" = add regular case  "D" = add disaster case	M	M
2.	002-010	Case Number	9	String	Case Number assigned by eligibility system for refresh action "A". Length of 9 – right-justified – left zero filled  Case Number assigned by last 9 digits of card number for refresh action "D". Length of 9 – right-justified – left zero filled	M	M

Case/Client Maintenance File Detail Record							
#	Position	Description	Length	Type	Values	Refresh Action "A" M/C/O/I	Refresh Action "D" M/C/O/I
3.	011-012	Client Type	2	String	Valid Values:  "P" = Primary  "HH" = Household member(s)  "HH" will be valid value for disaster case (refresh Action = "D") only when "P" exists.  *****  Values below will be retained for future functionality for MADTA.  "AC" = Cash only for alternate "AF" = FS only for alternate "BC" = Cash only for second alternate "BF" = FS only for second alternate "CC" = Cash only for third alternate "CF" = FS only for third alternate "DF" = FS only for fourth alternate "EF" = FS only for fifth alternate "FF" = FS only for sixth alternate	M	M
4.	013-015	Card Issuance Office	3	String	Card Issuance office.	M	M for client type = P I for client type = HH

<b>Case/Client Maintenance File Detail Record</b>							
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Values</b>	<b>Refresh Action "A"</b>	<b>Refresh Action "D"</b>
						<b>M/C/O/I</b>	<b>M/C/O/I</b>
5.	016-030	Client First Name	15	String	First Name of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M	M
6.	031-031	Client Middle Initial	1	String	Middle Initial. Uppercase Only.	O	O
7.	032-051	Client Last Name	20	String	Last Name of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M	M
8.	052-081	Street Address 1	30	String	Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M	O
9.	082-111	Street Address 2	30	String	Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	O	O
10.	112-131	City	20	String	Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M	O
11.	132-133	State	2	String	Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M	O
12.	134-142	ZIP Code	9	Int		M	O
13.	143-160	EBT Card Number (PAN)	18	Int		O	M for client type = P I for client type = HH
14.	161-161	Language Indicator	1	String		O	O
15.	162-169	Birth Date	8	Int	Birth Date Min: 01, Max: 31 Birth Month Min: 01, Max: 12 Birth Year Min: 1880, Max: 2999 CCYYMMDD	M	M

Case/Client Maintenance File Detail Record							
#	Position	Description	Length	Type	Values	Refresh Action "A" M/C/O/I	Refresh Action "D" M/C/O/I
16.	170-170	Generate PIN	1	String	Valid Values: "Y" = Yes "N" = No	M	I
17.	171-179	SSN	9	String	Refresh action = "A" Social Security number will be sent  Refresh action = "D" Social Security number will be sent if known; other wise 9 0's will be sent. If SSN matches case number for disaster case record is to be rejected.	M	M
18.	180-181	HH Size	2	Int	Refresh action = "A" Values ignored  Refresh action = "D" Values ignored	I	I
19.	182-183	Disaster demographics	2	String	Valid Values: TBD This is an undefined, two character field to capture demographics and shall be alphanumeric in any combination. Field will be linked to the client name in the database.	I	O
20.	184-186	Disaster Event ID	3	Int	disaster event identifier	I	M for client type = P  I for client type = HH
21.	188-283	Filler	96		Spaces	Spaces	Spaces

*Record Length – 283*

Case/Client Type Maintenance Record Summary		
Field Name	Format	Comments

Refresh Action	X(01)	Describes action required on this update:  P Client Type (benefit payee) change
Case Number	9(09)	Required: Right justified, left zero filled.
Old Client Type	X(02)	Required
New Client Type	X(02)	Required
Filler	X(156)	Field should be set to blanks.

Record Length = 170 Bytes

### Usage Notes:

This record format is used to change the Client Type for a payee on the EBT database. All alpha-numeric fields are left justified and right space filled.

Case/Client Maintenance Trailer							
#	Position	Description	Length	Type	Comments	Refresh Action "A" M/C/O/I	Refresh Action "D" M/C/O/I
1.	001-002	Record Type	2	String	Valid Value: "TC"	M	M
2.	003-011	Total Detail Records	9	Int	Record count of the total number of detail records in the file. Min: 000000001, Max: 999999999	M	M
3.	012-020	Number of Adds	9	Int	Number of Add Records	M	M
4.	021-029	Number of Changes	9	Int	Field set to zeros	M	M
5	030-038	Number of Client Type Changes	9	Int	Field set to zeros	M	M
6	039-283	Filler	232	String	Spaces	Spaces	Spaces

*Record length = 283 bytes*

All alpha-numeric fields are left justified and right space filled.

### Detail Record Processing Rules

The Commonwealth allows a primary client and up to nine (9) alternates on a case; therefore, an EBT Account may have multiple cardholders, each with a unique EBT card number and PIN.

To process an “Add” record, the EBT database is checked to determine if the case number exists on the database. If the case number does not exist, the record is processed and the case/client is added to the database. If the case number does exist, the client demographics are updated with the new information received.

**4.3.1.2.2 Benefit Maintenance File**

The Benefit Maintenance file is used to pass benefit authorization information, including benefit authorization number, benefit type, benefit amount and benefit availability date and time, from the Commonwealth to the EBT vendor.

The daily Benefit Maintenance files are used to send initial benefits and one-time benefits, and the monthly Benefit Maintenance files are used for monthly recurring benefits. A Benefit File may contain multiple batches. The Commonwealth sends a separate batch for each Maintenance Type and each Benefit Availability Date. If multiple batches are created by the Commonwealth on the same day and with the same create time, the time for each new batch is incremented by one minute. The Commonwealth transfers the Benefit Maintenance files via CONNECT:Direct.

If a case and/or client do not exist at the time the Commonwealth transmits a benefit record, the following process takes place:

The demographic information contained in the benefit record is used to create a case and client.

The benefit is added to the created case.

The EBT vendor generates a warning to the Commonwealth concerning the case/client creation action that has taken place on each case.

The Benefit Maintenance file may also be used to cancel SNAP benefits before the available date/time and cancel cash benefits before or after the available date/time . If a cash benefit is partially used, the remaining amount of the benefit authorization is canceled.

The following pages describe the layout of the Benefit Maintenance File. All alpha-numeric fields will be left-justified and right space-filled.

<b>Benefit Maintenance Header</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-002	Record Type	2	String	Valid Value: “HB”	M
2.	003-017	Agency Unique	15	String	Area for agency discretionary data	O
3.	018-023	Agency Code	6	String	Valid Values: “MADTA”	I

<b>Benefit Maintenance Header</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
4.	024-039	Maintenance Type	16	String	Valid Values: "CASH CLOTHING" **** "CASH CSD" "CASH CUST" "CASH DAILY" "CASH FEP" "CASH SEMI-MO" "FSB DAILY" "FSB MONTHLY" "FSB SPECIAL" "EMERGENCY CASH" "EMERGENCY FS" ****Transmitted on separate file	M
5.	040-047	File Create Date	8	Int	Date value when the file was sent Year Min: 1900, Max: 2999 Month Min: 01, Max: 12 Date Min: 01, Max: 31 CCYYMMDD	M

Benefit Maintenance Header						
#	Position	Description	Length	Type	Comments	M/C/O/I
6.	048-051	File Create Time	4	Int	Time value when the file was sent  Hour Min: 00, Max: 23  Minute Min: 00, Max: 59  HHMM	M
7.	052-087	Filler	36	String	Spaces	Spaces

Record Length – 87

Benefit Maintenance Detail Record						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-001	Refresh Action	1	String	Valid Values:  “A” = Add  “D” = Cancel benefit ( a benefit can be cancelled at any time)	M
2.	002-010	Case Number	9	String	Case Number assigned by eligibility system.	M
3.	011-016	Benefit Type	6	String	Benefit Type See <i>4.2.2.2 Transaction Processing</i> for benefit types.	M
4.	017-026	Benefit Authorization Number	10	Int	The Benefit Authorization Number must be unique for each benefit on the system.	M
5.	027-033	Benefit Amount	7	Int	Benefit amount in dollars and cents. The value must be left padded with zeros.  5 positions of dollars and 2 positions of cents.	M

<b>Benefit Maintenance Detail Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
6.	034-041	Benefit Available Date	8	Int	Date value when the benefit is to be made available  Year Min: 1900, Max: 2999  Month Min: 01, Max: 12  Date Min: 01, Max: 31  CCYYMMDD	M
7.	042-045	Benefit Available Time	4	Int	Time value that the benefit will be available to the client.	M
8.	046-048	Local Office Code	3	String	MADTA Local Office code	M
9.	049-049	Benefit Status	1	String	Valid Values:  'A' = Active	M
10.	050-051	Client Type	2	String	Valid Values:  "P" = Primary	M
11.	052-066	Client First Name	15	String	First Name of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M
12.	067-067	Client Middle Initial	1	String	Middle Initial. Uppercase Only.	O
13.	068-087	Client Last Name	20	String	Last Name of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M

*Record Length – 87*

<b>Benefit Maintenance Trailer</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-002	Record Type	2	String	Valid Values: "TB"	M
2.	003-011	Total Detail Records	9	Int	Total number of detail records	M
3.	012-020	Number of Adds	9	Int	Total number of Add records	M
4.	021-029	Number of Changes	9	Int	Will be set to zeros.(Not applicable – no longer used)	I
5.	030-038	Number of Cancel	9	Int	Total number of Cancel records	M
6.	039-049	Total Benefit Add Amount	11	Int	Total Amount of benefit adds in the file. Min: 00000000000 Max: 99999999999	M
7.	050-087	Filler	38	String	Spaces	Spaces

*Record Length – 87*

#### **4.3.1.2.3 Batch Processing Summary Report**

To communicate receipt of and processing of each valid file received from the Commonwealth, the EBT vendor shall generate a Batch Processing Summary Report for each file the Contractor processes. The report provides a summary of the file processed and identifies any records that could not be processed. The report is received by the Commonwealth through CONNECT:Direct and is also available via the Administrative Terminal.

The Batch Processing Summary Report must include:

- A. total # records preprocessed;
- B. total # records processed;
- C. total # records rejected during preprocessing;
- D. total # records rejected;
- E. file processing start time;
- F. file processing end time;
- G. file processing total time;
- H. processing rate records/second;
- I. total Benefit amount processed; and

J. total benefit amount rejected.

The report also identifies the record number that generated an error and the error message.

The following table describes the current interface for the Batch Processing Summary Report.

<b>Batch Processing Summary Report</b>		
<b>Item</b>	<b>File Data Title</b>	<b>File Data</b>
1.	File Names	<b>Batch Processing Report</b> <b><u>Test/Production DSN:</u></b> Incoming file name_summary
2.	System Source	EBT vendor
3.	System Destination	MADTA
4.	Data Description	Batch Processing Results Reports
5.	Primary Data Transfer Method	CONNECT:Direct
6.	Timing Requirements	Sent after each batch is processed.

#### **4.3.1.2.4 Daily History File**

On a daily basis our current vendor sends an activity file of all financial activity taking place against the benefit authorizations on the EBT database. The Commonwealth receives the file through CONNECT:Direct from the EBT vendor's CONNECT:Direct server. The file consists of a header record followed by multiple detail records, followed by a trailer and ending with Program Summary Records for each sub-program.

The Commonwealth receives a detail record for each benefit authorization impacted by a transaction. Transactions against a given benefit authorization for a particular reporting category (i.e., client initiated transactions) are provided at a detail record level. This includes all regular accounts in addition to any disaster cases that exist on the system.

The reporting categories that are supported by the Commonwealth are:

- A. CL - Client initiated transactions
- B. CN - Benefit Cancellation from a Batch Maintenance File
- C. CT - Benefit Cancellation from an Administrative Terminal
- D. AU - Authorization Added from a Batch Maintenance File
- E. AT - Authorization Added from an Administrative Terminal
- F. AG - Aged Benefit
- G. AD - Adjustment
- H. CF - Card Fee
- I. RC – Repayment

Under the new contract, the Contractor shall include additional reporting categories to distinguish the following client initiated cash transactions:

- J. CP - Cash purchase
- K. CB - Cash purchase with cash back
- L. CW - Cash withdrawal

The Program Summary records the outstanding liability for authorizations by benefit type on the EBT database.

The following table describes the interface for the current Daily History File. The Contractor shall update the table to include the additional categories; cash purchase, cash purchase with cash back and cash withdrawal.

### Daily History File – Summary Table

Item	File Data Title	File Data
1.	File Type	Daily History File
2.	File Names	<b>Daily History File</b> <u><b>Test DSN:</b></u> “MAYYYYMMDDHHMMSSmmmTDAILYACTIVITY” <u><b>Production DSN:</b></u> “MAYYYYMMDDHHMMSSmmmPDAILYACTIVITY”
3.	System Source	EBT Contractor
4.	System Destination	MADTA
5.	Data Description	Activity against benefits on EBT database.
6.	Primary Data Transfer Method	CONNECT:Direct
7.	Timing Requirements	Daily:
8.	File Format	Fixed

Following is the layout of the Daily History File.

<b>Daily History Header Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-002	Record Type	2	String	“EH” – Header	M
2.	003-008	Agency Code	6	String	“MADTA” – Massachusetts Department of Transitional Assistance	M
3.	009-024	File Type	16	String	Valid Values: “HISTORYEXTRACT”	M
4.	025-032	File Create Date	8	Int	Year value when the file was created Min: 1900, Max: 2999 Month value when the file was created Min: 01, Max: 12 CCYYMMDD	M
5.	033-036	File Create Time	4	Int	Time the file was created. HHMM	M
6.	037-044	Set Date	8	Int	CCYYMMDD Settlement date for all transactions in the file	M
7.	045-209	Filler	165	String	Spaces	Spaces

Record length = 209 bytes

Daily History Detail Record						
#	Position	Description	Length	Type	Comments	M/C/O/ I
1.	001-015	Account Number	15	String	Field set to zeros	M
2.	016-024	Case Number	9	String	Case Number	M
3.	025-034	Authorization Number	10	String	Authorization impacted by transaction	M
4.	035-036	Update Type	2	String	“CR” = Credit “DR” = Debit	M
5.	037-042	Benefit Type	6	String	See <u>4.2.2.2 Transaction Processing</u> for benefit types	M
6.	043-044	Reporting Category	2	String	Valid Values CL – Client Initiated transaction (includes reversals and returns) CN – Cancellation from batch CT – Cancellation from Admin Terminal AU – Authorization from batch AT – Authorization from Admin Terminal AG – Aged (expunged) AD – Adjustment RC – Repayment CF – Card fee	M
7.	045-052	Available Date	8	Int	Available Date of the Benefit CCYYMMDD	M
8.	053-061	Available Balance	9	Int	Amount of funds available to client on the benefit authorization after the transactions occurred	
9.	062-070	Transaction Amount	9	Int	Amount of Transaction	M
10.	071-078	Transaction Date	8	Int	CCYYMMDD – Entry Date	M
11.	079-082	Transaction Time	4	Int	Time of the transactions HHMM	M
12.	083-100	PAN (Card Number)	18	Int	Client PAN that performed transaction	O
13.	101-107	FNS Number	7	String	Only included on SNAP transactions.	O
14.	108-123	Card Acceptor ID	16	String	Card Acceptor ID where transaction occurred	O
15.	124-143	Merchant Name	20	String	Where the transaction occurred.	C
16.	144-183	Merchant Location	40	String	Location where the transaction occurred.	C
17.	184-198	Terminal ID	15	String	Terminal where transaction occurred.	O

Daily History Detail Record						
#	Position	Description	Length	Type	Comments	M/C/O/I
18.	199-201	Local Office Code	3	String	Local Office code of case	M
19.	202-209	Settlement Date	8	String	CCYYMMDD Settlement date of transaction	O

Record length = 209

#### Usage Notes:

This record is used to notify the Commonwealth of daily activity against outstanding authorizations. Each transaction against a given benefit for the reporting category (i.e., Client initiated transactions) will be detailed. All alpha-numeric fields will be left justified and right space filled.

Daily History Trailer Record						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	"ET" - Trailer	M
2.	003-010	Number of Detail Records	8	Int	Total number of detail records in the file.	M
3.	011-209	Filler	199	String	Spaces	I

Record Length = 209 bytes

All alpha-numeric fields are left justified and right space filled.

Daily History Program Summary Record						
#	Position	Field Name	Format	Comments	M/C/O/I	
1.	001-002	Record Type	X(02)	Constant = "ES"	M	
2.	003-008	Benefit Type	X(06)	See <i>4.2.2.2 Transaction Processing</i> for benefit types.	M	
3.	009-021	Beginning balance	s9(11)v99	Dollar amount for this program at the beginning of the processing cycle	M	
4.	022-034	Ending Balance	s9(11)v99	Dollar amount for this program at the end of the processing cycle	M	
5.	034-047	Accum Authorization Amount	s9(11)v99	Dollar amount of all authorizations for this program for the processing cycle	M	

6.	048-060	Accum Cancels Amount	s9(11)v99	Dollar amount of all cancels for this program for the processing cycle, this include aging, SNAP conversions, and benefit cancellations	M
7.	061-073	Accum Transaction Amount	s9(11)v99	Dollar amount of all client transactions performed against the benefit. This includes both credit and debit transactions	M
8.	074-209	Filler	X(136)	Field should be set to blanks.	I

Record Length = 209 bytes

### Daily History File Transaction Types

Following are the valid Transaction Types for the Daily History File.

- A. SNAP purchase;
- B. SNAP return;
- C. SNAP credit adjustment;
- D. SNAP debit adjustment;
- E. Cash purchase;
- F. Cash withdrawal;
- G. ATM cash withdrawal;
- H. Cash purchase with cashback;
- I. Cash credit adjustment;
- J. Void last debit;
- K. Expunge due to inactivity;
- L. Void last credit;
- M. Benefit repayment;
- N. Reversal credit;
- O. Reversal debit;
- P. ATM cash withdrawal;
- Q. Elect voucher settlement;
- R. Elect voucher return settlement;
- S. Manual voucher settlement;
- T. Manual voucher return settlement;
- U. Load monthly authorization;

- V. Load emergency authorization (via administrative terminal);
- W. Cancel authorization;
- X. Cancel authorization (via administrative terminal); and
- Y. Card replacement fee.

#### **4.3.1.2.5 Benefit Aging File**

The Benefit Aging file, which contains information on SNAP and cash benefits that have reached the Commonwealth defined periods of inactivity, is generated by the EBT contractor on a monthly basis and transmitted through the CONNECT:Direct server to the Commonwealth.

SNAP and cash are tracked separately with “inactivity” defined as no client initiated debit or credit activity against a benefit. Commonwealth or contractor initiated credits, balance inquiries and denied transactions are not considered client initiated activity.

The file can be used by the Commonwealth to generate notices to their recipients and alerts to their caseworkers. This will include all regular accounts in addition to any disaster cases that exist on the system.

The expungement process occurs and the file is created after 12:00 a.m. on the 25<sup>th</sup> of each month.

The following table describes the interface for the Benefit Aging File.

<b>Benefit Aging File – Summary Table</b>		
<b>Item</b>	<b>File Data Title</b>	<b>File Data</b>
1.	File Type	Benefit Aging File
2.	File Names	<b>Benefit Aging File</b>  <u><b>Test DSN:</b></u>  “MAYYYYMMDDHHMMSSmmmTBENEAGING”  <u><b>Production DSN:</b></u>  “MAYYYYMMDDHHMMSSmmmPBENEAGING”
3.	System Source	EBT Contractor
4.	System Destination	MADTA
5.	Data Description	Benefit Inactivity Data/Notification.
6.	Primary Data Transfer Method	CONNECT:Direct
7.	Timing Requirements	Monthly
8.	File Format	Fixed

**Benefit Aging Business Rules**

Current benefit aging rules are outlined below. The Contractor shall implement processes to reflect any future changes to existing USDA or Commonwealth rules, as directed by the Commonwealth, at no additional cost.

When an EBT account has both SNAP and cash assistance, inactivity for one program does not impact the other program.

The Benefit Aging processing rules are based on the number of calendar days between the case’s last client-initiated debit or credit transaction and the date on which the aging process is run. The number of days is calculated as warning and expunged periods. In the absence of a client-initiated transaction, the benefit authorization available date is utilized to calculate the aging period.

Inactivity and expungement are determined by the last access date within a Program Type (SNAP or Cash) and impact the benefit authorization within the Program Type (SNAP or Cash).

<b>BENEFIT AGING TIMEFRAMES</b>		
<b>AGING PERIOD</b>	<b>NO SNAP ACTIVITY FOR</b>	<b>NO CASH ACTIVITY FOR</b>
WARNING 1	=> 30 days	=> 30 days
WARNING 2	=> 60 days	=> 60 days

WARNING 3	=> 90 days	NA
EXPUNGEMENT	=> 365 days	=> 90 days

### Expungement

The Contractor shall implement effective policies and procedures to comply with federal and Commonwealth regulations regarding expungement of benefits.

### Benefit Aging File Record Layout

Following is a description of the Benefit Aging File format.

Benefit Aging Header Record						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	“AH” – Header	M
2.	003-008	Agency code	6	String	“MADTA” – Massachusetts Department of Transitional Assistance	M
3.	009-024	File Type	16	String	Valid Values: “AGINGEXTRACT”	M
4.	025-032	File Create Date	8	Int	Year value when the file was created Min: 1900, Max: 2999 Month value when the file was created Min: 01, Max: 12 CCYYMMDD	M
5.	033-036	File Create Time	4	Int	HHMM	M
6.	037-080	Filler	44	String	Spaces	Spaces

*Record length = 80*

### Usage Notes:

Each transmission will contain a header record followed by multiple detail records, followed by a trailer record. All alpha-numeric fields are left justified and right space filled.

<b>Benefit Aging Detail Record</b>						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-009	Case Number	9	String	Case Number	M
2.	010-019	Benefit Authorization Number	10	String	Benefit authorization number	M
3.	020-025	Benefit Type	6	String	See <i>4.2.2.2 Transaction Processing</i> for benefit types	M
4.	026-026	Aging Indicator	1	Int	“1” = Aging Period 1 “2” = Aging Period 2 “3” = Aging Period 3 “4” = Aging Period 4	M
5.	027-034	Available Date	8	Int	Available date of the benefit authorization: CCYYMMDD	M
6.	035-041	Available Balance	7	Int	Amount of funds remaining on the benefit	M
7.	042-048	Original Auth Amount	7	Int	Original authorization amount	M
8.	049-080	Filler	32	String	Spaces	I

Record Length = 80 bytes

All alpha-numeric fields are left justified and right space filled.

<b>Benefit Aging Trailer Record</b>						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	“AT” - Trailer	M
2.	003-010	Number of Detail Records	8	Int	Total number of detail records in the file.	M
3.	011-080	Filler	70	String	Spaces	I

Record Length = 80 bytes

All alpha-numeric fields are left justified and right space filled.

#### **4.3.1.2.6 Case/Card Warning File**

The Case Card Warning file provides the Commonwealth with data on cases where benefits are available but no EBT card has been issued. Currently the Commonwealth uses this file to generate a once weekly report for DTA local offices to identify clients in need of an EBT card.

The file is scheduled to run each day after midnight. The transactions in the file are pulled by settlement date. The following table describes the interface for the Case/Card Warning File.

<b>Case/Card Warning Header Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-002	Record Type	2	String	“AH” – Header	M
2.	003-008	Agency code	6	String	“MADTA” – Massachusetts Department of Transitional Assistance	M
3.	009-024	File Type	16	String	Valid Values: “CARDWARNING”	M
4.	025-032	File Create Date	8	Int	Year value when the file was created Min: 1900, Max: 2999 Month value when the file was created Min: 01, Max: 12 CCYYMMDD	M
5.	033-036	File Create Time	4	Int	HHMM	M
6.	037-101	Filler	65	String	Spaces	Spaces

*Record Length = 101*

<b>Case/Card Warning Detail Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-009	Case Number	9	String	Case Number assigned by eligibility system.	M
2.	010-015	Benefit Type	6	String	See <u>4.2.2.2 Transaction Processing</u> for benefit types.	M
3.	016-031	Maintenance Type	16	String	Carried over from Benefit Maintenance Header	M
4.	032-041	Benefit Authorization Number	10	Int	The Benefit Authorization Number must be unique for each benefit on the system.	M
5.	042-048	Benefit Amount	7	Int	Benefit amount in dollars and cents. The value must be left padded with zeros. 5 positions of dollars and 2 positions of cents.	M
6.	049-056	Benefit Available Date	8	Int	Date value when the benefit is to be made available Year Min: 1900, Max: 2999 Month Min: 01, Max: 12 Date Min: 01, Max: 31 CCYYMMDD	M
7.	057-059	Local Office Code	3	String	MADTA Local Office code	M
8.	060-074	Client First Name	15	String	First Name of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M
9.	075-094	Client Last Name	20	String	Last Name of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M
10.	095-095	Client Middle Initial	1	String	Middle Initial of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M

<b>Case/Card Warning Detail Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
11.	096-101	Number of Days	6	Int	Number of Days between the report date and the earliest benefit available date.	M

*Record Length = 101*

<b>Case/Card Warning Trailer Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-002	Record Type	2	String	“AT” - Trailer	M
2.	003-010	Number of Detail Records	8	Int	Total number of detail records in the file.	M
3.	011-101	Filler	91	String	Spaces	I

*Record Length = 101*

#### 4.3.1.2.7 Adjustment Activity File

On a daily basis the adjustment activity file is generated and transmitted to the Commonwealth to enable the Commonwealth to track adjustment activity for claims filed by the client or the retailer. The file layout consists of a header record followed by multiple detail records, followed by a trailer record. All alpha-numeric fields are left justified and right space filled. The Commonwealth receives the file through CONNECT:Direct.

<b>Adjustment Activity File – Summary Table</b>		
<b>Item</b>	<b>File Data Title</b>	<b>File Data</b>
1.	File Type	Adjustment Activity File
2.	File Names	<p><b>Adjustment Activity File</b></p> <p><b><u>Test DSN:</u></b></p> <p>“MAYYYYMMDDHHMMSSmmmTADJACTIVITY”</p> <p><b><u>Production DSN:</u></b></p> <p>“MAYYYYMMDDHHMMSSmmmPADJACTIVITY”</p>
3.	System Source	EBT Contractor
4.	System Destination	MADTA
5.	Data Description	Activity against benefits on EBT database.
6.	Primary Data Transfer Method	CONNECT:Direct
7.	Timing Requirements	Daily:
8.	File Format	Fixed

The following is a description of the Adjustment Activity File format.

<b>Adjustment Activity Header Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-001	Record Type	1	String	“H” – Header	M
2.	002-003	Agency ID	2	String	“MA” – Commonwealth of Massachusetts	M
3.	004-007	Sent Year	4	Int	Year value when the file was sent Min: 1900, Max: 2999	M
4.	008-009	Sent Month	2	Int	Month value when the file was sent Min: 01, Max: 12	M
5.	010-011	Sent Date	2	Int	Date value when the file was sent Min: 01, Max: 31	M
6.	012-013	Sent Hour	2	Int	Hour value when the file was sent Min: 00, Max: 23	M
7.	014-015	Sent Minute	2	Int	Minute value when the file was sent Min: 00, Max: 59	M
8.	016-017	Sent Second	2	Int	Second value when the file was sent Min: 00, Max: 59	M
9.	018-026	Record Count	9	Int	Record count of the total number of detail records in the file. Min: 000000001 Max: 999999999	M
10.	027-222	Filler	196	String	Spaces	I

*Record Length = 222*

<b>Adjustment Activity Detail Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-001	Record Type	1	String	“D” – Detail	M
2.	002-010	Case Number	9	String	Case number	M
3.	011-046	Cardholder Name	36	String	Name of cardholder that performed transaction.	M
4.	047-049	Regional Office Code	3	String	Eligibility office number	M

<b>Adjustment Activity Detail Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
5.	050-051	Program Type	2	String	Program ID for the record. (F ) - SNAP program (C ) - cash program Note that the second character must be a space.	M
6.	052-061	Claim Tracking Number	10	String	Tracking number assigned to claim.	M
7.	062-069	Transaction Date	8	Int	CCYYMMDD – Trans Log Date	C
8.	070-075	Transaction Time	6	Int	HHMMSS – Transaction Log Time	C
9.	076-076	Credit/Debit Indicator	1	String	“C” = Credit “D” = Debit Adjustment	M
10.	077-083	Transaction Amount	7	Int	Amount of original transaction.	C
11.	084-090	Claim Amount	7	Int	Amount of the Claim	M
12.	091-092	Reason Type	2	String	Reason for Claim: RC - Retailer Requested Debit to Client CR - Client Requested Debit to Retailer SC - State Requested Debit to Client CS - Client Requested Debit to State	M
13.	093-100	Date of Claim	8	Int	CCYYMMDD - Date claim was initiated	M
14.	101-101	Claim Status	1	String	Status of claim: N – New A – Approved D – Denied H – Fair Hearing Requested E – Elapsed S – Settled I – Insufficient Funds C – Accepted R – Rejected	M
15.	102-109	Claim Status Date	8	Int	Date of claim status change	M
16.	110-116	FNS Number	7	String	Only included on SNAP transactions.	C
17.	117-136	Merchant Name	20	String	Where the transaction occurred.	C

<b>Adjustment Activity Detail Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
18.	137-176	Merchant Location	40	String	Location where the transaction occurred.	C
19.	177-222	Filler	46	String	Spaces	I

*Record Length – 222*

<b>Adjustment Activity Trailer Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-001	Record Type	1	String	“T” – Trailer	M
2.	002-010	Total Detail Records	9	Int	Total Number of Detail Records	M
3.	011-020	Total Credits	10	Int	Total dollar value of Credits	M
4.	021-030	Total Debits	10	Int	Total dollar value of Debits	M
5.	031-222	Filler	192	String	Spaces	I

*Record Length – 222*

### **Adjustment File Processing Rules**

Records are written to the Adjustment Activity File based on any actions taken in the EBT system related to an adjustment claim including, but not limited to, initial claim requests, accepted claims, settled claims and rejected claims.

Following are the claim statuses:

<b>Claim Status</b>	<b>Description</b>
N – New	Initial Status of all Claim requests.
A – Approved	Status to identify the result of a Fair Hearing.
D – Denied	Status to identify the result of a Fair Hearing.
H – Fair Hearing Requested	Indicates a Fair Hearing has been requested regarding the claim.
E – Elapsed	Only on Debit adjustment, when 15 days has passed since origination of the adjustment.
S – Settled	Final status for an adjustment. Funds have been credited or debited.
I – Insufficient Funds	Final status for an adjustment. Funds have not been credited or debited; client account does not have enough funds.
C – Accepted	Only on Credit adjustment, when the retailer accepts the recipient-initiated adjustment.
R - Rejected	Only on Credit adjustment, when the retailer rejects the recipient-initiated adjustment; client has option then to request fair hearing through the Commonwealth.

#### **4.3.1.2.8 Daily Disaster Extract File**

The Daily Disaster Extract File is required by the Commonwealth when a Presidential or other qualified disaster has been declared and the Commonwealth is issuing disaster SNAP and/or disaster cash benefits. The file enables the Commonwealth to validate for duplicate records against the eligibility system. Each transmission contains a header record followed by multiple detail records, followed by a trailer record. All alpha-numeric fields are left justified and right space filled. The file must be in Excel format or convertible to Excel.

The file consists of the demographics of the head of household and all household members in a newly created disaster case established in the EBT system the previous day. The Daily Disaster Extract File shall cover one 24 hour calendar day from 12:00 midnight – 11:59 p.m. and include all new disaster cases created as of 11:59 p.m. that day. The file shall include, but not be limited to, the following fields:

- A. Case number – last 9 digits of 18 digit disaster card number;
- B. Client type – “P” = primary (head of household)  
“H” = household member
- C. First Name;
- D. Middle Initial (of Primary);
- E. Last Name;
- F. Social Security Number ;
- G. Birth Date;
- H. City;
- I. County;
- J. State;
- K. Zip Code;
- L. Household Size;
- M. Primary’s First Name;
- N. Primary’s Middle Initial;
- O. Primary’s Last Name;
- P. Primary’s Social Security Number; and
- Q. Primary’s Birth Date.

Daily Disaster Extract File Header Record						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-001	Record Type	1	String	“H” – Header	M
2.	002-003	Agency ID	2	String	“MA” – Commonwealth of Massachusetts	M
3.	004-018	File Type	15	String	DISEXTRACT (left justified)	M
4.	019-022	Sent Year	4	Int	Year value when the file was sent Min: 1900, Max: 2999	M
5.	023-024	Sent Month	2	Int	Month value when the file was sent Min: 01, Max: 12	M
6.	025-026	Sent Date	2	Int	Date value when the file was sent Min: 01, Max: 31	M
7.	027-028	Sent Hour	2	Int	Hour value when the file was sent Min: 00, Max: 23	M
8.	029-030	Sent Minute	2	Int	Minute value when the file was sent Min: 00, Max: 59	M
9.	031-032	Sent Second	2	Int	Second value when the file was sent Min: 00, Max: 59	M
10.	033-041	Record Count	9	Int	Record count of the total number of detail records in the file. Min: 000000001 Max: 999999999	M
11.	042-180	Filler	139	String	Spaces	I

*Record Length = 180*

Daily Disaster Extract File Detail Record						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-001	Record Type	1	String	“D” – Detail	M
2.	002-010	Case Number	9	String	Case Number assigned by eligibility system right-justified – left zero filled	M
3.	011-012	Client Type	2	String	Valid Types – ‘P’ or ‘HH’	M

<b>Daily Disaster Extract File Detail Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
4.	013-027	First Name	15	String	First Name of the client	M
5.	028-028	Middle Initial	1	String	Middle Initial of the client	C
6.	029-048	Last Name	20	String	Last Name of the client	M
7.	049-057	SSN	9	String	Social Security Number	M
8.	058 - 077	City	20	X	Required. All - 20	M
9.	078-097	County	20			M
10.	098-099	State	2	X	Required.	M
11.	100-108	Zip Code	9	X	Required. Must be either 9 numeric characters or 5 numeric characters followed by 4 spaces.	M
12.	109-110	Household Size	2			M
13.	111-119	Birth Date	8	Date	Date of birth of the client (yyyymmdd)	M
14.	120-134	Primary First Name	15		First Name of the Primary 'P'	M
15.	135	Primary Middle Initial	1		Middle Initial of the Primary 'P'	O
16.	136-155	Primary Last Name	20		Last Name of the Primary 'P'	M
17.	156-165	Primary SSN	9		Social Security Number of the Primary 'P'	M
18.	166-172	Primary Birth Date	8		Birth Date of the Primary 'P' (yyyymmdd)	M
19.	173-289	Filler	116	String	Spaces	I

*Record Length – 234*

<b>Daily Disaster Extract File Trailer Record</b>						
<b>#</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Type</b>	<b>Comments</b>	<b>M/C/O/I</b>
1.	001-001	Record Type	1	String	"T" – Trailer	M
2.	002-010	Total Number of detail records	9	Int	Record count of the total number of detail records in the file. Min: 000000001 Max: 999999999	M
3.	011-180	Filler	170	String	Spaces	I

*Record Length – 180*

#### 4.3.1.2.9 Generic EBT Demographic File

As an option to utilizing the current Case/Client Maintenance file to establish disaster cases, the Commonwealth may elect to assist or receive assistance from a “Buddy State” following a disaster. A “Buddy State” is any State, U.S. territory or the District of Columbia who has entered into an agreement with another state, territory or the District of Columbia to provide post-disaster recovery support in the event of a catastrophic disaster.

Currently, the Commonwealth does not have in place the generic “Buddy State” interface. However, in the future the Commonwealth may develop this interface and the Contractor shall support the transmission of data files and reports between Buddy States and the Contractor.

The following generic EBT Demographic File format was designed through a collaborative effort of the National Disaster Services Work Group and their EBT Contractors. The Contractor shall support any modifications to the format.

#### Generic EBT Demographic Header Record

Description	Length	Type	Comments
Record Type	2	X	“HD”
Transaction Type	8	X	“XXDEMOGR”  XX=state abbreviation
Date	8	9	CCYYMMDD
Time	8	9	HHMMSSSS
Control Number	6	9	Incremented by 1 each time sent. Control number sequencing will be checked separately for each unique transaction type.
Filler	264	X	
Response Code	4	X	Must be initialized to “0000”. Batch level error codes will be returned here.

Record Length - 300 characters

Note: All batch transmissions are one logical file per physical file.

GENERIC DEMOGRAPHIC HEADER RECORD EDITS – ERROR CODES

- \*\* HD01 Invalid record type (must be “HD”).
- \*\* HD02 Invalid transaction type (must be “XXDEMOGR”).
- \* HD03 Invalid date (numeric and reasonability edits).
- \* HD04 Invalid time (numeric and reasonability edits).
- \* HD05 Invalid control number (numeric edit).
- \* HD06 Duplicate file (same control number for transaction type).
- \* HD07 File out of sequence (control number for transaction type not incremented by one).
- \*\* Reject entire file and do not return a file. “HD” and a valid transaction type are the minimum data elements required to identify the file being sent. If they are **not** present, a return file cannot be sent back to the state. These errors will be detected through operational monitoring.
- \* Reject entire file; return entire file. If the minimum data elements exist (record type, transaction type), return entire file to the state.

GENERIC EBT DEMOGRAPHIC DETAIL RECORD

Description	Length	Type	Comment
Record Type	2	X	“DT”
State Unique Identifier	16	X	Required field. Must be left justified. JPM – 15 FIS – 14 Xerox - 16
Card Number	19	X	If present, OTC card was issued. If spaces, processor generates card number and mails card. Left justified, space filled.
Social Security Number	9	9	Must be numeric. If SSN is not known, zeros must be sent.
Date of Birth	8	9	CCYYMMDD. If not known, zeros will be sent.

Description	Length	Type	Comment
First Name	25	X	Required. Alpha characters or spaces only. No special characters are permitted. Left justified, space filled.  JPM – 15 FIS – 15 Xerox - 25
Middle Initial/Name	15	X	Optional. Alpha characters or spaces only. No special characters.  JPM – 1 FIS – 15 Xerox – N/A
Last Name	25	X	Required. Alpha characters or spaces only. No special characters. Left justified, space filled.  JPM – 25 FIS – 20 Xerox - 25
Address-1	35	X	Required. Special characters OK. Left justified, space filled.  JPM – 30 FIS – 30 Xerox – 35
Address-2	30	X	Optional. Special characters ok.  All - 30
City	20	X	Required.  All - 20
State	2	X	Required.
Zip*	9	X	Required. Must be either 9 numeric characters or 5 numeric characters followed by 4 spaces.
Service Site Code	6	X	Required.  JPM – 5 FIS – 3 Xerox - 6

Description	Length	Type	Comment
Caseworker ID	12	X	Optional.  JPM – 4 FIS – 12 Xerox - 12
Language Indicator	1	X	Optional.  “E” – English “S” – Spanish  If blank or value other than “E” or “S”, will default to “E”
Disaster Event ID	6	9	Required. Format is XXYYZZ where  XX=Century YY=Year ZZ=Event (01, 02, 03, etc)  Example 200902 (2 <sup>nd</sup> disaster event in the state during 2009
Reserved for State	20	X	
Filler	36	X	
Response Code	4	X	Must be initialized to “0000” or record will be rejected. Detail record error codes will be returned here.

Record Length - 300 characters

**Usage Notes:**

- A. All transmitted demographic records are add/replace. If State Unique ID is not found on existing database, create new records. If State Unique ID already exists, update all information.
- B. All transmitted demographic records are for primary cardholders only.
- C. Cardholders will initially be set up with access to both SNAP and Cash.
- D. With different size data elements in the same alphanumeric field, data must be left justified to accommodate all vendors.

## GENERIC EBT DEMOGRAPHIC DETAIL RECORD EDITS – ERROR CODES

- Reject record; don't process.
- Required fields are always edited.
  - Optional fields are edited if present.

DT01 Invalid record type (must be "DT").

DT02 State unique identifier missing.

DT03 Invalid card number (must be at least 16 digits, BIN must match state)

DT04 Invalid social security number.

DT05 Invalid date of birth.

DT06 Missing/invalid first or last name (must be upper case, no special characters).

DT07 Missing address (mandatory line 1).

DT08 Missing city.

DT09 Missing state.

DT10 Missing/invalid zip code.

DT11 Missing service site code.

DT12 Invalid language indicator.

DT13 Invalid disaster event ID.

## GENERIC EBT DEMOGRAPHIC TRAILER RECORD

Description	Length	Type	Comments
Record Type	2	X	“TR”
Transaction Type	8	X	“XXDEMOGR”  XX=state abbreviation  Must match header
Date	8	9	CCYYMMDD  Must match header
Time	8	9	HHMMSSSS  Must match header
Control Number	6	9	Incremented by 1 each time sent. Control number sequencing will be checked separately for each unique transaction type. Must match header
Detail record count	6	9	
Filler	258	X	
Response Code	4	X	Must be initialized to “0000”. Batch level error codes will be returned here. Trailer error codes will be returned in the header record also.

Record Length – 300 characters

Note: All batch transmissions are one logical file per physical file.

GENERIC EBT DEMOGRAPHIC TRAILER RECORD EDITS – ERROR CODES

**Reject entire file and return to state**

- TR01 Missing trailer record.
- TR02 Mismatch on transaction type.
- TR03 Mismatch on date.
- TR04 Mismatch on time.
- TR05 Mismatch on control number.
- TR06 Mismatch on total detail records.

GENERIC EBT BENEFIT HEADER RECORD

Description	Length	Type	Comments
Record Type	2	X	“HD”
Transaction Type	8	X	“XXBENFIT” XX = state abbreviation
Date	8	9	CCYYMMDD
Time	8	9	HHMMSSSS
Control Number	6	9	Incremented by 1 each time sent. Unique to transaction type.
Filler	64	X	
Response Code	4	X	Initialize to “0000” Batch error codes will be returned here.

Record length – 100 characters

Note: All batch transmissions are one logical file per physical file.

GENERIC EBT BENEFIT HEADER RECORD EDITS – ERROR CODES

- \*\* HD01 Invalid record type (must be “HD”).
- \*\* HD02 Invalid transaction type (must be “XXBENFIT”).
- \* HD03 Invalid date (numeric and reasonability edits).
- \* HD04 Invalid time (numeric and reasonability edits).
- \* HD05 Invalid control number (numeric edit).
- \* HD06 Duplicate file (same control number for transaction type).
- \* HD07 File out of sequence (control number for transaction type not incremented by one).
- \*\* Reject entire file and don’t return a file. “HD” and a valid transaction type are the minimum data elements required to identify the file being sent. If they are not present, a return file cannot be sent back to the state. These errors will be detected through operational monitoring.
- \* Reject entire file; return entire file. If the minimum data elements exist (record type, transaction type), return entire file to the state.

GENERIC EBT BENEFIT DETAIL RECORD

Description	Length	Type	Comments
Record Type	2	X	“DT”
State Unique Identifier	16	X	JPM – 15 FIS – 14 Xerox – 16
Benefit Type	14	X	JPM – 15 FIS – 14 Xerox – 16
Amount	14	9(12)V9 9	JPM – 15 FIS – 14 Xerox – 16  Right justified with leading zeros. Maximum value \$9999.99 – see usage notes.
Benefit Period Date	6	9	CCYYMM (month of benefit payment)
Benefit Authorization Number	16	X	JPM – 16 FIS – 10 Xerox – 14  See usage notes.
Filler	28	X	
Response Code	4	X	Initialize to “0000” Detail record error codes will be returned here.

Record Length – 100 characters

**Usage Notes:**

Authorization numbers are supplied by the state and uniquely identify each benefit grant. Authorization numbers must be unduplicated statewide. The responsibility for preventing duplicate authorization numbers from being stored in the system rests with the processor. The responsibility for insuring that duplicate authorization numbers do not reside in the eligibility systems rests with the states.

Availability date will default to current date. All disaster benefits will be posted immediately upon receipt.

Host processors will set up a table with maximum benefit amounts for each state, initialized to \$9999.99. The Host software shall be programmed not to exceed \$9999.99, unless the table value is modified at state request. Allowable maximum amount in table can be adjusted up or down by the states.

In order to identify benefits issued for a specific disaster, and be able to distinguish between benefits issued for each of multiple disaster declarations, multiple disaster benefit types will be used as follows. First disaster – benefit type FSDFS01, second disaster FSDFS02, etc. Expectation is that by the time 10 disasters have occurred and benefit type “cycles” back to FSDFS01, all FSDFS01 benefits will have been used or expunged.

FSDFS01

FSDFS02

FSDFS03

FSDFS04

FSDFS05

FSDFS06

FSDFS07

FSDFS08

FSDFS09

FSDFS10

#### GENERIC EBT BENEFIT DETAIL RECORD EDITS – ERROR CODES

##### **Hard errors - reject record; don't process.**

DT01 Invalid record type (must be “DT”).

DT02 Missing State unique identifier.

DT03 Invalid/missing benefit type.

DT04 Invalid/missing amount.

DT05 Invalid/missing benefit period date.

DT06 Missing authorization number.

DT07 Duplicate benefit.

## GENERIC EBT BENEFIT TRAILER RECORD

Description	Length	Type	Comments
Record Type	2	X	“TR”
Transaction Type	8	X	“XXBENFIT” Must match header
Date	8	9	Must match header
Time	8	9	Must match header
Control Number	6	9	Must match header
Total Detail Records	7	9	
Total Credit Amount	14	9(12)V9 9	Total dollars for all detail records
Filler	43	X	
Response Code	4	X	Initialize to “0000” Batch errors will be returned here. Trailer record errors will be returned in header also.

Record length - 100 characters

Benefit Trailer Record Edits

**Reject entire file and return to state**

TR01 Missing trailer record.

TR02 Mismatch on transaction type.

TR03 Mismatch on date.

TR04 Mismatch on time.

TR05 Mismatch on control number.

TR06 Incorrect total detail records.

TR07 Incorrect total credit amount.

#### 4.3.1.4 Batch Processing

The Commonwealth shall send batch files to the Contractor for both daily and monthly updates to cardholder accounts. The number of files transmitted daily and monthly may increase with the addition of program benefits and services. Following are the current file types, frequency of file transmission. A sample monthly benefit batch schedule is a separate attachment.

**Case/Client Maintenance File** – Transmitted to the Contractor after close of each business day, up to 23 files monthly.

**Expedited SNAP Benefit Batch Maintenance File** – Transmitted to the Contractor after close of each business day, up to 23 files monthly. Expedited SNAP benefits must be posted and available by 7:00 p.m. the same day.

**Daily SNAP Benefit Batch Maintenance File** - Transmitted to the Contractor after close of each business day, up to 23 files monthly. Daily SNAP benefits must be posted and available by 11:00 a.m. the next calendar day.

**Daily Cash Benefit Batch Maintenance File** - Transmitted to the Contractor after close of each business day, up to 23 files monthly. Daily cash benefits must be posted and available by 11:00 a.m. the next calendar day.

**Cyclical SNAP Benefit Batch Maintenance File** – Transmitted to the Contractor ten (10) times monthly based on last digit of Social Security Number.

**Cyclical Cash Benefit Batch Maintenance File** – Transmitted to the Contractor twenty (20) times monthly based on last digit of Social Security Number.

**Cash Disregard Benefit Batch Maintenance File** – Transmitted to the Contractor once monthly on or about the 15<sup>th</sup> of the month.

**Cash Custodial Benefit Batch Maintenance File** – Transmitted to the Contractor once monthly on or about the 26<sup>th</sup> of the month.

**Clothing Benefit Batch Maintenance File** – Transmitted to the Contractor once monthly from September through November each year.

**4.3.1.8 Benefit Availability**

Benefits are not considered available unless they have 1) been posted to the Contractor’s host database and 2) reached or exceeded their availability date. The Contractor shall make benefits available to cardholders on a schedule determined by the Commonwealth. Currently cash assistance is issued twice monthly; however, in the future, the Commonwealth may issue cash assistance at a different frequency. The Contractor shall not charge the Commonwealth for changes to the benefit issuance availability schedule. Following is the current benefit availability schedule for the Commonwealth.

<b>If the last digit of the case number is:</b>	<b>SNAP benefits &amp; first cyclical cash benefit is available on the:</b>	<b>Second cyclical cash benefit is available on the:</b>
0	1 <sup>st</sup>	16 <sup>th</sup>
1	2 <sup>nd</sup>	17 <sup>th</sup>
2	4 <sup>th</sup>	19 <sup>th</sup>
3	5 <sup>th</sup>	20 <sup>th</sup>
4	7 <sup>th</sup>	22 <sup>nd</sup>
5	8 <sup>th</sup>	23 <sup>rd</sup>
6	10 <sup>th</sup>	25 <sup>th</sup>
7	11 <sup>th</sup>	26 <sup>th</sup>
8	13 <sup>th</sup>	28 <sup>th</sup>
9	14 <sup>th</sup>	29 <sup>th</sup>

**4.3.1.10 Benefit Aging and Expungement**

On a schedule no less frequent than monthly, currently on the 25<sup>th</sup> of each month, the Contractor shall provide this detailed report and/or extract file to the Commonwealth of cardholders who have not accessed their benefits (i.e., completed a successful cardholder transaction that reduces or places a manual voucher hold on all or part of the benefit balance) that fall into defined aging periods and expungement timeframes as specified by the Commonwealth during detail design. Such timeframes must be parameter settings that can be readily modified as experience dictates. If required by the Commonwealth, the report may require additional time periods and may be broken out by caseworker using state supplied criteria. A summary page that lists totals as defined by the Commonwealth must be included with the file/report.

The offeror shall describe its processes for aging and expunging benefits, including frequency, timing and reporting.

The Contractor shall be able to support benefit aging at the benefit level as defined by the Commonwealth.

The Contractor shall be able to support aging based on the last-used time stamp on the benefit available date, or both.

The Contractor shall support accurate conversion of aging/expungement data such that the original expungement dates are retained and expungements of benefits occur on time.

#### **4.3.1.10 (a) Current Rules**

The current rules for expungements in the Commonwealth are as follows:

##### **Current Expungement time periods:**

- Cash - 90 days
- SNAP - 365 days

The Aging process is applied to each benefit authorization separately. Based on the “date last updated,” the Contractor shall report each authorization back to the state in the appropriate aging period. Currently, the available date (date benefit is available to the cardholder) is utilized for aging purposes. Inquiring against outstanding benefits will not modify the last update date.

The Commonwealth may change the current Aging process during Detail Design. If the Commonwealth changes or modifies the current process, it will be consistent with the core requirements.

#### **4.3.1.11 Additional Programs**

The Contractor shall support, at the Commonwealth’s option, the provision of any additional Commonwealth and Federal program benefits including, but not limited to Special Supplemental Program for Women, Infants and Children (WIC), State Supplement Program (SSP), health care applications, child care, child support payments, refugee and immigrant assistance and unemployment insurance benefits, through new or existing EBT accounts.

The Offeror’s proposed cost per case month (CPCM) pricing shall also apply to benefits issued under any program that the Commonwealth may implement in the future. The Contractor shall agree to negotiate in good faith toward developing a contract amendment, subject to applicable Commonwealth approval, to include pricing associated with any design and development costs.

## **4.4 Cards and PIN's – Core Requirements**

### **4.4.1 Cards and PIN's**

#### **4.4.1.2 Database Support**

The Contractor shall maintain a centralized card database on behalf of the Commonwealth for the Contract term. All deactivated card data will be available to the Commonwealth on the administrative terminal for the Contract term.

#### **4.4.1.3 Multiple Cards per Individual Account**

Individuals may have more than one active card that can access their account at any time. The Commonwealth currently utilizes a primary and three alternates for cash and a primary and six alternates for SNAP. A single account may have a total of 10 active cards/clients attached to the case.

There are several examples of situations requiring multiple active cards for an account. These include:

- A. Individuals with an authorized representative who do food shopping for the cardholder, up to six (6) alternates per case;
- B. Individuals in a licensed group home that have authorized the facility be issued and utilize a card on their behalf (*a sub-category of the authorized representative card*);
- C. Individuals with an authorized payee who do ATM cash withdrawals and cash purchases for the cardholder, up to three (3) alternates per case;
- D. Individuals issued a temporary card while awaiting arrival of a permanent card in the mail; and
- E. Individuals whose card access may be limited by the Commonwealth to either the cash and/or SNAP account(s).

Alternates with access to both programs on an account are setup by the Commonwealth as two different cardholders on the account. The alternate receives two cards (one for cash and one for SNAP).

#### **4.4.1.5 Card Deactivation**

Cardholders are required to call the EBT Customer Service Help Desk to report a lost, stolen or non-functioning/damaged card. The Contractor shall deactivate the card immediately upon request by the cardholder to the EBT Customer Service Help Desk and/or when the cardholder reports to the EBT Customer Service Help Desk that their card is lost or stolen but does not specifically request that the card be deactivated.

The Contractor shall ensure that the EBT Customer Service Help Desk has tools which use demographic data to identify callers who do not know their card number. Card deactivation will also be accepted as a command sent from the Commonwealth. Deactivation may be indicated in the command either as a code specific to the purpose or via “void date” which indicates the date on which the card became unusable.

Valid card statuses are:

- A. Lost;
- B. Stolen;
- C. Damaged;
- D. Returned; and
- E. Defective.

The Contractor shall implement security measures to prevent card deactivation by Automated Response Unit (ARU) and by the EBT Customer Service Help Desk for an individual case upon the Commonwealth’s and/or the cardholder’s request. Security measures may include, but not be limited to applying a block to card deactivation or requiring a password, a security code or response to security questions. The Contractor is encouraged to propose additional options to ensure the security of the ARU card deactivation process.

#### **4.4.1.6 Card Number/Bank Identification Number (BIN)**

The Contractor shall issue EBT cards containing an 18 digit primary account number (PAN) that utilize the Commonwealth’s current bank identification number (BIN) **600875**.

#### **4.4.1.8 Cardholder Selection and Assignment of PINs**

This section describes the various methods of issuing and selecting a Personal Identification Number (PIN). The Contractor shall have the capabilities to support all the methods defined in this section and may propose, in their response and at any time during the term of the contract, additional methods of issuing and selecting PINs.

When a cardholder requests a new EBT card, the Contractor shall support any or all of these actions based on Commonwealth requirements:

- A. Automatic transfer of the existing PIN to replacement cards;
- B. Automatic assignment of a new PIN to the new card, possibly accompanied by the automatic mailing of that PIN to the cardholder;
- C. Leaving the new card un-PIN’d until cardholder selection of PIN or Commonwealth assignment or request of a new PIN;
- D. Issuance/selection of a PIN before any card has been issued to a cardholder;
- E. Issuance/selection of a PIN regardless of the card status;

- F. Selection of a PIN by the cardholder via the Cardholder Customer Service Automated Response Unit (ARU);
- G. Selection of a PIN by the cardholder via the client web portal; and
- H. Separate Commonwealth procedures for PINs assigned to Authorized Representatives and Authorized Payees and their cards and PINs assigned to Recipients and their cards may apply.

## 4.5 Cards and PINs - Core Optional Requirements

This section addresses Commonwealth specific core optional card and Personal Identification Numbers (PIN) requirements.

### 4.5.4 Card Mailing and Postage Requirements

The Contractor shall mail all cards directly to the cardholder via U.S. Postal System 1<sup>st</sup> class mail in compliance with federal regulations at *7 CFR 274. 2(b) Availability of Benefits*. Cards mailed in this manner will be pre-sorted by Zip Code.

On May 30, 2012, the Food and Nutrition Service (FNS) published in the [\*Federal Register \(volume 77, number 104\)\*](#) proposed regulations modifying 7 CFR 274.6 to require the State agency place the card in the mail “within 1 business day following notice by the household to the State agency that the card has been lost or stolen.” If change becomes final, the Contractor shall mail cards within 1 business day following receipt of the data by batch file or other means, including but not limited to, ARU, the EBT Customer Service Help Desk and the client portal. Therefore, a file received by the Contractor before midnight must be processed, and the cards created and mailed the next business day. When the file is received on Friday, the Commonwealth may require the cards be created and mailed on Saturday.

Under the existing federal requirements, the calendar date of the receipt of the data by the Contractor will be considered day zero. Following day zero, the first calendar day will be considered Day 1. Day 2 will be the next calendar day following calendar day one, and Day 3 will be the next calendar day following calendar day two. Cards will be measured as delayed if produced on calendar Day 3 or greater. **With the exception of Federal holidays, Monday through Friday will be considered business days. The Commonwealth may require the Contractor to produce and mail cards on Saturday.**

The Contractor shall provide the Commonwealth with a daily report listing all EBT cards mailed the previous business day and on Saturdays. The cards are considered “mailed” when delivered to or picked up by the U.S. Postal Service. The report shall include, but not be limited to the EBT card number, the cardholder name and the cardholder address. Specific details and data elements of the report shall be determined by the Commonwealth during the detail design phase. The daily report shall be available on the administrative terminal. This requirement also applies to EBT disaster cards and any other EBT card format issued by the Commonwealth.

All cards being mailed directly to the cardholder shall be affixed to a one page, two sided card carrier, a document containing instructions for the cardholder in English and Spanish language. Specific details and data elements of the card carrier will be determined by the Commonwealth during the detail design phase.

All cards being mailed directly to the cardholder shall include a one-page, two-sided, multilingual document supplied by the Commonwealth, unbundled by the case, or upon agreement with the Commonwealth, the Contractor may print the multilingual document to

Commonwealth specifications. If printed by the Contractor, the multilingual document is subject to periodic revisions.

Following is a sample of the multilingual card currently in use.

### **English**

**Important!** The letter in this envelope has information about your benefits. Please read it or have someone translate it for you right away. If you do not understand the information in the letter or need help translating it, please contact your Transitional Assistance Office right away.

### **Spanish**

**¡OJO!** La carta que se encuentra dentro de este sobre contiene información sobre sus beneficios. Favor de leerla o pedirle a alguien que se la traduzca inmediatamente. Si no entiende el contenido de la carta o necesita ayuda para traducirla, póngase en contacto con la Oficina de Asistencia Transicional (DTA) inmediatamente.

### **Serbian Cyrillic**

**Важно.** Ово писмо садржава важне информације о вашим правима. Молимо вас прочитајте одмах или замолите некога да вам преведе. Ако не разумете ове информације или требате помоћ у превођењу контактирајте најближи уред за помоћ ДТА (Transitional Assistance Office).

### **Croatian**

**Važno!** Ovo pismo sadrži važne informacije o Vašim pravima. Molimo Vas pročitaj te odmah ili zamolite nekoga da Vam prevede. Ako ne razumijete ove informacije ili trebate pomoć u prevodenju kontaktiraj te najbliži Transitional Assistance Office (Ured za pomoć).

### **Russian**

**Важно !** Письмо в этом конверте содержит информацию о вашем пособии. Пожалуйста, прочтите или попросите кого-то его Вам срочно перевести . Если Вы не поняли содержание этого письма или нуждаетесь в переводе, срочно позвоните в Ваш Офис Transitional Assistance ( DTA).

### **Portuguese**

**Importante:** A carta neste envelope contém informações sobre os seus benefícios. Favor ler ou peça à uma outra pessoa para traduzir seu conteúdo, o mais breve possível. Se você não entender as informações contidas nesta carta ou necessitar que a carta seja traduzida, favor contactar, o mais rápido possível, o “*Transitional Assistance Office*” (Agência de Assistência Transitória).

### **Somali**

**Muhiim!** Bashkadan waxaa ku jirta warqad ay ku Koran yihiin warbixino ku saabsan waxyaabaha lagu ogyahay. Fadlan akhri ama weydiiso qof kale in uu kuu akhriyo isla markiiba. Haddii aadan fahmin warbixinta ku Koran warqada, ama aad u baahan tahay in lagu turjimo, fadlan la xiriir xafiiska welfeerka (Ceyrta) isla markiiba.

### **Chinese**

請注意！信封內信件內容與您的福利有關。請即時閱讀或請別人為您譯成中文。若您不明白信件內容，或需要翻譯協助，請即時跟過渡協助辦公室聯繫。

### **Italian**

**Importante!** La lettera in questa busta contiene informazione riguardo i suoi benefici. Per favore, la legga oppure richieda che sia tradotta per Lei immediatamente. Se non capisce la informazione di questa lettera o ha bisogno del traduzione, per favore contatti l'Ufficio di Assistenza Transizionale immediatamente.

### **Polish**

**U W A G A !** List znajdujący się w tej kopercie zawiera informację dotyczącą twojego zasiłku. Przeczytaj proszę ten list lub niech go tobie ktoś bezzwłocznie przetłumaczy. Jeśli nie rozumiesz informacji z tego listu lub potrzebujesz pomocy tłumacza, skontaktuj się proszę jak najszybciej z twoim Transitional Assistance Office.

### **Haitian Creole**

**Enpòtan!** Lèt ki nan anvlòp sa gen enfòmasyon konsènan avantaj ou yo. Tanpri, li lèt la, oubyen fè yon moun tradwi pou ou tou swit. Si ou pa konprann enfòmasyon kin nan lèt la, oubyen ou bezwen èd pou tradwi li, tanpri kontakte biwo asistans tanporè ya tou swit.

### **French**

**Important!** La lettre se trouvant dans cette enveloppe contient des informations relatives à vos avantages. S'il vous plait, lisez-la, ou bien faite la traduire immédiatement. Si vous ne comprenez pas l'information se trouvant dans la lettre, ou bien si vous avez besoin d'aide pour la faire traduire, contactez votre bureau d'assistance temporaire immédiatement.

### **Greek**

**Η επιστολή** σε αυτόν τον φάκελο έχει πληροφορίες, σχετικές με τα ευεργετήματα- παροχές που μπορείτε να έχετε. Παρακαλούμε διαβάστε την, ή βρείτε κάποιον να σας την μεταφράσει αμέσως. Εάν δεν καταλαβαίνετε τις πληροφορίες που αναφέρονται σ' αυτήν, η χρειαζόμαστε να σας την μεταφράσουν, παρακαλούμε επικοινωνήστε άμεσα με το.

### **Slovenian**

**Zelo pomembno!** Vsebina pisma v tej kuverti nosi informacijo o tvojih prednostih. Prosim, èe ga prebereš ali pa naj ti ga nekdo takoj prevede. V primeru, da ne razumeš informacije katero pismo v sebi nosi ali potrebuješ pomoč pri prevodu, prosim, èe se za pomoč nemudoma obrneš na Tranzicijsko(Prehodno) asistentsko pisarno.

### **Vietnamese**

**QUAN TRỌNG!** Thư trong phong bì này có thông tin về các quyền lợi của quý vị. Xin đọc hoặc nhờ người nào thông dịch ngay cho bạn. Nếu bạn không hiểu thông tin trong thư hoặc cần giúp đỡ thông dịch nó, xin liên lạc Văn Phòng Trợ Giúp Chuyển Tiếp của bạn ngay.

### **Tagalog**

**Importante!** Ang sulat sa loob nitong sobre ay naglalaman ng informasyon ukol sa inyong mga beneficio. Kailangan pong basahin agad, o kumuha ng magpapaliwanag sa inyo sa Tagalog. Kung hindi ninyo naiintindihan ang nilalaman o kailangan ninyo ng tulong ng taga-salin sa Tagalog, tumawag po lamang sa Transitional Assistance Office ngayon din.

Arabic

الخطاب داخل هذا الظرف يحتوى على معلومات بخصوص الفوائد التي تتلقاها.

الرجاء قراتها أو لتدع شخص آخر يترجمها لك فوراً.

إذا لم تفهم المعلومات الواردة في الخطاب أو تحتاج مساعدة في ترجمتها الرجاء الأتصال فوراً بمكتب المساعدة الأنتقالية الخاص بك.

Amharic

ኢንፎርሜሽን - ማሳሰቢያ

ዓላማ ስልጠና ላይ የሚገኙትን መረጃዎች ስለገኙ:-

ገንዘብ - ኣርዳ ቁ/ገጽ የሚገኘውን/የሚገኝውን/ገቢ የሚገልጽ ስህተት: እንደሚሆን/እንደሚገኝ/ገንዘብ/ገንዘብ/ገንዘብ ገንዘብ ላይ/የሚገኘውን/የሚገኝውን/ገንዘብ ላይ ስህተት ማሳሰቢያ ሆኖ:- የሆነ ገንዘብ ወይም ያልገኘውን/የሚገኝውን/ገንዘብ ላይ ስህተት ገንዘብ - ኣርዳ ቁ/ገጽ ማሳሰቢያ/ማሳሰቢያ/ማሳሰቢያ::

Amharic

**4.5.7 Card Bulk Delivery**

At the Commonwealth’s discretion, the Contractor shall deliver cards to the Commonwealth operated central location(s) for subsequent Commonwealth delivery of cards to cardholders. Any of the card types described in this RFP may be delivered using this mechanism.

The Contractor shall ship cards in bulk, in accordance with Commonwealth instructions. The date of client data receipt will be considered day zero. The next business day will be considered day one.

Offerors must provide pricing for card bulk delivery in different time frames, e.g. overnight, 3 days, 5 days, etc. in [Section 14 Pricing](#).

#### 4.5.9 Retention of Current Card Production Process

The Contractor shall use the same methodology for the creation of the EBT card that the Commonwealth's current process uses. The Contractor shall ensure that there is no interruption in the production of cards during conversion.

The Commonwealth may change the client to host process prior to detail design. The Contractor shall accommodate these changes consistent with the core requirements as spelled out in this RFP.

The Commonwealth can currently perform account creation and card issuance through three methods:

- A. Manually online;
- B. Batch processing. See [4.3.1.2 Use of Existing File Formats](#); and
- C. Client to host interface as described below. The Contractor must be able to support the Commonwealth's current process as designed. The Commonwealth may change the client to host process prior to detail design.

When an account is established, a card does not need to be necessarily assigned. The Commonwealth may issue a benefit to a new case before a card has been issued. When that occurs the Contractor must establish a case using the data provided in the Benefit Maintenance File and post the benefit. The Contractor then notifies the Commonwealth through the daily Case Card Warning Report that a case has been established without a card.

The Commonwealth assigns cards to accounts via the CIS Interface, or a card can be requested to be mailed through batch interface. The Commonwealth can create a case and issue an emergency vault card through the Administrative terminal.

This section provides details on the interface between the Commonwealth's Card Issuance System (CIS) system and the EBT Contractor. This document is intended to provide a business overview of the functionality between the CIS interface to the processor's system.

The CIS interface with the EBT Contractor supports the following functionality:

- A. CIS Sign on and Signoff;
- B. Set-up a case with a Primary client and issue a card;
- C. Add a first alternate to a case and issue a card;
- D. Add subsequent alternates to a case and issue cards;
- E. Replace Primary client's card;
- F. Replace alternate's card; and
- G. Add an Alternate with no Primary.

The CIS Transaction Layouts describe the processing rules for each message. Based on the capabilities of the CIS application, the Commonwealth determines an appropriate sequence of the provided messages to perform the desired functions. The Commonwealth will initiate a sign on and begin with a case/client add request message to determine the correct sequence of actions to be performed. The Contractor's system shall not enforce a specific sequence of events and shall accept any particular sequence of actions as determined by the Commonwealth.

***Scenario 1: Set-up a new case on the Contractor's system, establish a primary client and assign that client a card.***

1. The CIS system sends a case/client add request message with the following information to the Contractor's system:
  - Client Type 'P'
  - Primary First Name
  - Primary Last Name
  - Primary Date of Birth (DOB)
  - Primary SSN (case number)
2. If the case does not exist, the Contractor's system will add the case and account to the database and return a successful response code
3. If the case already exists or there was an error with the request, the system will respond with an error message and description of the reject reason.
  - If an error is returned, the CIS operator will take the appropriate action to correct the error and resubmit the request.
4. Upon receipt of a successful response code, CIS sends in a card issue message with the primary card number. The Contractor's system links the card to the Primary client and sends back a card issue message and successful response code.
  - If an error is returned, the CIS operator will take the appropriate action to correct the error and resubmit the request.

5. If the request is approved, the Primary client is established on the Contractor's system with an active EBT card.

***Scenario 2. Replace a Primary Client's card.***

1. The CIS system sends a case/client add request message containing the following information to the Contractor's system
  - Primary SSN (case number)
  - Primary PAN (primary PAN type)
2. The Contractor's system responds with an error code and description that the case already exists.
3. Upon receipt of the reject response, the CIS operator sends a card issue request message to the Contractor's system to replace the primary client's card.
  - If the primary has no existing card, the Contractor's system links the new card to the primary client and sends back a successful response code.
  - If the existing card for the Primary is at a status other than Active, the process will post the new card as the replacement card for the Primary Client.
  - If the existing card for the Primary is at a status of Active, the process will status the existing "active" card as "Deactivated/Canceled," then the process will post the new card PAN as the replacement card for the Primary Client.
4. If there was an error with the request, the system will respond with an error message and description of the reject reason.
  - If an error is returned, the CIS operator will take the appropriate action to correct the error and resubmit the request.
5. If the request is approved, the Primary client's replacement card is established on the Contractor's system.

***Scenario 3. Add an alternate on a case on the Contractor's system, and assign that alternate a card.***

Neither cases nor alternate cardholders can be set-up on the Contractor's system without a primary client.

1. The CIS system sends a case/client add request message to the Contractor's system with an 'AF' client type for SNAP or 'AC' for Cash. The message also contains the following information.
  - Primary SSN
  - Alternate PAN (SNAP or Cash PAN Type)
  - Alternate First Name
  - Alternate Last Name

- Alternate DOB
- Alternate SSN

**If successful:**

- The Contractor's system adds the alternate to the case and returns a successful response code.
- Upon receipt of the response, CIS sends a card issue request to assign the first alternate's card.
- The Contractor's system links the new card to the first alternate and returns a successful card issue response. The Alternate is established in the case with an active card.

**If rejected:**

- If the Contractor's system responds with a reject description that the alternate already exists, CIS sends a case inquiry request message to determine the next available alternate client type.
- The Contractor's system looks up the case and responds with detailed information on the clients that exist on the case and the client types that are already on the case.

**Or:**

- If there was an error with the request, the system will respond with an error message and description of the reject reason.

If an error is returned, the CIS operator will take appropriate action to correct the error and resubmit the request.

***Scenario 4. Add subsequent alternates (second, third) for SNAP or Cash on a case on the Contractor's system, and assign that alternate a card.***

1. The CIS system sends a case/client add request message to the Contractor's system to set-up a subsequent alternate. The message includes an 'AF' client type for SNAP or 'AC' for Cash.
2. If the case and client type already exists or there was an error with the request, the system will respond with an error message and description of the reject reason.
3. CIS sends a case inquiry request message to the Contractor's system to determine the next available alternate client type.
4. The Contractor's system looks up the case and responds with detailed information on the clients that currently exist in the case (Primary Last Name, First Name, DOB, Card Number and SSN and Alternates Last Name, First Name, DOB, Card Number and SSN). Included in the response are the client types that already exist in the case.

5. The CIS operator will then determine by the response that since a first alternate “AF” exists on the case, the operator will need to select this subsequent alternate as a second alternate to the system having the client type “BF.” The CIS operator will select “Add Card.”
6. The Contractor’s system will add the subsequent alternate with the “BF” client type to the case number and the system will return a response, “Card successfully added to system.”
7. If there was an error with the request, the system will respond with an error message and description of the reject reason.
  - o If an error is returned, the CIS operator will take the appropriate action to correct the error and resubmit the request.
8. If the request is approved, the subsequent alternate is established on the system with an active alternate card.

***Scenario 5. Issue a replacement card for a subsequent alternate (second, third) for SNAP or Cash on an existing case on the system.***

1. The CIS operator sends a case/inquiry request to the Contractor’s system to determine which alternate on the case is being reissued the replacement card.
2. The Contractor’s system looks up the case number and sends back a response containing detailed information on the cardholders that currently exist on the case including Primary Last Name, First Name, DOB, Card Number and SSN and Alternates Last Name, First Name, DOB, Card Number and SSN. The message will also include the existing PAN and the status of the PAN associated with those alternates.
3. The CIS operator sends a card issue request to the Contractor’s system with the client type (BF, CF, etc.) and the new card number the Commonwealth is issuing.
  - o If the existing card for the Alternate is at a status other than Active, the process will post the new card as the replacement card for the Alternate Client.
  - o If the existing card for the Alternate is at a status of Active, the process will status the existing “active” card as “Deactivated/Canceled,” then the process will post the new card PAN as the replacement card for the Alternate Client.
4. The system will add the new PAN to that alternate client type and the system will return a response, “Card successfully added to system.”
5. If there was an error with the request, the system will respond with an error message and description of the reject reason.
  - o If an error is returned, the CIS operator will take the appropriate action to correct the error and resubmit the request.
6. If the request is approved, the replacement card for that Alternate is established on the system.

An alternate add that is attempted beyond the maximum number of alternates is not added if all alternate slots are active. One of the alternates must be deactivated for additional alternatives to be added.

***Scenario 6: Add an Alternate to a case with no Primary.***

Cases with alternate cardholders cannot be set-up on the Contractor's system without a primary client.

1. The CIS operator sends a case/client add request message to the Contractor's system with an 'AF' client type for SNAP or 'AC' for Cash.
2. The contractor's system rejects the request with a description that the primary case does not exist.
3. The CIS system sends a case/client add request message with the client type 'P' and the following information to the Contractor's system:
  - Primary First Name
  - Primary Last Name
  - Primary Date of Birth (DOB)
  - Primary SSN (case number)
  - Primary PAN (primary PAN type)
4. The Contractor's system will add the case and Primary client to the database and returns a successful response code
  - If there was an error with the request, the system will respond with an error message and description of the reject reason.
  - The CIS operator will take the appropriate action to correct the error and resubmit the request.
5. The CIS operator then sends a case/client add request message with the alternate's demographics and 'AF' client type for SNAP or 'AC' client type for cash.
  - Primary SSN
  - Alternate First Name
  - Alternate Last Name
  - Alternate DOB
  - Alternate SSN
6. The Contractor's system will add the case to the database and return a successful response code.
7. The CIS operator then sends a card request message to assign the first alternates card. The Contractor's system links the card to the alternate client and returns a successful response code.

- If an error is returned, the CIS operator will take the appropriate action to correct the error and resubmit the request.
8. If the request is approved, the first alternate is established on the Contractor's system with an active alternate card.

#### **4.5.10 Replacement Card Issuance**

The Commonwealth does not currently support automated response unit (ARU) card replacement. However, at the option of the Commonwealth, the Contractor shall provide such functionality at any time during the Contract period.

Replacement EBT cards, currently requested and produced by batch file, shall be mailed directly to the cardholder by U.S. Postal Service first class mail. In circumstances where the replacement card is not being delivered by the Postal Service after repeated attempts, at the Commonwealth's option, the card must be delivered overnight.

Mailed replacement cards must be issued as described in [4.5.4 Card Issuance and Postage Requirements](#).

##### **4.5.10.1 Replacement Card Fees**

A \$5.00 card replacement fee will be charged for all primary, authorized representative, authorized payee and emergency vault cards whether issued over-the-counter or by mail. There are no free replacements except that a card replacement fee will not be charged for cards which are damaged or defective through no fault of the recipient.

Card fees shall be debited from cash accounts providing there are sufficient funds to support the transaction at the time the fee is being applied. If there is insufficient cash assistance to debit the fee in full, the card fee may be debited from the available SNAP. If cash or SNAP benefits are not available at the time of the fee, deductions from the next benefit posting will be permitted. There shall be no partial card fee debits. All card fees must be debited for the full \$5.00 from either cash assistance or SNAP, not a partial debit from each. The functionality to process this transaction must be described in the Offeror's proposal. The collection process involves a settling transaction where funds are drawn and credited to designated Commonwealth accounts via an ACH or other process. The contractor must also include the SNAP transactions in the benefit redemption summary file transmitted to the FNS STARS system. The Commonwealth will provide additional details during detail design discussions. The Commonwealth reserves the right to modify the processing rules described above during the detail design phase.

##### **4.5.12 Card Design**

The current Massachusetts EBT card, the Bay State Access card, displays the cardholder's name, the 18 digit Primary Account Number (PAN) and the 9 digit client identification number

(assigned by the eligibility system) printed in flat graphics on the face of the card. The Contractor shall accommodate both the current 18-digit PAN number system and a possible future system based on 19 digits.

The Contractor shall retain the same toll-free number for Cardholder Assistance (1-800-997-2555) as currently printed on the reverse side of the card. The Contractor shall comply with Federal Regulation at 7 CFR 274.8 by printing on the reverse side of the card the address of the office where the card can be returned if found or no longer in use. A signature panel shall be provided on the reverse side and the Quest™ and NYCE logos or other network logos shall be displayed on the reverse of the card.

The award of the new EBT contract, or at any other time during the contract period, may result in the use of a new benefit access card for EBT. The Contractor may be required to provide a redesigned EBT card unique to the Commonwealth. At the Commonwealth's request, the card may include a client photograph on the card face. The Commonwealth will provide input on the design process and must approve the card design. The Commonwealth retains the right to rename the new EBT card at any time. The face of the card must contain graphics as approved by the Commonwealth. The Commonwealth may require other security features, such as a hologram, four-color printing, fine line printing, or ultraviolet ink for the card. To promote national recognition and acceptance, cards manufactured under a contract pursuant to this RFP may include the Quest™, NYCE and/or other network logo(s). The Offeror's proposal must describe in detail its capabilities to design and/or manufacture a new benefit access card and identify any third party or subcontractor involvement in the process.

At the Commonwealth's option, the EBT Contractor may be required to produce and support additional unique Commonwealth EBT cards for other populations such as veterans. The card may require differing graphic design as well as unique card numbering.

The Contractor shall submit card samples for the Commonwealth's approval whenever the card is redesigned or changed in any respect.

#### **4.5.13.1 Disaster Cards**

The Commonwealth currently uses EBT Disaster Cards identical in appearance to the current EBT cards except that:

- A. the term 'Disaster Card' is displayed in the client name field;
- B. no client name is displayed; and
- C. the card is pre-numbered and pre-pinned.

At the Commonwealth's option, the Contractor shall produce and deliver in bulk to the Commonwealth unique pre-numbered disaster card stock, with customized Commonwealth graphics and the card number both encoded on the magnetic stripe and pre-printed on the front. The disaster card stock shall be pre-pinned using the last four digits of the primary account number (PAN).

The Commonwealth will provide the primary account number (PAN) generation formula. A standard algorithm will be utilized for the 18<sup>th</sup> check digit.

The Contractor shall provide disaster card samples for the Commonwealth's approval before bulk production.

The Contractor shall box Disaster cards in lots of 500 per sleeve with each of the sleeves marked on the exterior with the 18 digit card number of both the first card in the sleeve and the last card in the sleeve. At the Commonwealth's option, the sleeves may be labeled with only the first 17 digits of the disaster card PAN without the 18<sup>th</sup> check digit.

At the Commonwealth's option, the disaster card stock will be accompanied by sheets/rolls of self-adhesive stickers (3 stickers per card) of a pre-determined size selected by the Commonwealth, each displaying the full 18 digit Disaster PAN to accompany each sleeve of Disaster cards.

#### **4.5.19 Photo EBT Cards**

The Commonwealth does not currently issue EBT cards that display a client's photograph. In the event the Commonwealth implements this requirement, the Contractor shall issue, by mail, replacement EBT cards displaying the client photograph. Specifics of the functionality will be determined at any time during the Contract period that the Commonwealth initiates this process.

### **5.3 Data Warehouse Functionality – Core Optional**

In addition to the requirements of **5.3 Data Warehouse Functionality – Core Optional** specified in the NCS EBT RFP, in their proposal the Offeror shall describe their capability to provide real time, on-line access to a **two year** transaction history, rather than 365 days.

#### **5.3.1 Ad-hoc Reporting Capability**

In addition to the requirements of **5.3.1 Ad-hoc Reporting Capability** specified in the NCS EBT RFP, the EBT Contractor shall provide the Commonwealth with the parameter driven-access and data inquiry, sorting and extraction capability to obtain data by transaction location, terminal identification number, Transitional Assistance Office (TAO) and card replacement reason.

## **6. Settlement and Reconciliation**

### **6.1.1 Settlement**

#### **6.1.1.3 Time Frames for Settlement Switch Processing and Host EBT Business End-of-Day**

The 24-hour period between the contractor's host cutoff time on Day 1 and Day 2 constitutes the host EBT business day. The specified cutoff must ensure that all on-line (administrative, host-to-host, etc.) issuances, repayments and settling transactions (card fees) are reflected in the proper day's reports. The Commonwealth prefers a 3:30 p.m. cutoff time.

#### **6.1.1.4 (a) Current Commonwealth Cash Draw Process**

The following describes the current cash funds draw process between the EBT vendor and the Commonwealth. This process is utilized to reimburse the processor, same day, for settlement to acquirers. The draw occurs Monday through Friday excluding federal ACH holidays. The Commonwealth allows the EBT vendor to initiate a "reverse wire" with the Commonwealth's bank. This automated process is then validated by the Commonwealth in communication with the Office of the State Treasurer.

#### **6.1.1.4 (b) State Nutritional Assistance Program**

The Commonwealth currently has a State Nutritional Assistance (SNA) program.

SNA Processing rules:

- A. Utilizes the SNAP transaction processing rules, must pass the valid FNS retailer edit;
- B. Follows the FNS rules for determining eligible items;
- C. SNA benefits are commingled at the account level with Federal SNAP;
- D. Utilizes the FNS adjustment rule process;
- E. Utilizes the SNAP aging procedures; and
- F. Transaction history is not reported to FNS through the ALERT file.

State SNA Settlement and Reconciliation:

- G. Authorizations are not posted to AMA;
- H. Settlement is reimbursed from the state cash account;
- I. Fees collected for replacement cards that are paid out of a state SNA benefit must settle as cash; and
- J. Repayments collected from a state SNA benefit must settle as cash.

## **7.2 Disaster Preparation and Contingency Planning – Core Optional Requirements**

### **7.2.1 Disaster Vault Cards and PIN Inventory**

At the Commonwealth's option, the Contractor shall produce and maintain a stock of disaster vault cards customized with Commonwealth graphics and with unique numbers both encoded on the magnetic stripe and preprinted on the card. The Contractor shall prepin the disaster card to Commonwealth specifications.

The volume of vault cards will be determined in detail design. However, this option can be selected any time during the Contract by request of the Commonwealth. The Contractor shall provide cards embossed or printed with flat graphics with a designated Disaster PAN only. Cards must be in normal mailers, with English and Spanish language enclosures. Vault stock cards must be readily distinguishable from regular mail-issued cards. If compromised in any way, vault cards must be able to be statused by customer service.

The Contractor must provide the Commonwealth with a daily report listing all disaster cards mailed the previous business day as described in [Section 4.5.4 Card Mailing and Postage Requirements](#).

All disaster cards mailed directly to the cardholder must include a one-page, two-sided, multilingual document supplied by the Commonwealth as described in [Section 4.5.4 Card Mailing and Postage Requirements](#).

The Offeror must describe in their technical proposal procedures and methods they will use to support card and PIN issuance during and following a disaster. The technical proposal must address disaster support services for the following topics:

- A. Card handling and security;
- B. Card production;
- C. Card Types: Over the Counter, Vault cards, and Preloaded with SNAP benefits;
- D. Card storage and inventory controls;
- E. Card delivery and security;
- F. Procedures for delivering cards to cardholders who are temporarily housed outside the disaster area; and
- G. PIN issuance, selection, and security, including provision of additional PIN selection devices for use in an outage or disaster.

## **9.2 Cardholder and Retailer Customer Service – Core Requirements**

In addition to the requirements of **9.2.7.2 Reporting Lost/Stolen/Damaged/Non-Receipt and Unauthorized Use of a Card** specified in the NCS EBT RFP, the Contractor shall transfer cardholders selecting this service option directly to a CSR.

### **9.2.7.3 ARU PIN Selection/Change**

The one call, automated PIN selection function will require positive verification of the cardholder's identity. Currently the Commonwealth's cardholders are required to input into the ARU the last four digits of their Social Security Number and their date of birth (MM/DD/YYYY). However, the Commonwealth reserves the right to specify alternate methods of positive identification for PIN selection/change during the detailed design phase of the project.

## **9.3 Cardholder and Retailer Customer Service, Training, and State/Local District Training - Core Optional Requirements**

The Commonwealth may request the Contractor support languages in addition to English and Spanish for the Speech Interactive Voice Response (SIVR). The Offeror's Pricing Section shall include a price for providing this level of service.

### **9.3.5 My Account Page (MAP)**

The Commonwealth maintains a web site, My Account Page (MAP) which allows clients (heads of household) who have applied for or currently receive DTA assistance (SNAP benefits and/or cash assistance benefits) to view case information including:

- A. Case status;
- B. Amount of benefits issued;
- C. date of benefit availability;
- D. The TAO and case manager contact information; and
- E. Notices sent to them in the last 90 days.

MAP, accessed through the Virtual Gateway [www.mass.gov/vg/selfservice](http://www.mass.gov/vg/selfservice), requires a user name and password and verification of social security number, zip code and EBT card number for the client to view information.

At Commonwealth option, the Contractor shall implement and maintain an interface with Virtual Gateway which will allow clients to securely access EBT account and transaction history information within the MAP site without leaving the MAP site and without a separate user log-in and password. The client functionality shall include, but not be limited to those described in Section 9.2.3 Cardholder and Retailer Web Portal Access of the NCS RFP.

The Commonwealth may also opt to expand a similar type service through the Virtual Gateway to retailers accepting EBT.

In their response, the Offeror shall provide pricing for and describe the anticipated process and components for implementing this functionality including as much detail as possible.

## **10.1 Cash Access - Core Optional Requirement – Adequate Cash Access**

### **10.1.1 Adequate Cash Access**

The Contractor shall ensure that there is adequate cash access for cardholders through ATMs and retailers providing commercial cash services. Adequate cash access is defined as sufficient cash availability within a zip code to accommodate demand based on the cash issuance amount for that zip code. The Contractor shall ensure that there are three (3) bank or independently owned ATM locations in the same zip code or within the borders of an adjacent zip code for the first \$5,000 of daily cash benefits issued to cardholders in that zip code, and one (1) additional bank or independently owned ATM location for each additional \$5,000 in issuance. So for instance, a zip code with \$4,000 in daily issuance would require three (3) bank or independently owned ATM locations, a zip code with greater than \$5,000 but less than \$10,000 in daily issuance would require four (4) bank or independently owned ATM locations, etc.

If no ATM location exists within the zip code then the contractor must provide adequate cash access utilizing POS or POB cash withdrawal locations.

The Contractor shall maintain a database of ATMs, POS, and POB terminals including location name and address that provide cash access services to EBT cardholders.

See separate attachment Massachusetts EBT Cash Issuance by Zip Code as of August 31, 2012.

## **11.9 Change Management**

### **11.9.3 Conforming Changes**

Conforming changes are defined as modifications needed to adapt the EBT system to requirements that result from Federal law, policy, program, or regulation changes, and changes to the Quest Operating Rules, or other applicable network rules. The Contractor shall provide conforming changes that affect the benefit programs defined in this RFP and any benefit programs added during the term of the contract at no additional cost. Conforming changes shall be initiated by the Commonwealth.

## 12 Performance Standards

The following performance standards are Commonwealth specific and supplement **Section 12 Performance Standards** in the NCS EBT RFP.

Performance Standard		Benchmark/ Threshold	Liquidated Damages / Calculations
		Measure Frequency	
	<p>Cardholder – Card deactivation Deactivation of card must be immediate upon request by the cardholder to the CSR and/or when the cardholder reports to the CSR that their card is lost or stolen but doesn't specifically request the card be deactivated.</p> <p><a href="#">Section 4.4.1.5 Card Deactivation</a></p>	<ul style="list-style-type: none"> <li>100%</li> </ul>	<ul style="list-style-type: none"> <li>\$50.00 for each instance when a card is not statused by the CSR and the benefits on the card are subsequently used.</li> </ul>
	<p><b>Blocked transactions:</b></p> <p><a href="#">Section 4.2.3.5.1 Restrictive Interchange Processing at Commonwealth Prohibited Locations– Core Optional Services</a></p>	<ul style="list-style-type: none"> <li>99.8%</li> </ul>	<ul style="list-style-type: none"> <li>\$100.00 for each instance when a card is used at an establishment that the Commonwealth has informed the Contractor should be blocked from ATM and/or POS transactions.</li> </ul>
	<p><b>My Account Page (MAP):</b> Availability of EBT data described in <a href="#">Section 9.3.5 My Account Page</a> 24 hrs. a day, 7 days a week, 365 days a year, except for scheduled downtime.</p>	<ul style="list-style-type: none"> <li>99 %</li> <li>Daily</li> </ul>	<ul style="list-style-type: none"> <li>\$2500 for each whole % point below standard times state multiplier</li> <li>MA state multiplier =1</li> </ul>

## 13.3 Administrative Section

### 13.3.8 Required Bid Forms

In addition to the required bid forms in Section **13.3.8 Required Bid Forms** of the NCS EBT RFP, all Offerors must execute and submit with their proposals the following required documents available on [Comm-PASS](#):

- [Commonwealth Terms and Conditions](#)
- [W-9 Form \(Massachusetts Substitute W-9 Format - Request for Taxpayer Identification Number and Certification\)](#)
- [Standard Contract Form and Instructions](#)
- [Contractor Authorized Signatory Listing](#)
- [Supplier Diversity Program Plan Form](#)
- [Authorization for Electronic Funds Payment \(EFT\)](#)
- [Prompt Payment Discount Form](#)
- [Additional Environmentally Preferable Product Information Form](#)

The following required form is not available on Comm-PASS and is attached separately.

- Massachusetts Offeror Response Form

## 14 Pricing

In addition to the core optional pricing schedules in the NCS EBT RFP, Offerors shall provide pricing for the following core optional services.

Description	Pricing Format	Price Offer
Custom ad hoc report (not included in Section 5.3 Data Warehouse Functionality)	Per report	
Provide results to customized query request (not included in Section 5.3 Data Warehouse Functionality)	Per query	
4.5.4 printing of multilingual card	Per piece	
4.5.6 Card Bulk Delivery – over night	Per card price	
4.5.6 Card Bulk Delivery – 5 days	Per card price	
4.5.6 Card Bulk Delivery – 10 days	Per card price	
4.5.6 Card Bulk Delivery – at Offeror’s discretion – must provide time frame	Per card price	
9.3.4 My Account Page (MAP)	One time charge	

### 14.15 Restrictive Interchange Transaction Processing – Core Optional Service

Although the Contractor shall not charge the Commonwealth for ATM/POS blocking or related technical solutions to meet the Federal requirement of PL 112-96, the Commonwealth may elect to block additional ATM/POS locations based on Commonwealth specific restrictions at non-Federally restricted locations. Offerors shall provide pricing for the following core optional services.

Description	Pricing Format	Price Offer
<b>4.2.3.5.1 Restrictive Interchange Transaction Processing at Commonwealth Prohibited Locations</b> <i>The pricing below applies to locations not restricted by Federal law, policy or regulation.</i>		
Research and identification of ATMs at Commonwealth only restricted locations.	To be priced at Offeror’s discretion	
Research and identification of POS devices at Commonwealth only restricted locations.	To be priced at Offeror’s discretion	
Blocking ATMs at Commonwealth only restricted locations.	To be priced at Offeror’s discretion	
Blocking POS devices at Commonwealth only restricted locations.	To be priced at Offeror’s discretion	
Monitoring / tracking of blocked ATMs at Commonwealth only restricted locations.	To be priced at Offeror’s discretion	
Monitoring / tracking of blocked POS devices	To be priced at Offeror’s	

at Commonwealth only restricted locations.	discretion	
Blocking ATMs at Commonwealth restricted locations <i>outside the Commonwealth.</i>	To be priced at Offeror's discretion	
Blocking POS devices at Commonwealth only restricted locations <i>outside the Commonwealth.</i>	To be priced at Offeror's discretion	

## Commonwealth Supplement to NCS EBT RFP Appendix 15

### EBT Reporting Requirements

In addition to the reporting requirements defined in Appendix 15 of the NCS EBT RFP, the Contractor shall provide additional reports and files as directed by the Commonwealth and determined during detail design. Such reports may include, but shall not be limited to, the reports in the list below and new reports

The Commonwealth may change and modify these reports at its discretion, including to account for changes in federal and state regulations and policies.

The Contractor shall propose in their response and at any time during the term of the contract additional reports that allow for the identification of potentially fraudulent activity. Such reports should include parameters to focus on the more egregious problems, and re-organize and re-sort the content to identify higher-value fraud cases.

The Contractor shall provide an “**export to Excel**” option for all reports available on the administrative terminal including out of state EBT activity reports.

Report Name	Report Description
Case Card Warning Report & Case Card Warning File	This report and file provide data on cases where benefits are available but no card was ever issued. It includes the number of days since the benefit authorization was issued.
Terminal Activity Report	This daily report lists all POS, ATM, voucher and adjustment activity by EBT-only merchant terminal, TPP, or ATM Network.  The Terminal Activity Report shows numbers of transactions and amounts being moved (settled) to a retailer, TPP, or ATM network for a particular settlement date. A separate report is produced each day for each processor – the grand total at the end of the report is for that processor only.
System Accounting Report	The System Accounting Report provides information by program and sub-program level including all settling transactions and matches the settlement totals for the date selected.
Benefit Liability Report	The Benefit Liability Report provides benefit liability account information including any activity that impacts the client’s balance and changes the available outstanding benefit liability in the EBT system. The information is presented on selected program or sub-program levels for the selected date.
Benefit Aging and Expungement Report	A Benefit Aging & Expungement report as described in the <b>Appendix 15 Reporting Requirements</b> except that the

	report will be provided <b>monthly</b> , rather than weekly.
Voucher Authorization Daily Report	A daily report that details the voucher authorizations performed the previous day including the total volume and dollar amount at the end of the report.
Voucher Authorization Monthly Report	A monthly report that details the voucher authorizations performed during the month including a total at the end of the report.
Voucher Authorization Expiration Report	A daily report based on settlement cut off details the voucher authorizations that expired on the report date.
Voucher Settlement Report	A daily report based on settlement cut off details the voucher authorizations that cleared on the report date.
Excessive Account Balance Report	A monthly report of EBT cardholders with an excessive SNAP or cash assistance balance (=> \$1,000 or TBD)
Excessive Return Transaction Report	To identify transactions in excess of certain thresholds, which involve refunds by retailers to SNAP recipients.
Manual Transaction Report	To identify all activity where retailers manually enter SNAP recipients' EBT card numbers into point-of-sale (POS) terminals.
High Balances Report / "Dormant" Accounts Report	To identify accounts with balances above a certain threshold or accounts with no activity over a period of time
Out of State Reporting - Out of New England – Cash & SNAP	A monthly report to identify EBT cardholders transacting <b>EBT cash and SNAP benefits outside of New England</b> consistently for 60+ days.
Out of State Reporting - Out of New England – SNAP Only	A monthly report to identify EBT cardholders transacting <b>SNAP only benefits outside of New England</b> consistently for 60+ days.
Out of State Reporting - Within New England – Cash & SNAP	A monthly report to identify EBT cardholders transacting <b>EBT cash and SNAP benefits outside of Massachusetts but within New England</b> consistently for 60+ days.
Out of State Reporting - Within New England – SNAP Only	A monthly report to identify EBT cardholders transacting <b>SNAP only benefits outside of Massachusetts but within New England</b> consistently for 60+ days.
Fraud – Even Dollar Transaction Report	A monthly report that identifies approved even-dollar SNAP transactions that are equal to or more than \$100.00 ( <i>or another even dollar amount to be determined during detail design</i> ). The report is limited to (1) those transactions performed at certain FNS store types including small grocery stores (SG), convenience stores (CS) and/or other FNS store types to be determined during detail design and (2) of which

	even dollar transactions meet a defined percentage of all SNAP sales.
Fraud – Transactions Attempted on Invalid Card Report	A monthly report that identifies cardholders with attempted transactions using four or more invalid cards during the preceding twelve month period. Provide a summary at the end of the report.
Monthly Cardholder Customer Service and ARU Call Reporting	Same as described in Appendix 15 but including a Spanish language only report in addition to English language.
Monthly Retailer Customer Service and ARU Call Reporting	Same as described in Appendix 15 but including a Spanish language only report in addition to English language.
Monthly Restricted Cash Access Report	A monthly report that identifies cardholders with cash transactions at certain restricted locations to be determined e.g. casinos, liquor stores, etc. The report will include the device location and any other descriptive information available. Unauthorized transactions at restricted locations could result in the EBT Vendor being sanctioned.
Multiple Transactions within 1 Hour Report	A monthly report which identifies 3 or more SNAP transactions totaling \$100 or more, made by the same cardholder within 1 hour.
Full SNAP Balance or Excessive Large Dollar Transactions Withdrawal Report	A monthly report which identifies transactions in which a large dollar amount or the full authorized SNAP amount is withdrawn in one transaction. This report is limited to those transactions performed at certain FNS store types including small grocery stores (SG) and/or convenience stores (CS).
Balance Inquiry Followed by Withdrawal of Entire Balance	This report will identify all balance inquires made in the system which resulted in the immediate withdrawal of the entire remaining balance.
Issuance of Multiple EBT Replacement Cards	This report will identify any recipient who requests more than a predetermined number of replacement EBT cards during the same calendar year.
Ability to Conduct Data Warehouse Inquires	The ability to query data warehouse information would enable the user the option of creating custom reports to better identify abuses or deficiencies in the EBT system.
After Hours Transactions (Withdrawals Only) Report	This report will contain all EBT withdrawal activities which occur between 2 a.m. – 5 a.m. (Note: Benefit Postings will not be a part of this report)
Exceeded PIN Attempts	This report identifies EBT accounts that exceeded the allowed number of four (4) invalid PIN entries during a month. The report will contain accounts with locked cards due to invalid PIN attempts, assisting in the identification of possible card theft.
Daily Disaster Benefit Issuance Report	This daily report provides the dollar amount of Disaster SNAP, Disaster cash assistance and supplemental disaster benefits issued by administrative terminal (AT) and by batch with subtotals by Transitional Assistance

	Office (TAO) and a grand total of all disaster issuance for the day. This report includes fields for data required by FNS to be reported daily.
Daily Disaster Card Issuance Report	This daily report provides details of the Disaster Cards issued the previous day with subtotals by Transitional Assistance Office (TAO). The report has a primary sort by Transitional Assistance Office (TAO) and a secondary sort by Recipient Name,
Monthly Disaster Card Issuance Report	This monthly report provides details of all Disaster Cards issued for the month with subtotals by Transitional Assistance Office (TAO).
Monthly Disaster Expungement Report	This monthly report provides the case details and total dollar amount of disaster SNAP benefits expunged, case details and total dollar amount of disaster cash benefits expunged and case details and total dollar amount of <b>supplemental</b> disaster benefits expunged.
Disaster SSN Match Report	This daily report identifies all cases that match the SSN of any primary or household member of a newly established disaster case with an existing case in the EBT disaster system.
Disaster SSN and Last Name Match Report	This report identifies all cases that match SSN and the first four (4) characters of the last name of any primary or household member of a newly established disaster case with an existing case in the EBT disaster system. This report is used to detect duplicate household participation at the time of disaster.
Disaster Last Name and Date of Birth (DOB) Match Report	This report identifies all cases that match DOB and the first four (4) characters of the last name of any primary or household member of a newly established disaster case with an existing case in the EBT disaster system. This report is used to detect duplicate household participation at the time of disaster.
Cardholder Customer Service Report	<ul style="list-style-type: none"> <li>• In addition to the monthly report requirements in NCS EBT RFP Appendix 15, an “abandoned call” will be defined as a call initiated by the card holder to the call center that ends <b>after</b> the caller selects the automated response unit (ARU) option to speak with a customer service representative (CSR) or is otherwise transferred to a CSR for assistance and <b>before</b> any conversation occurs with the CSR.</li> <li>• In the monthly report(s), the Contractor must calculate and report on daily ARU performance and daily CSR performance based on two separate 12 hour periods from 7:00 a.m. to 7:00 p.m. (day) and from 7:01 p.m. to 6:59 a.m. (night) e.g. report separately on “CSR Calls Handled” and “CSR Calls Abandoned” for both</li> </ul>

	<p>the day and night time frames.</p>
<p>Retailer Customer Service Report</p>	<ul style="list-style-type: none"> <li>• In addition to the monthly report requirements in NCS EBT RFP Appendix 15, an “abandoned call” will be defined as a call initiated by the retailer to the call center that ends <b>after</b> the caller selects the automated response unit (ARU) option to speak with a customer service representative (CSR) or is otherwise transferred to a CSR for assistance and <b>before</b> any conversation occurs with the CSR.</li> <li>• In the monthly report(s), the Contractor must calculate and report on daily ARU performance and daily CSR performance based on two separate 12 hour periods from 7:00 a.m. to 7:00 p.m. (day) and from 7:01 p.m. to 6:59 a.m. (night) e.g. report separately on “CSR Calls Handled” and “CSR Calls Abandoned” for both the day and night time frames.</li> </ul>
<p>Card Fee Report</p>	<p>The Contractor shall provide a daily detail report to identify all transactions that assess card replacement fees to cardholder accounts by program (cash or SNAP).</p> <p>Report details and data elements will be determined by the Commonwealth during the detail design phase.</p>

## **APPENDICES**

The Offeror shall refer to the NCS EBT RFP for the following appendices:

**NCS EBT RFP Appendix 7A/B/C/D:** includes all USDA Food and Nutrition Service (FNS) File Layouts.

**NCS EBT RFP Appendix 10:** is a compilation of required Deliverables and Events.

**NCS EBT RFP Appendix 11:** is the sample resume format referred to in Section 3.

**NCS EBT RFP Appendix 12:** includes a compilation of all NCS historical data, as well as the Commonwealth's historical data.

**NCS EBT RFP Appendix 13:** contains Standard Response Forms that must be submitted.

**NCS EBT RFP Appendix 14:** contains NCS Reporting Requirements.

The Offerors shall also refer to the following Commonwealth specific attachments posted separately:

**Massachusetts SNAP waivers** approved by USDA Food and Nutrition Service (FNS).

**Massachusetts Glossary of Terms.**

**Massachusetts Offeror's Response Form.** This is a Commonwealth specific required form which must be completed in addition to the Standard Response Forms in the NCS EBT RFP Appendix 13.