

Appendix A - Connecticut State Appendix

DEPARTMENT OVERVIEW

The Connecticut Department of Social Services (DSS) delivers and funds a wide range of programs and services as Connecticut's multi-faceted health and human services agency. DSS serves about 1 million residents of all ages in all 169 Connecticut cities and towns. We support the basic needs of children, families, older and other adults, including persons with disabilities. Services are delivered through 12 field offices, central administration, and online and phone access options. With service partners, DSS:

- provides federal/state food and economic aid, health care coverage, independent living and home care, social work, child support, home-heating aid, protective services for older adults, and more vital service areas.
- supports the health of over 850,000 residents through HUSKY Health (Medicaid & Children's Health Insurance Program), including medical, dental, behavioral health, prescription medications, long-term services and supports.
- helps nearly 370,000 residents afford food and supports Connecticut's economy with federally-funded Supplemental Nutritional Assistance Program (SNAP).
- has 1,600 dedicated staff led by Commissioner Dr. Deidre Gifford, MD, MPH.

Vision, Mission and Values

DSS Vision

Guided by our shared belief in human potential, we envision a Connecticut where all have the opportunity to be healthy, secure and thriving.

DSS Mission

We, along with our partners, provide person-centered programs and services to enhance the well-being of individuals, families and communities.

DSS Values

Communication – Open and constructive sharing of information at all levels.
Respect – Treating all people with dignity and understanding.
Service – Professional commitment to excellence.
Accountability – Personal and team responsibility for results.
Innovation – Creating and embracing new ideas to improve our work.

This State Appendix section is set-up as a supplement to the Northeast Coalition of States (NCS) Electronic Benefit Transfer Request for Proposal (EBT RFP) and is designed to give more insight into Connecticut processes.

Please note, section headings and numbering in the Connecticut State Appendix are for the convenience of cross referencing the Connecticut appendix back to the NCS core document. In the event of any discrepancies, the NCS RFP's headings and numbering takes precedence.

It shall be the responsibility of the Offeror to thoroughly review and use all the information provided in the RFP, this document and the associated appendices and attachments to develop their proposal.

2 Procurement Information

Connecticut Department of Social Services will not accept individual state bids. Connecticut will only participate in NCS proposals.

Upon request by any other Connecticut State Agency, the Contractor shall enter into an agreement with such agency for the purchase of the goods and services that are the subject of this Agreement, including but not limited to EBT, debit, prepaid debit, or other payment card services. Such new agreement shall provide that the cost of such goods and services to the agency entering into such agreement shall be the same as defined under this Agreement in the Price Schedules, except that the Contractor shall be permitted to negotiate an increase in price to the extent it can show an increase in the cost of providing goods and services which can be attributed to the fact that the agency requires the Contractor to be obligated to standard contractual provisions that are more onerous than those contained herein

2.11 Letter of Credit or Performance Bond

Connecticut Department of Social Services requires a Performance Bond in the amount of \$2,500,000.

2.14 CONNECTICUT STANDARD CONTRACT, PARTS I AND II

Connecticut contracting language can be found at the following link:

[POS Standard Template, Effective July 1, 2019](#)

3 Contractor Qualifications and Organizational Core Requirements

As described in the RFP.

4 Detailed Technical Requirements

All Connecticut requirements are as listed in the core section of the RFP with some state specific and/or clarification information listed below.

4.2.1.2 Network Communications Facilities

4.2.1.2.1 Batch and Online

The State sends batch files (benefit and demographic to the contractor nightly, and receives return files upon processing by the contractor. The State also receives activity and claims files nightly, and a monthly dormancy file from the contractor.

Connecticut uses a secure VPN tunnel for file transfer with the Contractor.

The contractor will be responsible for providing, with the State's approval, their own firewall on their side of the network. The State will work with the contractor to ensure proper connectivity between the two system and networks.

The contractor will provide to the State, a diagram of their network connections with the state.

4.2.1.2.8 Communications Protocol

As of the writing of this RFP, Connecticut is operating two eligibility systems, each with their own type of file transfers. Our older legacy system, EMS, transmits and receives files via Connect:Direct (NDM). Our new integrated system, ImpaCT, transmits and receives files via SFTP. The offeror must be able to support both types of file transfers until such time that the State fully decommissions our EMS and/or Connect:Direct.

4.2.1.3.12 Summer EBT for Children (SEBTC) SNAP

Connecticut has participated in the SNAP model of the Summer EBT for Children (SEBTC) program for several years between 2011 and 2018, and intends to apply to run the program again in 2020.

We use separate Summer EBT cards with a unique card numbering sequence and a unique benefit type for Summer EBT benefits. The Summer EBT cards have 18-digit card numbers, and use the same Bank Identification Number (BIN) as our traditional EBT cards.

We utilize our existing EBT demographic and benefit files for case/account set up, maintenance and benefit issuance.

The SEBTC program begin and end dates are determined by the state each year. SEBTC accounts are deactivated on the program end date, by the State, using the demographic

file. Unused SEBTC benefits are to be expunged after the program end date, on a date defined by the state each year.

Summer EBT cases are billed at the monthly NCS SNAP cost-per-case-month (CPCM), and must appear as a separate line item on the monthly invoice.

Summer EBT requires a separate Letter of Credit, and transactions are not to be included in the FNS reporting – STARS, ALERT and AMA. See Appendix A2 for additional information.

4.2.2.2 Transaction Processing

Each benefit issuance record includes a Benefit Type code that identifies the program the issuance is tied to. If a cardholder receives benefits from two or more programs, for the same availability date, the funds are spent based on the priority established in the table below. Benefit Types may be added and/or changed during the life of the contract, as needed by the State.

The current CASH hierarchy for drawn down priorities is listed below:

Priority	Benefit Type	Description
1	0502	Refugee
2	6030	TANF
3	6033	TANF
4	0022	DOL EMP Serv
5	0606	TANF UP
6	0607	State Supp Aged
7	0608	State Supp Blind
8	0609	State Supp Disabled
9	6091	PCA Shelter
10	0669	SAGA
11	0950	IV-D
12	0662	LiHeap

The current SNAP hierarchy for draw down priorities is listed below:

Priority	Benefit Type	Description
1	9001	SEBTC*
2	FS	SNAP – Federal
3	0031	SNAP – State*

* SEBT (Summer EBT) and State – SNAP Benefit Types are listed for historical purposes, as the State does not currently issue benefits under either program.

4.2.1.3.7.3 Voucher Clear

In Connecticut, retailers have 15 days to clear manual vouchers.

4.2.1.3.9.3 Adjustment Processing

The contractor must establish cardholder adjustment requests for each disputed transaction, regardless if a system error or a non-system error, in the contractor's system the same calendar day of the cardholder's request. The adjustment request and adjustment resolutions must be displayed in the cardholder's transaction history on the administrative terminal.

Dispute requests for cardholder initiated non-system errors may be rejected/denied immediately as such.

All adjustments must be sent by batch file to the State in the Claim Activity File. The claim activity file is used by the State to generate client notices. See file layout in section 4.3.1.2.

The contractor must retain all CSR transcripts and recorded calls for cardholder and retailer-initiated adjustment requests and provide copies to the State upon request.

For denied disputes, the contractor, upon request, must provide the State with documents (including electronic records) to support the rejection, including but not limited to, a Terminal journal record or audit tape showing the completed transaction and the ATM balancing sheet.

The contractor must also provide daily and monthly adjustment reports available in the administrative terminal. Specific details and data elements for the files and related reports shall be determined by the State during the detail design phase.

4.2.3.2 Card Authentication Value Validation

Currently, Connecticut does not require that the Card Authentication Value (CAV) is valid, but may elect to do so during the contract period.

4.2.3.3 ATM Balance Inquiries

Connecticut currently allows ATM balance inquiries at no costs to cardholders.

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

EBT accounts are established when the initial demographic record is sent to the EBT system, from one of the State's eligibility systems, through the batch file process. An EBT account should only be established if the recipient identified on the demographic

record does not already exist in the EBT system. Subsequent demographic records are used for account maintenance, and should be used to update the client's EBT account information upon processing.

Benefit records deposit benefit issuances into the cardholder's EBT account upon receipt and processing. All benefit records contain an "availability date" which is when the benefit should be made available to the cardholder. The benefits should not be made available to the cardholder prior to the availability date, and/or until an initial demographic record has been received.

EBT card information, including replacement EBT cards are sent in the demographic records. If the demographic record includes both a new card number and an old card number, this would represent a card replacement. The old card number must be placed into a closed status and the new card into an issued (not active) status.

Alternate cardholders (authorized SNAP shoppers and/or Authorized Representative) are added or changed with a demographic record. If the alternate cardholder record is sent before the primary cardholder, the alternate cardholder information should be rejected.

4.3.1.1 EBT Account Number Assignment

Connecticut uses unique client identifiers, provided by the eligibility system, to establish accounts and authorize benefits in the EBT system.

The unique client identifier is part of the 18-digit card number. The card number is comprised of:

- Bank Identification Number (BIN) (6 digits)
- State Unique Client ID number (9 digits)
- Suffix number (2 digits)
- Check Digit (1 digit)

4.3.1.2 Use of Existing File Formats

The State has defined formats established with the current EBT contractor for the exchange of Client/Cardholder Maintenance (demographic data) records, Benefit Issuance records, and inbound batch files from the contractor (such as response files, daily activity, claim activity and dormancy files). The new EBT contractor must accept the existing record formats as defined by the State for the exchange of this data.

The intent of the State is to maintain the current interface file design and specifications to the greatest extent possible. However, the contractor must integrate any new client identifier(s) or file format changes, developed during the contract period, developed by the State, during the contract period, into the file format.

The file layouts are the same for both of the State's eligibility systems.

The following files are transmitted nightly by the State to the contractor. Expedited and/or emergency files can be sent at any time.

- a. Daily demographic file – includes client demographic information, account maintenance, and card and PIN issuance information.
- b. Cash benefit file – includes benefit authorizations, debit and voided issuances.
- c. SNAP/Food benefit file – includes benefit authorizations, debit and voided issuances.

Monthly demographic and benefit files for the next month are generally sent by the state to the contractor the second to last business day of the current month. The State currently makes monthly benefits available over the first three calendar days of the month. The monthly files are divided by the staggered issuance cycle.

The Contractor's system needs to validate files transmitted by the State. Data validity and file completeness needs to be verified by the contractor. The results are returned to the state for each file sent.

All files include a standard headed/trailer that must be validated by the contractor's system.

Files may not be sent every night. The State will communicate variances as timely as possible.

Benefits are usually future dated, and must not be made available to the cardholder until the availability date, which is included in each benefit record. The availability date should be interrogated daily. The State requires a detailed daily report of all benefit issuances that have not yet reached their availability date.

Pending authorizations can be cancelled prior to being made available to the cardholder.

Authorizations that have been made available to the cardholder cannot be cancelled.

The State unique identifier (client ID) is the common tag.

Benefit information can be posted prior to receipt of cardholder record.

The following files are sent by the contractor to the State:

- a. Return/Acknowledgment demographic and benefit files – after each file is received and processed. The file includes any records that contain an error.
- b. Daily activity file – after the nightly batch processing. The file includes transaction history information, including expungements, admin terminal debits and updates.
- c. Daily claim file – after the nightly batch processing. The file includes adjustment/claims activity.

- d. Daily Disaster file – after the nightly batch processing, during a disaster declaration
- e. Monthly dormancy file – after the nightly batch processing.

The State is interested in receiving a new file from the contractor that includes cardholders who reported a lost, stolen or damaged EBT card and request a replacement EBT card. This file does not currently exist therefore no file format is available.

Files sent from the State to the EBT Contractor:

Demographic Header Record

Description	Length	Type	Comments
Record Type	2	X	“HD”
Transaction Type	8	X	“CT*****”
Date	8	9	CCYYMMDD
Time	8	9	HHMMSSSS
Control Number	6	9	Incremented by 1 each time sent
State ID	2	X	CT
Reserved for State	25	X	
Profile Number	9	9	200000001
Filler	218	X	
Response Code	4	X	“0000” – no errors

Record length = 290

***** = DM – Demographic Update

CTDMUPDT EMS file name
 CTIMDMUP ImpaCT File name

Demographic Detail Record

Description	Length	R/O	Type	Comment
Record Type	2	R	X	“DT”
Action Code	2	R	X	“02” – Add/Update “03” – Close “04” – Reactivate “05” – Add/Update – recycle suffix
Unique Client Identifier	14	R	X	Left Justified
Primary/Alternate Indicator	1	R	X	“1” – Primary - Client “2 & 3” – Alternate Shopper “4” – Authorized Representative “5-9” - optional
Social Security Number	9	R	9	Numeric

Description	Length	R/O	Type	Comment
Phone Number	10	O	X	
First Name	15	R	X	
Middle Initial	1	O	X	
Last Name	25	R	X	
Address – line-1	30	R	X	
Address-line-2	30	O	X	
City	20	R	X	
State	2	R	X	
Zip	9	R	9	
Town Code	3	R	X	001 thru 999
Date of Birth	8	R	9	CCYYMMDD
Card Number	19	R	X	Left Justified
Old Card Number	19	O	X	Left Justified
Issue PIN	1	R	X	Y-Yes, N-No
Program Class	1	R	9	1-FS, 2-Cash, 3-Both
Restaurant Indicator	1	O	X	Y-Yes, N-No, space
Food access prohibited	1	O	X	Y-Yes – otherwise ignore
Cash access prohibited	1	O	X	Y-Yes – otherwise ignore
Reserved for State	25	O	X	
Filler	37	N/A	X	
Response Code	4	R	X	“0000” – no errors

Record length = 290

R = Required

O = Optional

R/O = Required/Optional Condition

N/A = Not Applicable

Demographic Detail Record Element Definitions

Element Name	Element Description
Record Type	Describes type of record being processed (“HD” – Header, “DT” – Detail, “TR” – Trailer)
Action Code	Describes type of record processing
Unique Client Identifier	A key element to ensure access to the appropriate benefit. This allows the system to attach benefits to the correct benefit recipient. Must be unique for FS and CS
Primary/Alternate Indicator	Describes the client/recipient case ownership
Social Security Number	Primary Social Security Number
Phone Number	Primary/Alternate Phone Number
First Name	Primary/Alternate First Name

Element Name	Element Description
Middle Initial	Primary/Alternate Middle Initial
Last Name	Primary/Alternate Last Name
Address	Primary/Alternate Mailing Address
City	Primary/Alternate Mailing City Address
Zip	Primary/Alternate Zip Code
Town Code	Primary/Alternate Residing Town code. System uses the county code field
Date of Birth	Primary Cardholder Birth Date
Card Number	Card number for the Primary or Alternate Cardholder. This is the New or existing Card number (bin, client ID, suffix, check digit)
Old Card Number	Card number for Primary or Alternate cardholder being replaced. This field is required if being replaced only. The old card is “closed” and becomes deactivated.
Issue PIN	Describes whether a New PIN should be issued. If cards are being replaced and the Issue PIN Indicator is N the new card will contain the old PIN
Program Class	Describes whether the Primary/Alternate cardholder has access to SNAP, cash and/or both benefits
Restaurant Indicator	Authorizes access via restaurant program to client
Food access prohibited	Primary cardholder owns benefit but is not allowed to access it for SNAP benefits
Cash access prohibited	Primary cardholder owns benefit but is not allowed to access it for SNAP benefits
Reserved for State	Field allowed for state use only. EBT system does not utilize this field
Filler	Spaces. For future use.
Response Code	Replied response code to the state system. EBT system will not process record if a response code other than zeros are present

Demographic Trailer Record

Description	Length	Type	Comments
Record Type	2	X	“TR”
Transaction Type	8	X	Must match header
Date	8	9	Must match header
Time	8	9	Must match header
Total Detail Records	6	9	
Reserved for State	25	X	
Filler	229	X	
Response Code	4	X	“0000” – no errors

Record length = 290

Benefit Header Record

Description	Length	Type	Comments
Record Type	2	X	“HD”
Transaction Type	8	X	“CT*****”
Date	8	9	CCYYMMDD
Time	8	9	HHMMSSSS
Control Number	6	9	Incremented by 1 each time sent
State ID	2	X	“CT”
Reserved for State	25	X	
Profile Number	9	9	200000001 (FS) 200000002 (CS)
Filler	148	X	
Response Code	4	X	“0000”-no errors

Record length = 220

Transaction Type CT*****:

“CTCSBENU”	EMS Cash Benefit Update
“CTIMCSBN”	ImpaCT Cash Benefit Update
“CTFSBENU”	EMS Food Benefit Update
“CTIMFSBN”	ImpaCT Food Benefit Update

Benefit Detail Record

Description	Length	R/O	Type	Comments
Record Type	2	R	X	“DT”
Action Code	2	R	X	“01” – Add/Update, “03” – Pending Void “04” – Debit Account
Benefit Type	6	R	X	See chart below.
Credit/Debit Indicator	2	R	X	“CR” –Credit “DB” –Debit
Unique Client Identifier	14	R	X	Left Justified
Amount	7	R	9(5)V99	
Available Date	8	O	9	CCYYMMDD (zeros if omitted)
Benefit Period Date	8	R	9	CCYYMMDD (month of benefit payment)
Authorization Number/ Issuance Number/ Grant ID	16	R	X	Left justified
Reserved for State	25	O	X	
Filler	127	N/A	X	
Response Code	4	R	X	“0000” – no errors

Total record length = 221

Benefit Detail Record Element Definition

Element Name	Element Description
Record Type	Describes type of record being processed (“HD” – Header, “DT – Detail, “TR” – Trailer
Action code	Describes type of record processing
Benefit Type	Recipient benefit type used to report funding.
Unique Client Identifier	A key element to ensure access to the appropriate benefit. This allows the system to attach benefits to the correct benefit recipient. Must be unique for FS and CS
Available Date:	Date the benefit becomes available for Client/Recipient usage
Benefit Period	Date where the benefit is being applied to
Issuance Number	Authorization to pay number. A unique payment number produced by the eligibility system
Reserved for State	Field reserved for state usage only
Filler	Field for future use only
Response Code	Response code passed back to the state system for identification of errors. The EBT system will only process these records if a response is equal to “0000”

Benefit Trailer Record

Description	Length	Type	Comments
Record Type	2	X	“TR”
Transaction Type	8	X	Must match header
Date	8	9	Must match header
Time	8	9	Must match header
Credit Count	5	9	Total Credit Detail Records
Debit Count	5	9	Total Debit Detail Records
Credit Amount	10	9(8)V99	Total Dollars All Credit Records
Debit Amount	10	9(8)V99	Total Dollars All Debit Records
Total Detail Records	6	9	
Reserved for State	25	X	
Filler	130	X	
Response Code	4	X	“0000” – no errors

Record Length = 221

Return Files

Connecticut receives back the Demographic, Cash Benefit, SNAP Benefit files as sent. The contractor adds any error codes as applicable.

Standard Format:

- Header (with response code)
- Detail records (with response code)
- Trailer (with response code)

With the exception of invalid record type or transaction type in the header, all header and trailer errors will return the entire file to the state.

Normal processing will be acknowledged via return of a header, detail records in error (if any), and a trailer.

Files sent from the EBT Contractor to the State
Daily Account Activity
Daily Account Activity Header File

Element	Length	Type	Comment
Record type	2	X	“HD”
Transaction	8	X	“CTACTDET”
Date	8	X	CCYYMMDD
Time	8	X	
Control Number	6	9	Incremented by 1 each time sent
State ID	2	X	CT
Filler	150	X	

Record length = 184

Daily Account Activity Detail Record

Description	Length	Type	Comments
Record Type	2	X	“DT”
Case Number	14	X	Left Justified
EBT Account Number	12	X	
Card Number	19	X	Left Justified
Primary/Alternate indicator	1	X	
Transaction Type	3	X	See following table
Transaction Date	8	9	CCYYMMDD
Transaction Time	8	9	HHMMSSSS
Response Code	2	X	“00” – no errors
Benefit Type	6	X	See benefit detail record
Credit/Debit Indicator	2	X	“CR” – Credit, “DB” – Debit
Requested Amount	7	9(5)V99	
Completed Amount	7	9(5)V99	
Account Balance	7	9(5)V99	
FCS Number	7	X	
Merchant Number	12	X	
Batch Day	3	9	If Applicable
Batch Number	3	9	If Applicable
POS/ATM ID	15	X	

Description	Length	Type	Comments
Accounting Info	50	X	
Authorization Number	16	X	Left Justified
Effective Date	8	X	CCYYMMDD
Merchant Name	15	X	
Terminal Address	25	X	
Terminal City	25	X	
Terminal State	2	X	
Terminal Zip Code	9	9	Not req. at POS so may not be reliable
Filler	42		

Record length = 330

Current System Transaction Types

Transaction	Description	Function
101	Emergency Benefit Add (Admin)	Authorize emergency benefits from an administrative terminal.
102	Coupon Conversion	Debit account SNAP balance and issue food coupons.
103	Account Adjustment (Admin)	Credit or debit an account balance through an administrative terminal.
104	SNAP Manual Authorization	Debit account based on SNAP manual authorization. Hold funds.
105	Repayment	Debit account based on repayment/Recoupment.
201	Benefit Add (Batch)	Add funds to an account vial the batch interface
202	Coupon Conversion Expungement	Expunge portion of account SNAP balance that could not be directly converted to coupons.
203	Dormant Expungement	Expunge account balance after no debit activity for 270 days.
204	SNAP Manual Authorization Release	Credit client account if merchant does not submit voucher within 15 days.
301	SNAP Purchase	Purchase food with SNAP benefits.
302	SNAP Merchandise Return	Credit account when merchandise is returned.
303	Account Adjustment (TPP)	Credit or debit an account balance through a TPP transaction.
304	Cash Withdrawal	Account cash withdrawal (ATM).
305	Purchase Transaction	Account cash purchase (POS).
306	Purchase with Cash Back	Account cash purchase plus cash back (POS).
307	Cash Back Only	Cash back (POS).
308	Pre-Authorization/Completion	Inquire against a client account for the purpose of pre-authorizing an account debit.

Transaction	Description	Function
309	Balance Inquiry	Account balance inquiry.
310	SNAP Manual Authorization Debit	Follow-up to manual authorization. Held funds debited to pay merchant.
311	Reversal/Cancellation	Reverse or cancel all or part of a transaction from an ATM/POS.
312	Void	Cancel a transaction from a POS device.

Daily Account Activity Trailer Record

Element	Length	Type	Comment
Record type	2	X	“TR”
Transaction	8	X	Same as header
Date	8	X	Same as header
Time	8	X	Same as header
Total records	10	9	Detail record count
Filler	148	X	

Record length = 184

Inactive/Dormant/Expunged Account File Layout

Inactive/Dormant/Expunged Account File Header

Description	Length	Type	Comments
Record Type	2	X	“HD”
Transaction	8	X	“CTDRMACT”
Date	8	9	CCYYMMDD
Time	8	9	
Control Number	6	9	Incremented by 1 each time sent
State ID	2	X	
Program Type	2	X	
Filler	57	X	

Record length = 93

Inactive/Dormant/Expunged Account File Detail Record

Description	Length	Type	Comments
Record Type	2	X	“DT”
Action Code	1	X	1, 2, 3
Case Number	14	X	
First Name	15	X	
Middle Initial	1	X	
Last Name	25	X	

Description	Length	Type	Comments
Program Type	2	X	
Amount	8	9 (6) V99	
Stale/Expunge Date	8	X	CCYYMMDD
Date of Last Transaction	8	X	CCYYMMDD
ATP Number/Grant ID	16	X	
Benefit Type	8	X	
Filler	10	X	

Record length = 118

This file is processed and sent to the State(s) for processing and reporting stale, dormant and expunged accounts. This file is processed daily for all categories.

Indicators

- 1 = Stale/Dormant
- 2 = >60 and <90 Inactive
- 3 = 365 Day expungement

Inactive/Dormant/Expunged Account File Trailer

Description	Length	Type	Comments
Record Type	2	X	“TR”
Transaction	8	X	Same as header
Date	8	9	Same as header
Time	8	9	Same as header
Total Amount	10	9 (8) V99	
Total Number of Details	6	9	Detail record count
Filler	51	X	

Record length = 93

4.3.1.6 Authorized Representatives and Authorized Payees

Connecticut allows authorized representatives for cash benefits. When a client has an authorized representative, only the authorized representative has access to the cash benefits.

Connecticut allows up to 2 authorized shoppers for SNAP benefits. The client plus the shopper(s) can access the SNAP benefits.

Authorized shoppers and authorized representative cards use the same client ID number as the client, but a different suffix. Authorized representatives and shoppers are added, changed by a demographic file.

4.3.1.7 Benefit Authorization and Cancellation

Benefit authorization records transmitted from the State's eligibility host system have a unique authorization number which is used to prevent duplication of benefit authorizations.

Each new benefit authorization record received from the State's eligibility host system will be processed by the Contractor's EBT processing system. Records are created based on benefit type and are validated against editing and content rules for correctness.

4.3.1.8 Benefit Availability

Benefit authorization records are transmitted in batch during the normal nightly processing cycle. All benefit records include an availability date, which is the date the funds must be made available to the recipient. Benefits that are future dated will need to be placed into a pending status until that date has been met. Each day the pending benefits must be swept to post any benefits that have become available.

4.3.1.10 Benefit Aging and Expungement

SNAP expungements must be consistent with core requirements described in Section 4.3.1.10.1 of the RFP.

Connecticut currently expunges cash benefits at the benefit/grant level at 365 days of inactivity or non-use. We are interested in changing the expungement timelines for unused cash benefits based on Benefit Type. Expungement timelines will be defined during detail design.

Connecticut receives a file monthly of cardholders that have not accessed their benefits for 60 or more days. These parameters may be changed during detail design.

Each benefit that is partially or wholly expunged is returned on the daily activity file, and must be formatted according to the State's format, and needs to include the State's unique client identifier (number) for the State's use.

Section 4.4 Cards and PINs Core Requirements

Cards - Background

In Connecticut, EBT card production is currently procured outside of the EBT contract.

EBT cards (including initial card requests and replacement cards) are requested through our eligibility system. Each night, a card file is sent to both our Card Contractor to produce the cards, and included in our demographic file to the EBT Contractor.

When a client requests a replacement EBT card, the suffix number (see EBT Account Number Assignments 4.3.1.1) changes.

Suffix series numbers 10 – 19 indicate a Client Card for both SNAP and cash

Suffix series numbers 20 – 29 indicate a Shopper Card for SNAP only

Suffix series numbers 40 – 49 indicate an Authorized Payee for Cash benefits only

It is possible to have series 10, 20 and 40 cards active at the same time, if the client has an authorized shopper for SNAP, and an authorized payee for cash. It is also possible to “repeat” previously used suffixes for a client. After a client reaches the 19, 29, or 49 card(s), it is necessary to repeat the series, starting at 10, 20, and 40.

Recipients requesting replacement cards must have their previous card deactivated by the contractor when the new card demographic information is received.

4.4.1.3 Multiple Cards per Individual Account

In Connecticut, only clients with authorized representatives or authorized shoppers will have multiple cards per individual account. See Authorized Representatives section 4.3.1.6.

4.4.1.5 Card Deactivation

In addition to the core requirements in **Section 4.4.1.5 Card Deactivation** of the NCS EBT RFP, the contractor must immediately deactivate an EBT card:

- a. when the cardholder reports to Cardholder Customer Service that their card is lost, stolen or damaged but does not specifically request that the card be deactivated; and
- b. when the cardholder states “they did not make the transaction” but does not specifically request that the card be deactivated.

Valid card statuses are:

- A. Lost;
- B. Stolen;
- C. Damaged;

4.4.1.6 Card Number/Bank Identification Number or Issuer Identification Number

Connecticut’s bank identification Number (BIN) is 600890

4.4.1.8 Cardholder Selection and Assignment of PINs

Connecticut’s cardholders currently select their PIN over the phone using 1 call ARU PIN Select. The cardholder’s identity is confirmed/verified with their 6 digit date of birth

and last 4 digits of their social security number. These data elements are included in the demographic record.

5 Administrative Functionality

5.1.5 Update Functionality

Currently, Connecticut updates the EBT system through a combination of batch files and administrative terminal functionality. The State utilizes the AT to/for:

- a. Repayment of benefits
- b. Deactivate EBT cards
- c. Reset the PIN counter
- d. Generate and remove additional security passwords
- e. Set up disaster accounts
- f. Issue disaster benefits
- g. Issue and deactivate disaster EBT cards
- h. Create, enable, update and disable roles for user access

5.1.11 Fraud Investigator Accounts

Connecticut sets up Fraud accounts through our eligibility system and batch process.

5.2 Direct Deposit/Electronic Payment Card – Optional Requirements

Connecticut currently supports its own Direct Deposit Program outside of the EBT contract.

5.3 Data Warehouse Functionality – Optional Requirements

Connecticut currently utilizes the contractor's data warehouse for a variety of investigative and reporting needs.

6 Settlement and Reconciliation

Connecticut currently issues Federal SNAP benefits and a variety of cash benefits.

Connecticut issued State funded SNAP benefits (through 09/30/17), and may choose to issue State funded SNAP benefits again during the contract period. The contractor's system must be able to report on State funded SNAP benefits separately from federally funded SNAP benefits. State funded SNAP benefits would be identified by a unique benefit/account type.

State funded SNAP benefits would be treated in every way like Federal SNAP benefits, except for Settlement and Reconciliation purposes.

State SNAP Processing rules:

- 1.) Utilizes the SNAP transaction processing rules and must pass the valid FNS retailer edit
- 2.) Follows the FNS rules for determining eligible items
- 3.) Commingled at the account level with Federal SNAP
- 4.) Utilizes the FNS adjustment rule process
- 5.) Utilizes the SNAP aging procedures
- 6.) Transaction history is not reported to FNS through the ALERT file

State SNAP Settlement and Reconciliation:

- 1.) Authorizations are not posted to AMA
- 2.) Settlement is reimbursed from the state cash account
- 3.) Any fees collected for replacement cards that are paid out of a State SNAP benefit must settle as cash.
- 4.) Repayments collected from a State SNAP benefit must settle as cash.

In all reporting aspects, State SNAP benefits must be broken out of Federal SNAP benefits.

Connecticut issued Summer EBT (SEBT) benefits for several years, most recently in 2018. Depending on funding, we may issue them again in the future. SEBT benefits would be treated in every way like Federal SNAP benefits, except for Settlement and Reconciliation purposes. SEBT benefits would settle to a separate Letter of Credit and have separate reporting requirements. Details would be defined during a detail design session.

7.0 Disaster Preparation and Contingency Planning

As described in the RFP.

DSNAP benefits may be set up using the online entry described in 7.1.3.4.
DSNAP benefits may also be sent through our batch process.

8 WIC EBT Requirements

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is federally funded by the U.S. Department of Agriculture (USDA) and administered by the Connecticut Department of Public Health. WIC was founded in 1974 to safeguard the health of low-income women, infants and children up to age 5 who are at nutritional risk, by providing nutritious foods to supplement diets, information on healthy eating, and referrals for needed health care and social services. Over one-third of all infants born in Connecticut are enrolled in WIC at some point during their first year of life.

The WIC Program offers the state and its residents a number of benefits, including:

- ✓ Improved pregnancy outcomes;
- ✓ Reduced hospitalization and Medicaid costs;
- ✓ Strengthened developmental readiness for children to enter kindergarten;
- ✓ Increased food security for low-income families;
- ✓ Enriched local economies from the additional input of food dollars; and,
- ✓ Enhanced local availability and access to fruits, vegetables and other healthy foods, of benefit to all Connecticut residents.

In 2018 CT WIC served a monthly average of nearly 47,500 women (22.8%), infants (26.6%) and children (50.7%), or roughly 32.2 thousand families. To serve its target population, CT WIC contracts 11 regional local agencies to operate 23 full-time offices, and 38 part-time satellite sites, covering all 169 Connecticut towns.

In 2018, food expenditures totaled nearly \$40 million, representing 63% of the Program's total budget. Program participants redeemed their benefits at 627 WIC authorized vendors across the state in 2018 (207 large, 64 medium and 197 small grocers that provide all WIC foods, and 159 pharmacies that provide only formulas and nutritionals) Connecticut currently has 583 authorized WIC vendors; 422 are integrated and 161 utilize WIC-only stand beside devices to perform WIC transactions. A total of 187 stand beside devices are issued (177 devices are paid for each month by the state, 10 are paid by the vendor). Connecticut WIC would like non-integrated vendors to utilize a multi-function device, and shift the cost of the devices to the vendors. The average number of transactions performed each month is roughly 100,000, including purchases and balance inquiries.

The Connecticut WIC MIS system (CT-WIC) is a web-based application with a Microsoft SQL Server 2016 database back end. WIC EBT transactions are performed on-line using magnetic strip cards. Large stores typically integrate the WIC EBT transactions into their computer systems whereas small stores use dedicated stand-beside terminals for that function.

Connectivity from CT-WIC to the EBT processor host is accomplished via a VPN tunnel between the State data center and EBT processor data center.

Each evening CT-WIC exchanges several data files with the EBT host processor via Secure FTP (SFTP). These files include daily transactions, authorized/deactivated UPCs, authorized vendors, not-to-exceed (NTE) prices, category/subcategory updates and others.

Aside from the nightly batch processes, CT-WIC also retrieves from the EBT processor the up-to-the-minute benefit balances for a WIC family when a user performs a benefit inquiry.

Current WIC Status in Connecticut:

Current MIS used	CT currently uses the Three Sigma- CTWIC system. The system is hosted by the Connecticut Department of Public Health.
Current caseload	As of June 2019, 45,986 active participants
Count of clinic environments	23 permanent clinic sites and 31 satellite sites.
Vendor population	As of August 2019, 617 authorized vendors
Breakdown of equipment type	As of August 2019, 148 stand-beside vs 469 integrated vendors.
Average number of transactions monthly	Approximately 213,000 transactions monthly, including purchases, and all balance inquiries.
Count of cards issued over past year	From August 2018-August 2019 19,489 initial issuances and 2,055 replacement cards issued for lost/stolen/damaged.
Calls to IVR/live Customer Service	Approximately 25,000 calls monthly to the IVR. Out of the 25,000 calls, 600 of those calls are transferred to a live Customer Service representative.
Multiple APLs Required	No

9 Retailer Management, Cardholder & Retailer customer service, and Training

As described in the RFP.

10 Cash Access Services

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

Connecticut currently utilizes the NYCE network, but may consider other options to meet the cash access requirements.

11 Project Planning and Phases – Core Requirements

As described in the RFP.

11.5.1.4 Transaction History Conversion

Connecticut requires the contractor to convert the existing on-line history currently supported.

12 Performance Standards

As described in the RFP.

13 Pricing

As described in the RFP.

14 Proposal Submissions

As described in the RFP.

Supplement to NCS EBT RFP Appendix Q - EBT Reporting Requirements

In addition to the reporting requirements defined in Appendix Q of the NCS EBT RFP, the contractor must provide additional reports and files as directed by the State and determined during detail design. For all reports, the term “SNAP” for Supplemental Nutrition Assistance Program must display rather than Food Stamps.

The State may change and modify these reports at its discretion, including during the detail design phase and to account for changes in federal and state regulations and policies.

During the contract term, the contractor must offer any additional reports related to 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 must provide all reports on the administrative terminal in pdf. and csv. formats and with an “export to Excel” option.