

APPENDIX J

NCS EBT RFP GLOSSARY

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Term	Definition	Initialism
Acceptance Test	The process of testing system components and system functionality to determine whether the system is ready for implementation. This includes: functional requirements testing, error condition testing, and regression testing to ensure that deficiencies are resolved without creating new deficiencies.	
Account (SNAP or Cash)	The record kept and maintained by the EBT contractor for each program type a Recipient receives: SNAP, Cash, or other program types as identified by Contracting State Agencies.	EDA
Account Management Agent	An automated application that supports the activities of the Federal Reserve Bank of Richmond's operations in providing Automated Standard Application for Payments (ASAP) account management data to the Food and Nutrition Service (FNS) for the Federal EBT SNAP Program	AMA
Acquirer	The financial institution that established an account with a Retailer and processes authorizations and payments. In the context of this RFP, it also refers to the TPP that accepts transactions from the Retailer and routes them to the EBT host processor.	
Acquirer System	The telecommunications and processing system (including software and hardware) operated by, or on behalf of, an Acquirer through which transactions originating at ATM or POS terminals of the Acquirer are processed and routed to the Issuer.	
Active Case (SNAP or Cash)	Term used for billing purposes. A Case for which one or more benefit(s) (excluding WIC) has been authorized and transmitted to the EBT Contractor to be made available during the billing month. A single Cardholder who has benefits made available by the State from both a Cash program and a SNAP program is billable at the applicable Cash cost per case-month and the applicable SNAP cost per case-month.	

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Active Case (WIC)	Term used for billing purposes. A Case for which one or more WIC benefit(s) (excluding SNAP/Cash) has been authorized and transmitted to the EBT Contractor to be made available during the billing month. A single Cardholder who has benefits made available by the State for the WIC program is billable at the applicable WIC cost per case-month	
Adjustment	A debit or credit transaction initiated by an Acquirer, terminal operator (on behalf of an Acquirer), or the State and/or its Contractor to correct a system error and/or an out-of-balance condition identified in the reconciliation/settlement process.	
Administrative Functionality	A PC-based application that enables the State(s) and its designees to access on-line data (current and historical) on the Contractor's host processing system. Access may be for inquiry or reporting purposes only or for making live changes to the database, depending on the authorized user's security profile. The administrative portion of an Offeror's Proposal.	
Administrative Proposal	The administrative portion of an Offeror's Proposal.	
Agreement/Contract	The writings that contain the agreement between the CSA and the Contractor setting forth the total legal obligation between the parties.	
American National Standards Institute	The US Standards group responsible for issuing US standards and maintaining consistency with similar international standards.	ANSI
Anti-fraud Locator of EBT Retailer Transactions	The automated system that FNS uses to analyze data, provided by the EBT Contractor, to identify and investigate suspected fraudulent Retailer activity.	ALERT
Applicable Law	Any federal, state, or local law, regulation, rule, or ordinance in effect and applicable to the subject matter referenced. This includes any changes made to such federal, state, or local law, regulation, rule or ordinance with an effective date during the term of the RFP, the resultant Contract, and any Contract extension period(s).	

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Authorized Product List	A database of Universal Product Codes (UPC) and Product Look-Up (PLU) codes for all WIC allowed products. This database is called the WIC Approved Products List (APL).	APL
Authorized Representative (Alternate Payee)	A person authorized by the household primary payee to act on behalf of an assistance group to make application for Cash and/or SNAP benefits and, if so designated, to receive the Cash and/or SNAP benefits on behalf of the household. Authorized payees are secondary payees in addition to the primary payee and are provided with an EBT card with their name on it, their own PIN, and full access to the benefits in the EBT Account. Sometimes referred to as the Alternate Payee.	
Authorized Retailer	Any Retailer or facility that has been approved by FNS to accept SNAP or WIC as payment for eligible food.	
Automated Clearing House	Electronic clearing and settlement system for exchanging electronic transactions among participating depository institutions; such electronic transactions are substitutes for paper checks and are typically used to make recurring payments such as payroll or loan payments. The Federal Reserve banks operate an automated clearinghouse, as do some private-sector firms.	ACH
Automated Response Unit	An interactive dial-in voice response unit accessed by digital phone and utilized by clients, state staff and Retailers for various functions. Also referred to as a Voice Response Unit, Automatic Voice Response and Interactive Voice Response.	ARU VRU AVR IVR
Automated Standard Application for Payments	An all-electronic payment and information system developed jointly by the Treasury Department's Financial Management Services (FMS) and the Federal Reserve Bank of Richmond. The latter, in its capacity as Treasury's fiscal agent, operates the system. ASAP is a system through which grantee organizations receiving federal funds can draw from accounts preauthorized by federal agencies. Provides daily account activity data to AMA.	ASAP

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Automated Teller Machine	An electronic hardware device designated by an Acquirer to accept cards that, when activated by a cardholder, are capable of automatically dispensing US currency directly from such device, and in some NCS states, responding to balance inquiries.	ATM
Automated Voice Response	See Automated Response Unit	AVR
Balance Inquiry	A transaction whereby the cardholder obtains their account balance at an ATM or POS terminal.	
Bank Identification Number (IssuerIdentifier Number)	A set of numbers assigned by the American Bankers Association that appears as a part of the Permanent Account Number (PAN) on the face of the card and that identifies the Contractor for purposes of interchange. Sometimes referred to as an IssuerIdentifier Number (IIN).	BIN
Benefit Type	A category of benefits used for claiming purposes that are defined by each NCS state.	
Best Value	The basis for awarding contracts for services to the offeror which optimizes quality, cost and efficiency, among responsive and responsible offerors.	
Bid/Proposal	The documents submitted by Offerors in response to this Request for Proposals.	
Bidder, Offeror or Proposer	Any person or entity who submits a Bid in response to the Solicitation. At the time that a Bidder executes a Contract with OTDA, the Bidder shall become a "Contractor."	
Business Day	<ol style="list-style-type: none"> 1) For purposes of financial institutions, all weekdays excluding those days on which the Federal Reserve Bank is closed. 2) For purposes of State offices, all weekdays excluding those days on which the State offices are closed due to state or federal holidays, decrees or orders and such other days as announced and approved by the Governor's Office. 3) For purposes of Retailers and similar benefit providers, the business day is defined through the Retailer Agreement. 4) For settlement purposes, the period between cut-off times established by an Issuer for host processing. 	

Term	Definition	Initialism
Cancelled Transaction	The termination of a transaction by the terminal operator or Retailer prior to receiving the response for the transaction request from the Cardholder Authorization System.	
Card Acceptor Device	A WIC Vendor device that provides an interface between a participant's EBT card and the EBT Card Issuer Processor.	CAD
Card Authentication Value	A cryptographic value encoded on Track 2 of the magnetic stripe located on the back of an EBT card used to validate its contents.	CAV
Cardholder	An individual to whom an EBT card has been issued by the state agency and for whom the state agency maintains one or more government benefit accounts that may be accessed through the use of an EBT card.	
Cardholder Authorization System	The telecommunications and processing system operated by, or on behalf of, an Issuer who authorizes or declines transaction requests.	CAS
Cardholder Customer Service	A service provided by the Contractor and accessed by a toll-free telephone number where Cardholders may call to report a lost, damaged, or stolen EBT card, inquire on their EBT Account balance(s), select/change PINs, or ask questions regarding EBT benefits or account(s).	
Case	An individual or group of individuals, uniquely identified by a Case number assigned by a State system, to which the State issues benefit(s). A Case number will be attached to each benefit record sent from the State to the EBT Contractor.	
Cash Value Voucher	A dollar denomination that can be used to purchase fruits and vegetables at a WIC-authorized retailer.	CVV
Claim	A request made by a Retailer/Acquirer or cardholder/Issuer/state agency for account Adjustment, debit or credit.	
Common Benefit Identification Card	The identification card used in the delivery of SNAP, Cash and Medicaid benefits to eligible households in New York State.	CBIC
Common Benefit Identification Card System	New York State's card and administrative system that generates plastic, magnetic stripe cards that conform to all International Standards Organization (ISO) and ANSI financial card standards.	

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Contract Term or Contract Period	The period beginning on the date the Contract is effective and ending on the date the Contract expires or terminates.	
Contracting State Agency	A single State Agency among the NCS entering into a Contract resulting from the RFP.	CSA
Contractor	The firm selected, and awarded a Contract by a CSA, to provide the Services contained in the Contract.	
Core Services	Services that each NCS member must receive as set forth in the RFP. These services include, but are not limited to, account creation and management, transaction processing, financial accounting, Retailer management, card services and customer service call centers/support.	
Cost Per Case Month – SNAP/Cash	The total fixed price that the Contractor will bill to the State(s) for a single active SNAP or Cash Case for one month for all core services (i.e., those not specifically addressed in the Pricing Schedule under start-up, purchase, lease, hourly, fee for service, fee per unit, State Specific, or optional pricing). Billing for this item must be made on an Active Case basis. See definition for Active Case in this section.	CPCM
Customer Service Representative	A person who provides assistance to an EBT Cardholder or Retailer, via a dial-up to a customer service center. Examples of assistance include access to account information, action on reports of lost, damaged or stolen cards, and selection, as well as Voice Authorization of Manual Vouchers.	CSR
Data Encryption Standard	An Encryption/decryption algorithm published by ANSI as X3.92-1981 used to encrypt PIN data in EBT transactions for secure transmission.	DES
Department of Health (New York State)	The New York State department responsible for overseeing the Medicaid program and its electronic systems.	DOH

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Downtime	A condition that exists when the EBT system (as defined in this section) encounters problems that arise due to either partial or total hardware or software failure of the EBT processor and/or the transaction Switch. In addition, this condition includes failure of the telecommunications connections within the system or if the system is unable to receive transactions due to insufficient telecommunication capacity.	
Electronic Benefits and Services Council	The emancipated council of National Automated Clearing House Association (NACHA) operating under the charter attached to the Quest® Operating Rules.	
Electronic Cash Register	An electronic device for registering and calculating transactions at a point of sale.	ECR
Electronic WIC Benefits	A system that supports the purchase of WIC foods by WIC participants using an Electronic Benefits Transfer card.	eWIC
EBT System	The Electronic Benefit Transfer (EBT) functionality developed, operated and maintained by the Contractor, that allows the EBT processor to receive transactions from Automatic Teller Machines (ATMs), Point of Banking (POB) terminals, and Point-of-Sale (POS) terminals that are either State-owned or owned and operated by other Third Party Processors (TPPs). The EBT system includes the host computer (primary or back-up); the communications facilities between the host and the transaction Switch, and the transaction Switch components, regardless of whether the Switch is operated by a subcontractor or a vendor.	
EBT-Only Retailer	Refers to Retailers who opt to accept government-provided POS equipment for EBT rather than contracting with a commercial TPP.	
EBT-Only Agreement	An agreement signed between the Contractor and authorized FNS Retailers at each Retailer location for the issuance of SNAP benefits or government delivered Cash assistance benefits, in the State and the EBT region.	

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Electronic Funds Transfer	Electronic Funds Transfer is the electronic exchange, transfer of money/benefits from one account to another, either within a single financial institution or across multiple institutions, through computer-based systems.	EFT
Electronic Medicaid, New York	The system used to verify Recipient Medicaid eligibility and make payments to medical providers in New York State.	eMedNY
Encryption	The method used to protect PIN data by transforming it into a cryptographic form. The translation of data by hardware devices or software programs that renders transmitted data unintelligible thereby protects the privacy of information.	
Expungement	The procedures used to purge EBT Account benefits based on State Cash and Federal SNAP designated timeframes and to report the reduction in the liability to the State and the corresponding Federal agency.	
Farmers' Market Nutrition Program	A program that provide fresh, unprepared, locally grown fruits and vegetables to WIC participants, and expands the awareness, use of, and sales at farmers' markets.	FMNP
FNS Functional Requirements Documents	A Functional Requirements Document for a Model WIC Information System. It provides a comprehensive description of functions that can be automated to support the WIC Program.	FReD
Food and Nutrition Service (FNS) Regulations	The final rules and regulations as published by FNS. The regulations serve as the set requirements that regulate the operation of SNAP EBT systems.	
Food and Nutrition Service (FNS) Retailer Number	A number assigned by FNS that identifies a Retailer who has been authorized to participate in SNAP.	
Federal Reserve Bank	The central bank of the United States created by Congress and made up of a seven (7) member Board of Governors in Washington, DC, twelve (12) regional Federal Reserve Banks, and their twenty-five (25) branches. The Richmond, VA branch of the FRB has been delegated by FNS to perform as an Account Management Agent for the federal SNAP funding accounts.	FRB
Financial Proposal	The financial portion of an Offeror's Proposal.	

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First In First Out	The First In First Out (FIFO) is defined to control how the EBT systems is designed to debit benefits by using the individual NCS member's defined Primary Program Designation hierarchy and appropriate availability date as defined by the CSA.	FIFO
Food and Nutrition Service	An agency of the United States Department of Agriculture that is responsible for administering the SNAP program.	FNS
Full Service Point-of-Sale	A full service POS Location that has promised it will make available to EBT Cardholders at least \$100 in TANF benefits in a single transaction without requiring the Cardholder to pay a Surcharge or make a purchase, and at which Cardholders consistently can obtain at least \$100 in TANF benefits in a single transaction without having to pay a Surcharge or make a purchase.	FSPOS
Gateway	The central Switch used by the Contractor to accept EBT transactions, direct them to the proper authorization engine or the host processor system (or to other interoperable states' processors), send responses back to the terminal owner, and compile settlement values.	
Health Insurance Portability and Accountability Act	United States legislation that provides data privacy and security provisions for safeguarding medical information.	HIPAA
High Availability	A system that has the ability to be continuously operational as measured relative to a 100% operational or never failing ideal.	
High-Grade (Card Sleeves)	A card sleeve produced from a rugged material, such as Tyvek or Mylar. The material must be water proof and able to endure normal wear and tear in the use of the EBT card.	
Home Energy Assistance Program	The NCS delivers Cash assistance for a variety of Federal and State assistance programs including, but not limited to Temporary Assistance to Needy Families (TANF), the Home Energy Assistance Program (HEAP), and State general assistance programs.	HEAP

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Hold	A temporary restriction placed on all or part of the SNAP funds in an account as a result of a Manual Voucher authorization or Adjustment. The amount of funds on hold becomes unavailable to the Cardholder once the Manual Voucher expires. The Hold/temporary restriction is placed for approximately 30 calendar days.	
Hot Backup	A real-time, off-site, duplicate of a primary processing system that maintains the real-time transaction and account information.	
Human Resources Administration	The New York City agency responsible for determining eligibility for SNAP, TANF and Medicaid benefits.	HRA
Insufficient Funds	A condition that indicates a lack of funds in the cardholder's account for the host processor system to approve a transaction, which results in a denial.	NSF
International Standards Organization	The international group responsible for issuing technical standards.	ISO
Interoperability	The ability of the EBT system to process interstate transactions within the NCS states for SNAP and Cash benefits at a Retailer or ATM acquirer for an EBT Cardholder issued benefits by another State. The EBT system must accept these transactions and route them to the appropriate state's EBT system for authorization and settlement in accordance with the Quest® Operating Rules	
Issuer	State or Federal agency, or designee, responsible for issuing benefits.	
Key Entered	A transaction that is conducted by entering the card number manually instead of swiping the card.	
Key Staff or Key Personnel	Means the Staff identified in RFP section 3.2.3 (Project Director), 3.2.4 (State Transition/Conversion Manager, 3.2.5 (Conversion Manager), 3.2.6 (State Project Managers), 3.2.7 (Technical Manager), and 3.2.8 (Retail Manager).	
Local District	Local agencies within a CSA responsible for the immediate findings of eligibility and delivery of services. See also: Local Office, Local Agency, County Department of Social Services, Local Social Services District.	

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Magnetic Stripe	A stripe of magnetic tape affixed to the reverse side of cards that meets all applicable standards contained in Chapter 1 of the Quest® Operating Rules.	
Management Information System	Generically, a computer system that supports decision making, in the context of eWIC, the system that performs the sequence of events that occur when an individual applies for and receives WIC benefits.	MIS
Manual Authorizations	See Voice Authorization.	
Manual Voucher	A paper document used to execute an off-line EBT SNAP transaction. The document contains client and Retailer information and a client signature.	
National Automated Clearing House Association	The national association that establishes the standards, rules, and procedures that enable depository financial institutions to exchange ACH payments on a national basis.	NACHA
National UPC Database	A centralized repository for information about food products which have been authorized for redemption by WIC State agencies operating EBT systems	NUPC
National WIC Association	The non-profit education arm and advocacy voice of the Special Supplemental Nutrition Program for Women, Infants and Children (WIC).	NWA
Network	A Switch, together with all other computer hardware and software connected to the Switch, all telecommunications facilities and equipment utilized in connection therewith, and all other agreements and documents including the Quest® Operating Rules utilized by the Network for the purpose of supporting the interchange of transactions.	
Non-Traditional Retailers	A person, company or organization authorized by FNS to accept SNAP benefits in exchange for eligible food items that does not operate like a normal retail enterprise. Usually this means that the Retailer does not have access to a phone line or electricity at the Point-of-Sale and therefore is unable to use a standard POS device to authorize the transaction (e.g. farmers' markets and route vendors). Others, such as group homes, treatment centers, food cooperatives and communal dining facilities have special circumstances that require a variety of unique accommodations in order	

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	to continue SNAP participation in the EBT environment.	
Northeast Coalition of States (NCS)	The States of Connecticut, New Hampshire, New York, Rhode Island, Vermont, Maine and the Commonwealth of Massachusetts have joined to form the Northeast Coalition of States (NCS) for procuring a cost effective regional EBT System.	
Northeast Coalition of States Regional Management Council (NCS-RMC)	A coalition of seven northeastern states (New York, Massachusetts, Connecticut, New Hampshire, Maine, Vermont, Rhode Island) to jointly re-procure EBT services in their states. Throughout the length of the Contract(s) resulting from this RFP, the participating NCS members will be represented on the Northeast Coalition of States Regional Management Council (NCS-RMC) to address issues of mutual concern related to EBT; to pursue additional opportunities afforded by EBT; and to provide oversight of the Contractor in areas impacting the operation of the NCS EBT System.	NCS-RMC
Not to Exceed	FNS-approved Cost Containment methodology whereby WIC Vendors are subject to price limitations set by each WIC State Agency.	NTE
Offeror or Bidder	Any entity, organization, or individual which submits a Proposal in response to this Request for Proposals.	
Office of Information Technology	The New York State agency charged with managing technology in New York State government.	ITS
Office of Temporary and Disability Assistance	The New York State office responsible for overseeing the Local Social Services District's delivery of SNAP and Cash issuance programs, along with programs for the delivery of services to eligible families. The agency is responsible for the implementation and operation of the EBT program.	OTDA
On-line Transaction	A transaction processed through to the EBT system at the time of initiation.	
Optional Services	Services which may be considered for purchase under the procurement by any member State or group of member State(s) at any time during Contract negotiation or during the Contract Period.	
Over-the-Counter Sites	The mechanism of delivery of plastic CBIC cards in a face-to-face environment in New York State.	OTC

Term	Definition	Initialism
Paper Voucher	See Manual Voucher.	
Personal Identification Number	A confidential number that is used to initiate electronic transactions in order to access benefits or secure Balance Inquiry through an ATM or POS device.	PIN
PIN Pad	A device that meets all applicable standards set forth in the Quest® Operating Rules and EBT Security Manual Guidelines through which a cardholder may select their PIN at a terminal. *Note: NCS WIC programs do not currently operate under the Quest® Mark or Rules.	
Point-of-Sale Device/Terminal	Devices deployed at authorized Retailers and Cash, SNAP or WIC access sites, used to initiate an EBT transaction.	POS
POS Location	A vendor that has a Point-of-Sale machine that allows TANF Cardholder to access their TANF benefits with the use of their EBT card.	
Price Look Up	Code assigned by the International Federation of Produce Standards (IFPS) to bulk produce food items.	PLU
Primary Account	The EBT Account that maintains the balance(s) for one or more secondary account Benefit Types, which may include one or more benefit programs.	
Permanent Account Number	The unique alphanumeric combination used that identifies the Issuer and the cardholder and is fully displayed and encoded on the card.	PAN
Primary Cardholder	A cardholder designated by the state eligibility system to be the primary Recipient of benefits.	
Processor	Any company processing transactions on behalf of an Issuer, Acquirer, or Retailer, including any terminal operator that is not also an Acquirer or a Network.	
Program Type	Cash, SNAP, HEAP, WIC or other identified government programs included in the EBT system.	
Proposal or Bid	The Administrative, Financial and Technical Proposals submitted in response to this RFP.	
Quest® Mark	The Quest® design mark and such other service marks as may be adopted from time to time in accordance with the Quest® Operating Rules.	

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Quest® Operating Rules	Set of rules (including all exhibits and documents incorporated therein and as amended from time) developed by the National Automated Clearing House Association (NACHA), that set forth the requirements for the distribution of government benefits and interoperable EBT transactions under the Quest® service mark.	
Recipient	An individual who has been determined eligible to receive one or more government benefits or services.	
Reconciliation	For EBT, a daily, point-in-time, complete balancing of the system to ensure that funds entering into, exiting from and remaining in the system each day are accurate and match up with source documentation. Reconciliation is required at each of the following levels: host processing system, gateway, and EBT-only acquirer system.	
Request for Proposal (RFP)	This Northeast Coalition of States Regional Management Council Electronic Benefits Transfer 2020 request for bids.	
Retailer	A person or entity that has entered into a Retailer Agreement with a financial institution Acquirer to accept EBT cards.	
Retailer Agreement	A written agreement between an Issuer or its Designated Agent and a Third-Party Processor or EBT-only Retailer pursuant to which the parties confirm agreement to be bound by, and comply with, the Quest® Rules, as such rules may be amended from time to time.	
Retailer Customer Service	A service provided by the Contractor and accessed by a toll-free number that Retailers can call for assistance with the EBT program.	
Retailer EBT Data Exchange	The automated exchange of Retailer data between FNS and EBT Contractors for notification of additions, deletions, and changes affecting Retailers participating in SNAP.	REDE
Reversal	A partial or complete nullification of a previous transaction that cannot be processed as instructed (undeliverable, for example), is canceled, or the Acquirer times out waiting for a response.	
Services	The performance of tasks to be performed by the Contractor as described in an Agreement.	

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Settlement	The exchange of information that results in the transfer of funds between an Issuer and an Acquirer in satisfaction of a financial transaction.	
Settlement Day	The period between cut-off times established by an Issuer's Switch for Settlement. This may be different for individual states.	
Settlement Date	The calendar date on which funds are transferred for Settlement.	
Settlement Switch	The processing, reporting, and funds settlement of daily transaction activity within a Network.	
Simple Object Access Protocol	SOAP is a protocol that allows program-to-program communication across the Network using closed Network infrastructure. SOAP is a type of remote procedure call (RPC) that works over HTTP and uses XML to encode requests and responses.	SOAP
Speech Interactive Voice Response	An automated response unit that is activated by either touch tone telephone pads or speech command.	SIVR
Stand-In Processing	A back-up process that shall be activated if the Contractor's host processor system is unavailable for reasons outlined in FNS regulations, wherein the Contractor will guarantee payment of up to \$40 for SNAP purchases.	
State Specific Services	Services which may be requested by an individual State, and may be requested at any time during the Contract Period. These services will be determined by the State requesting the service and will be set forth within the RFP or State Appendices.	
Store and Forward	A transaction that is electronically stored with an encrypted PIN by a Retailer or TPP when the Retailer/TPP is unable to communicate with the Issuer and that is later forwarded to the Issuer for approval when the cardholder is no longer present.	
Subcontractor	Any individual or legal entity (including but not limited to sole proprietor, partnership, limited liability company, firm or corporation) who has entered into a contract, express or implied, for the performance of a portion of the Contract, with the Contractor.	
Submission Date	The date on which Proposals are due to OTDA.	

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Supplemental Nutrition Assistance Program	Federal benefits issued to households who meet certain tests, including resource and income tests. The Federal agencies fund 100 percent of all SNAP benefits. Within the RFP the term SNAP benefits refers to all Benefit Types issued under the program.	SNAP
Surcharge	Any and all fees or charges, separate and apart from transaction fees (defined below), paid directly or indirectly by EBT Cash Recipients as a result of, or incident to, obtaining Cash benefits.	
Switch	The computer hardware and software operated by, or on behalf of, a Network for the purpose of routing transactions among participants.	
Technical Implementation Guide	The WIC EBT Technical Implementation Guide published by USDA-FNS as amended and updated. The TIG provides specific implementation guidelines of the X9.93 standards for parties processing a specific subset of EBT transactions, namely, WIC Online EBT transactions and WIC Online and Smart Card EBT files.	TIG
Technical Proposal	The technical portion of a Bidder's Proposal.	
Terminal Driver	The entity that operates the POS terminals for a Retailer or financial institution.	
Third Party Processor	A non-member organization or individual who provides EBT services as an Independent Sales Organization, Encryption Support Service Provider, Network and/or processor as described in the Quest® Operating Rules.	TPP
Trace Number	The number assigned by the Acquirer's system to identify a transaction.	
Transaction	An electronic message interchanged between participants resulting in the exchange of financial information and in which the Quest® mark is utilized to identify the card, ATM terminal, and/or the Retailer.	
Transaction Fee	Interchange and Switch fees associated with a successful ATM withdrawal.	
Transition/Conversion	The tasks and services to be performed by the Contractor to in order to place the EBT System into live production as set forth in the Agreement and Transition Plan.	
Transition Period	The period of time to complete the Transition Plan beginning on the date the Agreement becomes effective and ending on the date set forth in the Agreement.	

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Universal Product Code	A numeric code assigned by individual parties to identify a product as defined in ISO/IEC 15420 for bar codes.	UPC
Vault Card	An immediately issued Common Benefit Identification Card from pre-printed and pre-encoded card stock, that is directly transmitted to or registered on the Contractor's EBT system. Vault cards cannot be used for access to Medicaid.	
Voice Authorization	The verbal or electronic approval over the telephone of a request for a manual SNAP transaction. This request is made via ARU or CSR through the Retailer toll-free line. Also referred to as a manual authorization.	
Welfare Management System	The New York State legacy eligibility determination system used by the State and local district for low-income programs (SNAP, Temporary Assistance, HEAP)	WMS
WIC Cost Per Case Month	The total fixed price that the Contractor will bill to the State(s) for a single active WIC Case for one month for all WIC services exclusive of costs explicitly defined in the RFP.	WCPCM
WIC Universal MIS-EBT Interface	Standardizes the functional requirements for the Universal Interface between the WIC Management Information Systems (WIC MIS) and the WIC Electronic Benefit Transfer systems (WIC EBT system)	WUMEI
Women, Infants and Children	Special Supplemental Nutrition Program for Women, Infants, and Children. WIC provides Federal grants to States for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.	WIC