

SUPPLEMENTAL INFORMATION HEADER

The following pages contain supplemental information for this competitive document. The supplemental information is contained between this header and a trailer page. If you receive the trailer page, all supplemental information has been received.

If you do not receive the trailer page of this supplement, use the inquiry process described in the document to notify the Procurement Representative.

Note: portions of the supplemental information provided may or may not contain page numbers. The total number of pages indicated on the cover page does not include the pages contained in this supplement.

Supplement 1

W-9

Request for Taxpayer Identification Number and Certification

**Give form to the
 requester. Do not
 send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) ▶	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
	List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number
or
Employer identification number

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a “saving clause.” Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called “backup withholding.” Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules for partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the “Name” line. You may enter your business, trade, or “doing business as (DBA)” name on the “Business name” line.

Limited liability company (LLC). Check the “Limited liability company” box only and enter the appropriate code for the tax classification (“D” for disregarded entity, “C” for corporation, “P” for partnership) in the space provided.

For a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Regulations section 301.7701-3, enter the owner’s name on the “Name” line. Enter the LLC’s name on the “Business name” line.

For an LLC classified as a partnership or a corporation, enter the LLC’s name on the “Name” line and any business, trade, or DBA name on the “Business name” line.

Other entities. Enter your business name as shown on required federal tax documents on the “Name” line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the “Business name” line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt Payee

If you are exempt from backup withholding, enter your name as described above and check the appropriate box for your status, then check the “Exempt payee” box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following payees are exempt from backup withholding:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 9
Broker transactions	Exempt payees 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt payees 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 7

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt payees, see *Exempt Payee* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

Call the IRS at 1-800-829-1040 if you think your identity has been used inappropriately for tax purposes.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS personal property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.consumer.gov/idtheft or 1-877-IDTHEFT(438-4338).

Visit the IRS website at www.irs.gov to learn more about identity theft and how to reduce your risk.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
For this type of account:	Give name and EIN of:
6. Disregarded entity not owned by an individual	The owner
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

Supplement 2

EBT – EPC Requirements

Minimum Programmatic and Service Requirements

The scope of services within this RFP reflects ODJFS' specific needs and requirements with regard to EBT services provided by the Contractor. This section provides a high level overview of the programmatic, policy, and service considerations currently addressed for EBT.

1. EBT Programmatic Authority

The Contractor must comply with all applicable Federal and State laws, regulations, action transmittals, program instructions, review guides and similar policy directives, and must comply with the rules and regulations governing EBT systems and their operations as noted below:

1.1 Quest® Operating Rules

<http://www.nacha.org/s/quest/-operatingrules.html>

The Contractor must comply with the Quest® Operating Rules, Version 2.0, December 2008 and all subsequent variances and amendments to these rules.

Unless expressly noted as an exception herein, the Quest® Operating Rules must apply to all applicable aspects of EBT services, development, and operation. ODJFS may seek variances from portions of the Quest® Operating Rules if deemed necessary to meet its requirements. As the Quest® Operating Rules are changed; EBT services must be modified to meet the new requirements.

1.2 International Standards Organization (ISO) and American National Standards Institution (ANSI) Standards

<http://www.iso.ch/iso/en/isoonline.openerpage>

<http://www.ansi.org/>

The Contractor must comply with the specifications prescribed in the ISO and the ANSI standards related to EBT card standards, magnetic stripe encoding, Personal Identification Number (PIN) issuance and security, terminal standards, and transaction messaging standards as required by Quest® Operating Rules and as stated in this RFP.

1.3 USDA - FNS Regulations

1.3.1 Regulations issued by the USDA - FNS

The following regulations govern the administration of the Food Assistance Program issuance and use standards:

- 7 CFR § 274.1 through 274.8, Issuance and Use of Program Benefits.
- All changes, updates, revisions, and policy interpretations of the Federal regulations as enacted by law or USDA - FNS.

1.3.2 Waivers

RETAILER ADJUSTMENT - NO HOLD/15 CALENDAR DAY DEBIT [7 CFR 274.2(g)(2)(ii)]

–The State agency will act on all household debit adjustments within 15 calendar days and provide households 15 calendar days to request a fair hearing rather than 10 business days. State agency will also implement an EBT adjustment system which does not place a hold on a household's account for the amount of the debit adjustment. Instead, if the household disputes the requested adjustment by requesting a fair hearing within 15 calendar days of when the

notice was mailed, no further action will be taken to debit the household's account until the fair hearing decision is rendered. The State agency will send a concurrent notice to the household upon validation of the debit adjustment request.

PIN SELECTION VIA ARU [7 CFR 274.2(f)] – Waiver for encryption of PIN from point of entry. Clients may call the customer service help desk to select a PIN of their choice using an Automated Voice Response (AVR) system. The process requires entry of the Personal Account Number (PAN) and verification of the client's identity before a PIN can be selected. Upon verification, the system would prompt the client to select a PIN of their choosing by entering the PIN on a touch-tone phone and then require re-entry of the PIN for confirmation. The client would have immediate access to their benefits using the new PIN.

POS RE/DE-INSTALLATION FEES [7 CFR 274.3(a)(2)] – Waiver to allow the Contractor to charge reasonable fees to reinstall EBT POS devices if the retailer breaches the retailer agreement and returns to the EBT system using State supplied terminals, or if the retailer returns after being disqualified. This also allows the Contractor to charge reasonable fees to de-install State-supplied POS terminals if a retailer changes to a third party processor. The possibility of these charges must to be included in the retailer agreement and training material.

RETAILER PARTICIPATION [7 CFR 274.3(b)] – The Contractor may provide POS equipment only to authorized retailers who have SNAP sales equal to or greater than \$100 per month. Retailers with less than \$100 in monthly redemption's would participate via manual vouchers.

1.4 The Department of the Treasury, IRS Bureau

The Contractor must comply with IRS regulations at 26 CFR, Parts 1, 31 and 301. This requirement must be performed at no additional cost to the State.

1.5 State Statutes and Policies

The Contractor must follow all applicable State statutes, rules, and policies related to EBT and the Food Assistance Program on an ongoing basis, not limited to those terms and conditions set forth within the executed contract. The Ohio Food Assistance Certification Handbook provides policy and procedures for the Food Assistance Program administered by ODJFS.

2. EBT SYSTEM AND REQUIREMENTS

Overview of Requirements

This section describes the EBT system technical requirements and services that must be provided by the Contractor. All requirements included in this RFP are to be considered core requirements.

System requirements included are:

1. EBT System Interfaces Requirements
2. EBT Account Structure & Maintenance
3. EBT Cards and Personal Identification Numbers (PINs)
4. EBT Administrative System Application
5. EBT Transaction Processing & Routing

6. EBT USDA/ FNS Retailer/Merchant Database
7. EBT Retailer/Merchant and Acquirer/TPP Management
8. Settlement
9. Reconciliation
10. System Security
11. Reporting
12. Investigations Support
13. Customer Service/Automated Response Units

2.1 System Interfaces Requirements

The Contractor's EBT system must interface with various State and Federal systems. The following subsections describe the systems interface requirements.

2.1.1 State Interfaces

Currently, EBT is only used for food assistance (FA) benefit(s). The Contractor must support the current interfaces with CRIS-E (Client Registry Information Systems – Enhanced). Ohio has a defined set of interfaces established between the existing Contractor's EBT system and CRIS-E that support the transfer of data required to create, change, and maintain accounts on an EBT system.

2.1.1.1 CRIS-E

CRIS-E is the statewide integrated public assistance system that supports the TANF, Food Assistance, and Medicaid programs. CRIS-E is designed to allow workers to collect data and determine eligibility for these programs. CRIS-E provides reports to State and Federal agencies, provides support to various levels of management within the counties, ODJFS and other State agencies and offices. The system provides Ohio counties and caseworkers the opportunity to stay abreast of changing policy and regulations and to subsequently deal with new and changing policy requirements in a timely and efficient manner.

The mission of CRIS-E is to provide accurate and timely application processing, eligibility evaluation, and resulting benefits distribution to cardholders. As of March 2011, CRIS-E processed over 846,947 Food Assistance Program Assistance Groups with an active EBT account.

The base technology of CRIS-E is IBM MVS, IMS, and TELON.

2.1.1.2 Infrastructure

There are approximately 30,000 devices in the ODJFS network. The network infrastructure is primarily Cisco routers and Ethernet switches. The design is hub and spoke in nature. The hub is a CORE/Campus network located in Columbus Ohio, consisting of high speed routers and switches linked together by links of 1 Gbps or greater. Core Network Services such as Internet access, mainframe access, DHCP services, DNS services, Proxy services, Business Partner Access, etc. are located in this Core network.

The spokes are located in the 88 counties of Ohio, each with one or more sites utilizing T1, multiple T1, DS3, or 10 Mb Ethernet links to the CORE of the ODJFS network. Some counties with multiple sites have T1 or Ethernet fiber links for county services or redundancy. In addition, some smaller county sites (<10 users or so) have a single T1 link back to the primary county site for access to ODJFS services.

2.1.1.3 Batch Files

The primary method used to exchange information between CRIS-E and the Contractor's EBT system is batch file processing. The descriptions of the files are provided in this supplement and the specific file formats are detailed in the EBT Batch Interface and File Layouts Supplement. The Contractor must utilize the existing record formats and must modify their data to fit the State's data file structure.

2.1.2 Federal Interfaces

The Contractor is required to support the data requirements of USDA-FNS by interfacing with the systems described below. In addition, the Contractor is required to maintain an updated authorized retailer/merchant database through an interface with USDA-FNS.

2.1.2.1 Account Management Agent / Automated Standard Application for Payment (AMA/ASAP)

The Federal Reserve Bank of Richmond serves as the Account Management Agent (AMA) for the USDA-FNS Food Assistance Program EBT benefit account. The AMA system interfaces with the United States Department of Treasury's Automated Standard Application for Payments (ASAP), monitors ASAP funding limits for the State, and performs reconciliations required by USDA-FNS. Consequently, it is necessary for the Contractor to interface with the AMA and provide the necessary data for funds projection and Food Assistance Program reconciliation.

The Contractor must provide summary information for reconciliation in the EBT Administrative System. Transmission of issuance and returned benefit data is accomplished through automated batch processing in a file format specified by the Federal Reserve Bank. USDA-FNS requires States and their service providers to be certified upon implementation of batch processing to ensure accuracy of data transmissions. The Contractor must be responsive to requests from ODJFS or USDA-FNS to research and promptly resolve reconciliation discrepancies.

The Contractor is required to support an on-line method of entering AMA issuance data as a back-up to batch processing. Any manual data entry by the Contractor requires State on-line certification (approval) before it will be allowed to update ASAP and requires special equipment and software provided by the Federal Reserve Bank of Richmond. Technical requirements for on-line data entry capability are also available from the Federal Reserve Bank of Richmond.

2.1.2.2 Retailer/Merchant EBT Data Exchange (REDE)

This system is used by USDA-FNS to store and process FA retailer/merchant data. USDA-FNS provides retailer/merchant data to States and their processors both daily and monthly. The State files include retailer/merchant demographic data, the USDA-FNS retailer/merchant authorization number, and other information to update the Contractor's retailer/merchant database for additions and removals of retailer/merchants. The national file provides FNS numbers for all authorized FA retailer/merchants nationwide to support interoperability and ensure that only

authorized FA retailer/merchants can accept EBT. The Contractor must use the REDE system to establish and maintain its database of authorized FA retailer/merchants.

2.1.2.3 Store Tracking, Authorization and Redemption Subsystem (STARS)

STARS is the USDA-FNS Food Assistance Program redemption database maintained by the Benefit Redemption Systems Branch (BRSB) in Minneapolis, Minnesota. The Contractor must provide daily FA redemption summary totals by retailer/merchant identification number to STARS.

2.1.2.4 Anti-fraud Locator of EBT Retailer/Merchant Transactions (ALERT)

The USDA-FNS ALERT subsystem utilizes retailer/merchant EBT transaction data files provided by the Contractor for fraud investigative purposes. The Contractor must submit the file at the end of each settlement calendar day to USDA-FNS by secure method and in the media specified by USDA-FNS.

2.2 EBT Account Structure & Maintenance

The Contractor is required to design the EBT Account to ensure that:

- Account and benefit balances are accurately maintained;
- Benefits accessed by cardholders are drawn from the appropriate account; and
- Benefit accounts are not overdrawn.

The Contractor is liable for any funds drawn from an incorrect account; for overdrafts of benefit accounts; for incorrect debits and credits, including adjustments and reversals; and for incorrect postings of benefits to a cardholder's EBT account.

2.2.1 EBT Account Structure

The benefit issuance function requires establishment of an EBT account on the Contractor's EBT system. ODJFS supports this function based on actions occurring within CRIS-E which determines eligibility for the Food Assistance Program and the Disaster Food Assistance Program.

2.2.1.1 Unique Account Identifier

ODJFS uses a unique, non-duplicated account identifier provided by CRIS-E to establish new EBT accounts, update demographic changes in existing EBT accounts, and authorize benefits on the Contractor's EBT system. The unique account identifier is the twelve (12) digit recipient number assigned by CRIS-E at the time of entry into CRIS-E and this number follows the cardholder through subsequent periods of eligibility. No recipient can have more than one active EBT account in the system.

2.2.1.2 Authorized Representatives

ODJFS will send the name of the authorized representative in the Account Maintenance file. The Contractor must store the authorized representative name along with the account name in the EBT account. This will permit a CSR to talk with this individual for account related issues. ODJFS will work with the Contractor to associate a special identifier to verify the authorized representative.

2.2.1.3 Account Maintenance

ODJFS transmits records in the Account Maintenance File to the Contractor to establish and update EBT account demographic information multiple times per day. The EBT account is the master record kept and maintained by the Contractor that contains required demographic information and detailed accounting for each household's FA benefit(s). The Contractor must have the capability to establish and update the account using the file formats provided in the EBT Batch Interface and File Layouts Supplement.

The Contractor must support sending data to ODJFS (i.e. card issuance data and address changes) to update CRIS-E and a self-service web portal.

2.2.1.4 Benefit Authorization

The Contractor must receive and process benefit authorization records transmitted by ODJFS. All benefit authorization records are included in the benefits maintenance file and transmitted by a batch process with the exception of investigative benefits added through the EBT Administrative System. The Contractor must process benefit authorization records and post the authorized benefit amounts to the appropriate EBT account, based on the unique account identifier, benefit type, benefit availability date, and unique authorization number generated by ODJFS for each benefit authorization. Additionally, the Contractor must notify ODJFS of benefit record rejections, including the reason for rejection (e.g., duplicate benefit number).

For on-going cases, ODJFS authorizes recurring benefits, at a minimum, once per month. In addition to the monthly recurring benefit authorizations, ODJFS also transmits daily benefit records for new benefits and to supplement existing benefits.

2.2.1.4.1 Food Assistance Benefit Availability

For on-going cases, ODJFS will authorize benefits, at a minimum, once per month. A monthly benefit issuance file containing benefit authorizations for the next calendar month (recurring benefits) is sent in a batch file approximately 8 business days, excluding holidays, from the end of the month. Monthly recurring FA benefit(s) must be posted as available on a staggered schedule. Monthly FA benefit(s) issuance is staggered at the CDJFS option. In no case does any CDJFS stagger benefits past the first 10 business days of the month. ODJFS will provide the availability date for each benefit record included in the monthly benefit issuance file sent to the Contractor (see the EBT Batch Interface and File Layouts Supplement for the contents and format of the file). On the specified availability date, benefits must be accessible to cardholders no later than 12:01 a.m. ET.

2.2.1.4.2 Disaster Benefit Issuance

The Contractor must support the Ohio Disaster Food Assistance Plan requirements as defined below.

- ODJFS authorizes emergency FA benefits through the disaster sub-system in CRIS-E to all eligible residents not currently receiving FA benefits. The sub-system includes a clearance process that will check against all other disaster and regular FA cases to eliminate duplicate issuance to households. This will also decrease the possibility of fraud. The disaster sub-system is able to identify the disaster area by county and zip codes.

- ODJFS issues FA benefits through mass replacements and supplements by county and zip code.
- The ability to release benefits prior to the regular release date when deemed necessary for households already in receipt of benefits. This will only occur if the recurring benefit file has already been sent to the Contractor. ODJFS will resubmit the recurring benefit file containing records for the accounts affected by the disaster and their new availability date.
- Issue an EBT disaster vault card to recipients who have lost their EBT card during the disaster and to all individuals applying for disaster benefits. This will allow the recipient to access benefits and purchase the necessary food during the disaster period. ODJFS will send the EBT disaster vault card PAN in the Account Maintenance File.
- The EBT disaster vault card expires after a specified period and recipients must request a replacement EBT card if they apply and are approved for ongoing eligibility.
- Set forth the steps to manage, communicate, coordinate, and administer the emergency Disaster Food Assistance Program in partnership with the County Departments of Job and Family Services, other State partners and the advocate community. The disaster sub-system will have reporting capabilities to identify disaster applications that were approved or denied and be able to report the total amount of disaster funds issued which will be categorized based on the issuance method (i.e. mass replacement, mass supplement, early recur, or new disaster benefits).

2.2.1.4.2.1 Disaster Label Manifest Control Log and Labels for EBT Disaster Vault Cards

The Contractor must provide the Label Manifest Control Log and Labels for control of EBT disaster vault card issuance. The Label Manifest Control Log will permit the manual recording of data for the issuance of ten (10) disaster vault cards per page and will be formatted as depicted in the Ohio Disaster SNAP EBT Card Log Supplement.

The Label Manifest Control Log must be titled “Ohio Disaster SNAP EBT Card Log” and include the following information:

- A bar coded peel off label containing the PAN for the EBT disaster vault card;
- Space for entry of the EBT disaster vault card box number, name of the staff member receiving the box, date the box was received by the staff member, space for recording the service site and location where the disaster cards will be distributed, and name of the staff member who will be issuing the ten (10) disaster cards listed on the form; and
- Columns will be provided to record the following data for each of the ten (10) disaster cards listed on the form: issue date, name of cardholder, signature of disaster card recipient, and initials of the staff member issuing the disaster card. The two columns labeled “16-digit PAN” will be pre-printed with the 16-digit EBT disaster card PAN and corresponding

bar code, the second “16-digit PAN” column will consist of the pre-printed data (including corresponding bar code) on peel off labels.

2.2.1.4.2.2 Disaster File Structure

The disaster file structure will follow the EBT Account Maintenance and Benefit Maintenance File format layouts in the EBT Batch Interface and File Layouts Supplement. Any special requirements for these files will be labeled in the table as “disaster.”

2.2.1.4.2.3 Disaster Account Maintenance File – Daily

The Daily Disaster Account Maintenance Files are used to set-up and update disaster accounts, issue disaster cards and maintain EBT accounts for primary clients. Disaster Account Maintenance Files will be transmitted by the State to the Contractor every day during the time of the disaster. They follow the same file lay out as the regular EBT Account Maintenance File except for a different file name.

The following table describes the interface for the Disaster Account Maintenance File.

Disaster Account Maintenance File – Summary Table		
Item	File Data Title	File Data
1.	File Types	Daily Disaster Account Maintenance File
2.	File Names	TBD
3.	System Source	ODJFS
4.	System Destination	Contractor’s Administrative System
5.	Data Description	Daily EBT Account Data
6.	Primary Data Transfer Method	NDM (CONNECT:DIRECT)
7.	Timing Requirements	Once daily at the end of the day during the time of the disaster.
8.	File Format	Fixed
9.	Completeness Confirmation Method	Record Count

2.2.1.4.2.4 Disaster Benefit Maintenance File – Daily

The Disaster Daily Benefit Maintenance Files transmitted from the State to the Contractors’ Administrative System are used to send disaster benefits during the time of the disaster. The files contain authorization information including the benefit authorization number, type of benefit, amount of benefit, and the benefit available date and time. Benefit Files are sent to the Contractor every day. They follow the same file layout as the regular EBT Benefit Maintenance Files except for a different file name.

The following table describes the interface for the Disaster Benefit Maintenance File.

Benefit Maintenance File – Summary Table		
Item	File Data Title	File Data
1.	File Types	Daily Disaster Benefits
2.	File Names	TBD
3.	System Source	ODJFS
4.	System Destination	Contractor's Administrative System
5.	Data Description	Daily benefit data loads during the time of disaster
6.	Primary Data Transfer Method	NDM (CONNECT:DIRECT)
7.	File Format	Fixed
8.	Completeness Confirmation Method	Record Count/Benefit Amounts

2.2.1.4.3 Investigative Account Set-up and Benefit Issuance

The Contractor must support on-line real time creation of account set-up and benefit issuance, and the maintenance of EBT accounts for use in investigations by authorized entities. Investigation account set-up and benefit issuance is performed via the Administrative System application by authorized staff. A special user profile for investigative personnel must be developed for this purpose. The Contractor's system must support security measures that must limit access to Administrative System functionality used for investigative account set-up and benefit issuance. This data must appear as a normal EBT account in the Administrative System and the Interactive Voice Response (IVR) so as to not jeopardize investigations.

2.2.1.4.4 File Transmissions

CRIS-E creates new Account Maintenance and Benefit Maintenance files five times a day for each business day, including Saturdays, with the exception of State holidays when there is no exchange of data. State holidays are:

New Years Day	Labor Day
Martin Luther King Day	Columbus Day
Presidents Day	Veterans Day
Memorial Day	Thanksgiving (and the day after)
July 4th	Christmas

One final Account Maintenance file will be sent at the end of the day that will include all of the records in the Account Maintenance files and address updates. Note: address changes will only be provided in the final daily batch.

To support timely processing, ODJFS and the Contractor will agree to follow the set timeframes and windows during which files will be transmitted. Currently, Account Maintenance and Benefit Maintenance files are transmitted from CRIS-E five times a day at 9:30 AM EST, 11:30 AM EST, 2:00 PM EST, 4:00 PM EST, and approx. 9:00 – 11:00 PM EST each business day. The final Account Maintenance file is also sent after the last set of files at approx. 9:00-11:00 PM EST. The Contractor must be able to accept and process these file transmissions from ODJFS 24/7/365. Within thirty minutes of receipt of a file, the Contractor must promptly either confirm receipt of a complete and successfully transmitted file or contact ODJFS and request the file be retransmitted. The

Contractor must confirm receipt of subsequent transmission(s) within 30 minutes of receipt until successful transmission/receipt has been completed. For all batch files, the Contractor must process the records, perform all edits, set-up and benefit posting processes, and make benefits available within one hour in receipt of the file

Monthly recurring FA benefits for existing cases are generated once monthly, eight business days, excluding holidays, from the end of the month. At that time a large file (approximately 800,000 benefits) is sent containing on-going CRIS-E monthly benefits, these benefits are staged by benefit availability date, as determined by the CDJFS staggered issuance schedule (which ranges from 1-15 business days.)

The State has defined file formats for the exchange of benefit authorization records. These records are detailed within the EBT Batch Interface and File Layouts Supplement. The Contractor must utilize the existing record file layout structure.

2.2.2 Account Maintenance

The Contractor's EBT system must support the following account maintenance functionality:

2.2.2.1 Maintain Account Balances and Transaction History

Current account balances and at least a rolling 120 day transaction history for each account must be maintained for on-line access through the Administrative System. A total of seven (7) years transaction history data must be maintained off-line as required by the Federal Reserve Board, Federal legislation, or State law, statute, or regulation. Access to off-line information must be available upon request within three business days.

At a minimum, the last ten (10) transactions, completed within the last ninety 90 days must be available to the cardholder through the IVR and EBT web portal.

When a cardholder makes a purchase or performs a balance inquiry, the current FA balance must be reported on the cardholder's receipt.

ODJFS and other authorized persons must have access to cardholder balance and transaction history data through the Administrative System. Security access controls must ensure that only authorized persons may access this data. Functionality must exist for the various levels of administrative access to ensure that users only access cardholder information for which they are authorized.

2.2.2.2 Post Credits

Benefit authorization records specifying the amount of benefits authorized for a specific month will be transmitted to the Contractor. The Contractor must ensure that benefits are posted to the correct account and made available to the cardholder on the appropriate availability date. In addition to benefit authorizations, FA refunds made via POS terminals and manual transaction voucher processing must result in credits to cardholder accounts.

2.2.2.3 Hold Funds

USDA-FNS authorized retailer/merchants without POS equipment that do not meet the requirements to receive an EBT-only POS terminal must be able to redeem FA

benefit(s) using a manual process. To allow uninterrupted cardholder access to benefits, manual processing must be available when the retailer/merchant system or telecommunications network is down or otherwise unavailable.

When manual FA transactions are performed, the retailer/merchant is required to obtain voice authorization from the Contractor for the amount of the cardholder purchase. The Contractor must “hold funds” for the transaction amount approved by voice authorization, for up to 30 days or until the retailer/merchant clears the transaction (if on or prior to the 30th day). If the manual transaction is presented for settlement within 30 calendar days from the date of authorization, the Contractor must debit the cardholder account and settle the transaction. If the manual transaction is not presented within 30 calendar days from the authorization date, the Contractor must release the hold on funds and make them available for cardholder access on the 31st calendar day.

The Contractor must provide functionality to support immediate release of manual authorization holds for duplicate or erroneous manual authorizations from retailer/merchants.

2.2.2.4 Benefit Expungement

The Contractor must track aging at both the account and benefit level. Each food assistance benefit begins aging at the time it becomes available to the client. The EBT account begins aging at the point that the first benefit becomes available. Subsequently, each time that the client completes a transaction, the account aging clock is reset to start anew, even if one or more benefits have been expunged.

No benefits may be expunged until the account aging clock has reached 365 calendar days. Once the account has reached expungement age, only those benefits that have been available to the client for 365 or more calendar days shall be expunged. If one or more subsequent benefit authorizations for the same client account have been available to the client for less than 365 calendar days, they are not expunged. They must remain online until each has reached full expungement age. If an account that has had all benefits expunged is reactivated because the client has again become eligible, the account must be treated in the same manner as a new account in terms of benefit aging and expungement timeframes.

The Contractor must provide a daily report of expungements including the expungement date/time, settle date, recipient number, benefit authorization number, effective date, sub-program type, cardholder name, and expunged amount.

2.2.2.5 Administrative Actions

The Contractor must support the following administrative actions used for account maintenance purposes.

2.2.2.5.1 On-line Benefit Issuance

The Contractor must support card and benefit issuance for investigative accounts through the Administrative System.

2.2.2.5.2 Address Change

In order to expedite the receipt of a replacement card, the Contractor’s Customer Service must accept a temporary change of address from cardholders requesting replacement cards. The Contractor must also support this requirement through

the Administrative System application. The only way an address will be changed permanently is as a result of a caseworker entering the change into CRIS-E. The address change actions made by Contractor's Customer Service must be reported on the Demographic Change Report and include the address change. This address change is for the replacement request only and the permanent address change must be made through CRIS-E.

2.2.2.5.3 Client Protective Password

The client protective password function is designed to prevent other individuals from changing the PIN or statusing a card. The password is created by the client and entered in the EBT System and has a predefined format to include letters and numbers.

If the cardholder has a password and needs to have a card statused, the card replacement cannot be processed through the IVR and must be transferred to a CSR. Upon speaking to a CSR, the CSR selects the cardholder from the Recipient Search Results screen based upon matching demographic data.

The CSR must request the password before accessing the account and replacing the card. If the password is not provided correctly, the CSR cannot status the card.

If the cardholder needs a new password, the CSR can enter a new password should the cardholder report that the password has been compromised. These requests may be handled by the State or escalated to the State rather than the CSR.

The Contractor and ODJFS will work together to establish the password protection procedures. ODJFS is open to alternative processes to safeguard EBT accounts from identity theft situations.

2.2.2.5.3.1 PIN Change Security

The client protective password functionality must require the password on the IVR to request a PIN change when a password is on the account.

2.2.2.5.4 Card Status

The Contractor must provide the functionality through the Administrative System to change the card status and issue replacement cards.

2.2.2.5.5 Account Adjustment

The Contractor must adjust cardholder accounts to correct auditable, out of balance settlement conditions during the redemption process that occurs as a result of a system error. A system error is defined as an auditable processing failure at a point in the redemption process that results in the improper crediting or debiting of an account or the failure to credit or debit an account. Claims for adjustments may be initiated by the cardholder, the retailer/merchant, or any entity in the transaction processing stream that identifies the need for an adjustment request (e.g., Contractor, acquirer/TPP, ODJFS). Adjustments must be reported on the Adjustment report.

2.2.2.5.6 Cardholder Initiated Adjustment Claims

Cardholders have 90 days from the date of the error to initiate an adjustment claim. The Contractor has 10 business days from the date the cardholder reports the error to investigate and complete the adjustment and report action details to ODJFS. Cardholder initiated claims received over 90 days from the date of the error must be denied.

2.2.2.5.7 Retailer/Merchant Acquirer/TPP Initiated Adjustment Claims

Retailer/merchant or acquirer/TPP initiated adjustment claims must be investigated and completed no later than 15 calendar days from the date of the error. Debit adjustment claims from retailer/merchants or acquirer/TPP outside the 15 calendar day time frames must be rejected. Credit adjustment claims from retailer/merchants or acquirers/TPPs both within and outside the 15 calendar day timeframe must be processed/rejected by the Contractor within a maximum of four (4) calendar days from the receipt of the request and supporting information.

2.2.2.5.8 Debit Adjustment Claims

ODJFS is required to notify cardholders of any impending debit adjustment claim. The Contractor must notify ODJFS of the debit adjustment claim and provide adequate information for ODJFS to notify the cardholder including:

- Date of transaction/error;
- Retailer/merchant or acquirer/TPP name and address;
- USDA-FNS number;
- Date of adjustment claim request;
- Adjustment claim identifier assigned by the Contractor;
- Date adjustment will be completed;
- Type of adjustment (credit or debit);
- Adjustment claim request amount;
- Card number (PAN);
- Cardholder name and address;
- Cardholder Unique Identifier; and
- Reason for adjustment.

The cardholder has 15 calendar days from the date of notification by ODJFS to dispute the adjustment claim. If the cardholder does not dispute the claim, the adjustment claim identifier assigned by the Contractor must complete the adjustment action at the end of 15 calendar days. If the cardholder's account does not contain sufficient funds to cover the entire debit adjustment, the adjustment claim identifier assigned by the Contractor must attempt daily to complete the adjustment claim until the end of the next calendar month. Partial adjustments will not be settled.

If the cardholder disputes the debit adjustment, the adjustment claim identifier assigned by the Contractor must take no further action until ODJFS completes the Administrative Hearing process, normally 45 calendar days. The adjustment claim identifier assigned by the Contractor must provide functionality by which ODJFS staff will notify the Contractor that the cardholder has disputed the debit adjustment claim. The adjustment claim identifier assigned by the Contractor must also notify the acquirer/TPP retailer/merchant of the change in status of the claim. The Contractor must provide ODJFS with supporting documentation for the adjustment claim for use in the Administrative Hearing. During the Administrative Hearing process, no further action is to be taken to adjust the account for this specific claim action. If the Administrative Hearing decision is in the cardholder's favor, the Contractor must deny the claim. If the Administrative Hearing decision is in favor of the completion of the debit adjustment claim, the Contractor must take action to post the debit adjustment to the cardholder's account immediately. If there are insufficient funds in the cardholder's account to cover the full debit claim adjustment amount, the Contractor must attempt daily to process the adjustment through the end of the next calendar month. Partial adjustments will not be settled. The Contractor's EBT system must provide functionality by which ODJFS staff will notify the Contractor of actions to be taken upon receipt of the Administrative Hearings results.

The Contractor must support account adjustments in accordance with USDA-FNS regulations.

2.2.2.5.9 Repayment

The Contractor must support voluntary benefit repayments from cardholders through the Administrative System. Repayments are non-settling transactions and are reported on the Account Repayment report.

2.3 EBT Card/Personal Identification Number (PIN)

The Contractor's EBT system must provide on-line, real time access to cardholders' EBT accounts via a benefit access card containing a magnetic stripe that supports electronic transactions with the use of a PIN.

The Contractor is responsible for establishing EBT card inventory controls to maintain adequate card stock for production and distribution to cardholders. The responsibilities of the Contractor include maintaining centralized card issuance and management on behalf of ODJFS. PINs must be assigned to cardholders when requested. ODJFS requires that card and PIN production and issuance be performed at a Visa®/MasterCard® certified facility.

2.3.1 Card Conversion

The Contractor must issue new EBT cards to 100% of the active EBT cardholders no later than 15 calendar days prior to the conversion date. There cannot be any disruption to the cardholders' benefit access and services. The Contractor must propose a method to ensure all active and inactive cardholders have new cards. A card must be issued to an active account defined as having an EBT financial transaction, excluding escheatment, or a benefit issuance within the last six months, For the remaining inactive EBT accounts, a new card must be issued when a benefit is issued to the account. The Contractor shall ensure sufficient card stock is available for new EBT card issuances and replacements before the EBT conversion date.

2.3.2 **Card Design**

ODJFS will continue to use the same card design. The Contractor must ensure that the EBT card produced for the Ohio EBT system complies with the specifications prescribed in the Quest® Operating Rules, International Standards Organization (ISO), and American National Standards Institution (ANSI) standards relating to cards used for financial transactions. The card face will include the following design features:

- The cardholder's name and the PAN must be embossed with silver tipping;
- The card must contain fine line printing.

The back of the card must include the following design features:

- A high-coercivity magnetic stripe (for specifications see Track 2 format below);
- A tamper evident signature panel;
- The statement, "Do Not Write PIN on Card";
- The toll-free number for Customer Service;
- EBT Cardholder Web Portal Address;
- An address to return the card to if found;
- The phrase "USDA is an equal opportunity provider and employer"; and
- The Quest® logo.

2.3.2.1 **Track 2 Format**

Track 2 of the Ohio EBT card must be encoded in accordance with ISO 7813. The maximum character count in Track 2 must not exceed 40 characters, including all control characters. The layout of Track 2 for the current EBT card is as follows:

Field Number	Field Name	Length
1	Start Sentinel	1
2	Primary Account Number (PAN)	16
3	Field Separator	1
4	Expiration Date	4
5	Service Code	3
6	PIN Offset	4
7	Card Authentication Value (calculated)	3
8	Padding Character	1
9	End Sentinel	1
10	Longitudinal Redundancy Check	1

2.3.2.2 **Card Number/BIN Number**

The State of Ohio's current BIN/IIN for EBT cards is 507700. The Contractor must issue EBT cards containing a 16 digit PAN that utilizes ODJFS' current BIN/IIN as the first six (6) digits. The Contractor must describe the process by which it will generate the PANs for new and replacement EBT cards.

2.3.3 Card Issuance

Card issuance for new cardholders is driven by appearance on the CRIS-E Account Maintenance File. The Contractor must assign an account, PAN, and issue an EBT card to the cardholder. The card must be encoded and embossed with the PAN and meet the requirements specified above. All cards must be issued to cardholders by mail. EBT cards are not to be forwarded. Mailers for EBT cards must be annotated "Do Not Forward, Return Service Requested." Each EBT card mailed must include the following materials in English, Spanish, and Somali:

- Card Mailer;
- Training Pamphlet; and
- Tips Card.

The Account Maintenance File will include an indicator to determine the language of the card mailer materials. The English and Spanish card materials can be combined into one document with the languages separated on front/back of the card mailer materials.

Card issuance requests within the Account Maintenance file received by the Contractor in a batch prior to 11:59 am ET must be placed in the mail by close of business that same day. All card issuance requests received after 12:00 noon must be placed in the mail no later than the close of the next business day. The Contractor must ensure that cardholders are not offered expedited services related to the card, its issuance, or its use. The Contractor must issue an expedited card for overnight delivery at no expense to the cardholder if a CSR does not issue the replacement card on the date requested by the cardholder. The State must be able to request an expedited card for overnight delivery through the Contractor's Administrative System on an as needed basis to support special circumstances as determined by ODJFS. The Contractor must also support Saturday card issuance, card pulls, and address changes post production, but prior to mailing, from authorized ODJFS personnel.

As requested by the State, the Contractor will accept all account set ups, demographic changes, and benefit records from the State for the EBT Food Assistance Programs and will process EBT cards without discriminating on the basis of cardholder's age, but in all instances, in accord with all applicable State, local, and Federal laws, rules, regulations, policies, and standards.

2.3.4 PIN Issuance and Encryption

PINS are required for Ohio EBT cards. The PIN must be four (4) digits. For initial PIN issuance, the cardholder will select the PIN by means of an IVR or cardholder web portal to activate their card. The Contractor must provide a secure automated PIN selection process which requires only one call be made by the cardholder. The PIN selection function must require verification of the cardholder's identification using demographic data such as the cardholder's PIN and Social Security Number (SSN). Customer Service intervention to assist the cardholder in the PIN selection/change process must be available 24/7/365 if the PIN change/selection process through the IVR is unsuccessful. The Contractor must provide instructions for cardholders in the card issuance materials regarding selection and/or changing the PIN by the IVR. PINs carry forward to replacement cards.

The Contractor must ensure that appropriate procedures are utilized to preserve the security and integrity of cards and PINs. The Contractor must use Data Encryption Standard (DES) encryption for data communication purposes to protect a cardholder's PIN. The Contractor must implement cryptography for its PIN management operations to render the PIN

unintelligible during transmission to anyone not possessing the encryption keys. The Contractor must translate and decrypt PINs for transactions within a physically secure Tamper Resistant Security Module (TRSM). The Contractor must ensure that all keys by which PINs are encrypted are generated in a secure manner. The management of encryption keys must meet the standards set by the ANSI X9.8 - 1982; X9.24 - 1992; X3.92 - 1987. At a minimum, all encryption keys must be subject to dual control, i.e., no single person will have control over all parts of an encryption key. If there is a known or suspected compromise of an encryption key, internal escalation procedures must be followed and the encryption key changed immediately.

2.3.5 Card Activation

ODJFS requires that all cards be activated before use by the cardholder, except as specified in the Disaster Services section for drop-shipped cards. Cards must not be mailed to cardholders in an active status. Card activation is accomplished by calling the IVR at Customer Service. Customer Service intervention to activate the card must be available 24/7/365 if the card activation attempt through the IVR is unsuccessful.

2.3.6 Card De-Activation/Suspension

The EBT card must be immediately de-activated when reported to Customer Service as lost, stolen, non-functioning, or not received. The EBT card must be suspended after four (4) invalid PIN entry attempts within 24 hours. After 24 hours from the last invalid PIN attempt, the PIN will be reset.

2.3.7 PIN Change

Cardholders must have the option at any time to change their own PIN by using the Customer Service IVR or cardholder web portal. The Contractor must provide a secure automated PIN selection process that requires only one call to be made by a cardholder. The one call or cardholder web portal access for the automated PIN selection function must require positive verification of the cardholder's identification using demographic data such as the cardholder's birth date and last four digits of the SSN. The Contractor must support the client protective password functionality for PIN changes.

2.3.8 Replacement Card Issuance

The Contractor must provide functionality to support the issuing of replacement cards that are lost, stolen, damaged, non-functioning, or not received in the mail. Replacement card requests are handled by Customer Service and the IVR and may, in special circumstances, be generated by authorized ODJFS staff by the Administrative System. Replacement cards must be produced and mailed within 24 hours from the date of the request. The cardholder must receive the card within three (3) to five (5) calendar days from the date of request. PANs must not be reissued. PINs must carry forward to replacement cards. The Contractors' Administrative System must keep a record and display card replacement history for each EBT account with the status date and time, replacement date and time, name of Customer Service Representative or ODJFS staff who replaced the card and status reason. In March 2011, ODJFS had 28,388 replacement cards out of 846,947 active EBT accounts. The average replacement card rate from February 2010 through March 2011 is 3.5%. The Contractor must support the client protective password functionality for replacement card issuance.

2.3.9 Disaster Cards

The Contractor must securely maintain a supply of 100,000 vault card and manifest labels available for immediate access and disbursement in the event of a federally declared

disaster. The PAN must be pre-assigned and pre-embossed on the disaster cards. No other personalization is required on the card. The last four digits of the PAN will be assigned as the PIN. The cardholder must activate the PIN through the IVR. In the event of a disaster, up to 50,000 disaster cards with accompanying training materials must be shipped to an area specified by ODJFS within 24 hours of notification. Any further inventory requested must be available for shipment to the designated location within five (5) calendar days.

2.3.10 Returned Cards

The Contractor must provide a secure Post Office Box for card returns marked as “undeliverable” by the postal service and for cards returned by cardholders, group homes, retailer/merchants, etc. EBT cards must not be forwarded and the card mailer must be annotated “Do Not Forward, Return Service Requested.” All cards returned to the Post Office Box must be deactivated and destroyed immediately with an appropriate card status code assigned in the EBT Administrative System. In addition, the card must be listed as returned on the date of receipt on the Returned Card Report.

2.4 EBT Administrative System Application

The Contractor must support administrative transactions from the EBT Administrative System. The State requires that the Administrative System be a web-based application that is accessed through existing desktops in the State and County Agencies. The Administrative System application functionality must include multi-level access controls to ensure only authorized individuals can perform administrative update transactions or access cardholder account information. Offerors must clearly explain Administrative System application functionality, security access controls, and alternative processing in case of web inaccessibility in their proposal. Passwords must follow the SSAE-16 standard and be at least eight characters in length and contain both alphanumeric and numeric characters and expire every 30 days. The Contractor must limit access to the Administrative System for one sign-on at a time.

The EBT Administrative System application is used for both inquiries and updates. The Contractor must provide Administrative System access to State and County authorized personnel and USDA-FNS personnel (as authorized by State). USDA-FNS requires Administrative System access and support, as necessary, for investigations staff in Regional, Field, and Office of Inspector General (OIG) offices that support and oversee Food Assistance Program operations in Ohio. USDA-FNS will maintain their own access rights and security roles to the EBT Administrative System.

The following describes inquiry and update functions minimally required for the State’s EBT operations. All screens must have a print and copy function.

2.4.1 Inquiry Functionality

The Administrative System is primarily used by State and County Agencies for inquiry purposes. Navigation and data formatting must be easy to use. The State requires all history inquiry data to be accessed directly from the Cardholder Search function once the appropriate cardholder account record is located.

2.4.1.1 Cardholder Search Function

This function allows a user to search for a specific cardholder using the following data elements: cardholder name, PAN, SSN, or cardholder CRIS-E recipient ID number. All on-line cardholder history and transaction data must be accessible from the cardholder search function once the correct cardholder account record is located.

2.4.1.2 Cardholder Account Information

The account information must be displayed in one location in the EBT Administrative System and include the recipient number, recipient name, authorized representative name, PAN, SSN, date of birth, full address, program type, account type, issue date, last access date, balance, and available balance.

2.4.1.3 Cardholder Card and PIN History

The Card and PIN history screens must include the current PAN, mail type (mail or expedite), card status, issue date, status date (freeze date), PIN status (Y or N), and transaction history. The transaction history must comprise all card actions for a cardholder for the past seven (7) years. Previous years can be stored offline and are accessible by an ad hoc request. The card status codes must include returned, lost, stolen, damaged, and program lock.

2.4.1.4 Cardholder Benefit Management

The benefit management screen(s) must display the name, recipient number, account type, program type, subprogram type, caseworker, total balance, and available balance. The FA benefit issuance history screen must include the benefit actions for loading and expungement for the past three years and include issuance number, available date, processing date, subprogram, type, status, amount and account balance.

2.4.1.5 Cardholder Transaction History Search Function

The cardholder transaction history search screen must support the search function to include all PANs, transaction types, response types, and FNS number. The search screen must be able to search transaction history by the following selections:

- Start date and end date;
- Number of hours (at least last ten hours);
- Number of days (at least 15 days);
- Today's date; and
- Number of years (at least three years).

2.4.1.6 Cardholder Transaction History Information

The cardholder transaction history information screen must be available for the past seven (7) years and include date and time of transaction, transaction type, processor ID, response (i.e. approved, denied), program, subprogram, recipient number, PAN, transaction amount, account balance after transaction.

Each transaction must include a detail screen and include the entry date and time, settlement date, transaction type, response (approved/denied), program type, recipient #, PAN, transaction amount, available balance after the transaction, processor information if applicable (Processor ID, Name, certification #, terminal IF, PAN entry type, PIN Entry, reference number), location (name, address, city, State, and country), voucher related information (approval number, settlement action type), user information (type, login number, and name), file related information (file name, date and time, action), and authorization information (number and amount), and comments if applicable. This screen must have a print function.

Previous years can be stored offline and are accessible by an ad hoc request. Off-line data must be restored for view on the Administrative System within 72 hours of a request by the State. The data must remain on the Administrative System for a period not to exceed 10 calendar days. The Offeror must describe in its proposal how data maintained off-line will be retrieved.

2.4.1.7 Interface Update

This function must provide a chronological listing of files received and processed by the Contractor. The Contractor must include the interface update in the External File Processing Summary Report and include the file name, date and time of the file, total records pre-processed, total records processed, total records rejected during preprocessing, total records rejected, file processing start time, file processing end time, file processing total time (seconds), processing rate for records (seconds), total add amount processed, and total add amount rejected.

2.4.1.8 Reconciliation

The Contractor must provide online active information on benefit issuance and retailer transactions. The information on the screens/reports must function in an on-line capacity and data displayed is updated immediately as transactions occur.

2.4.1.9 Benefit Reconciliation

The Contractor must provide a query to view the benefit transactions based on settlement date by program type and an option to view by subprogram. The query must provide one screen/report that displays all activity affecting the EBT account balance and include the beginning and ending liability balance for the settlement day. In addition, the screen/report must include the benefit issuance through CRIS-E, a separate field for benefit issuance through the Administrative System terminal (investigator benefits), cancelled benefits, returned benefits, expunged benefits, used benefits, credit adjustments, debit adjustments, settled vouchers, returned settled vouchers, and the ending liability balance. The totals for each item must include a detailed screen or hover button to display the detailed transaction type, count, and amount.

2.4.1.10 System Accounting

The Contractor must provide a query to view the financial transactions based on settlement date by program type and an option to view by subprogram. The query must provide one screen/report that displays all settled transactions and matches the settlement totals for the date selected. In addition, the screen/report must include the total amount of sales, returns, reversal credits, reversal debits, void credits, void debits, debit adjustments, credit adjustments, settled vouchers, returned settled vouchers, total retailer deposits, beginning voucher balance, authorized vouchers, settled vouchers, settled voucher differences (if applicable), expired vouchers, ending voucher balance, beginning voucher return balance, voucher returned authorized, voucher returned settled, voucher returned settled difference, voucher returned expired, and end voucher returned balance. The totals for each item must include a detailed screen or hover button to display the detailed transaction type, count, and amount.

2.4.1.11 Reports

The Contractor must provide a report search screen to search daily and monthly reports by selecting the month, day, and year; select all reports; and select the report

name. The monthly and daily reports must be available on the EBT Administrative System for six months. Previous years can be stored offline and accessible by an ad hoc request.

All daily and monthly reports must be separated by county number and viewed by user role in county. The user can only access and view the report data for their county. The State must be able to access and view all county and State reports. The State must have the option to regionalize reports (groups of counties for specific user roles).

2.4.1.12 Retailer Management

The Contractor must provide search functionality by Processor ID, Processor Number, FNS #, retailer name, or by selection of processor ID for third party processors. The retailer management screen must display the retailer status as enabled or disabled; retailer name, address, city, State, zip code, phone number, and contact person; the FNS certification number and effective date; and a history of FNS certifications with the certification number, effective date, and removed date (if applicable).

The retailer transactions must be available on the Administrative System for 90 days and be accessed by the same retailer management search functionality. The search screen must include the search function by all transaction types, response types, and FNS number. The search screen must be able to search transaction history by the following selections:

- Start date and end date;
- Number of hours (at least last ten hours);
- Number of days (at least 15 days); and
- Today's date.

2.4.2 Update Functionality

Access to update functionality is limited to certain authorized personnel only. The Contractor's Administrative System application must support the following update functions:

2.4.2.1 Update Address Information for Replacement Card

This function must allow CSRs and IVR on-line update of the cardholder's mailing address to assure timely delivery of a replacement card. This function does not make a permanent address change. That can only be accomplished by caseworker entry into CRIS-E. The address changes must be reported daily and monthly on the Demographic Update Report.

2.4.2.2 PIN Selection

This function is used by Customer Service Representatives to assist cardholders experiencing difficulty changing or selecting a PIN using the IVR.

2.4.2.3 Account Adjustments

This function supports adjustments to cardholder accounts to correct out-of-balance situations. This function must be used by the Contractor's staff assigned account adjustment responsibilities. Adjustments are reported on the Account Adjustment Report.

2.4.2.4 Benefit Repayments by Benefit Type

This function must allow cardholders to make repayments on outstanding debts to the State from their EBT accounts. This function must be available for State and County staff only based on a specific user role.

The repayment screen must include a search function by recipient number, PAN, SSN, and last and first name. The found recipient information will be displayed and include the First, MI, Last Name, Suffix; Address lines 1 & 2; City; State; Zip Code; Date of Birth; SSN; and Recipient Number. A selection will be required to proceed or cancel the transaction.

Upon selecting the button to proceed, the adjustment information screen must be displayed and include the FA balance and available balance. The repayment information must include the selection of program type; display the recipient name, recipient number, date of birth, and SSN; enter the dollar amount and cents up to \$9,999.99; and enter a written explanation for the repayment (250 maximum characters). Once the repayment information is entered, the user must select the repayment or cancel button to complete the transaction. If the repayment button is selected, a pop-up box must appear to confirm the transaction and print a receipt of the transaction. The repayment will be reflected in the cardholders' transaction history.

Benefit Repayment Actions are reported nightly and monthly on the Benefit Repayments Report.

2.4.2.5 Card Status

This function must allow both Customer Service and certain authorized State and County staff to change card status and generate replacement EBT cards. The functions supported include:

- Update account demographic information for the name, address, SSN, date of birth, and phone number;
- Deactivate EBT cards;
- Program lock EBT cards; and
- Reissue EBT cards (the State must have the ability to request an expedited EBT card).

2.4.2.6 Program Lock

The State must have the ability to program lock an account that disables the current card. Once the card has been program locked, the card cannot be replaced through the IVR or a customer service representative. The cardholder will need to be referred to their county agency caseworker. Only specified State level users will be able to remove the program lock on the account.

2.4.2.7 Investigative Account Set-up

This function used by authorized State staff must support the establishment of special accounts for investigative purposes. An account setup screen must be available to create the account and include the first name, MI, last name, suffix, address line 1, address line 2, city, State, zip code, date of birth, and SSN. The Administrative System will generate the recipient number by a set of numbers established by the State.

2.4.2.8 Investigative Benefit Add

This function used by authorized State staff must support the addition of benefits to special accounts established for investigative purposes. The Contractor must provide the ability based on the user role to issue a benefit and enter the available date for investigator accounts only. These benefits are to appear no different from a benefit issued through CRIS-E.

2.4.3 Administrative System Application Security

Secure access to the Administrative System application is the responsibility of the State EBT Security Officer working in cooperation with the Contractor's system security personnel. The Contractor is responsible for training the State EBT Security Officer. The State EBT Security Officer must have the ability to reset passwords and make changes to security profiles and access rights for Administrative System users. The Offeror must describe in its proposal how the current users will be transitioned into a new Administrative System without interruption.

The Contractor must provide access control to the Administrative System. Access controls must ensure that all State, Federal, and Contractor personnel with update and inquiry access to the Administrative System is strictly controlled. The Administrative System must automatically log off the user after ten minutes of inactivity. Communications access control software must provide the following capabilities at a minimum:

2.4.3.1 User Identification and Authentication

All personnel requiring access to the system must be established as authorized users within the system security module. The system must require unique identification from each user in order to gain access. The Contractor must prohibit the ability to sign-on multiple applications at one time. Access to files, databases, transactions, and programs must be restricted to those personnel needing such access to meet professional responsibilities. The system must protect data so that it cannot be accessed by any unauthorized user.

The system must also provide the capability of tracking all actions taken by an individual that are subject to audit. The system must be able to determine the authorization and access levels of individual users.

The system must support a lockout threshold for excessive invalid access attempts. A password reset function must be available in the EBT Administrative System with a set of security questions to allow the users to reset their password.

Passwords are required for all users to log onto the EBT Administrative System. User IDs are to be disabled after three unsuccessful attempts to enter the correct ID and password combination. The password requirements include:

- Passwords are not to be displayed on the system screen during the logon process;
- Passwords are to be encrypted when stored;
- The minimum password must be set to at least eight characters; and
- The user must change their password every thirty days.

The user IDs and passwords of users no longer authorized to access the system must be disabled immediately upon notification as directed by the State EBT Security Officer.

In addition, the system must support automatic timeout after ten (10) minutes of user inactivity.

2.4.3.2 Discretionary Access Controls

The system must use identification and authorization data to determine user access for level or type of information requested. The State EBT Security Officer must have the capability to specify who; by group, profile or user ID; may have system access. The system must ensure that users are not allowed access to data or functionality not specified in their security profile, or user ID.

2.4.3.3 System Access Audit Controls

The system must be able to create an audit trail of user access and maintain and protect such records from modification, unauthorized access, or destruction. The system must define and control access between authorized users and system functionality. The system must be able to record and report the following user actions: log on, log off, card issuance, benefit issuance, account updates, and password changes. For each recorded action, the audit record must contain the date and time of the event, the user, the action performed, and the success or failure of the action. The system must provide the capability to selectively audit the actions of one or more users by individual User ID.

2.4.3.4 User Profile/Menu Access

The Contractor must provide a security system for the EBT Administrative System application whereby user groups and profiles can be established based upon the specific functions required to perform their respective job. Each Administrative System user is allowed access to specific system functions based on their designated security profile. The State requires the ability to create and assign security profiles as needed. The State requires the ability to create and assign security profiles to multiple counties and groups. The State requires at a minimum the following security profiles and security levels.

- Inquiry Profile: Access to all inquiry functions.
- Cardholder History Profile: Access to cardholder and transaction history inquiry functions only.
- Update Profile: Access to all inquiry and operational update functions.
- Administrative Worker Profile: Access to cardholder and transaction history inquiry functions, PIN release functions, benefit repayment, and any other necessary functions as designated by the EBT Security Officer.
- EBT Security Officer Profile: Access to all areas of the system. Will assign access to all other users.
- State User Profiles: The ability to customize profiles according to the management responsibilities or specialized areas of services.

The Contractor and State will work together to define the roles and permissions for access to the EBT Administrative System.

2.5 EBT Transaction Processing & Routing

The Contractor is responsible for authorizing cardholder initiated FA transactions. The Contractor must have the capability to receive and process cardholder transactions from POS devices. The Contractor must provide cardholders with access to their FA benefit(s) at any EBT participating, USDA-FNS authorized retailer/merchant. All POS transactions coming in to the Contractor's EBT system must be authorized.

Transaction authorization requires:

- Accepting transactions coming from an authorized transaction acquirer/TPP;
- Authorizing or denying transactions;
- Sending timely response messages back to the transaction acquirer/TPP authorizing or rejecting cardholder transactions; and
- Logging the authorized/denied transactions for subsequent settlement and reconciliation processing, transaction reporting, and for viewing through transaction history.

The Contractor's authorization system must go through a series of checks and processes to determine whether a transaction initiated by a cardholder will be approved. These checks include determining if:

- The retailer/merchant has a valid FNS authorization number;
- The PAN is valid and the card is active;
- The number of allowed consecutive failed PIN tries has not been exceeded;
- The PIN is entered correctly;
- The account is active; and
- The EBT account holds a sufficient balance to satisfy the transaction amount requested.

If any one of the above conditions is not met, the Contractor must deny the transaction. The Contractor must ensure that benefit accounts are not overdrawn and assumes all liability if an account overdraft occurs. If the transaction is denied, the system must return a message to the retailer/merchant indicating the reason for denial (e.g., invalid PAN, invalid PIN, insufficient funds, etc.).

The Contractor must comply with the software and automated data processing equipment ownership rights prescribed in 7 CFR 274.1(e). The Contractor is responsible for ensuring that the Contractor's EBT system meets the processing requirements and criteria established by USDA-FNS. The Federal government is not liable for any erroneous transactions or over payments to cardholder accounts. Federal funds may not be drawn for erroneous transactions or overpayments in excess of the State authorized benefit amount.

It is the responsibility of the Contractor to ensure the Contractor's EBT system meets performance, technical standards, and regulations in the areas of:

- System processing speeds;
- Availability and reliability;
- Security;
- Ease-of-use;
- Card and PIN requirements; and
- Minimum transaction set.

For regulatory precedence, the Contractor must use:

- Federal regulations;
- State statute;
- Quest® EBT Operating Rules; and
- Prevailing industry standards.

If there is a conflict within the governing regulations and guidelines regarding a specific standard, ODJFS will determine the appropriate standard that the Contractor must adhere. In determining the appropriate standard, ODJFS will allow consultation and input from the Contractor, however the final decision remains with ODJFS.

The Contractor must comply with all relevant processing speed requirements as stated in 7 CFR 274.8. The EBT host computer must internally process and respond to all on-line transaction requests within two (2) seconds. The Contractor must provide back-up purchase procedures for USDA-FNS authorized retailer/merchants to use when the Contractor's EBT system is unavailable, both for unscheduled and planned outages. Contractor responses must define both the back-up procedures proposed and the method by which retailer/merchants will be notified the back-up procedures are being implemented.

The Contractor's EBT system must be available 99.9% of scheduled uptime, which is 24 hours a day, seven days per week. Scheduled uptime is defined as the time the database is available and accessible for transaction processing, and excludes scheduled downtime for routine maintenance.

ODJFS must be notified in advance of scheduled downtime for routine maintenance, which must occur during off-peak transaction periods as approved by ODJFS. The Contractor must also provide advance notice to ODJFS of any scheduled downtime required outside of routine maintenance. Such downtime must be arranged with and approved by ODJFS and may require Contractor notification to retailer/merchants, and acquirers/TPP's.

The Contractor's EBT system host computer must permit no more than two (2) inaccurate EBT transactions for every 10,000 EBT transactions processed. The transactions to be included in measuring system accuracy are:

- All FA transactions occurring at POS terminals and processed through the host computer;
- Manual transactions entered into the system; and
- FA Credit (refund) transactions.

The Contractor's solution must include a method for identifying and reporting if a POS terminal has been relocated or if a device has been added to the system fraudulently.

2.5.1 POS Food Assistance Transactions

The Contractor must be able to process, at a minimum, the following FA transaction types:

- FA Purchase (swiped or key-entered);
- FA Merchandise Return;
- Manual Voucher Authorization;

- Manual Voucher Clear;
- Balance Inquiry;
- Voids or Cancellations; and
- Reversals.

USDA-FNS regulations prohibit charging a fee for any FA transactions. Therefore, cardholders must not be charged for any FA POS transactions.

Households must be provided a printed receipt at the time of the transaction (i.e. FA purchases, returns, balance inquiries). At a minimum this information must include:

- State the date, merchant's name and location, transaction type, transaction amount and remaining balance for the EBT account.
- Identify the EBT households member's account number (the PAN) using a truncated number or coded transaction number. The households' name shall not appear on the receipt except when a signature is required when utilizing a manual transaction voucher.

2.5.2 Other Exception Transactions

The ANSI X9.58-2007 standard has been updated to address new technology that eliminates the need to swipe the card or key-enter the card number (PAN) into the POS device. This includes such innovations as identification by finger image (e.g., Pay-by-Touch) and Radio Frequency Identification (RFID) cards. The Contractor must accept and process EBT transactions that contain the new codes, record the new transaction types as part of transaction history, and identify them to FNS as specified in the ALERT file instructions.

2.5.3 Interoperability

FA interoperable transaction processing must be compliant with the Federal regulations for the Food Assistance Program. The Contractor's system must support the processing of interoperable (interstate) FA transactions, including transactions acquired by an Ohio retailer/merchant when the cardholder has benefits and payments issued by another State. The Contractor must support routing these transactions to the appropriate State processor. In addition, the Contractor's system must have the capability of accepting and processing Ohio EBT cardholder transactions occurring at retailer/merchants and acquirers/TPPs outside of the State, and processing adjustments related to such transactions. The offeror's response must describe their plan and processes for supporting interoperable transactions for both Ohio and non-Ohio cardholders. The Contractor must expeditiously resolve issues that prevent Ohio EBT cardholders from using their cards in other states. All FA interoperable transactions must be provided on the Out-of-State Transaction Report. The interoperability costs are to be included in the CPCM rate.

2.5.4 Manual Transaction Authorizations

The Contractor must support manual FA purchase and return transactions using a standard paper voucher/sales draft, designed and distributed by the Contractor, to authorized retailer/merchants for use in conjunction with telephone authorization. The manual transaction voucher must be approved by ODJFS and USDA-FNS prior to its use. The manual transaction voucher and authorization process is also used by authorized retailer/merchants that do not have access to a POS device at the time of purchase, such as:

- Stationary food stores that make home deliveries;
- House-to-house trade routes;
- Food buying cooperatives;
- Farmers markets;
- Retailer/merchants with average FA sales of less than \$100.00 per month and do not qualify to receive EBT-only equipment;
- Retailer/merchants that have equipment which is inoperable;
- Retailer/merchants experiencing problems with telecommunications networks; or
- Instances of system downtime, scheduled or unscheduled.

The Contractor must provide supplies of manual transaction vouchers to EBT-only retailer/merchants upon request. Retailer/merchants with commercial equipment must receive manual transaction vouchers from their acquirer/TPP as a part of the agreement between those parties.

The retailer/merchant is required to complete the manual transaction voucher and receive a voice authorization from Customer Service prior to completing the FA sale. The retailer/merchant is required to fill in the transaction information listed on the manual transaction voucher and obtain the cardholder's signature. The authorization process must be automated (IVR) for both purchases and returns and must be supported by Customer Service Representatives immediately to assist retailer/merchants experiencing difficulty obtaining authorizations.

In the event that communication lines between the retailer/merchant and the Contractor are inoperative, the retailer/merchant may perform a manual FA transaction and call later for authorization; however, the retailer/merchant bears the liability if the voucher is not authorized. Vouchers submitted for payment without authorization must be accepted by the Contractor, but are processed at the retailer/merchant's risk and paid only if the balance in the account is sufficient to cover the amount indicated on the face of the voucher.

Upon providing authorization for the manual transaction, the Contractor must place a hold on funds in the cardholder's EBT account for the amount authorized. For retailer/merchants who participate in the Food Assistance Program solely through use of manual transaction vouchers, the manual vouchers must be mailed to the Contractor for processing and settlement. For retailer/merchants with POS equipment, the retailer/merchant or acquirer/TPP must convert the manual transaction to an electronic transaction once the POS is able to communicate. If the manual transaction is properly presented (all information required on the voucher is completed and the voucher is signed by the cardholder) within 30 calendar days, the Contractor must settle the transaction. If the manual transaction is not properly presented within 30 calendar days, the Contractor must release the hold on the 31st day and make the funds available for cardholder access.

The Contractor must monitor and contact retailers who have an excessive amount of manual vouchers as defined by ODJFS to provide support for POS device functionality.

2.5.5 Stand-in Processing

If the retailer/merchant cannot access the Contractor's system because the system is unavailable and telephone access to obtain an authorization for a manual voucher is also unavailable, the Contractor must provide "stand-in" processing for FA purchases up to \$50, for which the Contractor is liable for any instances of insufficient funds in the cardholder's account. The stand-in process proposed by the Contractor cannot be burdensome or labor intensive for either the cardholder or the retailer/merchant and must include acceptable privacy and security features. Circumstances specified by the Contractor for Contractor's EBT system unavailability must be approved by ODJFS during the Design Phase. Offerors must define in their proposal under what circumstances they would consider their Contractor's EBT system unavailable and provide examples of situations for which stand-in processing would be implemented. Responses to this requirement must specify the process by which retailer/merchants, acquirers/TPPs, and ODJFS must be notified that "stand-in" processing is in effect.

2.5.6 Voucher Clear

There are two methods by which a manual voucher can be cleared. If the authorized retailer/merchant has a POS device, the manual transaction must be converted to an electronic transaction when the POS device is again able to communicate with the EBT Host. If a non-traditional or low-volume authorized retailer/merchant does not have a POS device, the manual voucher must be mailed directly to the Contractor for clearing and settlement.

2.5.7 Re-presentments

Re-presentation of a manual voucher is not allowed unless both of the following exceptions are met:

- The Contractor's system is designed to prevent merchants from re-presenting vouchers in subsequent months; and
- If the insufficient funds transaction rejection for the amount of the manual transaction voucher occurs while the Contractor is authorizing transactions in "stand-in" processing mode.

ODJFS must approve the method of stand-in processing by the Contractor for retailer/merchants. The offeror must describe the functionality and process for support of these exceptions.

2.5.8 Exception Transactions

The Contractor is required to support the following exception transactions:

2.5.8.1 Voids or Cancellations

A transaction may be voided/cancelled by a retailer/merchant at a POS device. The void/cancellation message must include the trace number, the exact dollar amount, and other pertinent identifying information from the original transaction. The Contractor must have the capability to accurately and immediately process the transaction and appropriately reflect the void or cancellation transaction in the cardholder's EBT account and account history.

2.5.8.2 Reversals

A POS transaction may be reversed if for some reason the completion of the transaction cannot take place at the originating POS device (e.g., communication

failure with the device, a device malfunction, or a late timed out response from the host). The entity (specifically the acquirer/TPP, retailer/merchant, or the POS device) within the response chain where the transaction error is recognized must generate a reversal message back to the Contractor. The reversal message must include the trace number, the exact dollar amount, and other pertinent identifying information from the original transaction. The Contractor must have the capability to accurately process the reversal transaction and have the results reflected immediately and appropriately in the cardholder's account.

2.5.8.3 Account Adjustments

The Contractor is required to adjust cardholder accounts to correct auditable, out-of-balance settlement conditions resulting from a system error. A system error is defined as an auditable processing failure at any point in the redemption process resulting in the improper crediting or debiting of an account or the failure to credit or debit an account. The adjustment transaction must reference the original transaction that was completely or partially erroneous. The Contractor must provide data regarding the adjustment transaction as required by ODJFS. The Contractor must have the capability to accurately process the adjustment transaction and have the results reflected immediately and appropriately in the cardholder's account.

USDA-FNS requirements for handling FA transaction adjustments are found at CFR 274.2 (g). The Contractor must comply with USDA-FNS regulations for FA account adjustments. ODJFS reserves the right to work with the cardholders, retailer/merchants, and acquirers/TPPs to resolve human error adjustment issues.

Adjustments made by the Contractor must cause funds to be moved either to or from the cardholder's EBT account, and must not impact daily settlement. ODJFS must be notified of adjustment claim requests that would debit a cardholder's account so that notification can be provided to the cardholder.

2.5.8.4 Key-entered Transactions

The Contractor must accept and process EBT transactions where the PAN has been manually entered (key-entered) into the POS device. Transactions may be key-entered at times when a card presented by a cardholder is damaged or the POS device is unable to accurately read the magnetic stripe. Entry and validation of the cardholder's PIN is required on key-entered transactions. If a PIN pad is defective or if for other reasons a PIN does not accompany the transaction, the Contractor must deny the transaction.

The Contractor must adopt security measures to prevent cardholder and retailer/merchant abuse or misuse of the key-entry feature. The Contractor must ensure that the PAN printed on the transaction receipt is truncated, and the Contractor must be able to selectively disable or prevent an EBT-only POS device from completing key-entered transactions by PAN. In addition, the Contractor must track key-entered transactions by PAN and by retailer/merchant site or USDA-FNS number. Key-entered transactions must be listed on the daily and monthly on the Manual Transactions Report.

2.6 EBT USDA-FNS Retailer/Merchant Database

The Contractor must use the USDA-FNS Retailer EBT Data Exchange (REDE) system to create and maintain a retailer/merchant database. The EBT Contractor must electronically acquire FA retailer/merchant authorization numbers and data from USDA-FNS and maintain a mechanism for

acquiring updates Monday through Friday. This function is vital to maintaining the integrity of the Contractor's EBT system and assuring that only authorized retailer/merchants are redeeming FA benefit(s).

The Contractor must receive and process REDE file updates in a timely manner to ensure that all newly authorized retailer/merchants are able to perform FA transactions within 14 calendar days after receiving the retailer's contract. Conversely, the Contractor must suspend or terminate the FA transaction processing privileges of a retailer/merchant that has been de-authorized or suspended within 48 hours of notification by USDA-FNS.

2.6.1 Retailer/Merchant Confidentiality

The Contractor must provide both physical security and access security for the retailer/merchant management data and databases, and must ensure the privacy of confidential retailer/merchant data. See Security requirements in the "Security Management" section below.

2.6.2 Retailer/Merchant Management

The Contractor is responsible for managing retailer/merchant participation for Ohio EBT. The Contractor's primary roles and responsibilities include:

- Providing all USDA-FNS authorized retailer/merchants the opportunity to participate in the Contractor's EBT system;
- Ensuring the host system is interoperable with other states' EBT systems as required in 7 CFR 274.8, the Electronic Benefit Transfer Interoperability and Portability Act of 2000, and the Quest® Operating Rules;
- Assuring that a sufficient number of retailer/merchants participate in EBT to provide adequate access to FA benefit(s), including cardholders shopping across State borders in "border stores" and at "non-traditional" retailer/merchants such as farmers' markets;
- Assuring that the participating retailer/merchants understand their responsibilities in regards to the policy, operating rules, and operations of the Contractor's EBT system. The Contractor must enter into agreements with retailer/merchants in accordance with 7 CFR 274.3;
- Developing technical information and recruitment materials to assist in EBT-only terminal deployment to retailer/merchants;
- Maximizing the use of existing commercial POS terminals;
- Installing, maintaining and supporting Contractor provided EBT-only POS equipment in accordance with USDA-FNS policy for retailer/merchant participation as specified in 7 CFR 274.3; and
- Providing retailer/merchant Customer Service for resolving issues and problems with Contractor supplied EBT-only POS equipment, manual transaction voucher authorization, and resolution of settlement and dispute questions and issues.

2.6.3 Current Environment Description

The current Contractor has been responsible for the management, equipment installation, and ongoing maintenance of equipment, supplies, settlement, problem resolution, and maintaining customer services for retailer/merchants with Ohio EBT terminals. According to data received from USDA – FNS, there are approximately 8,231 certified FNS retailer/merchants as of April 8, 2011. The total number of EBT-only retailers in Ohio as of December 2010 is 3,772 and the total number of POS terminals is 4,183.

As of March 2011, there were approximately 847,000 cardholders currently participating in the Ohio EBT program.

2.6.4 Service Requirements (USDA-FNS Standards)

Newly authorized retailer/merchants must have access to the Contractor's EBT system within 14 calendar days after the Contractor receives the retailer's contract. . Retailer/merchants choosing to employ acquirer/TPP services to drive its terminals, or serves as its' own acquirer/processor must have access to the system within 30 calendar days or a mutually agreed upon time. This allows time for the required functional certification to be performed by the Contractor.

The Federal regulations at 7 CFR 274.8(b)(1)(i) require that:

- For leased line systems, 98 percent of EBT transactions shall be processed within 10 seconds or less and all EBT transactions shall be processed within 15 seconds. Leased line systems rent telecommunications carriers specifically to connect to the central authorizing computer; and
- For dial-up systems, 95 percent of the EBT transactions shall be processed within 15 seconds or less and all EBT transactions shall be processed within 20 seconds or less. Dial-up systems utilize existing telecommunications lines to dial up and connect to the central computer at the time of the transaction.

A complete listing of performance standards for transaction processing is found in the Performance Standards section.

2.7 EBT Retailer/Merchant and Acquirer/TPP Management

The Contractor must develop and enter into services and compliance agreements with retailer/merchants and acquirer/TPP's.

For all retailer/merchants that accept EBT-only terminals, the Contractor must enter into agreements:

- To deploy and drive EBT-only POS terminals pursuant to this RFP; and
- To act as a third party processor for the retailer/merchants.

For those retailer/merchants that choose to use or modify their existing equipment and either acquire the services of an acquirer/TPP or serve as their own third party processor, the agreement must provide access to the Contractor's EBT system.

These agreements are directly between the Contractor and the retailer/merchants or acquirers/TPPs. ODJFS will not be a party to these agreements. The agreements must be available in English, Spanish, and Somali and describe the terms and conditions regarding the arrangements for use of the POS equipment and the operating procedures and rules. At a minimum, the agreements must require:

- Compliance with Food Assistance Program regulations;

- Compliance with Quest® Operating Rules, as administered by NACHA;
- Compliance with ISO Technical Standards 8583 and 9510;
- Compliance with Food Assistance Program regulations on interoperability including: requirements to load and update BIN numbers for EBT states as changes occur, for EBT-only equipment to be capable of accepting any State's BIN number, and for the Contractor's EBT system to route interstate transactions to the appropriate State's EBT system for authorization;
- Cardholders cannot incur any fees for FA transactions;
- Acquirer/TPP cooperation and timely response for information and data from ODJFS and other State agencies such as the Ohio Department of Public Safety;
- Certification of acquirer/TPP transaction sets by the Contractor prior to beginning live transmission of actual transactions to the host or through transaction routing gateways;
- No charges for authorization and settlement processing for EBT transactions; and
- Only USDA-FNS authorized retailer/merchants may perform FA transactions.

Retailer/merchant and acquirer/TPP agreement language must be reviewed and approved by ODJFS and USDA-FNS. Contractors are required to certify and assure that acquirers/TPPs connected to the Contractor's EBT system comply with USDA-FNS regulations and other State requirements. At ODJFS' request, the EBT Contractor must enforce the agreements if problems are discovered in acquirer/TPP or retailer/merchant activities.

2.7.1 EBT-only Retailer/Merchant Deployment Requirements

Ohio requires that EBT-only terminals be deployed according to the Federal regulations at 7 CFR 274.3(a)(ii) and 7 CFR 274.3(b) as follows:

- Newly authorized retailer/merchants must have access to the Contractor's EBT system within 14 calendar days after the Contractor receives the retailer's contract. ;
- For an FNS authorized retailer with Program benefit redemption amounting to 15 percent or more of total food sales, all checkout lanes shall be equipped;
- For an FNS authorized retailer with Program benefit redemptions representing less than 15 percent of total food sales, superstores and supermarkets shall, at a minimum, receive one terminal for every \$11,000 in monthly redemption activity up to the number of lanes per store. All other food retailers shall receive one terminal for every \$8,000 in monthly redemption activity up to the number of lanes per store.; and
- For newly authorized retailer/merchants, the Contractor and the individual retailer/merchant must negotiate a cooperatively determined level of terminal deployment for up to the total number of lanes in the store. If the Contractor and the retailer/merchant are unable to reach a mutual agreement, ODJFS will make the decision.
- Any FNS authorized retailer shall be able to submit further evidence that it warrants additional terminals after the initial POS terminals are deployed. EBT cardholders may also submit evidence to ODJFS that additional POS terminals are needed. The Contractor may provide retailers with additional terminals above the minimum

number required by this paragraph at customer service booths or other locations if appropriate.

The Contractor must, at no cost to the retailer/merchant, deploy EBT-only POS devices and provide telecommunications as needed to enable USDA-FNS authorized retailer/merchants to participate in EBT. A waiver has been obtained to allow ODJFS to deploy EBT-only terminals to retailer/merchants with average monthly FA sales of \$100 or more. Retailer/merchants that redeem less than \$100 per month in FA benefit(s) must participate through the manual transaction voucher process.

The Contractor is permitted to provide additional POS equipment to retailer/merchants beyond the requirements specified above if requested. The Contractor may charge the retailer/merchant for providing and supporting this additional equipment. However, any agreement covering such an arrangement is between the Contractor and the retailer/merchant. ODJFS will not be party to these agreements.

2.7.2 EBT-only Equipment Requirements

EBT-only POS equipment deployed by the Contractor must meet the operational and technical requirements for the Contractor's EBT system and support the full FA transaction set.

The terminal must display visual verification of:

- The transaction message before positive action is taken by the cardholder to release the message for authorization and settlement; and
- The error message rejecting the transaction including:
 - Insufficient funds;
 - Incorrect PIN; and
 - Inactive card.

2.7.3 EBT-only Equipment Support Services

The Contractor must provide the following services for the EBT-only POS terminals it deploys:

- Repair or replacement services on faulty POS terminal equipment within 48 hours of the request for service;
- Supplies or supply reimbursement;
- Retailer/merchant training for all Contractor deployed EBT-only terminals; and
- Daily and monthly report to include the date/time of retailer call, reported issue (i.e. system/equipment problems), resolution description, and date/time of resolution. The Contractor will work with ODJFS to develop this report to promote prompt customer service.

The Contractor must provide a telephone number for reporting terminal malfunctions. The Contractor must propose reasonable efforts to replace problem terminals by personal delivery or express mail. If a replacement terminal is shipped to the retailer/merchant, the Contractor must contact the retailer/merchant to assist with the replacement terminal installation process. The retailer/merchant must have the ability to call Customer Service to obtain assistance 24/7/365.

2.7.4 Acquirers/TPP's

The Contractor must prepare a plan for certifying pre-existing and new acquirers/TPP's and commercial equipment. Certification standards must comply with the Quest® Operating Rules and the EBT messaging standards promulgated by ANSI and based on the International Standards Organization (ISO) Technical Standards 8583 and 9510.

Within thirty (30) days of contract execution, the Contractor must provide ODJFS with interface certification standards that will enable retailer/merchants deploying their own terminals and acquirers/TPP's to interface directly with the Contractor to perform EBT transactions. The Contractor must not unduly withhold certification for retailer/merchants and acquirers/TPP's that enter into direct connect arrangements with the Contractor.

Retailer/merchants using acquirers/TPP's must report transactions by unique terminal IDs for each terminal installed in a store under one USDA-FNS number. The acquirer/TPP is responsible for ensuring that each terminal is listed under its own unique ID number and transactions completed on that terminal are reported under that ID number as well as the USDA-FNS number.

2.7.5 Group Home Support

In addition to traditional retailer/merchants, Food Assistance Program authorized retailer/merchants include drug/alcohol treatment centers, blind/disabled group living facilities, battered women and children shelters, homeless meal providers, restaurants, elderly/disabled communal dining facilities, meal delivery services, and route vendors.

Authorization as a Food Assistance Program retailer/merchant may not necessarily require the installation of POS equipment. However, the group home or congregate living type facilities listed above meeting the monthly minimum FA redemption requirements and are authorized by USDA-FNS as retailer/merchants must have the option to be equipped with EBT-only POS devices. The Contractor must install POS devices in these facilities if the facility selects EBT-only services. This allows the benefits from cardholders' accounts to be deposited directly into the facility's bank account at its financial institution.

The Federal regulations require that when residents move out of a group home or congregate living type facility, their EBT card, and any EBT card held by a facility employee acting as an authorized representative must be returned. The Contractor is required to maintain a post office box for the secure return of EBT cards. All returned EBT cards must be de-activated immediately, an appropriate card status code entered, and the card destroyed.

2.8 Settlement

The Contractor's EBT system must operate on a 24-hour processing cycle. At the Contractor's designated cutoff time each day, the Contractor must close out the current processing day and begin the next processing day.

The Contractor must designate a standard daily cutoff time for EBT transaction processing. The 24-hour period between the cutoff time on Day 1 and Day 2 constitutes the EBT transaction day. The specified cutoff time must allow the Contractor sufficient time to originate ACH payments for next day settlement. The EBT cutoff must coincide as closely as possible with the cutoff time of the prevailing EBT transaction switch and/or regional ATM/POS networks to minimize the need for carry over or suspense accounting.

Settlement to retailer/merchants and acquirers/TPPs must be through the existing commercial banking ACH infrastructure. The Contractor must have an originating and receiving relationship with ACH, either directly or through a subcontractor. The ACH transfer for settlement must make the Federal Reserve Bank cut off time for next business day settlement.

The Contractor must provide a settlement process using the above requirements.

2.9 Reconciliation

The Contractor must provide a Settlement and Reconciliation Procedures Manual to the State that contains instructions and procedures for performing daily reconciliation of the Contractor's EBT System as defined within 7 CFR 274.4 and consistent with the EBT Reconciliation Guidance for State Agencies, revised Marched 29, 2007. The manual must identify the specific data and processes involved, and include the design models with illustrations of the EBT reports that are required for settlement and reconciliation.

Subsequent to the daily settlement cutoff, the Contractor's EBT system must be balanced and reconciled with AMA/ASAP. The Contractor must compute the end-of-day net position or balance for each account. An audit trail must exist so that reconciliation can be performed at the individual EBT account level up through the program and State levels. For each level, the end of day net position is equal to:

$$\text{Opening balance} + \text{credits} - \text{debits} = \text{End of day balance}$$

The Contractor must ensure that the Contractor's EBT system as a whole is in balance on a daily basis. The balancing functions performed by the Contractor must ensure that the change in the net position in the sum of cardholder accounts equals the change in the net position of program accounts at summary level. The Contractor must also ensure that the change in the net position in the sum of the program account is equal to the change in the net position (obligations outstanding) for the funding agency. The Contractor must specify procedures in the Settlement and Reconciliation Procedures Manual for maintaining audit trails throughout the settlement processes. All reports necessary for the State to successfully perform daily reconciliations must be available at the close of the business day.

2.9.1 USDA-FNS Reconciliation Requirements

The Contractor must meet Food Assistance Program reconciliation requirements at 7 CFR 274.4 and the EBT Reconciliation Guidance for State Agencies, revised Marched 29, 2007. At a minimum, Contractors must perform the following reconciliation procedures:

- Reconciliation of benefits posted to household accounts on the central computer against benefits on the Issuance Authorization File;
- Reconciliation of individual household account balances against account activities on a daily basis;
- Reconciliation of each individual retail store's SNAP transactions per POS terminal and in total to deposits on a daily basis;
- Verification of retailer's credits against deposit information entered into the automated clearinghouse (ACH) network;
- Reconciliation of total funds entered into, exiting from, and remaining in the system each day;
- Maintenance of audit trails that document the full cycle of issuance from benefit allotment posting to the State issuance authorization file through posting to POS transactions at retailers through settlement of retailer credits.

2.9.2 Contractor Requirements for System Reconciliation

The Contractor is responsible for establishing and maintaining the financial processing and settlement activities. The Contractor will need to select their settlement bank to hold the EBT settlement accounts and distribute the ACH file to the FRB for processing. The Contractor must follow the current procedure for system reconciliation:

1. The State creates a Benefit Authorizations File and transmits it to the EBT Administrative System. The Contractor posts the FA benefit authorizations within the file to the database based on the benefit availability date in the benefit record.
2. Based on availability date, the Contractor sends benefit issuance to AMA to increase the State's Letter of Credit.
3. Once cardholders' FA benefits become available, they can access these benefits from a POS terminal behind a Third Party Processor (TPP) or EBT-only retailer. The transactions are routed to the EBT Administrative System for processing.
4. At the end of the processing day, financial transaction settlement totals are recorded and written to an ACH File. The ACH file is then transmitted to the Contractors' settlement bank for processing.
5. Upon receipt of the ACH file, the Contractors' settlement bank transmits the ACH deposits to the Federal Reserve Bank (FRB) for processing. The Contractors' settlement bank is debited for the amount due to the merchants for FA benefits funds.
6. The FRB ACH System receives the ACH file from the EBT Administrative System and retransmits it into the appropriate TPP and/or EBT-only banks.
7. Following the established cut-off time, the Contractor makes a payment request on ASAP for the amount paid to the merchant banks for FA benefits. This ASAP authorization is based on the transaction amount identified on the EBT Administrative System Clearing Report for the settlement day.
8. The EBT Administrative System sends the Clearing Reports to the State to verify the settled and ASAP posted amount.
9. After receiving the Contractors' request for funds, the ASAP/AMA system verifies the availability of funds in the State's Food Assistance Letter of Credit (LOC) and certifies payment to the Contractors' settlement account. The Contractor will verify this information with their settlement bank.

2.9.3 ODJFS Responsibilities

ODJFS is responsible for ensuring that all FA benefit(s) authorized by CRIS-E are posted to the Contractor's EBT system or otherwise accounted for. ODJFS will ensure that FA benefit(s) posted to the Contractor's EBT system are correctly reported to AMA by the Contractor. ODJFS will verify the liability remaining in the Contractor's EBT system at the end of the processing day for FA benefit(s) and will reconcile it against the outstanding liability on the U.S. Department of the Treasury's ASAP system.

2.9.4 Discrepancy Resolution

The Contractor must notify the State within 24 hours of any differences in benefits posted to accounts, authorizations reported to the AMA system and draws reported to the ASAP system that do not reconcile with CRIS-E, AMA, ASAP records, or records generated by the Contractor. This notification must explain why the discrepancy occurred, describe any impact, and indicate the corrective action taken or underway to remedy the discrepancy. If

the State discovers a discrepancy, the Contractor must be responsive to requests for information and assist in prompt research and resolution.

2.10 EBT Security Management

The Contractor and any subcontractor(s) must ensure that appropriate levels of security are established and maintained for the EBT services provided pursuant to the RFP. The Contractor must process information that has been designated sensitive but unclassified. Sensitive but unclassified information is any information that the loss, misuse or unauthorized access to or modification of could adversely affect the national interest of the conduct of Federal programs or the privacy to which individuals are entitled under Section 552a of Title 5, United States Code (the Privacy Act), but which has not been specifically authorized under criteria established by an Executive Order or an act of Congress to be kept secret in the interest of national defense or foreign policy.

The Contractor must provide system and data security, as well as, physical security at the operations site. In addition to the requirements found in the Confidentiality and Handling of the State's Data provisions of the RFP, the Security Management function must include, at a minimum:

- a. Confidentiality of Data and Information - See the Confidentiality and Handling of the State's Data provisions of the RFP;
- b. Site Security; and
- c. System Security.

The Contractor must assume total financial liability if a breach occurs by a person or persons employed by the Contractor or its subcontractor(s) in any of the areas of responsibilities referenced in this section and the Confidentiality and Handling of the State's Data provisions. The Contractor will save and hold the State harmless for any such breaches.

2.10.1 System Access

The Contractor must ensure that only designated ODJFS, CDJFS, Federal, and other ODJFS authorized users access the Ohio EBT system data and operations, and that no other entity that has contracted with the Contractor has access to Ohio EBT system data and operations.

2.10.2 Disclosure of Information and Data

Any sensitive information made available in any format must be used only for the purpose of carrying out the provisions of this RFP. Information contained in such material must not be divulged or made known in any manner to any person except as is necessary in the performance of this RFP. Disclosure to anyone other than an authorized ODJFS employee is prohibited without prior written approval. Sensitive information must be accounted for upon receipt and securely stored before, during and after processing. In addition, all related output must be given the same level of protection as the source material and data.

2.10.3 Data Destruction

The Contractor's security system must also provide for ODJFS-approved destruction of magnetic media when no longer required.

2.10.4 Separation of Duties

The Contractor must provide for adequate internal controls through separation of duties or dual control for the functions of card and PIN issuance, system administration, and security

administration. This includes the separation of operations from control functions such as reconciliation, account set-up, benefit authorization, and settlement.

2.10.5 System and Procedural Documentation

An integral component of the Contractor's internal control structure is the provision and maintenance of adequate documentation of system, software applications, operating procedures, and requirements. The offeror must provide a detailed description of its internal security control structure.

2.10.6 System Modification and Tampering Controls

The mechanisms within the application that enforce access controls must be continuously protected against tampering or unauthorized changes. The offeror must provide a detailed description of the controls used to protect software development and applications.

2.10.7 Site Security

The Contractor must provide physical site security at the operational facility. A walk-through at the site may be conducted by State staff, to ensure that the Contractor has met this requirement.

The Contractor must make every effort to protect the operational facility from damage by accident, theft, malicious intent, fire, loss of utilities, environmental hazards such as flood and tornados, vandalism, and unauthorized access.

2.10.7.1 Minimum Requirements:

The Contractor must meet the following:

- a. The Contractor must provide a secure facility and access to work areas must be limited to persons with proper security levels via key card or other approved security access methods;
- b. Upon termination of employees, the Contractor must inactivate key card or other security access devices;
- c. The Contractor must maintain an access log of persons entering and exiting the operational facility, any backup facility, and any additional facility associated with the Contract;
- d. All visitors to the facility must be required to register at a designated area;
- e. The Contractor must make access logs available for inspection by the State; and
- f. The Contractor must notify ODJFS staff of all phone calls, correspondence, and contact with people threatening physical harm to ODJFS and/or the Contractor personnel and/or property within one (1) business hour of occurrence.

2.10.8 System Security

The Contractor must provide internal system and data security procedures designed to ensure confidentiality of data and to protect against computer viruses and other security threats, such as, hackers.

2.10.8.1 Minimum Requirements

The Contractor or its proposed system must meet the following:

- a. Transmitted data must be protected by State approved encryption or other appropriate measures;
- b. The system must contain a security level for restricting individuals' access only to information and processes related to job and duties;
- c. The system must limit logins for information to three failed attempts;
- d. The system must encrypt PIN numbers to prevent system administrators from discovering them;
- e. Reactivation of a PIN must utilize appropriate security controls;
- f. The system must inactivate user profiles of terminated staff immediately;
- g. The system must require reauthorization when a timeout takes place;
- h. The system must require password changes every 30 days;
- i. The system must require that passwords for information systems be a minimum of eight alpha-numeric characters, including special characters;
- j. The Contractor must conduct annual forensic reviews (or as otherwise deemed necessary by the State) of its security procedures, to ensure that the most recent and up-to-date technology is being utilized;
- k. The Contractor must provide a copy of the security reviews to the State, along with any findings and recommendations;
- l. Based on the findings and recommendations and with approval from the State, the Contractor must take the appropriate steps to improve security processes and procedures including but not limited to, technological upgrades; and
- m. The Contractor must notify ODJFS, through email or written transmission, of any suspicious or fraudulent activity associated with the EBT system.

2.10.9 Control of Card Stock

The Contractor is responsible and bears liability for all unissued card stock until such stock is either received by ODJFS, delivered to locations specified by ODJFS, or handed over to postal service employees for mailing to cardholders. ODJFS requires a Visa®/MasterCard® certified card service bureau be used by the Contractor for the production and storage of card stock.

2.10.10 Control of PINs

The Contractor is responsible for ensuring the confidentiality of the PIN during generation, issuance, storage, and verification. The Data Encryption Standard (DES) algorithm must be used to control all PINs. The Contractor must ensure that clear text representation of the PIN must never be displayed on PIN entry devices or the EBT Administrative System. The Contractor must provide for authentication of data encoded on the card's magnetic stripe and PIN offset, and the PIN controls listed in Chapter IX, Security, of the Quest® Operating

Rules. The PIN must never be transmitted in the clear with the exception of the IVR PIN selection process.

2.10.11 Communications Access Controls

The Contractor must provide communications software to control access to the Contractor's EBT Administrative System. Such communications software controls must ensure that all State, Federal, and Contractor personnel's access to the Contractor's EBT Administrative System is strictly controlled.

2.10.12 Security Policy

2.10.12.1 Control and Security Requirements

The Contractor must ensure that the EBT System adheres to all applicable ODJFS and State of Ohio IT Policies. The State's policies are at the following URL:
<http://das.ohio.gov/Divisions/InformationTechnology/StateofOhioITPolicies.aspx>

The security controls used by the Contractor or its subcontractor(s) in the performance of services required in this RFP must be specified in the offeror's response to this RFP.

2.10.12.2 Facilities and Physical Security

The Contractor must utilize physical security and access control systems to limit access to any facilities used to process cards and process or house any sensitive data to only authorized personnel and authorized visitors. The control systems must have the capability to detect and report attempted unauthorized entries into the facility. In addition, the Contractor must regulate access to the primary and backup data centers in such a way that the flow of all persons can be monitored and controlled.

2.10.12.3 Inspections and Investigations

Upon request, ODJFS and USDA-FNS have the right to inspect, review, investigate, or audit all parts of the Contractor's or any subcontractor's facilities engaged in performing EBT services. In such capacity, ODJFS, USDA-FNS or their representatives, must be provided access to facilities, records, reports, personnel and other appropriate aspects of the Contractor's EBT system.

2.10.12.4 Comprehensive Security Program

The Contractor is responsible for the implementation and maintenance of a comprehensive security program for the Contractor's EBT system and operations. The security program must include the administrative, physical, technical, and systems controls that will be implemented to meet the security requirements for the Contractor's EBT system and this section of the RFP. Any internal controls used to temper risk in the Contractor's EBT system and operations must be based on EFT industry standards.

2.10.12.5 Incident Reporting

The Contractor must notify ODJFS of any instances of non-compliance by the Contractor or subcontractor(s) immediately or no later than 24 hours from the point of discovery. Notification must include a description of the non-compliance and corrective action planned or taken. ODJFS will approve any corrective actions prior to the Contractor considering any such actions as appropriate or final.

2.10.12.6 Tracking / Project Management Tool

The Contractor must provide a helpdesk to monitor the EBT Administrative System for benefit issuance, EBT transaction activity, and file transmissions. This service must be available 24/7/365.

The Contractor must provide a tracking / project management tool for the EBT system as defined by ODJFS to monitor the status and resolution of all tickets, including the history of tickets for the life of the contract. The tool must post operations reports, incident reports, release schedules, call center statistical reports, pending software release status information (development; QA; staging; etc.), enhancement and correction logs, outage notifications, as well as many other management items.

2.11 EBT Reporting

The Contractor must accommodate the informational needs of ODJFS and USDA-FNS in its reporting package. All reports must be provided by an on-line/web-based method generated after midnight and available by 8:00 AM Eastern Time the following day. In addition, the State must be able to request an ad hoc report at anytime.

The Contractor is responsible for distributing appropriate daily, weekly and monthly reports to ODJFS and to USDA-FNS (when required) through the EBT Administrative System.

ODJFS requires that the reports application be user friendly including functionality such as point and click, Graphic User Interface (GUI), or direct report access through parameter. In addition, the Contractor must comply with the following on-line report requirements:

- Reports must be formatted to print on a single page. To the extent possible data lines and text must not wrap to the next line;
- Administrative System operational support reports must be sorted by county/agency and caseworker;
- Settlement and reconciliation reports must provide daily and monthly totals;
- At least the last 90 days of reports must be available on-line;
- Historical report data for the past 3 years must be easily retrieved, within 72 hours of request by ODJFS;
- The reports module must be set-up chronologically so that most recent reports are accessible first upon entry into the module;
- Reports must be available by the next business day; and
- Reports must be provided in PDF, TXT, and DAT formats (unless indicated otherwise).

The following subsections describe the reporting functionality that ODJFS requires. Offerors must include the methodology for maintaining this level of reporting in their proposals.

2.11.1 Financial Reports

Financial reports are those reports needed by the State in order to account, reconcile and balance, and audit the Contractor's EBT system processing and operations. The Contractor must include financial reports in their reporting package that is equivalent or enhanced to the reports listed in this section.

Report Name	Frequency	Description
Account Activity Report-	Daily	The Account Activity Report reflects all account actions received from the State through batch and/or on-line during an EBT processing day, or taken on behalf of the State by the vendor (i.e., account expungement). The report provides detail on every transaction that impacts an EBT account balance. The report shows the amount of the transaction, type of transaction, date and time of transaction, and how the transaction originated. The transaction originator will be identified at the batch/on-line level. In addition, if the transaction originator is "Batch," the batch file name is identified.
ACH Report	Daily	The ACH Report lists the payments to be paid in the settlement window. The report lists benefits by program type within settlement date and includes program level totals with detailed information about benefits that have been authorized for payment to retailers and processors. This report can be used to assist in the daily balancing of the State's benefit programs and sub-programs. The report will also allow the State to reconcile to expected payments to retailers and processors. The last page shows totals by each program.
AMA Batch Report	Daily	Through the AMA (Account Management Agent) Issuance File, the vendor provides summary information by availability (effective) date on: increases in benefit authorizations; on decreases due to expungement, and on other returned benefits.
Clearing Report	Daily	The Clearing Report provides, at a summary level, the total funds that are being settled for the processing day which require funding. The report recaps all financial activity for which funds must be transferred by State or Federal agencies to offset money moved to various settlement endpoints. The Clearing Report is used to create the ASAP (Automated Standard Application for Payments), also referred to as the "draw down." This report can be used to review the financial activity and the draw down for the settlement day.
Database Value Report	Daily	The Database Value Report will detail the value of the outstanding liability for unused benefits residing on the system at the end of the settlement day. Totals are maintained by sub-program type, and rolled up into the program types. The report will reflect the current and previous day's balances for the settlement day. The Current Balance for the settlement day is reconciled by taking into account the Previous Balance for the settlement day and adding or subtracting the account activity detailed. The report also displays the outstanding liability for unused benefits by State and Federal fiscal years.

Repayment Report	Daily & Monthly	<p>The Repayment Report shows amount of repayments made by recipients. Figures are shown for each county, with counties listed in alphabetical order. A total for the entire State is shown at the end of the report.</p> <p>Report must list date of repayment, county office, recipient number, date and time of repayment, user id of individual processing repayment, the unique identifier number associated with each transaction and the amount of the repayment deducted from the EBT card.</p>
Food Assistance Redemption Report (STARS)	Daily	<p>The Food Assistance Redemption Report provides, at a summary level, the total funds that are being settled for the processing day by sub-program type, which require funding. The report recaps all financial activity for which funds must be transferred by the State or Federal Government agencies to offset money moved to various settlement endpoints.</p> <p>This report is used to monitor retailer activities and conduct fraud investigations and to validate the funds paid through the ASAP (Automated Standard Application for Payments, also referred to as the "draw down"). This report can be used to review the financial activity and the draw down for the settlement day.</p>
Terminal Activity Report	Daily	<p>The Terminal Activity Report shows details for all transactions that result in funds being moved (settled) to a retailer or TPP for a particular settlement date. Transaction details are sorted by card acceptor beneath the processor. The report includes the transaction type, amount, transaction date, settlement date, merchant and terminal identifier, and benefits impacted. A report summary is provided for each card acceptor. A final summary displays this same type of information for the processor.</p> <p>The totals on the Terminal Activity Report are used for part of the settlement process and can be used for daily balancing and research.</p> <p>For EBT-only retailers, the report provides the detail and total amount of transaction activity at the terminal level with totals at the retailer level. For TPPs, the report provides the detail and totals at the processor level.</p>
Unavailable Benefits Report	Daily	<p>The Unavailable Benefits Report lists the benefits that have not been made available to the recipient. The report lists benefits by program type within availability date. The report also includes program level totals. Benefits are not outstanding liabilities until they reach their available date.</p>
ACH IOP Report	Daily	<p>The ACH IOP Report generates all information all automated clearing house interoperability.</p>
Daily Activity Report	Daily	<p>The Daily Activity Report lists all activity done over the administrative terminal.</p>
Auto Recon Report	Daily	<p>The Auto Recon Report generates information on all reconciliation in accounts for State and purposes of interoperability.</p>

External File Processing Summary	Daily	The External File Processing Summary file lists all records that have been processed and pre-processed, rejected during processing or rejected after processing.
ACH IOP Report	Daily	The ACH IOP Report lists the all daily interoperability reconciliation that was automated through the system.
Billing Report	Monthly	The Billing Report identifies the active cases for the month. Active cases are identified as cases for which a benefit authorization has been posted and made available during the billing month. The report is used to support the cost per case month (CPCM) invoice figures to the State. Details include Recipient Number, Date Benefit Available, Benefit Authorization Number, Benefit Month, Benefit Amount, and Program. Each benefit authorization on a case will be present on the report. However, the report totals provide a case count, not a benefit.

2.11.2 Statistical Reports

Statistical reports are those reports that assist with the management of the Contractor's EBT system. The Contractor must include statistical reports in their reporting package that is equivalent or enhanced to the reports listed in this section.

Report Name	Frequency	Description
Card Issuance Tracking Report	Monthly	The Card Issuance Tracking Report shows the number of cards issued for a recipient in excess of ten (10) replacement cards. The report is sorted by office and totaled for each office, with an overall total for the entire State. Details include recipient name, recipient number, issuance count, account balance, and date/time of last card issuance.
Host Response Time Report	Monthly	The Host Response Time Report provides a monthly report containing a summary of system host response times within pre-established tiers for both recipient transactions (POS transactions) and for Administrative System transactions. Details include transaction type description, response time, and statistics by transaction type. Statistics by day of month will be provided at the end of the report. Each section will further breakdown response time into segments: -15 seconds or less -20 seconds or less -More than 20 seconds An average of the minimum and maximum amount of response time will also be included in the report.

Management Statistical Report	Monthly	The Management Statistical Report provides a monthly summary report of transaction activity on the EBT system at the office and State levels. Statistics provided include benefits authorized for the previous month, transactions performed by transaction type (i.e., purchases, returns, etc.), the number of active cases on the system, number of active cards on the system, and the number of cards issued during the month.
Monthly Utilization Report	Monthly	The Monthly Utilization Report summarizes the number and type of transactions performed from each EBT-only terminal provided to FA retailers. The report contains a summary of transactions by transaction type, transaction county, dollar value of transactions, program type, and retailer identifier.
Transaction Statistics by Type	Daily	The Transaction Statistics by Type Report provides a summary of transaction results for each day. Details include each group of transactions (POS, Administrative System) by count with a breakdown of each group's disposition. (Good, NSF, Invalid PIN, Invalid Card, Other Error) and contains a total dollar amount for all "good" transactions.
Transaction Statistics by Day	Monthly	The Transaction Statistics by Day Report provides a summary of transaction results for each month, broken day by day. It contains the same information contained in the Transaction Statistics by Type Report in a cumulative format. It lists each group of transactions (POS, Administrative System) by count with a breakdown of each group's disposition. (Good, NSF, Invalid PIN, Invalid Card, Other Error) and contains a total dollar amount for all "good" transactions. The dollar amounts are further broken down into percentages (Good to Total Count, Day to Period Count, and Day to Period Amount). There is an average per day good count and an average per day good amount).
Purchase Transaction Summary Report	Monthly	The Purchase Transaction Summary Report provides monthly purchase transaction statistic totals by program. The report includes total counts and amounts of approved and denied transactions for the month. Information includes a breakdown by individual Total Counts of Good, Invalid PIN, NSF, Others, as well as a dollar amount for all good purchase transaction and all denied purchase transactions.
Network Statistical Report	Monthly	The Network Statistical Report lists all POS activity by dates for the calendar month with both a Transaction Count and Dollar Amount for each date.

2.11.3 Administrative System/Security Reports

Administrative System/Security reports are those reports that provide information about Administrative System user access and update transactions. The Offeror must include administrative system/security reports in their reporting package that is equivalent or enhanced to the reports listed in this section.

Report Name	Frequency	Description
Access Definition Report	Monthly	The Access Definition Report shows each authorized Administrative System user with the ability to access the EBT data in the Administrative System. Details include Login ID, County code, User name, Group ID, Role ID, and Status Date/Time change. The report also contains a section identifying the roles and groups established by the State and the valid privileges within each. Details include Role ID number, Component and Operation.
Administrative Terminal Last Access Report	Monthly	The Administrative Terminal Last Access Report lists, by office, the last date and time each currently active user logged into the Administrative System. Details include Office, County Code, User Name, Logon ID, Role, Last Logon Date and Last Logon if over 60 days.
Administrative Activity Report	Daily	The Administrative Activity Report provides detailed information about administrative activities that have occurred in the Administrative System. Totals for the State are provided at the end of the report. Details include User name, Recipient Number, Date/Time and Type of Transaction.
Administrative Activity Report All Counties	Daily & Monthly	The Administrative Activity Report lists, by office, the last date and time each user logged into the Administrative System. Details include County Name, County Code, User Name, Administrative User, Date/Time of the Transaction Activity and the Transaction Type.
Administrative System Benefits Report	Daily	The Administrative System Benefits Report includes detail on benefits added through the Administrative System. The report is sorted by office and then by user. Details include Benefit Type, Account, and Amount.
Failed Logon Report	Monthly	The Failed Logon Reports lists individual who have access to the Administrative System who have failed in an attempt to log into the system at least once during the calendar month.
State User Last Access Report	Monthly	The State User Last Access Reports lists all active and inactive Administrative System users with the date of their last login to the Application. Details include County Name, County Code, User Name, User ID, User Role, User Status, Last Logon Date and Date Disabled (if applicable).

2.11.4 Support Report

Support reports are those reports used by the State to control and account for activity taking place on the Contractor's EBT system, such as card issuance, but are not specifically used in the financial settlement and reconciliation process. The Contractor must include support reports in their reporting package that is equivalent or enhanced to the reports listed in this section.

Report Name	Frequency	Description
Adjustment Activity Detail Report	Daily	The Adjustment Activity Detail report details the steps of an adjustment from a recipient perspective. The report lists the recipient number, cardholder name, claim number, original transaction date, whether or not it is credit or debit, the claim amount, claim person and date, and merchant FNS number and info. The Adjustment Activity Report must also show the steps of a recipient or retailer initiated claim from entry to resolution. Details include Recipient Number, Cardholder Name, and Office. Program, Claim Number, Date and Time, Credit/Debit, Original Amount, Claim Amount, Claim Reason and Date, Status Change and Date, Merchant FNS Number and INFO.
Daily Master Issuance	Daily	The Daily Master Issuance is report provides the daily master issuance for disaster FA benefits. The report includes the total number of accounts, aggregate total of benefits, and total number of households daily for each county and State. The report is sorted by county and ends with a total for the entire State.
Card Issuance/ Replacement Report	Daily & Monthly	The Card Issuance/Replacement report includes both detail and summary information about cards issued with their account balance. The report is sorted by office and ends with a total for the entire State. The daily and monthly reports are the same except for the periods covered. The Card Issuance/Replacement Report consists of audit and statistical reports of cards being issued and/or reissued to recipients. The report provides detail data by card issued, such as reason for issuance (i.e., new issuance or replacement for lost/stolen card).
Demographic Change Report	Daily	The Demographic Change report shows recipients whose demographic information was been changed through the Administrative System on the report day. Information on the report will only reflect address changes, not date of birth or SSN corrections.
High Balance Report	Monthly	The High Balance Report will show recipients who have a \$2,000.00 or more balance on their EBT account. The report is sorted by office and ends with a total for the entire State.
Out of State Activity Report	Monthly	The Out-of-State Activity Report lists all recipient transactions occurring outside of Ohio. The report shows the office that handles the recipient's case, caseworker ID, recipient number, the PAN, the amount of the transaction, type of transaction, FNS number, and the date and time of transactions. The report also provides totals for the entire State.

Refund Activity Report	Daily	The Refund Activity Report shows refund activities for the Food Assistance Program, benefit month, benefit availability dates, recipient number, EBT account numbers, recipient name, benefit numbers, amounts (refunds), post refund balances, and times.
Retailer Adjustment Report	Daily	The Retailer Adjustment Report shows retailer adjustments and includes the account and name of the retailer, business date, type of adjustment, amount (this entry will be either positive or negative), and time entered.
Retailer Manual Entry Detail Report	Monthly	The Retailer Manual Entry Detail Report details all manually-entered transactions if a retailer reaches a State-defined number of manual entries during the day. The report includes the date and time of the transaction, the terminal ID, the type of transaction performed, the PAN and the amount of the transaction. If the retailer's total number of manually entered transactions for the day does not exceed the State-defined parameter, no manually-entered transactions for the retailer are displayed on the report.
Retailer Manual Entry Summary Report	Daily	The Retailer Manual Entry Summary Report summarizes all manually-entered transactions if a retailer reaches a State-defined number of manual entries during the day. The report includes the processor, the store name, the date, the number of manually entered transactions and the amount of those transactions. If the retailer's total number of manually-entered transactions for the day does not exceed the State-defined parameter, nothing for that retailer appears on the report.
Reversals Activity Report	Daily	The Reversals Activity Report details all reversal transactions. The report totals are included at the end of the report.
Transaction Denial Summary Report	Monthly	The Transaction Denial Summary Report provides monthly statistics, identifies the number and percentage of recipient transactions denied and the reason for the denials (i.e., insufficient funds, invalid PIN, invalid card status, etc.). This report includes both detail and summary information on denied transactions. The report provides a total count of the number of times each denial code was received. Information contained in the report includes recipient number, recipient name, card number, response status, transaction type, amount of transaction and date/time.
Void Last Activity Report	Daily	The Void Last Activity Report shows, at a benefit authorization level, void last activities for different programs and their sub programs, calendar months, benefit availability dates, EBT account numbers, recipient numbers, benefit numbers, amounts (voided), benefit balances, and time/types. Totals are included at the end of the report.

Voucher Authorization Report	Daily & Monthly	The Voucher Authorization Report lists details on all voucher authorizations performed during the month. Details include voucher number, approval number, original business and authorization date, FNS number and name, PAN, amount, status of the voucher at the time of the report and type of voucher (FA Purchase or FA Return). This information is sorted by voucher number and approval number. A summary is provided.
Voucher Expiration Report	Daily	The Voucher Expiration Report lists details on all Expired Voucher transactions for a particular settlement date. Details include voucher number, approval number, original business and authorization date, FNS number and name, PAN, amount, and date expired. This information is sorted by voucher number and approval number.
Voucher Settlement Report	Daily	The Voucher Settlement Report lists details on all successful voucher settlement transactions for a settlement date. Details include voucher number, approval number, original authorization date, settlement date, FNS number and name, program type, amount, and settlement type (electronic, manual, or exception). This information is sorted by voucher number and approval number. A voucher settlement summary is provided for each settlement type.
Returned Card Report	Daily	The Returned Card Report lists all EBT cards that have been returned to the vendor as undeliverable. Details include County Office, Recipient Number, Last Name, First Name, PAN, Date and Time card was statused as Returned and the ID of the individual who statused the card.
EBT System Availability Report	Daily	The EBT System Availability Report records the system availability of the administrative terminal in minutes daily, and also provides cumulative data for previous months for the current calendar year. The following information is given: Month, number of days system is scheduled to be available, and number of minutes system is actually available. Unscheduled Outage Minutes are broken down by: <ul style="list-style-type: none"> -Transaction Acquiring - System Application - System Database -Total Non-system Unscheduled Minutes -Total Vendor Unscheduled Minutes -Total Unscheduled Minutes Total availability of system will be further broken down by percentages to reflect vendor monthly availability and total monthly availability. Any outages for the current month will be broken down by incident according to date, total minutes, start and end times and contain an incident description.

2.11.5 Customer Service Call Center Report

Customer Service reports are those reports used by the State to determine the efficiency of Customer Service operations and system performance. The Contractor must include customer service call center reports in their reporting package that is equivalent or enhanced to the reports listed in this section.

Report Name	Frequency	Description
Client Call Type Report (EBT)	Monthly	Report summarizes all calls received by the client help desk, by type during the month, both ARU and CSR. The report identifies the call type (e.g. balance inquiry, transaction history, and report lost/stolen card), number of total calls, and the percent of the total calls for each type.
Payphone Surcharge Report (EBT)	Monthly	Report summarizes the calls coming into the toll free customer service center number from payphones. It is used to support the pay phone surcharge pass thru cost to the State. Report will list date, number of customer calls from payphones, surcharge fee amount, and aggregate daily total of charges.
National Retailer Management Center – 10 Day Recruitment Report (EBT)	Monthly	Report lists names of retailers who have been authorized by FNS to accept EBT within the last 10 days and their status with receiving and completing a contract agreement with the State's vendor regarding use of EBT-only POS device. Report will list communication between vendor the retailer. Report will list FNS#, retailer name, authorization date, retailer address, and status information and most recent communication thread.
National Retailer Management Center – 20 Day Recruitment Report (EBT)	Monthly	Report lists names of retailers who have been authorized by FNS to accept EBT within the last 20 days and their status with receiving and completing a contract agreement with the State's vendor regarding use of EBT-only POS device. Report will list communication between vendor the retailer. Report will list FNS#, retailer name, authorization date, retailer address, and status information and most recent communication thread.
National Retailer Management Center – 30 Day Recruitment Report (EBT)	Monthly	Report lists names of retailers who have been authorized by FNS to accept EBT within the last 30 days or greater and their status with receiving and completing a contract agreement with the State's vendor regarding use of EBT-only POS device. Report will list communication between vendor the retailer. Report will list FNS#, retailer name, authorization date, retailer address, and status information and most recent communication thread.
Ohio Compliance Report (EBT)	Monthly	Report lists all retailers who have completed a contract agreement with State's vendor to accept EBT-only POS. Report will provide retailer phone number, region (OH), enrollment date, order status, updated (date), & whether if retailer received their equipment within the 14 day compliance.

Ohio EBT Client IVR Monthly Performance Report	Monthly	Report lists the daily performance of the IVR with handling customer inquiries. Report will display start and end dates, daily date, IVR calls offered, IVR calls answered, IVR handled percentage, IVR average speed of, IVR average talk time, CSR opt out calls, CSR opt out percentage, new PINs, re-PINs, and total PINs. Then a total tally at the end of the page.
Ohio EBT Retailer IVR Monthly Performance Report	Monthly	Report lists the daily performance of the IVR with handling retailer inquiries. Report will display start and end dates, daily date, IVR calls offered, IVR calls answered, IVR handled percentage, IVR average speed of, IVR average talk time, CSR opt out calls, and CSR opt out percentage. Then a total tally at the end of the page.
Ohio EBT Client English CSR Performance Report	Monthly	Report lists the daily performance of the CSR with handling customer English inquiries. Report will display daily date, CSR calls offered, CSR calls answered, CSR handled percentage, CSR calls abandoned, CSR abandon percentage, CSR average speed of abandon, CSR average speed of answer, CSR average talk time. Then a total tally at the end of the page.
Ohio EBT Client Spanish CSR Performance Report	Monthly	Report lists the daily performance of the CSR with handling customer Spanish inquiries. Report will display daily date, CSR calls offered, CSR calls answered, CSR handled percentage, CSR calls abandoned, CSR abandon percentage, CSR average speed of abandon, CSR average speed of answer, CSR average talk time. Then a total tally at the end of the page.
Ohio EBT Retail CSR Performance Report	Monthly	Report lists the daily performance of the CSR with handling Retailer inquiries. Report will display daily date, CSR calls offered, CSR calls answered, CSR handled percentage, CSR calls abandoned, CSR abandon percentage, CSR average speed of abandon, CSR average speed of answer, CSR average talk time. Then a total tally at the end of the page.

2.11.6 Fraud Reports

Fraud reports are those reports used by ODJFS to determine specific types of activity which may indicate fraudulent use of the EBT card. The Contractor must include fraud reports in their reporting package that is equivalent or enhanced to the reports listed in this section.

Report Name	Frequency	Description
After Hours Transaction Report	Monthly	This report identifies transactions that were performed between the hours of 2:00 a.m. EST and 5:00 a.m. EST. This report can be used by EBT staff and fraud investigators to assist in identifying possible misuse of the card.
Benefit Aging Report	Daily & Monthly	The Benefit Aging Report lists recipients who have not accessed their benefits for State-defined benefit aging timelines. The report identifies the aging category the case is within, and is sorted by caseworker within each office. Details include the recipient number, benefit authorization number, program type, remaining benefit amount, last activity date/time, and total number of days inactive.
Benefits Expunged Report	Daily & Monthly (although it only states it is Daily in the ACS Reports Manual)	The Benefits Expunged Report lists details on all benefit authorizations and amounts that have been expunged from the system due to inactivity for a particular settlement date. Details include the expungement date/time, recipient number, benefit authorization number, program type, primary cardholder name, and expunged amount. A report summary shows expungement detail by program type.
Even Dollar Transaction Report	Monthly	The Even Dollar Report identifies approved even-dollar-amount FA transactions over \$100.00. Any even-dollar FA transaction over the specified amount is on this report. A statewide summary is provided at the end of the report.
Exceeded PIN Attempts Report	Monthly	The Exceeded PIN Attempts Report contains a list of the accounts that exceed the State-selected number of four (4) invalid PINs before lockout during the month. Only accounts that have cards locked during the month due to invalid PIN attempts are on the report.
Excessive Dollar Transaction Report	Monthly	The Excessive Dollar Transaction Report identifies retailers with at least five (5) approved FA transactions in a month in which the transaction amount equaled or exceeded \$100.00. When a retailer has at least 5 transactions in a month that meet the criteria, all such approved FA transactions for that retailer will be on the report for that month. A statewide summary is provided at the end of the report.
Excessive Return Transaction Report	Monthly	The Excessive Return Transaction Report identifies approved FA Return transactions over \$50.00. Any FA Return transaction over the specified limit will appear on the report. A summary for the entire State is provided at the end of the report.

Full Food Assistance Balance Withdrawal Report	Monthly	The Full Food Assistance Balance Withdrawal Report identifies transactions in which the full authorized FA benefit amount is withdrawn in one transaction
Manual Card Entry Report	Monthly	The Manual Card Entry Report lists approved FA transactions where the EBT card number was manually entered into the POS terminal, not swiped.
Multiple Transactions Within One Hour Report	Monthly	The Multiple Transactions Within One Hour Report lists multiple approved FA transactions made by the same card number within 1 hour of each other. Any cardholder with multiple transactions within an hour will show up on this report.
Transactions Attempted on Invalid Card Report	Monthly	The Transactions Attempted on Invalid Card Report identifies transactions performed using cards with a status other than active. A summary for the entire State is provided at the end of the report.

2.11.6.1 Monitoring Fraudulent EBT Account Activity

The Contractor must provide a data analysis tool for the State to monitor fraudulent EBT account activity. This tool must track EBT accounts across a variety of reports to provide alerts for possible fraudulent retailer and cardholder activity. For example, the State would want to track cardholders who are on multiple fraud reports (i.e. multiple transactions during after hours, issued three or more replacement cards, and have even dollar amount transactions in one month).

2.11.7 Federal Reporting

The Contractor is required to support the data requirements of the USDA-FNS for the Food Assistance Program. The three data files described below must be provided to USDA-FNS on a regular periodic basis as defined by USDA-FNS.

2.11.7.1 AMA File

For each business day, the Contractor must provide data necessary to support increases and decreases of the project's ASAP account balance to the Federal Reserve Bank of Richmond. The Federal Reserve Bank of Richmond serves as the AMA for the USDA-FNS Food Assistance Program EBT benefit account. The AMA interfaces with the United States Department of Treasury's ASAP system and monitors ASAP funding limits, based on projected Food Assistance Program activity and performs reconciliations required by USDA-FNS. Consequently, it is necessary for the Contractor to interface with AMA and provide the necessary data. This data must be provided in a formatted file. Should discrepancies be discovered in reconciliation of ODJFS-reported issuance data and data provided to AMA by the Contractor, the Contractor must be responsive to requests from ODJFS or USDA-FNS and must assist in prompt research and resolution of the discrepancies.

2.11.7.2 Food Assistance Redemption Reporting

The Contractor must provide detailed daily FA redemption data by retailer/merchant identification number to STARS, the USDA-FNS FA redemption database, through the Benefit Redemption Systems Branch in Minneapolis, Minnesota. The data elements, file format and other requirements for this file are specified by USDA-FNS. Should

discrepancies be discovered, the Contractor must be responsive to requests from ODJFS or USDA-FNS and assist in prompt research and resolution of the discrepancies.

2.11.7.3 ALERT File

The Contractor must provide transaction data, beginning at implementation, for retailer/merchant transaction history on a monthly basis to USDA-FNS through the ALERT file. Should discrepancies be discovered, the Contractor must be responsive to requests from ODJFS or USDA-FNS and assist in prompt research and resolution of the discrepancies.

Report Name	Frequency	Description
ALERT Daily Report	Daily & Monthly	This is a DAT formatted file that is intended for FNS use and contains cardholder EBT transactions for the day. The report is in FNS certification number order and contains data specific to the transaction. The monthly version lists all transactions by day for the month.
AMA Batch Report	Daily	Through the AMA (Account Management Agent) Issuance File, the Administrative System provides summary information by availability (effective) date on: increases in benefit authorizations; on decreases due to expungement, and on other returned benefits.
REDE File Report (National & State)	Daily	This report lists the data collected by REDE when facilitating the exchange of Retailer data between FNS and EBT processors.

2.12 Investigations Support

The Contractor must advise, assist, and appropriately act to aid the State in detection and investigations of potential abuses by retailer/merchants, cardholders or employees, including reporting unusual activity. This entails cooperation with various authorities of the State and Federal agencies responsible for compliance with laws and regulations surrounding the program. Retailer/merchants authorized by USDA-FNS to accept Food Assistance Program benefits may become subject to monitoring and investigation by the State, USDA-FNS Compliance Branch, USDA Office of Inspector General, the Internal Revenue Service, the Secret Service, Drug Enforcement Agency, Immigration Naturalization Service, or local law enforcement agencies. Cardholders are subject to investigation by State and ODJFS program authorities and occasionally others. Access to information concerning these matters must be restricted to both ODJFS and the Contractor so that the investigations are not compromised. These requirements are to be addressed in the Design Phase, tested as necessary in acceptance testing, and available at implementation.

Specifically, the Contractor must provide system functionality by which the investigative agencies can conduct investigations using active EBT cards distributed to members of the State Law Enforcement Bureau. The Contractor must support the following or equivalent system functionalities:

- A unique identifier on the Contractor's EBT system to distinguish investigative accounts from cardholder accounts for financial reconciliation purposes. The unique identifier must allow for separate tracking of funds from ODJFS cardholders' FA accounts by separate State issuer and benefit drawdown reports.
- Manual entry into the AMA system.

- Secure functions accessible only by authorized personnel in the investigative unit.
- Investigative account set-up functionality that allows only a designated user security profile and corresponding user ID(s) to create an EBT account on-line that is indistinguishable from any other account.
- Investigative benefit add functionality that allows only a designated users security profile and the corresponding user ID(s) to add benefits to the investigative accounts and only investigative accounts, in amounts not to exceed \$9,999.99.
- Allow only designated user IDs or a special user security profile to view and access the system menu that contains the account set-up and benefit add functions.
- Mail investigative cards to a designated address, which must be provided in the on-line investigative account set-up record.
- Daily transmission by the batch interface of an account activity file that contains records of all EBT account activity on the investigative accounts for the previous day.
- In addition, the Contractor must:
 - Provide cooperation and timely response to information and data requests by investigative agencies in applicable acquirer/TPP and retailer/merchant agreements.
 - Provide information from the system, as needed, for evidentiary purposes within 72 hours.
 - Secure the investigative EBT accounts and IVR to appear as regular EBT accounts.
 - The Contractor Project Manger and/or designee may be summoned and required to present as an expert witness in State and/or Federal Court for EBT and EPC system processing relating to State and/or Federal Food Assistance Program investigations.
- Retain all records for a period of seven (7) years, or longer if required.

2.13 EBT Customer Service/Automated Response Units

The Contractor must provide customer service through separate toll free numbers for Ohio EBT cardholders and retailer/merchants. Customer Service must be located within the continental United States, along with all other EBT system functions. The Contractor must provide Customer Service that is compliant with the Americans with Disabilities Act (ADA) (<http://www.ada.gov/>). Customer Service must be available to both Ohio EBT cardholders and retailer/merchants by IVR 24/7/365. CSR's must be available 24/7/365.

All services offered by customer service must be accessible by touch tone telephones. The CSR's must be accessible by all other types of telephone functionality. In addition, Customer Service must be able to accept and handle calls from the hearing impaired. All IVR scripts must be available for ODJFS approval.

2.13.1 Cardholder Customer Service

The Contractor must provide cardholder Customer Service available by a toll-free number accessible 24/7/365 by means of an IVR through the touchtone pad or speech request. CSR's must be available 24/7/365. ODJFS requires that both English and Spanish be supported by the IVR and Customer Service, and that TDD services be available and

provided. For all other languages, the Contractor must use a language-line translator service to assist the CSR and cardholder. This service is available 24/7/365. The offeror must also describe access controls for the IVR to ensure security of cardholders' account information.

ODJFS requires the Contractor to staff Customer Service with highly trained CSR's. The Contractor must develop a Customer Service Staffing Capacity Plan to cover unanticipated high call volumes caused by system or telecommunication interruptions, natural disasters, or other unanticipated critical events. The offeror must describe the minimum qualifications required for the position of CSR and their plans for on-going training.

ODJFS currently has a card base of 846,947 as of March 2011. This number, of course, fluctuates monthly. To aid offerors in estimating and proposing for the Customer Service function, historical information on the types and numbers of calls that are handled by the current Customer Service is presented in the EBT Customer Service Statistics Supplement.

The Contractor must comply with performance standards for the Customer Service Center located in the Ongoing Performance Standards Subsection.

2.13.1.1 Cardholder Identification

Cardholders requesting secure services such as PIN selection and card replacement must have positive identification established prior to receiving services. Positive identification may be made by CSRs, electronically, or a combination of both. Two demographic data items are required for positive identification. Data items that can be used are: PIN, address, date of birth, CRIS-E client recipient number, and SSN.

2.13.1.2 Authorized Representatives

ODJFS will send the name of the authorized representative in the Account Maintenance file. The Contractor must store the authorized representative name along with the account name in the EBT account. This will permit a CSR to talk with this individual for account related issues. ODJFS will work with the Contractor to associate a special identifier to verify the authorized representative.

2.13.1.3 CSR Access and Support for Cardholders Using Rotary Phones

Cardholders experiencing difficulty obtaining services using automated functions must be provided easy access to a CSR for assistance. Access to a Customer Service Representative must always be offered as an option from the main menu. Cardholders using rotary phones must be automatically directed to a CSR for assistance after a reasonable "timeout" period.

2.13.1.4 Cardholder Reporting of Lost, Stolen, or Damaged Cards, and Cards Not Received

Cardholders selecting this service option may request a replacement card through the IVR or be immediately transferred to a CSR. The IVR or CSR must verify the cardholders' identity and address before proceeding with the card deactivation/replacement action. If the cardholder reports an address change, the call must be transferred to the CSR who must make the address change on the Administrative System before issuing a replacement card. This is a temporary change of address for card replacements only; the cardholder must report the permanent address change to their case worker to ensure the permanent change occurs on CRIS-E. The address change must be provided on the Demographic Change Report.

The Contractor's supervisory staff must expedite EBT cards for overnight delivery under extenuating circumstances that is the direct result of an error made by the Contractor. No charges will be imposed on the State or the cardholder. For example, a cardholder contacts customer service to request a replacement card and the CSR does not issue the card. Upon discovery, the Contractor must reissue the card within 24 hours via overnight delivery at no cost to the State or cardholder.

2.13.1.5 Card Activation

Ohio EBT cards require activation before use. The cardholder's identity must be verified prior to activating the card.

2.13.1.6 Current Balance Inquiry

Cardholders selecting this service option are to be given the current on-line real time balance of their account(s).

2.13.1.7 Future Benefit Availability Date

Cardholders will be able to check the benefit availability date and amount for the monthly recurring benefit seven days prior to the end of the month.

2.13.1.8 Transaction History

Cardholders selecting this service option are provided information about the last ten (10) transactions performed on the account, which appear on the on-line system. In addition, the Contractor must provide cardholders their transaction history for a period of up to two (2) calendar months upon their request.

2.13.1.9 PIN Selection/Change

PIN selection/change may be accomplished by the cardholder by means of a single call to the Customer Service number, using CSR assistance or the IVR, or the cardholder web portal. Cardholders selecting this service option must have their identity verified prior to selecting or changing their PIN.

2.13.1.10 Retailer/Merchant Location Information

Cardholders selecting this service option are transferred to a CSR and given information about POS site locations where EBT benefits may be accessed. CSRs must also provide interoperability information for Ohio cardholders calling in from other states (e.g., whether or not the cardholder would be able to use their card in that State).

2.13.1.11 Reports of Unauthorized Card Use

Cardholders selecting this service option are transferred to a CSR who must record pertinent information about the unauthorized card use and retailer location to be forwarded to ODJFS in the form of a daily and monthly report.

2.13.1.12 Benefit Availability Information

Cardholders selecting this option must be able to receive their next date of benefit availability.

2.13.1.13 Cardholder Initiated Adjustment Claims

Cardholders selecting this option must be transferred to a CSR that must record pertinent information about the adjustment claim to support investigation. Cardholders must also be provided access to information about the status of their adjustment claim request.

2.13.1.14 Temp Messages

The State must have the ability to require the Contractor to post temporary messages to the IVR to accommodate unusual circumstances or for promotional purposes. The Temporary IVR messages must be recorded in English and Spanish. The message must be available on the IVR within 24 hours of request. The State does not expect the required number of Temp Messages to exceed four per year. The average length of the message is less than 1 minute and must be available via the IVR for up to 30 days.

2.13.1.15 Cardholder Web Portal

The Contractor must provide EBT cardholders a web portal to access their EBT accounts. The web portal must be secured and provide 24 hour access, 365 days a year. The web portal must include a website hit counter to track usage of the site.

If the web portal serves several states, a method must be provided for the cardholder to ensure they enter the account for the correct State (dropdown list or icon).

Registration

To establish a web portal account, the cardholder will need to enter their PAN, a valid e-mail address, and a combination of at least two additional identifiers such as PIN, last 4 digits of the SSN, date of birth, last 4 digits of phone number, or zip code.

The cardholder must establish a user ID and password to access their account. The user name and password must be at least 8 characters in length. In addition, the password must require a combination of at least one capital and one lowercase letter, a number, a symbol, and expire every 30 days.

The cardholder must be required to select one or more personal questions from a list and enter the response(s) to be used for security purposes.

When entering multiple values (i.e. PAN, PIN, SSN, user ID, password) on a login screen, the error message should never identify which value is incorrect. All fields should be blanked out and the user should re-enter all of them.

An invalid entry in any field would require the user to go back and start the registration process over again. After three failures, the session must be terminated. A time delay to start the registration process must be established.

The cardholder must be required to register again whenever a new card is issued.

Passwords and PIN Security

The Contractor must ensure that all password and PIN entry fields are designed to lock access to the account after a maximum of three consecutive invalid entries. A procedure must be established to reset account access, such as:

- Adding an option to the IVR;
- Talking with a CSR;

- Sending an email to the account holder about the event with instructions; or
- Adding a “Did you forget your password/PIN?” link to the login screen.

The cardholder should never be allowed to repeat the same PIN or password or the Contractor must set a very high threshold for the number of iterations before an old password can be used again.

If the cardholder forgets the password, they must provide an accurate response to their security question. The Contractor must send an email with a new temporary password and provide a link to a specific page for login with the temporary password, and then force selection of a new password.

An e-mail must be sent to the cardholder whenever the password or PIN is changed online so that they are made aware of the change.

Portal Content

The EBT cardholder web portal must provide the following information:

- Access to all card materials (i.e., card mailer, brochure);
- Phone number for the customer service line to report lost, stolen, or damaged cards;
- Ability to change passwords in a secured environment;
- Ability to have reminder notice sent to their email account if they forget their user ID;
- Website privacy policy;
- Personal Account Numbers (PAN) for all current and past cards;
- Status of each PAN, current and past (Lost, Stolen, Returned, Damaged);
- Date each card was issued;
- Freeze date (date card was disabled) of any past cards;
- Current balance; and
- Summary of transactions to include all credits, debits and detail information about each retail transaction (name of retailer, date, location, transaction amount, and time of each transaction). This information must be accessible for the previous six (6) months.

Replacement Cards and PINs

Cardholders must also have the ability to securely request a replacement card online, as well as the ability to change or set their PIN through this portal. For a PIN change online, the old PIN must be entered correctly first. This feature should be locked for the session or a specified period of time after three invalid entries.

In addition to PIN and password changes, an e-mail must also be sent to the cardholder whenever the card replacement is changed online so that they are made aware of the change.

Identity Protection

There must be clearly worded information warning cardholders about identity theft and phishing scams, both at log on and at log off. Recommendations for protecting identity and documents shall also be provided, as well as information on how to report any suspected identity theft or misuse of the EBT card.

Web Portal Security

The following security standards must be in place for the portal:

- The portal must use only SSL technology and should be upgraded as new secure technology emerges with State approval.

- Limit access to only browser versions that support 128-bit encryption, such as Microsoft, Mozilla, and Apple.
- The system should not use cookies or allow storage of logon data elements by the browser, because many recipients use public PCs at libraries and schools. This will also prevent the cookie from pre-filling any values.
- The Contractor must also set properties so that user IDs and passwords cannot be stored by the browser software itself.

2.13.2 Retailer/Merchant Customer Service

The Contractor must provide retailer/merchant Customer Service by a separate toll-free number 24/7/365. ODJFS requires that Customer Service support both English and Spanish, and that TDD services be provided. For all other languages, the Contractor must use a language-line translator service to assist the CSR and retailer. This service is available 24/7/365.

The Contractor must provide retailer/merchant Customer Service support that meets the following requirements:

- Toll-free access 24/7/365;
- Support by an IVR and CSRs;
- Manual transaction voucher authorization and clearing must be available through the IVR and must offer multiple authorizations per call;
- Information about EBT and available commercial POS services;
- Settlement information and reconciliation procedures; and
- Support and resolution of out-of-balance conditions.

In addition, retailer/merchant Customer Service must provide the following support for EBT-POS only retailer/merchants:

- Support and problem resolution on EBT-only POS equipment; and
- Equipment maintenance, repair assistance, and equipment replacement, if needed.

The offeror must describe access controls to ensure security of retailer/merchants' transaction data.

It is desirable for the offeror to recommend any other retailer/merchant transactions and uses for the IVR that would represent an effective and economical application of this technology.

2.13.3 Call Center Monitoring:

The Contractor is responsible for providing a toll free number for remote Call Center monitoring for each call center 24/7/365. ODJFS will monitor client and retailer customer service representative performance.

2.13.4 Retailer Web Portal

The Contractor must provide the Ohio EBT-only retailers a web portal to access their EBT accounts. The web portal must be secured and provide 24 hour access, 365 days a year. The web portal must include a website hit counter to track usage of the site.

If the web portal serves several states, a method must be provided for the retailer to ensure they enter the account for the correct State (dropdown list or icon).

Registration

To establish a web portal account, the retailer will enter their Food and Nutrition Service (7 Digit USDA FNS Number) license number, city, and at least two additional identifiers such as city and 5 digit zip code of the retail location.

The retailer must establish a user ID and password to access their account. The user name and password must be at least 8 characters in length. In addition, the password must require a combination of at least one capital and one lowercase letter, a number, a symbol, and expire every 30 days.

The retailer must be required to select one or more personal questions from a list and enter the response(s) to be used for security purposes.

When entering multiple values (i.e. FNS, City, Zip Code, user ID, password) on a login screen, the error message should never identify which value is incorrect. All fields should be blanked out and the user should re-enter all of them.

An invalid entry in any field would require the user to go back and start the registration process over again. After three failures, the session must be terminated. A time delay to start the registration process must be established.

Password Security

The Contractor must ensure that all password entry fields are designed to lock access to the account after a maximum of three consecutive invalid entries. A procedure must be established to reset account access, such as:

- Adding an option to the IVR;
- Talking with a CSR;
- Sending an email to the account holder about the event with instructions; or
- Adding a "Did you forget your password?" link to the login screen.

The retailer should never be allowed to repeat the same password or the Contractor must set a very high threshold for the number of iterations before an old password can be used again.

If the retailer forgets the password, they must provide an accurate response to their security question. The Contractor must send an email with a new temporary password and provide a link to a specific page for login with the temporary password, and then force selection of a new password.

An e-mail must be sent to the retailer whenever the password is changed online so that they are made aware of the change.

Portal Content

The EBT retailer web portal must provide the following information:

- Transaction History for the past three months which can be searched by month or days. The transaction history screen will display detail information for each transaction to include the transaction date, transaction type, amount, transaction ID,

sequence ID, and settlement date of the transaction is displayed. This screen will also provide the ability for the retailer to dispute a transaction online.

- Adjustment History by which a retailer may search for adjustments that took place at their location within the last three (3) months. Retailers will be able to search by either months or days. The adjustment information will include the claim date, settlement date, claim number, claim type, status, and authorization amount.
- ACH History to view payment history that took place at their location for the State specific Food Assistance Program within the last three (3) months. Retailers will be able to search by either months or days. The ACH history screen will display results of the deposit history search including the transaction date and amount. The ACH information must be available in the system within two (2) business days of the activity.

Identity Protection

There must be clearly worded information warning retailers about identity theft and phishing scams, both at log on and at log off. Recommendations for protecting identity and documents shall also be provided, as well as information on how to report any suspected identity theft or misuse of an EBT card.

Web Portal Security

The following security standards must be in place for the portal:

- The portal must use only SSL technology and should be upgraded as new secure technology emerges with State approval.
- Limit access to only browser versions that support 128-bit encryption, such as Microsoft, Mozilla, and Apple.
- The system should not use cookies or allow storage of logon data elements by the browser, because retailers may use public PCs at libraries and schools. This will also prevent the cookie from pre-filling any values.
- The Contractor must also set properties so that user IDs and passwords cannot be stored by the browser software itself.

3 EPC Minimum Programmatic and Service Requirements

The scope of services reflects the State's specific needs and requirements with regard to the Electronic Payment Card (EPC) services to be provided by the Contractor. This section provides a high-level overview of the programmatic, policy, and service considerations for EPC.

3.1 Description of Services

Cash benefits authorized in CRIS-E will be permitted by three types of issuance:

1. Direct Deposit;
2. EPC; or
3. Warrant (under special circumstances).

The Contractor will be responsible for EPC issuances for Ohio Works First (OWF) Cash Assistance, OWF Work Allowance, Disability Financial Assistance, and Refugee Cash Assistance.

3.2 Programmatic Authority

As such authority applies to the work contemplated under this Contract, the Contractor must comply with all applicable Federal and State laws, regulations, action transmittals, program instructions, review guides and similar policy directives. The Contractor also must comply with all rules and

regulations governing the issuance for cash benefits and EPC Administrative Systems and their operations as noted below.

3.2.1 Federal Deposit Insurance Corporation (FDIC) Law, Regulations, Related Acts

<http://www.fdic.gov/regulations/laws/rules>

The Contractor, or Contractor's Financial Agent, must comply with the 6500 – FDIC Consumer Protection, Part 205 – Electronic Funds Transfers (Regulation E) rules to all applicable aspects of EPC services development and operation. As the FDIC rules are changed, EPC services must be modified to meet the new requirements.

3.2.2 International Standards Organization (ISO) and American National Standards Institution (ANSI) Standards

<http://www.iso.ch/iso/en/isoonline.openpage>

<http://www.ansi.org/>

The Contractor must comply with ISO and ANSI standards related to EPC development and operation, including changes to those standards.

3.2.3 National Automated Clearing House Association (NACHA)

<http://www.nacha.org>

The Contractor must comply with the National Automated Clearing House Association (NACHA) operating rules and business practices for the ACH Network related to the EPC development and operation, including changes to them.

3.2.4 Co-branded Card Regulations

The Contractor must comply with the selected co-branded card rules and regulations that apply to the EPC development and operation, including any changes to those rules and regulations. The Contractor will select the credit card company for EPC.

3.2.5 Federal and State Regulations

The Contractor must follow all applicable Federal and State statutes, rules, regulations, and policies related to the issuance of cash benefits for the specified programs and EPC accounts on an ongoing basis, and not just those terms and conditions set forth within the executed Contract. These laws, rules, regulations, and policies may change from time to time, and the Contractor must adjust its operations to comply with those changes.

4 Contractor's EPC System and Services Requirements

This section describes the Contractor's EPC Administrative System technical requirements and services that must be provided by the Contractor. All requirements are to be considered core requirements.

EPC system and service requirements included are:

- System Interfaces
- Account Structure & Maintenance
- Cards and Personal Identification Numbers (PINs)
- Administrative System Application Transaction Processing & Routing

- Deposit Settlement & Reconciliation
- System Security and Annual Certification of Compliance
- Reports
- Customer Service/Automated Response Unit

4.1 EPC System Interfaces

The Contractor's EPC system must interface with the following State systems and interface requirements:

CRIS-E

The Contractor must support the current interfaces with CRIS-E, or a mutually agreed upon alternative interface.

Ohio Administrative Knowledge System (OAKS)

The Contractor must support all current interfaces with OAKS, Ohio's financial system.

4.2 EPC Account Structure and Maintenance

The Contractor is required to design the EPC account to ensure that:

- Account and benefit balances are accurately maintained.
- Demographic data, based upon the approved Interface Control Document (ICD), exchanged from the State, or temporarily updated from the Contractor's toll free customer service is accurately updated in the EPC account.
- Benefits accessed by cardholders are drawn from the appropriate client account.
- Negative account balances are minimized; however, there are occasions when accounts can have a negative balance. In those instances, clients will not incur any fees associated with a negative balance. It is the Contractor's responsibility to address all negative balances with the clients. As indicated in the client's Disclosure Statement, the client agrees to pay the Contractor the amount necessary to bring the Card balance to zero, either from future deposits posted to the Card or by personal check or money order. The agreement contained in the Disclosure Statement becomes active once the cardholder activates the card and selects a PIN.
- Any transaction activity resulting from use of the card is not reported to a credit bureau. A cardholder's credit ratings are not impacted in anyway (either positively or negatively) by using the prepaid debit card.
- Standard Regulation E cardholder protections are followed and defined in the client's Disclosure Statement.

4.2.1 Account Set-up

- The CRIS-E account set-up file is transmitted to the Contractors' EPC Administrative System;
- The unique recipient account set-up confirmation and Automated Clearing House (ACH) account number used to identify the recipients' EPC account are returned to CRIS-E; and
- CRIS-E remains the system of record for demographic updates to EPC accounts.

- The description of the account set-up files are provided in the EPC Batch Interface and File Layouts Supplement. The Contractor must utilize the existing record formats and must modify their data to fit the State's data file structure.

4.2.2 Benefit Issuance

- The authorized CRIS-E cash benefits file is submitted and processed through the Ohio Administrative Knowledge System (OAKS);
- Cash benefits are sent from OAKS through the ACH transfer process;
- The confirmation file is returned from OAKS to CRIS-E; and
- The confirmation file for account deposits is returned from the Contractor's system to CRIS-E.
- The description of the benefit issuance files are provided in the EPC Batch Interface and File Layouts Supplement. The Contractor must utilize the existing record formats and must modify their data to fit the State's data file structure.

4.3 EPC Card and Personal Identification Numbers (PINs)

4.3.1 EPC Card Design

ODJFS will require a new card name and design. The new card will be issued at the time of conversion. The Contractor will secure the co-branded card approval without cost to the State. The Contractor must ensure that the EPC card design specifications produced for the Ohio EPC Administrative System complies with the co-branded card requirements, International Standards Organization (ISO), and American National Standards Institution (ANSI) standards relating to cards used for financial transactions.

4.3.2 Card Issuance

Card issuance for new cardholders is driven by appearance on the CRIS-E Account Maintenance File. The Contractor must assign an account, PAN, and issue an EPC card to the cardholder. The card must be encoded and embossed with the PAN and meet the co-branded card requirements and specifications listed above. All cards must be issued to cardholders by mail. EPC cards are not to be forwarded. Mailers for EPC cards must be annotated "Do Not Forward, Return Service Requested." Each EPC card mailed must include the following materials in English, Spanish, and Somali:

- Card Mailer;
- Instructional Brochure; and
- Disclosure Statement.

The Account Maintenance File will include an indicator to determine the language of the card mailer materials. The English and Spanish card materials can be combined into one document with the languages separated on front/back of the card mailer materials.

Card issuance requests within the Account Maintenance file received by the Contractor in a batch prior to 11:59 am ET must be placed in the mail by close of business that same day. All card issuance requests received after 12:00 noon must be placed in the mail no later than the close of the next business day. The Contractor must ensure that cardholders are not offered expedited services related to the card, its issuance, or its use. The Contractor must issue an expedited card for overnight delivery at no expense to the cardholder if a CSR does not issue the replacement card on the date requested by the cardholder. The State must be able to request an expedited card for overnight delivery through the Contractor's

Administrative System on an as needed basis to support special circumstances as determined by ODJFS. The Contractor must also support Saturday card issuance, card pulls, and address changes post production, but prior to mailing, from authorized ODJFS personnel.

As requested by the State, the Contractor will accept all account set ups, demographic changes, and deposit records from the State for the EPC Cash Programs and will process national branded cards without discriminating on the basis of cardholder's age, but in all instances, in accord with all applicable State, local, and Federal laws, rules, regulations, policies, and standards.

4.3.3 PIN Issuance and Encryption

PINS are required for Ohio EPC cards. For initial PIN issuance, the cardholder will select the PIN by means of an IVR or cardholder web portal (only if permitted by co-branded card regulations) to activate their card. The Contractor must provide a secure automated PIN selection process which requires only one call be made by the cardholder. The PIN selection function must require verification of the cardholder's identification using demographic data such as the cardholder's PIN and SSN. Customer Service intervention to assist the cardholder in the PIN selection/change process must be available 24/7/365 if the PIN change/selection process through the IVR is unsuccessful. The Contractor must provide instructions for cardholders in the card issuance materials regarding selection and/or changing the PIN by the IVR.

The Contractor must ensure that appropriate procedures and co-branded card requirements are utilized to preserve the security and integrity of cards.

4.3.4 Card Activation

All cards must be activated by the cardholder before use. Customer Service intervention to activate the card must be available 24/7/365 if the card activation attempt through the IVR is unsuccessful.

4.3.5 Inactive Accounts after 90 Days

Cardholders who have never activated their EPC account after 90 days will have their funds returned back to the State. The Contractor must work with the State to determine the required information needed to be maintained in the EPC account and the procedures for returning funds back to ODJFS through OAKS. The process must document each benefit as returned so the benefit can be credited back to the appropriate funding source. In addition, ODJFS will document CRIS-E to show the benefits have been returned so that the customers' time limited months of receiving assistance can be restored.

4.3.6 Card De-Activation/Suspension

The EPC card must be immediately de-activated when reported to the Contractor's toll free customer service center as lost, stolen, non-functioning, or not received as defined in the client's Disclosure Statement. The EPC card must be suspended after four invalid PIN entry attempts within 24 hours. At 12:00 AM EST, on the current day from the last invalid PIN attempt, the PIN fail-count will be reset.

The Contractor will cancel the cardholder's card if it is reported to them as lost, stolen, or destroyed. Once the cardholder's card is canceled, the cardholder will have no liability for further transactions involving the use of the canceled card. In no event will the State be liable for replacing any lost or stolen benefits to the cardholder.

The Contractor reserves the right to close a debit card account if the cardholder engages in fraud and/or otherwise misuses the card account. The Contractor will notify the State at least 30 calendar days before an account closure to provide the State sufficient time to establish an alternate issuance method.

4.3.7 PIN Selection/Change

Cardholders must have the option at any time to select their own PIN by using the Contractor's toll free customer service interactive voice response system (IVR) or cardholder web portal (if permitted by co-branded card requirements). The Contractor must provide a secure automated PIN selection process that requires only one call to be made by a cardholder. The one call, automated PIN selection function must require positive verification of the cardholder's identification using demographic data such as the cardholder's birth date and last four digits of the SSN. The Contractor must support the client protective password functionality for PIN changes.

4.3.8 Replacement Card Issuance

The Contractor must provide functionality to support the issuing of replacement cards that are lost, stolen, damaged, non-functioning, or not received in the mail. Replacement card requests are handled by the Contractor's toll free customer service. Replacement cards must be produced and mailed within 24 hours from the date of the request and have new expiration dates based on the date of issuance of the replacement card. The Contractor must support the client protective password functionality for replacement card issuance.

4.3.9 Returned Cards

The Contractor must provide a secure Post Office Box for card returns marked as "undeliverable" by the postal service and for cards returned by cardholders, group homes, retailer/merchants, etc. EBT cards must not be forwarded and the card mailer must be annotated "Do Not Forward, Return Service Requested." All cards returned to the Post Office Box must be deactivated and destroyed immediately with an appropriate card status code assigned in the EPC Administrative System. In addition, the card must be listed as returned on the date of receipt on the Returned Card Report.

4.3.10 Expired Cards

The Contractor will reissue new debit cards at the end of the 3 year life cycle in accordance with co-branded card rules. Cards will be issued at the beginning of the month of expiration, embossed on the face of the card, to allow time for delivery and activation before the last day of the month the current card expires.

The Contractor must send replacement cards for expired cards to a cardholder under the following conditions:

- The cardholder is a valid current cardholder or the valid holder of an expired card;
- The cardholder is a valid cardholder whose current card has expired or will expire in 30 days; or
- The balance on the cardholder's account is greater than \$0 or there has been activity within the last 365 days.

4.4 EPC Administrative System Application

The Contractor must support the following administrative functions from the EPC Administrative System. The EPC Administrative System application is used for inquiries of limited client demographic data.

4.4.1 Search Capability

Search capability must be available by SSN, recipient number, phone number, and client information (includes last name, first name, middle initial, city, State, zip code).

4.4.2 Recipient Information Management

The EPC Administrative System will display the following information for each EPC recipient account:

- Recipient name (includes last name, first name, middle initial, suffix)
- Recipient number
- Date of birth
- SSN
- Gender
- Address (include address, city, State, and zip code)
- Program type
- Account status
- Account begin date
- Account last access date
- Account balance (including future dated deposits)
- Available account balance
- Deposit notification information (includes contact method as phone or e-mail, phone number, and e-mail address)
- Special needs indicator
 - The special needs indicator controls the display of the cardholder's address on the EPC Administrative System. If the indicator is set to "yes" for a cardholder that is speaking with a Customer Service Representative (CSR), the address for the cardholder will not be displayed on the CSRs' workstation screen.
- Last four digits of the PAN
- Deposits
 - Authorization number
 - Available date
 - Deposit date
 - Issued date
 - Amount
 - Account balance
 - History of deposits for three years (previous years can be archived and available by an ad hoc request)
- Cards Management
 - Last four digits of the PAN
 - Card status
 - Issue date
 - Expire date
 - Freeze date
 - PIN status
 - History of card issuances for three years (previous years can be archived and available by an ad hoc request)

4.4.3 Update Capabilities

The State must be able to provide the following actions on an individual EPC account:

- Update address;
- Status EPC cards; and
- Reissue EPC cards.
 - The State must have the ability to request an expedited EPC card and waive the cardholder EPC card replacement fee.

4.4.4 EPC Administrative System Application Security

Secure access to the Administrative System application is the responsibility of the State EPC Security Officer working in cooperation with the Contractor's system security personnel. The Contractor is responsible for training the State EPC Security Officer. The State EPC Security Officer must have the ability to reset passwords and make changes to security profiles and access rights for Administrative System users. The Offeror must describe in its proposal how the current users will be transitioned into a new Administrative System without interruption.

The Contractor must provide access control to the Administrative System. Access controls must ensure that all State and Contractor personnel with update and inquiry access to the Administrative System is strictly controlled. The Administrative System must automatically log off the user after ten minutes of inactivity. Communications access control software must provide the following capabilities at a minimum:

4.4.4.1 User Identification and Authentication

All personnel requiring access to the system must be established as authorized users within the system security module. The system must require unique identification from each user in order to gain access. The Contractor must prohibit the ability to sign-on multiple applications at one time. Access to files, databases, transactions, and programs must be restricted to those personnel needing such access to meet professional responsibilities. The system must protect data so that it cannot be accessed by any unauthorized user.

The system must also provide the capability of tracking all actions taken by an individual that are subject to audit. The system must be able to determine the authorization and access levels of individual users.

The system must support a lockout threshold for excessive invalid access attempts. A password reset function must be available in the EPC Administrative System with a set of security questions to allow the users to reset their password.

Passwords are required for all users to log onto the EPC Administrative System. User IDs are to be disabled after three unsuccessful attempts to enter the correct ID and password combination. The password requirements include:

- Passwords are not to be displayed on the system screen during the login process;
- Passwords are to be encrypted when stored;
- The minimum password must be set to at least eight characters; and
- The user must change their password every thirty days.

The user IDs and passwords of users no longer authorized to access the system must be disabled immediately upon notification as directed by the State EPC Security Officer.

In addition, the system must support automatic timeout after ten (10) minutes of user inactivity.

4.4.4.2 Discretionary Access Controls

The system must use identification and authorization data to determine user access for level or type of information requested. The State EPC Security Officer must have the capability to specify who; by group, profile or user ID; may have system access. The system must ensure that users are not allowed access to data or functionality not specified in their security profile, or user ID.

4.4.4.3 System Access Audit Controls

The system must be able to create an audit trail of user access and maintain and protect such records from modification, unauthorized access, or destruction. The system must define and control access between authorized users and system functionality. The system must be able to record and report the following user actions: log on, log off, card issuance, benefit issuance, account updates, and password changes. For each recorded action, the audit record must contain the date and time of the event, the user, the action performed, and the success or failure of the action. The system must provide the capability to selectively audit the actions of one or more users by individual user ID.

4.4.4.4 User Profile/Menu Access

The Contractor must provide a security system for the EPC Administrative System application whereby user groups and profiles can be established based upon the specific functions required to perform their respective job. Each Administrative System user is allowed access to specific system functions based on their designated security profile. The State requires the ability to create and assign security profiles to multiple counties and groups. The State requires at a minimum the following security profiles and security levels.

- Inquiry Profile: Access to all inquiry functions.
- Cardholder History Profile: Access to cardholder history inquiry functions only.
- Update Profile: Access to all inquiry and operational update functions.
- Administrative Worker Profile: Access to cardholder history inquiry functions, PIN release functions, and any other necessary functions as designated by the EPC Security Officer.
- EPC Security Officer Profile: Access to all areas of the system. Will assign access to all other users.
- State User Profiles: The ability to customize profiles according to the management responsibilities or specialized areas of services.

The Contractor and State will work together to define the roles and permissions for access to the EPC Administrative System.

4.5 EPC Transaction Processing & Routing

The Contractor will coordinate all banking/financial partnership agreements to support the non-surcharging ATM's for the Ohio EPC cardholders.

If a banking/financial institution charges a fee to a cardholder for a teller withdrawal transaction in violation of co-branded card operating rules pertaining to the non-discrimination of services to

member bank cardholders, the cardholder may contact the Contractor's toll free customer service to obtain a refund of the service fee by filing a transaction dispute.

The Contractor will establish a financial partnership agreement with their issuing bank. The Contractor will need to establish in-network partnership agreements for ATM withdrawals and balance inquiries with three issuing banks in Ohio. The selection of banks needs to ensure that all 88 counties in Ohio have fair and adequate access to their ATMs.

The Contractor must provide written notice of any additional partnership agreements or any partnership agreement change with the in-network banks to the State for written approval, which the State will not withhold unreasonably. For the avoidance of doubt, bank and financial institutions shall not be considered subcontractors within the meaning of the Contract.

If there is a conflict within the governing regulations and guidelines regarding a specific standard, the State will determine the appropriate standard to which the Contractor must adhere. In determining the appropriate standard, the State will allow consultation and input from the Contractor, but the final decision remains with the State. But in no event will the Contractor violate any State, Federal, or local statute, policy, regulations, or law due to adherence to any standard, guideline, or agreement with its banking partners.

The Contractor must notify the State in advance of scheduled downtime for routine maintenance, which must occur during off-peak transaction periods. The Contractor must also provide advance notice to the State of any scheduled downtime required outside of routine maintenance. Such downtime must be arranged with and approved by the State.

4.6 EPC Deposit Settlement & Reconciliation

4.6.1 Settlement

The settlement activities must be established with the co-branded card and the Contractor's issuing bank for payment to the appropriate retailer/merchant networks. The Contractor will be solely responsible for any losses due to account fraud.

4.6.2 Deposit Reconciliation

Deposit reconciliation will need to be defined and detailed in the ICD document in accordance with the EPC Batch Interface and File Layouts Supplement. The Contractor will need to provide a report to communicate receipt of each file received from the State. The file will provide the total transaction count, benefit amount and identify any records that could not be processed. The Contractor will be required to provide this report 30 minutes after the file has been processed.

While the State has an established process for deposit reconciliation, the State is willing to consider alternative solutions. Each Offeror must propose a solution that meets the identified requirements for the EPC Batch Interface and File Layouts Supplement, but may also propose an alternative solution for deposit reconciliation.

4.7 EPC System Security and Annual Certification of Compliance (EPC ONLY)

4.7.1 Security Policy

The Contractor, subcontractor(s), and entities with partnership agreements must ensure that security and controls are established and maintained for the EPC services provided in accordance with applicable co-branded card Operating Rules, Payment Card Industry (PCI) Data Security Standards, and banking regulations.

4.7.2 Payment Card Industry (PCI) Data Security Standards

All entities that accept, capture, store, transmit, or process payment card data as a merchant or service provider of the State must adhere to these standards for information security. These security requirements apply to all "system components." System components are defined as any network component, server, or application that is included in or connected to the cardholder data environment. The cardholder data environment is that part of the network that possesses cardholder data or sensitive authentication data. Adequate network segmentation, which isolates systems that store, process, or transmit cardholder data from those that do not, may reduce the scope of the cardholder data environment. Network components include but are not limited to firewalls, switches, routers, wireless access points, network appliances, and other security appliances. Server types include but are not limited to the following: web, database, authentication, mail, proxy, network time protocol (NTP), and domain name server (DNS). Applications include all purchased and custom applications, including internal and external (Internet) applications.

The Contractor and each subcontractor, in excess of \$25,000, must provide the State annual certification of compliance with this standard. The annual certification of compliance with the Payment Card Industry (PCI) Data Security Standards shall identify, prioritize, and document the Contractor's compliance and action plans for areas that need mitigation. Service providers are required to revalidate their compliance on an annual basis, with the next annual Report on Compliance (ROC) due one year from the last validation date. The Contractor must provide the ROC within 120 days from the validation date each year.

The Contractor will need to specify their audit period and each subcontractor audit periods upon the execution of this Contract. The Contractor will ensure that these requirements are met and provide notification to the State within thirty days of any change in the audit time periods.

4.8 EPC Reports

The Contractor will provide a standard reporting package to allow the State to manage the Ohio Electronic Payment Card (EPC) program. The reports will be used to monitor account information for inactivity; card issuance, replacements and returns; unpinned cards; and demographic changes. The EPC Administrative System and reports will be used to make management decisions, monitor system performance, perform reconciliation activities, and provide information to Federal agencies. The Contractor must provide daily and monthly EPC Reports on the EPC Administrative System in PDF, TXT, and DAT formats. All reports are to be generated after midnight and available by 8:00 AM EST the following day. In addition, the State must be able to request an adhoc report at anytime.

4.8.1 EPC Administrative System Reports

The Contractor must include EPC administrative system reports in their reporting package that is equivalent or enhanced to the reports listed in this section.

Report Name	Frequency	Description
Account Activity	Daily and Monthly	Report lists accounts that have been inactive for 3–6 months, 6–9 months, 9–12 months by county and state-wide and aggregate totals by county and State. Report sorted by county. Report contains fields: county number, worker ID, recipient name, recipient number, last entry date/time, total days of inactivity, and aggregate totals for the report.

Card Not Activated (Unpinned Card)	Daily and Monthly	Report lists unpinned cards over 30 days. Report sorted by county and separates out aggregate totals by county and State. Report contains fields: county number, case worker ID, recipient last name, recipient first name, recipient number, address, date/time of issuance, number of days since issuance, and predetermined code of whether the card has ever been pinned. Report shows totals for categories: \$0.01 - \$9.99, \$10 - \$99.99, \$100 - \$499.99, \$500 - \$1000.00, \$1000+.
Card Returned	Daily and Monthly	Report lists cards returned to Contractor as non-deliverable. Report sorted by county and separates out aggregate totals by county and State. Report contains fields: county number, worker ID, cardholder name, recipient number, address, balance on card (y/n), entry date/time, issue date/time, login user ID.
ACH Summary Report	Daily	Report lists the total ACH deposit information to the Contractor's account for disbursement to customer's EPC accounts. Report will display all transmission file data, including total records processed, total records rejected, file processing begin and end times, file processing total time, processing rate per records/per second, total deposit amount processed and rejected, total debit amount processed and rejected, deposit amount effective date, total credits processed and rejected, total debits processed and rejected, and total pre-notes processed and rejected.
Account Maintenance Summary Report	Daily	Report lists the total Account Maintenance file transmissions to EPPIC. Report will display all transmission file data, including total records processed, total records rejected during processing, file processing start and end times, file processing total time and processing rate records per second.
Card Issuance Tracking	Daily and Monthly	Report lists cardholders who have received four or more replacement cards within the cardholder's one year count. Report sorted by county and separates out aggregate totals by county and State. Report contains fields: county number, worker ID, cardholder name, recipient number, issuance count, and issuance date/time.
Card Issuance Replacement	Daily and Monthly	Report lists cards replaced for reasons of replacement (damaged, lost, returned, and stolen) and new issuance. Report sorted by county and separates out aggregate totals by county and State. Report contains fields: county number, worker ID, cardholder name, recipient number, reason for card issuance and replacement, issuance date/time, and issuer ID. Totals include: replacement reasons (damaged, lost, returned, and stolen), total replacements, and new issuances.

Demographic Change	Daily	Report lists temporary address changes made to an account made by a Contractor customer service representative. Report sorted by county and separates out aggregate totals by county and State. Report contains fields: county number, case worker ID, recipient last name, recipient first name, recipient number, address, date/time of change, and user ID.
Management Statistical Quarterly – US	Quarterly	Report lists all aggregate domestic totals during the reporting quarter for all specified transaction types, such as voids, force post credit & debit, refunds, etc. It lists total domestic transactions and overall total transactions. It also lists the following for categories ATM, Bank Teller, POS transactions (PIN Based and Signature Based), and Deposits: total number of transactions, percent of total transactions, aggregate transaction value, average transaction value, average number of transactions per participant, number and amount of debit transactions, and number and amount of credit transactions.
Management Statistical Quarterly – INT	Quarterly	Report lists all aggregate international totals during the reporting quarter for all specified transaction types, such as voids, force post credit & debit, refunds, etc. It lists total international transactions and overall total transactions. It also lists the following for categories ATM, Bank Teller, POS transactions (PIN Based and Signature Based), and Deposits: total number of transactions, percent of total transactions, aggregate transaction value, average transaction value, average number of transactions per participant, number and amount of debit transactions, and number and amount of credit transactions.
Management Statistical Quarterly – ALL	Quarterly	<p>Report lists all aggregate totals during the reporting quarter for all specified transaction types, such as voids, force post credit & debit, refunds, etc. It also lists the following for categories ATM, Bank Teller, POS transactions (PIN Based and Signature Based), and Deposits: total number of transactions, percent of total transactions, aggregate transaction value, average transaction value, average number of transactions per participant, number and amount of debit transactions, and number and amount of credit transactions.</p> <p>Additionally, the report will provide total active account totals and total active card totals for the following: first day and last day of reporting period, newly added during reporting period, accounts with at least one transaction during reporting period, cards statused lost or stolen during reporting period, and cards deactivated for other reasons during reporting period.</p>

Management Statistical Monthly – US	Monthly	Report lists aggregate totals by card transaction type and total dollar amount by transaction type within the US. Report sorted by county and separates out aggregate totals by county and State. Report contains fields: county number, ATM transactions, POS purchase transactions, POS transactions with cash back, bank teller withdrawals, dollar amount of ATM transactions, dollar amount of POS purchase transactions, dollar amount of POS transactions with cash back, and dollar amount of bank teller withdrawals.
Management Statistical Monthly – INT	Monthly	Report lists aggregate totals by card transaction type and total dollar amount by transaction type Internationally. Report sorted by county and separates out aggregate totals by county and State. Report contains fields: county number, ATM transactions, POS purchase transactions, POS transactions with cash back, bank teller withdrawals, dollar amount of ATM transactions, dollar amount of POS purchase transactions, dollar amount of POS transactions with cash back, and dollar amount of bank teller withdrawals.
Management Statistical Monthly – ALL	Monthly	Report lists aggregate totals by card transaction type and total dollar amount by transaction type All (US & Internationally). Report sorted by county and separates out aggregate totals by county and State. Report contains fields: county number, ATM transactions, POS purchase transactions, POS transactions with cash back, bank teller withdrawals, dollar amount of ATM transactions, dollar amount of POS purchase transactions, dollar amount of POS transactions with cash back, and dollar amount of bank teller withdrawals.

4.8.2 EPC Customer Service Performance Reports

The Contractor must include EPC customer service performance reports in their reporting package that is equivalent or enhanced to the reports listed in this section. The Contractor must provide performance reports for their Customer Service Center by the 10th day of the following month.

Report Name	Frequency	Description
Ohio EPC IVR Monthly Performance Report	Monthly	Report lists the EPC IVR daily performance for customer inquiries. Report will display start and end dates, daily date, IVR calls offered, IVR calls answered, IVR handled percentage, IVR average speed of, IVR average talk time, CSR opt out calls, CSR opt out percentage, new PINs, and re-PINs. Monthly totals will be provided at the end of the report.
Ohio EPC Program English CSR Service Level Report	Monthly	Report lists the CSR daily performance for customer English inquiries. Report will display daily date, CSR calls offered, CSR calls answered, CSR handled percentage, CSR calls abandoned, CSR abandon percentage, CSR average speed of abandon, CSR average speed of answer, and CSR average talk time. Monthly totals will be provided at the end of the report.

Ohio EPC Program Spanish CSR Service Level Report	Monthly	Report lists the CSR daily performance for customer Spanish inquiries. Report will display daily date, CSR calls offered, CSR calls answered, CSR handled percentage, CSR calls abandoned, CSR abandon percentage, CSR average speed of abandon, CSR average speed of answer, and CSR average talk time. Monthly totals will be provided at the end of the report.
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4.8.3 **EPC Reports for Control-D**

The Contractor will transmit data files of the reports available on the EPC Administrative System to the State via Connect:Direct each business day. The data file format is a fixed block record format with 133 characters long in Extended Binary Coded Decimal Interchange Code (EBCDIC). The following table provides a list of the report names, frequency, and description. The Contractor must include the EPC reports for Control-D in their reporting package that is equivalent or enhanced to the reports listed in this section.

Report Name	Frequency	Description
Account Inactivity Report (RPT001RA)	Daily	Report lists accounts that have been inactive for 3 – 6 months, 6 – 9 months, 9 – 12 months by county and state-wide and aggregate totals by county and State. Report sorted by county. Report contains fields: county number, worker ID, recipient name, recipient number, last entry date/time, and aggregate totals for the report.
Card Returned Report (RPT002RA)	Daily	Report lists cards returned to Contractor for non-delivery. Report sorted by county separates out aggregate totals by county and State. Report contains fields: county number, worker ID, cardholder name, recipient number, address, balance on card (y/n), entry date/time, issue date/time, and login user ID.
Unpinned Card Report (RPT003RA)	Daily	Report lists unpinned cards over 30 days. Report sorted by county separates out aggregate totals by county and State. Report contains fields: county number, case worker, cardholder name, recipient number, address, date/time of issuance, number of days since issuance, and predetermined code of whether the card has ever been pinned. Report shows totals for categories: \$0.01 - \$9.99, \$10 - \$99.99, \$100 - \$499.99, \$500 - \$1000.00, \$1000+.
Card Issuance Replacement Report (RPT004RA)	Daily	Report lists cards replaced by reason replacement (damaged, lost, returned, and stolen) and new issuances. Report sorted by county separates out aggregate totals by county and State. Report contains fields: county number, worker ID, cardholder name, recipient number, reason for card issuance and replacement, issuance date/time, and user ID. Totals include: replacement reasons: damaged, lost, returned, and stolen; total replacements, and new issuances.
Card Issuance Tracking Report (RPT005RA)	Daily	Report lists cardholders who have received four or more replacement cards within the cardholder's one year count. Report sorted by county separates out aggregate totals by

		county and State. Report contains fields: county number, worker ID, cardholder name, recipient number, issuance count, and issuance date/time.
Demographic Change Report (RPT006RA)	Daily	Report lists temporary address changes made to an account made by a customer service representative. Report sorted by county separates out aggregate totals by county and State. Report contains fields: county number, case worker ID, recipient name, recipient number, recipient address, date/time of change, and user ID.

4.9 EPC Customer Service/Automated Response Units

The Contractor must provide customer service through separate toll free numbers for Ohio EPC cardholders. Customer Service must be located within the continental United States, along with all other EPC system functions. The Contractor must provide Customer Service that is compliant with the Americans with Disabilities Act (ADA) (<http://www.ada.gov/>). Customer Service must be available to Ohio EPC cardholders by IVR 24/7/365. CSR's must be available 24/7/365.

All services offered by customer service must be accessible by touch tone telephones. The CSR's must be accessible by all other types of telephone functionality. In addition, Customer Service must be able to accept and handle calls from the hearing impaired. All IVR scripts must be available for ODJFS approval.

4.9.1 Cardholder Customer Service

The Contractor must provide cardholder Customer Service available by a toll-free number accessible 24/7/365 by means of an IVR through the touchtone pad or speech request. CSR's must be available 24/7/365. ODJFS requires that both English and Spanish be supported by the IVR and Customer Service, and that TDD services be available and provided. For all other languages, the Contractor must use a language-line translator service to assist the CSR and cardholder. This service is available 24/7/365. The offeror must also describe access controls for the IVR to ensure security of cardholders' account information.

ODJFS requires the Contractor to staff Customer Service with highly trained CSR's. The Contractor must develop a Customer Service Staffing Capacity Plan to cover unanticipated high call volumes caused by system or telecommunication interruptions, natural disasters, or other unanticipated critical events. The offeror must describe the minimum qualifications required for the position of CSR and their plans for on-going training.

ODJFS currently has an active card base of approximately 125,137, as of December 31, 2010. This number, of course, fluctuates monthly. To aid offerors in estimating and proposing for the Customer Service function, historical information on the types and numbers of calls that are handled by the current Customer Service is presented in the EPC Customer Service Statistics Supplement.

4.9.1.1 Cardholder Identification

Cardholders requesting secure services such as PIN selection and card replacement must have positive identification established prior to receiving services. Positive identification may be made by CSRs, electronically, or a combination of both. Two demographic data items are required for positive identification. Data items that can be used are: address, date of birth, PIN, and SSN.

4.9.1.2 Authorized Representatives and Protective Payees

ODJFS will send the name of the authorized representative or protective payee in the Account Maintenance file. An "authorized representative" is an individual, eighteen years of age or older, who stands in place of the assistance group. The authorized representative may act on behalf of individuals inside or outside the household in which the authorized representative lives. A "protective payee" is a representative of the assistance group who is responsible for receiving and managing the payment on behalf of the assistance group.

The Contractor must store the authorized representative or protective payee name along with the account name in the EPC account. This will permit a CSR to talk with this individual for account related issues. ODJFS will work with the Contractor to associate a special identifier to verify the authorized representative or protective payee name.

4.9.1.3 CSR Access and Support for Cardholders Using Rotary Phones

Cardholders experiencing difficulty obtaining services using automated functions must be provided easy access to a CSR for assistance. Access to a Customer Service Representative must always be offered as an option from the main menu. Cardholders using rotary phones must be automatically directed to a CSR for assistance after a reasonable "timeout" period.

4.9.1.4 Cardholder Reporting of Lost, Stolen, or Damaged Cards, and Cards Not Received

Cardholders selecting this service option may request a replacement card through the IVR or be immediately transferred to a CSR. The IVR or CSR must verify the cardholders' identity and address before proceeding with the card deactivation/replacement action. If the cardholder reports an address change, the call must be transferred to the CSR who must make the address change on the Administrative System before issuing a replacement card. This is a temporary change of address for card replacements only; the cardholder must report the permanent address change to their case worker to ensure the permanent change occurs on CRIS-E. The address change must be provided on the EPC Demographic Change Report.

The Contractor's supervisory staff must expedite EPC cards for overnight delivery under extenuating circumstances that is the direct result of an error made by the Contractor. No charges will be imposed on the State or the cardholder. For example, a cardholder contacts customer service to request a replacement card and the CSR does not issue the card. Upon discovery, the Contractor must reissue the card within 24 hours via overnight delivery at no cost to the State or cardholder.

4.9.1.5 Card Activation

Ohio EPC cards require activation before use. The cardholder's identity must be verified prior to activating the card.

4.9.1.6 Current Balance Inquiry

Cardholders selecting this service option are to be given the current on-line real time balance of their account(s) and last deposit amount and posted date.

4.9.1.7 Transaction History

Cardholders selecting this service option are provided information about the last ten (10) transactions performed on the account, which appear on the on-line system. In addition, the Contractor must provide cardholders their transaction history for a period of up to two (2) calendar months upon their request.

4.9.1.8 PIN Selection/Change

PIN selection/change may be accomplished by the cardholder by means of a single call to the Customer Service number using CSR assistance or the IVR. Cardholders selecting this service option must have their identity verified prior to selecting or changing their PIN.

4.9.1.9 ATM Location Information

Cardholders must have the ability to locate ATM's within a zip code area. Cardholders selecting this service option are transferred to a CSR or routed to an existing script and provided information about ATM site locations where cash benefits may be accessed.

4.9.1.10 Deposit Notification / Change in Enrollment Preferences

Cardholders selecting this service option will receive a message stating the Contractor is offering a free service that will call them when a deposit has been made to their EPC account. The cardholder can either choose to select this option or be removed from this service. If the cardholder selects this service, the IVR will provide the ten digit phone number on file and ask the cardholder to select that number or provide an alternative phone number.

4.9.1.11 Reports of Unauthorized Card Use

Cardholders selecting this service option are transferred to a CSR to file a dispute for unauthorized card use. The CSR must open a claim and record pertinent information for the investigation. Cardholders must be provided access to information about the status of their claim request.

4.9.1.12 TEMP Messages

The State must have the ability to require the Contractor to post temporary messages to the IVR to accommodate unusual circumstances or for promotional purposes. The Temporary IVR messages must be recorded in English and Spanish. The message must be available on the IVR within 24 hours of request. The State does not expect the required number of Temp Messages to exceed four per year. The average length of the message is less than 1 minute and must be available via the IVR for up to 30 days.

4.9.1.13 EPC Cardholder Portal

The Contractor must provide EPC cardholders a web portal to access their EPC accounts. The web portal must be secured and provide 24 hour access, 365 days a year. The web portal must include a website hit counter to track usage of the site.

If the web portal serves several states, a method must be provided for the cardholder to ensure they enter the account for the correct State (dropdown list or icon).

Registration

To establish a web portal account, the cardholder will need to enter their PAN, a valid e-mail address, the card verification value (CVV) from the back of their card, and a

combination of at least two additional identifiers such as PIN, last 4 digits of the SSN, date of birth, last 4 digits of phone number, or zip code.

The cardholder must establish a user ID, password, and profile image to access their account. The user name and password must be at least 8 characters in length. In addition, the password must require a combination of at least one capital and one lowercase letter, a number, a symbol, and expire every 30 days.

The cardholder must be required to select one or more personal questions from a list and enter the response(s) to be used for security purposes.

When entering multiple values (i.e. PAN, PIN, SSN, user ID, password) on a login screen, the error message should never identify which value is incorrect. All fields should be blanked out and the user should re-enter all of them.

An invalid entry in any field would require the user to go back and start the registration process over again. After three failures, the session must be terminated. A time delay to start the registration process must be established.

The cardholder must be required to register again whenever a new card is issued.

Passwords and PIN Security

The Contractor must ensure that all password and PIN entry fields are designed to lock access to the account after a maximum of three consecutive invalid entries. A procedure must be established to reset account access, such as:

- Adding an option to the IVR;
- Talking with a CSR;
- Sending an email to the account holder about the event with instructions; or
- Adding a "Did you forget your password/PIN?" link to the login screen.

The cardholder should never be allowed to repeat the same PIN or password or the Contractor must set a very high threshold for the number of iterations before an old password can be used again.

If the cardholder forgets the password, they must provide an accurate response to their security question. The Contractor must send an email with a new temporary password and provide a link to a specific page for login with the temporary password, and then force selection of a new password.

An e-mail must be sent to the cardholder whenever the password or PIN is changed online so that they are made aware of the change.

Portal Content

The EPC cardholder web portal must provide the following information:

- Access to all card materials (i.e., card mailer, program information, disclosure statement);
- ATM locator;
- Phone number for the customer service line to report lost, stolen, or damaged cards;
- Ability to change passwords in a secured environment;
- Ability to have reminder notice sent to their email account if they forget their user ID;
- Website privacy policy;

- Available balance and transaction history. Transaction information must be displayed immediately in date and time order and will include all pending and cleared transactions. All transactions will include:
 - Transaction date;
 - Posted date;
 - Merchant/ATM location/confirmation number;
 - Type of transaction; and
 - Amount of transaction.

- If there are any pending transactions which have settled from the previous month, in addition to the above information the following will be provided:
 - Hold amounts;
 - Posted amount; and
 - Difference between hold and posted amounts.

- Monthly transaction history for the past 60 days.
- Cardholders must have the ability to sign up online for deposit notifications via email or phone alerts.

Replacement Cards and PINs

Cardholders must also have the ability to securely request a replacement card online, as well as the ability to change or set their PIN (if permitted by co-branded card requirements) through this portal. For a PIN change online, the old PIN must be entered correctly first. This feature should be locked for the session or a specified period of time after three invalid entries.

In addition to PIN and password changes, an e-mail must also be sent to the cardholder whenever the card replacement is changed online so that they are made aware of the change.

Identity Protection

There must be clearly worded information warning cardholders about identity theft and phishing scams, both at log on and at log off. Recommendations for protecting identity and documents shall also be provided, as well as information on how to report any suspected identity theft or misuse of the EPC card.

Web Portal Security

The following security standards must be in place for the portal:

- The portal must use only SSL technology and should be upgraded as new secure technology emerges with State approval.
- Limit access to only browser versions that support 128-bit encryption, such as Microsoft, Mozilla, and Apple.
- The system should not use cookies or allow storage of logon data elements by the browser, because many recipients use public PCs at libraries and schools. This will also prevent the cookie from pre-filling any values.
- The Contractor must also set properties so that user IDs and passwords cannot be stored by the browser software itself.

Supplement 3

Glossary

Glossary

Term	Definition
ABAWD	Able bodied adults without dependents
ACH (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.
Acquirer	An acquirer is the financial institution that establishes an account with a merchant and processes payment card 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 / Third Party Processor (Acquirer/ TPP)	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. Commonly referred to as a 'Third Party Processor (TPP).
Active Case	Any food assistance case in which a benefit has been made available during a calendar month.
ADA	Americans with Disabilities Act
Adjustment	A debit or credit Transaction initiated by the cardholder, Issuer, Acquirer, retailer/merchant, and/or State agency, to correct a system error, correct an inaccurate record of a transaction, or to correct an out-of-balance condition identified in the settlement process.
Administrative Application / System	An input/output device to be made available to local CDJFS offices and designated state and federal offices. The device will perform the functions of standard data terminal equipment for communications to and from the contractor's computer system.
AG	Assistance Group
ALERT System	Anti-fraud locator of EBT Retailer transactions. The Federal subsystem used to detect retailer fraud
AMA (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 activities to the Food and Nutrition Service (FNS) for the Federal EBT Food Assistance Program.
ANSI (American National Standards Institute)	The U.S. Standards group responsible for issuing U.S. standards and maintaining consistency with similar international standards.

Term	Definition
ARU (Automated Response Unit)	A dial-in inquiry system that provides access to account information via a digital telephone with voice response. Also referred to as a VRU or AVR.
ASAP (Automated Application for Payments System)	An all-electronic payment and information system developed jointly by the Treasury Department's Financial Management Service (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.
Authorization	The approval of Transactions either by the issuer or on behalf of an issuer, either on-line, during stand-in, or by telephone.
Authorized Representative	A person authorized by an assistance group to act on their behalf in making application for food assistance benefits and, if so designated, to receive the food benefit on behalf of the assistance group. Authorized representatives 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 food assistance account.
Authorized Retailer	Any merchant who has been approved by FNS to accept food assistance benefits as payment for eligible food items and has also completed and signed a retailer agreement. Authorized retailers include, but are not limited to, retail grocery stores, food chains, farmers markets, roadside vendors, delivery services, and cooperatives.
AVR (Automated Voice Response)	See ARU
Balance Inquiry	A transaction whereby the Cardholder obtains his or her Account balance at the POS or a stand-alone balance inquiry terminal. At the POS and the optional stand-alone terminal, Food Assistance Account balances are available. Balance Inquiry terminals are provided at the retailers/merchant's option.
Bank Identifier Number (BIN)	A set of numbers assigned by the American Bankers Association that appears as a part of the primary account number (PAN) on the face of the card and that identifies the offeror for purposes of interchange, sometimes referred to as an Institution Identifier Number (IIN).
Benefit Availability Date	The date that benefits are posted and available to the cardholder. The benefit availability date for ongoing issuances is a fixed date, the same date each month, no matter whether it is a holiday or weekend. The benefit availability date may be different for each type of program benefits.

Term	Definition
Business Day	A 24-hour period ending at a time mutually agreed upon by the contractor and ODJFS. The end of the business day will designate that time at which system settlement will occur.
Card Authentication Value (CAV)	A cryptographic value encoded on Track 2 used to validate its contents.
Card Mailer	The card mailer is a two-sided protective page in which the EBT Card is mailed to the cardholder. It provides information about how to activate the card and notifies the cardholder of his/her rights with respect to the food assistance program.
Cardholder	An individual to whom an EBT card has been issued by the offeror and for whom the offeror maintains a government account which may be accessed through the use of an EBT card.
Cardholder	An individual who has been determined eligible to receive one or more government benefits or services.
Cardholder Dispute	A dispute initiated by the offeror on behalf of a Cardholder for all or part of an amount for which settlement occurred.
CDJFS	County Department of Job and Family Services
Central Processor	Contractor responsible for accepting, processing and reporting of all EBT transactions including settlement.
CIR	Committed Information Rate (frame relay)
Claim	A request made by a retailer/merchant/acquirer or cardholder/issuer/state agency for account adjustment, debit or credit. Also action taken to obtain payment from cardholders for over issuance of FSP benefits.
Contractor	The firm selected, and awarded a contract, to provide the services contained in this RFP and as contracted.
Contractor System	See Host System.
Controller	The device that captures and consolidates transactions from a group of terminals to be transmitted to another node or entity. For example, the POS devices in all lanes of one store are first transmitted to one store controller, and then transmitted to an Acquirer.
County (CDJFS) Settlement	The current process by which the county systems (CMS and ACO) communicate with the host computer via a batch process. Each system must be settled independently and this process is performed at least once a day.
CRIS-E	Client Registry Information System – Enhanced. Automated eligibility system used by ODJFS in determining cardholder eligibility for Food Assistancess, OWF, and Medicaid.

Term	Definition
Cryptography	The program by which a PIN is transformed so as to be rendered unintelligible during transmission.
CSR (Customer Service Representative)	A live person who provides assistance to an EBT client or retailer, via a dial-up to a customer service center. Examples of assistance include access to account information, action on reports of lost or stolen cards, and PIN selection, as well as voice authorization of manual vouchers.
Customer Service Number	The toll-free telephone number cardholders may call to report a lost, damaged or stolen EBT Card, inquire on their EBT account balance(s), or ask questions regarding EBT.
Data Encryption Standard (DES)	The Data Encryption Standard as promulgated by the National Bureau of Standards. An encryption/decryption algorithm published by ANSI as Standard X3.92-1981 used to encrypt PIN data in EBT transactions for secure transmission.
Debit	A transaction initiated by a cardholder at a terminal with the use of a PIN to effect a payment that results in a debit against the balance of the cardholder's account.
Decline	The denial of a Transaction by the offeror or on behalf of the offeror either on-line, during stand-in, or during the telephone authorization process.
DHCP	Dynamic Host Configuration Protocol
Domain Name System (DNS)	The DNS is a distributed Internet Directory service.
Downtime	The failure of some required Transaction processing system component which prevents the Acquirer from obtaining EBT host approval of the Transaction amount, with Cardholder PIN and the Magnetic Stripe data, prior to completion of a Transaction.
EBS Council	The emancipated council of NACHA operating under the Charter attached as Appendix 1 to the QUEST® Operating Rules.
EBT (Electronic Benefits Transfer)	An electronic payments system that uses electronic funds transfer, automated teller machines, and point-of-sale technology for the delivery and control of public assistance benefits.
EBT Host System	The offeror's core system that maintains cardholder accounts, provides transaction authorization and processing, supports administrative system functionality, supports card issuance and status functionality, supports PIN issuance, change, and hold functionality, maintains the Food Assistance Program Retailer Validation Database, supports settlement and reconciliation, and provides reporting.
EBT-Only Acquirer	The entity (vendor or a subcontractor) that acquires, routes, and settles transactions for EBT-only retailers under the resulting contract.

Term	Definition
EBT-Only Retailer/Merchant	A person or entity that has agreed to accept cards for purchases of food/goods from Food Assistance Accounts and that has been specifically authorized by USDA-FNS to accept Food Assistance Transactions. These retailers will most likely use equipment supplied by ODJFS.
Encryption	The method used to protect PIN data by transforming it into cryptographic form. The translation of data by hardware devices or software programs that renders transmitted data unintelligible, thereby protecting the privacy of information.
Encryption Key	A mathematical value that is used in an algorithm to transform plain text into cipher text or vice versa.
FAP (Food Assistance Program)	Ohio's name for Federal SNAP is known as the Food Assistance Program (FAP). An assistance program that issues food assistance benefits to eligible households. Benefits shall be used solely for eligible food items. Eligibility is determined and benefits are issued by the state. [See SNAP and State FAP.]
FNS (Food and Nutrition Service)	An agency of the United States Department of Agriculture that is responsible for administering the Food Assistance Program.
FNS Regulations	The final rules and regulations as published by FNS. The regulation serves as the set of standards for operation of FAP EBT systems.
Food Assistance Purchase	A payment for the value of eligible food items sold to a customer at an FNS authorized retailer.
Food Assistance Return	A refund for the value of merchandise, originally purchased with food assistance benefits, brought back by a customer for a credit from the retailer.
FRB (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, D.C., twelve (12) regional Federal Reserve Banks, and their twenty-five (25) branches. The Richmond, VA branch of FRB has been delegated by FNS to perform as an Account Management Agent for the federal Food Assistance Program funding accounts.
Gateway	A service provided by a network for access to other regional and network networks.
Hold	A temporary restriction placed on all or part of the funds in an account as a result of a manual voucher authorization or adjustment. The amount of funds on hold becomes unavailable to the client.
Hops	Each time a packet is forwarded to another router, a hop occurs.
Host	A central processor/computer which can act as a database processor and/or switch for Transactions leaving or coming into a central processor.

Term	Definition
Host Processor	The entity (contractor or a subcontractor) that runs the EBT host system.
Host System	The central EBT processing system (hardware, software, and data) that processes transactions and maintains client and retailer accounts.
Household	A Temporary Assistance for Needy Families (TANF) or Supplemental Nutrition Assistance Program (SNAP) case unit that can be composed of one or more members. Individuals of the unit are referred to as recipients.
International Standards Organization (ISO)	The international group responsible for issuing technical standards.
Interoperability	The ability of the EBT system to process interstate food assistance transactions occurring at an Ohio retailer/merchant when the cardholder has benefits and payments issued by another state and an Ohio cardholder's transactions occurring at a retailer/merchant in another state. The EBT system must accept these transactions and route to the appropriate states' EBT system for authorization and settlement.
ISO 8583	International Standards Organization standard for retail financial transactions. Adopted and modified by the American National Standards Institute (ANSI) X9.2-1988.
Issuer	Under the QUEST® Operating Rules, a Depository Institute that has entered an agreement with a Government Entity or EBT Service Provider to undertake the responsibilities of an Issuer.
Issuer Identification Number (IIN)	A set of numbers as assigned by the American Bankers Association which appears on the Ohio EBT Card and identifies the offeror for purposes of interchange of Transactions (more frequently referred to as BIN).
Magnetic Stripe	A stripe of magnetic tape that is affixed on the reverse side of cards and that meets all applicable standards contained in Chapter 1 of the QUEST® Operating Rules.
Manual Authorization	See Voice Authorization.
Manual Transaction	An off-line food assistance purchase or merchandise return completed by use of a paper manual voucher.
Manual Voucher	A paper document used to execute an offline EBT transaction. The document contains client and retailer information and a client signature.

Term	Definition
Manual Voucher Clear	The submission of a manual voucher, either electronically or by mail, to confirm the authenticity of the manual transaction and effect settlement. Voice authorization must be obtained with respect to each manual voucher prior to the voucher clear in order to place a hold on funds in the client's EBT account. Once the voucher is cleared, the funds are debited permanently from the account and credited to the retailer. If the voucher transaction is not cleared within 30 days, the hold is released and the funds again become available to the client.
National Automated Clearinghouse Association (NACHA)	NACHA is a national group that oversees EFT operations.
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 food assistance 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 to continue FAP participation in the EBT environment.
NSF (Non-Sufficient Funds)	A condition that indicates insufficient funds in the client's account for the host to approve a transaction, which results in a denial.
ODJFS	Ohio Department of Job and Family Services
Offeror	Any entity, organization, or individual submitting a proposal in response to this RFP.
Ohio Direction Card	The service mark of the Ohio EBT system.
On-line Transaction	A transaction processed through to the host at the time of initiation.
OWF (Ohio Works First)	Ohio's public assistance program funded under the Federal TANF programs.
PAN (Primary Account Number)	Number on the EBT card that identifies the EBT system user and specifies an individual EBT account.
Paper Voucher	See Manual Voucher.

Term	Definition
Personal Identification Number (PIN)	A four to six character alphanumeric code issued to or selected by a cardholder, which must be utilized by the cardholder in conjunction with a card to initiate a transaction.
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 enter his or her PIN at a terminal.
PIN Verification	The procedure utilized by or on behalf of the offeror to verify the authenticity of a PIN upon receipt of a Transaction Request.
POS (Point of Sale) Device/Terminal	A range of devices deployed at authorized retailers and cash access sites, used to initiate the electronic debit of a client account and credit to a retailer account as a purchase is being made, or credit to the client account and debit to the retailer account for a food assistance merchandise return.
POS Acquirer	A Depository Institution that enters into Retailer/Merchant Agreements or owns, operates or controls POS terminals, which accept cards for purchases.
POS Terminal	An electronic hardware device used at the point of sale and designated by an Acquirer to accept cards, including a Scrip Terminal or Stand-Alone Balance Inquiry Terminal, that, when activated by a cardholder through use of a magnetic stripe on a card, is capable of initiating a request for authorization of a purchase from an account or initiating a balance inquiry.
POS Transaction	A transaction authorized from a food assistance account that is initiated with a card at a POS terminal pursuant to the QUEST® Operating Rules.
Primary Cardholder	A cardholder designated by the eligibility system to be the primary cardholder of benefits. The primary cardholder may also be an authorized representative that has been assigned to receive benefits on behalf of the primary cardholder.
Processor	Any company processing transactions on behalf of an Issuer, Acquirer, or merchant, including any terminal operator that is not also an Acquirer or a network.
Proposal	The documents submitted by an offeror in response to this RFP.
Proprietary Software	Software that is entitled to copyright protection, and was created without federal, state, or local government funding.
QUEST® Operating Rules	The QUEST® Operating Rules, including all exhibits thereto and all documents incorporated therein, as amended from time to time by the National Automated Clearinghouse Association (NACHA).

Term	Definition
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.
Reconciliation	Refers to the process of ensuring that all system transactions have been processed accurately and validated as outlined in the FNS EBT reconciliation Guidance for State Agencies.
REDE File	Retailer EBT Data Exchange This list maintained by FNS, contains all authorized food assistance retailers along with additions and deletions.
Re-Presentation	Transmission to the authorizing host of a transaction, which was previously denied as NSF, at a later date (e.g., the following month), in hopes that sufficient funds would then be available to recover the lost funds.
Retailer	See Authorized Retailer.
Retailer/Merchant Agreement	A written agreement between an Acquirer and a retailer/merchant setting forth the respective rights and duties of the parties with respect to transactions and obligating the retailer/merchant to abide by the QUEST® Operating Rules, as such may be amended from time to time. <i>Commonly referred to as a "Retailer Agreement".</i>
Retailer/Merchant Customer Service	A 365 Day/24-hour per day / 7 day per week toll-free number that retailers/merchants can call for assistance with the EBT program.
Return	See Food Assistance Return.
Reversal	A transaction that returns a prior transaction attempt to the entity that initiated it and resets the system to its previous status.
RFP (Request for Proposals)	This solicitation document in its entirety.
Secondary Cardholder	A person authorized by a household or individual to act on their behalf in redeeming food assistance benefits. If so designated, the secondary cardholder receives a separate EBT card to access the specified benefit account.
Settlement	The exchange of information that results in the transfer of funds from one entity to another to complete a financial transaction. In EBT, these include the flow of funds, via ACH, between the EBT contractor's bank account and bank accounts belonging to the EBT-only acquirer, TPPs, networks and direct connect retail chains, as well as between the EBT-only acquirer's account and authorized retailers' accounts.
Settlement Day	The calendar date on which funds are transferred for settlement. The period between cut-off times established by an Issuer for Settlement.

Term	Definition
Speech Interactive Voice Response (SIVR)	An automated response unit that is activated by either touch-tone telephone pads or speech command for callers using rotary dial telephones.
Stand-In Processing	A back-up process that shall be activated if the contractor's host system is unavailable for reasons outlined in FNS regulations, wherein the contractor will guarantee payment of up to \$[amount] for food assistance purchases that cannot be preauthorized because the authorizing engine is down or inaccessible. The contractor shall be liable for all insufficient funds arising from such stand-in processing.
STARS	The Store Tracking and Redemption Subsystem
Subcontractor	Any person not in the employ of the contractor or any organization not owned by the contractor, performing work that is the responsibility of the contractor under a contract resulting from this solicitation.
Supplemental Nutrition Assistance Program (SNAP)	Federal SNAP benefits are issued to clients who meet all of the federal eligibility rules. The federal government funds 100 per cent of these benefits. See State Food Assistance Program.
Swipe	The action of inserting and moving the EBT Card through the groove of the card reading equipment (usually a POS).
Switch	The computer hardware and software operated by or on behalf of a network or issuer for the purpose of routing transactions among participants.
Switch Settlement	The processing, reporting, and funds settlement of daily transaction activity within a network.
Terminal	<ol style="list-style-type: none"> 1) A device used at the point of sale through which a Transaction may be processed and which meets all applicable standards contained in the RFP. 2) Information processing device through which transaction messages are initiated and transmitted electronically. 3) A personal computer (PC) or other desktop model which is attached through a network to a mainframe computer system.
Terminal Driver	The entity that operates the POS Terminals for a merchant or a Financial Institution.
Third Party Processor Agreement	A written agreement between an Issuer, Designated Agent or Acquirer and a Third Party Service Provider pursuant to which the Third Party Service Provider agrees to be bound by and comply with the QUEST® Operating Rules, as such Rules may be amended from time to time.

Term	Definition
Third Party Processor/Acquirer	An entity other than an acquirer or issuer who provides EBT services as an Independent Sales Organization, Encryption Support Service Provider, Network and/or Processor as described in the QUEST® Operating Rules. Commonly referred to as a 'Third Party Processor (TPP).
Time Out	The length of time during which a terminal, the EBT host, or an acquirer's processor must reply before the transaction is terminated by other processors in the network.
Tips Card	A handy, step-by-step reference guide for cardholders to use to access Customer Service and the POS machines to make purchases. Similar reference guides may be used by cashiers at retailers/merchants.
Trace Number	The number assigned by the Acquirer System to identify a Transaction.
Transaction	<ol style="list-style-type: none"> 1) A POS transaction initiated through the use of a card or a terminal pursuant to the QUEST® Operating Rules. If an Issuer uses an alternative service mark to identify transactions solely involving cards issued by that Issuer at terminals supported by Acquirers that have entered into direct agreements with that Issuer or its Designated Agents, such transactions are not subject to the QUEST® Operating Rules. 2) An act between a merchant and a cardholder that results in either a paper or an electronic representation of the cardholder's promise to pay for food/goods received. 3) An electronic message interchanged between participants resulting in the exchange of financial information and in which the Quest Mark is utilized to identify both the card, and/or the retailer/merchant. A Food Assistance Transaction initiated through use of an EBT Card at the point-of-sale retailer/merchant.
Transaction Request	An electronic message sent by an Acquirer, to an Issuer, requesting a response.
Transaction Response	An electronic message sent to the Acquirer, by the Issuer, in response to a Transaction Request.
Unauthorized Transaction	A Transaction for which authorization is not, and has not been, received by or on behalf of the Merchant or the Acquirer from the Processor.
USDA	United States Department of Agriculture
USDA (United States Department of Agriculture)	The federal department that oversees the Food and Nutrition Service and its programs.
Voice Authorization	An affirmative response to a retailer request for approval of a manual voucher transaction. This request is made via ARU or CSR through the retailer toll-free help line.

Term	Definition
Voucher Clear	See Manual Voucher Clear.
Voucher Form	See Manual Voucher.
VRU (Voice Response Unit)	See ARU.

Supplement 4

County Chart of Staggered Issuance

County Chart of Staggered Issuance

Each county in the state of Ohio has a time table for issuance of benefits. Some counties stagger the issuance across multiple days. The Charts below identify the number of days each county issues benefits.

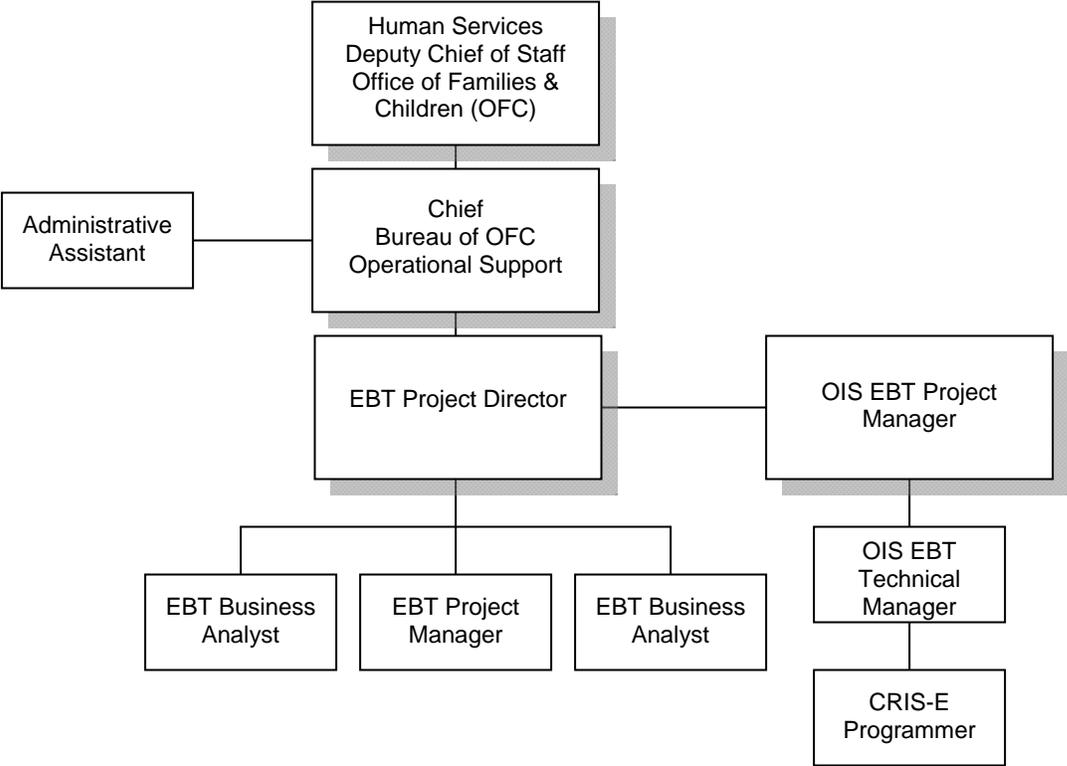
County #	County Name	Staggered Iss. Schedule
1	Adams	5
2	Allen	5
3	Ashland	4
4	Ashtabula	10
5	Athens	5
6	Auglaize	2
7	Belmont	3
8	Brown	5
9	Butler	3
10	Carroll	1
11	Champaign	3
12	Clark	5
13	Clermont	5
14	Clinton	1
15	Columbiana	3
16	Coshocton	5
17	Crawford	10
18	Cuyahoga	9
19	Darke	1
20	Defiance	5
21	Delaware	5
22	Erie	5
23	Fairfield	5
24	Fayette	1
25	Franklin	5
26	Fulton	1
27	Gallia	5
28	Geauga	5
29	Greene	10
30	Guernsey	5
31	Hamilton	10
32	Hancock	4
33	Hardin	5
34	Harrison	3
35	Henry	5
36	Highland	5
37	Hocking	5
38	Holmes	3
39	Huron	5
40	Jackson	5
41	Jefferson	5
42	Knox	1
43	Lake	5
44	Lawrence	9

County #	County Name	Staggered Iss. Schedule
45	Licking	5
46	Logan	3
47	Lorain	4
48	Lucas	10
49	Madison	5
50	Mahoning	10
51	Marion	5
52	Medina	10
53	Meigs	10
54	Mercer	3
55	Miami	5
56	Monroe	5
57	Montgomery	5
58	Morgan	5
59	Morrow	5
60	Muskingum	3
61	Noble	1
62	Ottawa	3
63	Paulding	1
64	Perry	5
65	Pickaway	3
66	Pike	10
67	Portage	10
68	Preble	1
69	Putnam	1
70	Richland	9
71	Ross	1
72	Sandusky	10
73	Scioto	10
74	Seneca	5
75	Shelby	6
76	Stark	5
77	Summit	10
78	Trumbull	5
79	Tuscarawas	5
80	Union	1
81	Van Wert	3
82	Vinton	5
83	Warren	5
84	Washington	1
85	Wayne	5
86	Williams	5
87	Wood	5
88	Wyandot	3

Supplement 5

ODJFS EBT Organizational Chart

ODJFS EBT Organizational Chart



Supplement 6

Ohio Caseload Statistics

Ohio Caseload Statistics

Statewide Caseload Size Count by Program for January 2010 - September 2010

Month/ Year	Ohio Works First Cash Program (OWF)	Disability Assistance Cash Program (DA)	Food Assistance Food Program (FA)
Jan-10	99,346	13,751	734,901
Feb-10	99,220	13,630	736,638
Mar-10	100,387	13,849	749,188
Apr-10	99,181	13,564	754,363
May-10	98,846	13,394	759,443
Jun-10	105,098	13,286	772,109
Jul-10	100,251	13,124	776,734
Aug-10	101,368	13,088	786,701
Sep-10	101,454	13,152	795,008
Total:	905,151	120,838	6,865,085
OWF = Excludes OWF Refugee Data Source: Public Assistance Monthly Statistics (PAMS) Report.			

Supplement 7

EBT Food Assistance Issuance Statistics

Electronic Benefit Transfer (EBT)

Statewide Food Assistance Program Issuance Dollar Amount for January 2010 - December 2010

Month/ Year	Total Monthly Food Assistance/ EBT Issuance	Total Monthly SSI Cash-Out Food Assistance/ EBT Issuance
Jan-10	\$221,892,455.64	\$2,590,372.00
Feb-10	222,753,143.83	2,574,164.00
Mar-10	224,395,091.90	2,598,719.00
Apr-10	225,640,955.88	2,604,621.00
May-10	226,643,667.59	2,610,585.00
Jun-10	229,640,201.72	2,599,202.00
Jul-10	233,124,254.39	2,597,033.00
Aug-10	234,710,913.09	2,604,459.00
Sep-10	234,986,303.97	2,622,206.00
Oct-10	235,012,641.00	2,614,261.00
Nov-10	241,067,127.79	2,621,751.00
Dec-10	245,522,117.69	2,633,919.00
Total:	\$2,775,388,874.49	\$31,271,292.00

Source: FNS - 46 Report

Supplement 8

EBT Food Assistance Transaction Statistics

Electronic Benefit Transfer (EBT)

Statewide Food Assistance Transactions Count for February 2010 - December 2010

Month/ Year	Food Assistance Purchases	Food Assistance Returns	Voucher Transactions
Feb-10	7,255,719	13,234	8,160
Mar-10	8,559,214	15,077	9,866
Apr-10	8,808,754	15,968	9,966
May-10	9,168,281	15,693	11,339
Jun-10	9,158,893	16,147	11,417
Jul-10	9,601,471	16,511	10,344
Aug-10	9,705,380	16,848	11,659
Sep-10	9,443,194	17,132	13,020
Oct-10	9,653,172	17,439	11,989
Nov-10	9,478,112	19,489	12,633
Dec-10	9,121,506	18,129	10,661
Total:	99,953,696	181,667	121,054

Source: EBT Monthly Management Statistical Report

Supplement 9

**FNS Certified EBT Retailers for
2010**

FNS Certified EBT Retailers for 2010

January	7621
February	7689
March	7736
April	7793
May	7847
June	7933
July	7999
August	7900
September	7998
October	8072
November	8127
December	8174

Supplement 10

**Ohio Retailers and Terminals
January 2010 – Dec 2010**

Ohio Retailers & Terminals

Statewide FNS Certified Retailers, EBT Only Retailers, & Terminals Count for Jan. 2010 - Dec. 2010

Month/ Year	# of FNS Certified Retailers	# of EBT Only Retailers	# of Terminals
Jan-10	7,621	3,437	3,727
Feb-10	7,689	3,439	3,724
Mar-10	7,736	3,491	3,794
Apr-10	7,793	3,544	3,859
May-10	7,847	3,569	3,889
Jun-10	7,933	3,599	3,970
Jul-10	7,999	3,625	4,028
Aug-10	7,900	3,667	4,059
Sep-10	7,998	3,672	4,067
Oct-10	8,072	3,696	4,091
Nov-10	8,127	3,743	4,164
Dec-10	8,174	3,772	4,183
Average:	7,907	3,605	3,963

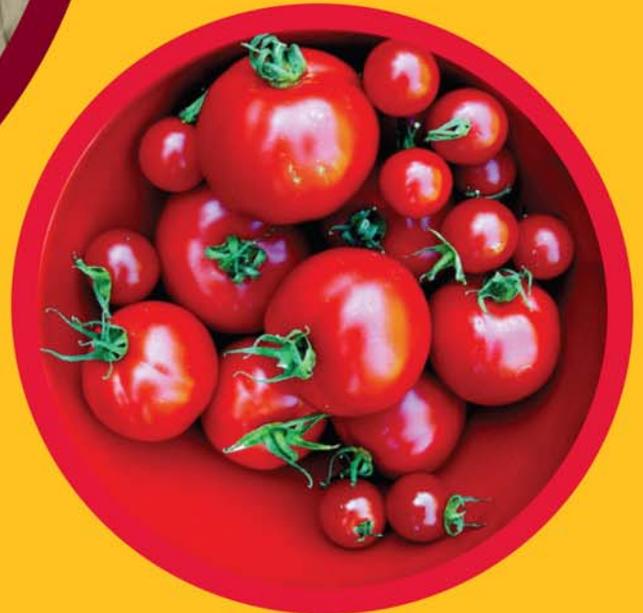
Source: Ad Hoc Reports from FNS and EBT Vendor.

Supplement 11

**2011 Farmer's Market County
Projected Participants**

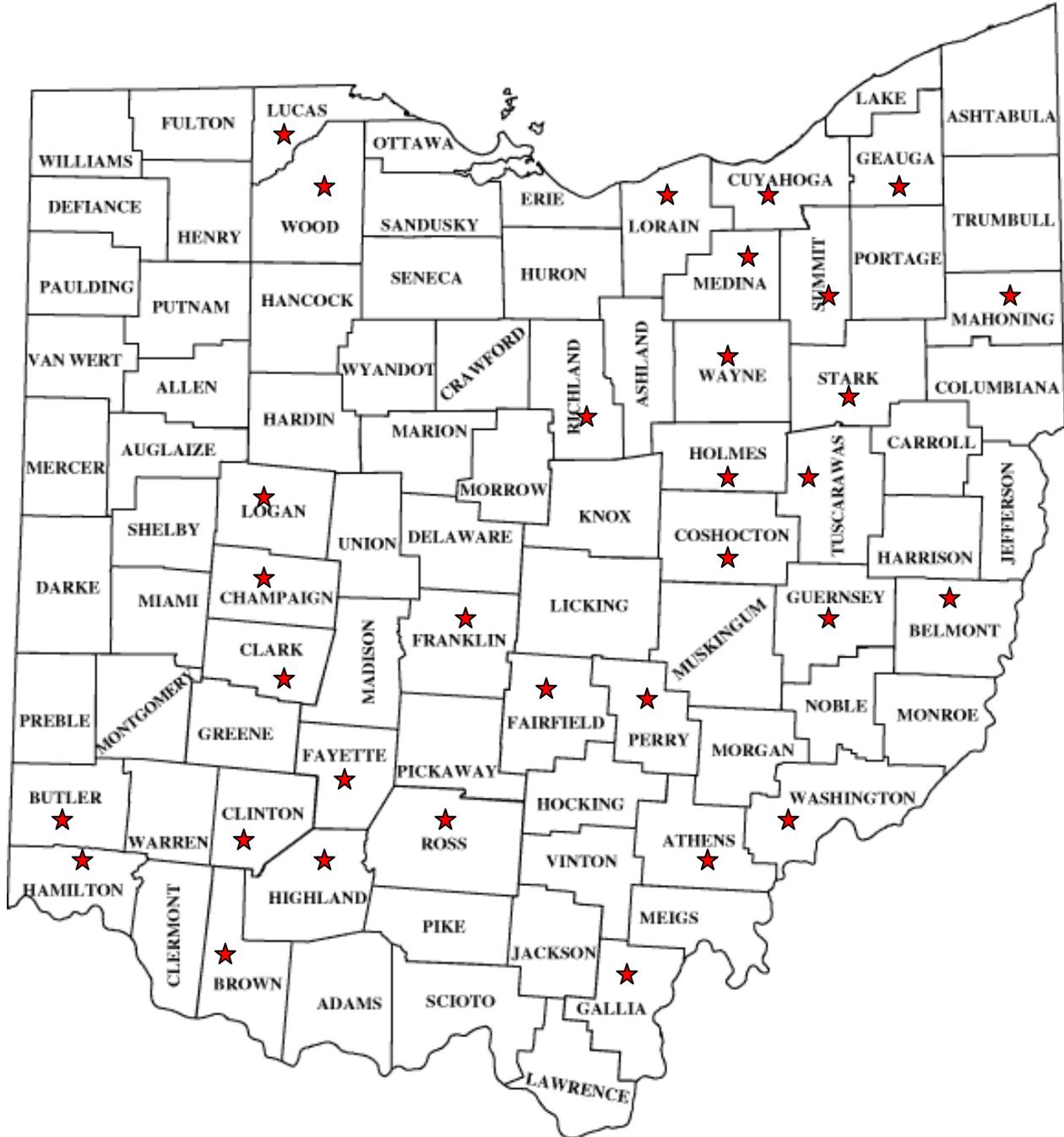
Ohio EBT Farmers' Markets

Providing access to locally
grown fresh fruits and
vegetables to all Ohioans



2011 Ohio EBT Farmers' Markets

Click on any county name (★) to find participating EBT Farmers' Markets within the county.



2011 Ohio EBT Farmers' Market Participants

(Alphabetized by county)

Athens County

[Return to Index](#)

Athens Farmers' Market
www.athensfarmersmarket.org

1000 East State Street
Athens, Ohio 45701
Open All Year
Saturday 10:00 AM – 1:00 PM (year round)
Wednesday 10:00 AM – 1:00 PM (Late April – December)

Belmont County

[Return to Index](#)

Ohio Valley Farmers' Market
www.ovfarmersmarket.org

32nd Street (in Municipal Parking Lot)
Bellaire, Ohio 43906
June 11 – October 29
Saturday 9:00 AM – 12:00 Noon

Brown County

[Return to Index](#)

Ripley Farmer's Market

7389 Clifton Avenue
Russellville, Ohio 45168
Open All Year
Friday & Saturday 9:00 AM – 5:00 PM

Butler County

[Return to Index](#)

Oxford Farmers' Market Uptown
Association
www.oxfordfarmersmarket.com

Main Street & High Street
Oxford, Ohio 45013
May – September, 7:30 AM – 12:00 PM (Saturday)
October – November, 8:30 AM – 12:00 PM (Saturday)
December – April, 9:30 AM – 12:00 PM (3rd Saturday/
Month)

Champaign County

[Return to Index](#)

Champaign County Farmers' Market
www.champaigncountyfarmersmarket.com/

South Locust Street and East Market Street
(Behind City Municipal Building)
Urbana, Ohio 43078
May – October
Saturday 9:00 AM – 1:00 PM

Clark County

[Return to Index](#)

Springfield Farmers' Market
www.springfieldfarmersmarket.org

117 South Fountain Avenue,
Downtown Springfield next to Heritage Center
Springfield, Ohio 45502
June 4 – October 1
Saturday 9:00 AM – 12:30 PM

Clinton County

[Return to Index](#)

Clinton County Farmers' Market
www.clintoncountymarket.com

Summer Location:
Mural Parking Lot
81 West Main Street
Wilmington, Ohio 45177
June 4 – September
Saturday 8:30 AM – 12:00 PM
Wednesday 4:00 PM – 7:00 PM

Coshocton

[Return to Index](#)

Warsaw Farmers' Market
www.facebook.com/warsawfarmersmarket

River View Park (Main Street)
Warsaw, Ohio 43844
May – September
Thursday 4:00 PM – 6:30 PM

Cuyahoga County

[Return to Index](#)

Broadway Farmers' Market
www.slavicvillage.org/farmersmarket

Broadway Avenue at Baxter Avenue
Cleveland, Ohio 44105 (also serving zip code 44127)
June 6 – End of October
Monday 4:00 PM – 7:00 PM

Cleveland Botanical Gardens
www.cb garden.org

Site 1: **Buckeye Learning Farm Stand**
11305 Woodland Avenue
Cleveland, Ohio 44104
June – October
Tuesday 12:00 PM – 6:00 PM

Site 2: **Esperanza Learning Farm Stand**
2511 East 46th Street
Cleveland, Ohio 44104
June – October
Thursday 2:00 PM – 6:00 PM

Site 3: **Fairfax Learning Farm Stand**
East 79th Street (between Amos Ave
and Lucia Ave)
Cleveland, Ohio 44104
June – October
Wednesday 12:00 PM – 6:00 PM

Site 4: **Lonnie Burten Learning Farm Stand**
2511 East 46th Street
Cleveland, Ohio 44104
June – October
Tuesday 12:00 PM – 6:00 PM

Cuyahoga County (cont.)

[Return to Index](#)

Cleveland Botanical Gardens (cont.)
www.cb garden.org

Site 5: **Midtown Learn Farm Stand**
1945 East 66th Street
Cleveland, Ohio 44103
June – October
Thursday 12:00 PM – 5:00 PM

Site 6: **Slavic Village Learning Farm Stand**
5406 Fleet Avenue
Cleveland, Ohio 44105
June – October
Wednesday 12:00 PM – 6:00 PM

Coit Road Farmers' Market
www.coitmarket.org

15000 Woodworth Road
East Cleveland, Ohio 44112
Open all year. Days of operation vary.
April – November:
Wednesdays & Saturdays: 8:00 AM – 1:00 PM
December – March:
Saturdays - 8:00 AM – 1:00 PM

Cossel Farm Farmers Market
<http://www.cossel farms.com>

15981 York Road
Northeast Corner of York and Bennett Road
North Royalton, Ohio 44133
June 16 – October 31
Sunday – Saturday 11:00 AM – 7:00 PM

Downtown Cleveland Farmers' Market
<http://downtownclevelandmarket.blogspot.com/>

Rockwell Avenue, NW Quadrant of Public Square
Cleveland, Ohio 44113
May - October
Friday 11:00 AM – 2:00 PM

GardenHood Enterprises

Site 1: **Frostville Farmers' Market**
Cleveland Metro Parks
Rocky River Reservation
North Olmstead, Ohio 44070
May – October
Saturday 9:00 AM – 1:00 PM

Site 2: **Mount Pleasant Church of Christ FM**
3897 East 149th Street
Cleveland, Ohio 44128
May – October (weather permitting)
Friday and Saturday 9:00 AM – 6:00 PM



Cuyahoga County (cont.)

[Return to Index](#)

Kamm's Corner Farmers' Market
www.kammscorners.com/farmersmarket.html

Outdoor: Municipal Lot at W. 168th & Albers
Cleveland, Ohio 44111
June - October
10:00 AM – 2:00 PM Every Sunday

Indoors: 3853 W. 168th St., Cleveland, Oh 44111
10:00 AM – 2:00 PM The second Sunday of
each month November - May

North Union Farmers' Market
www.northunionfarmersmarket.org/

Site 1: **Chagrin Falls Market**
Gazebo/Band Stand Triangle Park
Cleveland, Ohio 44022
June 5 – October 23
Sundays, 10:00 AM – 1:00 PM

Site 2: **Cleveland Clinic**
Crile Mall on the Cleveland Clinic Campus
Cleveland, Ohio 44106
June 1 – October 5
Wednesday 10:30 AM – 1:30 PM

Site 3: **Cleveland State University Market**
CSU Campus – Marshall Law School
1930 Euclid Avenue
Cleveland, Ohio 44115
June 9 – November 17
Thursday 11:00 AM – 2:00 PM

Site 4: **Crocker Park Market**
Corner of Crocker Road and Market Street
Westlake, Ohio 44145
April 16 – November 19
Saturdays 9:00 AM – 1:00 PM

Site 5: **Indoor Winter Market**
Shaker Square, Northeast Quadrant
Cleveland, Ohio 44120
January 8 – March 26
Saturdays, 9:00 AM – 12:00 Noon

Site 6: **Lakewood**
Arthur Ave. Extension in Front of Kauffman Park
Lakewood, Ohio 44107
June 1 – September 14
Wednesday 10:00 AM – 1:00 PM

Site 7: **Shaker Square Market**
Historic Shaker Square
Cleveland, Ohio 44120
April 9 – December 17
Saturday 8:00 AM – 12:00 PM



Cuyahoga County (cont.)

[Return to Index](#)

Gordon Square Farmers' Market
www.gordonsquaremarket.org

Corner of West 65th St and West Clinton Street
One block south of Detroit Avenue
Cleveland, Ohio 44102
June 18 – October 29
Saturday 10:00 AM – 2:00 PM
May 21 - Plant Sale
November 19 & December 17 – Holiday Markets

Lakewood Farmers Market

City Center Plaza, Downtown Lakewood
On Detroit Road between Warren and Cook
Lakewood, Ohio 44107
June – October
Saturday 10:00 AM – 1:00 PM

Tremont Farmers' Market
www.tremontfarmersmarket.com

West 14th Street / Lincoln Park
Cleveland, Ohio 44113
May 3 – October 25
Tuesday 4:00 PM – 7:00 PM

Fairfield County

[Return to Index](#)

Baltimore Farmer's Market
www.balTIMOREDowntownrestoration.com

1314 West Market Street
Baltimore, Ohio 43105
May 13 thru October 21
Friday, 4:00 PM – 7:00 PM

Fayette County

[Return to Index](#)

Fayette County Farmer's Market

Municipal Parking lot on corner of East and
South Main Streets, downtown Washington
C.H., across from our Dept.JFS office.
Washington Courthouse, Ohio 43160
Mid-May thru Mid-October
Saturday 9:00 AM – 12:00 PM

Franklin County

[Return to Index](#)

Clintonville Farmers' Market
www.clintonvillefarmersmarket.org/

West Dunedin and North High Street
Clintonville, Ohio 43214
April 30 – October 29
Saturday, 9:00 AM – 12:00 PM

Columbus Public Health
www.publichealth.columbus.gov

240 Parsons Avenue
Columbus, Ohio 43215
July 28, August 04 & 11
Thursday 10:00 AM – 1:00 PM

Franklin County (cont.)

[Return to Index](#)

Dublin Farmers' Market
www.dublinfarmersmarket.com

Dublin Community Church
81 West Bridge Street
Dublin, Ohio 43017
May 4 – May 25
Wednesday 4:30 PM – 6:30 PM
June 1 – September 28
Wednesday 3:30 PM – 6:30 PM

Easton Farmers' Market
www.eastonfarmersmarket.org

Easton Town Center
160 Easton Town Center
Columbus, Ohio 43219
June 2 – September 29
Thursday 3:00 PM – 7:00 PM

Market at 15th and High

Wexner Center Plaza at OSU
Columbus Campus
1871 North High Street
Columbus, Ohio 43210
May 5 – October 27
Thursday 3:30 PM – 6:30 PM

Nationwide Children's Hospital Farmers
Market

Parking Lot of Human Resources/ Security Building
574 South 18th Street
Columbus, Ohio 43205
August 29, September 12, and October 10
Monday 11:30 AM – 1:30 PM

North Market Farmers' Market
www.northmarket.com

59 Spruce Street, East Patio
Columbus, Ohio 43215
April – November
Saturday 8:00 AM – 5:00 PM

Pearl Market Farmers' Market
www.downtowncolumbus.com/pearlmarket

Pearl Alley (Next to Rhodes State Office Tower, near
corner of Broad St. and High St.)
Columbus, Ohio 43215
May 17 – October 28 (in Alley)
Tuesday & Friday 10:30 AM – 2:00 PM

Gallia County

[Return to Index](#)

Gallia County Farmers' Market

State Street at Gallipolis City Park
Gallia, Ohio 45631
May 7 – October 28
Thursday 4:00 PM – 7:00 PM
Saturday 8:00 AM – 12:00 PM

Geauga County

[Return to Index](#)

Ridgeview Country Market
www.ridgeviewfarm.com

5488 Kinsman Road (SR 87)
Middlefield, Ohio 44062
May – September
Monday – Saturday 9:00 AM – 6:00 PM
October
Everyday 9:00 AM – 6:00 PM

Guernsey County

[Return to Index](#)

Guernsey County Farmers' Market
www.guernseycountyfarmersmarket.com

Guernsey County Courthouse lawn in Historic
Downtown Cambridge, Ohio 43725
May 6 – October 28
Friday 9:00 AM – 1:00 PM

Hamilton County

[Return to Index](#)

Corporation of Findlay Market
www.findlaymarket.org

1801 Race Street
Cincinnati, Ohio 45202
April 1 – November 30
Tuesday, 3:00 PM – 6:00 PM
Saturday, 8:00 AM – 3:00 PM
Sunday, 10:00 AM – 3:00 PM

Wyoming Ave Farmers' Market
www.wyomingfarmersmarket.net

400 Wyoming Avenue
Wyoming, Ohio 45215
May thru October
Tuesday 3:00 PM – 7:00 PM

Highland County

[Return to Index](#)

Greenfield Farmers' Market

1300 Jefferson Street
Greenfield, Ohio 45123
June 1 – August 31
Wednesday 3:00 PM – 6:00 PM

Holmes County

[Return to Index](#)

The Shepherds Market
<http://www.goodshepherdsfold.com/>

13306 CR 100
Big Prairie, Ohio 44611
Open All Year
Monday – Saturday 9:00 AM – 6:00 PM

Logan County	Return to Index
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<p>Logan Farmers' Market</p>	<p>Parking Lot across from Bellefontaine Post Office Corner of Detroit Street and Chillicothe Avenue Bellefontaine, Ohio 43311 May – October Saturday, 8:30 AM – 12:00 PM</p>
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Lorain County	Return to Index
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<p>Oberlin Farmers' Market</p>	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%; vertical-align: top;">Site 1:</td> <td> <p>69-85 South Main St. Oberlin, Ohio May – October Saturday 9:00 AM – 1:00 PM</p> </td> </tr> <tr> <td style="vertical-align: top;">Site 2:</td> <td> <p>461 East Lorain Oberlin, Ohio May – October Wednesday 3:00 PM – 6:00 PM</p> </td> </tr> </table>	Site 1:	<p>69-85 South Main St. Oberlin, Ohio May – October Saturday 9:00 AM – 1:00 PM</p>	Site 2:	<p>461 East Lorain Oberlin, Ohio May – October Wednesday 3:00 PM – 6:00 PM</p>
Site 1:	<p>69-85 South Main St. Oberlin, Ohio May – October Saturday 9:00 AM – 1:00 PM</p>				
Site 2:	<p>461 East Lorain Oberlin, Ohio May – October Wednesday 3:00 PM – 6:00 PM</p>				

Lucas County	Return to Index
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<p>Toledo Farmers' Market www.toledofarmersmarket.org</p>	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%; vertical-align: top;">Site 1:</td> <td> <p>Downtown Market 525 Market Street Toledo, Ohio 43602 January 2 – December 25 Saturday 8:00 AM – 2:00 PM</p> </td> </tr> <tr> <td style="vertical-align: top;">Site 2:</td> <td> <p>Westgate Market 3311 Secur Road (in Elder Beerman Parking Lot) Toledo, Ohio 43606 May – October Wednesday 3:00 PM – 7:00 PM</p> </td> </tr> </table>	Site 1:	<p>Downtown Market 525 Market Street Toledo, Ohio 43602 January 2 – December 25 Saturday 8:00 AM – 2:00 PM</p>	Site 2:	<p>Westgate Market 3311 Secur Road (in Elder Beerman Parking Lot) Toledo, Ohio 43606 May – October Wednesday 3:00 PM – 7:00 PM</p>
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Site 2:	<p>Westgate Market 3311 Secur Road (in Elder Beerman Parking Lot) Toledo, Ohio 43606 May – October Wednesday 3:00 PM – 7:00 PM</p>				

Mahoning County	Return to Index
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<p>Northside Farmers' Market - Youngstown</p>	<p>Market Street at Federal Plaza in Downtown, <i>or</i> Elm St & Illinois Ave (across from Wick Park) Youngstown, Ohio 44505 June – October Tuesday 12:00 PM – 3:00 PM (Downtown) Saturday 9:00 AM – 12:00PM (Elm Street)</p>
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Medina County	Return to Index
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<p>Medina County Farmers' Market www.co.medina.oh.us</p>	<p>Public Square Medina, Ohio 44256 June – October Saturday 9:00 AM – 1:00 PM</p>
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Perry County

[Return to Index](#)Perry County Farmers' Market Cooperative
– New Lexington421 West Broadway
New Lexington, Ohio 43764
May 6 - October 28
Friday 9:00 AM – 1:00 PMPerry County Farmers' Market
Cooperative – Shawnee128 Main Street
Shawnee, Ohio 43782
May 7 – September 28
1st & 3rd Saturdays of each month 10:00 AM – 11:00 PMPerry County Farmers' Market Cooperative
– Somerset1 Public Square
Somerset, Ohio 43783
May 7 – October 29
Saturday 9:00 AM – 1:00 PM

Richland County

[Return to Index](#)Carrousel District Farmers' Market
www.downtownmansfield.comWest Fourth Street, between Main and Walnut in
downtown Mansfield
Mansfield, Ohio 44902
May 28 – October 1
Friday 9:00 AM – 2:00 PM

Ross County

[Return to Index](#)Chillicothe Farmers' Market
www.chillicothefarmersmarket.org475 Western Avenue
Chillicothe, Ohio 45601
April 30 - October
Saturday 8:00 AM – 12:00 Noon

Stark County

[Return to Index](#)Alliance Farmers' Market
www.alliancefarmersmarket.comIn Caboose Parking Lot
Corner of East Main Street and Mechanic Avenue
Alliance, Ohio 44601
June 18 – November 15
Saturday 9:00 AM – 12:00 PM

Summit County

[Return to Index](#)

Countryside Farmers' Market
www.cvcountryside.org

Site 1: **4040 Riverview Road**
Peninsula, Ohio 44264
May 15 – October 30
Saturday 9:00 AM – 12:00 Noon

Site 2: **714 North Portage Path**
(PENDING)
Akron, Ohio 44303
June 3 – September 23
Thursday 4:00 PM – 7:00 PM

Bender Farmers' Market

3725 Minor Road
Copley, Ohio 44321
May 1 – October 31
Tuesday – Saturday 9:00 AM – 6:00 PM
Sunday 9:00 AM – 5:00 PM

Tuscarawas County

[Return to Index](#)

Tuscarawas Valley Family Farm Market
www.tvffm.org

259 S. Tuscarawas Ave (Tuscarawas County Fair Grounds)
Dover, Ohio 44622
June – October
Wednesday 3:00 PM – 7:00 PM

Washington County

[Return to Index](#)

River City Farmers' Market
www.rivercityfarmersmarket.org

Washington County Fairgrounds
922 Front Street
Marietta, Ohio 45750
January – March, Saturday 9:00 AM – 1:00 PM
April – December, Saturday 8:00 AM – 1:00 PM
May 11 – September, Wednesday 3:00 PM – 6:00 PM

Wayne County

[Return to Index](#)

Local Roots Market & Café
www.localrootswooster.com

140 South Walnut St
Wooster, Ohio 44691
Open All Year
Wednesday – Friday 11:00 AM – 7:00 PM
Saturday 9:00 AM – 3:00 PM

Wood County

[Return to Index](#)

Marcie's Garden
www.marciesgarden.net

8648 Avenue Road
Perrysburg, Ohio 43551
May - June
Saturday & Sunday 9:00 AM – 5:00 PM
July – October
All Week 9:00 AM – 6:30 PM

Supplement 12

EBT Batch Interface and File Layouts

EBT Batch Interface and File Layouts

EBT Batch Interface

This section outlines the batch interface and file layout structure requirements for EBT. The batch interface is used to pass information through batch files. The files will be transmitted from ODJFS every two hours on a schedule to be determined.

The files from ODJFS to the Contractors' EBT Administrative System include:

- Account Maintenance File
- Benefit Maintenance File

The files that will be sent to ODJFS from Contractors' EBT Administrative System are:

- Batch Processing Error File
- Daily History File

ODJFS is considered the database of record with regard to recipient information and benefit authorization data. The Contractors' EBT Administrative System must process the data sent by ODJFS through the batch interface consistent with the agreed upon specifications.

The Contractors' EBT Administrative System must process the files in the order they were placed on the NDM (CONNECT:DIRECT) server by ODJFS.

EBT File Preprocessing

The first step in processing a batch file from the State is a file preprocessing step. During this process, the structure and syntax of the file and detail records are validated prior to any business rule editing against the database. This process validates header and trailer fields, including totals. The preprocessing step also identifies severe syntax errors detected by the parser. These include errors such as an invalid record length. Any error discovered during preprocessing results in the entire file being rejected and preprocessing to be discontinued. When a file rejects during preprocessing no updates are to be made to the Contractors' database. If there is a preprocessing error identified in the Batch Processing Summary Report, the State will need to know that the file rejected and no records were updated on the database.

EBT File Transmission Matrix

The following table represents the files sent between ODJFS and the Contractor.

File	Frequency	ODJFS to Contractor	Contractor to ODJFS	Contractor Reports Server
Account Maintenance File	Every 2 hours	Account Maintenance File	Batch Processing Error File	Batch Processing Summary Report
Benefit Maintenance File	Every 2 hours/ Monthly	Benefit Maintenance File	Batch Processing Error File	Batch Processing Summary Report
Daily History File	Daily		Daily History File	
Adjustment Activity File	Daily		Adjustment Activity File	

EBT Data Element Attributes

The attributes represent the data type and length of the data elements in the file layouts. Both the data type and length information are abbreviated in the message structure charts. The following is the legend for the abbreviations used in the Type/Length columns of the message structure chart.

Type/Length	Description
String	Alphabetic and numeric characters or spaces.
Int	Numeric digits only.

The Contractor must accept the standard ASCII 32 – 126 text characters. Characters received outside of this range must be changed to spaces and applied to the EBT accounts.

EBT Fixed Length Data Elements

All fixed length numeric data (Int) elements are assumed to be right-justified with leading zeros. All other fixed length data (String) elements are left-justified with trailing spaces.

EBT Status Information

The data element status provides additional information regarding the completion of the data element. The message structure chart contains an abbreviation of the status for each data element. The following are the different data element statuses and a description of each.

Status	Description
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 and may be provided at the option of the originator of the record. If the data element is present in the record, it will be processed.
I (Ignored)	The data element is validated for field integrity (i.e. for a String field, the field must contain alphabetic, numeric characters or spaces). The data is ignored.

EBT Account Maintenance File (AMF) - Regular & Disaster

The Account Maintenance Files provide non-financial demographic data about a client and their account. The Account Maintenance Files is sent from ODJFS to the Contractor to set-up and maintain EBT accounts.

EBT Account Maintenance File – Daily (every 2 hours)

The Daily Account Maintenance Files are used to set-up accounts, request cards, and maintain EBT accounts for Primary clients. Account Maintenance Files will be transmitted by the State to the Contractor every two hours on a schedule to be determined.

EBT Account Maintenance File – Transition

The files for transitioning account information from the ODJFS current EBT system to the Contractors' EBT Administrative System will use the same format defined in the Account Maintenance File layout.

EBT Account Maintenance File – File Structure and layout

The Account Maintenance File contains a header, detail records (if any), and trailer. The Contractor must produce a Batch Processing Summary Report and a Batch Processing Error File for each file processed.

If there is no data being sent by the State for a particular transmission, the State will still send a file which will include a header and trailer with zero detail records.

The following is a description of the Account Maintenance File format for adding/maintaining client information on the Contractor's EBT Administrative System.

The file layout consists of a header record, followed by multiple detail records, and followed by a trailer record. All alpha-numeric fields will be left-justified and right space-filled. M/C/O/I/E – Mandatory/Conditional/Optional/Ignore/Error.

EBT Account Maintenance Header						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	Valid Value: "HC"	M
2.	003-017	Agency Unique	15	String	Area for agency discretionary data	O
3.	018-023	Agency Code	6	String	Valid Values: "ODJFS "	M
4.	024-039	Maintenance Type	16	String	Valid Values: "ACCOUNTMAINT"	M
5.	040-047	File Create Date	8	Int	Date value when the file was created Min: 01, Max: 31 CCYYMMDD	M
6.	048-051	File Create Time	4	Int	Time value when the file was created Min: 00, Max: 23 HHMM	M
7.	052-200	Filler	149	String	Spaces	Spaces

Record Length – 200

EBT Account Maintenance Detail Record							
#	Position	Description	Length	Type	Values	A	U
1.	001-001	Refresh Action	1	String	Valid Values: "U" = Contractor will determine whether or not the record is an add or an update	M	M
2.	002-013	Recipient Number	12	String	Recipient Number assigned by eligibility system.	M	M
3.	014-015	Client Type	2	String	Valid Values: "P" = Primary	M	M
4.	016-017	County Code	2	String	County Code - Valid values: 01 – 88 (00 is not accepted through batch, however is a valid code for accounts added through the Administrative System).	M	M
5.	018-032	Client First Name	15	String	First Name of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote ("").	M	M

EBT Account Maintenance Detail Record

#	Position	Description	Length	Type	Values	A	U
6.	033-033	Client Middle Initial	1	String	Middle Initial. Uppercase Only.	O	O
7.	034-048	Client Last Name	15	String	Last Name of the Client. Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M	M
8.	049-078	Street Address 1	30	String	Uppercase Only – Special chars allowed except Percent (%) and double quote (“”). If Address 1 and 2 are blank, the record will reject.	O	O
9.	079-108	Street Address 2	30	String	Uppercase Only – Special chars allowed except Percent (%) and double quote (“”). If Address 1 and 2 are blank, the record will reject.	O	O
10	109-128	City	20	String	Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M	M
11	129-130	State	2	String	Uppercase Only – Special chars allowed except Percent (%) and double quote (“”).	M	M
12	131-139	ZIP Code	9	Int	Use 0000 if last 4 digits are unavailable.	M	M
13	140-147	Birth Date	8	Int	Birth Year Min: 1880, Max: 2999 Birth Date Min: 01, Max: 31 Birth Month Min: 01, Max: 12 CCYYMMDD	M	M
14	148-156	SSN	9	Int	Client SSN	M	M
15	157-162	Case Worker ID	6	String	Case Worker ID	M	M
16	163-163	Issue Card	1	String	Contractor will generate a card request if it determined that the record is an add.	M I for disaster	I
17	164-164	Expedited Flag	1	String	Valid Values: “Y” = Yes	M I for	I

EBT Account Maintenance Detail Record							
#	Position	Description	Length	Type	Values	A	U
					"N" = No	disaster	
18	165-165	AG Status	1	String	Valid Values: "A" = Active "C" = Closed This field will only be used for conversion. Contractor will ignore this field during processing of daily adds and updates.	M-conv	I
19	166-181	Case Cat Seq	16	String	Sent by State with each benefit record – Contractor will ignore (not store on db). If rejected, field will be sent back to state with reject record	I	I
20	182-197	Card Number	16	Integer	Card Number is sent by State if it is a disaster case, otherwise it is empty	M for disaster C for regular	M for disaster C for regular
21	198-200	Filler	3	String	Spaces	O	O

Record Length –200

EBT Account Maintenance File Processing Rules

Each new account being established by the Contractors' EBT Administrative System will require an Account Setup to be sent through the batch interface between ODJFS and the Contractor. The following rules are invoked:

- Account Maintenance files are processed at the batch level and return files generated at the end of each batch processed.
- The Contractor will perform a pre-processing view of the file to determine fatal file errors. Files are rejected in their entirety when criteria described in the pre-processing steps fail.
- Once the pre-processing pass/fail criteria are validated, individual records are processed. Within this processing phase, individual records are rejected when the defined edit criteria is not met. Error conditions for record level rejections will need to be defined.
- Each Account on the Contractors' EBT Administrative System will have only one cardholder with a unique card number (PAN) and PIN.
- The account record must be established prior to receipt of any benefit records.
- The Card Issuance Indicator will be ignored on an update. Cards are not reissued through the batch file processing.
- Account record changes ('U' Refresh Action) should include all fields, not just the data elements that have changed. The Contractor must overlay the data on the database. Address updates will only be provided in the final daily batch.

- Each Account Maintenance File transmitted to the Contractors' EBT Administrative System is processed and the following is generated:

EBT Batch Processing Summary Report: communicates receipt of each valid file received from the State system, providing a summary of the file records processed, identification of records not processed, and the reason code for the rejection. This Batch Summary Report will reside on the Contractors' report server and available to authorized users after the completion of the batch process/update. As there will be an Account Maintenance File every two hours, there will be a Batch Summary Report for each file sent.

EBT Batch Processing Error File: communicates any errors back to ODJFS.

- The SSN and Date-of-Birth fields are mandatory in the Account Maintenance File.
- The Address fields 1 and 2 are set to optional. However, if both address fields are blank, the record will reject. When the State sends the Contractor address 1 and address 2, if address 1 is blank, the Contractor must move address 2 into address 1 on the database. If address 1 and address 2 are both populated, the Contractor will move them into the database as sent by the State in the file. If address 1 and address 2 are blank, the Contractor must reject the record.
- Card Number field is filled with a pre-populated card number for disaster cases. They will remain empty for regular cases.
 - Regular cards become disaster cards when:
 - a) A maintenance file is received for an existing recipient number with a disaster card number. The record is updated with the information and the regular card is statused as 'Disaster Replaced' and replaced with new disaster card.
 - b) If the existing recipient number happens to be a disaster case, then the current disaster card is replaced with the new disaster card.
 - Disaster cards become regular when:
 - a) A card is replaced for a disaster case via AA/IVR/CSR.
 - b) A process runs per request that deactivates all disaster cards when the disaster event is done, and replaces all disaster cards with regular cards when the card has a non-zero balance.

EBT Account Maintenance File Functional Processes

The Account Maintenance File will support the following functions:

- Create EBT accounts and issue new cards.
- EBT account maintenance and demographic updates.

The details of each function are described in the following sub-sections.

Create EBT Account

The initial account setup record will include all of the mandatory data elements identified in the Account Maintenance File detail record layout. When processing an Account Setup record from the State, the Contractor must check the database to ensure the recipient number does not exist on the database. If the recipient number does not exist on the database, then the record will be processed and added to the database.

The Account Maintenance File will also be used by the State to instruct the Contractor to generate a card request on the initial add record. When the Contractor determines the record is an add, based on the fact that the recipient number does not exist when the record is processed, the Contractor must generate a card. The cards will be mailed in a "Mail PAN" status. When the client receives their card and selects their PIN via the PIN Select SIVR functionality, the Contractor must activate the card.

In order to expedite a card issuance request, the State will have the ability to expedite the card in the Contractor's EBT Administrative System. This will result in the card record of the Card Mailer File being sent to the Card Production Facility with an indicator that the card needs to be expedited.

EBT AG Status

The AG Status field is only utilized by the batch file processing during the conversion. The AG Status, in combination with the benefit information received from the current Contractor, will determine which Accounts will be loaded to new Contractors' EBT Administrative System and issued cards at the time of conversion. The following table identifies which Accounts will get loaded to during conversion:

AG Status	Benefit From Current Vendor	Action
A	No	Add Account and Issue Card
A	Yes	Add Account and Issue Card
C	No	Do Not Add Account or Issue Card
C	Yes	Add Account and Issue Card

EBT Account Update

If the Recipient Number exists on the database when the Contractor processes an Account Maintenance File record, the record must be treated as an update. When sending an update to the client demographic information, the State will send all the demographic information in the record. The Contractors' EBT Administrative System will overlay the information on the database for the client with the information in the record if the Account exists. If the Contractor determines the record is an update, the Card Issuance Indicator will be ignored.

The state will only provide address updates in the final daily Account Maintenance file.

If an update to an Account is sent and the Account does not exist, the Contractor will treat the update record as an add record, add the Account to the EBT Administrative System and issue a card.

The updateable data in the Account Maintenance File detail record includes field numbers 4 through 15.

EBT Client Re-enrollment

Accounts are not to be closed on the Contractors' EBT Administrative System when an account is closed on the ODJFS system. This is mainly because the client may have benefits on the EBT Administrative System that are still being accessed. If a client was receiving benefits, left the program and then came back to the program, it will only be necessary to redirect benefits to the previously established EBT account. However, if the client does not have the original card issued, the client must call the Customer Service Call Center and request a replacement card.

EBT Account Maintenance Trailer						
#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	Valid Value: "TC"	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
3.	012-020	Number of Adds	9	Int	Number of Add Records	M
4.	021-029	Number of Changes	9	Int	Field set to zeros	M
5.	030-200	Filler	171	String	Spaces	Spaces

Record Length – 200

ODJFS EBT Disaster Account Maintenance Files

EBT Disaster Account Maintenance File – Daily

In the event of a Federal Level 3 disaster, the Daily Disaster Account Maintenance Files are used to set-up and update disaster accounts, issue disaster cards and maintain EBT accounts for Primary clients. Disaster Account Maintenance Files will be transmitted by the State to the Contractor every day during the time of the disaster. They follow the same file lay out as the regular account maintenance file except for the file name.

EBT Disaster Account Maintenance File – Transition

The files for transitioning account information from ODJFS to the Contractor will use the same format defined for the Account Maintenance File.

EBT Disaster Account Maintenance File – File Structure

The Disaster Account Maintenance File contains a header, detail records (if any) and trailer. The Contractor must produce a Batch Processing Summary Report and a Batch Processing Error File for each file processed.

If there is no data being sent by the State for a particular transmission, the State will still send a file which will include a header and trailer with zero detail records.

EBT Benefit Maintenance File (BMF) - Regular & Disaster

The Benefit Maintenance File is used to pass benefit authorization information from the State to the Contractors' EBT Administrative System. This information includes the type of benefit, the amount of the benefit and the availability date and time of the benefit.

Benefits dated for future availability are applied to the accounts but are unavailable until the specific future availability date and time has been reached. When access to the benefits is attempted, either via the Contractors' EBT Administrative System or by a client via a transaction, the date of availability is checked and if the date has been reached, the benefits are available. Benefits are available by 12:01 a.m. on the available date.

Each benefit record sent in by ODJFS contains a benefit issuance number. This is a number that is generated by the ODJFS system.

EBT Benefit Maintenance Files – Daily (every 2 hours)

The Daily Benefit Maintenance Files transmitted from the State to the Contractors' EBT Administrative System are used to send initial benefits, one-time benefits, or future dated benefits. The files contain authorization information including the benefit authorization number, type of benefit, amount of benefit, and the benefit available date and time. Benefit Files are sent to Contractors' EBT Administrative System every two hours.

EBT Benefit Maintenance Files – Monthly

The Monthly Benefit Maintenance file transmitted from the State is used for monthly recurring benefits. The State transfers monthly benefits via NDM (CONNECT:DIRECT). The files will include all benefit authorizations for the upcoming month's issuance schedule. Each benefit record contains an available date for that benefit authorization.

EBT Benefit Maintenance File Layout

The following is a description of the Benefit Maintenance File format for adding and canceling benefits on the Contractors' EBT Administrative System databases. All alpha-numeric fields will be left-justified and right space-filled. M/C/O/I/E – Mandatory/ Conditional/ Optional/ Ignore/ Error.

EBT Benefit Maintenance Header

#	Position	Description	Length	Type	Comments	M/C/O/I
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: "ODJFS"	I
4.	024-039	Maintenance Type	16	String	Valid Values: "FSB DAILY" "FSB MONTHLY"	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
6.	048-051	File Create Time	4	Int	Time value when the file was sent Hour Min: 00, Max: 23	M

#	Position	Description	Length	Type	Comments	M/C/O/I
					Minute Min: 00, Max: 59 HHMM	
7.	052-080	Filler	29	String	Spaces	Spaces

Record Length – 80

EBT Benefit Maintenance Detail Record

#	Position	Description	Length	Type	Comments	A	C	D
1.	001-001	Refresh Action	1	String	Valid Values: "A" = Add "C" = Cancel benefit "D" = Accelerated Benefit	M	M	M
2.	002-013	Recipient Number	12	String	Recipient Number assigned by Ohio	M	M	M
3.	014-015	Benefit sub-program	2	String	Benefit sub-program: Values: "P" – FS PA "N" – FS NPA State should left-justify.	M I for disaster benefits	M	M
4.	016-022	Benefit Number	7	Int	The Benefit Issuance Number must be unique for each benefit on the system (uniqueness is determined by recipient #/Benefit #/Processing date (YYMMDD) combination.	M	M	M
5.	023-028	Processing Date	6	Int	Date the benefit was sent to the Contractor Year Min: 00, Max: 99 Month Min: 01, Max: 12 Date Min: 01, Max: 31 YYMMDD	M	M	M
6.	029-035	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	I	M
7.	036-043	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	I	M

#	Position	Description	Length	Type	Comments	A	C	D
8.	044-059	Case Cat Seq	16	String	Sent by State with each benefit record – Contractor will ignore (not store on db). If rejected, field will be sent back to state with reject record	I	I	I
9.	060-062	Disaster Code	3	Int	Three digit disaster code – empty for regular benefits.	M for disaster	E	E
10.	063-080	Filler	18	String	Spaces	I	I	I

Record Length – 80

EBT Benefit Detail Record Processing Rules

This record is used to add and cancel benefit authorizations on the Contractors' EBT Administrative System. During the add process, the Contractors' EBT Administrative System must be checked to ensure that the recipient number in the Benefit Information File exists. If the recipient number does not exist, the benefit add record will be rejected.

The uniqueness of the benefit issuance is validated through a combination of recipient number, benefit number, and processing date. Therefore, if a record is received with the same recipient number, benefit number, and processing date combination, the record will reject.

Cancel EBT Benefits

The State can cancel a food assistance benefit before the available date is reached. After the available date has been reached, any attempts to cancel a benefit will be rejected.

The State will send in a "C" Refresh Action identifying the recipient number, benefit number, and processing date of the benefit to be cancelled.

Disaster Code field is populated with disaster code for disaster benefits. They will remain empty for regular cases.

Disaster EBT Benefits

Disaster benefits are identified by a 3-digit disaster code. The following table shows valid combinations for a regular and disaster benefits. Note that the subprogram field is ignored when a valid disaster code is present.

Action	Subprogram	Disaster Code	Expected Result
Add	Ignore	✓	Adds disaster benefits
Add	P or N		Adds regular benefits
Cancel	Ignore	✓	Disaster benefits cannot be canceled/accelerated
Cancel	P or N		Cancels regular benefits
Accelerate	Ignore	✓	Disaster benefits cannot be canceled/accelerated
Accelerate	P or N		Accelerates regular benefits

EBT Benefit Maintenance Trailer

The benefit trailer contains total detail records as well as number of adds and number of cancel records, in case of update records present in detail section, the total records may not equal to the sum of number of adds and number of cancels because there is no number of updates in trailer record.

#	Position	Description	Length	Type	Comments	M/C/O/I
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 Cancel	9	Int	Total number of Cancel records	M
5.	030-040	Total Benefit Add Amount	11	Int	Total Amount of benefit adds in the file. Min: 00000000000 Max: 99999999999	M
6.	041-080	Filler	40	String	Spaces	Spaces

Record Length – 80

ODJFS Disaster EBT Benefit Maintenance Files

Disaster EBT Benefit Maintenance Files – Daily

The Disaster Daily Benefit Maintenance Files transmitted from the State to the Contractor must be used to send disaster benefits during the time of the Level 3 disaster. The files contain authorization information including the benefit authorization number, type of benefit, amount of benefit, and the benefit available date and time. Disaster benefit files are sent to the Contractor every day. They follow the same file layout as the regular benefit maintenance files except that they have a different file name.

EBT Batch Processing Report/File

To communicate receipt of each valid file received from ODJFS, the Contractor must generate a Batch Processing Summary Report for each file processed. The report provides a summary of the file processed and identify any records that could not be processed, including the reason for rejection. The report must be available for view in the Contractors' EBT Administrative System.

The Contractor must also send to the State through NDM (CONNECT:DIRECT) a Batch Processing Error file identifying any errors that may have occurred.

ODJFS is responsible for reviewing, updating, and resubmitting these records to the Contractor for processing. The resubmitted records can be sent to the Contractor in the next file, or they can be sent in a separate file once the errors are corrected. The Contractor must treat any resubmitted records as new records.

EBT Batch Processing Summary Report

The following is a sample of the Batch Processing Summary Report from the processing of a Benefit Maintenance File. The summary report provides errors and a summary for each batch in a file.

The report also identifies the record number that generated an error. The record number identifies the record within each batch.

EXTFILE SERVER 01		External File Processing Report			
Batch Header: HB		ODJFS FA BENEFIT			
Date/Time: Fri Jan 4 13:40:23 EST 2011		200501041121200501050600			
----- BATCH ERRORS -----					
COUNTY CODE	RECIPIENT NUMBER	RECORD NUMBER	ERROR ACTION	ERROR CODE	DESCRIPTION
12	122334456	3	ADD	6271	Duplicate auth.
14	144444456	9	ADD	6271	Duplicate auth.
55	122356444	14	ADD	6271	Duplicate auth.
----- EXTFILE PROCESSING SUMMARY -----					
Total records pre-processed:	45				
Total records processed:	42				
Total records rejected during preprocessing:	0				
Total records rejected:	3				
File processing start time:	Fri Jan 4 13:40:23 EST 2011				
File processing end time:	Fri Jan 4 13:40:24 EST 2011				
File processing total time (seconds):	10				
Processing rate records/second:	3				
Total Add amount processed:	\$0002400.00				
Total Add amount rejected:	\$0000000.00				

EBT Batch Processing Error Return File

For each file processed, the Contractor must send a Batch Processing Error File to ODJFS. The error return file will contain an error record for each error within the original file processed. Separate return files will be generated as a result of processing Account Maintenance Files and Benefit Maintenance Files.

The following table describes the interface for the Benefit Processing Return File.

Benefit Processing Return File – Summary Table		
Item	File Data Title	File Data
1.	File Names	See Appendix C
2.	System Source	Contractor
3.	System Destination	ODJFS
4.	Data Description	Batch Processing Results Information
5.	Primary Data Transfer Method	NDM (CONNECT:DIRECT)
6.	Timing Requirements	Sent after each batch is processed.

The Batch Processing Summary records will provide statistics on each batch received. The records will summarize the total number of detail records, the count and amount of add and cancel transactions (for

Benefit File), and the number of adds and updates (for Account File), and the number of errors detected. In addition to the file summary information, the Contractor must identify in the error records, each detail record that error out of the batch process. The file will contain a copy of the entire record in error that the State sent and the reason for the reject.

EBT Batch Processing Return File Layout (Account File)

The following is a description of the Batch Processing Return File format for identifying back to the State the results of processing the Account Maintenance File.

The file layout will consist of a header record, followed by multiple detail records, and followed by a trailer record.

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

EBT Batch Processing Return Header Record (Account File)

#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	“RA”	M
2.	003-008	Batch ID	6	String	“OHRETA ”	M
3.	009-016	Date	8	Int	CCYYMMDD	M
4.	017-022	Time	6	Int	HHMMSS	M
5.	023-193	Filler	171	String	Spaces	I

Record Length = 193

EBT Batch Processing Return Error Record (Account File)

#	Position	Description	Length	Type	Comments	M/C/O/I
1	001-002	Record Type	2	String	“ER”	M
2	003-187	Error Record	185	String	Entire Account Maintenance File Detail Record that errored out.	M
3	188-193	Error Reason	6	String	Reason record was rejected (See Reason Codes).	M

Record Length = 193

EBT Batch Processing Return Summary Record (Account File)

#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	“SA”	M
2.	003-018	Maintenance Type	16	String	<i>From Header of State File</i> “ACCOUNTMAINT”	
3.	019-026	File Create Date	8	Int	<i>From Header of State File</i> CYMMDD	M
4.	027-032	File Create Time	6	Int	<i>From Header of State File</i> HHMMSS	M
5.	033-041	Records Received	9	Int	Count of records received in the file.	M

6.	042-050	Number of Add Records Processed	9	Int	Count of add records processed in the file.	M
7.	051-059	Number of Update Records Processed	9	Int	Count of update records processed in the file.	M
8.	060-068	Number of Errors	9	Int	Count of records in the file that errored out.	M
9.	069-193	Filler	125	String	Spaces	I

Record Length = 193

EBT Batch Processing Return Trailer Record (Account File)

#	Position	Description	Length	Type	Comments	M/C/O/I
1	001-002	Record Type	2	String	"RT"	M
3	009-014	Total Detail Records	6	Int	Count of detail records in return file (summary record plus error records).	M
4	015-193	Filler	179	String	Spaces	I

Record Length = 193

The following table identifies the edits and errors for the Account Maintenance Header.

Error Code	Description
AHA002	Invalid Record Type
AHA003	Invalid/Missing Date (numeric and reasonability edits)
AHA004	Invalid/Missing Time (numeric and reasonability edits)
AHA005	Invalid Agency Code
AHA006	Invalid Maintenance Type
AHA007	Unknown Error Condition

If any of these Account Maintenance Header errors occur, the entire file will be rejected.

The following table identifies the edits and errors for the Account Maintenance Detail Record.

Error Code	Description
ADT001	Invalid Refresh Action
ADT002	Missing Recipient Number
ADT003	Invalid Client Type
ADT004	Invalid County Code
ADT005	Missing First Name
ADT006	Missing Last Name
ADT007	Missing City
ADT008	Missing State
ADT009	Missing ZIP Code
ADT010	Missing DOB
ADT011	Missing SSN

ADT012	Missing Case Worker ID
ADT013	Invalid Issue Card Value
ADT014	Invalid Expedited Flag Value
ADT015	Invalid AG Status (Mandatory only for conversion)
ADT016	Invalid Card Issuance Indicator for Refresh Action 'U'
ADT017	Invalid Card Issuance Indicator for Refresh Action 'A'
ADT018	Missing Address
ADT019	Not used
ADT020	Unknown Error Condition

The following table identifies the edits and errors for the Account Maintenance Trailer Record.

Error Code	Description
ATA001	Invalid/Missing Record Type
ATA002	Mismatch on Total Number of Detail Records
ATA003	Mismatch on Number of Account Set-up Records
ATA004-ATA007	Not Used
ATA008	Unknown Error Condition

If any of these EBT Account Maintenance Trailer errors occur, the entire file will be rejected.

EBT Batch Processing Return File Layout (Benefit File)

The following is a description of the Batch Processing Return File format for identifying back to the State the results of processing the Benefit Maintenance File.

The file layout will consist 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.

EBT Batch Processing Return Header Record (Benefit File)

#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	"RA"	M
2.	003-008	Batch ID	6	String	"OHRETB "	M
3.	009-016	Date	8	Int	CCYYMMDD	M
4.	017-022	Time	6	Int	HHMMSS	M
5.	023-088	Filler	66	String	Spaces	I

Record Length = 104

EBT Batch Processing Return Error Record (Benefit File)

#	Position	Description	Length	Type	Comments	M/C/O/I
1	001-002	Record Type	2	String	"ER"	M
2	003-082	Error Record	80	String	Entire Benefit Maintenance File Detail Record that errored out.	M

3	083-088	Error Reason	6	String	Reason record was rejected (See Reason Codes)	M
4	088-104	Filler	56	String		

Record Length = 104

EBT Batch Processing Return Summary Record (Benefit File)

#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	“SB”	M
2.	003-018	Maintenance Type	16	String	<i>From Header of State File –</i> “FSB DAILY” “FSB MONTHLY”	M
3.	019-026	File Create Date	8	Int	<i>From Header of State File –</i> CYYMMDD	M
4.	027-032	File Create Time	6	Int	<i>From Header of State File –</i> HHMMSS	M
5.	033-041	Records Received	9	Int	Count of records received in the file	M
6.	042-050	Number of Add Records Processed	9	Int	Count of add records processed in the file	M
7.	051-059	Number of Cancel Records Processed	9	Int	Count of cancel records processed in the file	M
8.	060-069	Amount of Adds Processed	10	9(8)v9 9	Total Dollar Value of Add Records processed.	M
9.	070-079	Amount of Cancels Processed	10	9(8)v9 9	Total Dollar Value of Cancel Records processed	M
10.	080-089	Number of Errors	9	Int	Number of records in the file that errored out.	M
11.	090-104	Filler	15	String	Spaces	I

Record Length = 104

EBT Batch Processing Return Trailer Record (Benefit File)

#	Position	Description	Length	Type	Comments	M/C/O/I
1	001-002	Record Type	2	String	“RT”	M
2	003-008	Batch ID	6	String	Must match header	M
3	009-014	Total Detail Records	6	Int	Count of detail records in the return file (summary record plus error records)	M
4	015-104	Filler	90	String	Spaces	I

Record Length = 104

The following table identifies the edits and errors for the Benefit Maintenance Header record.

Error Code	Description
BHB002	Invalid Record Type
BHB003	Invalid/Missing Date (numeric and reasonability edits)
BHB004	Invalid/Missing Time (numeric and reasonability edits)
BHB005	Invalid Agency Code
BHB006	Invalid Maintenance Type
BHB007	Not Used
BHB008	Unknown Error Condition

If any of these Benefit Maintenance Header errors occur, the entire file will be rejected.

The following table identifies the edits and errors for the Benefit Maintenance Detail record.

Error Code	Description
BDT001	Invalid Refresh Action
BDT002	Missing Recipient Number
BDT003	Invalid Benefit sub-program
BDT004	Missing Benefit Number
BDT005	Duplicate Benefit Number
BDT006	Missing Processing Date
BDT007	Missing Benefit Amount
BDT008	Missing Benefit Available Date
BDT009	Unable to Cancel Available Benefit
BDT010	Invalid Benefit Cancel information
BDT011	Invalid Accelerated Benefit Update Information
BDT012	Invalid Disaster Code
BDT013	Disaster Benefits Cannot be Future Dated
BDT014	Disaster Benefits Cannot be Canceled or Accelerated
BDT015-BDT019	Not Used
BDT020	Unknown Error Condition

The following table identifies the edits and errors for the Benefit Maintenance Trailer Record.

Error Code	Description
BTB001	Invalid/Missing Record Type
BTB002	Mismatch on Total Number of Detail Records
BTB003	Mismatch on Number of Benefit Adds
BTB004	Mismatch on Number of Benefit Cancels
BTB005	Mismatch on Number of Accelerated Benefits
BTB006	Mismatch on Total Benefit Add Amount

BTB007	Not Used
BTB008	Unknown Error Condition

If any of these errors occur, the entire file will be rejected.

EBT Preprocessing Errors

In order not have an overabundance of error codes, -9051 to -9055 encompass the parsing errors generated. The record and field that caused the error are reported along with the error code.

Error Code	Description
-9001 File Not Found	Usually happens if batch processing was interrupted then resumed but file was manually deleted by the operator by mistake
-9011 Filename too long	Current upper limit is 255 characters for filename
-9012 File Type invalid	Filename determines type of file (account or benefit); filename does not indicate a valid file type
-9013 Duplicate Filename	Filename is duplicate of a file that has already been processed
-9051 Invalid Input	IO error or any errors that not covered by the below errors
-9052 Too Short	The file is too short
-9053 Min Violated	For fields with a minimum, the value is below minimum
-9054 Max Violated	For fields with a maximum, the value is above maximum

During this process, the structure and syntax of the file and detail records are validated prior to any business rule editing against the database. This process validates header and trailer fields, including totals. The preprocessing step also identifies severe syntax errors detected by the parser. These include such errors as an invalid record length. Any error discovered during preprocessing results in the entire file being rejected and preprocessing to be discontinued. When a file rejects during preprocessing no updates are made to the database.

EBT Daily Activity File

Every calendar day, the Contractor must transmit to the State an activity file that contains the details of State defined transaction types (batch issuance, online issuance, repayment, and expungement). Each file contains activity that occurred during the settlement day. The activity file will be based on transactions at the benefit issuance level. In other words, if a transaction is applied against more than one benefit issuance (for a repayment), there will be more than one detail record in the Daily Activity File for that transaction.

The following table describes the interface for the Daily Activity File.

Daily Activity File – Summary Table		
Item	File Data Title	File Data
1.	File Type	Daily Activity File
2.	File Names	See Appendix C
3.	System Source	Contractor
4.	System Destination	ODJFS
5.	Data Description	Activity against benefits on Contractor database
6.	Primary Data Transfer Method	NDM (CONNECT:DIRECT)
7.	Timing Requirements	Daily: File is generated every day at system cutoff
8.	File Format	Fixed

EBT Daily Activity Record Layouts

The following is a description of the Daily Activity File format for reporting account activity back to the State. The file layout will consist 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.

EBT Daily Activity Header Record

#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-002	Record Type	2	String	"EH" – Header	M
2.	003-004	Agency ID	2	String	"OH" – State of Ohio	M
3.	005-020	File Type	16	String	Valid Values: "HISTORYEXTRACT"	M
4.	021-022	Sent Year	2	String	Year value when the file was sent Min: 1900, Max: 2999	M
5.	023-024	Sent Month	2	String	Month value when the file was sent Min: 01, Max: 12	M
6.	025-026	Sent Date	2	String	Date value when the file was sent Min: 01, Max: 31	M
7.	027-028	Sent Hour	2	String	Hour value when the file was sent Min: 00, Max: 23	M
8.	029-030	Sent Minute	2	String	Minute value when the file was sent Min: 00, Max: 59	M
9.	031-105	Filler	75	String	Spaces	Spaces

Record Length = 105

EBT Daily Activity Detail Record

#	Position	Description	Length	Type	Comments	M/C/O/I
1.	001-001	Record Type	1	String	"D" – Detail Record	M
2.	002-013	Recipient Number	12	String	State Recipient Number	M
3.	014-029	Cardholder Number	16	String	Card used for transaction	M
4.	030-031	County Code	2	String	County code for the case	M
5.	032-033	Program Type	2	String	Program ID for the transaction. (F) - food assistance program Note that the second character must be a space.	M
6.	034-037	Transaction Type	4	String	Valid Values: 1000 – Batch Benefit Issuance 1001 – Online Benefit Issuance 617 – Benefit Expungement 621 – Repayment	M
7.	038-045	Settlement Date	8	Int	CCYYMMDD – Trans Log Date	M
8.	046-051	Sub-Program	6	String	Benefit Sub-program - "FS"	M

9.	052-052	Credit/Debit Indicator	1	String	"C" = Credit "D" = Debit	M
10.	053-059	Transaction Amount	7	Int	Amount of transaction.	M
11.	060-066	Completed Amount	7	Int	Completed amount of transaction impacting this Benefit number.	M
12.	067-073	Remaining Balance on Benefit Authorization Number	7	Int	Amount of funds available on authorization after transaction.	M
13.	074-086	Benefit Issuance Number	13	String	State generated unique number – comprised of Benefit Number and Processing Date (YYMMDD).	M
14.	087-105	Filler	19	String	Spaces	I

Record Length = 105

EBT Daily Activity Trailer Record

#	Position	Description	Length	Type	Comments	M/C/O/I
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.	031-105	Filler	75	String	Spaces	I

Record Length = 105

EBT Reports

The Contractor must generate a Batch Processing Summary Report for each incoming file processed. The report provides a summary of the file processed and identifies any records that could not be processed by the Contractors' EBT Administrative System. The report must be available for ODJFS receipt through NDM (CONNECT:DIRECT) from the Contractors' server.

All other reports for the State of Ohio reside on a Reports server and can be accessed through the Contractors' EBT Administrative System.

The Reports User logs on to the reports server from the EBT Administrative System through their Internet Explorer Browser. Selecting Reports from the EBT Administrative System menu reroutes the user to a different URL. The Contractors' EBT Administrative System security function must maintain each report as an individual "privilege." The State can group reports into security roles/groups to restrict certain reports to certain users. When adding a user, the State assigns a role/group to the user which contains the list of reports to which that user has access.

Reports will remain on the Reports server for 90 days. Reports are in .PDF, DAT, and .TXT formats.

ODJFS Interface Connectivity

This section is intended to describe the telecommunications infrastructure that is implemented for interface connectivity to the State of Ohio for file transfers and the EBT Administrative System access.

Connectivity

Files are transmitted to and from the ODJFS mainframe using Connect:Direct file transfer software over a fractional T1 Frame Relay access port. The frame relay access port is backed up with a 128Kbps ISDN

circuit. Two Frame Relay access ports and ISDN circuits are provided and terminated at the Primary ODJFS Data Center demarcation point in Columbus and the Back-up ODJFS demarcation point in Philadelphia. The ODJFS OIS department is responsible for providing access through routers and firewalls that may be present on the ODJFS Intranet to allow access to the EBT Administrative Systems from remote office EBT Administrative Systems and the ODJFS CRIS-E system. Access to the EBT Administrative System utilizes the ODJFS Intranet and Frame Relay Network. The Administrative Application uses Internet Explorer to access the Contractors' web server, which provides access to the EBT Administrative System. Each frame relay access port has three PVC's within the frame relay access port providing access to the redundant routers at the Contractors' Primary Data Center and Recovery Data Center.

Lines of Responsibility

The Contractor will provide the circuits to the State and provide ISDN circuits for back-up and asynchronous phone lines and modems for out of band management access. The Contractor will be responsible for managing the network up to the State demarcation point. The State will be responsible for inside wiring, telecommunications equipment and network equipment beyond the Contractors' provided equipment, including connectivity to the local offices. Escalation procedures will be established between the Contractor and the State to ensure any issues with the connectivity are quickly resolved.

EBT Benefit Types

The following table identifies the Benefit Programs for Food Assistance for the State of Ohio. Benefits within Benefit Program Type are dispensed on a first-in, first-out (FIFO) basis. The Dispense Priority is used only when multiple sub-programs have same day availability.

Dispense Priority	Program	Benefit Program Type	Sub-Program	Benefit Description
2	FS	FS	FSPA	Food Stamps – Public Assistance
3	FS	FS	FSNA	Food Stamps – Non Assistance
1	FS	FS	174	Disaster Sub program

County Codes

The following table identifies the County Codes and corresponding names for the State of Ohio.

County #	County Name	Address	City	State	Zip Code
01	ADAMS	482 RICE DR, P.O. BOX 386	WEST UNION	OH	456930000
02	ALLEN	1501 S. DIXIE HGWY, P.O. BOX 4506	LIMA	OH	458024506
03	ASHLAND	15 WEST 4TH STREET	ASHLAND	OH	448050000
04	ASHTABULA	2924 DONAHOE DR.	ASHTABULA	OH	440044540
05	ATHENS	184 N. LANCASTER ST.	ATHENS	OH	457010000
06	AUGLAIZE	12 N. WOOD ST.	WAPAKONETA	OH	458950000
07	BELMONT	310 FOX-SHANNON PLACE	ST. CLAIRSVILLE	OH	439500428
08	BROWN	775 MT. ORAB PIKE	GEORGETOWN	OH	451210289
09	BUTLER	315 HIGH ST, P.O. BOX 4000	HAMILTON	OH	450124000
10	CARROLL	95 EAST MAIN ST, P.O. BOX 219	CARROLLTON	OH	446150000
11	CHAMPAIGN	1512 S. U.S. HIGHWAY 68, SUITE N 100	URBANA	OH	430780353
12	CLARK	1345 LAGONDA AV	SPRINGFIELD	OH	455011037

13	CLERMONT	2400 CLERMONT CENTER DR.	BATAVIA	OH	451030000
14	CLINTON	1025 S. SOUTH ST, SUITE 200	WILMINGTON	OH	451770000
15	COLUMBIANA	110 NORTH NELSON AVE	LISBON	OH	444320000
16	COSHOCTON	725 PINE STREET	COSHOCTON	OH	438120000
17	CRAWFORD	224 NORTON WAY	BUCYRUS	OH	448201831
18	CUYAHOGA	VIRGIL E. BROWN CTR, 1641 PAYNE AVE, RM 520	CLEVELAND	OH	441140000
19	DARKE	631 WAGNER AVENUE	GREENVILLE	OH	453310000
20	DEFIANCE	06879 EVANSPOUR RD, SUITE A	DEFIANCE	OH	435120639
21	DELAWARE	140 N. SANDUSKY ST, 2ND FL	DELAWARE	OH	430151789
22	ERIE	221 W. PARISH ST.	SANDUSKY	OH	448704886
23	FAIRFIELD	239 WEST MAIN ST.	LANCASTER	OH	431300000
24	FAYETTE	133 S. MAIN ST.	WASHINGTON CT. HOUSE	OH	431600000
25	FRANKLIN	80 E. FULTON ST.	COLUMBUS	OH	432155127
26	FULTON	604 S. SHOOP AVE, SUITE 200	WAUSEON	OH	435670000
27	GALLIA	848 THIRD AVE.	GALLIPOLIS	OH	456311661
28	GEAUGA	P.O. BOX 309, 12480 RAVENWOOD DR.	CHARDON	OH	440249009
29	GREENE	541 LEDBETTER ROAD	XENIA	OH	453853699
30	GUERNSEY	324 HIGHLAND AVE.	CAMBRIDGE	OH	437250000
31	HAMILTON	222 E. CENTRAL PARKWAY	CINCINNATI	OH	452020000
32	HANCOCK	7814 C.R. 140, P.O. BOX 270	FINDLAY	OH	458390270
33	HARDIN	175 W. FRANKLIN ST, SUITE 150	KENTON	OH	433269902
34	HARRISON	520 N. MAIN ST, P.O. BOX 239	CADIZ	OH	439070239
35	HENRY	104 E. WASHINGTON ST, P.O. BOX 527	NAPOLEON	OH	435450527
36	HIGHLAND	1575 N. HIGH ST, SUITE 100	HILLSBORO	OH	451339442
37	HOCKING	350 STATE ROUTE 664 NORTH, P.O. BOX 548	LOGAN	OH	431380548
38	HOLMES	85 N. GRANT STREET, P.O. BOX 72	MILLERSBURG	OH	446540072
39	HURON	185 SHADY LANE DRIVE	NORWALK	OH	448572373
40	JACKSON	25 E. SOUTH STREET	JACKSON	OH	456401638
41	JEFFERSON	125 S. FIFTH ST.	STEUBENVILLE	OH	439522885
42	KNOX	117 E. HIGH STREET, 4TH FL	MT. VERNON	OH	430503400
43	LAKE	177 MAIN STREET	PAINESVILLE	OH	440779967
44	LAWRENCE	1100 SOUTH 7TH ST, P.O. BOX 539	IRONTON	OH	456380539
45	LICKING	74 S. SECOND ST, P.O. BOX 5030	NEWARK	OH	430585030
46	LOGAN	211 E. COLUMBUS AVE.	BELLEFONTAINE	OH	433119935
47	LORAIN	42485 NORTHRIDGE ROAD	ELYRIA	OH	440351057

48	LUCAS	3210 MONROE ST, P.O. BOX 10007	TOLEDO	OH	436990007
49	MADISON	200 MIDWAY STREET	LONDON	OH	431401356
50	MAHONING	P.O. BOX 600, 345 OAK HILL AVE.	YOUNGSTOWN	OH	445010600
51	MARION	363 W. FAIRGROUND ST.	MARION	OH	433021759
52	MEDINA	232 NORTHLAND DR.	MEDINA	OH	442560000
53	MEIGS	175 RACE STREET, P.O. BOX 191	MIDDLEPORT	OH	457600191
54	MERCER	220 WEST LIVINGSTON ST, SUITE 10	CELINA	OH	458221671
55	MIAMI	2040 NORTH COUNTY RD 25-A	TROY	OH	453731310
56	MONROE	100 HOME AVE.	WOODSFIELD	OH	437931234
57	MONTGOMERY	1111 S. EDWIN C. MOSES BLVD	DAYTON	OH	454223600
58	MORGAN	155 E. MAIN ST, RM. 009	MCCONNELSVILLE	OH	437560000
59	MORROW	619 W. MARION RD.	MT. GILEAD	OH	433381280
60	MUSKINGUM	445 WOODLAWN AVE, P.O. BOX 100	ZANESVILLE	OH	437020100
61	NOBLE	18065 S.R. 78, P.O. BOX 250	CALDWELL	OH	437240250
62	OTTAWA	8043 W. STATE ROUTE 163, SUITE 200	OAK HARBOR	OH	434498877
63	PAULDING	303 W. HARRISON ST.	PAULDING	OH	458791497
64	PERRY	212 S. MAIN ST, P.O. BOX 311	NEW LEXINGTON	OH	437640311
65	PICKAWAY	110 ISLAND ROAD, P.O. BOX 610	CIRCLEVILLE	OH	431130000
66	PIKE	230 WAVERLY PLAZA, SUITE 700	WAVERLY	OH	456900000
67	PORTAGE	449 S. MERIDIAN ST.	RAVENNA	OH	442660000
68	PREBLE	1500 PARK AVE.	EATON	OH	453200000
69	PUTNAM	1225 EAST THIRD ST	OTTAWA	OH	458752062
70	RICHLAND	171 PARK AVENUE EAST, P.O. BOX 188	MANSFIELD	OH	449019978
71	ROSS	475 WESTERN AVE, SUITE B, P.O. BOX 469	CHILLICOTHE	OH	456010000
72	SANDUSKY	2511 COUNTRYSIDE DRIVE	FREMONT	OH	434209987
73	SCIOTO	710 COURT STREET, P.O. BOX 1347	PORTSMOUTH	OH	456621347
74	SENECA	3362 S. TOWNSHIP RD. 151	TIFFIN	OH	448839499
75	SHELBY	227 SOUTH OHIO AVE.	SIDNEY	OH	453650000
76	STARK	221 3RD STREET SE	CANTON	OH	447021293
77	SUMMIT	47 N. MAIN ST.	AKRON	OH	443081991
78	TRUMBULL	280 N. PARK AVE, SUITE 1	WARREN	OH	444811109
79	TUSCARAWAS	389 16TH ST. SW	NEW PHILADELPHIA	OH	446636401
80	UNION	940 LONDON AVENUE, SUITE 1800, P.O. BOX 389	MARYSVILLE	OH	430400389
81	VAN WERT	P.O. BOX 595, 114 E. MAIN STREET	VAN WERT	OH	458910595
82	VINTON	30975 INDUSTRIAL PARK RD	MCARTHUR	OH	456510000

83	WARREN	416 S. EAST STREET	LEBANON	OH	450360000
84	WASHINGTON	1115 GILMAN AVENUE, P.O. BOX 2005	MARIETTA	OH	457500975
85	WAYNE	356 W. NORTH STREET, P.O. BOX 76	WOOSTER	OH	446910000
86	WILLIAMS	117 WEST BUTLER	BRYAN	OH	435061650
87	WOOD	1928 EAST GYPSY LANE RD, P.O. BOX 679	BOWLING GREEN	OH	434029396
88	WYANDOT	120 EAST JOHNSON ST.	UPPER SANDUSKY	OH	433510000