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## **Electronic Benefits Transfer Alternatives Analysis**

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## Acronyms

<b><u>Acronym</u></b>	<b><u>Description</u></b>
<b>ACF</b>	Administration for Children and Families
<b>ACH</b>	Automated Clearinghouse
<b>ALERT</b>	Anti-fraud Locator of EBT Retailer Transactions
<b>AMA</b>	Account Management Agent
<b>ARU</b>	Audio Response Unit
<b>ANSI</b>	American National Standards Institute
<b>ASAP</b>	Automated Standard Application for Payment
<b>ATM</b>	Automated Teller Machine
<b>BIN</b>	Bank Identification Number
<b>CFR</b>	Code of Federal Regulations
<b>CPCM</b>	Cost per Case Month
<b>CSC</b>	Customer Service Center
<b>CSI</b>	Citibank Services, Inc.
<b>CSR</b>	Customer Service Representative
<b>DDA</b>	Demand Deposit Account
<b>DHSS</b>	Delaware Health and Social Services
<b>EBT</b>	Electronic Benefits Transfer
<b>EBT IV</b>	EBT Standard Report IV
<b>EDS</b>	Electronic Data Systems
<b>EFT</b>	Electronic Funds Transfer
<b>FMI</b>	Food Marketing Institute
<b>FMS</b>	Financial Management Service
<b>FNS</b>	Food and Nutrition Service
<b>GSA</b>	General Services Administration
<b>HMO</b>	Health Maintenance Organization
<b>IEI</b>	Invitation for Expression of Interest
<b>ISO</b>	International Standards Organization
<b>MARC</b>	Mid-Atlantic Regional Coalition
<b>MIDAS</b>	Midwest Association of States
<b>MOU</b>	Memorandum of Understanding
<b>NACS</b>	National Association of Convenience Stores
<b>NCS</b>	Northeastern Coalition of States
<b>NIVR</b>	Network Interactive Voice Response
<b>NGA</b>	National Grocers' Association
<b>NPC</b>	National Processing Company
<b>PAN</b>	Personal Account Number

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<b><u>Acronym</u></b>	<b><u>Description</u></b>
<b>PCPM</b>	Per Case per Month
<b>PIN</b>	Personal Identification Number
<b>POS</b>	Point of Sale (device)
<b>RDMS</b>	Relational Database Management System
<b>REDE</b>	Retailer EBT Data Exchange
<b>Reg E</b>	Regulation E
<b>RFO</b>	Request for Offer
<b>RFP</b>	Request for Proposals
<b>SAS</b>	Southern Alliance of States
<b>SIMS</b>	Systems Integration and Management Services
<b>STARS</b>	State Tracking of Authorized Retailers System
<b>SVS</b>	Stored Value Systems
<b>TANF</b>	Temporary Assistance for Needy Families
<b>TDHS</b>	Texas Department of Human Services
<b>TEAA</b>	Texas EBT Alternatives Analysis
<b>TPP</b>	Third Party Processor
<b>UPC</b>	Universal Product Code
<b>USDA</b>	United States Department of Agriculture
<b>VRU</b>	Voice Response Unit
<b>WIC</b>	Special Supplemental Nutrition Program for Women, Infants, and Children
<b>WSEA</b>	Western States EBT Alliance