

Lost Cards

- I. All eWIC cards reported lost, stolen or damaged will be deactivated “hot carded” and replaced.
- II. Participants must report lost cards to their local WIC clinic or State WIC Office promptly after thoroughly searching for the card.
 - a. It is recommended that participants contact the store where the card was last used to see if the card may have been found at the store.
 - b. It is highly recommended that participants report stolen cards to the police.
 - c. Local WIC clinics and the State WIC Office must accept and respond to calls from participants reporting lost/stolen/damaged cards during business hours. Participant messages left during non-business hours must be responded to within one business day.
 - d. Cards which have been reported lost/stolen are considered “hot cards” and are immediately deactivated in the VISION system by local or state staff.
 - e. Cards that are found after they had been reported as lost or stolen must be returned by the clinic to the State Office by the end of each month.
- III. Hot Carding:
 - a. When a card is reported as lost, stolen, or damaged in VISION, it will be recorded in the household’s audit trail as a hot card.
 - b. VISION will notify the EBT settlement host that the card is hot, which will then place the card on the hot card list (HCL).
 - c. The HCL is picked up by WIC authorized vendors each day or at a minimum of every 48 hours.
 - i. If a card is on the HCL and a participant tries to shop with it, the card will be locked by the store’s system and no purchase can be made.
 - d. The vendor will not be paid for the WIC transaction if it failed to pick up the HCL after the 48 hour requirement.
- IV. Card Replacement:
 - a. There will be a three business day waiting period after hot carding before a replacement card can be issued. (For example, cards reported lost on

Monday can be replaced on Thursday. Cards reported lost on Friday can be replaced on Wednesday.)

- b. During this waiting period the participant may search for the card. If found, it can be reactivated by the clinic.
 - c. The three day waiting period is necessary to allow the VISION system time to receive the redemption files in order to determine what benefits can be transferred to the new card.
 - d. An appointment in three business days must be offered to the participant to replace the card.
 - e. Any benefits not used for the previous month cannot be restored to the replacement card.
 - f. For cases of personal misfortune, if the participant chooses to forfeit any current month benefits that may remain on their previous card, it can be replaced immediately with only future month benefits. (See VI. Below.)
 - g. When replacing the card, discuss with the guardian/proxy:
 - i. The necessity of safeguarding e-WIC cards.
 - ii. Remind them that if they later find the lost card it can no longer be used and has been deactivated.
 - h. If an eWIC card that had been reported as lost/stolen is used to make a WIC purchase by the participant after it was hot carded (before the store received the hot card file) a determination must be made if the participant over-redeemed benefits for the month, (using the card reported as lost and redeeming the same benefits using the replacement card). This would be considered a participant violation. (See Participant Violations.)
- V. When the local agency is made aware that an eWIC card is being held by a known individual who is not authorized to redeem benefits (including a person who does not have custody of the WIC participant), the local agency may replace the card for the authorized guardian three days after hot carding the original card. The local agency will contact the unauthorized individual requesting that the card be returned to the clinic. If contact is not successful, a letter should be sent to the individual.
- VI. Personal Misfortune. In personal misfortune incidents where the household might be affected by some destructive incident such as domestic violence, theft, gas line explosion, water main break, house fire, etc., the clinic may replace lost/stolen/destroyed cards for future month's benefits without a waiting period.

- a. Documentation must be provided in the form of a police report/case number, fire, insurance or other third party report. The WIC participant may self-declare their incidence of domestic violence and provide a written statement documenting the incident.
 - b. In the case of mass disasters where emergency feeding services are typically available, the clinic is directed to contact the State Agency for instructions.
- VII. E-WIC cards may only be used by authorized persons. Providing the card PIN number and card use by any person other than a person listed as a guardian, additional guardian or proxy in the WIC VISION system is not allowed and may be considered a participant violation. (See Participant Violations.)