Utah eWIC
Vendor Policy and Procedures Training
FFY 2020

Contact Utah WIC: wicvendors@utah.gov
eWIC Remote Training

• Attendees – Corporate Representatives, Store Owner/Management, Bookkeeper, Front-End Manager/Lead Cashier

• Remote Training via Interactive Online Platforms
  • Google Meet, Zoom, Skype, etc.

• Train the Trainer Model

• Materials – PowerPoint Presentation, Speaker Notes, Utah WIC Website, Training Video, Vendor Calls, Monthly Alerts, Post Training Online Assessment Tool

• Other Utah eWIC Resources – wic.utah.gov

Contact Utah WIC: wicvendors@utah.gov
eWIC Pre-Training Agenda

• eWIC Terms and Definitions
  Utah eWIC Alert #6 – June 2020

• Changes for eWIC – Vendor Training Video - June 2020
  https://www.youtube.com/watch?v=ZG0rGs-xtGw&t=69s

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eWIC Training Learning Objectives

The intended objectives of this Utah eWIC training are to provide corporate trainers, store owners/managers, store trainers, bookkeepers and all front end personnel with the knowledge necessary to:

1. Understand the current vendor policies and procedures of eWIC in Utah.
2. Maintain vendor compliance.
3. Troubleshoot card issues at the register.
4. Train all store personnel involved with WIC.
5. Provide customers with a positive eWIC experience in their store.

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eWIC Training Agenda

• **eWIC** - Capability Requirements, Procedures, APL, UPC’s, Produce Mapping

• **eWIC Transactions** – Transaction Basics, Reading Receipts, eWIC Payments, Discounts and Coupons, Store Loyalty Programs, Claims Process

• **Customer Service** – Troubleshooting eWIC transaction issues, eWIC card Problems, Exceptions

• **Compliance** – Vendor Violations, Sanctions, Monitoring and Investigations

• **Administrative Review** – Disputes, Record Keeping, Confidentiality

• **Train the Trainer Curriculum** – Requirements, Train the Trainer Checklist, Speaker Notes, Online Survey Tool

• **Contact Information** – Policy Questions, Transaction Issues, Card Problems, Equipment Concerns

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eWIC Prerequisites

To be authorized to accept a Utah eWIC card, each vendor must...

✓ Be *Utah WIC Authorized* with a signed *Utah WIC Vendor Agreement*.

✓ Have installed and agreed to maintain a Smart Card eWIC Certified Electronic Cash Register/Point of Sale (ECR/POS) System.

✓ Be eWIC trained.
  • Utah eWIC Policies and Procedures Training – Owner/Manager, Bookkeeper, and Other Key Personnel
  • ECR/POS System Training – Owner/Manager, Bookkeeper, Front-End Manager, Cashier
eWIC Prerequisites

✓ Vendors must establish and maintain telecommunications connections for file and data exchanges.

✓ Vendors must report all ECR hardware and software changes in advance to Utah WIC, in the event a planned change may require a system recertification.
Utah eWIC Food Delivery

Utah WIC State Office

Utah WIC Clinic

Utah Vendor

Utah Vendor Bank

Utah Treasury WIC Funds

EBT Originator Bank

WIC EBT Processor Solutran

Automated Clearing House
Authorized Product List (APL) File

- Food Category
  - 3 Digit Code
- Food Subcategory
  - 2 Digit Code
- Unique Product Identifier
  - UPC | PLU
<table>
<thead>
<tr>
<th>Authorized Product List (APL) File</th>
</tr>
</thead>
<tbody>
<tr>
<td>eWIC</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Size</th>
<th>Unit</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simple Truth Greek Peach Lowfat Yogurt 5.3 OZ</td>
<td>50Yogurt</td>
<td>oz</td>
<td>002Yogurt - Reduced Fat</td>
</tr>
<tr>
<td>Simple Truth Greek Cherry Lowfat Yogurt</td>
<td>50Yogurt</td>
<td>oz</td>
<td>002Yogurt - Reduced Fat</td>
</tr>
<tr>
<td>Simple Truth Greek Raspberry Lowfat Yogurt 5.3 OZ</td>
<td>50Yogurt</td>
<td>oz</td>
<td>002Yogurt - Reduced Fat</td>
</tr>
<tr>
<td>Simple Truth Greek Blueberry Pomegranate Lowfat Yo6OYogurt</td>
<td>50Yogurt</td>
<td>oz</td>
<td>002Yogurt - Reduced Fat</td>
</tr>
<tr>
<td>Simple Truth Greek Vanilla Lowfat Yogurt 32 OZ</td>
<td>50Yogurt</td>
<td>oz</td>
<td>002Yogurt - Reduced Fat</td>
</tr>
<tr>
<td>Simple Truth Greek Plain Lowfat Yogurt 32 OZ</td>
<td>50Yogurt</td>
<td>oz</td>
<td>002Yogurt - Reduced Fat</td>
</tr>
</tbody>
</table>
APL File – Distribution, Updates

Retrieve
Download
Apply

DAILY
eWIC Cards

• The Utah eWIC Card must be present at the time of purchase.

• A card number cannot be key-entered.

• Anytime the card reader displays Card Error, the cardholder should be asked to return to the clinic.

• Cards found inside the store or on store property should be reported as found by calling 1-877-WIC-KIDS (1-877-942-5437) and returned to Utah WIC by mail to: P.O. Box 141013 Salt Lake City, UT 84114-1013.
# Required eWIC Transactions

<table>
<thead>
<tr>
<th>Balance Inquiry</th>
<th>Purchase</th>
<th>Reversal</th>
<th>Void</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provides a shopping list prior to shopping</td>
<td>• Authorizes and completes a WIC sale</td>
<td>• Partially or completely nullifies a purchase transaction</td>
<td>• Cancels a previously authorized and completed transaction</td>
</tr>
<tr>
<td>• Retrieves the WIC prescription balance prior to a purchase</td>
<td>• Attempted and completed sales are recorded in the WIC Claim File</td>
<td>• Restores benefits to the smartcard balance because transaction cannot be completed</td>
<td>• Results in a reversal</td>
</tr>
</tbody>
</table>
eWIC Receipts

• At a minimum, the following types of **printed** receipts shall be provided to a WIC Cardholder:
  1. Balance Inquiry Receipt (no purchase)
  2. WIC Beginning Balance/WIC Ending Balance Receipt
  3. WIC Purchase Receipt – Transaction benefits utilization/redemption data

• In lieu of a separate WIC Purchase Receipt, the store sales receipt may include WIC Purchase Receipt data, but items purchased with WIC benefits must be identified.
Balance Inquiry and Beginning Balance Receipts

<table>
<thead>
<tr>
<th>STORE NAME</th>
<th>ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>STORE ID:</td>
<td>WICW006</td>
</tr>
<tr>
<td>TERM ID:</td>
<td>WIC000001</td>
</tr>
<tr>
<td>CLERK ID:</td>
<td>999</td>
</tr>
<tr>
<td>DATE &amp; TIME:</td>
<td>7/1/2016 10:10AM</td>
</tr>
<tr>
<td>SEQ NUMBER:</td>
<td>024</td>
</tr>
<tr>
<td>CARD:</td>
<td><strong>AUTH CODE:</strong> 123456</td>
</tr>
</tbody>
</table>

**WIC PURCHASE**

<table>
<thead>
<tr>
<th>QTY</th>
<th>UNITS</th>
<th>DESCRIPTION</th>
<th>PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>16.00</td>
<td>oz</td>
<td>Cherries 16 oz</td>
<td>4.99</td>
</tr>
<tr>
<td>2.50</td>
<td>kg</td>
<td>Fruits &amp; Veg</td>
<td>2.50</td>
</tr>
</tbody>
</table>

**TOTAL ITEMS SOLD:** 2
**$ 7.49 - Fruits & Veg**

**PURCHASE SUBTOTAL:** 7.49
**DISCOUNT APPLIED:** 0.00

**APPROVED PURCHASE TOTAL:** 7.49

**BALANCE DUE:** 0.00

**BENEFITS EXPIRE ON 7-28-16**

<table>
<thead>
<tr>
<th>QTY</th>
<th>UNITS</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.00</td>
<td>pkg</td>
<td>10oz Pkg Cheese</td>
</tr>
<tr>
<td>1.00</td>
<td>doz</td>
<td>Dozen Large Eggs</td>
</tr>
<tr>
<td>16.00</td>
<td>oz</td>
<td>Ounces Cream</td>
</tr>
<tr>
<td>2.00</td>
<td>pkg</td>
<td>15oz Fruits/ButDryBeans</td>
</tr>
<tr>
<td>1.00</td>
<td>pkg</td>
<td>16oz Smoth/Wheat/Cereal</td>
</tr>
<tr>
<td>3.00</td>
<td>gal</td>
<td>Galion 1% Fat Free Milk</td>
</tr>
<tr>
<td>1.00</td>
<td>qt</td>
<td>Qt 1% Fat Free Milk</td>
</tr>
<tr>
<td>2.00</td>
<td>cont</td>
<td>54oz Btl/100% Juice</td>
</tr>
<tr>
<td>5.50</td>
<td>$$</td>
<td>Fruits &amp; Veg</td>
</tr>
</tbody>
</table>

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- Store name, street address, city, state abbreviation and zip code
- Local date and time of Balance Inquiry Transaction
- Last 4 digits of the eWIC card number
- Unique transaction identifier #
- Benefit expiration date only or benefit effective and expiration dates
- Benefits available, both “0” and “non-0” balances, including description, quantity and unit of measure

eWIC Transactions
Purchase and Ending Balance Receipts

In addition to all balance inquiry receipt identifiers, purchase/ending balance receipts must include:

- Purchased food items including quantity, description and unit of measure
- Unit cost
- Total purchase amount
- Benefits remaining
General Lane Operations

• Customer will identify the purchase to the cashier as a WIC transaction. This could be at the beginning or at the end of the transaction.

• Verification of a signature is no longer required. Customer will now use a personalized PIN to authorize the eWIC transaction.
General Lane Operations

• It is the responsibility of the WIC participant to select items that are both WIC approved AND loaded onto their individual eWIC smartcard.

• It is the responsibility of the vendor to ensure daily updates to the store point of sale systems.
Self-Checkout

- Self-checkout is the ability provided to WIC cardholders by some WIC vendors to use unattended, integrated POS systems to complete their purchases independently.

- Utah WIC allows but does not require self-checkout.

- Self Check-out systems require separate state certification.

- No Utah vendor self check-out systems are currently certified.
Cash Value Benefits (CVB)

- In Utah, Cash Value Benefits (CVB) are any fresh fruits and vegetables not specifically excluded from WIC by the USDA/FNS.
Utah Allowed CVB Purchase

- **Included**
  - Any Variety Whole or Cut without added sugar
  - Bagged or Prepackaged Fruits and vegetable without added dips
  - Organic fruits and vegetables

- **Excluded**
  - Salad bar, fruit baskets, and party tray purchases
  - Breaded vegetables
  - Creamed or sauced vegetables
  - Frozen fruits or vegetables
  - Dried fruits or vegetables
  - Canned fruits or vegetables
  - Fruit-nut mixtures
  - Vegetable-grain mixtures (i.e. pasta, rice, etc.)
  - Herbs or Spices
  - Edible blossoms and flowers
  - Ornamental & decorative fruits and vegetables
Non-CVB Benefit Redemption

- The scanned or keyed UPC must match a WIC-authorized non-CVB WIC food item in the APL; and
- The assigned Food Category/Subcategory of the non-CVB UPC must match a Food Category/Subcategory in the prescribed food package on the eWIC card; and
- The non-CVB UPC benefit quantity to be redeemed will be in the Utah APL, and must be equal to or less than the current Food Category/Subcategory balance (quantity) on the card
The term *mixed basket* refers to the ability of a WIC Cardholder to purchase both WIC foods and non-WIC groceries without separating the purchases into two separate transactions.

- All integrated ECR/POS systems support *mixed basket* purchases.
- Stand beside MobiWIC Units do NOT support *mixed basket* purchases.
- Mixed basket cash register order of operations may be different across Utah stores.
For Mixed Basket Transactions, WIC items MUST be entered in the store POS system, and identified as approved for purchase, before ANY form of payment is tendered.
Discounts and Promotions

WIC customers should receive the same discounts and promotions as other customers.

**Discounts**
- Discounts can be used for both CVB and Non-CVB purchases
- Discounts should be applied prior to accepting the WIC payment

**Coupons**
- Coupons can be used for both CVB and Non-CVB purchases
- Coupons should be applied prior to accepting the WIC payment

**BOGO (Buy One Get One)**
- Vendor sells one WIC item and provides a second WIC authorized food at no additional cost
- Claim file should NOT report the free item

**Free Ounces**
- WIC cardholders may purchase authorized WIC foods that have bonus ounces added to the package
- Bonus ounces should NOT be deducted from the card balance

eWIC Transactions
Store/Loyalty Programs

• WIC Vendors may provide a card or token that provides additional discounts for the customer’s use in the WIC Vendor location. A store/loyalty card may provide a variety of quantity and/or price discounts.

• Utah WIC will not require vendors to keep a store/loyalty card available for use with all WIC cardholder sales.
Declined Transactions

An in-lane transaction to purchase WIC food items may be declined for many reasons, including:

- Food item(s) declined
- Invalid PIN
- Invalid eWIC card read
## Declined Transactions

<table>
<thead>
<tr>
<th>Food Item Declined</th>
<th>Invalid PIN</th>
<th>Invalid eWIC Card Read</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Not an authorized WIC food</td>
<td>• Allow cardholder to re-enter PIN</td>
<td>• Verify POS is functioning properly</td>
</tr>
<tr>
<td>• Not mapped correctly to APL</td>
<td>• Notify customer when maximum number of attempts have been made</td>
<td>• Retry in a different lane</td>
</tr>
<tr>
<td>• Insufficient benefits balance on eWIC card</td>
<td>• Advise cardholder to return to clinic to resolve</td>
<td>• Advise cardholder to return to clinic to resolve</td>
</tr>
</tbody>
</table>
The purpose of the Hot Card List (HCL) is to protect the vendor from financial loss and is distributed daily by Solutran.

eWIC smartcards can be placed on the HCL for many reasons including: being lost or stolen.

A store system with the properly loaded, current HCL, will deny the transaction after card insertion and PIN entry.

Vendors should NOT confiscate eWIC cards. Customers should return to the WIC clinic to resolve the card issue.
eWIC Exceptions

• Exceptions allowed in smart card eWIC are:
  • Transaction Voids
  • Returns at the cash register when items are not approved for purchase

• Exception processes not allowed in smart card eWIC are:
  • Manually Key-Entered Transactions
  • Manual Authorizations of WIC
After an eWIC transaction takes place at the register, there is a three part process for settling the Utah WIC debt with the vendor.
• Each Utah WIC Vendor must submit a store claim file daily, for each business day with WIC transactions, but no later than 48 hours after the date and time of the first (oldest) WIC transaction in the file.
WIC Claim File Submission

• A corrected file, approved for re-submission, must be submitted within 60 days of the date of the original file submission, but no later than the date specifically approved by Utah WIC
WIC Claim File Processing

**ERROR**
- Returned to vendor if file is damaged
- Unable to process

**ARF**
- Auto-Reconciliation File
- Claims submitted and processed
**WIC Claim File Processing**

**Solutran**
- Reviews claims
- Clears transactions
- Approves settlement to vendors

**Payment to Vendors**
- Within 2 days of settlement day
- Only processed on banking days
- May represent one, or more, claim files

**eWIC Vendor Payments**
WIC Claim File Reconciliation

• Utah WIC is responsible for four (4) levels of financial reconciliation:
  • WIC transactions cleared and WIC transactions paid
  • Adjustments initiated and adjustments settled
  • WIC payments authorized and WIC payments originated
  • WIC payments authorized/originated and WIC federal funds requested/received
WIC Claim File Reconciliation

• It is the responsibility of the WIC Vendor to reconcile (balance) Utah WIC payments regularly:
  • WIC Claim File(s) (sales transactions, adjustments)
  • ACH Payment

1 + 1 = 2
Disputes

When researching a vendor or participant/cardholder dispute of an eWIC transaction, the documentation considered by the Utah WIC Program are:

• Copy of WIC transaction receipt (Cardholder) or the transaction log record (Vendor) for the purchase disputed
• Transaction date and time
• eWIC card number
• Transaction details
• Claim file name

A dispute resolved by Utah WIC within the dispute timeframes is final.
The following are eWIC updates and impacts to the Utah WIC Vendor Policy, related to policy violations:

• Civil Monetary Penalty amounts may assessed as an *administrative adjustment* and systematically deducted from future WIC ACH payments.

• New Violations
  • Failure to maintain store ECR/POS system in certified condition (10 points)
  • Entering false information or altering information on the eWIC benefits or eWIC purchase receipt (5 points)
  • Taking the eWIC card from the WIC Participant/Cardholder (5 points)
  • Asking the WIC Participant/Cardholder for their PIN (5 points)
Violation Points and Sanctions

• New Violations (Continued)
  • Requesting a WIC Participant/Cardholder to produce an additional form(s) of identification other than the eWIC card and PIN (2 points)
  • Failure to report an eWIC card found in the store to Utah WIC within 24 hours (2 points)
  • Failure to allow WIC participants/cardholders to leave the store with WIC foods purchased with WIC benefits decremented from the eWIC card during a WIC transaction (2 points)
  • Refusal to provide all eWIC receipts to a WIC Participant/Cardholder during or after a WIC transaction (2 points)
In Store Training

• All store associates involved with WIC are required to complete eWIC training before your store will be considered eWIC ready and be cleared to accept eWIC cards.
• It is the responsibility of each store manager to ensure that all necessary store personnel are trained.
eWIC Resources

• All training materials and other useful reference information can be found on our website [wic.utah.gov](http://wic.utah.gov)

• Call us at 1-877-WIC-KIDS

• Email us at wicvendors@utah.gov

Utah WIC Director – Chris Furner
Utah WIC Operations Manager – Rick Wardle
Utah WIC Vendor Coordinator – JoDell Geilmann-Parke
Utah WIC Systems Certifier – Lily Zavala
Thank You For Participating