

Lost Cards and Hot Carding

- I. All eWIC cards that have been assigned to families that are reported missing, lost, stolen or damaged will be deactivated “hot carded”.
 - a. The term “hot card” will not be familiar to WIC participants, so this lingo should not be used with them. Participants can simply be told their card is “deactivated”.
 - b. Hot carding begins a two day count-down to when the damaged or lost card can be replaced.
- II. Participants must report missing cards to their local WIC clinic or the 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 missing/lost/stolen/damaged cards during business hours. Participant messages left during non-business hours must be responded to the next business day.
 - d. Cards which have been reported as missing, or permanently lost or stolen are considered “hot cards” and are immediately deactivated in the VISION system by local or state staff. This prevents them from being used by an unauthorized user.
 - e. Cards that are found after they had been reported as missing can be reinstated. Cards that were permanently hot carded with the reason lost or stolen that are later found should be returned to the clinic. These cards shall be destroyed at the clinic.
- III. When a card is “hot carded” (deactivated) in VISION, the card’s personal account number (PAN) is put on the Hot Card List (HCL) for vendors.
 - a. VISION batch files will notify the EBT settlement host that the card is hot, which will then place the card on the HCL.
 - b. The HCL is picked up by WIC authorized vendors each night 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.

- ii. If a transaction with a hot card is allowed at a store, the vendor will not be paid for the WIC transaction if it failed to pick up the HCL within the 48 hour requirement.
- c. Cards that are reinstated in VISION are removed from the HCL the next day.
 - i. Cards that were temporarily hot carded and then reinstated the same day will never be on the HCL that vendors receive. The card could be used at a store the same day.
 - ii. Cards that were reinstated after the day they were hot carded will not be allowed to shop at a store until the day after they were reinstated.

IV. Card Replacement:

- a. No participant will be denied a card replacement.
 - i. There is not a limit on how often cards can be replaced.
 - ii. Participants cannot be charged for replacement cards.
- b. When a participant first reports they have lost their card, staff normally selects "missing" as the hot card reason. This is a temporary hot card reason.
- c. There will be a two (2) calendar day waiting period after hot carding before a replacement card can be issued. The day a card is hot carded is considered day zero, the day it is replaced is day two. (For example, cards hot carded on Monday can be replaced on Wednesday. Cards hot carded on Thursday or Friday will need to wait until the clinic is open on Monday for replacement.)
- d. During this waiting period, the participant may search for the missing card. If found, it can be reinstated by the clinic. If determined to be lost permanently, the replacement reason "lost" will be selected which permanently deactivates the card.
- e. The two day waiting period is necessary to allow the VISION system time to receive the redemption files from vendors in order to determine what benefits from the lost or damaged card can be transferred to the new card.
- f. An appointment in two business days must be offered to the participant to replace the card. Cards cannot be replaced on days the clinic is closed, but appointments to replace the card should be offered the next business day.
- g. Any benefits that had not been used in a calendar month that has ended cannot be restored to the replacement card.

- h. If future month benefits had not already been loaded to the card, and the participant chooses to forfeit any current month benefits that may remain on their previous card, the card can be replaced immediately with only future month benefits. If most or all current month benefits had already been used, or if there are less than two days remaining in the month, it is a good option to replace the card the same day and load the benefits for future months.
 - i. When replacing eWIC cards, discuss with the parent/guardian:
 - i. The necessity of safeguarding e-WIC cards to protect them from being lost or damaged.
 - ii. Remind them that if they later find the lost card, it can no longer be used and has been deactivated. It should be returned to the clinic.
 - j. Before replacement cards are issued, the parent/guardian must show an acceptable form of identification.
 - k. Cards that have been assigned to families and are subsequently returned as damaged should be documented in the VISION Vault Outside Cards screen. All cards not needed for troubleshooting shall be destroyed in the clinic after documentation. Local agencies should not hold onto participant's cards for extended periods for reasons other than for troubleshooting.
- 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).
- a. The local agency may replace the card for the authorized parent/guardian two days after hot carding the original card. (If only future benefits need to be replaced, the 2-day waiting period is not necessary.)
 - i. 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.
 - b. In the situation of a parent/guardian who loses custody of a child, the card is temporarily hot carded using the Administrative Lock reason. The parent/guardian must come to the clinic to get the benefits for the child removed from the card so that the card can be reinstated for the remaining family members.
- VI. Families moving out of state. When participants notify the clinic they are moving out of state, their eWIC card should be hot carded with the temporary reason of "Administrative Lock". This can be effective immediately or can be future dated to the date of the move. If they later decide not to move, the card can be reinstated.

- 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 parent/guardian, additional parent/guardian or proxy in the WIC VISION system is not allowed and may be considered a participant violation. (See Participant Violations.)