



Vendor WIC EBT Meeting

November 2021

Who we are...

- **Jim Chilcoat**

- Vendor Integration Manager (CDP)
- Jim.Chilcoat@cdpehs.com

- **Fabiola Benavides**

- Project Manager – Government Solutions (FIS)
- Fabiola.Benavides@fisglobal.com

Who we are...

FIS-CDP

- **Custom Data Processing (CDP)**
 - Provides the WIC host that processes WIC EBT transactions
 - Provides support to WIC vendors and escalates issues to DC WIC
 - Certifies the electronic cash register (ECR) systems
- **FIS Government Solutions**
 - Facilitates the contracting, installation, and training of the point of sale (POS) devices for stand-beside vendors
 - Authors the POS vendor training materials
 - Provides the vendor help desk for issues experienced during operations

Who we are...

WIC Direct, the WIC EBT Host Processor

- **FIS-CDP - WIC Host Processor**
 - WIC Direct is the name of our WIC EBT host processing system that will process the DC WIC EBT transactions.
 - Already processing agency wide in 48 WIC Agencies

What is the WIC Card?

- **The Basics**

- The WIC Card is the electronic equivalent to paper vouchers for processing WIC
- For WIC, participants are issued magnetic stripe cards, much like debit or credit cards
- All cards require the use of a PIN
- Benefits are added to the cards account for up to 3 months at a time, but only the current month's benefits are accessible

Benefits of WIC Card vs Paper Vouchers?

- **The WIC Card allows greater flexibility and convenience for the participant over paper**
 - With paper, the participant had to either buy everything on the voucher or lose the benefits
 - Vouchers can be inconvenient. The participant cannot “stop at the store on the way home” if they haven’t planned ahead and brought the vouchers
 - Vouchers and splitting transactions tend to draw attention to WIC purchases
 - With the WIC Card, participants can shop for what they need, when they need it, just like any other shopper

What is WIC EBT?

- **When the transaction is processed in-lane, the results are known immediately**
 - **No more bank rejections due to:**
 - Post dated/stale dated vouchers
 - Missing signatures or vendor ID's
 - Incorrect item purchases
 - Max value exceeded
 - (Now NTE/MAR)
- **The item policing and delayed timeframe for payment that happens in the paper world are eliminated with WIC EBT**

Sample DC WIC Card

- **Card Info**

- BIN/IIN 60886600
- Primary Account Number (PAN) Length = 16



*** No Signature is required on the back of the card

WIC Paper vs. WIC Cards

- A family's WIC benefits for all members are loaded into an account and accessed by one single card.
 - Paper solution requires each family member to have their own check
 - An WIC family can make as many purchases during the month as needed as long as they have benefits assigned to their account
 - A family can purchase WIC and non-WIC items in one transaction (Mixed Basket Purchase) in an integrated system. On a Stand-Beside POS they will still have to separate their items.
- Customers are no longer required to:
 - Show a WIC ID card
 - Declare they are a WIC customer before the transaction begins when using an integrated system. When using a Stand Beside POS they would still need to declare as the card needs to be swiped before the transaction begins.
 - Buy all of their WIC benefits at once

WIC Paper vs. WIC Cards

- In an integrated system the cashier can scan all the items in a customer's basket before tendering the WIC Card. When using a Stand Beside POS the WIC items still need to be separated in a separate transaction.
- Cashiers are no longer required to:
 - Collect and validate customer signatures
 - *WIC EBT uses a card and PIN # for validation*
 - Check the participants ID card
 - Check the date range
 - Benefit availability dates reside in the system, with the corresponding benefits.
 - Manually verify the quantity and type of food eligible for purchase
 - The system now handles this.

Paper WIC Cashier!



In paper WIC, the cashier is responsible for determining which items the WIC shopper should be allowed to purchase that day. This can put the cashier in a difficult and hair pulling position at times.

WIC Cashier



When using the WIC Card, the system determines which WIC items a shopper can purchase, shifting the responsibility away from the cashier. This makes for a much more pleasant experience.

What is the APL?

- **The WIC Approved Product List (APL) is a file managed by DC WIC that includes all the items DC WIC has allowed for purchase with the WIC card.**
- **A new APL file is created everyday and is available to the vendors' WIC systems.**
- **If an item is not being allowed on WIC in the checkout lane, there is no way to override transaction for an immediate approval.**
- **Items that may be WIC allowed but not included on the APL file should be submitted to DC WIC for review and potential approval.**

Two Ways to Process WIC EBT

- Integrated systems
 - Processing is integrated in the ECR with all other tender types, Debit/Credit/SNAP/WIC or (mixed basket)
 - The existing in-lane hardware is used
 - No dual scan/price entry needed
- Stand-beside systems
 - Separate from other payment technology that is present in the checkout lane. (WIC Items separated from others)
 - Requires separate hardware
 - Requires dual scan/price entry of WIC items

Stand-Beside Systems

Point of Sale (POS) Equipment

- For vendors who will not be using an integrated system, FIS is the point of contact for obtaining stand-beside POS equipment
- Primarily used by vendors who already have SNAP and Cash EBT stand-beside POS devices OR register systems that cannot be WIC enabled



Stand-Beside Systems (continued)

Point of Sale (POS) Equipment

- For vendors who will be using a stand-beside device
 - Fabiola Benavides with FIS is your primary point of contact
 - A contract for leasing the equipment will be through FIS
 - Once you receive your equipment, FIS has a retailer help desk available to assist you
 - You will also have access to ebtEDGE.com and a retailer-based website that provides access to information about transactions, settlement, and FAQs.

Stand-Beside Systems (continued)

Contracting, Installation, Training, and Support

- Each vendor requesting stand-beside POS equipment will first receive a merchant agreement packet. The packet will include the following items:
 - **Cover Letter** - The cover letter provides guidance on how to complete the agreement. The cover letter includes a telephone number to the FIS Merchant Services team so stand-beside vendors can receive support.
 - **Merchant Agreement** - The agreement requires the completion of form criteria to collect vendor demographics. Each vendor must provide their banking information (routing number and account number) and a voided check.

Stand-Beside Systems (continued)

Contracting, Installation, Training, and Support

- FIS will ship POS devices to the stand-beside vendor's physical location
 - Equipment will be shipped after the vendor's agreement is received and validated. It is important to complete the agreement early.
 - FIS will include POS training materials for use with the stand-beside devices.
- Installation and training
 - FIS will coordinate remote, teleconference installation and training with the stand-beside vendor after equipment delivery is confirmed.
 - A Vendor Help Desk and website are available to provide support to stand-beside vendors

Stand-Beside Systems (continued)

- **Swipe card**
- **Enter PIN**
- **Scan food product into ECR**
- **Scan food product into WIC device**
- **Enter price into WIC device**
- **Weigh and scan produce last**



Stand Beside Systems (continued)

Common Errors

- Insufficient Funds
 - The participant does not have enough benefits to purchase the item
 - Participant may have used their benefits for the month, and can be redirected to their local WIC agency if questions persist
- Invalid UPC
 - Trying to purchase a product that is not on the APL
 - Reasons for error:
 - Participant is trying to purchase a non-WIC item, or
 - The product is new and has not been added to the APL yet

Integrated Systems

Electronic Cashier Registers (ECR)

- For vendors who will be using an integrated system
 - Jim Chilcoat is the Retailer Integration Manager, and his main focus is helping you get your system ready to process WIC payments



Integrated Systems (continued)

Third Party Processors

- Certified Third Party Processors (TPP)
 - World Pay (World Pay + Vantiv)
 - Fiserv (First Data + FiServ)

Integrated Systems (continued)

Processing WIC EBT Transactions

“Mixed Basket” System separates the transactions

Clients don't have to separate foods!



Payment Priority

- Most Restrictive
(WIC Card)



Least Restrictive



Integrated Systems (continued)

Processing WIC EBT Transactions

- After all the items in the customer's basket have been scanned, the cashier presses a **[TOTAL]** key
- Apply any coupons and discounts presented by the customer
- Customer swipes the WIC card
 - Note: The WIC customer **MUST** use their WIC card as their first form of payment
- If the customer has not already done so, they will be prompted to enter their PIN and press **[ENTER]** on the terminal



Integrated Systems (continued)

Processing WIC Transactions

- Once the customer presses **[ENTER]**, two slips will print, and the cashier will hand both to the customer.
 - #1 - a Beginning Balances slip shows what benefits the customer has available at the start of the transaction.
 - #2 - a Benefits Utilized slip shows what benefits are being redeemed in the transaction. The customer should review the slips before confirming the WIC transaction.

```
-----  
ST# 0000 OP# 00000000 TE# 00 TR# 00000  
-----  
BEGINNING BALANCES  
ACCOUNT # *****#####  
Start: 07/01/2013, End: 07/31/2013  
1.00 LB CHEESE  
1.00 DOZEN EGGS-A OR AA LARGE/MED/SM  
1.00 CTNR JUICE 64 OZ &/OR 16 OZ FR  
36.00 OUNCE CEREAL  
1.00 ITEM DRY BEANS 1 LB PKG  
1.00 LB BREAD/TORTILLAS/RICE/OATM  
10.00 VALUE FRUIT & VEGETABLES-CVB  
2.00 GAL WHOLE MILK ONLY  
1.00 QT WHOLE MILK ONLY QT
```

```
WIC BENEFITS UTILIZED  
1.00 CTNR JUICE 64 OZ &/OR 16 OZ FR  
0007057075047 CTNR 2.17  
1.50 VALUE FRUIT & VEGETABLES-CVB  
0000000004046 VALUE 0.50  
0000000004046 VALUE 0.50  
0000000004046 VALUE 0.50  
1.00 GAL WHOLE MILK ONLY  
0007874235186 GAL 2.90
```

Integrated Systems (continued)

Processing WIC Transactions

- If the customer has an item that they believe is WIC eligible, but it does not show up on the benefits utilized, there are two possible reasons why they do not show:
 - The item is not in the DC WIC APL
 - The customer does not have a benefit available for the item.
- If it is determined that an item should be a valid WIC item and the shopper has benefits to purchase it, the store should submit the item to the DC WIC Program to have the item reviewed and added to the APL.

Integrated Systems (continued)

Completing the WIC Purchase

- The customer will be prompted to approve the purchase by selecting Yes **[ENTER]** or No **[CANCEL]**, in most systems.
 - Yes **[ENTER]** - sends the purchase request to WIC Direct for approval.
 - No **[CANCEL]** - allows the purchase to be opened up to remove/add items, if needed.

Integrated Systems (continued)

Completing the WIC EBT Purchase

- Once a customer confirms the items to be purchased and presses the OK or **[ENTER]** key on the PIN pad, the transaction goes to WIC Direct for approval. If there is **not** a balance remaining, then the final receipt prints and is handed to the customer. If there **is** a balance remaining, other forms of payment need to be used to satisfy the balance. Once the balance is brought to \$0, the receipt then prints and is handed to the customer.

Integrated Systems (continued)

Refunds and Voids

- Rule: There are no refunds in paper WIC or WIC EBT Transactions. A vendor can exchange items per their store policy, but these are all done outside the WIC transaction.
- WIC EBT Voids: A void is completed within the transaction, or **before** the balance drops to \$0.
 - Example: The WIC tender is completed and there are unexpected items in the balance that were not paid for by WIC. Having a balance left allows the cashier to void the WIC tender, putting the just purchased benefits back on the account.

Integrated Systems (continued)

Completing the WIC Purchase – Non-WIC Items

- Items that were not paid for by WIC will be left in the balance, to be paid for with another tender type (SNAP EBT, Debit, Cash, Credit)
- A non-WIC balance will exist if the customer:
 - Has a mixed basket purchase that includes WIC and non-WIC items
 - Believes an item was WIC eligible and it is not
 - Does not have enough benefits on their card to purchase all their WIC items.
- CVB Split Tender:
 - If a single CVB item is over the WIC balance, the item will split. WIC will pay the available WIC balance toward the item and the remaining portion for that item will be left to be paid for with another tender type. (Example to follow)

CVB Split Tender

- **\$10 Benefit**
- **\$4 Apples**
- **\$3 Bagged Spinach**
- **\$4 Carton of Strawberries**
- **\$1 Over WIC Benefit Balance**
- **Split-Tender Transaction**



Mapping Fresh Fruits and Vegetables in DC



ONLY Fresh Fruits and Vegetables can be mapped. No other WIC items can be mapped!

What is Mapping?

- Matching store product numbers to DC APL



| | | | |
|---|--|------|----------|
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Prema280 | 3628 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Red Delicious | 4015 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Red Delicious | 4168 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Red Delicious | 4016 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Red Delicious | 3284 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Red Delicious | 4167 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Red Jonaprince | 3460 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Redfield | 3298 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Regal 13-82 | 3467 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Regent | 4112 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Regent | 4114 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Reine des Reinettes/King of the Pippins | 3350 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Reine des Reinettes/King of the Pippins | 3351 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Reinettes and Heritage | 3352 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES RoHo 3615 | 3104 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Rome | 4170 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Rome | 4171 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Rome | 4172 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Rome | 4169 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Royal Gala | 4174 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Royal Gala | 4173 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Rubinette | 3008 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Russet | 3009 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Sciearly | 3296 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Sciearly | 3295 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Scifresh | 3293 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Scifresh | 3294 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Scilate | 3315 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Scilate | 3616 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Scired | 3297 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Sciros | 3608 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Sciros | 4122 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Sommerfeld | 3272 | 1 \$\$\$ |
| Fruit & Vegetables Cash Valu Fresh Fruit and Vegetables | APPLES Sonya | 3300 | 1 \$\$\$ |

Why Mapping?

- **Transaction approvals depend on WIC items being in the APL (Approved Product List)**
- **The APL is used to validate and approve WIC redemptions**
- **Random weight produce items that have a UPC beginning with 2 will have to be mapped to a PLU**

Who maps? **The How!**

- **Larger Corporations do the mapping at the corporate level – Store Staff has no involvement but should reach out to corp if there are issues found.**
- **Stores that have a POS Provider usually have to do this produce mapping at store level.**
- **Stores using the states Stand Beside POS maps all fresh Fruits and vegetables to the generic PLU 4469**

WIC Certified Systems

- **Vendors must use WIC EBT certified systems**
- **How does a system become certified?**

WIC Certification Process (continued)

Certifying POS Equipment and ECRs

- Any authorized WIC vendor must use a certified POS system to process WIC transactions.
 - A certified WIC POS system can be an integrated system that processes all tender types including WIC or a stand-alone POS system that is available from FIS.
- DC WIC will accept WIC certifications that have been done previously in other WIC agencies where CDP/FIS hold the WIC contract.
- A level 3 or live shopping (in-store test) is required even if the POS system has already been certified.

Next Steps

What integrated vendors need to be doing now

- An integrated system which works with SNAP and Cash EBT may not yet be enabled to work with WIC
- Discuss your options with your system provider ASAP.
Is your system WIC EBT capable? Certified?
 - If not...
 - Is there a development project already underway?
 - If so...
 - Are you at the right software level?
 - Do you connect to a supported TPP?
 - Do you have supported PIN pads?
 - What if the answers to these questions are NO?

THESE QUESTIONS NEED TO BE ASKED TODAY!

Next Steps (continued)

What stand-beside vendors need to be doing now

- **Look for the merchant agreement, mailed by the DC WIC Program approximately 2 months prior to go live.**
- **Agreement must be received and processed by FIS before scheduling a teleconference for installation and training for the stand beside POS equipment**

Take Aways...

Things to Feel Good About

- Providing a state of the art way to shop.
- Knowing you have provided the correct food items to the shopper in the right quantity.
- Sit back and wait for the payment to hit your bank account!!

Go-Live Dates

- **Pilot** **3/21/2022 (Mid-March)**
 - **Rollout** **4/18/2022 (Mid-April)**
- *Note: All Vendors should be ready to Process WIC EBT No Later than March 1, 2022*

Rollout Summary

- **When do Retailers need to be ready?**
 - DC WIC staff will be in stores approximately 2-3 weeks prior to the go live date for live shopping
 - Planning to go to each store to verify system is ready
- **What do Retailers need to do to be ready**
 - Have equipment upgraded, certified, and set up for WIC purchases
 - Download the APL downloaded to register system
 - Have all random weight produce mapped
 - Train cashiers
- **Reminder- It takes 3 months to transition all WIC participants in a region from paper vouchers to WIC cards, so you will continue to see paper vouchers after your “go-live” date. Your store must continue to accept all paper WIC vouchers through the end of state-wide rollout, because participants who have not yet transitioned may travel to your area of the state and may need to use their vouchers in your store.**

Questions

