Vendor eWIC Meeting
Who we are

CDP / FIS

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Who we are
CDP/FIS

- Custom Data Processing (CDP)
  - Certifies the Electronic Cash Register (ECR) systems – level 1, 2, and 3 certifications are described on subsequent slides
  - Provides the eWIC Host Processor
  - Provides support to WIC vendors and escalates issues to the WIC agency

- 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 Retailer Help Desk for issues experienced during operations
Who we are
The WIC Direct System, the eWIC Host Processor

- WIC Direct System is the name of our eWIC host processing system
- Already processing statewide in Kentucky, West Virginia, Florida, Massachusetts, Wisconsin, Oregon, Iowa, Colorado, Delaware, Chickasaw Nation, Nevada, Nevada ITCN
- South Dakota is currently in pilot operations. Arizona is scheduled for pilot operations in June 2017.
What is eWIC?
Describing the basics of eWIC

- eWIC is the electronic equivalent to paper checks for processing WIC benefits
- For eWIC, participants are issued a magnetic stripe card, much like the SNAP program
- All eWIC cards require the use of a Personal Identification Number (PIN). A PIN replaces the signature capture at checkout
What is eWIC?
ITCA eWIC Card Information

- BIN/IIN = 608557
- PAN Length = 16 digits
What is eWIC?
Greater benefit to the participant

- eWIC allows for greater flexibility than the paper solution
  - With paper, the participant had to either buy everything on the check or lose the benefits
  - Checks can be inconvenient, especially when each family member has their own check, each containing specific food items. This requires extra planning to shop with the right check in-hand.
  - Checks and splitting transactions tend to draw attention to the WIC purchase in the checkout lane
  - With eWIC, participants can shop for what they need, when they need it, just like any other shopper
What is eWIC?
Greater benefit to the vendor

- When the transactions are processed in the checkout lane, the results are known immediately, which means no more check rejections due to:
  - Post dated/stale dated checks
  - No signature present
  - Incorrect corrections of change amounts
  - Incorrect item purchases
  - Max value exceeded – known now as Not To Exceed (NTE) or Maximum Allowable Reimbursement (MAR)
What is eWIC?
Describing participant benefits

- Participant Benefits
  - Benefits are loaded into accounts in WIC Direct. Participants can access these benefits with their eWIC for up to 3 months at a time
  - Only current month benefits are accessible
  - Benefits are issued by Category/Subcategory/Quantity
What is eWIC?

The Approved Product List (APL)

- The APL or Approved Product List, is a file managed by the WIC agency that includes all the items the WIC agency has approved for purchase with an eWIC card
- A new APL file is created everyday and must be downloaded into the eWIC POS devices (used by stand-beside vendors) daily
- If a WIC item purchased is not approved in the checkout lane, there is no work around for an immediate approval
- Items you feel are WIC approved and not included on the APL file should be submitted to the WIC agency to be approved and added
WIC Checks VS. eWIC Cards

- A family’s WIC benefits are accessed using an eWIC card
  - Paper solution requires each family to have their own monthly set of checks. ITCA elects to only issue one card per family.
  - A family can make as many purchases during the month as needed as long as benefits are available on the account
  - A family can purchase WIC and non-WIC items in one transaction
- Customers are no longer required to:
  - Bring personal identification to the store
  - Buy all of their food products listed on the paper check at one time
  - Separate their food products by family member. The entire family’s benefits are aggregated in the eWIC account
WIC Checks VS. eWIC Cards

- The cashier can scan all the customer’s items in their basket before tendering WIC

- Cashiers are no longer required to:
  - Collect and validate customer ID and signature
    - eWIC only uses a card and PIN # for validation
  - Check the date range
    - The date range of the benefits available is coded onto the card
  - Manually verify the quantity and type of food they are eligible to purchase
    - This data is included in the approved APL file
Paper WIC Cashier

The “WIC-COP”

In paper WIC, the cashier is the one responsible for determining which items the WIC shopper should be allowed to purchase that day. This can put the cashier in a difficult position at times.
In eWIC, the system is mainly responsible in determining WIC items the shopper can purchase, shifting the responsibility from the cashier. This makes for a much more pleasing experience for all parties!
Two Ways to Process eWIC

- Stand-beside Systems
- Integrated Systems
Stand Beside Systems
Point of Sale (POS) Equipment

- For vendors who will not be using an integrated system, FIS will be the point of contact for obtaining stand-beside POS equipment.
- Primarily used by vendors who already have an EBT SNAP/cash terminal or for vendors with systems that cannot be eWIC enabled.
Each stand-beside vendor receiving POS equipment will first receive a merchant agreement packet. The packet will include the following items:

- **Cover Letter** - The cover letter will provide guidance on how to complete the agreement/application correctly. The cover letter includes a telephone number to the FIS Merchant Services team, so stand-beside vendors can receive support.

- **Merchant Agreement/Application** - The agreement requires the completion of form criteria to collect vendor demographics. Each vendor must also provide their banking information (routing number and account number) and a voided check.
Stand Beside Systems
Contracting, Installation, Training, and Support

- FIS will ship the POS devices to the stand-beside vendor’s physical location
  - Equipment will not be shipped until the contract/agreement is received and validated. It is important to complete the agreement early.
  - Along with the equipment, FIS will include POS training materials for use by the stand-beside vendor.

- Installation and training
  - Upon receiving the equipment, FIS will perform remote, teleconference installation and training with the stand-beside vendor.
  - A Retailer Help Desk will be exercised to provide support to stand-beside vendors after their respective launch date
Stand Beside Systems

Processing eWIC Transactions

- In processing items on the POS device, WIC items must be separated from non-WIC items because they must be processed before cash items.

- The POS device will only accept items that are available on the shopper’s benefit balance and items that are included in the APL file.

- ITCA has elected to use WIC-only POS devices. The devices will not be able to process SNAP items.

- Some stand-beside retailers elect to use their own system to track pricing and inventory. For these retailers, products will be scanned once into the store’s system, and another time with the POS device for the transaction.
Stand Beside Systems
Processing eWIC Transactions

- Press the [F2] function key for WIC Purchase
- Slide the eWIC card through the card reader or manually enter the card number on the terminal
- Ask the customer to enter their PIN using the keys on the terminal, and press the green [ENTER] key
  - If connected, the customer must enter their PIN using the handheld PIN pad
- Scan or manually enter the item UPC using the terminal. Press the green [ENTER] key.
- Enter the prices of the items using the gray keys on the terminal, and press the green [ENTER] key. Press the [F1] when all items have been scanned/entered.
Stand Beside Systems
Processing eWIC Transactions

- After all the eWIC items in the customer’s basket have been scanned, the cashier would press the [F1] key.

- Enter any Cash Value Benefit (CVB) item amounts and press the green [ENTER] key for each item. Press the [F1] key after all CVB items are entered.

- Apply any coupons and discounts presented by the customer and press the green [ENTER] key after each entered coupon. Press the [F1] key after all CVB items are entered.

- Press the [F1] key to complete the transaction. A receipt will print automatically.
Stand Beside Systems
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
Stand Beside Systems

Q & A
For vendors who will be using an integrated system

- Jim Chilcoat is the Retail Integration Manager and his main focus is getting your system ready to process eWIC payments
Integrated Systems
Certified Systems

- Good news! Many of the integrated systems are already developed and certified.
- Systems previously certified in other WIC agencies where CDP holds the WIC implementation contract will be accepted by ITCA.
- Self Checkout (Integrated Only)
  - Note this is not currently allowed in ITCA
Integrated Systems
Third Party Processors

- Certified Third Party Processors (TPP)
  - First Data Merchant Services Bypass Host
  - Vantiv (Formerly Fifth Third Processing Solutions) Cincinnati Host
  - World pay
  - Fiserv
Integrated Systems
Processing eWIC Transactions

- The cashier scans all of the items in the customer’s basket.
- The cashier can follow the same steps even if the customer indicates they are using WIC benefits or swipes their card during the transaction.
- The customer does not have to separate their WIC and non-WIC items in most Integrated Systems.
Integrated Systems
Processing eWIC Transactions

- After all the items in the customer’s basket have been scanned, the cashier would press a [TOTAL] key
- Apply any coupons and discounts presented by the customer
- Customer swipes the eWIC card
  - Note: The WIC customer MUST use their eWIC 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
Processing eWIC Transactions

- Once they hit [ENTER] two slips will print and be handed to the customer.
- First, is the Beginning Balances slip. It shows what benefits the customer has on their card at the start of the transaction.
- Second, is the Benefits Utilized slip. It shows what benefits are being redeemed in the transaction.
Integrated Systems
Completing the eWIC Purchase

- The customer will be prompted to approve the purchase by selecting Yes [ENTER] or No [CANCEL], in most systems.
  - Yes [ENTER] would send the purchase request to WIC Direct for approval.
  - No [CANCEL] will allow the purchase to open up to remove items if needed.

*** Some systems do not have this confirmation step.
Integrated Systems
Completing the eWIC Purchase

- Once the customer presses the OK or [ENTER] key on the PIN pad, the register prints out the Beginning Balances slip, Benefits Utilized, and the Ending Balances slip. All 3 are given to the shopper.
Integrated Systems
Completing the eWIC Purchase

- If the customer has an item that they believe is WIC eligible but it does not show up on the benefits utilized, there are 2 possible reasons as to why they do not show:
  - The item is not in the WIC authority’s Approved Product List (APL)
  - The customer does not have a benefit in their account for the item.
- If it is determined that the item is a valid WIC item and the shopper has benefits to purchase it, the store should submit the item to the ITCA WIC Program to have it added.
Integrated Systems
Refunds and Voids

- Rule: There are no refunds in WIC or eWIC. A vendor can exchange items as to their own policies, but these are all done outside the eWIC transaction.

- eWIC voids: A void must be completed within the transaction, or before the total balance drops to $0 (i.e. before the transaction is complete).
  
  - Example: Once the eWIC 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 eWIC tender, putting the just purchased benefits back on the account.
Integrated Systems
Completing the eWIC 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, Debit, Cash, Credit)
- A non-WIC balance will exist if the customer:
  - Has a mixed basked purchase that includes WIC and non-WIC items
  - Believes an item was WIC eligible and it is not
  - Did not have benefits on their card to purchase their WIC item(s).
At the End of the Day...

- Things to Feel Good About...
  - Providing a state of the art way to shop
  - Know 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!
    - Stores can generally expect to be reimbursed on the next business day
eWIC Certification Process
Certifying POS Equipment and ECRs

- Any authorized WIC vendor must use a certified system to process eWIC transactions.
  - A certified eWIC system can be an integrated ECR system that processes all tender types including eWIC or a stand-beside POS system that is available from FIS.
- ITCA WIC will accept eWIC certifications that have previously been done in other WIC agencies where CDP/FIS holds the eWIC contract (e.g. Arizona)
- Tiers of certification testing are mandatory for vendors wishing to integrate for the very first time
- A level 3 or live shopping (in-store test) will be required for all systems (integrated and stand-beside), even if the system has already been certified.
eWIC Certification Process

Certifying integrated ECR systems

- To begin an initial eWIC certification, the vendor company or ECR provider must be willing and capable of taking on the project. The goal of the project would be to integrate the new eWIC tender, (transaction) into the current system, and process though a certified TPP.

- The eWIC certification project MUST follow the rules set by FNS that are included in the Operation Rules document and the Technical Implementation Guide (TIG) document found at:
  - [WIC EBT Operating Rules](http://www.fns.usda.gov/wic/wic-ebt-operating-rules) (PDF, 11-10-14)
  - [Updates to the Technical Implementation Guide](http://www.fns.usda.gov/wic/wic-ebt-operating-rules) (PDF, 09-30-12)
eWIC Certification Process
Certifying integrated ECR systems

- There are 3 levels to the eWIC Certification Process:
  - **Level One** – Precertification with CDP, making sure all test scripts can be completed successfully. This is also a certification with the TPP to make sure they have everything setup correctly.
  - **Level Two** – This is an onsite lab certification attended in-person by CDP and WIC agency staff (if desired), to run through the certification script and make sure all the test cases are completed as expected.
  - **Level Three** – This is a live test at the storefront and is run in the production environment to ensure the store location is setup correctly to process the eWIC transaction prior to allowing eWIC customers to shop there to redeem their benefits. **Note: Level 3 testing is mandatory for all stand-beside vendors as well.**
eWIC Certification Process

Certifying integrated ECR systems

- CDP hosts vendor testing environments for use by ECR providers and chain vendors that have test labs, and process through a certified TPP
- CDP provides all the testing collateral needed to complete testing for integrated vendors, including:
  - Test ID number (X9 number)
  - Test Script to follow
  - Test cards
  - Test APL file to use in testing
Next Steps

Integrated Vendors

- An integrated system which works with EBT SNAP and EBT Cash may not yet be enabled to work with eWIC!

- **Discuss with your system provider ASAP** to ensure you are ready for eWIC. Is your system eWIC 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 host?
    - Do you have supported PIN pads?
    - What if the answers to these questions are NO?

- Jim Chilcoat works closely with resellers and TPPs to help make integration a possibility for all WIC-authorized vendors.
Next Steps
Stand-beside Vendors

- The ITCA WIC Program will be shipping the merchant agreement/applications to stand-beside vendors requiring a POS device from FIS to process eWIC transactions
  - The vendor must complete the agreement/application and submit it back to FIS. FIS will only begin efforts to schedule a teleconference for installation and training support for those vendors with processed agreements.
  - The agreements must be complete and submitted back to FIS at least 4 weeks prior to your respective Go Live date.
## ITCA Schedule of Key Events

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<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>June/July 2017</td>
<td>• Jim supports integrated vendor testing</td>
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<td>• ITCA prepares and sends Agreement Packets to stand-beside vendors</td>
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<tr>
<td>July 31</td>
<td>• Jim conducts remote preliminary testing with Pilot vendors (prep for Live Shopping)</td>
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<tr>
<td>August 7 - 18</td>
<td>• Onsite Level 3 certification (Live Shopping) occurs for all Pilot vendors</td>
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<tr>
<td>August 21</td>
<td>• ITCA Pilot Launch</td>
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<tr>
<td>October 23</td>
<td>• ITCA Region 1 Go Live</td>
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<tr>
<td>October 30</td>
<td>• ITCA Region 2 Go Live</td>
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# ITCA Schedule of Key Events

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<tr>
<th>Date</th>
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<tr>
<td>November 6</td>
<td>• ITCA Region 3 Go Live</td>
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<tr>
<td>November 13</td>
<td>• ITCA Region 4 Go Live</td>
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<tr>
<td>November 27</td>
<td>• ITCA Region 5 Go Live</td>
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<tr>
<td>December 1</td>
<td>• ITCA Region 6 Go Live</td>
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Questions
eWIC Schedule - Pilot

- eWIC implementation will consist of a pilot region and six rollout regions
- Vendors will be seeing both paper WIC checks and eWIC cards during rollout

Pilot - August 21, 2017

- Gila River Indian Community, Chandler, Queen Creek, Maricopa, Sacaton, Casa Grande, Coolidge
eWIC Schedule - Rollout Regions

- **Rollout Region 1** - October 23, 2017
  - Salt River Indian Community, Maricopa County

- **Rollout Region 2** - October 30, 2017
  - Pascua Yaqui Tribe, Tohono O’odham Nation, Pima County, partial Pinal County, Santa Cruz County, Cochise County and Yuma County

- **Rollout Region 3** - November 6, 2017
  - San Carlos Apache Tribe, White Mountain Apache Tribe, Graham County, Greenlee County, partial Navajo County, partial Apache County

- **Rollout Region 4** - November 13, 2017
  - Hualapai Tribe, Colorado River Indian Community, La Paz County, Mohave County

- **Rollout Region 5** - November 27, 2017
  - Hopi Tribe, Yavapai Apache Nation, Yavapai County, Coconino County, Navajo County, Apache County

- **Rollout Region 6** - December 1, 2017
  - Havasupai Tribe
Integration Funds

- The ITCA WIC Program sent letters to all authorized vendors
- We received requests for funds from 3 vendors
- Vendors who qualified to receive funds will receive award notification within the week
- Funds are scheduled to be dispersed in the beginning of June
Stand Beside Agreements

- The ITCA WIC Program will be sending Stand Beside Agreements to vendors by certified mail
  - Keep an eye out for this Agreement in the mail
  - Stand Beside Agreements will be due June 21, 2017 for pilot stores
  - Stand Beside Agreements will be due August 22, 2017 for all non pilot stores
  - Contact ITCA WIC for questions regarding the Agreement
  - Once complete, Stand Beside Agreements must be mailed to the ITCA WIC Program
  - A Stand Beside Device will be shipped to vendors
Temporary Application Cycle Change

- Starts June 21, 2017
- Ends February 2, 2018
- The temporary application cycle change will limit the dates applications will be accepted and processed
- All new store applications submitted by June 21, 2017, will be processed according to the On-Cycle Application process
- All new vendors that do not submit an application prior to June 22, 2017, or vendors whose applications were previously denied, must wait until February 2, 2018, to apply
Temporary Application Cycle Change

- An exception to this policy will be considered for vendors that are essential for client access.
- Vendors that change ownership or location from June 21, 2017, to February 1, 2018, must wait to submit an application until February 2, 2018, unless they are needed for client access.
- After February 1, 2018, stores will only be authorized to accept eWIC (no paper WIC checks). The order of authorization will be prioritized based on how many checks remain in circulation in the applicant’s shopping area.
Contract Amendments

- All vendors must sign the contract amendment to continue accepting WIC benefits during and after the eWIC transition
- eWIC comes with additional transaction requirements due to the transaction process changing
- A contract amendment will be mailed to all vendors in late June/early July
- Contract amendments must be signed and returned to ITCA by October 1, 2017
Questions

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