California WIC Card
Vendor Kickoff Session

Meeting Purpose

- Prepare California's WIC authorized vendors for the transition from paper food instruments to electronic benefit transfer (WIC EBT)

- Introduce the WIC Vendor Readiness Team that is working with vendors to ensure they have the necessary equipment and training to accept the new California WIC Card (WIC Card)

- Provide information on the types of vendor equipment available

- Share rollout details and when stores will be able to accept the WIC Card

Today's Agenda

- Introductions – Meet the Team

- WIC Direct and the California WIC Card

- Get to Know the WIC Card / Benefits to Vendors

- Vendor Equipment / Processing a WIC Card Transaction

BREAK

- The Authorized Product List (APL) and Produce Mapping

- Fruits and Vegetables Purchases

- Troubleshooting at the Register

- Getting Ready

- WIC Card Rollout Schedule

Working Together

California WIC Card Vendor Readiness Team

California Department of Public Health WIC Division (CDPH/WIC)
Vendor Management Branch
WICcard@cdph.ca.gov
(855) WIC-STOR | (855) 942-7867

Custom Data Processing (CDP) – INTEGRATED SYSTEMS
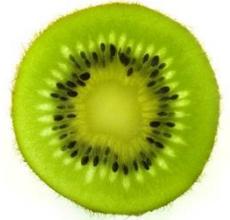- Jim Chilcoat, Vendor Relationship Manager
  Jim.Chilcoat@cdpehs.com
  (502) 695-1999 (office) | (859) 779-5332 (cell)

- Jeane Fink, Retail Relationship Specialist
  Jeane.Fink@cdpehs.com
  (916) 943-1390 (office) | (916) 416-0352 (cell)

Fidelity Information Services, Inc. (FIS) – STAND-BESIDE SYSTEMS
Fabiola Benavides, Project Manager, Government Solutions
Fabiola.Benavides@fisglobal.com

Our Roles

FIS Government Solutions	CDP
❖ Facilitates the contracting, installation, and training of the Point of Sale (POS) devices for stand-beside vendors	❖ Certifies integrated cash register systems and works with POS providers that support medium to large chain stores
❖ Authors the POS vendor training materials for stand-beside vendors	❖ Provides support to WIC vendors and escalates issues to CDPH/WIC
❖ Provides a vendor help desk for equipment issues	❖ Provides and maintains the WIC EBT host (WIC Direct) that processes WIC Card transactions

WIC EBT in California

❖ WIC EBT is an electronic benefit issuance system that replaces paper food instruments with a magnetic stripe card (similar to a personal debit card)

❖ California WIC participants will use the new WIC Card to buy WIC foods at WIC authorized vendors

❖ The WIC EBT system authorizes (or denies) purchases based on whether the foods are authorized and/or if the shopper has available WIC benefits

WIC EBT in California

❖ Participants are issued the WIC Card at their WIC local agency.

❖ WIC Card transactions do not require the cashier to verify a shopper's signature.

❖ The WIC Card accesses only California WIC food benefits. Shoppers will continue to use other benefit cards to access benefits such as CalFresh.

0123 4567 8901 2345

WIC Direct

WIC Direct – the WIC EBT Host Processor

❖ Host processing system that will process California's WIC Card transactions

❖ Processes WIC EBT statewide for **27** WIC State Agencies and Indian Tribal Organizations

❖ Upcoming WIC EBT Implementations:

- Nebraska – Currently in Rollout Phase 6
- Minnesota – Pilot began October 29, 2018
- Washington State – Pilot begins February 2019
- Alaska – Pilot begins February 2019
- California – Pilot begins May 2019
- Idaho – Pilot begins June 2019

Getting to Know the WIC Card

- 16-digit magnetic stripe card (similar to a bank debit card)

- Can only be used to access California WIC food benefits

- Each WIC household has a single card that accesses all benefits for the family
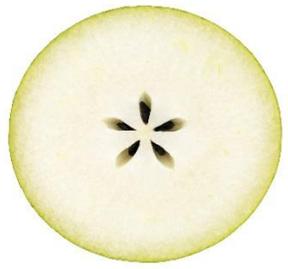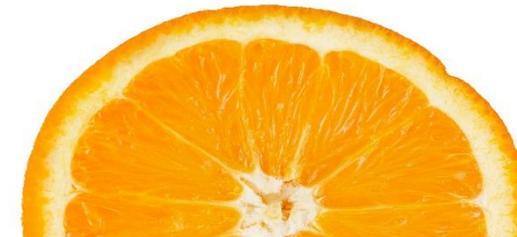
Benefits to WIC Vendors

The WIC Card allows for flexibility and convenience

❖ Improved shopping experience

❖ No longer need to verify WIC shopper signature to WIC ID Folder – the system verifies the WIC Card and customer-entered PIN

❖ No longer need to write the exact purchase price on food instruments

❖ No longer need to check the date range on paper food instruments at the register

❖ No longer need to manually verify the quantity and food items eligible for purchase

Benefits to WIC Vendors
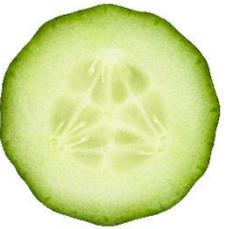
Simplified transactions and settlement process

❖ Transaction results are known immediately – the WIC EBT system validates available shopper WIC benefits and whether the food items are WIC authorized

❖ No more bank-rejected food instruments due to expired dates or exceeding the Maximum Allowable Department Reimbursement (MADR) rate

❖ Streamlined electronic settlement process

Two Ways to Process the WIC Card

❖ **Integrated Systems**

- Processing is integrated in the ECR with other payment tenders (e.g., cash, credit cards)

- The store's existing in-lane hardware is used

- No dual scan/price entry is needed

❖ **Stand-Beside Systems**

- Separate from other payment technology that is present in the checkout lane (WIC foods are transacted apart from non-WIC foods)

- Requires separate hardware

- Requires dual scan/price entry of WIC food items

Integrated Systems

Electronic Cash Registers (ECR)

❖ **CDP** has begun working with California WIC authorized vendors who will be using integrated POS systems

❖ **Jim Chilcoat** and **Jeane Fink** – CDP Retailer Team

❖ Focus on helping vendors and their POS system providers get ready to process WIC Card transactions

Integrated Systems

Third Party Processors

CDP has processing agreements with the following Certified Third Party Processors (TPPs)

- First Data

- FiServ

- Vantiv/WorldPay

Integrated Systems

Steps to Successful Integrated Transactions

❖ Cashier scans **all** food items in the customer's basket. WIC shoppers are encouraged to separate WIC items from non-WIC items.

❖ Cashier presses a [TOTAL] key, and applies any coupons or discounts presented by the customer.

❖ Customer swipes their WIC Card **first** before any other forms of payment.

❖ Customer will be prompted to enter their PIN and press [ENTER] on the POS PIN pad.
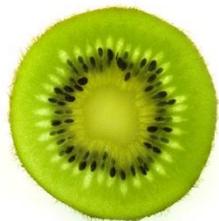
Integrated Systems

Steps to Successful Integrated Transactions (continued)

❖ After the customer presses [ENTER], two slips will print. The cashier will hand both to the WIC shopper.

❖ The first slip is the **Beginning Balances** slip. It shows what WIC benefits that customer has on their WIC Card at the start of the transaction.

❖ The second slip is the **Benefits Utilized** slip. It shows what benefits are being redeemed in the transaction.

❖ **The WIC shopper should review both slips before continuing the transaction.**
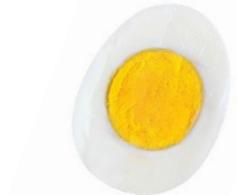
Integrated Systems

Example Beginning Balances Slip

```
--------------------------------------
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
```

Example Food Balance Utilized Slip

```
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
```

Important!

Shopper should review both slips before continuing transaction

Integrated Systems

Steps to Successful Integrated Transactions (continued)

❖ The WIC shopper will be prompted to approve the WIC purchases by selecting "Yes" [ENTER] on the POS PIN pad

❖ If non-WIC items are also being purchased, the WIC shopper can pay with other tender types such as EBT (SNAP/CalFresh), debit, credit, or cash

❖ Once all items being purchased have been paid for, the register prints an **Ending Balance** and final purchase total receipt, which is given to the WIC shopper

```
Mike's Market #33
Retailer# 5800235    04/03/99 08:44:37 AM
BATCH 006   LANE 001   CASHIER 001

6006495800002120

WIC      BEGINNING BALANCE
33.00QT  MILK          -          0100
33.00LB  WIC CHEESE    -          0200
33.00DOZ EGGS          -          0300
33.00OZ  WIC CEREAL    -          0500
33.00CAN TUNA 6-6.5OZ-WATER-PACKED 0801
33.00CAN FORMULA    -ALIMENTUM RT 1101

WIC          PURCHASES
 1.00LB  WIC CHEESE    -              1
              0200    $3.37 1
 1.00LB  WIC CHEESE  -LOWFAT          2
              0201    $3.37 2
                              -------
WIC 000         TOTAL    $6.74 001

WIC          NEW BALANCE
33.00QT  MILK          -          0100
31.00LB  WIC CHEESE    -          0200
33.00DOZ EGGS          -          0300
33.00OZ  WIC CEREAL    -          0500
33.00CAN TUNA 6-6.5OZ-WATER-PACKED 0800
33.00CAN FORMULA    -ALIMENTUM RT 1101
```
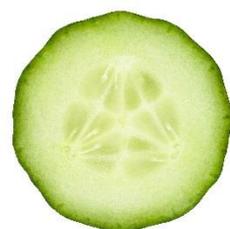
Integrated Systems

Completing WIC Transactions with Integrated Systems

❖ Items that were not paid for with WIC benefits will remain in the balance to be paid for with another tender type (SNAP/CalFresh, debit, credit, cash).

❖ A non-WIC balance will exist if the customer:

- Has a mixed basket purchase that includes WIC and non-WIC items.

- Selected an item that they incorrectly believed was WIC authorized. Items <u>must</u> be on the Authorized Product List (APL) to be purchased with WIC benefits.

- Does not have enough WIC benefit(s) available to purchase all WIC items selected.

Stand-Beside Systems

Stand-Beside Point of Sale (POS) Equipment

❖ Primarily used by vendors who already have SNAP/CalFresh stand-beside POS devices or cash register systems that cannot be WIC EBT enabled

❖ **FIS** will be working with California WIC authorized vendors that want to obtain stand-beside POS equipment

Stand-Beside Systems

Stand-Beside Point of Sale (POS) Equipment

❖Vendors using stand-beside devices will receive a Merchant Agreement from FIS that needs to be completed and returned.

❖After equipment is shipped to the vendor store, FIS will contact the store to conduct over-the-phone training on basic equipment functionality.

❖Vendors using stand-beside devices will have access to *ebtEDGE*, and its vendor-focused portal that provides access to information about WIC Card transactions, settlement, and FAQs.

# Stand-Beside Systems

Stand-Beside POS Merchant Agreements

All vendors requesting stand-beside POS equipment will receive a Merchant Agreement packet directly from FIS.

The packet will contain:

- **Cover Letter** – Provides guidance on completing the Merchant Agreement and contact information to reach FIS Merchant Services if additional support is needed.

- **Merchant Agreement** – Must be completed in full. Vendors must provide valid banking information (routing and account numbers) and a voided check.

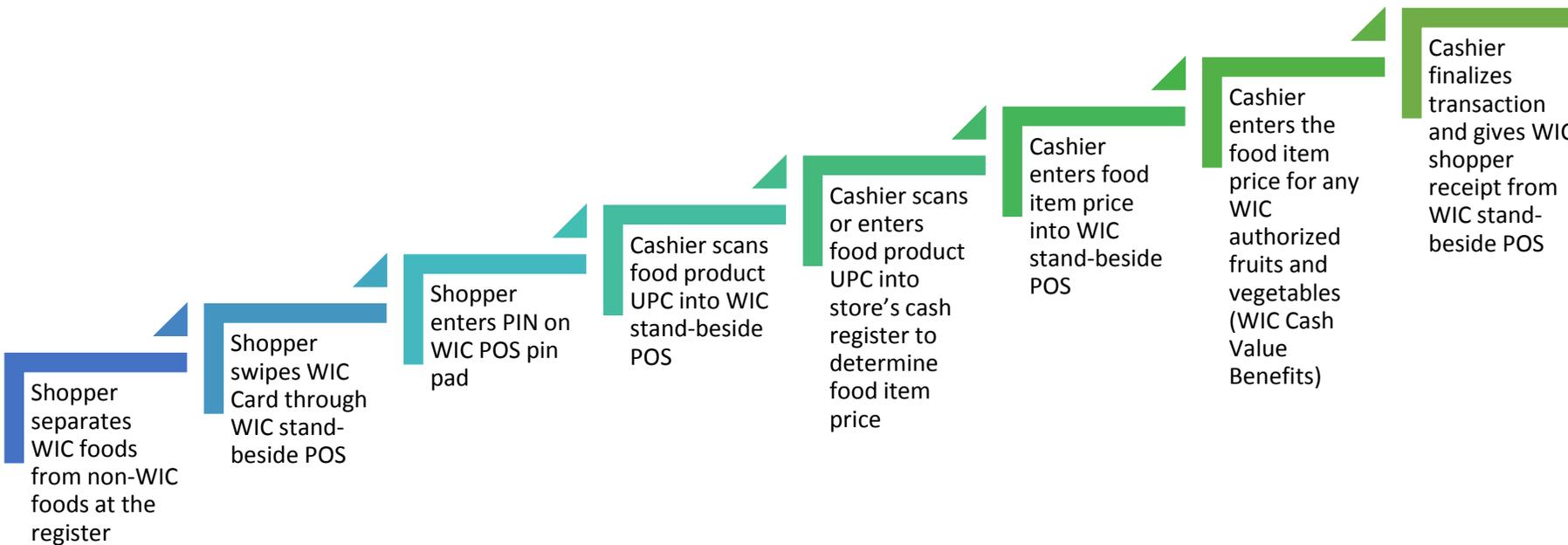# Stand-Beside Systems
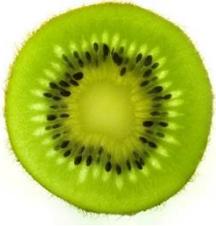
Equipment Installation and Training

FIS will ship stand-beside POS devices to the vendor's physical store location

❖ Equipment will only be shipped after the vendor's Merchant Agreement has been received, validated and processed by FIS

❖ Vendors should complete and return the Merchant Agreement without delay

❖ FIS will coordinate remote telephone installation and training with the vendor after equipment delivery is confirmed

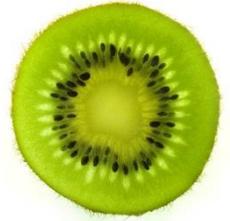❖ The FIS Help Desk and website are available to provide support to stand-beside vendors

Stand-Beside Systems

Steps to a Successful Stand-Beside Transaction

Shopper separates WIC foods from non-WIC foods at the register

Shopper swipes WIC Card through WIC stand-beside POS

Shopper enters PIN on WIC POS pin pad

Cashier scans food product UPC into WIC stand-beside POS

Cashier scans or enters food product UPC into store's cash register to determine food item price

Cashier enters food item price into WIC stand-beside POS

Cashier enters the food item price for any WIC authorized fruits and vegetables (WIC Cash Value Benefits)

Cashier finalizes transaction and gives WIC shopper receipt from WIC stand-beside POS

Authorized Product List (APL)

What is the APL?

❖ The WIC Authorized Food List (WAFL) is part of WIC Bulletin Regulations that lists food authorization requirements and specific authorized products by product name and/or brand, name, when applicable.

❖ The APL is an electronic data file managed by CDP of all Universal Product Codes (UPCs) and Price Look-Up (PLU) codes for foods authorized in the WAFL.

❖ A new APL is created every day and is available for download to vendors' electronic cash register/point of sale (ECR/POS) systems.

❖ The file is updated on a regular basis and all California WIC authorized vendors are required to maintain the most current version of the APL in their ECR/POS system.

❖ CDPH/WIC, CDP and FIS will share additional information on APL requirements, such as how to download and access the APL, in the next few months.
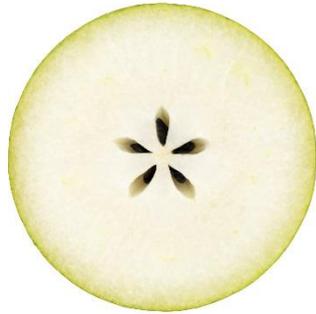
Food Categories and Subcategories

WIC Participants are assigned food benefits in the form of Food Categories and Sub-categories

Categories Include....	Subcategories Include...
▪ Cheese	✓ Low-Fat Cheese
▪ Milk	✓ Lactose-Free Milk
▪ Juice	✓ Shelf-Stable Juice
▪ Fruits & Vegetables	✓ Fresh Fruits
▪ Whole Grains	✓ Whole Wheat Bread

Mapping Fresh Fruits and Vegetables

- **Price Look-Up Codes (PLUs)**
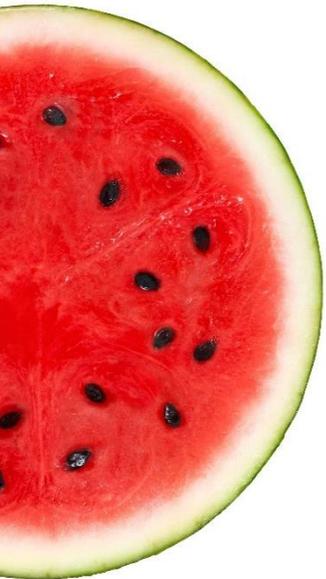
- **Who Maps?**

- **When Do Stores Map?**

Price Look-Up Codes (PLUs)

❖ PLU codes are a four- or five-digit number assigned to produce by the International Federation for Produce Standards (IFPS)

❖ PLUs are used to identify fresh produce and items sold loose or in bulk

❖ PLU codes are found on individual produce items in the form of small stickers, or printed labels on the packaging

What is Mapping?

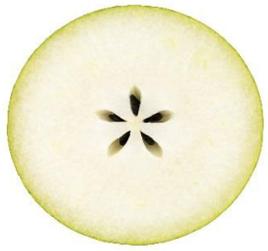PLU Mapping matches store product numbers (UPC or PLU) to California's Authorized Product List (APL)

UPC for Red Delicious Apples

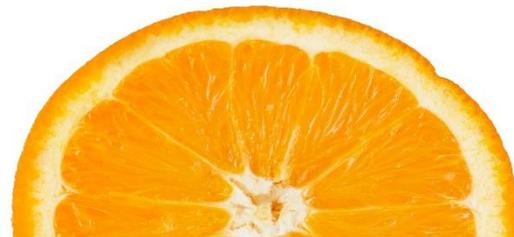**The IFPS PLU for Red Delicious Apples is #4168**

Who Maps?

Integrated Systems

- Integrated systems that have been certified to transact the WIC Card have produce mapping/linking capabilities

Stand-Beside Systems

- Produce mapping is built in to the stand-beside systems

Who Maps?

Larger Chain Stores
- Mapping handled at corporate level.

Stores with a POS Provider
- Produce mapping takes place at the store level.

Stand-Beside Systems
- WIC produce purchases are keyed in as the actual item price. All WIC authorized fresh fruits and vegetables are mapped to the generic PLU #4469.

Fruits and Vegetables Purchases

Cash Value Benefits | Split Tender Transactions

❖ **Cash Value Benefits (CVB)** allow WIC shoppers to purchase authorized fresh fruits and vegetables with their WIC benefits.

❖ WIC participants have a set CVB dollar amount per benefit period (e.g., $10).

❖ **Split Tender** transactions are permitted when WIC shoppers use all of their CVB benefit and there is still a balance due remaining. Any remaining balance due may be paid for with another tender type or items can be put back.
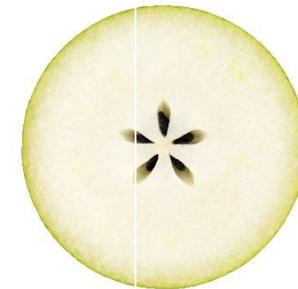
Fruits and Vegetables Purchases

Cash Value Benefits | Split-Tender Example

WIC shopper has **$10 CVB** available

Shopper selects:

- ✓ $4 apples
- ✓ $3 bagged spinach
- ✓ $4 basket of strawberries

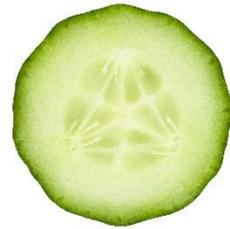**$1 over available WIC CVB (may be paid with other tender type)**

Refunds and Voids

Refunds and Voids

❖ WIC does not permit refunds.

❖ Voids may be completed within the transaction, however, the void must be done **before** the balance is at zero ($0).

  ▪ Example: The WIC Card tender is completed and there are non-WIC food items remaining in the total balance. The cashier can then void the WIC Card tender, which will then put the just-purchased WIC benefits back on the participant's available WIC benefits.

Troubleshooting at the Register

Troubleshooting Common Error Messages

Error Message	Reason	Recommended Action
Item Not Avail To Cardholder	Shopper does not have enough WIC food benefits available to purchase the food item	Remove item from WIC purchases. Customer may use other tender to purchase.
Not WIC Approved Invalid Card Item	Shopper is trying to use WIC food benefits to purchase an item that is not on the Authorized Product List (APL) -or- Product is new to the marketplace and has not been authorized by California WIC	Remove item from WIC purchases. Customer may select an alternate item that is WIC authorized or purchase with another form of tender. CDPH/WIC is developing process to allow suggested new items be added to the APL.

Getting Ready
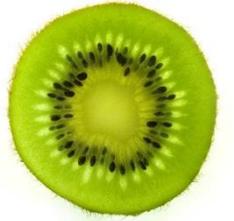
Getting Ready - Integrated Vendors

Equipment Certification Requirements

❖ WIC authorized vendors are required to use systems that have been certified by CDP to accept the WIC Card

❖ A certified system can be an integrated system that processes all tender types including the WIC Card **or** a stand-beside system that has been provided by FIS

❖ California WIC will accept WIC EBT certifications that have been completed by FIS/CDP in other states

Getting Ready - Integrated Vendors

Next Steps…What Integrated Vendors Should Be Doing Now

- Integrated systems that transact SNAP/CalFresh may not yet be enabled to accept the WIC Card

- Discuss your options with your system provider immediately
  - Is your system WIC EBT capable?
  - Has it been certified?

- If **NO**: Is there a development project underway?

- If **YES**:
  - Are you at the right software level?
  - Do you connect to a supported host?
  - Do you have supported PIN pads?
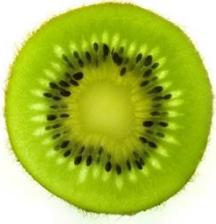
Getting Ready - Stand-Beside Vendors
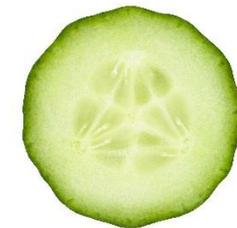
Next Steps...What Stand-Beside Vendors Should Be Doing Now

❖ Look for the Merchant Agreement to be mailed to your store address by FIS early next year

❖ Merchant Agreement must be received and processed by FIS before:

- POS stand-beside equipment is configured and shipped to the vendor store location

- FIS schedules a telephone appointment for installation and training for the POS stand-beside equipment

Getting Ready - Stand-Beside Vendors

Example FIS Merchant Agreement Envelope

WIC Card Rollout Schedule

Waves and Go Live Dates

	Wave	Date
🟩	Pilot	5/6/2019
🟥	Wave 1	8/12/2019
🟫	Wave 2	9/3/2019
🟧	Wave 3	9/23/2019
🟩	Wave 4	10/14/2019
🟧	Wave 5	11/12/2019
⬜	Wave 6	12/9/2019
🟪	Wave 7	1/21/2020
🟨	Wave 8	2/18/2020
🟦	Wave 9	3/9/2020
🟦	Wave 10	3/30/2020

WIC Card Rollout Schedule

Important!

- Once a wave area goes live, there will be no new WIC paper food instruments issued by WIC local agencies that are part of that area

- It is anticipated that WIC paper food instruments will be in circulation until late 2020

- **All WIC authorized vendors must continue to accept non-expired WIC paper food instruments from shoppers until notified otherwise by CDPH/WIC**

What's Next?

❖ **WHEN do vendors need to be ready to accept the WIC Card?**

Members of the Vendor Readiness Team will be in stores approximately four weeks prior to the Go Live date for live shopping

❖ **WHAT must vendors do to be ready to accept the WIC Card?**

Make sure that you have certified equipment that is ready to transact WIC Card purchases

✓ Stand-Beside Vendors: Complete the Merchant Agreement and over-the-phone training with FIS

✓ Integrated Vendors: Ensure that you have completed all necessary updates and that your system has been certified by CDP

Reaching the Team

California WIC Card Vendor Readiness Team
California Department of Public Health WIC Division (CDPH/WIC)   Vendor Management Branch   WICcard@cdph.ca.gov   (855) WIC-STOR | (855) 942-7867
Custom Data Processing (CDP)   • Jim Chilcoat, Vendor Relationship Manager   Jim.Chilcoat@cdpehs.com   (502) 695-1999 (office) | (859) 779-5332 (cell)   • Jeane Fink, Retail Relationship Specialist   Jeane.Fink@cdpehs.com   (916) 943-1390 (office) | (916) 416-0352 (cell)
Fidelity Information Services, Inc. (FIS)   Fabiola Benavides, Project Manager, Government Solutions   Fabiola.Benavides@fisglobal.com