eWIC: FROM THE WIC VENDOR PERSPECTIVE

A Presentation to New Hampshire WIC Vendors
Overview

- Basics
- In the Store
- Benefits and Challenges
- Next Steps
EBT Technology

- Uses magnetic stripe cards to access account information on the eWIC system
- Like debit or SNAP/cash EBT
- Transactions occur live between the retail system and the eWIC system
- The eWIC system calculates the payment amount based on transactions that occur during a set 24 hour timeframe
Paper vs. eWIC: Issuance

**Paper System**
- Food items, sizes and quantities are printed on a paper voucher
- Vouchers are issued to each participant within a household

**eWIC**
- Food items are represented in an account, using a coding system of food categories, and total amount available for each food category
- Participant benefits are combined into one household account
Benefit Balance

- A WIC benefit balance is a combination of food balances. For example:
Access to Balance Information

- eWIC system always has the current balance

- Balance can be obtained through:
  - Retail or clinic balance inquiry
  - Automated phone line
  - Web portal
  - Phone app
  - Text messaging

- Transaction data available immediately as soon as transaction is processed
Paper vs. eWIC: Redemption

**Paper WIC Redemption**
- Participants must sign
- WIC items are separated
- Cashier must:
  - Know WIC items
  - Check valid use dates
  - Determine if items can be purchased
  - Record purchase amount
- Vendor must write the vendor number on the vouchers.

**eWIC Redemption**
- Cardholders use a PIN
- WIC items may not have to be separated (depends on store system)
- The system determines items that can be purchased
- Automatic payment
UPCs, PLUs and APLs

- All UPCs and PLUs for approved WIC items are distributed to retail systems in the Approved Product List (APL) file.
- UPCs and PLUs are associated with Categories/Subcategories in the APL.
- Retail systems download the APL everyday to process new or updated items.
- The APL is used as part of the purchase along with the balance to identify what can be purchased by the cardholder.
How UPCs are Used in Redemption

**Item Scanned**

UPC = 123456789012

**WIC Approved Items (APL)**

<table>
<thead>
<tr>
<th>UPC</th>
<th>Cat/Subcat</th>
</tr>
</thead>
<tbody>
<tr>
<td>111555660000</td>
<td>Cereal/ WIC Cereal</td>
</tr>
<tr>
<td>222777991111</td>
<td>Eggs/Dozen Eggs</td>
</tr>
<tr>
<td>333888223333</td>
<td>Legumes/ Peanut Butter</td>
</tr>
<tr>
<td>123456789012</td>
<td>LF-Fat Free Milk/Skim</td>
</tr>
<tr>
<td>444477779999</td>
<td>Fish/Tuna</td>
</tr>
</tbody>
</table>

**Household Account**

<table>
<thead>
<tr>
<th>Cat/Subcat</th>
<th>Qty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eggs/Dozen Eggs</td>
<td>3 Doz</td>
</tr>
<tr>
<td>Cereal/ WIC Cereal</td>
<td>72 Oz</td>
</tr>
<tr>
<td>Legumes/Any</td>
<td>1 Cont</td>
</tr>
<tr>
<td>Cheese/ Cheese</td>
<td>1 Lb</td>
</tr>
<tr>
<td>LF-Fat Free Milk/Any</td>
<td>2 Gal</td>
</tr>
</tbody>
</table>
eWIC in the Store
Retail Requirements for eWIC

- The retail system must be able to:
  - Use the authorized products list (APL) to identify WIC products based on a UPC or PLU during a purchase
  - Use the account balance in determining items that can be purchased in the eWIC transaction
  - Electronically submit eWIC transactions

- The retail system must be certified

- Vendor must maintain a bank account for the ACH transaction for eWIC settlement payments
Retail System Alternatives

**Integrated Cash Register**
- Typical for chain and multi-lane or vendors with cash registers that are eWIC ready, but encouraged for all
- Operate like all other tender types
  - Typically separate equipment not required
  - Streamlined approach to eWIC

**Stand-Beside Point-of-Sale**
- Separate from store cash register system
- Double scan with key entered price and discount amounts
- Daily totals are reported separately, payment separate from credit and debit
- Can work over dial-up, or high speed internet connection

eWIC: From the Vendor Perspective
Integrated Systems/Software

- IBM SurePOS ACE
- IBM 4680-4690 Supermarket Application
- LOC Software Store Management Suite (SMS)
- Market Master
- NCR Advanced Checkout Solution (ACS)
- NCR Advanced Checkout Solution / Independent Retailer (ACS/IR)
- Retalix StoreLine
- Retalix R10
- RORC viPOS
- StoreNext ISS45 V7
- StoreNext ISS45 V8
- StoreNext ScanMaster V2

Please note this is not an all inclusive list
eWIC Retail Transactions

- Balance Inquiry
- Purchase Transaction
- Void/Reversal
Purchase Transaction (Part 1)

- Card is swiped and cardholder enters their PIN
- System validates the card and PIN
- Balance obtained from the eWIC system
- Each food item that has been scanned is:
  - Compared to APL maintained locally to determine if it is an allowable WIC item
  - Compared to cardholder balance to determine if there is sufficient balance to purchase
Purchase Transaction (Part 2)

- Retail system captures data including item prices and discounts to send to eWIC system
- The household’s balance is reduced by the amounts (qty) of items being purchased
- If an item price exceeds the Not To Exceed (NTE) amount, the item is paid up to the NTE and total payment amount adjusted
- The eWIC system provides the retail system with approval, paid amount
- A receipt showing purchase details, the new food balance, and last date to spend for remaining benefits

eWIC: From the Vendor Perspective
eWIC Benefits & Challenges
Benefits and Challenges

- There are many benefits to implementing eWIC, but there are always challenges when implementing a new system or process.
- The experiences in other states have shown that the benefits of eWIC outweigh challenges.
- When asked, the majority of stores would rather stay with eWIC than return to paper.
Vendors

Benefits

- Checkout processes more efficient (no signing, dating, etc)
- Transactions are less error prone, do not rely on cashier to validate
- Easier and faster to receive payment, vendors are paid within two business days
- Vendors experience back office labor savings, no longer necessary to count and deposit or process checks
- Issues related to rejected checks are eliminated

Challenges

- Updates to cash register systems
- eWIC is different from other tenders, additional training needed
- When items are expected to be paid by eWIC are not, troubleshooting is not always straightforward
- Stores with stand-beside equipment require double scanning / price entry
Next Steps
The State will use survey information collected from vendors in 2016 to engage vendors during implementation.

A representative from the eWIC Services Provider (Conduent) will contact a representative from your store/chain to discuss specific steps to becoming fully implemented.

Training will be available on any changes to the program and on the APL.

Training will also be available on equipment. This training will either be provided by your ECR provider or through Conduent if you have a stand-beside device.

Vendors will be communicated with consistently as the State progresses through implementation.
Timeline

- The eWIC Services Provider contract will be executed before the end of the year.
- Pilot is currently planned for the mid-2018
- Statewide rollout will occur through three phases and by county. It is currently planned to occur prior to the end of 2018.
If you have more questions, please email them to:

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