



New Hampshire eWIC Retailer Update December 2017

Q: What technology option will eWIC use?

A: eWIC will be online and will use a magnetic stripe or swipe card. Transactions are approved and sent for settlement over electronic payment networks in real time. Online transactions require the eWIC host system and telecommunications technology to be available. Online transactions cannot be approved by telephone if electricity, the host, or communication system is temporarily not available or if the card is damaged.

Q: What is EMV? Does this affect eWIC?

A: EMV stands for Europay, MasterCard and Visa and is a set of standards that make systems that use a payment card with a computer chip work together throughout the world. In an EMV transaction, the chip and the terminal have a conversation and negotiate how a transaction will be handled. It can also require a PIN (personal identification number) to be entered to confirm the identity of the cardholder rather than signing a paper receipt. When EMV is implemented, any credit/debit card with the MasterCard or Visa brand will be issued with a chip.

eWIC is exempt from this standard because the card is not co-branded with MasterCard or Visa. Future point of sale (POS) systems will accept cards with either a chip or magnetic stripe. A magnetic stripe reader is needed for non-chip cards as well as other low-value cards, such as loyalty cards, gift cards, award cards. New Hampshire will be using non-chip cards.

Q: How does eWIC determine whether or not a particular food is allowed?

A: The WIC Program will specify all Universal Product Codes (UPC) and Price Look-Up codes (PLU) for items that may be purchased in the WIC Authorized Product List (APL). When the barcode on the item is scanned or a PLU is entered, the system will check to see if it is listed in the APL and can either approve or deny a transaction based upon this list. Only items included in the APL are allowed.

Q: What are the advantages of an integrated ECR/POS system?

A: Integrated electronic cash registers (ECRs) have modified software to handle eWIC transactions using the same cash register system that handles all other transactions. Retailers with a fully integrated system are able to scan the entire purchase without special equipment or having to separate out WIC items. This is also called a "mixed basket." If the item scanned is an available benefit and listed within the APL, the purchase will be applied against the eWIC balance.

Retailers own and are responsible for their integrated ECR/POS system. There may be a technology gap that exists between the current system and a system that is considered to be eWIC ready. The eWIC contractor will identify authorized vendors that may have this gap and work with them to determine the available options.

Q: What can we do to be informed?

A: Emails notifications will be sent out when new updates are posted on the WIC vendor website located at: <http://www.dhhs.nh.gov/dphs/nhp/wic/vendors.htm>.

New Hampshire eWIC Retailer Updates are periodic updates from the New Hampshire WIC Program. If you have any questions or concerns, please call the New Hampshire eWIC Team at 603-271-4935 or e-mail: laura.desmarais@dhhs.nh.gov.