• Training objectives
  • Assure WIC authorized stores are educated in WIC Program regulations, policies, and procedures
  • Improve WIC Program services for both customers and retail grocers
  • Prevent program noncompliance
  • Provide training & training materials to stores
  • Make the eWIC transaction go as smoothly as possible

Note: The RSC’s will either have to mail or electronically send the handouts that they may use after they know the store had attended training.
## AGENDA

- Overview of WIC
- WIC Food List
- eWIC
- L3 Certifications
- Customer Service
- Vendor Responsibilities with eWIC
- Sanctions
- Types of Compliance Monitoring
- Questions
WHAT IS WIC?

WIC does not look at citizenship. It is not an entitlement program. Participants have to be at the 185% below poverty or be eligible for Medical assistance through the state of PA.
PA WIC ELIGIBILITY

• Must provide proof of Pennsylvania residency

• Must have a household income not exceeding 185% of Federal Poverty Guidelines

• Must be certified to have a medical or nutritional risk by the WIC staff
INCOME GUIDELINES FOR PENNSYLVANIA WIC
EFFECTIVE DATE: JULY 1, 2020 – JUNE 30, 2021

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Weekly</th>
<th>Bi-Weekly</th>
<th>Twice-Monthly</th>
<th>Monthly</th>
<th>Annual</th>
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<td>$984</td>
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<td>Add’l Family Members</td>
<td>$160</td>
<td>$319</td>
<td>$346</td>
<td>$691</td>
<td>$8,288</td>
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</tbody>
</table>
FUNDING

USDA Federal Grant Funding

WIC is administered by The Pennsylvania Health Department

Locally managed by Local Agencies
New food lists will be delivered, we just don’t know when right now. They have been delayed due to the pandemic.
<table>
<thead>
<tr>
<th>Nutrient</th>
<th>WIC Foods Which Supply the Nutrient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Protein</td>
<td>infant formula, milk, eggs, cheese, peanut butter, legumes (beans), canned fish</td>
</tr>
<tr>
<td>Iron</td>
<td>WIC-allowed brands of cereal, legumes (beans), eggs, iron-fortified infant formula</td>
</tr>
<tr>
<td>Vitamin C</td>
<td>WIC-allowed juices (citrus fruit juice, fruit juices fortified with Vitamin C), infant formula, fruits and vegetables</td>
</tr>
<tr>
<td>Vitamin A</td>
<td>milk, eggs, infant formula, fruits and vegetables, canned fish</td>
</tr>
<tr>
<td>Calcium</td>
<td>cheese, milk, infant formula, soy products</td>
</tr>
<tr>
<td>Fiber</td>
<td>fruits, vegetables, whole grains, whole grain cereals</td>
</tr>
</tbody>
</table>
# THE WIC FOOD LIST

- Milk
- Cheese
- Eggs
- Juice
- Cereal
- Peanut Butter
- Dried Beans and Peas
- Canned Beans
- Canned Fish
- Fruits and Vegetables
- Whole Grains
- Infant Fruits and Vegetables
- Infant Meats
- Infant Cereal
- Formula
- Soy Products
- Tofu
- Yogurt
CHANGES TO WIC FOOD LIST

- Changes to the food list will be distributed at a later date.

The list will be updated in the APL starting October 1\textsuperscript{st}. The shopper app will also be updated at that time as well.
WIC SHOPPER APP

- **WIC Shopper App**
  - Participants can scan items to see if they are WIC allowable.
  - Can look up to see which grocery stores that they can shop at.
  - Food list is also available on this app.
  - There is a method to send in products that participants and vendors think should be on the list.

- Participants need to understand that just because something might be WIC allowable, doesn’t mean that they can purchase the item. It has to be on their Benefit balance (on their food package).
- Shows vendors that accept eWIC
- Participants and vendors are using this to send in UPCs that they think should be on the program. It comes into an email at the SA where SA staff can review the item and respond back to the sender about whether it is allowed or not.
### MINIMUM INVENTORY REQUIREMENTS

- To be considered for minimum inventory the foods must be at or below the competitive price

- Review of Minimum Inventory Requirements

Refer to page 7 Retail Store Handbook

Review Minimum Inventory and Price Form: Also review Max and Competitive Price forms as well. There may be other WIC foods available at the store that are over the Max amount stores must allow participants to choose them.
This is the new decal that the stores should be displaying on their doors.
There are a lot of moving parts and information that flows from one system to another with eWIC

1. The MIS does the same thing it does now – participants are certified and a food package is created and assigned to the participant.
2. Rather than printing the checks, a card is loaded with those benefits – CLICK NOW TO ADVANCE IMAGE
3. The MIS also creates two files that the stores must use
   • The Hot Card List – or HCL – tells the EBT vendor which cards have been reported lost or stolen or are no longer valid
   • The Authorized Product List – or APL – tells the EBT vendor which products are authorized as WIC eligible products. This file is at the individual UPC level for each product.
4. The MIS sends the files to the EBT processor. – CLICK NOW TO ADVANCE IMAGE
5. The store is responsible for downloading those two files we just mentioned at least every 48 hours (can be done more often) – the HCL and the APL – CLICK NOW TO ADVANCE THE IMAGE
6. The customer goes to the store, does their shopping, and then goes to the checkout. The card is inserted into the card reader and the cashier scans the items. – CLICK NOW TO ADVANCE THE IMAGE
7. The card and items are reviewed by the card reader and approved or declined. Those
decisions are made by the information in the HCL, the APL and loaded onto the card. Once the transaction is complete, the card reader updates the benefits on the card. Some important differences to note about smart card transactions: Cashiers cannot enter the PAN# into the POS if it doesn’t work and participants cannot use self-checkouts.

8. At the end of the day, the store sends a claim file to the EBT processor.

9. The EBT processor reconciles the claim against the lists and also allows only the maximum allowable price and then sends a reconciliation file to the store.

10. The EBT processor sends another reconciliation file to the WIC MIS to update benefits balance and show redeemed benefits.
So a day has gone by and you’ve had your WIC customers come in with their cards...how do you get that information back to the state? There are no checks to call in or deposit with the eWIC card.

1. Every day, your system should pull all your sales together in a claim file. There is a requirement to submit them within four days but we are recommending every 24 hours. If you wait to submit a claim file more than four days, you will not be paid for those transactions.

2. The system will send the claim file to the EBT processor.

3. Your system will also download the APL, the HCL and the Auto-Reconciliation File (ARF). The APL and HCL must be downloaded every 48 hours but we are recommending every 24 hours.

4. The EBT processor validates the claim file and sends an ARF back to you. The ARF contains information about what is being claimed vs. what is being paid. One of the major differences for you in this process is that if there are price adjustments, they will be done before the claim is paid not AFTER the check is deposited like now. This is where the APL and HCL become really important. If you accept a card that has been reported lost or stolen and you haven’t downloaded the HCL in at least 48 hours, you will not be paid for that transaction. If you accepted a product that was
no longer on the APL and you haven’t downloaded the APL in at least 48 hours, you will not be paid for that product. The ARF tells you what is paid vs. what was requested in the claim file.

5. The next step is that the EBT processor requests payment from PA; once PA pays the processor, the processor will send the funds electronically to you. If you submit claims daily, you should receive payment within 2-3 days after successful submission.
MAXIMUM ALLOWABLE AND COMPETITIVE PRICES

• The Maximum Allowable Price is the most the WIC Program will pay a store for food purchased using an eWIC card

• The Competitive Price is the price WIC foods must be priced at or below, to be counted as minimum inventory
MAPPING FRESH PRODUCE

• Make sure you are mapping your produce correctly. All produce should be mapped to the appropriate universal PLU.
• You should not submit fresh produce UPC’s to the APL.
• Banana’s need to be mapped to 4011. A bag of red delicious apples should be mapped to PLU 4015 or at least to red apples.
• A bag of plain lettuce would be mapped to the appropriate kind of lettuce, i.e. a bag of romaine would be mapped to 3097.
Here are some sample receipts. Your cash register receipts will look different but the general contents should be the same. All eWIC transactions need three receipts:

- A beginning balance
- A utilization receipt
- An ending balance

The beginning balance shows the customer what’s on their card for the current month. The utilization receipt shows what will come off of the WIC card after you’ve scanned their items. You must provide this to the customer so they can approve the WIC transaction.

The end balance shows the customer what’s left on their card after today’s purchase.

You MUST give participants ALL receipts!!
WHAT IF FOODS WON’T SCAN?

• The product may not be approved. Check the PA WIC Food List & Shopping Guide to determine if the item is approved by WIC.

You may have a customer bring up a food item that doesn’t scan as WIC allowed. There are a few reasons for this:

The product may not be approved. It might be something that they purchased before, and by mistake, it was allowed. Check the PA WIC Food List to see if it’s allowed.

Here is a sample of the new cashier food list

CLICK HERE
WHAT IF FOODS WON’T SCAN?

- The Participant may not have the benefits left for the purchase. Check participant’s WIC Beginning Balance to see if the card has the benefits remaining for the purchase.

- If you have checked the above and it appears that the item should scan as WIC Approved, then reach out to a manager who can submit the item to the State Agency to evaluate if it should be added to the approved list.

The customer may not have the benefits available for the item. You can check the beginning balance, or ask the customer to check and show you.

If the item is allowed and it’s available on the beginning balance, it may be that the item should be on the list.
If the cashier thinks the item should be allowed, they should report that to management. Someone will need to take a picture of the product – including the label, the UPC code, and the ingredients. You’ll send an email form and the pictures to PA WIC and we will evaluate if the item is allowed. If it is, we will add it to the list and then, after a short delay, it will be available for purchase. You can submit new products thru the WIC Shopper App but you can also submit it thru Vendor Assistant.

This process does take a few days. The customer cannot leave with the item if it doesn’t scan. They will have to pick another brand or come back after a few days.

If there is an emergency, which would only be for infant formula issues, we may be able to cut down the timeframe. Call your Retail Store Coordinator if there is an emergency.
POS CERTIFICATIONS

POS = Point of Sale
CERTIFICATIONS

There are 3 levels of certification for a vendor's POS

Level 1  Level 2  Level 3

We will discuss each type of certification in the subsequent slides.
LEVEL 1 CERTIFICATION (L1)

- Conducted and supervised by the State Agency at the Developer or POS provider location. It is a certification of a system that is available “off the shelf” for WIC Vendors. This is required for integrated POS systems, such as those developed by IBM or NCR, as well as the approved Stand-beside POS terminals.

- Test scripts are executed.

- Any files exchanged tested.
  - Claim file
  - Auto-reconciliation file
  - HCL and APL files

L1 certification is conducted and supervised by the State Agency at the Developer or POS provider location. It is a certification of a system that is available “off the shelf” for WIC Vendors. This is required for integrated POS systems, such as those developed by IBM or NCR, as well as the approved Stand-beside POS terminals. The complete test scripts are executed. Any files exchanged between the WIC State Agency or the EBT card issuer Processor and the WIC Vendor are also tested. For smart card certification the files include the claim, auto-reconciliation, HCL and APL files.
Level 2 is retailer specific certification of a system that is proprietary to the retailer. It may be a modification of a commercial system (Level 1) or developed exclusively by the retailer. These certifications are also conducted and supervised by the State Agency retailer location.

- Test scripts are executed.

- Any files exchanged tested.
  - Claim file
  - Auto-reconciliation file
  - HCL and APL files

For Smart Card certification the files include the claim, auto-reconciliation, HCL and APL files.
LEVEL 3 CERTIFICATION (L3)

- A Test Buy Certification which refers to testing being done by the retailer in coordination with the WIC State Agency and involves a live purchase at the WIC vendor location to demonstrate the system is properly configured. The POS System being used is tested by executing a subset of the certification test scripts and providing receipts showing the results.

- Allows PA WIC to come into your store and verify that you are ready to conduct eWIC transactions.

- The representative will complete an eWIC purchase, PIN lock scenario, and balance inquiry.

L3 is a Test Buy Certification which refers to testing being done by the retailer in coordination with the WIC State Agency and involves a live purchase at the WIC vendor location to demonstrate the system is properly configured. The POS System being used is tested by executing a subset of the certification test scripts and providing receipts showing the results. L3 certification is a process that allows PA WIC to come into your store and verify that you are ready to conduct eWIC transactions. During the L3 certification, the representative will complete an eWIC purchase, PIN lock scenario, and balance inquiry.
LEVEL 3 CERTIFICATIONS

L3 certifications are required when:

- A new store applies to become a PA vendor
- Change of Ownership
- Lapse in Authorization
- If a store purchases a new POS (Point of Sale) system
- The vendor made changes/upgrades to their original POS
L3 CERTIFICATION REQUIREMENTS FOR THE STATE AGENCY (SA)

Requirements for the SA before they go on-site to perform the certification are:

1. Store must have their PA WIC vendor ID
2. FTP credentials have been set up between the store/contact and the State’s EBT processor (Solutran)
3. Banking information needs to be in WIC’s system
4. Must have an agreement with their POS provider
5. Must have all their fresh produce mapped

Requirements for the SA before they go on-site to perform the certification are:

1. Store must have their PA WIC vendor ID
2. FTP credentials have been set up between the store/contact and Solutran
3. Banking information needs to be in WIC’s system
L3 CERTIFICATION REQUIREMENTS FOR THE VENDOR

• Requirements for the store to be ready before SA staff comes on-site to perform the certification are:

➢ Have their equipment installed!!

➢ Staff trained by either the stand beside company, corporate office or reseller.

➢ Items mapped and/or inventory entered into their system by the appropriate store staff member.

➢ Also need to have a maintenance contract or agreement for technical support for their POS.

Requirements for the store to be ready before SA staff comes on-site to perform the certification are:
Have their equipment installed, staff trained, items mapped and/or inventory entered into their system.
Stores also need to have a contract established with whoever they use for their POS.

If it is an integrated system they have to have the new upgrade installed on the registers to process eWIC. If it is a stand beside system it has to be installed and the WIC inventory has to be entered into their system.
L3 CERTIFICATION REQUIREMENTS FOR THE VENDOR

➢ Store personnel need to have the phone number available for the technical support person for their POS in the event of an issue.

➢ A manager or staff person who has been trained on the POS equipment and with the eWIC process needs to be present for the certification.

➢ In a perfect world, the L3 certification should take no more than 30 minutes. However, this depends on the level of training and understanding by the store staff.

Store personnel need to have the phone number available for the technical support person for their POS in the event of an issue.
A manager or staff person who has been trained on the POS equipment and with the eWIC process needs to be present for the certification.
In a perfect world, the L3 certification should take no more than 30 minutes. However, this depends on the level of training and understanding by the store staff.
CUSTOMER SERVICE
WIC CUSTOMER RESPONSIBILITIES WITH eWIC

• Use WIC benefits only at WIC Authorized stores
• Use eWIC benefits within the correct timeframe
• Purchase only approved foods with WIC benefits
• Treat grocery store staff with courtesy
• Please report any problems to your local Retail Store Coordinator
• WIC customers are also encouraged to report problems

The WIC customer responsibilities don’t really change with eWIC
COMPLAINTS

• Call your Retail Store Coordinator (RSC) if you have a complaint about a WIC customer.

• Complaints should include the transaction date and time, receipt or last 4 digits of the PAN # and any other information you have obtained.

• WIC staff will contact the customer.

• WIC customers contact the WIC Office if they have a complaint about a store.

• Your RSC will contact your store about any problems.
VENDOR RESPONSIBILITIES WITH eWIC
There are some new responsibilities for you – the three new items:

**Download the APL and HCL at least every 48 hours; we recommend daily**
Submit your claim files within at least 4 days; we recommend daily
Scan each food item/container carefully to make sure you are not scanning an item multiple times when they only purchased one of that item (i.e. scanning 10 jars of baby food and only purchasing one).
VENDOR RESPONSIBILITIES WITH eWIC
PROVIDE & REVIEW SECTION 1105.3 TERMS AND CONDITIONS OF PARTICIPATION

- Provide only allowable foods to WIC customers.
- Formula must be purchased from a state approved source. The list is available on the Vendor Assistant Website.
- Do not discriminate.
- Have a copy of the WIC food list available at each cash register that accepts eWIC.
- Send at least one representative to annual training.
eWIC VENDOR RESPONSIBILITIES CONTINUED

- Do not accept out of state eWIC cards or Farmer’s Market checks.
- WIC customers must be permitted to participate in promotions.
- Do not offer incentives to WIC customers to use WIC benefits at your store. It’s not allowed!
- No Self-Checkout allowed for WIC customers.
Always have phone number for reseller or technical support if there are issues with something not scanning correctly.

If the card does not work the system should tell the participant/endorser to return to the clinic.
SANCTIONS : PARTICIPANTS

• Participants who abuse the program shall be subject to sanctions based on the severity of the violation
• Sanctions
  • Education and Counseling
  • Disqualification from the program for 1 year
  • Reimburse WIC for purchases in violation
SANCTIONS: RETAIL STORES

- WIC may disqualify a WIC authorized store or impose a civil money penalty in lieu of disqualification for reasons of WIC program abuse.

- Stores disqualified from WIC due to non-compliance may also be disqualified by Food Stamps (SNAP).

- Disqualifications range from up to year, 3 year, 6 year and permanent.

Provide and review Section 1107.1
TYPES OF COMPLIANCE MONITORING
TYPES OF COMPLIANCE MONITORING

- Routine Monitoring Reviews
- Compliance Investigations
- Inventory Audits
ROUTINE MONITORING REVIEWS

- Annually, monitoring reviews must be conducted on at least 5% of the number of stores that are WIC authorized
- Reviews are unannounced random reviews

**Other reasons WIC would do a monitoring review**
- The State agency high risk identification system
- WIC customers report
  - Food substitutions
  - Insufficient amounts of WIC foods available
COMPLIANCE INVESTIGATIONS

• Compliance investigations are conducted on stores that...
  • Are identified by the high risk identification system at the state level
  • Are new to the WIC program
  • Are selected randomly
  • Have WIC customer complaints

Compliance Investigations will start back up, we just aren’t sure when.
COMPLIANCE BUYS: THE SECRET SHOPPER

- Compliance buys are unannounced
- Compliance buys are anonymous
- Cashier procedures are evaluated and documented
- Two failed buys will result in mandatory training
- Three failed buys may result in disqualification
- Two consecutive passed buys result in the closing of the investigation

Disqualification only occurs when a violation is recorded prior to training being provided and the same violation is repeated after training.
INVENTORY AUDITS

• In order to remain compliant with the USDA’s mandate to investigate and close five percent of investigations, Inventory Audits have begun to be requested by state agency staff.

• An Inventory Audit is a comparison of the store’s inventory levels over a specific period of time, to the purchases during the same period of time, to determine if the store had a quantity of the allowable food available for sale during that time sufficient to support its claim for reimbursement for the sale of the allowable food.

• Sanctions will be administered for non-compliance which include disqualification or having a civil money penalty imposed.
There are some new resources for you. The item on the right is an eWIC resource. Pa.wicvendor.com is an informational website that’s specifically about eWIC. If you have a question about your cash register equipment certification, you can also contact pacertsupport@solisystems.com. You should contact your cash register dealer or your IT department first; but this resource can help them find out information about the certification process.

New stores will not be able to access Vendor Assistant. New vendors cannot create a VA account, therefore cannot access VA.
BEFORE YOU LEAVE

• Please make sure you have signed the attendance roster
• Please take your new food lists with you
• Please complete the training evaluation
• Please complete the store contact information update
• Please be sure to train everyone when you return to the store
If the training is not done face-to-face or by webinar, the store personnel can email or call the RSC. RSC information will need to be provided.
THANK YOU