

## Implementation of an Electronic Benefits Transfer System or (eWIC)

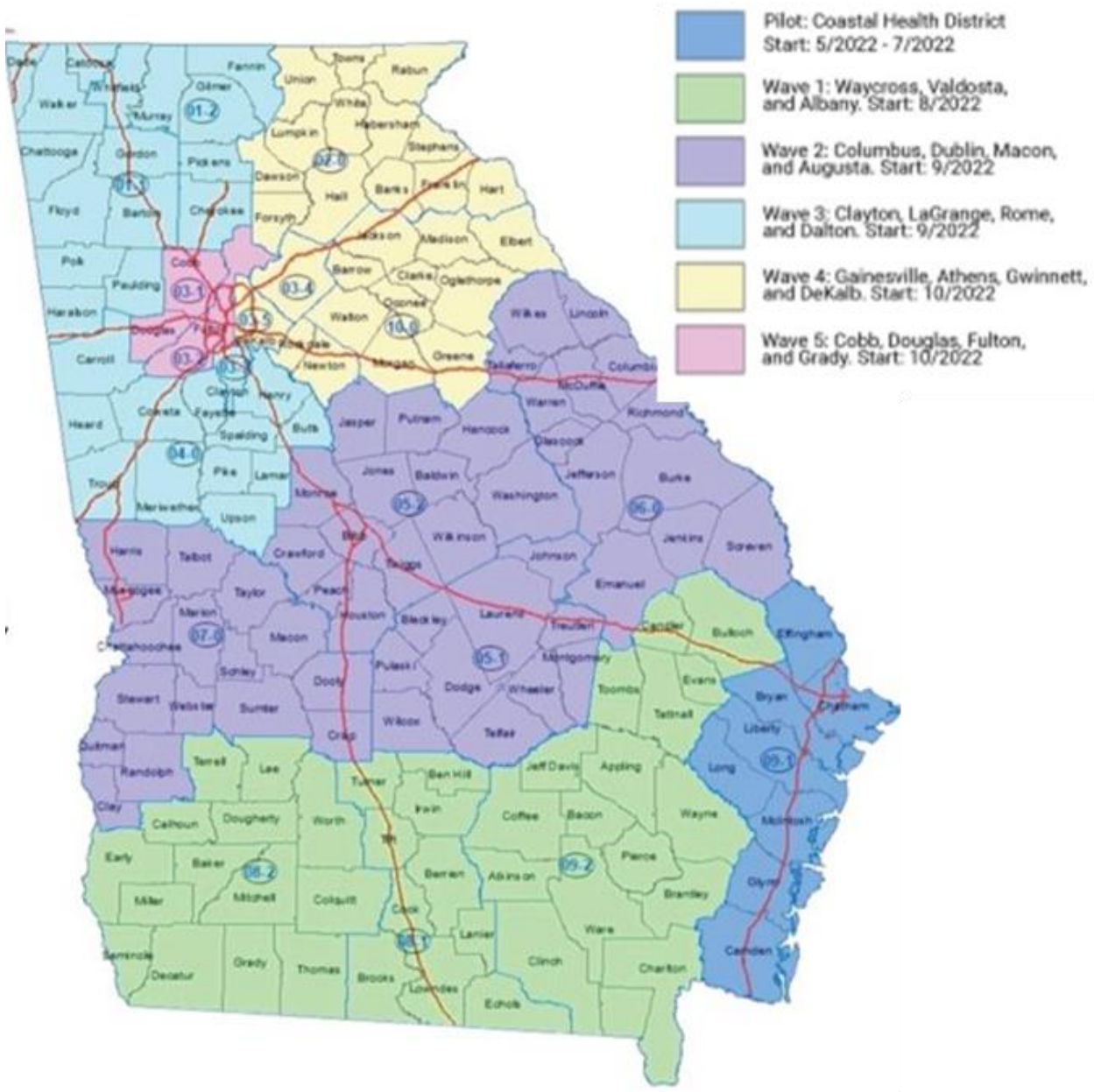
The Healthy, Hunger Free Kids Act requires all WIC agencies to issue food benefits via Electronic Benefit Transfer (EBT) by October 2020. Georgia WIC has been granted an exemption that extends the full implementation date to October 2022.

As a result, Georgia WIC is moving from a paper-based method of WIC benefit issuance to an electronic benefit transfer system known as eWIC. eWIC will be piloted in early June 2022, in the Coastal Health District. The pilot area includes the following counties: Bryan, Camden, Chatham, Effingham, Glynn, Liberty, Long, and McIntosh.

After the pilot period, there are five (5) waves of rollouts, throughout the remaining Health Districts (HD) across Georgia, according to the schedule below (please note that these dates are subject to change due to weather or other unforeseen circumstances):

- Wave 1: Waycross, Valdosta, & Albany HDs - Go Live Date: 8/22/22
- Wave 2: Columbus, Dublin, Macon, & Augusta HDs - Go Live Date: 9/06/22
- Wave 3: Clayton, LaGrange, Rome, & Dalton HDs - Go Live Date: 9/19/22
- Wave 4: Gainesville, Athens, Gwinnett, & DeKalb HDs - Go Live Date: 10/03/22
- Wave 5: Cobb-Douglas, Fulton HDs - Go Live Date: 10/17/22

The following map reflects the HDs and associated counties included in the pilot and each of the projected waves.



The implementation of eWIC will result in the use of new terms, acronyms and the establishment of new program requirements and procedures. This section of the manual details policies, procedures and other important information regarding eWIC that WIC authorized vendors must know to properly perform all vendor related activities, as Georgia WIC transitions to eWIC.

**During and after eWIC implementation, vendors must still comply with all other vendor management policies and procedures listed in the subsequent sections of this handbook.**

### **New Definitions**

The following definitions have been added or amended due to eWIC implementation:

**Authorized Product List (APL)** – The list of universal product codes (UPCs) and product look-up (PLU) codes for WIC supplemental foods, fruits and vegetables that are authorized for purchase by WIC customers. The APL must be uploaded into the vendor’s point of sale (POS) system on a daily basis (this should be an automated process).

**Benefit Balance:** The unspent food benefits which are available for purchase by a WIC cardholder.

**Cash-Value Voucher (CVV)** – amended definition: a fixed-dollar amount check, voucher or electronic benefit transfer (eWIC) card used by a WIC participant to obtain authorized fruits and vegetables. Also referred to as Cash-Value Benefit (CVB) in eWIC.

**Electronic Benefit Transfer (EBT)** – a method that permits electronic access to WIC food benefits using a plastic card. **EBT for the Georgia WIC Program is referred to as eWIC.**

**eWIC Capable** – when the WIC vendor demonstrates their cash register system or payment device can accurately and securely obtain WIC food balances associated with an eWIC card, maintain the necessary files such as the authorized product list and successfully complete eWIC purchases.

**eWIC Cardholder** - the WIC Participant or the person authorized to use the eWIC card on their behalf.

**eWIC Processor** – the entity contracted with the Georgia WIC Program for the implementation, maintenance, and operation of the Program’s eWIC system that acts as the agent of the Program to process and settle eWIC transactions.

**Electronic Signature** – an electronic sound, symbol, or process, attached to or associated with an application or other record and executed and or adopted by a person with the intent to sign the record.

**Food Benefit** – The individual WIC approved foods a participant receives for a selected month.

**Food Category** – a numbering sequence of 2 digits used to identify broad WIC food groups.

**Food Sub-Category** – a numbering sequence of three digits following the Food Category that identifies the foods, brands, and size of food item identified within each food group

**Food Instrument (FI)** – **amended definition:** a voucher, check or eWIC card used by a WIC participant to obtain supplemental foods.

**Integrated Vendor** – The WIC software is part of the store’s cash register system. Integrating WIC into the Point-of-Sale (POS) system and normal business processes is the preferred solution as it allows grocers to manage inventory, payment, and settlement for WIC items within the same system that manages transactions for cash and other payment tenders.

**International Federation of Produce Standards (IFPS):** The federation maintains and manages an international database for Price Look-Up (PLU) numbers. The long-term objective of the federation is to improve the supply chain efficiency of the fresh produce industry through developing, implementing, and managing harmonized international standards.

**Minimum Lane Coverage** – the number of POS terminals necessary for a vendor to operate an eWIC system.

**Multi-function Equipment** – POS equipment obtained by a WIC vendor through commercial suppliers, which can support eWIC and other payment tender types. This is also known as an integrated system.

**Not to exceed (NTE)** – FNS-approved Cost Containment methodology whereby WIC Vendors are subject to price limitations.

**Personal Identification Number (PIN)** – a numeric password used by a WIC participant to authenticate the participant to the eWIC system.

**Point-of-sale (POS) Terminal** – an electronic device used to process eWIC card payments at authorized vendor locations.

**Primary Account Number (PAN)** – The 16-digit number on the front of an eWIC card.

**Product Look-Up (PLU) code** – an identification number placed on produce sold at authorized vendor locations. A 4- or 5-digit code in the 3000 to 4999 range as defined by the International Federation for Produce Standards (IFPS). PLUs are used by a WIC Vendor to identify products that typically are of variable measure, e.g., meat, deli, seafood, fruits and vegetables or produce. Five-digit PLUs with leading digit of 8 indicate a genetically modified product and a leading digit of 9 indicates organic products. The trailing four digits of genetically modified and organic products represent the standard PLU for a food item. A zero is the leading digit for standard non-genetically modified or organic PLUs but it is omitted in practice.

**Sign or Signature** – a handwritten signature on paper or an electronic signature.

**Single-function Equipment** – POS equipment such as barcode scanners, card readers, PIN pads and printers, provided to an authorized WIC vendor solely for use with the WIC Program.

**Stand-Beside Vendor:** The eWIC software is on a WIC only stand-beside POS device and is capable of supporting only WIC payments.

**Statewide eWIC** – when the State agency has converted all WIC clinics to eWIC, and all authorized WIC vendors are capable of transacting eWIC purchases.

**Third Party Processor (TPP)** - A contracted company that routes transactions and makes consolidated settlement and payments to the WIC vendor.

**Universal Product Code (UPC)** - A specific type of barcode used to identify products sold by the WIC vendor. The numbers shown in the barcode are entered on the APL file to identify authorized WIC food items.

**WIC EBT (eWIC) Card:** A food instrument (electronic benefits transfer (EBT)) card used by a WIC Participant to obtain supplemental foods.

**Value Added Reseller (VAR)** - An entity which adds features or services to an existing product, then resells it as an integrated product or complete turn-key solution. A VAR which sells or leases CADs to a WIC Vendor provides software, installation, telecommunication connectivity and/or other technical support required to process eWIC transactions.

**eWIC Cardholder:** the WIC Participant or the person authorized to use the eWIC Card on their behalf.

### **Vendor eWIC Enablement and Certification**

In order to process eWIC transactions, vendors must obtain and be certified to use the appropriate Point-of-sale (POS) terminal(s) and/or software. Georgia has selected Conduent as the eWIC processor to facilitate all vendor enablement and certification processes. Conduent will contact vendors to discuss any follow up needed from the results of the vendor survey completed, obtain additional information and documents required for certification of the vendor's integrated POS system, and arrange for the setup of the single function equipment and any associated software required to process eWIC transactions in Georgia, as applicable.

**To maintain authorization as a Georgia WIC vendor, all vendors must have their POS system certified to accept eWIC by Conduent or a third- party processor certified by Conduent. Failure to obtain certification or acquire a single function device provided by Conduent during the time specified by the Georgia WIC Program (statewide eWIC implementation) will result in termination of the vendor's WIC Vendor Agreement unless the vendor is needed for participant access. If the vendor location is needed for participant access, the location will be provided single function stand-beside equipment, following the guidelines for minimum lane coverage.**

Vendors in need of assistance with the certification process, including completion of contract documentation and set up of single function devices, may contact Conduent using the information listed below.

**Retailer Helpdesk** (available 24 hours a day, 7 days a week): 1-844-309-5652

**Email Address:** [austinebt@conduent.com](mailto:austinebt@conduent.com)

Vendors should also contact Conduent for:

- Assistance with updating contract documentation (only applicable to vendors with stand beside devices provided by Conduent),
- Transaction history, settlement information, disputes, and reconciliation procedures,
- Support on system adjustments and resolution of out-of-balance conditions,
- POS terminal and scanner training, troubleshooting and replacement (only applicable to vendors with stand beside devices provided by Conduent).

Vendors with integrated systems should contact their third party-processor (TPP), if they need assistance with the areas listed above.

Please send eWIC program-related questions to the Georgia WIC Vendor Relations Unit at 404-657-2900 or via email at [wic-vendor.relations@dph.ga.gov](mailto:wic-vendor.relations@dph.ga.gov). Program vendor staff will answer your questions promptly.

### **The Authorized Product List (APL)**

To appropriately configure an eWIC system to approve WIC supplemental foods for purchase, vendors must be provided the authorized product list also known as the APL. The APL file is a list of authorized food items established by Georgia WIC.

The first production level APL will be provided to vendors with integrated systems in early May 2022. Updates will be made to the APL, as necessary, prior to the go-live date for eWIC in the pilot region and provided to vendors accordingly.

The APL file must be downloaded daily to the vendor's cash register system to ensure accurate WIC eligible food items are available for purchase.

- Integrated vendors will obtain the file from Conduent's FTP site.
- Stand beside devices are configured to automatically receive the APL file if they are left on and have connectivity (via analog phone line or wired internet connection).

Regardless of the type of eWIC system used, vendors must ensure that the APL is downloaded to each eWIC device/outlet in their store at least once every 24 hours.

### **Produce Mapping**

1. Georgia WIC is requiring integrated vendors to map produce to a Georgia WIC approved Price Look-Up (PLU) code.
2. Any WIC approved fresh fruit or vegetable without an International Federation of Produce Standards (IFPS) approved PLU must be mapped to an IFPS-approved PLU. This includes produce items with a UPC bar code.
3. It is the store's responsibility to map all required fresh fruits and vegetables. If produce mapping is not completed, the WIC transaction will decline.

4. Stores should reach out to their Electronic Cash Register (ECR) provider for instructions on how to map produce items.

### **Guidelines for Processing eWIC Transactions**

Vendors must process eWIC transactions, accurately, in a timely manner and in accordance with the terms of the Georgia WIC Vendor Agreement, the eWIC Processor Vendor Agreement, the FNS EBT operating rules, standards and technical requirements, WIC Program Rules, and state and federal regulations, and statutes.

Transaction processing with the eWIC card is a more streamlined process because there are no printed FIs/CVV's to complete. It is important that a vendor owner, manager or other authorized store representative complete training on eWIC procedures prior to using the system. Furthermore, the vendor must ensure that all cashiers and staff are fully trained on eWIC requirements, including training in the acceptance and processing of eWIC transactions. The procedures used for eWIC processing are determined by the type of POS system used by the vendor.

### **Integrated Retailers**

Retailers use eWIC software to submit transactions through a certified Third-Party Processor (TPP) such as, Fiserv Solutions, Inc. (First Data Corporation) or Worldpay US, Inc. A TPP is a full-service provider for transaction processing, reconciliation and settlement for all payment types supported by the retailer (including eWIC). TPPs charge retailer fees based on the type of service selected (i.e., per transaction fee). Questions regarding settlement or transaction processing should be directed to your TPP or corporate office.

### **Integrated eWIC Purchase Flow**

1. An APL is downloaded nightly to the retailer's ECR system.
2. Items are scanned (no need to separate WIC items).
3. The universal product codes (UPCs) and price look-up codes (PLUs) are verified against the APL file.
4. Items are checked against the WIC family's benefit balance.
5. Items scanned are transmitted to Conduent's WIC Connect system for approval.
6. WIC Connect responds with approval and remaining benefit balance.
7. Once completed, if there are any non-WIC items remaining, the WIC family will be given the opportunity to pay the remaining balance with another form of tender.

**Note:** Depending on the retailer's ECR system, the card swipe and PIN entry could occur at the beginning, middle or end of initiating the WIC purchase transaction.

The transaction guidelines for integrated systems may vary slightly based on the POS system used. Vendors with integrated systems should refer to the guidance provided for their POS system for more comprehensive instructions on how to transact eWIC using their system.

### **Single Function Stand Beside POS Retailers (GA WIC provided equipment)**

Single Function Stand Beside devices are often utilized by small chains or single store merchants.

The full cost of WIC single-function equipment will be borne by Georgia WIC prior to statewide implementation. There is no equipment cost to the retailer for an initial single function point-of-sale (POS) terminal lane or lane(s) if minimum lane coverage analysis reveals additional lanes must be equipped, for a maximum of 4 lanes. Each stand beside in the lane requires dedicated power and an analog phone line or wired internet connection. Equipment maintenance and retailer support is provided at no cost. There is no fee to the merchant for transaction processing.

There is a need to scan items twice at the POS and in the retailer's ECR system. The eWIC stand beside device can only process Georgia WIC transactions. All items purchased with WIC benefits will be a separate transaction from non-WIC items purchased by the WIC customer.

All retailers authorized after statewide implementation must demonstrate they are eWIC capable.

#### Stand Beside POS Terminal - eWIC Purchase Flow

1. Cardholder swipes their eWIC card.
2. Cardholder will then enter his/her PIN.
3. Cashier scans the UPCs or enters the PLUs into the stand beside POS terminal and scans each item on the register as well.
4. Cashier enters or confirms the food item price on the stand beside.
5. Cashier completes the transaction on the stand beside POS terminal.
6. The stand beside POS terminal prints a receipt that has the remaining benefit balance details for the cardholder.

#### **Receipt of Purchase Requirements**

The printed receipt provided to the WIC customer is a record of what was purchased at the vendor's store. Vendors must provide WIC customers with printed receipts in accordance with receipt requirements listed in the *USDA, FNS, WIC EBT Operating Rules* which can be accessed using the link below:

<https://www.fns.usda.gov/sites/default/files/wic/WIC-EBT-Operating-Rules-September-2014.pdf>

#### **Additional eWIC Transaction Requirements**

When performing eWIC transactions the vendor must:

1. Provide to the WIC customer only the approved Georgia supplemental foods, fruits, and vegetables contained in the APL, after it has been determined that the WIC customer has an available balance on the date of the transaction.
2. Refrain from scanning codes from UPC codebooks or reference sheets.
3. Transmit the current shelf price of all WIC-approved supplemental foods purchased in the correct sizes, quantities and the total dollar amount of all WIC-approved supplemental foods purchased.
4. Ensure that the checkout process for eWIC allows a reasonable degree of security for protecting the PIN used by the WIC customer.
5. Perform eWIC transactions using cashiers in standard checkout lanes. **GA WIC has opted to not utilize/implement self-checkout at this time. eWIC transactions will not be operable in self-checkout lanes.**



### Payments to Vendors for eWIC Transactions

Vendors will receive payment for all eWIC transactions processed in their store through an Automated Clearinghouse (ACH) system in which payments are directly deposited into their bank account. Currently vendors only receive payments via ACH for printed Food Instruments (FIs) and Cash Value Vouchers (CVVs) that go over the maximum allowable reimbursement level (MARL) for the FI or maximum value for the CVV.

With eWIC, each food item will have a maximum allowable reimbursement level. The maximum allowable reimbursement level is also known as the Not to Exceed (NTE) amount. If a vendor submits an item price that is above the NTE, their payment will be decreased to the NTE amount for the item. Vendors are required to provide their bank account information to the eWIC processor to ensure payment for eWIC transactions.

### Transacting Printed FIs and CVVs During and After eWIC Implementation

Until eWIC implementation is completed statewide, vendors may service WIC customers with eWIC cards or with printed FIs and CVVs. Once implementation takes place in the vendor's county, they are expected to allow WIC customers to use their eWIC cards to purchase WIC-approved items **and** continue to accept printed FIs and CVVs until they are no longer issued and redeemed in the state. The last paper benefits will be issued for the 3-month cycle of October through December 2022. Participants will receive eWIC cards in a phased approach. eWIC transaction activity will build gradually as participants receive their eWIC cards.

Vendors must deposit printed FIs and CVVs into the bank for payment within 60 days of the "First Day to Use" listed on the printed voucher.

A sample of the Georgia eWIC card is shown below.



### Lost eWIC Cards

To report a lost or stolen card, call Customer Service number 1-844-309-5653. If found, return to: P.O. Box 81129, Austin, TX 78708.

### **eWIC System Installation, Upgrades and Maintenance**

Vendors must also comply with the following policies regarding eWIC system installation, upgrades and maintenance:

1. Connect the vendor's POS system for each eWIC device/outlet covered by the WIC vendor agreement to the state's eWIC system at least once each 24-hour period to download reconciliation files and the Georgia WIC Authorized Product List (APL).
2. Maintain a Georgia eWIC processor certified POS eWIC system that is available for WIC redemption processing during all hours the store is open.
3. Request the Georgia eWIC processor to re-certify the vendor's POS system if the vendor alters/revises the system in any manner that impacts the eWIC redemption/claims process after initial certification is completed. The following applies:
  - If the POS eWIC system is reconfigured or modified by the vendor and/or other parties in such a way that the eWIC POS system no longer exhibits the required system accuracy, integrity, or performance required and under which requirements the eWIC POS system was certified, the state will not accept a redemption.
  - The vendor is liable for all costs of all recertification events. Failure to seek recertification when the vendor's POS system is altered/revised shall subject the vendor to the financial liabilities for all transactions processed.

- For vendors with integrated systems, obtain eWIC card readers to support eWIC transactions within their store(s). The vendor must ensure that the eWIC card readers they obtain meet all eWIC and Georgia eWIC processor requirements. The vendor must: Purchase eWIC card terminals that are capable of properly reading eWIC card transactions. Ensure that the eWIC terminal(s) will be supported by integrated software that is fully capable of supporting WIC in-lane transactions.
  - The vendor's POS system must meet state certification requirements, including interoperability and Georgia eWIC processor requirements, prior to being placed in operation to accept eWIC transactions.
  - Acknowledge that the performance of maintenance, cost of maintenance, and cost of future replacement of terminals is the vendor's sole responsibility.
4. Not charge to the Georgia WIC Program:
- Third-party commercial processing costs and fees incurred by the vendor from eWIC multi-function systems and equipment.
  - Commercial transaction processing cost and fees imposed by a TPP, that the vendor elects to use to connect to the eWIC system of the state.
  - Interchange fees related to eWIC transactions.
  - Ongoing maintenance, processing fees or operational costs for vendor systems and equipment used to support eWIC after the WIC Program has implemented eWIC statewide.

Sign the WIC Vendor eWIC Agreement of the state WIC Program's eWIC Processor or TPP that has been certified by the state WIC Program's eWIC Processor. Failure by a vendor to sign and retain a WIC Vendor eWIC Agreement with the eWIC Processor or TPP will result in termination of the WIC Vendor Agreement. For any period of time during which a vendor becomes aware that or anticipates that it will not maintain the required WIC Vendor eWIC Agreement with the eWIC Processor or TPP, vendors must provide written notice to the Georgia WIC Program immediately, and no later than 24 hours from the time the vendor becomes aware of or anticipates such period of time during which they will not maintain a WIC Vendor eWIC Agreement. Vendors in need of assistance with the vendor enablement or certification process may contact the state's eWIC processor.

Vendors will also contact the state's eWIC Processor for:

- Assistance with setting up a stand-beside POS system.
- Assistance with updating stand-beside contract documentation.
- Stand-beside POS maintenance, training, troubleshooting, and replacement.
- Transaction history, settlement information, disputes, and reconciliation procedures.
- Support on system adjustments and resolution of out-of-balance conditions.