eWIC Hawaii

eWIC Vendor Kick-off
June 2019
Guidelines for Webinars

- If you have technical difficulties, please type a request in the question area of the meeting webinar.
- Please do not place the phone on hold.
- Please mute your phone.
To kick things off we’ll cover

• **Project Overview**
  - What is eWIC

• **FIS-CDP**
  - Who they are, what they do
  - Introduce basic eWIC concepts

• **Timeline**

• **Next steps**
What is eWIC

• eWIC stands for electronic WIC
  - Card payment (mag stripe + PIN, like a debit card)
  - We’re calling it eWIC so it’s not confused with SNAP EBT
  - Federally required to change from checks to cards by 2020

• eWIC is a better way to pay....and get paid
  - Positive feedback from stores and participants
When is Hawaii switching?

- Federally mandated by 2020
- Hawaii’s Goal
  - Pilot Fall 2019 (October)
  - Rollout First Quarter 2020 (March)
  - Transition complete, no more checks (August, 2020)
  - Last day to submit checks (Sept. 15, 2020)
Progress takes partnership

• We’ll get there together with some new partners
FIS-CDP – Who We Are

▪ Jim Chilcoat
  ▪ Retailer Integration Manager (CDP)
  ▪ Jim.Chilcoat@cdpehs.com

▪ Kelsey Voeller
  ▪ Project Manager – Government Solutions (FIS)
  ▪ Kelsey.Voeller@fisglobal.com
FIS-CDP – What We Do

• **Custom Data Processing (CDP)**
  - Provide the host processing system
    - Called WIC Direct
    - 32 WIC Agencies
  - Provide support to WIC vendors
  - Certify or test the Electronic Cash Register (ECR) systems

• **FIS Government Solutions**
  - Facilitate the contracting, installation, and training of stand beside Point of Sale (POS) devices
  - Write the training materials for stand beside POS
  - Provide the vendor help desk for operations issues
Benefits of eWIC

For participants:
eWIC allows greater flexibility and convenience

• With checks, the participant has to
  - Buy everything on the check or lose the benefits
  - Keep track of each family member’s checks
  - Shop with the right check in-hand
• Using oversized checks and splitting transactions draws attention to the WIC purchase in the checkout lane
• With eWIC, participants can shop for what they need, when they need it, just like any other shopper
Benefits of eWIC

For vendors:

With eWIC, the transaction results are known immediately.

• No more check rejections due to:
  - Post dated/stale dated checks
  - Missing signature
  - Incorrect item purchases
  - Over maximum value
    - Now known as Not To Exceed (NTE) or Maximum Allowable Reimbursement (MAR)

• No more delayed payment
• No more price surveys
Sample Hawaii eWIC Card

- BIN/IIN = 61081800
- Primary Account Number (PAN) Length = 16 digits
WIC Checks VS. eWIC Cards

• All family members’ WIC benefits are combined in one account.
  - Hawaii WIC will only be issuing one card per family
  - A family can make as many purchases during the month as needed as long as benefits are available on the account
  - A family can purchase WIC and non-WIC items (mixed basket) in one transaction (most cases)

• With eWIC, customers are no longer required to:
  - Declare they are a WIC customer (most cases)
  - Buy all of the WIC items at once
  - Separate their items by check
  - Keep track of multiple sets of checks
WIC Checks VS. eWIC Cards

With eWIC, cashiers are no longer required to:

• Collect and validate customer ID and signature
  - eWIC uses a card and PIN # for validation

• Check the date range
  - Benefit “use by” dates are coded onto the card

• Manually verify the quantity and type of food they are eligible to purchase
  - The system handles this using the approved APL file
The “WIC-COP”

In paper WIC, the cashier is the one responsible for determining which items the WIC shopper should be allowed to purchase that day. This can put the cashier in a difficult position at times.
eWIC Cashier

In eWIC, the system is mainly responsible in determining WIC items the shopper can purchase, shifting the responsibility from the cashier. This makes for a much more pleasing experience for all parties!
What is the APL?
Approved Product List

• A file managed by Hawaii WIC that includes all the items approved for purchase with an Hawaii eWIC card.
• A new APL file is created everyday and is available to vendors’ eWIC systems.
• If a WIC item is not approved in the checkout lane, there is no way to override it for an immediate approval.
• Items that may be WIC approved but not included on the APL file should be submitted to Hawaii WIC for review.
• Vendors can find UPC forms at (insert where)
• Submit forms to (insert HI contact)
Two Ways to Process eWIC

• Integrated Systems
• Stand-beside Systems
Integrated Systems
Electronic Cashier Registers (ECR)

• Most vendors will be using an integrated system
  - Jim Chilcoat is the Retail Integration Manager and his main focus is helping to get your system ready to process eWIC payments
Integrated Systems
Certified Systems

• Good news! Many of the integrated systems are already developed and certified.
• Systems previously certified in other WIC agencies where CDP holds the WIC implementation contract will be accepted by Hawaii.
• Self Checkout (Integrated Only)
Integrated Systems
Processing eWIC Transactions

• Great news! Integrated systems can process “mixed basket” transactions.
  - Clients don’t have to separate foods! Everything on the belt!
Integrated Systems
Processing eWIC Transactions

• The cashier scans all of the items in the customer’s basket.

• The cashier can follow the same steps even if the customer indicates they are using WIC benefits or swipes their card during the transaction.

• The customer does not have to separate their WIC and non-WIC items in most Integrated Systems.
Stand Beside Systems
Point of Sale (POS) Equipment

• For the vendors who will use stand-beside POS equipment:
  - The Hawaii WIC Program will contact you directly
  - Together with FIS, we’ll make sure you receive the equipment needed to be ready
POS System Requirements

Any authorized WIC vendor must use a certified system to process eWIC transactions.

- A certified eWIC system can be an integrated system that processes all tender types including eWIC, or a stand-beside POS system that is available from FIS.
- We’ll be working together to make sure you have a system that meets requirements.
- A level 3 or live shopping (in-store test) is required even if the POS system has already been certified.
Types of Receipts

In eWIC, there are three types of slips/receipts:

• A benefit balance slip can be printed to show the items and quantities remaining in the shopper’s WIC account.
• A mid-transaction receipt will be printed or displayed on the POS terminal. This shows the beginning balance and what items WIC is about to pay for.
• A final receipt shows all the items purchased, the WIC benefits utilized, and the remaining WIC balance at the bottom.
At the End of the Day...

Things to feel good about...

• Providing a better shopping experience for WIC customers.
• Know you have provided the correct food items to the shopper in the right quantity.
• Sit back and wait for the payment to hit your bank account!
• Stores can generally expect to be reimbursed on the next business day.
Q & A
Basic eWIC Concepts
Hawaii’s Proposed Timeline

• **Pilot – October 29, 2019**
  - Pilot Area is Kauai County

• **Statewide Rollout – Begins January 2020**
  - 3 rollout phases
    ▪ **Oahu – Go Live March 3, 2020**
    ▪ **Maui County – Go Live April 6, 2020**
    ▪ **Hawaii – Go Live May 4, 2020**
Pilot
Kauai – October 29, 2019
11 Stores
Rollout #1
Oahu - March 3, 2020
68 Stores
Rollout #2
Maui County – April 6, 2020
23 Stores
What’s Next?

**June – September 2019** – Collecting UPCs in the stores

**August 2019** - Jim begins integrated vendor testing

**August 2019** - FIS sends agreements for stand beside vendors

**Early October 2019** - Testing eWIC at pilot stores

**October 23, 2019** - eWIC Pilot start in Kauai
What do stores need to do?

- Watch for Vendor Bulletins
- Plan to train your store staff
- Make sure POS equipment is upgraded, tested, and ready to go
- Ensure cashiers are ready for eWIC transactions
A couple reminders...

• Your store must accept both WIC checks and eWIC cards during the transition. It will take several months to get everyone switched over to cards.

• Last checks that will be seen will be in late July or early August.

• Last day for vendors to submit checks to Hawaii WIC for appeal is September 15, 2020.
Questions?

E-mail questions to Michael Ellis - michael.ellis@doh.hawaii.gov