



# 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](mailto:Jim.Chilcoat@cdpehs.com)

- **Kelsey Voeller**

- Project Manager – Government Solutions (FIS)
- [Kelsey.Voeller@fisglobal.com](mailto: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



64046C001

II Track Mag Stripe FPO

DO NOT WRITE PIN ON CARD

To access account information, please visit: **health.hawaii.gov/wic/eWIC**

**For Automated Customer Service, call 1-888-347-5449**

To report suspected abuse, call 1-800-424-9121 or visit [www.usda.gov/oig/hotline.htm](http://www.usda.gov/oig/hotline.htm).

**If this card is found, please return to:**  
235 South Beretania Street, Suite 701  
Honolulu, HI 96813

This institution is an equal opportunity provider.



- 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

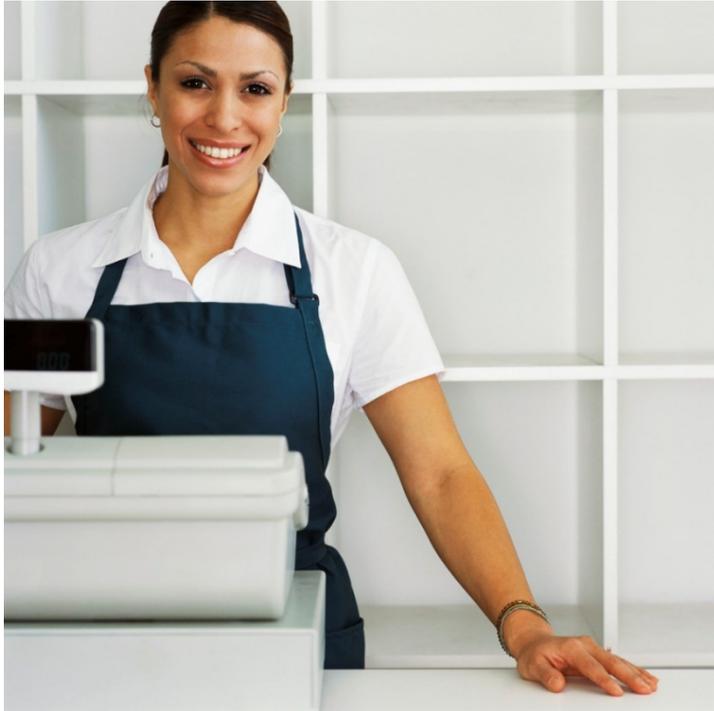
# Paper WIC Cashier

## 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

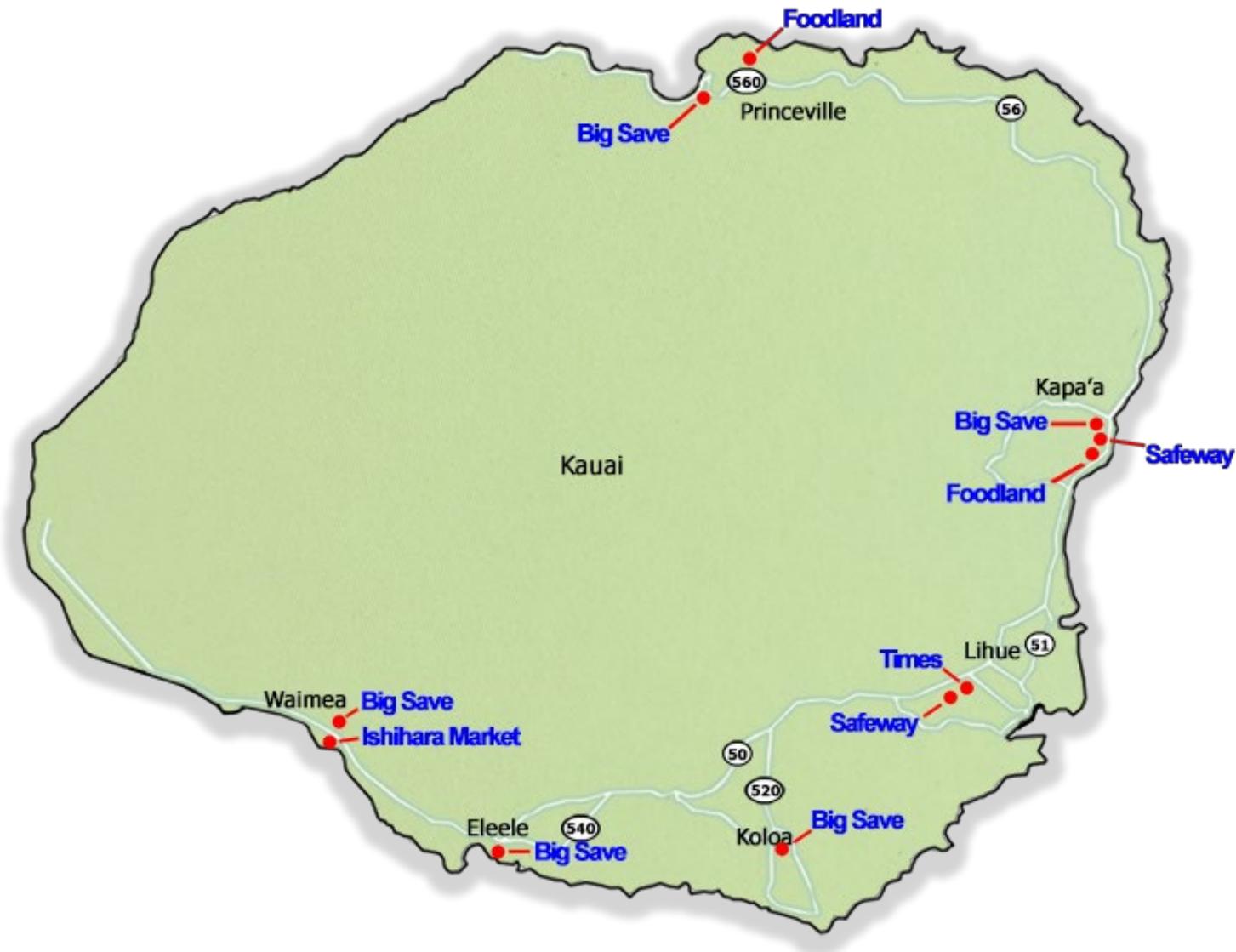
# Hawaii's Proposed Timeline

- **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

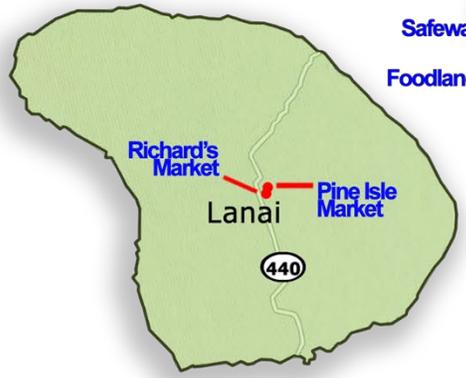
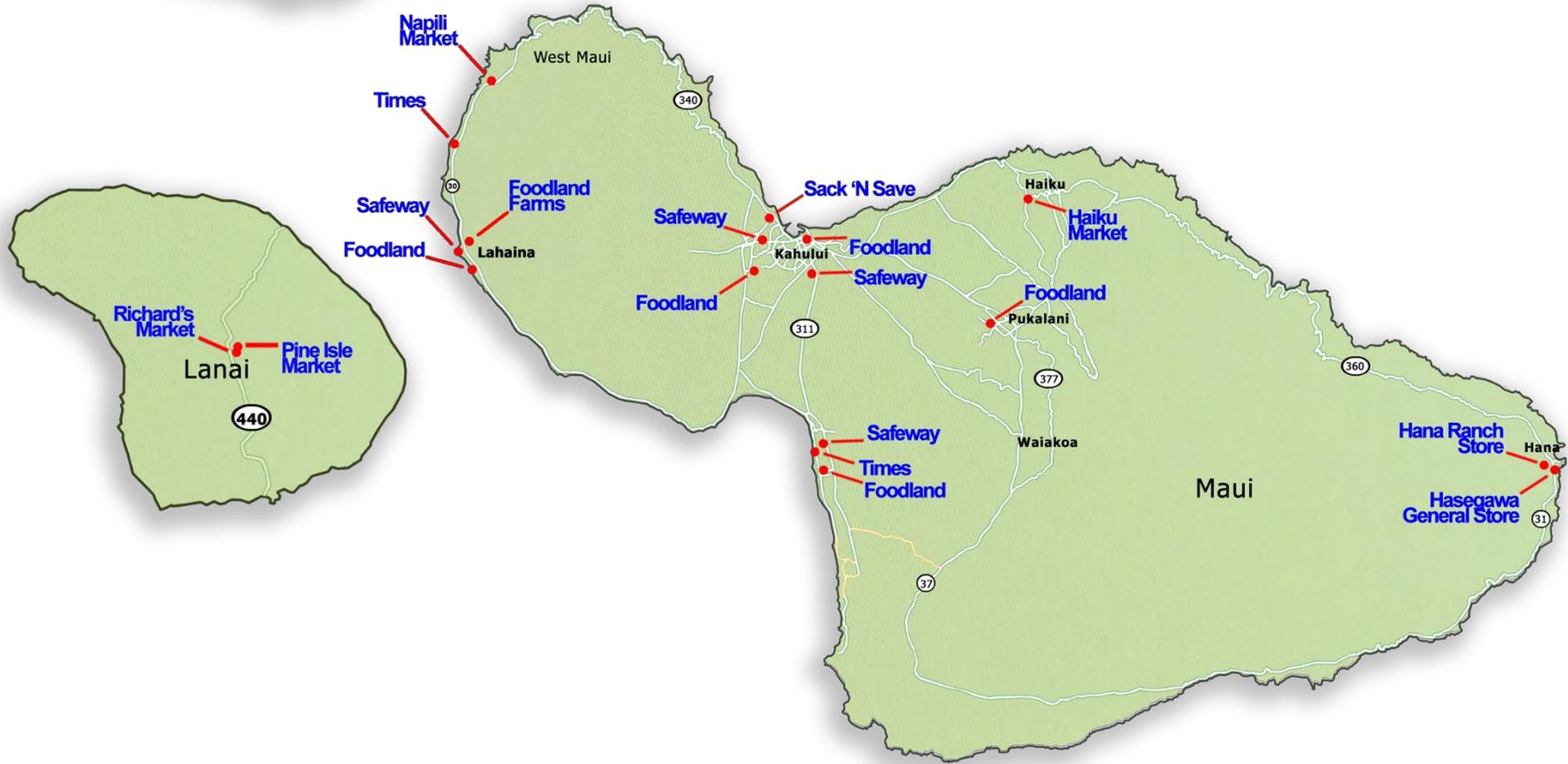
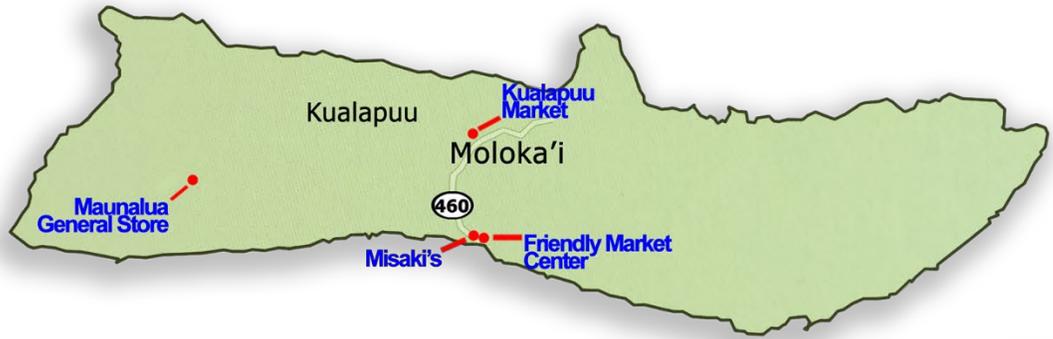
## Kauai – October 29, 2019

### 11 Stores





# Rollout #2 Maui County – April 6, 2020 23 Stores



**Rollout #3**  
**Hawaii – May 4, 2020**  
**28 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](mailto:michael.ellis@doh.hawaii.gov)