Maryland's eWIC Project Webinar Held
5/11/2016

Questions and Answers

Testing and Certification:

1. Are there any specifics on the BIN # of the eWIC card? How is it identified as an eWIC PAN?

   There are no eWIC-specific characteristics in the BIN #. The unique Maryland eWIC BIN is 610385.

2. Are you able to tell us the IIN for Maryland eWIC cards (Issuer Identification Number, sometimes called BIN)?

   The Maryland eWIC IIN (BIN) is 610385.

3. Will a test APL file be provided so retailers can proceed with testing/certification?

   Yes, all testing is coordinated with Fiserv. They will provide specific testing information to retailers.

4. Will there be a test card to use in a lab environment to test transactions?

   Fiserv will provide information on test cards to other Third Party Processors (TPPs) and integrated retailers.

The Authorized Product List (APL):

5. Will you be sharing the APL as you build it so that retailers and brokers can review it to be sure products are added? This would be worthwhile doing in advance of your pilot.

   We expect the APL to be completed in November, 2017. Once it is complete, we will share it with vendors.

6. When will the APL be available for retailers to test and align shelf tags?

   Please see response to question 5.

7. Retailers are currently maintaining their own APL in their POS systems, which flag an item as WIC at the register with the paper check, and in some cases drive their WIC tag placement. Rather than
scanning everything in by state personnel, have you considered requesting this information from your retailer partners?

We have, and many retail chains have already provided us with a list of their WIC approved products. However, since each item must be reviewed by a Maryland WIC nutritionist prior to being added to the APL, we found it easier to scan and approve products directly in the store.

8. Will all fresh produce UPCs be included in the APL? Other eWIC states (Ohio, Michigan, and Delaware) are not providing CVV UPC's codes in the APL, causing the store to map all UPC's to a state approved PLU.

Maryland WIC is collecting UPCs for fresh produce with national brand packaging, and will continue to collect UPCs for national brands on an ongoing basis. However, many stores have their own fresh produce UPCs. Stores are asked to map store-specific fresh produce UPC's to the appropriate International Federation for Produce Standards (IFPS) PLU.

9. In addition to including the IFPS PLUs in the APL, will the generic #4469 be used also?

Yes. The PLU 4469 will also be accepted. Pre-packaged WIC allowable fresh produce may be mapped to the product-specific IFPS PLU's or 4469. Please note that not all fresh products are WIC allowable.

10. How will produce items be handled in the APL file? What items will need to be mapped in-store to a generic PLU?

Please see response to questions 8 and 9.

11. How will we, as a corporate chain, obtain the APL list? Will there be an FTP/SFTP site for automated downloads?

There will be an FTP site for APL downloads.

12. Will vendors be submitting National Brands?

National brands will be included in the APL and may be purchased with eWIC.

13. Can you explain what you meant by a scanning date in store?

Maryland WIC staff are currently gathering product information in WIC authorized stores throughout the State to create the APL. If they plan to scan UPC's in your store, they will contact your store manager to schedule a date.

14. When you scan a store for set up, does the store get a copy of the scanned items list?
No, while gathering product information in stores, only new WIC allowable items that are identified are being added to the APL. After the APL is complete, it will be shared with all Maryland WIC stores.

_The eWIC Shopping List:_

15. **How does a customer know what they have on the eWIC card? Is there an inquiry that can be done to show what is still available on a card if customer doesn't keep the lists?**

Yes, the customer can perform a balance inquiry at the terminal to see what items are still available. Also, the receipt from the prior transaction will show the remaining balance. Customers will also be able to access this information on Solutran's eWIC participant web portal or phone line.

16. **Will a customer know in advance what they are allowed to purchase?**

Yes. Before leaving the WIC Clinic, participants will receive a "Shopping List" of all items they may purchase within each month they receive benefits. Also, the POS receipt will show their remaining balance following each WIC transaction.

17. **Are we required to print the customer a shopping list in advance?**

It has not been determined if this will be a vendor requirement, but it is certainly best practice to print a customer's available balance if requested.

_The eWIC Card:_

18. **Just to clarify, the State is planning on using an on-line eWIC card with mag stripe?**

Yes, Maryland is implementing an on-line eWIC system and the eWIC cards will have a mag stripe.

19. **Will the State eWIC # be used to identify a store or an x9 number that matches up to the WIC #?**

The currently used WIC Vendor Numbers (ex. A00000; C00000; or E00000) will be used as the Acquiring Institution Identification Code in the X9 format electronic files sent from the vendor POS terminal. The State eWIC IIN/BIN (610385) number is the first 6 digits of the Primary Account Number (PAN) on the eWIC card, and will also be included in the X9 format electronic files in the field for the PAN.

20. **Will manual entry be allowed with the eWIC card?**

Some eWIC States had issues while implementing eWIC with low coercivity magnetic stripe cards. These are the type of cards used for hotel room keys and can be easily erased. Maryland WIC will be implementing eWIC with high coercivity magnetic stripe cards. This should prevent most problems with unreadable eWIC cards. However, in a case where the eWIC card is unable to be read, the 16-digit card number may be manually entered into the POS terminal.
21. Follow up question regarding manual entry. Does the card need to be present?

Yes. The card must be present for all eWIC transactions.

22. Who can purchase with the eWIC card, only the owner?

The family will designate a cardholder(s) and select a secure, 4-digit PIN to be used with the card. If the correct PIN is entered, the cashier is required to continue with the eWIC transaction.

23. Will there only be eWIC cards from now on vs. checks?

Yes, one of the objectives of eWIC is to eliminate the paper checks. Paper checks will be gradually phased out as eWIC rolls out to the different areas of the State. The goal is to eliminate the use of paper checks by the end of 2017.

How Benefits Work with the eWIC Card:

24. I am assuming the allotted amounts of the food items will be loaded onto the card for the month or months, but how will the purchases as far as quantities be handled? Ex. If a customer would like to purchase 2 check items, how will this work?

The WIC checks are going away. The benefits for the whole family will be consolidated and loaded into an account in the eWIC system operated by Solutran. As each item is scanned, the eWIC system will verify that the customer (family) has a sufficient balance to purchase the requested item and quantities. The specific quantity purchased is deducted from the account at the time of purchase. So, if a cardholder has a balance of 2 gallons of milk and they only purchase 1, then 1 gallon of milk is deducted and the remaining gallon is in the account until purchased or the benefits expire.

25. Will the WIC customer have to buy a minimum amount of food?

No, WIC does not allow minimum purchase constraints.

26. If a customer doesn't spend all of their benefits one month, can it be carried over to the next month?

No. Like today, benefits can be used for about 30 days before they expire, and they cannot be carried forward. The eWIC system will not approve the purchase of any items after their expiration date.

The eWIC Transaction:

27. Will customers need to separate transactions between WIC vs Traditional Purchase?

WIC clinics will instruct participants to separate their WIC foods from other items during a purchase. If your store uses State-provided, stand-beside equipment, WIC items must be separated from other items. If
your store uses an integrated POS system, your system may not require that participants separate the items. Please talk with your POS provider to determine if your store will require WIC items to be separate.

28. Will it be the retailer's choice to allow eWIC at Self-checkout lanes?

eWIC is a complicated transaction and allowing eWIC at a self-checkout lane may cause problems and extended wait times for other store customers. Stores with integrated POS systems will have the option to allow eWIC customers to use self-checkout lanes, but the State recommends disabling the WIC functionality on the self-checkout terminals.

29. If there is a maximum of 4 stand-beside terminals would we be allowed to have a "WIC Only" lane?

No, USDA does not allow "WIC Only" lanes. After eWIC implementation, if your store has some eWIC and non-eWIC lanes, the eWIC lanes should be labeled "Full Service" lanes.

30. What does "price adjustments made at purchase," mean?

Every WIC-approved food item will continue to have not-to-exceed (NTE) price, which is the maximum the State will pay for a given item. When the eWIC transaction (items and quantities) is approved, the vendor's requested amount will be compared to the State’s NTE amount. The eWIC system will automatically determine (and adjust, if necessary) the amount to be paid to the vendor, based on the NTE amount.

31. Can a price be hand punched in if the item is allowed but not in the system due to it being a new UPC item of an already known product?

No. Only items (UPC's) that are on the Approved Product List (APL) may be purchased. If the UPC of a non-APL item is submitted electronically from the POS, the entire transaction will be denied. There will be a process in place for vendors to request that new UPC(s) be added to the APL, but it will take several days for the product to be reviewed, approved, and downloaded in a new APL file.

32. If each WIC approved item will have a max amount allowed and the store charges more than the amount allowed, does the customer have the option to pay the difference or does the store have to drop their price to the WIC amount allowed?

Except in the case of the Fruit & Vegetable cash value benefit, stores may not give customers the option to pay the difference for any WIC purchase. Each WIC food item will have a maximum amount the State will pay. Any Maryland WIC price adjustment for food items will be made at the time of the eWIC transaction.

**eWIC Equipment and POS Systems:**

33. For eWIC do you require a retailer to have special cash register machine?

The retailer will need to have the ability to scan the barcode on each item purchased and communicate electronically with Maryland’s eWIC processor, Solutran. If you already have such equipment, contact your
cash register provider and tell them that you want to accept Maryland eWIC. Please also check with your current debit/credit provider to ask if they are able to process eWIC. If neither of these are viable options for your store, the State will provide stand-beside equipment with a scanner, but the vendor will be required to provide network connectivity.

34. Will our current processing service be able to obtain a stand-beside machine programmed for eWIC or will we need to obtain the stand-beside machine from Fiserv?

Stand-beside eWIC terminals are only provided to vendors; they are not provided to processors. If you need stand-beside equipment, it will be provided by Solutran, not Fiserv, on behalf of the State. If you have an "integrated" system (i.e. you process SNAP, Debit and Credit cards on the same system), you need to contact your system provider and tell them you want to accept eWIC.

35. Will we be getting equipment for the eWIC? If we are, do they look like the ones from the slide?

The stand-beside eWIC equipment is in the picture below.

![stand-beside eWIC equipment]

36. How much does the eWIC stand-beside terminal cost?

There is no cost at this time for stand-beside equipment that is used for eWIC transactions only. Based on the store type and monthly WIC sales volume, up to four (4) stand-beside eWIC terminals will be provided by the State at no cost to the retailer. However, these State-provided terminals can only process eWIC transactions and cannot be used for any other credit/debit or SNAP transactions. If a store would like more than their allotted number of terminals, they will be able to lease them from Solutran. As such, retailers may choose to upgrade their existing credit/debit/SNAP terminals; the cost for that is determined by the credit/debit provider and paid for by the retailer.

37. Is there a cost to the stand-beside units?

See response to question 36 above.

Training:

38. Will you be having a yearly training seminar that will cover all of the updated eWIC information?
eWIC updates will be disseminated through Important Notices from the State and Annual Vendor Training. Information is also available on the eWIC page of Maryland WIC website: http://www.mdwic.org.

39. Will the State provide training to store associates? If yes, when?

For stores using State-provided, stand-beside equipment, Solutran will supply the equipment and provide training to the store owner or manager when the stand-beside equipment is installed. If you have an integrated system --- (see the answer to question 34 above) --- your system provider will provide training for eWIC.

40. Is this whole process going to be explained to the customers?

Yes. All WIC participants will be provided with training and materials explaining how eWIC works, including a video detailing the eWIC transaction in the store.

Pilot and Rollout Schedule:

41. My store is located in downtown Baltimore; you were saying all the preparations like the APL will be done by November and after that I will get the new eWIC system by July 2017?

The APL will be completed by November; however, the APL will be updated with new products on an ongoing basis. Maryland is implementing the project in phases and the current implementation schedule calls for eWIC to be implemented in Baltimore City in July, 2017. If you are located in Baltimore City and elect stand-beside equipment provided by the State, you will be contacted in the April to May, 2017 timeframe to arrange for POS installation. Stand-beside equipment will be shipped approximately one month before an area is implemented.

42. When is the eWIC beginning date for Baltimore?

eWIC will begin in Baltimore County in June 2017, and in Baltimore City in July 2017.

43. Do you have a date in mind for the January pilot? Large retailers go through an IT freeze timeframe during the holidays and will not be able to do Level 3 certification until after that freeze.

The tentative start date for Pilot 1 (Calvert, Charles and St. Mary's counties) is January 26, 2017. The State and Solutran will work to accommodate vendors’ schedules and constraints when scheduling certifications.

44. Will vendors be allowed to rollout integrated eWIC programming to all stores statewide during the pilot?

Yes. However, the State will require that if programming is rolled out to stores outside the pilot area, the cashiers in those stores must be trained by the store on how to process eWIC transactions.
**Contact Information:**

45. **Will contact information be provided for Chad or Solutran?**

   Solutran's eWIC helpdesk is available Monday through Friday from 9 am to 6 pm EST at 1-866-730-7746 or you can use the email address of EBT@solutran.com.

46. **Is that support number 5 days a week or 7 days a week?**

   The support number is currently available Monday through Friday 9 am to 6 pm. Callers can leave messages that will be returned during business hours. Vendor customer support will be available 24hrs/day, 7days/week once the system is operational in January 2017.

**Miscellaneous:**

47. **Will [the Solutran] survey be mailed to vendors, or is it only available online?**

   Postcards will be sent to each vendor via email or postal mail (if the vendor does not have email) referring vendors to a website to complete the survey online. Upon receipt of the postcard, vendors who do not have internet access can call Solutran and respond to the survey over the phone with a representative.

48. **Will there be a hold of onboarding New Stores during the eWIC Implementation process?**

   Maryland WIC will be providing information on this to vendors in the near future.