

WIC Training for Cashiers

UPDATED MARCH 2024

Introduction

Welcome to the Minnesota WIC cashier training for stores with an Integrated Point of Sale (or POS) system. This module is meant to provide training on the WIC transaction and troubleshooting for non-manager grocery store employees in about 30 minutes. Please note that Minnesota WIC is not equipped to train cashiers on specific point of sale system procedures; if you have questions about how to operate your cash register, please contact your manager, corporate office, or the company that provides and services your store's point of sale system.

How to Use This Module

Before we go further, here are a few tips for using this program. First, make sure you use your speakers or headphones so you can hear the narration and get all of the information. If you need to go back to hear something again, do not use the forward and back button at the top of your browser because that will take you out of the module and you will have to start over. Instead, use the buttons at the bottom of the player window to move backward, forward, play or pause. Closed Captions are available if you click the CC button circled by the bottom of the player window. If you need to make the player window bigger, you can click the menu icon in the upper right corner of your browser and look for the word "Zoom." Keep in mind that this module is interactive, so be prepared to participate in a few minutes. When you're ready, click the button at the bottom of the slide to begin the module.

Training Outline

This module will cover important information for cashiers in WIC Authorized stores using an integrated point of sale, or POS system, including an overview of WIC, WIC transaction basics, and tips for providing great customer service.

What is WIC?

WIC is a public health nutrition program. We focus on the prevention of common deficiencies and disease states by promoting good nutrition and healthy behaviors. WIC serves pregnant, breastfeeding, and post-partum women, as well as their infants and children up to 5 years of age. In order to receive WIC benefits, participants must meet residency and income guidelines.

Program Benefits

As part of our program, WIC participants receive nutrition education, breastfeeding guidance and support, referrals to other services, and benefits for supplemental healthy foods, which is where the vendors come into play. Because WIC is a public health nutrition program, we have certain restrictions on what foods can be purchased with WIC benefits as well as requirements for vendors so they can successfully serve this vulnerable population. This module is focused on what cashiers need to know, but to hear more about these food and vendor requirements, view the WIC Training Module for New Store Owners and Managers, which can be found on the same page as this module.

WIC Transaction Basics

Let's talk about how customers shop with the WIC card and how WIC transactions go at the register. To help us out, we have an experienced cashier, John, who will help demonstrate some important procedures and tips to make sure WIC transactions go smoothly.

Ring up the customer's items

Let's see an example of how a WIC transaction should go. Delia and her son Max pull up to John's lane and unload their items onto the belt. Delia is purchasing some WIC foods, as well as some other household items in the same transaction. This is called a "mixed-basket transaction." John starts to ring up the items, scanning one at a time, like he normally does. At this point, John does not know that Delia will be paying with a WIC card. In this store, cashiers don't have to know this information in advance, but it is necessary in some stores. Talk to your manager if you have questions about this.

Prompt the customer to pay

When John has totaled the items, he prompts Delia to pay. She swipes her WIC card, which should always be the first form of payment in a mixed-basket transaction.

Swipe card and enter PIN

After Delia swipes her card, she enters her 4-digit PIN.

Provide Midpoint Receipt

The POS system prints out a receipt showing the beginning balance of WIC foods, as well as which foods will be paid for by the WIC card. This is known as the midpoint receipt or the confirmation receipt, and it's a critical part of helping a WIC transaction go smoothly. As soon as it prints, John hands it to Delia.

Note that in most stores, this will be a printed receipt, but in some stores, it might appear on the PIN pad instead. A very small number of stores do not have a midpoint receipt, so

understanding how to void a WIC transaction will be especially important for cashiers in these stores.

Review Midpoint Receipt-1

Delia carefully reviews the confirmation receipt so there are no surprises when it's time to pay the remaining balance.

Review Midpoint Receipt-2

As Delia expected, the WIC card will pay for a package of cheese, a box of cereal, a loaf of bread, a bunch of bananas, a head of broccoli, some oranges, and a gallon of milk.

Initiate PIN pad approval

While Delia is reviewing the midpoint receipt, John hits a button on his screen to prompt Delia to accept or decline the transaction on the PIN pad, which, in that store, is necessary for the transaction to proceed. This button may be called something like "customer confirm" or "eWIC Finalize." If you're waiting for the POS to do something, it may be that you need to hit a button like this. Note that this step looks different from store to store, so check with your manager if you have questions about it.

Accept WIC Charges

Delia accepts the WIC charges by hitting, "Yes" on the PIN pad. Note that if something was missing from the midpoint receipt, she could press "No" to decline the charges and John could remove it, but that does not apply to this situation.

Pay Remaining Balance

Now that the WIC foods have been paid for, there is a remaining balance for the non-WIC foods. Delia pays for those items with cash, and John finalizes the transaction by handing all of the receipts to Delia. Those receipts are important because they show everything that was purchased and what she has left on her card. Note that some customers may have a WIC-Only transaction, meaning they are only buying WIC items. In that situation there should be no remaining balance and the transaction would be over after they accepted the WIC charges.

WIC Transaction Requirements

Now that you understand a bit more about the flow of the WIC transaction, we will cover some important basic information that all cashiers need to know. First, anyone can shop for WIC foods if they have the card and know the 4-digit PIN. Cashiers should never, under any circumstances, ask for a WIC customer's PIN or enter the PIN for them. A customer has up to 4 tries to enter the PIN correctly. On the fourth incorrect attempt, the card will lock. The customer may then choose to call the phone number on the back of the card to unlock it and

reset the PIN, if they can provide the information needed to do so. It's also helpful for cashiers to know that the way WIC transactions are processed can vary widely from store to store, so it's very important for cashiers to be patient and empathetic.

How does the Point of Sale (POS) system know what foods are WIC Allowed?

It's important to understand that the WIC transaction is driven by the Approved Product List (or APL) and the customer's available benefits on the WIC card. The APL is a list of categorized UPCs that corresponds to the categorized benefits assigned to the WIC customer's card and the allowed foods in the Shopping Guide. The state WIC program maintains the APL and all stores get an updated version of the APL on a daily, or as-needed basis. If a food scans as WIC allowed in the POS system, the customer can purchase it with the WIC card. If an item does not scan as WIC-allowed, there is nothing the cashier can do to override the system and allow the item. Sometimes a UPC will change, or a new item will come on the market and we won't know about it. If you think a UPC needs to be added to the APL, check with a manager so they can contact the state WIC office if needed.

Cashier Training

Grocery store owners and managers are responsible for training cashiers on the important things they need to know to handle WIC transactions correctly and courteously. While cashiers are not expected to know every WIC food, they are expected to understand which types of foods are WIC allowed, and how to determine if a food is WIC allowed and available to the customer. They must know how to perform POS functions needed to transact a WIC card. These include knowing when the customer should swipe the card and whether or not WIC foods must be separated from non-WIC foods. Since WIC transactions vary from store to store, customers may ask about this. In most integrated stores, the card is always swiped after the foods are totaled and WIC foods do not need to be separated, but some WIC customers may choose to separate them. Cashiers must know how to perform a balance inquiry, in case a customer doesn't know what benefits are available or if they need to troubleshoot a transaction issue. They also need to know how to complete an eWIC transaction and how to void items that the customer does not want to purchase. Minnesota WIC also expects that cashiers have a basic understanding of why a food might not be WIC allowed so they can help the customer troubleshoot. We'll go into more details on this later.

WIC Shopping Guide

Even though the APL controls what products customers can buy, the Shopping Guide is still an essential tool because it is the only place that lists allowable brands and sizes of products. Most WIC foods must meet a nutritional requirement as well as a size and/or brand requirement, so it can be easy to mistake a food that is not allowed for one that is. The shopping guide should be used to troubleshoot when foods don't ring up as WIC allowed and to help customers find the right foods. You can find a copy of the shopping guide at the link on this slide.

Knowing the Benefit Balance

Grocery store staff often ask how WIC customers know what they can buy with their WIC card. Understanding the current available balance is a critical part of a successful shopping trip, and there are many ways for customers to do this, including: a shopping list provided by the WIC clinic, an online portal or customer service number, the My Minnesota WIC App, the receipt from the last WIC transaction, and a balance inquiry that can be done at the store. On the right, you can see one example of a balance inquiry receipt that is printed at the cash register or customer service counter. It lists all of the categories assigned to the household as well as the quantity of foods available. In some cases, the receipt will show a zero quantity next to a food category. This means that the customer has used up all of the available benefits for that category during the current benefit period. Cashiers are required to perform a balance inquiry whenever it is requested by the participant.

Understanding a WIC Shopping List

While it may not be something you need to do every day, it's helpful if you understand what to do if a customer brings in a WIC shopping list. This is the list of benefits given to participants when they leave the WIC clinic. It shows all of the benefits the household starts with at the beginning of the benefit period. However, once they buy something, this list becomes inaccurate. Therefore the best thing to do if a customer has questions about their WIC shopping list is to perform a balance inquiry to make sure they have the most current list of available benefits.

Minnesota WIC App – Household Benefits

Ideally, most WIC customers will use the My Minnesota WIC App while they are shopping. The app allows WIC participants the ability to register their card and see their available benefits in real time. This is the most efficient way for families to keep track of household benefits.

Minnesota WIC App – Food Finder Messages

If a participant chooses to register their WIC card on the app, they will receive color-coded messages when they use the food finder. These messages will give household-specific information to help customers understand why a food may or may be allowed. Store staff will not be able to register a WIC card, but can still use the Food Finder and will see just red or green messages to know if a food is generally WIC allowed. If a participant does not register their card, they will only get general messages that are not specific to the household and it may show a food as WIC allowed, even though it may not be in their available benefits. If a customer is using the app and it shows the WIC food as allowed, but the POS shows that it is not allowed, the cashier may want to have the customer check to see if they have registered their card to the app. Another important thing to remember is that the Food Finder is not reliable for fresh fruit and vegetable UPCs. Remember that ALL plain fresh fruits and vegetables are allowed so no one should need the app for those items.

Using the Shopping Guide with the Benefit Balance

If the customer is not using the WIC app, they can use the Benefit Balance and the Shopping Guide to know what they can buy.

The highlighted section of this receipt shows 3 gallons of Fat Free/Skim or 1% milk, but the customer needs to figure out what sizes, brands, and types are allowed, and what isn't allowed. By looking at the milk section of the Shopping Guide, you can see that any brand of skim or 1% milk is allowed in gallons or half gallons. The Shopping Guide also lists things that are never allowed, like in this case, organic milk, or milk in glass bottles. Some sections of the Shopping Guide also list things that might be allowed when they are listed on shopping list/Guide or benefit balance. In this case, this includes things like whole milk or lactose free milk. This is useful for WIC customers while they're shopping, and for cashiers when troubleshooting why something doesn't ring up for WIC. As a reminder, if it seems like some of the products in your store should be WIC allowed, but are not scanning as WIC allowed, it's important that you or a manager contact our state WIC office and let us know, so we can determine if they are allowed and add them to the APL.

Check Your WIC Knowledge-1

Check Your WIC Knowledge. Anyone with the WIC Card and the PIN can shop for WIC Foods. A) True or B) False.

(The answer is A.)

Check Your WIC Knowledge-2

Which of these statements about the Confirmation Step are true for most stores? A) Customers have the opportunity to review the items being paid for by the WIC card and decline the charges if something looks wrong. B) Cashiers can void a non-WIC item that the customer does not want to pay for. C) Both of these statements are true. Or D) Neither of these statements are true.

(The answer is C.)

Check Your WIC Knowledge-3

Which of these tools allows WIC customers to view their benefit balance and scan a UPC on a food package to see if it is WIC allowed for their household? A) The My Minnesota WIC App, B) The Minnesota WIC Shopping Guide, C) Balance Inquiry, D) WIC Shopping List.

(The answer is A.)

Providing Great Customer Service

Now that you know this basic WIC transaction information, how will you use it? The job of a cashier is to provide great customer service to all customers. For WIC customers, this may mean needing to do some extra troubleshooting to make sure they get what they need. It's important to know that most WIC customers buy all of their grocery items in the same store, not just the WIC foods, so it's good for your store's business to make WIC customers feel welcome and help them get what they need. Let's apply some of this basic information to one of the most challenging and important parts of a WIC transaction: Troubleshooting.

Why won't a food ring up as WIC Allowed?-1

When it comes to troubleshooting, the most common question is "Why won't a food ring up as WIC allowed?" We'll now cover the most common reasons and how cashiers should handle them.

Why won't a food ring up as WIC Allowed?-2

Let's go back to John, Delia, and Max, and give an example of a time that the WIC transaction didn't go so smoothly. After Delia swipes her card and enters her PIN, John hands her the midpoint confirmation receipt showing the beginning WIC benefit balance and which foods are being paid for by the WIC card.

Why isn't WIC paying for this cheese and yogurt?-1

As Delia carefully reviews the receipt, she notices that two items, a string cheese and a yogurt, that she thought were WIC allowed are not being paid for with the WIC card, even though it looks like she has available benefits for these items. She asks John, "Why isn't WIC paying for this cheese and yogurt?"

Why isn't WIC paying for this cheese and yogurt?-2

John knows that most of the WIC foods have nutritional and size requirements and knows where to look to figure out why these items aren't WIC allowed for Delia and Max. After reviewing the shopping guide, they can see the yogurt she brought up is the correct size, 32 oz. However, by reviewing the beginning balance on the midpoint receipt, they can see that she has benefits for lowfat or nonfat yogurt, not the whole milk yogurt she brought up. Delia remembers that whole milk yogurt is only allowed for children under two years, but not for Max, who is older.

Why isn't WIC paying for this cheese and yogurt? -3

John grabs a lowfat yogurt in the same brand and flavor that the customer had originally selected and points out the labeling differences. Delia gladly accepts the lowfat yogurt and now knows where on the label she can look to tell if the yogurt is lowfat or nonfat, rather than whole fat.

Why isn't WIC paying for this cheese and yogurt?-4

Next, they move on to the string cheese. John and Delia both know that string cheese is WIC allowed, but they can see in the Shopping Guide that only cheeses in 8 or 16 oz packages are allowed. They find the package size listed on the cheese that was declined; it's a 12 oz bag. That's why it's not allowed! They also notice that Delia only has half a pound (or 8 oz) of cheese remaining, since she selected another 8 oz package of cheese that is already being covered by WIC. If she wants to get another cheese, it will need to be an 8 oz package, not 16 oz. She decides not to get a second cheese, since she can come back and get it at another time.

Why isn't WIC paying for this cheese and yogurt?-5

Delia finalizes her transaction and leaves the store, happy with the great customer service she received.

Fresh Produce with UPCs

Some of the most common foods that don't ring up as WIC allowed are Fresh Fruits and Vegetables with UPCs. Cashiers need to know that all plain, fresh produce is WIC allowed. This includes items that are organic, cut up items, and packaged items. However, there are too many UPCs for fresh produce, and they change too often throughout the year for Minnesota WIC to keep the APL accurate. In order to make sure that WIC allowed produce can be purchased by WIC customers, the UPCs must be "mapped" or "linked" to a like PLU that is in our APL. This means that a 5-lb bag of apples must be mapped to a PLU for bulk apples and a container of cut up brussels sprouts must be mapped to the PLU for bulk brussels sprouts. This applies to all fresh produce with a UPC code, but it does not apply to frozen fruits and vegetables or any other kind of WIC item. If a WIC customer has fresh fruits and vegetables that are not ringing up as WIC allowed, do not just assume the item is not WIC allowed. Instead, the cashier should check to make sure that there are no added ingredients (like bagged lettuce with dressing and croutons or cut fruit with dip). If there are no added ingredients, check the customer's CVB (or Cash Value Benefit) balance. If they have enough benefits available to buy the item (or a portion of the item), but it won't ring up, there is nothing you can do to make it WIC allowed. Instead, help the customer find a substitute and report the un-mapped UPC to a manager to get it fixed.

Substitute a bulk item

For example, Delia brings up this bag of Fritz's Farm broccoli florets, but when she reviews the midpoint receipt, she notices that they're not listed. John can't do anything to allow these Fritz's Farm florets, but he knows that anything with a WIC allowed PLU should go through. He thinks fast and helps Delia pick a head of broccoli as a substitute. Then, he reports the Fritz's Farm florets to his manager so they can be mapped to a PLU for broccoli.

50-Item Limit Error

Although it's a rare occurrence, we sometimes hear of transactions being rejected due to a "50-item limit." However, the trigger for this error varies from store to store. In some stores, the error may be caused if there are more than 50 total items or if there are more than 50 WIC items because the retailer or credit processor has imposed this limit. However any time there are more than 50 unique WIC-allowed items in a transaction (no duplicates), Minnesota's eWIC processor cannot complete the transaction. The first two scenarios may be easy to trigger in some stores, but the third scenario is very rare. So what should a cashier do if they receive an error message indicating a "50-item limit" or if a very large transaction will not go through? First, cancel or void the transaction (don't cash it out) always run a balance inquiry to ensure that the foods are available and that nothing was deducted without the customer or cashier realizing it. Then, if appropriate, work with the customer to separate the foods in to smaller transactions. They don't need to separate WIC foods from non-WIC foods, just make sure that there are fewer than 50 items in the transaction. When troubleshooting, don't automatically cash out the transaction, since this could cause other problems. Minnesota WIC does not recommend proactively breaking up items all WIC transactions; only do this if there is an error.

Can WIC customers use coupons or earn perks in loyalty programs?

One question that cashiers often ask is whether or not WIC customers can use coupons or earn loyalty points, promotional gift cards, or fuel rewards in a WIC transaction. The answer is YES! In fact, it is a requirement to allow WIC customers to participate in any deals as long as they meet the requirements of the deal. For example, if there is a Buy-One-Get-One deal on peanut butter when you shop with a loyalty card, the POS system must allow it regardless of how the customer is paying. It's also worth noting that coupons on non-WIC items can occasionally cause problems with the WIC transaction. If you notice a problem with a WIC transaction where a coupon is present, void the transaction and ring up the WIC foods separately from the non-WIC foods to help identify the issue. Then, tell a manager right away so they can tell your corporate office or Point of Sale system provider.

Oh no! A cash register glitch!

Oh no! A cash register glitch! Once in a while your POS system may experience a glitch or may even crash in the middle of a transaction. How does the cashier know if the WIC card was charged and whether the customer should take the foods out of the store? The first thing to do is to run a balance inquiry and compare it to the customer's beginning balance from the previous transaction. If the new balance inquiry shows a lower balance than the pre-purchase balance of the first transaction, the card was charged and the customer can take their WIC foods. It's also possible that the customer can log into WICcard.mn.gov to view their transaction history. Store personnel may also call the Minnesota WIC office during regular business hours to see if a transaction was completed. If the balance on the new balance inquiry is the same as the first transaction, or if you are able to tell some other way that the transaction was not finalized, you can try to run the transaction again, possibly on a different register. Do

not try to run a second transaction without first determining whether the card has already been charged.

If a transaction cannot be completed...

If there is a larger issue preventing the transaction from being completed, encourage the customer to come back another day or shop at another store until the issue is fixed. This will keep them from losing their benefits. A manager will need to contact the provider of your POS system (such as your reseller or corporate office) to understand and fix the issue. While Minnesota WIC appreciates the generosity of store employees who allow WIC customers to take the foods at no charge after a failed transaction, this is not recommended and it may not be possible to reimburse the store for the items. Minnesota WIC will only reimburse stores for items given without charge after a failed transaction or incomplete transaction in limited situations. Many times, when a transaction wasn't completed, it was due to lack of training on the part of the cashier. Above all, cashiers or store managers should never, under any circumstances, keep a WIC card at the store, ask the customer for their PIN, and they should never run a transaction on the WIC card without the card and cardholder present, even if you know the person or have their permission.

Troubleshooting Recap

As a recap, here are the most common troubleshooting tips. First, the cashier should try to help the customer understand why a food isn't ringing up as WIC allowed. In some cases, the food may not actually be WIC allowed, but it might be similar to one that is. Refer to the Minnesota WIC shopping or the My Minnesota WIC App and compare the food criteria to what is listed on the customer's beginning balance. Another possibility is that the item is WIC allowed, but has not been prescribed to this household. Or the customer may have already used up the benefits. Another reason is that a food meets WIC requirements, but has not been submitted to Minnesota WIC for approval. If this happens, someone from the store should notify the State WIC office. It's important to know that if a food is not ringing up as WIC allowed, there is nothing the cashier can do to override the POS system. In some cases, it may be helpful to separate foods into smaller transactions to try to find what food is causing the issue and to make sure the customer gets as many of the WIC foods as they can. If requested, the cashier should remove the non-allowed item from the transaction and help the customer find a different item that is allowed and included in their benefits. If the cashier and customer cannot figure out why something isn't allowed, the customer can call their local WIC office or a store employee can reach out to the state WIC office. Lastly, always run a balance inquiry when it is requested by a WIC customer.

Check Your WIC Knowledge-4

One more time, let's Check Your WIC Knowledge. A WIC customer brings her WIC foods to the checkout and the cashier starts to ring her up. When the midpoint receipt prints, none of the items show up as WIC allowed. What is the first thing the cashier should do to help

troubleshoot this problem? Choose the best answer. A) Tell the customer to come back tomorrow, B) Ask the customer to return to the WIC clinic, or C) Cancel the transaction and perform a balance inquiry to see what food benefits are available to the customer.

The answer is C.

Check Your WIC Knowledge-5

If a customer brings up whole milk, but the benefit balance lists skim or 1% milk, the cashier can simply override the WIC card to allow the customer to get the whole milk. A) True or B) False

The answer is B.

Check Your WIC Knowledge-6

A glitch occurs in the middle of a WIC transaction after the customer has accepted the WIC charges. What is the first thing the cashier should do? A) Try to run the transaction again on a different register. B) Tell the WIC customer to come back tomorrow. C) Run a balance inquiry and compare it to the beginning balance of the first transaction to see if any benefits were deducted from the WIC card. D) Let the customer take the foods free of charge and call the WIC program to reimburse the store.

The answer is C.

Check Your WIC Knowledge-7

After reviewing the midpoint receipt, a customer notices that a container of cut up watermelon did not ring up as WIC allowed. What should the cashier do? Select all that apply. A) Tell the customer the item is probably not WIC allowed, B) Check to see if there are any non-fruit or vegetable ingredients, C) Help the Customer find an alternative item, like a whole watermelon that is rung up with a PLU, D) Let the manager or corporate office know that this item needs to be “mapped” or “linked” to a WIC allowed PLU for watermelon.

The answer is B, C, and D.

Module Complete

You're all done! Thank you for taking the time to complete this module. You now have the tools to properly transact WIC cards and provide excellent customer service. If you'd like more information or training materials about WIC, visit the Minnesota WIC Website. You may click the button at the bottom of the slide to print a certificate of completion.

Please Enter Your Name Below

Please enter your name and click the submit button. This name will be printed on your certificate.

End

Thank you. This institution is an equal opportunity provider.

Minnesota Department of Health - WIC Program, 625 Robert St N, PO BOX 64975, ST PAUL MN 55164-0975; 1-800-657-3942, health.wic@state.mn.us, www.health.state.mn.us; to obtain this information in a different format, call: 1-800-657-3942.

This institution is an equal opportunity provider.