

WIC Training for New store Owners and Managers

Introduction

Welcome to the required training module for new store owners and managers. If your store is applying for WIC authorization or has otherwise been required to complete this module, at least one owner or manager of the store must view this module and pass the quiz at the end. The information in this module may also be useful for employees of stores that are already WIC authorized who are new to the organization or just need a review of the rules. This module is about one hour long, not including the time it takes to complete the interactive questions and the quiz at the end.

Training Outline

This module will cover important information about becoming a WIC Vendor. We'll start with a brief overview of the WIC program and review the general authorization process and basic rules and requirements that all WIC vendors need to know. We'll also cover the WIC allowed foods and WIC transaction basics.

WIC Program Overview

We'll start with a brief overview of the WIC program.

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 around what stores must carry so they can always serve our vulnerable population. You'll hear more about these shortly.

Application and Authorization Process

In order to become WIC authorized, a store owner must submit an application to Minnesota WIC staff, who will review it for compliance with Minnesota WIC rules. Some applications do not make it past this step. For those that do, the next step is that the vendor must complete training for new Store Owners and Managers, which is what you are doing now. The next step is

the pre-authorization visit. At this surprise visit, WIC staff will ensure that the store carries all of the food items required for minimum stock and compliance with our pricing policies. Failure to pass this visit may result in the denial of the application, so when you complete this training, make sure your store is ready. If a vendor successfully passes the pre-authorization visit, they will be authorized and MN WIC will work with the vendor to get their Point of Sale System (or POS) enabled for WIC. This may involve getting a stand-beside terminal from our WIC service provider, or you may need to work with the provider of your integrated POS system to make sure it is properly configured. Note that there are a limited number of POS systems that are currently certified for WIC. Once MN WIC determines that your store is enabled to take WIC cards, a WIC representative will perform a scheduled test of the system at the store to ensure that it is functioning properly and that store personnel know how to use it. Additional WIC training will also occur at this visit. Once the store passes the certification, the vendor is authorized to accept WIC benefits and the vendor must maintain compliance with all rules and requirements for the length of time that they are authorized. Minnesota WIC staff will conduct routine monitoring visits to ensure that these requirements are being met.

Rule #1: WIC Allowed Foods

Now we'll move on to the basic rules that all vendor applicants must know in order to pass the pre-authorization visit, serve WIC customers, and ensure compliance with WIC rules. The first rule is that WIC Authorized vendors may sell only the WIC Foods available to a specific household in exchange for WIC benefits. Your store's POS system or WIC terminal is programmed to read the benefits available on the card and will reject any item that is not allowed or not available. The Minnesota WIC shopping guide details which items are WIC allowed, and we'll go into more detail about these foods later on in this module. However, it is important to know that providing non-WIC items, cash, credit, or WIC allowed foods that are not available to the participant is a serious violation of WIC rules and may result in termination of your WIC vendor agreement.

Rule #2: Minimum Stock Requirements

The next basic rule is that WIC Vendors as well as stores applying to become WIC authorized must meet Minimum Stock Requirements at all times. The minimum stock requirements help ensure that you are always able to provide allowed foods to a WIC customer. You can find the minimum stock requirements on the Minnesota WIC Vendor Website by clicking the link on this slide. Note that there are some WIC allowed items, such as infant meats, that don't need to be carried at all times, but you do need to make them available to a customer within 7 days of a request. It's important for all WIC Vendors and applicants to know that failure to meet Minimum Stock Requirements may result in the termination of your WIC Vendor Agreement or your Application for WIC Vendor Authorization.

Rule #3: Price Guidelines

Another important rule is that WIC Vendors as well as those applying for WIC authorization must post prices in close proximity to the WIC food, so the customer can easily determine the price. WIC vendors cannot charge WIC customers more than they would charge customers purchasing the same item with another form of payment. If your retail price exceeds the WIC Maximum Price, the transaction will be processed, and you will be reimbursed at the maximum. Cashiers cannot make customers pay the difference for an item that exceeds the maximum price.

Acceptable Price Labels

Here are some examples of clear and acceptable methods of price labels on WIC foods. The picture on the left shows a standard computerized price tag with adequate item detail placed directly below the item. The top right picture shows prices clearly written on stickers and placed directly on the product. Use of a price gun sticker placed on each item would also be acceptable. The bottom right picture shows detailed hand-written descriptions and prices placed under each item, so the customer can clearly tell the cost of each item.

Unacceptable Price Labels

Here are some examples of unacceptable and unclear price labels. The picture on the left shows baby food with a price written on the case and a different price written on the piece of paper. The middle picture shows a price that is not specific to a certain item. The picture on the right shows a blurry price written on the box, and a different price written on the shelf. In addition to these unacceptable pricing methods, it is also not acceptable to only keep a price list at the register as a substitute for posting the price in close proximity to the item.

Rule #4: Infant Formula Requirements

The next basic rule is that Infant formula may only be purchased from a WIC Authorized Infant Formula Wholesaler. A list of authorized wholesalers and retailers can be found by clicking the link on this slide. Infant formula purchased from a non-authorized source may be stolen or may have been subject to tampering and is considered unsafe to feed to infants. Additionally, WIC vendors may only provide the exact infant formula or medical formula available to the WIC customer. It is against WIC rules to substitute another kind of formula or to exchange a formula purchased with WIC benefits for another kind of formula. This applies to all types of formula provided by the WIC program. WIC Vendors who violate rules related to infant formula are subject to termination from the program.

Rule #5: Invoices and Purchases

All WIC vendors are required to maintain the most recent 3 years of invoices or stock purchase records and must provide them when requested by Minnesota WIC staff. Additionally, the most recent 3 months' worth of invoices must be kept at the address on your store's vendor application. These records must be kept in date order. Receipts must be photocopied to maintain their integrity. Failure to comply with these rules, or to produce these records when requested by MN WIC, may result in the termination of your store's WIC vendor agreement.

Acceptable Stock Purchase Records

Here are some examples of acceptable stock purchase records. They all provide enough detail to show WIC staff that the items purchased are WIC allowed. The receipt on the right side of this slide has less item detail, but since the UPC is included, WIC staff can look it up to verify that the item is allowed.

Unacceptable Stock Purchase Records

Here are examples of some stock purchase records that are unacceptable because they do not provide enough detail for WIC staff to verify that the items are WIC allowed. For example, in the invoice on the left, there are some varieties of Honey Bunches of Oats that are WIC allowed, and others that are not. This invoice doesn't specify which variety was purchased. In the picture on the right, the sizes aren't included, so we can't verify if the peanut butter and beans are in WIC allowed sizes.

Rule #6: Incentives

Moving on to the next topic: Incentives. WIC Vendors may not give any kind of incentive specific to the use of WIC benefits. This means that any incentive available to a WIC customer must be available to all customers. Any incentive on a qualifying WIC item must also be made available to WIC customers. So, a vendor may not run a promotion stating, "Use your WIC Card here and get a free diaper bag." An example of a promotion that is allowed is, "Buy 10 jars of baby food and get a free diaper bag," because this incentive is available to anyone, regardless of payment method. Additionally, stores must allow WIC customers to apply coupons, deals and loyalty cards and to accumulate points or fuel perks on all WIC purchases. It is considered discriminatory to prevent a WIC customer from taking advantage of these incentives.

Rule #7: Substitutions, Exchanges, and Refunds

The next set of important rules is around offering substitutions, exchanges, and refunds on foods purchased with WIC benefits. The only time WIC vendors may offer to exchange food purchased with WIC benefits is if it is spoiled or expired. If that happens, they may exchange for one of the same exact items that is still good. Keep in mind that WIC authorized vendors may not provide non-WIC Foods in exchange for WIC benefits. They may not exchange a previously purchased WIC Food for a non-WIC food, a different food, cash, or store credit. They may not offer an IOU or store credit in exchange for WIC benefits. And they may not scan a barcode on one item and let the customer take another OR scan bar codes kept on a cheat sheet at the register.

Rule #8: Cashier Training

Now we'll cover requirements for cashier training. In order to meet requirements around customer service and ability to transact WIC benefits, Owners and Managers of WIC authorized vendors are responsible for training cashiers on WIC transactions (including a Balance Inquiry, WIC Purchase, and the Void(s) applicable to your POS system), basic information about the WIC allowed foods and how to use the WIC shopping guide, troubleshooting a WIC transaction issue, and basic understanding of the use of the Minnesota WIC app. Store owners or managers will be held liable for any violations that occur as a result of inadequate cashier training.

Rule #9: Transporting Dairy and Eggs

The next important rule is that dairy foods, including Milk, Yogurt, Cheese, and Eggs must be kept cold while in transit during delivery. This rule is applicable to all stores, but most important for those that pick up these items from a distributor rather than having it delivered to the store. In order to comply with this rule, dairy foods must be transported in a refrigerated vehicle or in a cold cooler. If you use a cooler to transport dairy foods, the best practice is to keep it in your freezer when it is not in use, so it's always cold and ready to transport foods safely.

Rule #10: Non-Discrimination

The last basic rule is very important. Compliance with the non-discrimination provisions of the federal regulations is mandatory. Federal law prohibits any kind of discrimination on the basis of race, color, national origin, age, sex, or disability. It is also against WIC rules to treat customers differently based on their use of WIC benefits. The bottom line is that all store employees must treat WIC customers with the same courtesy as all other customers.

Vendor Sanctions

As a reminder, WIC Authorized vendors are governed by state and federal rules. Failure to comply with these rules may result in disqualification, contract termination, monetary penalties, or criminal prosecution. After a vendor's successful authorization, MN WIC will continue to monitor stores to ensure that WIC authorized vendors comply with our rules. Details regarding violations and their penalties will be listed in your store's WIC authorized vendor agreement.

MN WIC Allowed Foods

Now we'll move on to the WIC Allowed Foods. Since WIC is a public health nutrition program, all WIC allowed foods must meet certain nutritional requirements, and many of the foods have size or branding requirements as well. This section of the module will help you understand what foods are WIC allowed and why certain foods are not WIC allowed, why they may not always be deducted from a WIC card, and why a food might not meet minimum stocking requirements.

The Approved Product List

Before we get into the specifics of the WIC foods, it's important to understand a few things about the Approved Product List, or the APL, for short. The APL is a categorized list of all WIC-allowed UPCs. An example of a UPC is shown on the bottom of this slide. In the WIC system, WIC benefits are assigned to a participant's card, and these benefits correspond to the food categories in the APL and Shopping Guide. Your integrated POS or WIC stand-beside terminal is programmed to know what benefits are available on the card and what foods are allowed to be purchased. If a food's UPC is in the APL file and the participant has benefits available for the item, they can purchase it with the WIC card. If the UPC is not in the APL, or if they don't have benefits for that kind of item, they cannot purchase it with the WIC card. There is no way to override the WIC card or APL. One detail that might affect some stores is that certain companies whose stores do not participate in the WIC program do not want their items to be listed in the APL. So, if you purchase WIC items at other stores to sell in your store, be sure to shop in a store that is WIC authorized and be sure to use the MN WIC app to ensure that what you are buying is WIC allowed.

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.

Fruits and Vegetables – Cash Value Benefit

The first page of the shopping guide shows the WIC Allowed Fruits and vegetables. These are purchased with the Cash Value Benefit for fruits and vegetables. We often refer to the Cash Value Benefit as the CVB. All plain fresh, canned and frozen fruits and vegetables are allowed. Organic and packaged items are allowed. If the dollar value of a WIC customer's fruits and vegetables exceeds the available CVB, they can pay the difference with another tender or choose to put some back. Fruits and vegetables with other added ingredients, such as frozen fruit with added sugar, or bagged salads with dressing and croutons are not allowed. Note that there are differences in the way that certain stores will ring up WIC allowed produce items for WIC. A WIC representative will provide the correct information for your specific store at the pre-authorization visit or the live shopping test.

Whole Grain Items

The next section of the shopping guide covers the WIC allowed whole grain items. When this is listed on the benefit balance, it means the customer can choose whole grain Bread, Pasta, Tortilla, Brown or Wild Rice, or Oats in a WIC allowed brand that is included in the APL file. In the shopping guide, some of the whole grain items have their own specific WIC Tip to help customers find the right items. White or refined grains and organic items are not allowed for purchase with a WIC card and will not count towards minimum stock requirements.

Peanut Butter, Dry Beans, & Canned Beans

The next section of the shopping guide covers protein foods. The WIC benefit balance will list "Peanut Butter, OR Dry Beans, OR 4-Can Beans. This means the WIC customer can choose at the store if they would like to get 1 jar of plain, crunchy or creamy peanut butter or Sun butter, 1 bag of dry beans or 4 cans of beans. When the customer purchases one can of beans, .25 units is deducted from the balance. So, if a benefit balance lists a decimal for this food category, they can only get canned beans. It may be helpful to know that canned green beans and wax beans are not allowed in this category but are allowed with the CVB, and beans with added flavors like chili beans are not allowed. Nor are peanut spreads or peanut butters with added flavors, since they do not meet WIC nutritional requirements. If your store carries these non-allowed items, they will not count toward minimum stock.

Eggs

Next, we have the WIC allowed eggs. Any size, Plain, White or Brown Chicken eggs are allowed. Any brand is allowed in packages of 1 dozen. WIC does not allow free-range, organic or pasture raised eggs.

Canned Tuna & Salmon

WIC Customers can choose any brand of chunk light tuna or pink salmon in cans or pouches. The customer can combine different items up to the amount listed on the benefit balance. Flavors and vegetable broth added to tuna is allowed, however pink salmon may only be purchased for WIC if it is packaged in water. Flavors added to pink salmon change the identity of pink salmon and cannot be allowed. Fish canned in oil is not allowed. Additionally, if you purchase a large quantity of cans packaged together, and separate them, they may not be labeled for individual resale and the UPCs cannot be read by a barcode scanner. These cans cannot be purchased by a WIC customer and will not be counted towards minimum stock.

Milk

Now we'll move on to milk. Most people can get only skim or 1% milk. WIC customers can choose any WIC allowed milk for their household when at the store which includes soy milk, goat's milk, cow's milk, and evaporated milk. If a WIC customer whose benefit balance states that they can only choose 1% or Skim milk tries to get whole milk, the APL will prevent the POS system from deducting the whole milk from the WIC card balance. Milk is allowed in gallons and half gallons. Customers with fresh goat milk on the benefit balance can get quarts, but this size is not allowed for cow's milk. It's important to know that what is allowed for some households may not be allowed for others. A WIC customer will be unable to get any kind of milk not listed on the benefit balance. MN WIC does not allow organic, specialty, or flavored milks. It's important to know that only Skim and 1% milk in gallon and half gallon containers count towards minimum stock.

Cheese

Next, we will talk about cheese. When the benefit balance shows 1 lb of cheese, WIC customers can choose any of the flavors in the shopping guide. They can choose blocks, shredded, or string cheese, but the package size must be 8 or 16 oz. This can be confusing because some popular varieties of string cheese are available in other sizes and are not allowed. It's also helpful to know that cheeses with added ingredients such as peppers or seasonings are not allowed. Organic, specialty, random weight and other kinds of cheese are not allowed and will not count toward minimum stock.

Yogurt

Now we'll move on to yogurt. Any brand and flavor in a 32 oz container is allowed. WIC customers can choose between regular and Greek-style yogurts. It's important to note that most WIC participants need to choose low fat or nonfat yogurt. Whole milk yogurts are only allowed for one-year-olds, but they also have the option to get low fat or nonfat yogurt. Note that other package sizes, organic yogurt, and yogurt with artificial sweeteners like Splenda or Aspartame are not allowed and will not count towards minimum stock.

Understanding Yogurt Labels

Many participants new to WIC have trouble purchasing yogurt with the WIC card, so understanding a bit about the WIC allowed yogurts can help if there is a problem at the register. If the WIC benefit balance says, "(32 oz) container Low fat or Nonfat Yogurt," the customer needs to choose a yogurt with the words "low fat" or "nonfat" near the word yogurt. The yogurt pictured on the left says "low fat" so the customer could buy this yogurt. They cannot choose the yogurt on the right because it does not show the words, which indicates that the yogurt is made from whole milk.

Understanding Yogurt Labels

As previously mentioned, it is ok for one-year-olds to get whole milk yogurt, but it's also ok to get a lower-fat yogurt. Their benefit balance will show, "(32 oz) container WIC-allowed Yogurt," meaning they can get any of the WIC-allowed yogurts whether it's whole, low fat, or nonfat. So, they could get either of the yogurts shown here.

Tofu

We'll touch briefly on Tofu. It will be listed on the benefit balance if the participant can get it with the WIC card. The WIC allowed brands and sizes are listed in the shopping guide. Only plain or unflavored varieties are allowed. If one of these items is not scanning as WIC allowed, check the WIC allowed brands and sizes listed in the Shopping Guide or use the Minnesota WIC app.

Cereals

Next we'll talk about cereal. WIC customers can choose from the allowed cereals pictured in the shopping guide. Allowed sizes for cold cereal are 12 ounces or larger, and it's 9.8 ounces or larger for hot cereal. Other varieties of cereal are not allowed. Cereals in smaller package sizes are not allowed and will not count toward minimum stock. If there is a benefit balance less than 12 oz of cereal, the customer will not be able to purchase any cold cereals but could purchase hot cereals with the WIC card. One helpful tip is that rolled oats like Moms' Best and Quaker ARE WIC allowed but count as a whole grain item and cannot be deducted from the cereal balance or counted toward minimum stock of cereal.

100% Juice

We'll move on to juice. WIC customers can buy single flavor 100% juice in the size and form listed on the benefit balance. Examples of single flavor juice are Orange, Grapefruit, Apple, and Tomato. There are several different sizes and forms of WIC allowed juice, but the participant will make this selection in the clinic. If the customer has 64 oz juice on the benefit balance, they cannot get frozen juice. If a juice is not scanning as WIC allowed, make sure it's not a blend of juices. Some juices list a main flavor, such as grape, but are actually blends and are not allowed. If that's not it, check the package size. Most refrigerated orange juices come in a 59 or 52 oz container, which is not allowed. Another reason an item may not be allowed is if it does not have enough vitamin C. However, Vitamin C is no longer required to be on the label, so it's hard to tell if this may be the reason. Use the Food Finder in the

Minnesota WIC App to know if a juice is allowed. Juices that are not allowed do not count towards minimum stock.

Infant Foods- Fruits & Vegetables

We will now briefly review the WIC allowed infant foods, starting with infant fruits and vegetables. WIC allows infant foods that are plain fruits and vegetables. Mixtures of plain fruits and vegetables are also ok. Customers can buy individual 4 oz containers or 2-packs of 4 oz tubs of WIC allowed infant fruits and vegetables. Older infants also receive a Cash Value Benefit like women and children. Infant foods with added ingredients like yogurt, meats, rice, or cereal, other package sizes, and infant foods in pouches are not allowed and do not count towards minimum stock requirements.

Infant Foods- Cereal

When listed on the benefit balance WIC customers can buy allowed brands of infant cereal in 8 or 16 ounce containers. Only plain varieties are allowed. Infant cereals with added ingredients like fruit or yogurt are not WIC allowed and do not count toward minimum stock. One tip is that customers get up to 24 oz of infant cereal per month, so MN WIC recommends always having the 8 oz sizes available.

Infant Foods- Meats

Some older infants get jarred infant meats. When listed on the benefit balance, WIC customers can buy WIC allowed brands of 2.5 oz containers of plain meats in broth or gravy. We don't hear about many issues with this, but know that dinners, meat sticks, or other meat foods are not allowed. While there is no minimum stock requirement for this item, stores must carry it if requested by a WIC customer.

Introduction to WIC Formulas

Standard WIC formulas are Enfamil Infant, Enfamil Gentlease, Enfamil Reguline, Enfamil AR and Similac Soy Isomil. Other types of formulas may be listed on the WIC card when approved by the participant's doctor. You may NOT substitute a formula not on the WIC card. Enfamil Infant is the only formula required for minimum stock, but other formulas should be ordered if on the customer's WIC card and if available through your normal supply chain.

Medical Formulas

Let's touch briefly on the WIC medical formulas. A medical formula is any formula provided by WIC that is not considered a contract formula mentioned on the previous slide. These formulas are provided to women and children with specific medical needs. Some of them, like Pediasure, Alimentum, and Neosure, are widely available in grocery stores. Others, like Elecare, Neocate, Pediasure Enteral, and many other less common items can be ordered through the pharmacy. It's important for grocery store staff to know that pharmacies within WIC authorized grocery stores, such as Coborn's, Cub Foods, Hy-Vee, and Walmart, are also authorized and must accept WIC benefits for medical formulas, if they can order the item from their supplier. There are limited situations where pharmacies in large stores are not authorized for WIC. Check with Minnesota WIC if you're not sure whether the pharmacy in your store must accept WIC cards.

Ordering Medical Formula

Minnesota WIC has created a guide to help ensure that pharmacy or grocery staff order and sell the correct medical formula. You can find it by clicking the link on this slide. It's important to order the right formula, because the WIC card will not pay for any non-approved formula. The most common issue we hear of is with Pediasure. Many grocery stores have several varieties of Pediasure readily available on the shelf, and it's important to know that there are nutritional differences between them. If the benefit balance lists "Pediasure Grow & Gain" the card will not pay for Pediasure Grow & Gain with Fiber, or vice versa.

Organic Food Policies

We'll wrap up the food section of this training with a note on our Organic Food policies. In general, Minnesota WIC has allowed organic foods when it is not cost prohibitive to do so. WIC Customers can purchase organic fresh, frozen and canned fruits and vegetables as well as the specific organic brands of Infant Fruits and Vegetables, Infant Meats, and Tofu listed in the shopping guide. For all the other categories, organic foods are not allowed.

WIC Shopping and Transaction Basics

Now that you've heard about the basic WIC rules and the allowed foods, you're probably wondering how WIC transactions work at the register. This section will give you the basic information about how WIC works, but know that there are store to store differences. If you are completing this module as part of the new store application process, information specific to your store will be provided as part of the preauthorization and live shopping visits.

Understanding the WIC Transaction

It's important to understand that the WIC transaction is driven by the Approved Product List (or APL) and the customer's benefits available on the WIC card. Remember, 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 or stand-beside terminal, the customer can purchase it with the WIC card. If an item does not scan as 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, contact the state WIC office.

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 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 performed at the cash register or stand-beside terminal. 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 available benefits for that category during the current benefit period. Stores are required to perform the balance inquiry whenever it is requested by the participant.

Minnesota WIC App – Household Benefits

Ideally, most WIC customers will use the 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 the red or green messages to know if a food is generally WIC allowed. 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 to use the app for those items.

WIC Transaction Basics

Now that you understand more about how the customer will shop with the WIC card, we can move on to the transaction. In order to make a WIC purchase, a customer just needs their WIC card and four-digit PIN. Anyone with the card and the PIN can shop for WIC foods. If the card isn't swiping correctly, you can enter the card number manually, but this should only be done when the card is present. Store employees may never ask a customer for their PIN. If a customer incorrectly enters their PIN four times, their card will lock and they may need to call the customer service number on the back of the WIC card to unlock it. Lastly, WIC transactions can vary from store to store, so it is important that cashiers are patient and understand how to help customers.

Two Ways to Process WIC

Throughout this training, we have hinted at two different ways that stores transact WIC cards. One is called an Integrated Point of Sale System (or POS system, for short) and one is called a Stand-Beside Terminal. They are slightly different ways to process WIC. In an integrated system, the WIC tender is integrated into the POS, along with all other card payments including SNAP EBT, credit, and debit, as well as checks and cash. If a store does not have an Integrated POS, they can still accept WIC cards with what is called a "Stand-Beside Terminal," provided by our eWIC Service Provider. This system uses any kind of cash register along with the stand-beside terminal. For most stores, your stand-beside terminal will be able to process both WIC and SNAP EBT. Unfortunately, there is currently no certified stand-

beside terminal that can transact credit/debit, WIC, and SNAP. Contact MN WIC if you are not sure whether your store will be integrated or will use a stand-beside terminal for WIC.

Integrated Cash Register

The majority of stores in Minnesota have WIC payments integrated into their cash registers. The Point of Sale system is programmed to accept the WIC card payment and knows what items are WIC allowed and available to the customer. Aside from the POS systems run by chain grocery stores, there are a few POS systems that meet the requirements to be certified by our eWIC Service Provider. In addition, the POS must also use a certified credit processor. Contact Minnesota WIC for more information about certified POS systems and credit processors. Integrated POS systems offer some benefits, including the fact that cashiers are only required to scan a UPC code once to enter the item and get the price. Another benefit is the ability to perform a mixed-basket transaction where the customer doesn't have to separate their WIC foods from other items. The point of sale system will know which items should be paid for with the WIC card and which ones will be paid for with another form of payment like SNAP or credit. Note that even though WIC customers aren't required to separate WIC foods from non-WIC foods in a mixed basket transaction, they may choose to do so if it helps them keep track of their benefits.

Stand-Beside Terminal

Stores that do not have an integrated POS system can transact WIC cards using a stand-beside terminal. The terminals are easy to use but require two entries of WIC items: once in the primary cash register and once in the terminal. The only stand-beside terminals that work for WIC are the ones available through our eWIC service provider. After a store passes the pre-authorization visit, Minnesota WIC staff will help an authorized representative complete the merchant agreement needed to get a stand-beside terminal. On the right side of this slide is an image that says, "This Lane accepts Minnesota WIC." If not all of the lanes in your store take WIC cards, you must use this sign to identify the lanes that do. Note that one WIC-capable lane must always be open and you cannot designate any lanes as WIC-only lanes.

Order of Tenders

Integrated stores allow customers the ability to do a mixed-basket transaction, meaning that they can purchase WIC and Non-WIC products in the same transaction. However, in order to maximize their benefits, it's important that they use their tender types in the correct order, which is most restrictive (WIC) to least restrictive. This means the WIC card should be used first, then SNAP EBT if applicable, then any other forms of payment. With the stand-beside terminal, it's not possible to do a mixed-basket transaction, but the WIC transaction should still be done first. As a reminder, coupons, loyalty cards, fuel perks, and all other incentives must be honored when a customer purchases applicable items with a WIC card.

Cashier Training

Regardless of the POS type, store owners and managers are responsible for training cashiers. MN WIC expects that all cashiers understand certain POS functions including knowing when a customer should swipe the WIC card, whether or not WIC foods need to be separated from other purchases, and how to

perform a WIC transaction, a balance inquiry, and a void. We expect them to generally know which types of foods are WIC allowed and how to use the shopping guide if they need to look up a food. Lastly, we expect cashiers to know basic trouble-shooting tips to help participants when needed.

Why Won't a Food Ring Up?

When it comes to troubleshooting, the main 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.

Midpoint or Confirmation Step

Let's use an example of a customer shopping in an integrated store. After swiping her card and entering her PIN, the cashier hands her the midpoint confirmation receipt showing her beginning WIC benefit balance and which foods are being paid for by the WIC card.

Why Isn't WIC Paying?

As the customer 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 the cashier, "Why isn't WIC paying for this cheese and yogurt?"

Why Isn't WIC Paying?

The cashier 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 this customer. 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 confirmation receipt, they can see that she has benefits for low fat or nonfat yogurt, not the whole milk yogurt she brought up. The customer remembers that whole milk yogurt is only allowed for children under two years, but not for her older child.

Cashier Help

The cashier grabs a low fat yogurt in the same brand and flavor that the customer had originally selected and points out the labeling differences. The customer gladly accepts the low fat yogurt and now knows where on the label she can look to tell if the yogurt is low fat or nonfat.

Transaction Troubleshooting

Next, they move on to the string cheese. Both the cashier and the customer 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 the customer 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 8 oz, not 16 oz. She decides not to get a second cheese, since she can come back and get it another time.

Finalizing the Transaction

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

Oh No! A Cash Register Glitch!

Oh no! A cash register glitch! Once in a while your POS system or Stand-beside terminal 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 or terminal. Do not try to run a second transaction without first determining whether the card has already been charged.

If a WIC 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. Contact the provider of your POS system (such as your reseller, corporate office, or FIS) to understand and fix the issue. While Minnesota WIC appreciates the generosity of store employees who allow WIC customers to take 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 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 or stand-beside terminal.

However, 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 available 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.

Next Steps

We'll start to wrap up this training module by talking about what's next if you're completing this module as part of the new store authorization process. First, you must complete a quiz at the end of this module, and you must pass it with a score of at least 85% (or no more than 3 questions wrong). Failure to do so may result in the denial of your application. Submitting the quiz signifies that your store is ready for the pre-authorization visit. This is a surprise visit that will occur in the days or weeks after you complete the quiz, so make sure you don't submit the quiz until you are ready and make sure the minimum stock requirements are ALWAYS met. If you fail the pre-authorization visit, it may result in the denial of your application. If you pass, a store representative will receive additional training on the WIC program and your store will be authorized but will need to be enabled for WIC. This means either working with your POS provider to get your integrated system ready for WIC, or it means working with our eWIC Service Provider to get a stand-beside terminal. Minnesota WIC can help with some parts of WIC enablement, but you will need to be responsible for getting it done. Once your system is enabled, you must wait to take WIC cards until a Minnesota WIC representative tells you that you can. This will typically occur at the time of the Level 3 certification, which is the final step in the authorization process. At the certification, a Minnesota WIC representative will test your POS system or stand-beside terminal to make sure it's working properly and will provide you with some final training points. Depending on the size of your store, the representative may also conduct a group training session for cashiers.

Module Complete

This concludes the training, but in order to get credit for completing it, you must complete a quiz. To access the quiz, click the button below. The quiz will open in a new window. After that, you may close out of this module. Once you have completed the quiz, you will receive a confirmation email. Thank you for taking the time to complete this module.