

# WIC Operating Rules Your Itinerary

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## Introduction



- The WIC Operating Rules document is your “itinerary” for your journey to implement, manage and understand WIC EBT.
- WIC Operating Rules explain “WHAT” is to be done on your journey

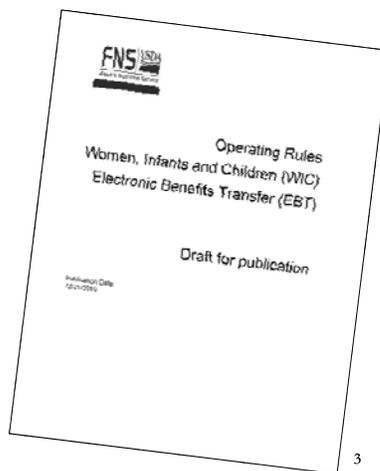
### What you’ll learn from this session...

- identify major sections of the Operating Rules to reference when planning and implementing WIC EBT
- describe how Operating Rules will be updated and amended in the future

## Agenda

- What are the WIC Operating Rules?
- Operating Rules FAQs
- Updates and revisions to document

## ***Trip Reports!***



## What are the WIC Operating Rules?

- Supplement and clarify the FNS Regulations and policy memos regarding WIC EBT
- Serves as a Reference tool for questions on WIC EBT Online and Smart Card programs
- Contains 16 Sections defining rules for processing WIC EBT transactions
- Standardizes processing by all WIC players
- Supports faster, consistent implementation of WIC EBT solutions



## What do these business rules mean to me when we implement WIC EBT?



- State Agencies and ITOs – criteria for evaluating systems and processes
- WIC Retail Vendors – consistent requirements across implementations
- Developers – Common coding requirements with options for customization
- Third Party Processors – opportunities to leverage services for economies of scale

## Operating Rules - FAQs for your trip



- What is WIC EBT?
- What is Smart Card and Online EBT?
- Who are the players?
- What must WIC Vendors do?
- What must the Point of Sale do?
- What must the WIC State Agency or their processor do?
- How is risk and security handled?
- What is needed to create an Authorized Product List (APL)?
- What is Clearing, Settlement and Reconciliation?
- What testing and certification is required?
- What is needed to resolve disputes?

## Operating - Introduction

- What is WIC EBT? (Introduction)

**Section A** provides an overview of the WIC EBT program and defines the players and high level processing

- What is Smart Card and Online EBT?

**Section A.2.1** describe Online EBT processing

Section A.2.2 describes Smart Card EBT processing

- Who along for the trip?

**Section A** defines the roles of the Acquirer, WIC Vendor, Card Acceptor Devices, Card Issuer, WIC Cardholder



## Operating Rules – Acquirer side

- What must WIC Vendors do?

**Sections 3 and 4** describes the requirements for Acquirers and Authorized WIC Vendors

- What must the Point of Sale do?

**Section 5** describes the requirements for Card Acceptor Devices (Point of Sale terminals, Electronic Cash Registers)



## Operating Rules – Issuer side



- What must the WIC State Agency or their processor do?

**Section 6** describes requirements for the Card Issuer (WIC State Agency/ITO) and their processor

**Section 7** describes requirements for Cardholders

**Section 8** describes requirements for the EBT Card

- numbering
- physical characteristics
- encoding
- branding

## Operating Rules – Risk Management



- How is risk and security handled?

**Section 9** describes requirements for risk management and security including:

- PINs
- Keys
- Data
- Stand-in processing (store and forward)
- Hot Card Lists

## Operating Rules - APL



- What is needed to create an Authorized Product List (APL)?

**Section 10** introduces File handling rules

**Section 11** describes requirements for the Authorized Product List file including:

- WIC State Agency APL creation
- Cash Value Benefit (CVB) information on APL
- Mapping the APL to WIC Vendor products
- Distributing and updating the APL

## Operating Rules - Payment



- What is Clearing, Settlement and Reconciliation?

**Section 12** covers the rules for:

Clearing – submission of the transactions by the WIC Vendor

Settlement – paying the WIC Vendor for approved transactions

Reconciliation – providing files and reports to reconcile the submitted transactions to the payment

## Operating Rules – Test and Certs



- What testing and certification is required?

**Section 13** provides a brief overview of testing and certification requirements

Detailed testing and certification scripts are available for Smart Card and Online EBT implementations

## Operating Rules – Disputes



- What is needed to resolve disputes?

**Section 14** defines Dispute Resolution as conditions where one or more parties to a WIC transaction have or may incur financial loss.

**Section 14** describes the rules for:

- Processing disputes
- Dispute timeframes
- Documentation required
- Dispute types

## Operating Rules – other sections



- **Section 15** is reserved for Reporting Requirements
- **Appendix A** is a glossary of terms and a list of abbreviations
- **Appendix B** has Exhibits
- **Appendix C** list reference materials

## Updates and revisions



- WIC Operating Rules
  - Change requests can be submitted by stakeholders to FNS
  - The Operating Rules will be amended to incorporate approved changes by publishing policy updates
  - The policy updates will be integrated in subsequent revisions of the Operating Rules

# Trip Report



## Joy Standridge, Chickasaw Nation



# Trip Report



## Deanna Torres Yvette Quintana New Mexico WIC

