

FNS User Group Meeting

What is a Third Party Processor?

July 20, 2016



Agenda

- › eWIC Vendor/eWIC Processor Components
- › eWIC Vendor Settlement Components
- › eWIC Vendor Certification



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eWIC Vendor/eWIC Processor Components

Vendor eWIC Transaction Processing Can Be Supported In Two Ways:

- › An eWIC stand-beside POS vendor will use the WIC agency supplied POS terminal to perform eWIC transactions.
- › An eWIC integrated vendor will incorporate the eWIC transaction set within the vendor's existing electronic cash register (ECR) system.



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There are Multiple Components That Can Support the eWIC Vendor:

- › **Value Added Reseller (VAR)** - is a company that adds features or services to an existing ECR systems, then resells it as an integrated complete "turn-key" solution
- › **Manufacturer** - is a company that builds the original ECR system; this includes but is not limited to, ECR hardware, ECR operating system, ECR software application, card reader operating system, and card reader application
- › **Third Party Processor (TPP)** – provides multiple services to the vendor relating to debit/credit transactions including but not limited to, transactions routing, single point settlement, and claims processing

Note: A vendor configuration can support as many or as little of the above components described.

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eWIC Processor Components

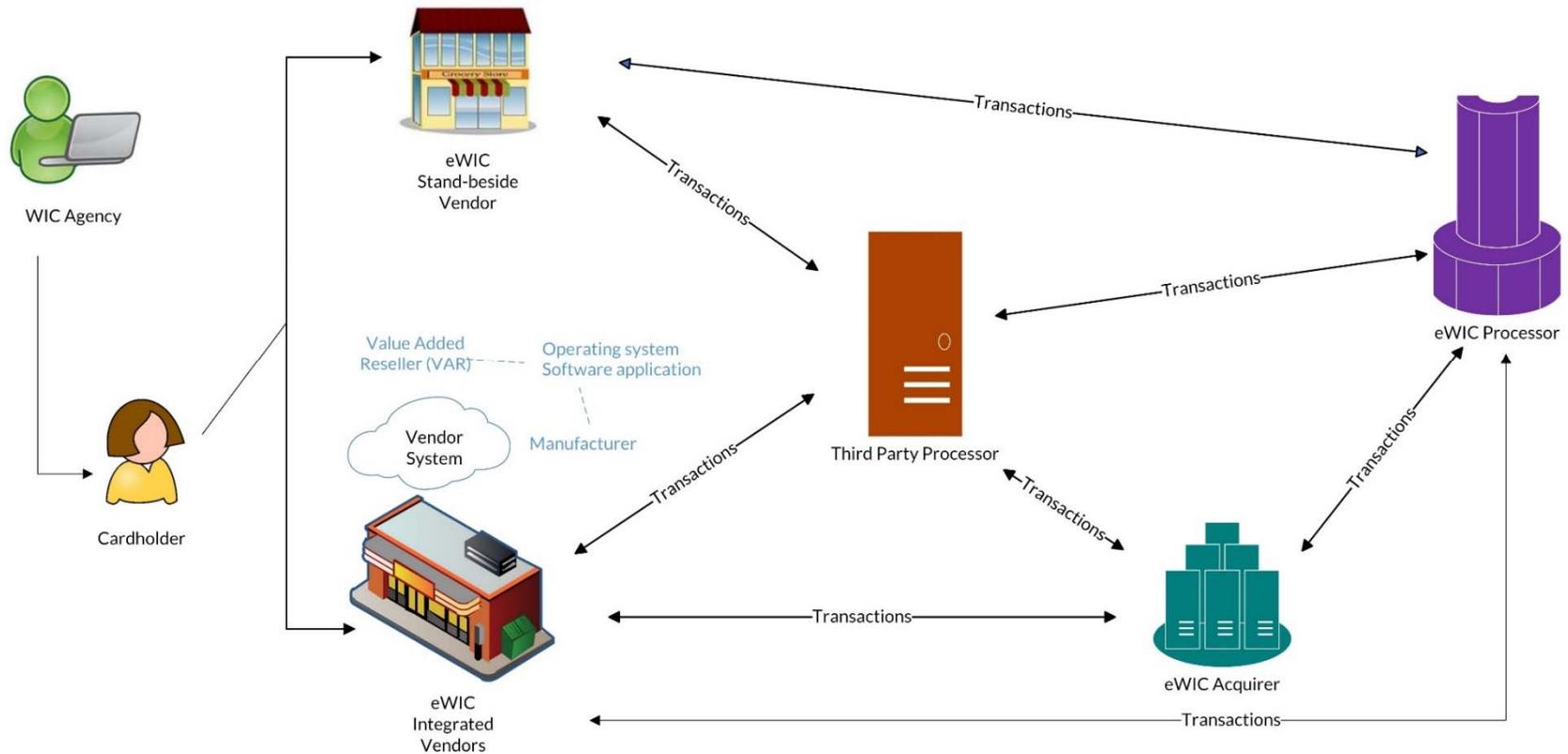
- › **eWIC Acquirer** - provides multiple services to the eWIC processor relating to transaction processing including, but not limited to, transactions routing, single point settlement, and claims processing

- › **eWIC Processor** – provides eWIC transaction authorization

Note: A vendor configuration can support as many or as little of the above components described.

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eWIC Vendor/ eWIC Processor Components



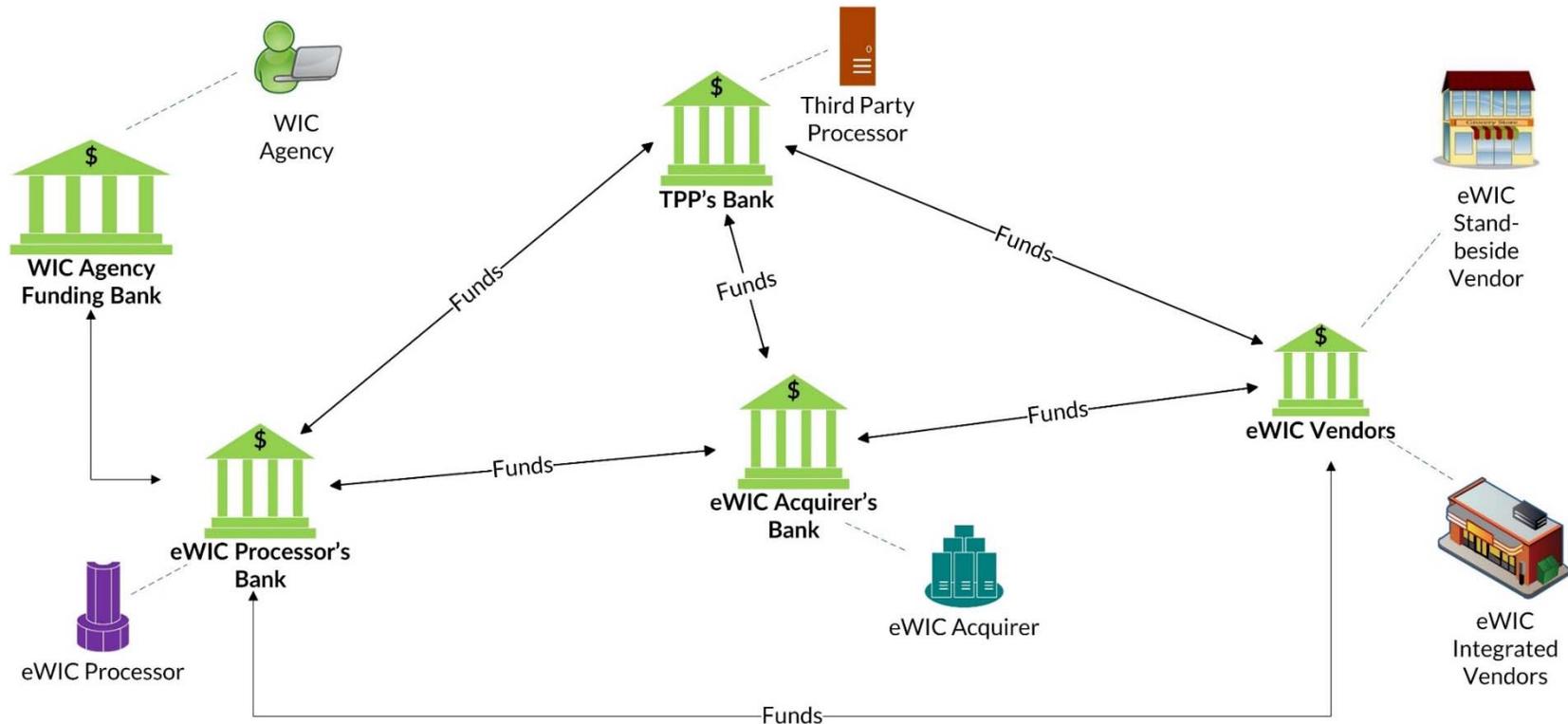
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eWIC Vendor Settlement Components

eWIC Vendor Settlement Components



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eWIC Vendor Certification Components

eWIC Vendor Certification

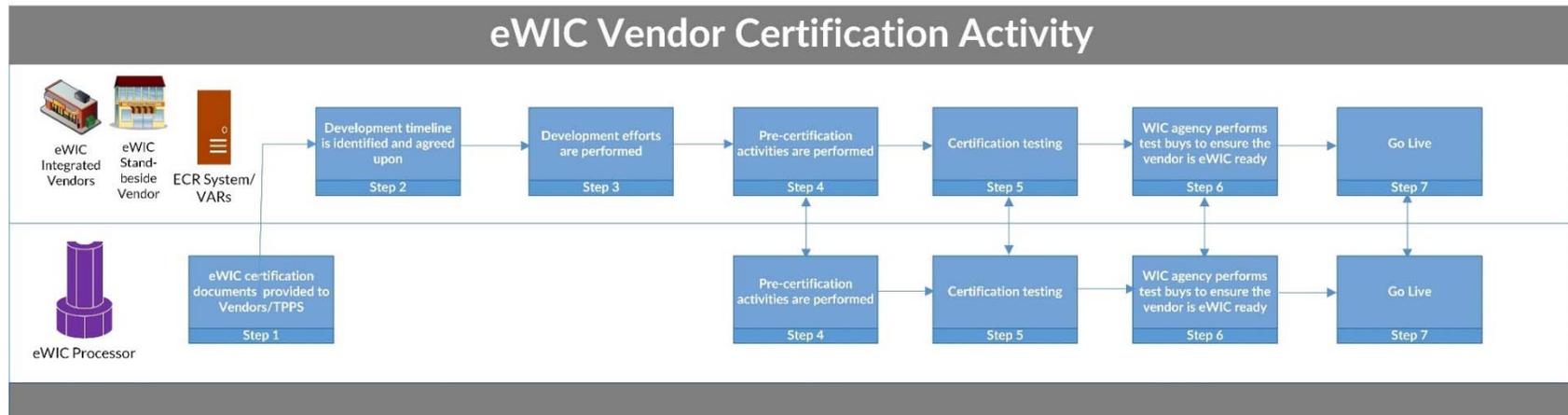
- › The following activity is performed during certification activities:
- › Technical documents are shared between the stakeholders
- › Development timeline is identified, as applicable
- › Development
- › Pre-certification activities
- › Certification testing
- › WIC agency performs test buys
- › Go Live

The certification activities that are required for the vendor will depend on the current eWIC status of the vendor and their ECR system.

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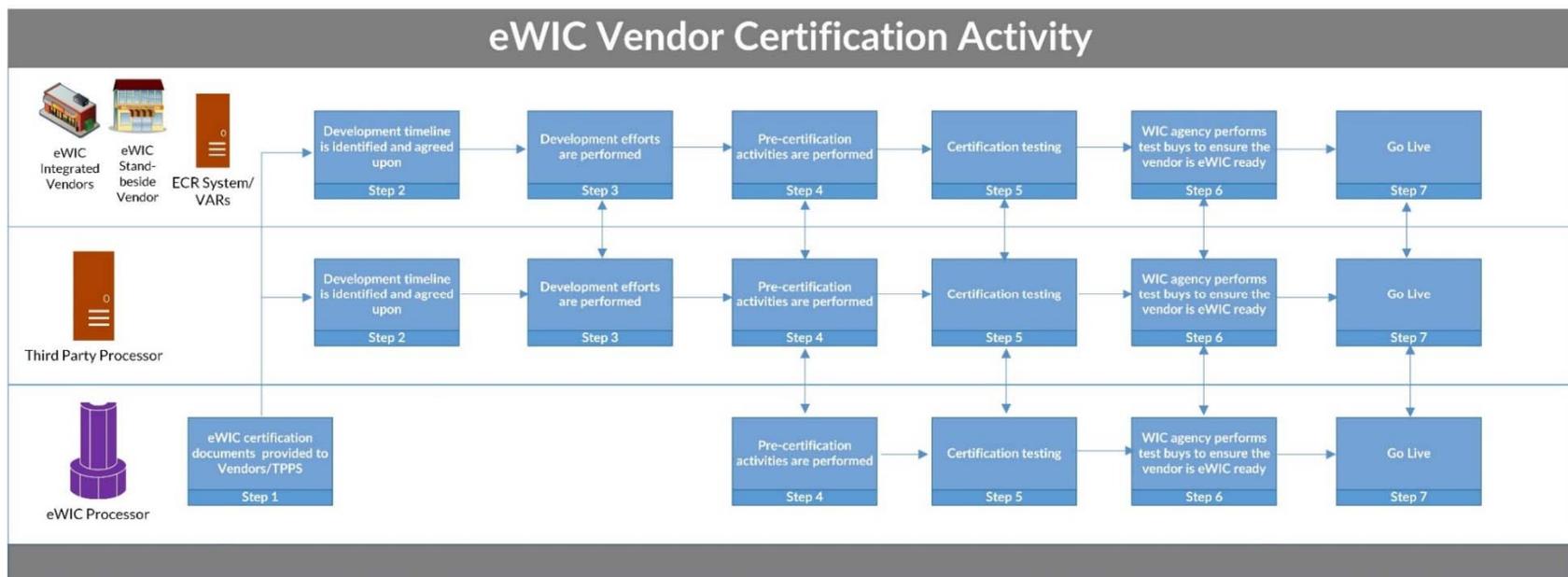
eWIC Vendor Certification

- › Vendor
- › ECR System/VARs
- › eWIC Processor



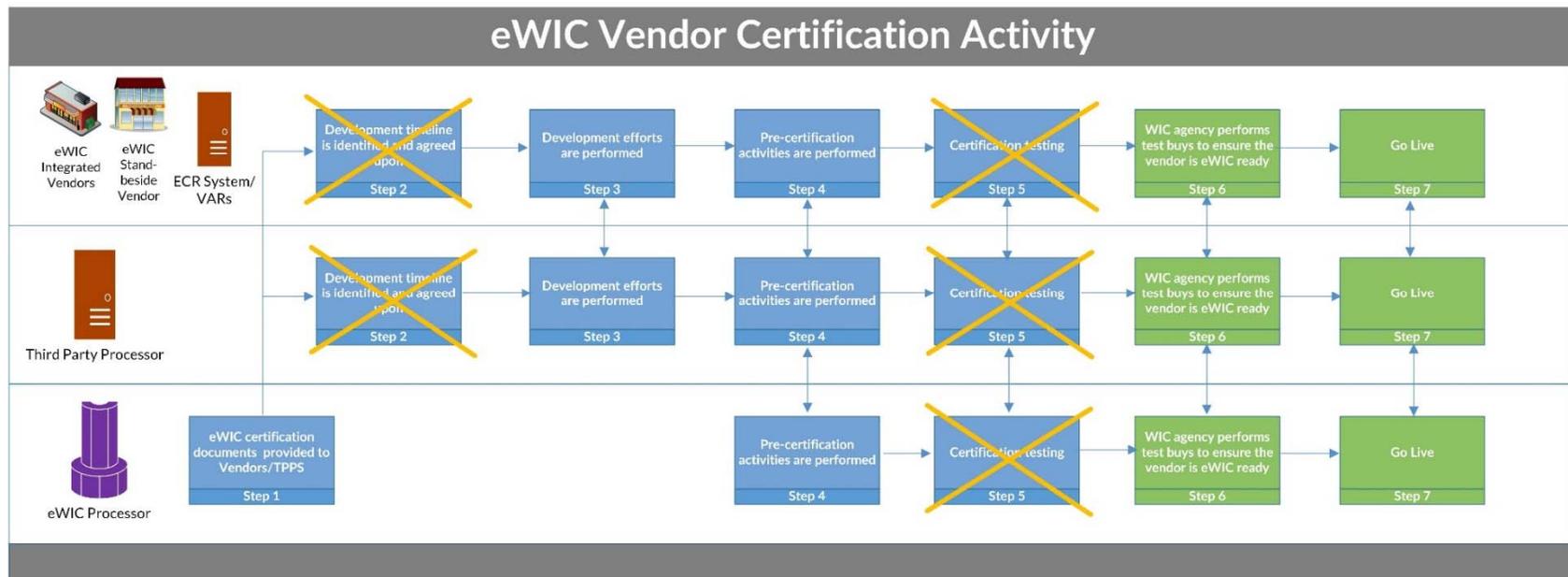
eWIC Vendor Certification – Scenario 2

- › Vendor
- › ECR System/VARs
- › Third Party Processor (TPP)
- › eWIC Processor



eWIC Vendor Certification – Scenario 3

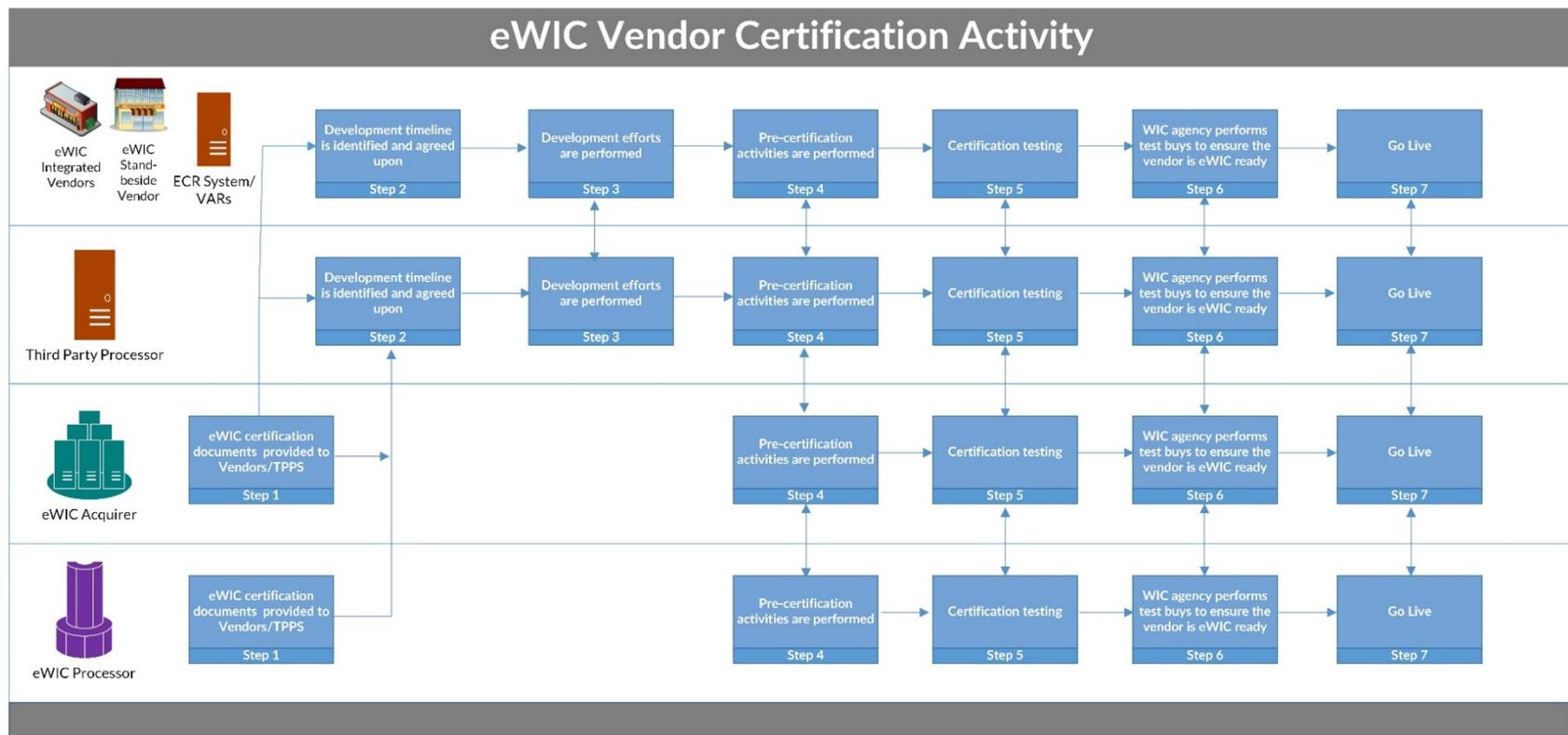
- › Vendor
- › ECR System/VARs
- › Third Party Processor (TPP)
- › eWIC Processor



The above scenario reflects a vendor and eWIC processor who is already certified with a WIC agency. So, as explained previously, not all certification activities are required.

eWIC Vendor Certification – Scenario 4

- › Vendor
- › ECR System/VARs
- › Third Party Processor (TPP)
- › eWIC Acquirer
- › eWIC Processor





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