
Vermont Department of Health



State of Vermont

WIC MIS/EBT Implementation Project

**Retail Enablement and Certification Plan
Version 1.4**

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Retailer Enablement and Certification Plan	Date: 1/2/2014

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1 Introduction

1.1 Background on Retailer Enablement

With the migration of Vermont WIC food benefit delivery from home delivery to retail, retail vendors become critical to the success of Vermont WIC. Because Vermont WIC has also chosen to implement WIC EBT rather than use paper instruments, it is very important to promote and enable the ability of a broad network of retailers to interface with Vermont’s WIC EBT system. This will allow WIC participants to access their WIC EBT benefits without disrupting their current shopping patterns.

WIC online technology is very similar to that used for commercial Electronic Funds Transfer (EFT) and provides WIC agencies with an electronic alternative to paper-based (voucher) or home delivery of benefits. WIC EBT allows Vermont WIC participants access their WIC EBT benefits electronically via magnetic stripe card technology. Cardholders may access their benefits through the electronic network using their WIC EBT card at any Vermont WIC EBT-authorized Retailer.

The purposes of the Vermont WIC EBT Retail Enhancement Plan are:

- **To describe the process** by which the Vermont WIC Program (VT WIC) and its EBT Contractor, J.P. Morgan Chase (JPMC) will support the efforts of Vermont retail grocers to interface with the VT WIC Electronic Benefits Transfer system (WIC EBT), and be authorized as Vermont WIC EBT Retailers.
- **To present the objectives, methodologies, phases and activities** used to enroll and enable WIC EBT-authorized Retailers to participate in WIC EBT.
- **To provide guidance on the requirements** for WIC EBT integration in the retail environment.
- **To outline the process for development of a stand-beside card acceptance device that can accept and process both 3SquaresVT and WIC EBT cards**, through collaboration among VT WIC, the 3SquaresVT (SNAP) program, and VT WIC EBT vendors
- **To describe the certification process** by which the integrated POS/ECR systems will be certified as operational for Vermont WIC EBT
- **To explain the training** that will be provided to retailers.

The Vermont WIC EBT Retailer Enablement and Certification Plan is intended to be used by the Vermont Women, Infants and Children (WIC) project team, Vermont technical staff, Vermont testing staff, JPMC project management staff, and JPMC technical staff.

1.2 Models of WIC Integration

There are two approaches to enabling retailers to accept WIC EBT cards: Stand beside and Integrated Systems.

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1.2.1 *Stand beside system*

A Stand beside system is a freestanding or stand-alone device that operates entirely separate from any other retailer system and used to complete an EBT transaction. For WIC, the stand beside system must include a scanner (either built-in to the device, or attached electronically but hand-held). It also includes a card-reader, and is capable of sending messages to, and receiving messages from, the WIC host network. The stand-beside POS device does not interface with a cash register, a store's electronic item/pricing file, or its automated inventory systems.

Using a stand-beside solution requires that WIC food items are scanned or entered into the store's cash register system and are also scanned (a second time) by the stand beside scanner to verify eligibility as a WIC approved food, and record the WIC foods for the transaction. The price is then entered on the stand beside POS keypad. This process is known as dual scan / price entry.

Obviously, this is a less-than-optimal solution for EBT, as the WIC foods must be separated from other purchases, and because of the dual scan/price entry. However, the Stand Beside is a viable solution for some small stores without electronic cash register systems and scanners. It is an interim solution for larger stores looking at future WIC-integration and by giving retailers these two options, it helps maintain the project schedule. Therefore, while the option to utilize stand-beside POS equipment is key to overall project success, Vermont WIC does not consider it the optimum permanent configuration for retail checkout lanes, and will continue to encourage retailers to become integrated retailers (See [Section 1.2.2](#)).

For the stand beside retailer, Vermont WIC's EBT contractor JPMC will provide the following services:

- ❖ Retailer Assessment
- ❖ Execute Retailer agreements for stand-beside WIC EBT Retailers
- ❖ Deploy stand beside equipment with appropriate software and PIN pads for stand-beside WIC EBT Retailers, at no cost to the retailer
- ❖ Equipment maintenance services
- ❖ Retailer training and materials
- ❖ Help Desk services
- ❖ Retailer website
- ❖ Production of Retailer location and activity reports
- ❖ Assistance for State staff
- ❖ Manage existing Retailer participation
- ❖ Ongoing Retailer communications

Details for enablement of stand-beside retailers is found in [Section 3.2.2](#).

1.2.2 *Integrated system*

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Retailers that have more sophisticated electronic cash register (ECR) systems are candidates to be WIC integrated retailers, and integration is the optimal solution for them. WIC redemption processing is integrated with all other tender types as a part of the total payment processing solution for the store. WIC processing will use the existing in-lane hardware infrastructure (POS, printer, scanner) used for all other supported tender types. Vermont WIC believes that having WIC EBT integrated into a store’s mainstream payment system is the best possible solution, for both the store and the participant. The integrated solution provides more efficient flow through the lane, supports a mixed basket approach to redemption (i.e., all WIC and non-WIC items can be scanned without separating WIC items), and makes WIC essentially identical to all other transactions being processed in the checkout lane.

For integrated Retailers, JPMC will provide the following:

- ❖ Retailer Assessment
- ❖ Execute Third Party Processor agreements
- ❖ Coordinate testing and certification
- ❖ Provide test cards and test scripts for certifications
- ❖ Support the test environment during certifications
- ❖ Production of Retailer location and activity reports
- ❖ Retailer website
- ❖ Assistance for State staff
- ❖ Ongoing Retailer communications

Details for enablement of stand-beside retailers is found in [Section 3.2.1](#).

1.3 Project Overview and Goal

There are two parts, or phases, to this project:

1. **Development/installation** of WIC EBT operational ECR/POS systems and development of a WIC EBT stand beside system; and
2. **Certification** that the integrated ECR/POS systems and the WIC EBT stand-beside meet online WIC EBT standards, are fully operational and able to transmit and receive messages with intermediaries (such as Third Party Processors – TPPs) and the WIC EBT Host, operated by JPMC.

The Vermont WIC Program EBT Retailer Enablement Project will attempt to migrate as many WIC-Approved retailers as possible to a WIC EBT operational, fully integrated, and certified online ECR/POS system. For those retailers who do not have ECR systems, Vermont WIC and JPMC will work with them, the Department of Children and Families (DCF) and its SNAP EBT Contractor to

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develop and install a certified stand-beside card acceptance device for use with both 3SquaresVT (SNAP) and WIC EBT.

The Vermont Retailer WIC EBT Readiness survey conducted in 2012 as part of the WIC EBT planning project determined that a significant majority of WIC authorized retailers are using POS/ECR software that is available in an integrated version already certified for use for online WIC EBT transactions in at least one of the states with online WIC EBT systems.

For the remaining retailers in the Vermont WIC network, the alternatives for being EBT ready are to conduct a design and development project for software modifications necessary to integrate the ECR/POS with WIC EBT, or install a stand-beside card acceptance device (CAD) in-lane with software compatible with Vermont WIC’s EBT system.

All Vermont retail chains have already completed the integration process for SNAP EBT, and are authorized Vermont WIC vendors for the Cash Value Benefit for fruits and vegetables, which operates using the existing SNAP EBT system.

Therefore, Vermont WIC’s enablement project will consist of:

- Working with selected retailers to support development/installation and certification of the necessary software to integrate the retailer’s ECR/POS/VAR system with Vermont WIC EBT and
- Working with selected retailers, the Vermont 3SquaresVT program, and its EBT vendor to develop and certify a stand-beside card acceptance device that can be used for both 3SquaresVT and WIC EBT

As described above, WIC retailers who develop integrated software, and retailers who install software upgrades to integrate their ECR/POS system with WIC, will be required to undergo tests to certify that their systems are fully operational and compliant with the standards for Vermont WIC’s EBT system, before those retailers are authorized to accept VT WIC EBT cards for purchases. At present, state WIC programs, USDA/FNS and the state WIC program’s EBT Contractor jointly conduct these certifications. However, USDA/FNS is currently reviewing the current certification process and may issue new guidelines that change the process. As Vermont WIC proceeds with implementation of WIC EBT, we will closely monitor the status of this USDA/FNS review, and possibly amend the plan for the Certification Project to comply with any modifications of the current guidelines. The description in this document relies on the current (November 2012) certification process. (See Section ____ for detailed description of Certification process.)

The specific tasks and timeline for completion of all necessary activities are included in the Vermont WIC MIS/EBT Implementation Project document “MSProjectFile,” the most current version of which is stored on the MIS/EBT Implementation Project SharePoint site.

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1.4 Vermont Approach to Retailer Enablement

It is the intention of Vermont to build on the lessons learned in previous State Agencies' online EBT Implementations and take maximum advantage of the expertise of state agencies, FNS, retailers and our EBT Contractor JPMC. Constant communication and consistent messages are critical to successful involvement of retailers in the project. The Vermont EBT Implementation project will:

- **Engage retailers early and often**, listen to their concerns, suggestions, and priorities
- **Seek input and expertise from other states** that have implemented, or are implementing WIC EBT, as well as input from experts in the field of electronic commerce and guidance from a quality assurance contractor
- **Be inclusive.** Invite other stakeholders to share in discussions on policy issues with Vermont project retailers, the FNS, and Vermont WIC project team
- **Develop a retailer enablement plan early in the project**, that incorporates input and recommendations from the EBT contractor knowledge from industry experts and the Quality Assurance contractor as the project progresses

The Vermont WIC Program, in partnership with JPMC will work with the ECR/POS/VAR Developers, Value Added Resellers, Processors and the WIC-Approved retailer to integrate the various ECR/POS/VAR systems, terminal software, and online transaction processing capabilities. Vermont WIC and JPMC will coordinate the appropriate resources and support to integrate WIC EBT functionality in the Vermont retail stores authorized to redeem WIC benefits.

Throughout the life of the WIC EBT contract with JPMC, the WIC Program will promptly provide information to JPMC on new or disqualified Retailers via the Authorized Retailer Update file and these additions/deletions will be addressed by JPMC as described in this plan.

Communications with retailers during this project will include:

- Identification of Retailers – to allow categorization as integration or stand-beside candidate and maintain current contact information
- Outreach - to reach existing WIC EBT Retailers by various methods to provide detailed information to targeted Retailers
- Communication - to maintain awareness and engagement in the project and facilitate enablement of EBT participation
- Education - to provide needed training

A Stakeholder Registry for this project is updated periodically and maintained on the SharePoint site for the MIS/EBT Subprojects. A Retail Vendor Data File is also updated regularly and maintained on the SharePoint Site for the MIS/EBT Subprojects.

1.5 Scope

Vermont WIC's retail enablement efforts will consist of:

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- 1) Development and Certification of Integrated systems
 - ❖ Working with selected authorized retailers to support development of the necessary software to integrate the retailer’s ECR/POS system with Vermont WIC EBT
 - ❖ Working with authorized retailers to obtain full certification of integrated ECR/POS systems as WIC EBT operational
- 2) Development, certification and deployment of stand-beside solutions
 - ❖ Working with selected authorized retailers and the 3SquaresVT program to develop, certify and deploy a stand-beside card acceptance device for use with both with 3SquaresVT and WIC EBT cards
 - ❖ Installation of the stand-beside device in appropriate authorized retailer locations
- 3) Retailer Training
 - ❖ For integrated retailers, Vermont will employ a “Train the Trainer” method which has been used successfully for the current VT WIC fruit and vegetable CVB EBT program
 - ❖ For stand beside retails, training will be provided to each retailer as part of the equipment installation process

Within the scope of these efforts are:

- Assessment activities
- Integration Project grant funded activities (if funding is available – See [Appendix B](#))
- Software Development and Testing Activities
- Certification Activities
- Retailer Training activities

1.6 Acronyms and Definition

To assist the reader, a list of the acronyms referenced throughout this document and their associated meanings is included as [Appendix A](#). For a comprehensive WIC MIS/EBT Glossary please refer to:

- WIC MIS – EBT Communications Plan Glossary found at: https://vtwic.securespsites.com/Implementation/Shared_Documents/DistributeDocumentation/CommunicationsPlan.pdf
- United States Department of Agriculture, Food and Nutrition Service (USDA/FNS) FRED Glossary found at: http://www.fns.usda.gov/apd/FReD-2008/Appendix_B.pdf

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2 Retailer Enablement Activities To Date

2.1 Retailer Enablement Information Gathering, Pre-Planning and Change Management

Vermont WIC has been preparing retailers for the advent of WIC EBT for several years. Frequent and open communications have allowed Vermont WIC to develop very positive relationships with our retailers, including corporate chains and independents. Our existing 135 retailers are very aware of the approaching implementation of EBT, and are already cooperative and supportive of Vermont WIC and our goals.

2.2 Vermont WIC list-serv and Retail Vendor Advisory Council

During 2009 when Vermont WIC launched the CVB fruit and veggie benefit via the SNAP EBT platform, the Vermont Grocers Association began sponsoring and managing a list-serv for Vermont WIC, which allows us to communicate immediately via email to nearly two hundred interested retail stakeholders. The list-serv is used to communicate training, meetings, changes and updates to requirements, authorization schedules, etc.

Also at the time of the CVB launch, Vermont WIC established the Retail Vendor Advisory Council, which meets quarterly via teleconference. Membership is open to any interested retail stakeholder. Minutes of the meetings are posted on the grocer blog (see below), and notice of the meetings and posting of minutes is distributed through the list-serv. Corporate chain retailers (who comprise nearly 70% of our current authorized stores) are deeply involved and participate in virtually every quarterly meeting.

2.2.1 *Webinar Series: Introduction to WIC EBT*

During 2011, Vermont WIC produced, delivered and distributed a series of four webinars providing an overview and introduction to WIC EBT for retailers. The webinars were recorded and have been available on the [Vermont WIC Retailer webpage](#) since that time. The four webinars are:

- What is WIC EBT?
- Online and Offline EBT
- National UPC Database and WIC EBT
- Profile of WIC in Vermont and the Approved Products List

2.2.2 *Vermont WIC EBT blog*

Soon after launch of the CVB , [a blog for our grocer partners](#) was initiated. Vermont WIC uses the blog to provide information on the WIC program in Vermont, training and program changes, and the EBT Implementation Project. The blog is posted at: <http://vermontwicebt.com>

2.2.3 *Retailer Surveys – 2012 and 2013*

During the retail vendor agreement reauthorization process, which took place in the summer of 2012, all retailers were reassessed for:

- Interest in becoming a full food package EBT vendor

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- EBT readiness
- Their appropriateness and interest in participating in an integration project, or whether they would require a WIC/3SquaresVT stand-beside terminal

This survey identified several retailers using ECR/POS software and systems for which modifications are available already to be certified as WIC EBT functional. Other retailers would need to change their ECR/POS systems in order to be online WIC EBT functional, and yet others did not have ECR/POS systems and used state-provided stand beside terminals to process SNAP and WIC CVB cards.

Of the three chain retailers who make up a significant majority of VT WIC authorized retailers, two are operating ECR/POS systems already modified elsewhere for online WIC EBT. One chain uses proprietary software that would require an integration development project. Discussions were initiated at the time with that chain retailer to ensure their awareness of the need to plan for the integration in time for Vermont WIC's EBT pilot in 2015. The other two chain retailers were also engaged in discussions to prepare them for necessary changes they would need to make. The report of this survey is attached as [Appendix C](#).

In the third and fourth quarters of 2013, another survey was conducted that specifically targeted the non-chain (independent) retailers in Vermont (n=51 – 99% of our independent grocers), to determine whether any of them were planning ECR/POS upgrades between 2013 and 2015, and also to gather contact information on the parties responsible for maintenance of their cash registers, and any CAD/POS system. This survey also identified the retailers likely to continue use of the stand-beside terminals. Key findings from this survey are:

- ❖ 28 (55%) use an outside IT/POS vendor or consultant
- ❖ 17 (33%) now use a state-provided EBT card reader, a much smaller proportion than Vermont WIC had anticipated.
- ❖ 34 (66%) have their own, or use a vendor provided ECR/POS system. This is higher than Vermont WIC expected and points to a much greater target population for integration among independent grocers than expected.
- ❖ Of the 28 retailers who use outside vendors for their ECR/POS systems, 15 are using AWI/AGNE, 4 are working with C-Starts, 3 with Duman Business Systems, and 2 with STCR Business Systems. This will allow joint collaboration on integration for a significant portion of our independent retailers.
- ❖ Only 7 retailers are currently working on changes to the store's ECR/POS. We need to contact them immediately regarding integration.
- ❖ 10 are planning changes in the next 2-5 years, allow us to potentially direct them to integrated systems as they make changes

Contact information for the retailers and their ECR/POS vendors was collected as part of this survey. We also collected names of newsletters and other sources of industry information trusted

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by the retailers, in order to target our outreach about this project more effectively. This information is included in the Stakeholder Registry for this project, which is updated periodically and maintained on the SharePoint site for the MIS/EBT Subprojects.

The report of this survey is attached as [Appendix D](#).

2.2.4 *First Retailer Enablement Plan*

During the Pre-Planning phase for the Vermont WIC MIS-EBT Implementation Project, a draft retailer enablement plan was developed, for inclusion in the Vermont WIC MIS/EBT Implementation Feasibility Study. Many elements of that original plan are carried forward into this plan.

At the time that draft was developed, USDA-FNS periodically made grants to states to work with retail vendors for development of ECR-POS software that integrated WIC EBT into the retailer’s ECR-POS system. The draft plan reflected the availability of that funding, and set out the process by which Vermont WIC would assess need, apply for funding, and award funding to retailers for integration projects.

At this time, however (December 2013), USDA-FNS no longer makes this funding available. Therefore, the section of the draft plan describing the Vermont process is no longer relevant to the enablement plan. However, should funding become available, Vermont WIC would use the process that had been documented. Therefore, the process is included as [Appendix B](#) to this Retailer Enablement plan.

2.3 High Level Description of Enablement and Certification Activities and Schedule

The Integration and Certification Project is a subproject of the WIC EBT Implementation Project. The following table displays the phases and high-level tasks and target completion dates for the entire EBT Implementation.

Phase	High Level Task	Completion Target
Planning	<ul style="list-style-type: none"> • Procurement Documentation and Contracting • Project Management Planning • Retail and Clinic Enablement Plans • Selection of Vendors for Integration Projects (should funding be available) 	1/2014
Design	<ul style="list-style-type: none"> • System Design Requirements & Specification Documentation • Integration Project Planning 	6/2014
Development	<ul style="list-style-type: none"> • System Modification, Technical Testing, and Revisions • Operational Planning, Documentation, and Training 	6/2015

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	Materials <ul style="list-style-type: none"> • Integrated ECR/POS System Development and Testing • Stand-Beside POS Terminal Development and Testing • Certification of Integrated Retailer Systems • Reauthorization of Retail Vendors 	
Pilot Operations	<ul style="list-style-type: none"> • Pilot Area Training • System Pilot Test- 3 Month • Pilot Evaluation and System Modification/ Retesting 	9/2015
Statewide Rollout	<ul style="list-style-type: none"> • POS Stand-Beside Installations • Statewide Training • System Rollout 	3/2016

2.4 Enablement and Certification Team

This is an overview of key personnel and their responsibilities. **NOTE:** Where conflicts exist between this list and the official Project Plan, the [Project Plan](#) governs.

Role	Name	Responsibilities
WIC Program Sponsor	Donna Bister	<ul style="list-style-type: none"> • Responsible for oversight and resource allocation to the overall project • Review and approve project status
Program Project Manager	Jeanne Keller	<ul style="list-style-type: none"> • Responsible for project management • Responsible for overall communication and coordination of the participating entities for the certification in general • Monitor open tasks and issues • Coordinate and maintain schedules for the various phases of certification • Coordinate with EBT Vendor to provide operating rules and implementation guidelines to interested retailers • Host bi-weekly conference calls with each set of affected parties during each certification, and ensure appropriate and timely communication between scheduled calls • Oversee the development of the combined WIC-3SquaresVT stand-beside terminal software • Ensure adequate testing is performed in each phase and that all scripts are executed • Oversee and ensure adequate testing is performed in each phase and that all scripts are executed • Oversee coordination with FNS contractors to ensure receipts are reviewed and reconciliation is performed • Coordinate with QA Contractor to ensure receipts are reviewed and

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		<ul style="list-style-type: none"> reconciliation is performed Coordinate with EBT Contractor to provide operating rules and implementation guidelines to interested retailers Schedule certifications with interested retailers, balancing priorities and coordinating to meet and maximize the schedules of all involved
Vendor Manager	Patrick Henry	<ul style="list-style-type: none"> Participate in conference calls with each set of affected parties during each certification and ensure appropriate and timely communication between scheduled calls Assist with certification testing and ensure that all scripts are executed Coordinate with the QA Contractor to ensure receipts are reviewed and reconciliation is performed
EBT Contractor	JPMC	<ul style="list-style-type: none"> Serve as the information technology host for the Vermont WIC Program EBT system Provide a complementary group of personnel to support the integration and certification project Provide the test environment for EBT transactions Install, maintain, and service external EBT point-of-sale devices at participating grocery stores, and provide initial training to store personnel on its use, or coordinate with SNAP contractor to accomplish these tasks Provide the interface to store food benefits issued to eligible participants during the WIC application process Communicate with grocery stores to identify food benefits issued and available for purchase, Contribute to the Vermont WIC Retail Enablement Plan Aid in the successful integration of the Vermont WIC Retail environment Install, maintain and service external EBT point-of-sale devices at participating grocery stores, Provide Technical assistance Lead the System certification effort Provide Equipment specifications Provide Deployment and training plans Describe training materials Reimbursing vendors for authorized WIC purchases Provide ongoing processing, equipment support and maintenance Facilitate or report on retailer and third party processor agreements
Financial Manager VDH Business Office		<ul style="list-style-type: none"> Properly track the use of funds, and maintain adequate supporting documentation

2.5 Management of the System Certification Process

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NOTE: The certification process for stand beside equipment and for integrated retailers is described in detail in [Section 3.3](#) for each of those categories of retailers. This is meant to be a high level explanation and description of the process.

WIC EBT is unlike a typical credit, debt or EBT card because instead of a cash value, the transaction involves specific redemption of specific prescribed food items. Several rules must be met in order for the transaction to be processed successfully. Each food item must be verified against the WIC prescription specific to each participant, and in accordance with the Authorized Product List that is specific to the state agency. Systems will be certified via a test host system created to run transactions that ensure data is formatted appropriately, and that the system will process the transaction correctly. Certification will require the attendance of WIC Agency representatives running scripts and validating results.

The Vermont WIC Program will work with JPMC and the other stakeholders to schedule certification in the most logical and efficient manner, to affect the maximum benefit to participants, Stakeholders, and WIC Programs in Vermont, the region and nationwide.

Vermont intends to schedule certifications using these criteria for priority:

- Chain retail grocers operating throughout the state
- Stores located in the pilot area
- Retailers who may require only minor modifications to systems already certified elsewhere
- Retailers who received contracts to fund their integrations (if such funding is available. See Appendix B)
- Retailers who are carrying out integration projects for systems not integrated elsewhere

Multi-store entities (“chain” stores) comprise a majority of store locations in the current Vermont WIC authorized retailer network, and will continue to do so after implementation of retail delivery via EBT. Therefore, the certification of multi-store entities will necessarily be a priority. All remaining retailers will be scheduled for certification as their development work is completed and tested.

Whether certification is carried out for an integrated retailer or for the stand beside system that Vermont WIC and JPMC will develop, the data verified during testing will be the same. Data verified during testing includes:

- Descriptions listed in the APL match the descriptions, quantity and UOM on the receipts
- PIN validation (including using additional digits at the end of the PIN)
- Ensure coupons and promotions are included and processed correctly
- Ensure CVB is processed correctly
- Process transactions for WIC only, as well as mixed basket transactions

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- Ensure accounts are decremented properly during purchases
- Ensure voids and reversals process and credit accounts correctly
- Verify that financial settlement to the retailer is accurate
- Certify that the Management information reports communicated by the system are accurate
- Ensure that full regression testing is performed if code changes are in

Throughout the project, the Vermont WIC Program will host regularly scheduled calls with all stakeholders to monitor open tasks, and additional calls will be held with the relevant parties to recap each certification.

2.6 Online WIC EBT Certified ECR/POS Systems

The most current list WIC EBT Certified retailer systems is posted on the Vermont Department of Health WIC Program MIS/EBT Implementation Project page at:

http://healthvermont.gov/wic/MISEBT_Project.aspx#Technical_Information

This document, which is provided and updated periodically by FNS, displays the models of ECR hardware, operating systems and software, and Card Reader Hardware and Operating Systems that have been certified for other online EBT WIC agencies. The document also displays the state WIC agency and retailer involved in the certification of the ECR/POS hardware and software.

3 JPMC Plan for Retailer Enablement and Certification

JPMC has provided a plan to Vermont WIC for retailer enablement and certification providing details on activities and tasks that will be performed for this project.¹ Vermont WIC has substantially adopted and incorporated the JPMC plan's phases, procedures and activities into this Retailer Enablement and Certification Plan.

JPMC identifies and describes three phases to the enablement and certification process:

- Phase I – Notification
- Phase II – Enrollment
- Phase III – Preparation, Installation, and Training

3.1 Phase I - Notification

In Phase I, four procedures are used to notify Retailers about the WIC EBT Program. It is important to communicate frequently and consistently with the Retailer community to continue to encourage participation in the integration project and online WIC EBT. The processes within this

¹ The plan as submitted by JPMC is attached as [Appendix E](#).

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phase of the project builds general program awareness, establishes program identity through consistent use of the JPMC, the WIC EBT card and the WIC EBT Program logo on materials, provides a mechanism to communicate the benefits and responsibilities of participation in WIC EBT, and encourage participation.

This phase will be facilitated by the work already done by Vermont WIC to gather and maintain up to date contact information for project stakeholders, and build awareness and support for WIC EBT. (See [Sections 2.1](#) and [2.2](#).) A Stakeholder Registry for this project is updated periodically and maintained on the SharePoint site for the MIS/EBT Subprojects. A Retail Vendor Data File is also updated regularly and maintained on the SharePoint Site for the MIS/EBT Subprojects.

The success of this implementation requires that the Vermont WIC Program continues to be the central point of contact for retailer communications and concerns that may surface throughout this project. The Vermont WIC Program will work closely with JPMC and all stakeholders to manage any concerns or interests with minimal impact on the project, and to the satisfaction of the concerned parties. While the integration process must be managed and coordinated by Vermont WIC, all parties must communicate with integrity, transparency and honesty in order for the project to be a success.

The initial stage of Vermont WIC's plan for working with its retailers (which as described in Sections 2.1 and 2.2 is already underway) is to reach out to the retailer community to:

- Explain what WIC EBT is and how it will impact them
- Provide an initial project schedule
- Provide information on the various paths by which a store may be enabled for WIC EBT
- Provide information about WIC EBT standards
- Identify retailers who wish to integrate
- Identify key IT contacts for all authorized retailers

The intent of this outreach is to accomplish several purposes:

- Establish support among all stakeholders
- Identify issues and concerns
- Leverage their contacts and infrastructure to spread the word about Vermont WIC EBT and to gain a broad based support from their constituencies
- Use as a sounding board for approaches to training and equipment deployment
- Provide a forum for addressing practices and methodologies

Additional information on communications with retailers is provided in [Section 9](#) of this plan.

3.1.1 Procedure 1 - Leverage Relationships With Grocery Associations

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Building on the effective work of the Vermont WIC Program with the Vermont Grocers Association (VGA), JPMC will regularly communication with VGA regarding JPMC activities in Vermont, for VGA leadership as well as for communication to the association’s members. VGA strongly supports the online EBT project and Vermont WIC intends to ensure that a good working relationship continues among the WIC EBT Program, JPMC, and VGA.

3.1.2 Procedure 2 - Retailer Corporate Contact

Vermont WIC has established strong and positive relationships with corporate chain retailers in the state. The JPMC Retailer Team will work with retailer corporate contacts by responding to questions about online EBT, to solicit information from the chain about their current EFT and/or in-store technology, and offer assistance for EBT enablement and certification. Regardless of whether the corporate Retailer expressed a desire to integrate or accept contractor-installed stand beside machines, a meeting is established. This type of meeting sets the foundation for a productive relationship with the chain.

After initial meetings, most future communication with the chain headquarters will be via telephone, email and direct mail. Frequent communication with the corporate contact reinforces program awareness, facilitates the integration and certification process, and maintains participation in the WIC EBT Program.

3.1.3 Procedure 3 - WIC EBT Program Letter to Retailers

The WIC EBT Program will send a letter to retailer to initiate the EBT project, and introduce retailers to JPMC contacts. This letter is sent to chain headquarters and to independent stores to initiate the planning for enablement, integration and certification. Because of the significant stakeholder engagement activities already carried out by Vermont WIC, the WIC EBT letter will not be the first official notification about WIC EBT, but will establish the official “launch” of this project, so it is an important first step in actively engaging retailers in the project. The letter affirms the VT WIC Program’s commitment to and endorsement of online WIC EBT, informs retailers of the schedule and upcoming activities, and introduces JPMC’s role in the program.

3.1.4 Procedure 4 - JPMC Letters to Retailers

After the WIC Program letter is sent, JPMC sends a letter to notify Retailers that JPMC staff will be holding WIC EBT awareness meetings to educate and prepare Retailers for WIC EBT. This letter explains thoroughly JPMC’s involvement in WIC EBT and introduces the JPMC Retailer Manager, who will be the Retailer’s initial point of contact. Following the WIC EBT awareness meetings, notifications are sent from JPMC to continue building program awareness and initiate enrollment. The JPMC introductory letter is mailed to WIC EBT-authorized Retailers prior to the first awareness meeting, and after the WIC EBT Program has mailed its introduction letter to the Retailers. Letters must be approved by Vermont WIC prior to mailing. These letters will be sent via U.S. mail and email, to ensure as much as possible retailer awareness of the project launch.

3.2 Phase II - Retailer Enrollment

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Phase II focuses on enrollment activities and obtaining signed Retailer Agreements from WIC EBT-authorized Retailers. In this phase, it is important to emphasize the Retailers’ benefits and responsibilities of participation in WIC EBT, and overcome any barriers to participate. At the conclusion of Phase II—Retailer Enrollment, Retailers should be familiar and comfortable enough with WIC EBT that they will sign and submit enrollment documents, which allows them to participate in WIC EBT.

3.2.1 Procedure 1 - Meetings

Retailer awareness meetings will be held sufficiently in advance of implementation to effectively engage retailers in enablement and certification. JPMC will work with the WIC EBT Program in establishing the schedule and meeting logistics. The meeting is approximately one and one half - hour in length. A facility with adequate meeting room space and parking needs is selected.

An overhead presentation is used to guide the Retailer through the presentation. The awareness meeting outline and topics are as follows:

Retailer Awareness Meeting Outline

- Define WIC EBT
- Introduce Program Guidelines
- Schedule of Upcoming Activities
- Review Benefits of WIC EBT to the WIC EBT Program, cardholder, and Retailers
- Overview Program Features
- Detail Retailer Involvement and Responsibilities of Participation
- Detail Retailer Support Services
- Enrollment Process
- Provide Information regarding Equipment Installation and Training
- Settlement
- Questions and Answers
- Retailer Site Survey

3.2.2 Procedure 2 - Corporate Headquarters Contact

As indicated 3.1.2 Corporate Contact, corporate contacts for many of the larger supermarkets will already have been contacted in Phase II. At this point in the project, JPMC sends copies of the Retailer enrollment documents to the corporate contact. This is done in advance of the implementation date to ensure that the chain corporate headquarters have enough time to review and complete the Retailer enrollment documents.

3.2.3 Procedure 3 - Retailer Enrollment Documents

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A “Welcome to EBT,” approved by Vermont WIC, will be sent by JPMC via U.S. mail and email advising Retailers to go to the Vermont WIC Retailer website to download and print the JPMC enrollment materials. If a Retailer doesn’t have internet access, they may request by telephone or by a reply email that the enrollment materials be mailed to them. All enrollment materials must be returned to JPMC for the retailer to participate in WIC EBT. JPMC will tracking enrollment documentation via JPMC’s Retailer Database. This database is used to track enrollment status, and also will be used to prompt follow - up calls and correspondence and to produce enrollment - tracking reports. If a Retailer misplaces their enrollment documentation they can download additional documents from the Retailer website or request the materials be mailed to them. JPMC will follow - up with all currently authorized Vermont WIC retailers to determine which retailers will participate in WIC EBT. (In other words, JPMC will track and followup until replies - - - yes or no - - - are received from 100% of currently authorized retailers.)

The enrollment documents will finalize the determination of which retailers will be treated as integrated retailers, and which will be treated as stand beside retailers.

3.3 Phase III - Retailer Preparation, Certification, Installation, and Training

The specific details of Retailer preparation, system certification, equipment installation, and training to participate in WIC EBT vary depending upon the type of terminal unit used by the Retailer. For the purpose of WIC EBT, Retailers fall into one of the following categories:

- Integrated WIC EBT Retailer
- Stand Beside WIC EBT Retailers (both single and multilane)

3.3.1 *Integrated WIC EBT Retailer*

Vermont’s WIC EBT will conform to *FNS WIC EBT Operating Rules* and *Technical Implementation Guide* (TIG). Implementation will build upon the work that completed by FNS, JPMC and other WIC agencies to enable Retailer integration. Many large Retailers such as WalMart, Fred Meyer, Supervalu (Albertsons) and Safeway electronic cash register (ECR) system software companies (Retailix, RORC, IBM) and TPPs (First Data and Vantiv) have already developed, certified and implemented WIC EBT capabilities. Efforts will be made by Vermont WIC and JPMC to maximize the number of integrated Retailer systems in place for the project, reducing the number of non - integrated, stand - beside Retailers. JPMC will use a Site Survey form to determine which Vermont WIC EBT - authorized Retailers want to integrate. This form will also be used to determine if they are already using a TPP or cash register system that has been previously certified.

These are the activities related to deployment of integrated retailers:

A. Design and Development

Stores wishing to integrate are responsible for their own design and development initiatives. JPMC will provide the technical specifications and business rules to which the integrated solution must conform. Integration development by retailers may require 18 to 24 months. **Consequently**

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getting specifications into the hands of the retailers early in the project is of immense importance.

B. Certification

Vermont WIC EBT Retailers wanting to use an integrated cash register system must have their cash register system and TPP certified by Vermont WIC. JPM will assist the Vermont WIC program in certification of the retailer integrated systems as meeting all requirements for WIC EBT processing. The certification process will build upon the work that has already been completed to certify retailers in other online WIC implementations, and draw from the information already collected by Vermont WIC the Pre-Planning and Planning phases of this implementation project. Many large Retailers such as WalMart, Fred Meyer, Supervalu (Albertsons) and Safeway electronic cash register (ECR) system software companies (Retailix, RORC, IBM) and TPPs (First Data and Vantiv) have already developed, certified and implemented WIC EBT capabilities.

Certification is a four-step process:

- **Pre - certification** is conducted by the retailer/retailer vendor to help ensure that the system is ready for certification and to identify any changes needed prior to the Level One or Level Two Certification.
- **Level One Certification** involves the WIC Agency certifying the base retailer ECR System or an off the shelf version of a retailer ECR System before the TPP process.
- **Level Two Certification** involves the WIC Agency certifying the retailer ECR system through to their TPP. Level Two Certification involves a customized version of a base ECR system.
 - ✍ **Note from JPMC:** Both Level 1 and Level 2 require certification to the full set of WIC EBT certification scripts, and are not treated any differently from a certification perspective. These are not progressive; the requirement is satisfied as long as one of the two types of certification is completed for a Retailer new to WIC EBT.
- **Level Three Certification** involves the retailer certifying their ECR system through the TPP and to the VT WIC EBT Host (JPMC) by validating the production end to end process. In-store certification is not typically required; however, a live compliance purchase will be required at the store level to confirm hardware and software are operating correctly. Level Three Certification will require the attendance of WIC Agency representatives running scripts and validating results. The Retailer and TPP will perform their development integration testing in order to process every conceivable financial transaction and validate formatting. The retailer will provide sample receipts and perform end-to-end reconciliation with the TPP. JPMC will validate the transactions to FNS, who observes the run of the pre-approved scripts and verifies reconciliation of the receipts through Booz Allen Hamilton.

JPMC will use the Retailer Site Survey Form to determine which Vermont WIC EBT - authorized Retailers want to integrate. This information will also be used to determine if they are currently using a TPP or cash register system that has been previously certified, and to identify which level

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of certification each Retailer and TPP will require. They will be identified by the following categories:

- **Large chains that have previously been certified** will require that some testing be completed in the JPMC test environment prior to completing the Level 3 certification. JPMC will provide test cards for pretesting, test scripts and APL files. Live production cards will be used for the Level 3 certification.
- **Retailers that haven't been previously certified but are using ECR software and a TPP that has been previously certified** will require some testing be completed in the JPMC test environment prior to completing the Level 3 certification. JPMC will provide test cards for pretesting, test scripts and APL files. Live production cards will be used for the Level 3 certification.
- **Retailers who are using ECR software and a TPP that hasn't been previously certified** will require Pre - certification, Level 1 or Level 2 certification and Level 3 certification. JPMC will provide the JPMC Women, Infants and Children (WIC) Transaction Processing Guidelines for Integrated Retailers, as delivered previously to Vermont as well as the JPMC WIC Online Interface Document.
- **Retailers using ECR software that hasn't been previously certified but are using a TPP that has been certified** will require Pre - certification, Level 1 or Level 2 certification and Level 3 certification. JPMC will provide the JPMC Women, Infants and Children (WIC) Transaction Processing Guidelines for Integrated Retailers, as delivered previously to Vermont as well as the *JPMC WIC Online Interface Document*.

Each Retailer wishing to be an authorized Vermont WIC EBT retail vendor will submit a System Certification Testing Plan specific to their TPP/VAR/ECR, describing how their system will be tested for each level of certification.

JPMC will provide test cards(for pre - certification, Level 1 and 2 certification), test scripts and APL files so that the Retailers, TPPs and cash register system developers can set up test labs and ultimately complete certification of their systems. Certification will require the attendance of Vermont WIC EBT Agency representatives running scripts and validating transactions, as well as participation by the Vermont WIC Quality Assurance (QA) contractor. The Retailer and TPP will perform their development integration testing in order to process every conceivable financial transaction and validate formatting. Data verified during testing includes:

- Descriptions listed in the APL match the descriptions, quantity and UOM on the receipts
- PIN validation (including using additional digits at the end of the PIN)
- Ensure coupons and promotions are included and processed correctly
- Ensure CVB is processed correctly
- Process transactions for WIC EBT only, as well as mixed basket transactions

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- Ensure accounts are decremented properly during purchases
- Ensure voids and reversals process and credit accounts correctly
- Verify that financial settlement to the retailer is accurate
- Certify that the management information reports communicated by the system are accurate
- Ensure that full regression testing is performed if code changes are introduced

The Retailer will provide sample receipts and perform reconciliation with the WIC EBT host. JPMC will validate the transactions to FNS, who observes the run of the pre - approved scripts and verifies reconciliation of the receipts through Booz Allen Hamilton. Once reconciliation is completed, FNS will make the final decision on certification. Certifications can be not approved, conditionally approved, or unconditionally approved.

TPPs who would like to integrate WIC EBT transactions into their systems on behalf of their WIC EBT - authorized Retailers are provided with an *Integrated Certification Packet of Materials* by JPMC on behalf of the WIC EBT switch. This packet of materials includes the *JPMC Women, Infants and Children (WIC) Transaction Processing Guidelines for Integrated Retailers*, as well as the *JPMC WIC Online Interface Document*. TPP's must also sign and return a *JPMC Third Party Processor Agreement* and *WIC Amendment* prior to certification.

Once a retailer's system is certified, the retailer may be authorized to accept VT WIC EBT cards and conduct VT WIC EBT transactions.

Certification activities and schedule, the certification team and their responsibilities, and other aspects of the certification process are described in detail in Section 7 of the JPMC Retailer Enablement Plan, which is [Appendix E](#) of this document.

C. Installation

Integrated stores are responsible for their own installations

D. Maintenance and Support

Integrated stores are responsible for their own maintenance and support.

E. Transaction Acquiring

Integrated stores will make use of third party acquiring relationships.

F. Training

An integrated store will participate in Vermont's "train the trainer" training provided by JPMC. (The Training Plan Integrated stores will be responsible for their own cashier training. The State Agency will continue to provide any necessary policy related training to chain representatives.

Training for the integrated Retailers is limited to information specific to the Vermont WIC online EBT Program information, since JPMC cannot instruct the integrated Retailer on the functionality of their individual commercial POS equipment.

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After the completion of the JPMC training, and the retailer’s training of their staff, it will be recommended that each integrated retailer perform a test set of all the WIC EBT transactions in order to verify that their staff understands how to process the transactions and that the terminal units are properly linked to JPMC’s host.

(Development of the Training Plan, Settlement and Reconciliation Guide and Training Materials for retailers are included in the MIS/EBT Implementation Project Master Project Plan in Section 2.4.15.6.)

3.3.2 Stand Beside WIC EBT Retailers (Both Single and Multilane)

WIC EBT Retailers have the ability to participate in WIC EBT via the use of JPMC provided stand beside POS terminal system. This equipment is installed at no charge to the Retailer. If a Retailer needs more than the number of stand beside machines allowed by Vermont, the Retailer may lease additional equipment for a nominal monthly fee. The fee includes the same maintenance service as equipment they receive free of charge.

Each stand beside Retailer is required to complete and return the Retailer enrollment documents to participate in WIC EBT. Any required site preparation other than an appropriate digital or analog connection and electrical outlet is performed upon terminal installation.

JPMC will work with Vermont to develop a rollout schedule to ship the stand beside equipment to WIC EBT Retailers. JPMC will use the guidelines developed by Vermont to determine how many devices the WIC EBT Retailers should receive.

For stand beside Retailer installations, JPMC installs all equipment and trains the store’s staff. For chains choosing the stand - beside solution, “train - the - trainer” information is provided to the company’s training staff upon request. After the completion of training and terminal installation, each store performs a test set of all the WIC EBT transactions at each terminal to verify that staff know how to process the transactions and that the terminal units are successfully linked through to JPMC’s host.

These are the activities related to stand beside deployment:

A. Design and Development

JPMC will collaborate with Vermont WIC, WIC retailers and DCF 3Squares program to develop a stand beside solution that includes both WIC and SNAP EBT functionality.

B. Certification

JPM will assist the Vermont WIC program in certification of the system as meeting all requirements for WIC EBT processing. Testing will be performed as part of the Vermont WIC and FNS user acceptance testing (UAT).

C. Installation

JPMC will install stand - beside equipment and software in all Vermont WIC retailer locations requiring stand - beside devices, at no charge to the retailer. JPMC will provide retailers with a

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stand beside WIC POS solution that includes a WIC EBT stand beside POS terminal with a built - in PIN pad and printer, and a handheld scanner. All participating stores receive one or two EBT only terminals as determined by Vermont WIC. Any required site preparation other than an appropriate digital or analog connection and electrical outlet is performed upon terminal installation.

WIC EBT stand beside Retailers receive their JPMC WIC EBT stand beside POS terminal systems via United Parcel Service. For WIC EBT stand beside Retailer installations, JPMC installs all equipment and trains the store’s staff at the time of equipment installation. Included with their devices is a comprehensive WIC Stand Beside Retailer Manual described below. In addition to this manual, Retailers receive onsite training, face - to - face training or group training, as defined by the Retailer, from JPMC. These training sessions are complete and comprehensive; Retailers learn all aspects of using their WIC EBT stand beside POS terminals, as well as program information to guide them through their introduction to the new WIC EBT Program. The WIC Stand Beside Retailer Manual that the Retailers receive serves as a refresher and training manual for existing and new employees.

After the completion of training and terminal installation, each store performs a test set of all the WIC EBT transactions at each terminal to verify that staff know how to process the transactions and that the terminal units are successfully linked through to JPMC’s host.

JPMC will work with Vermont to develop a rollout schedule to ship the stand beside equipment to WIC EBT Retailers. JPMC will use the guidelines developed by Vermont to determine how many devices the WIC EBT Retailers should receive. If a Retailer needs more than the number of stand beside machines allowed by Vermont, the Retailer may lease additional equipment for a nominal monthly fee. The fee includes the same maintenance service as equipment they receive free of charge

JPMC will retain ownership of this equipment throughout the life of the contract.

D. Management, Maintenance and Support

JPMC will provide all stand beside POS management, maintenance and support. JPMC will provide a toll free customer service to all stand - beside stores. The hours of operation will be the same as is required for SNAP.

E. Transaction Acquiring

JPMC will provide for all transaction acquiring, routing, approvals, and settlement activities.

F. Training

The training of all Retailers is an important aspect of successful implementation. This is especially important for retailers using the stand beside systems, as they are generally the smaller stores, without dedicated staff for maintenance and use of electronic devices. JPMC will train the Retailers on how to use the device and how to incorporate this new electronic system in their everyday store operations onsite, at the time of installation.

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The goal of the various types of training to be used by JPMC in training the Retailers is to ensure that Retailers have a clear understanding (as applicable) of:

- The objectives of the WIC EBT Project and the Retailer’s role
- Differences between the current WIC EBT benefit issuance process and the new WIC EBT Program
- How to perform all Retailer transactions on their stand beside POS terminal (if applicable) including:
 - ✓ Clerk functions
 - ✓ Supervisor functions
 - ✓ Voids
 - ✓ Reversals
 - ✓ Reconciliation and settlement procedures
 - ✓ POS terminal use, care and troubleshooting
 - ✓ POS terminal security
 - ✓ Customer service procedures
 - ✓ Tips on dealing with cardholder concerns
 - ✓ Dealing with damaged WIC EBT cards

(Development of the Training Plan, Settlement and Reconciliation Guide and Training Materials for retailers are included in the MIS/EBT Implementation Project Master Project Plan in Section 2.4.15.6.)

G. Materials

Several types of materials will be provided for Stand Beside Retailers

- **Retailer Operations Manual**

All Retailers participating in the WIC EBT Program that use the stand beside equipment receive a retailer operations manual. Each retailer operations manual outlines the process used to process all WIC EBT transactions. The manuals are designed to be comprehensive guides that Retailers can refer to at any time, and easily access the information they require to efficiently process WIC EBT transactions. The format of the manual is conducive to refresher training and the training of new employees.

The *WIC Stand Beside Retailer Manual* helps the Retailer become familiar with the stand beside POS equipment deployed by JPMC to their store and its ties to the JPMC host computer system, maintenance and troubleshooting procedures. It describes WIC EBT benefit transactions and lists denial codes, outlines the totals, reporting and settlement procedures. The same manual will be issued to single and multi - lane WIC EBT stand beside Retailers.

- **Retailer Quick Reference Card**

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JPMC has developed a quick reference card to aid WIC EBT stand beside Retailers in the use of their JPMC supplied WIC EBT stand beside POS terminal systems, as well as the scanners. The reference card summarizes the common WIC EBT transaction sets, and details the basic procedures to perform these transactions. This quick reference card is designed to be kept at or near the stand beside terminal for the Retailer’s reference when performing transactions that the Retailer may not be comfortable doing from memory.

- **Other Printed Material**

JPMC has also developed and distributes a WIC EBT automated clearing house (ACH) questions and answers sheet to Retailers that increases general awareness of the program and how it functions, as well as provides a general understanding of how the program and settlement process work.

4 Standards

4.1 Overview

This section describes the standards that establish required functionality of retail Point of Sale (POS)/Electronic Cash Register (ECR) systems, and the necessary interactions that will enable participation in Vermont WIC, with EBT processed by the JPMC Online WIC system. These standards and requirements are found in the American National Standards Institute (ANSI) X9.93 Standard, the USDA FNS Operating Rules and Technical Implementation Guide.

Vermont’s WIC EBT will conform to *FNS WIC EBT Operating Rules* and *FNS WIC Technical Implementation Guide (TIG)*, which together present a national WIC EBT standard for retail electronic processing.

The ANSI X9.93 and TIG standards and FNS Operating Rules:

- 1) Provide guidance on the usage of data elements received from/sent to the host.
- 2) Provide information on the receipt and use of the Universal Product Code (UPC)/Price Look Up (PLU) Approved Product List (APL) file that is downloaded to the ECR systems.
- 3) Provide the business rules for the processing of WIC online transactions with Vermont WIC’s MIS, the Ceres system.

4.2 FNS Operating Rules

The USDA FNS Operating Rules govern the operation of WIC EBT for all parties participating in the program. The rules apply to

- WIC state agencies,
- WIC Cardholders (participants)
- ECR/POS system vendors

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- WIC retail vendors (grocers),
- Acquirers and Processors.

The current version of the USDA FNS Operating Rules can be located at <http://www.fns.usda.gov/wic/ebt/operatingrules - implemguide.htm>

4.3 Technical Implementation Guidelines

THE USDA Technical Implementation Guide (TIG) provides implementation guidelines for use of X9.93 standards for processing of online and offline (smart card) WIC EBT transactions The TIG applies to:

- Retail vendors (grocers)
- POS system integrators
- ECR/POS vendors
- Third party processors
- EBT Card Issuer processors

TIG describes how the ANSI X9.93 Part 1 Messages and Part 2 Files standards are to be implemented for WIC EBT. The sections of the TIG applicable to online WIC EBT apply for Vermont WIC's EBT implementation.

The X9.93 Standards² are available for purchase via the following link to the ANSI eStore, as provided on the USDA FNS Document Library:

<http://webstore.ansi.org/FindStandards.aspx?SearchString=X9.93&SearchOption=1&PageNum=0>

The current version of the Technical Implementation Guide can located at <http://www.fns.usda.gov/wic/ebt/operatingrules - implemguide.htm>

4.4 WIC Universal Interface Specifications

The WIC Universal MIS - EBT Interface Specification (UI) document dated June 2012 is available at <http://origin.www.fns.usda.gov/wic/ebt/WICUniversalMISEBTInterfaceSpecification.pdf>

This document standardizes the functional requirements for the universal Interface between a WIC MIS and the WIC EBT system. As WIC agencies implement new and updated MIS and EBT systems, whether a new system or transfer of an existing system, the Universal Interface Specification must be followed. All WIC State agencies and their Management Information System

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(MIS) and Electronic Benefit Transfer (EBT) contractors are required, at a minimum, to implement the required functions. Optional functions may be implemented at the WIC State agency’s discretion. However, if a WIC State agency chooses to implement an optional function, the implementation must comply with the Universal Interface Specification. Vermont WIC supports the use of UI and expects that its EBT Vendor, JPMC will design their Vermont Retail Interface to support the UI specifications by using compatible elements.

4.5 EBT Retail Vendor POS Interface Specifications

JPMC will supply an EBT host/Retail Vendor POS interface specification document. The document will provide guidelines that define the business requirements for the functionality of retail ECR/POS Systems. The document will provide the framework for the processing of WIC online transactions with the contractor’s host EBT system, provide information on the receipt and use of the UPC/PLU APL file downloaded to the ECR System, and provide guidance on the use of data elements transmitted to/from the contractor’s host EBT system. The WIC Online Interface document will provide information on the core messages, fields and field contents used in the vendor’s host EBT system and will be developed using the USDA FNS Operating Rules and Technical Implementation Guide.

4.6 Ownership of Integrated Software Financed with Federal Dollars

If federal funds are used by a retailer to pay for modifications to core code to integrate WIC EBT system functionality within a store’s electronic cash register (ECR) system, the USDA FNS retains ownership of the code developed and will be entitled to delivery of the source and executable code for use and distribution. This rule benefits other State Agencies who might also, following Vermont, implement the Mountain Plains States Consortium’s system (MPSC) with online EBT.

5 Stakeholders

Many stakeholders are involved and affected by the successful implementation of fully integrated online WIC EBT.

5.1 WIC Participants

Primary stakeholders in this project are the WIC participants, who will experience a more dignified and efficient shopping experience. They will have a broader range of choices for their food package, manage their use of the WIC food package to their own schedules, and will experience the convenience of mixed basket purchases if shopping in stores that a fully integrated.

5.2 WIC Retail Vendors

Also primary stakeholders are the WIC retail vendors, who will be able to provide the full WIC food package to customers, while experiencing a smoother traffic flow for in - lane transactions, compared to transactions using paper food instruments. The statewide network of WIC authorized retailers includes the following two types. (The communication approach for each includes is described in Section 7, and in detail in Sections 3.1 and 3.2.)

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- Supermarkets— all contacts with supermarket chains are with the corporate chain contact. The initial contact is made by telephone, with an in person meeting if necessary.
- Independents—these are independent grocery stores. Contact with stores in this group will be with the owner or designated manager of the store.

If the retailer can be fully integrated, there will be no need to double - scan and double enter WIC items. Integration will eliminate the need to designate and staff special lanes for WIC participants, will eliminate the need for stand - beside equipment that takes up valuable lane space, and will provide better reporting for reconciliation purposes. If, however a retailer requires stand - beside equipment, our project will at least minimize the footprint required by combining WIC and 3Squares in a single terminal.

Current VT WIC retailers have been selected and authorized by the Vermont WIC Program to provide reasonable participant convenience and access for WIC fruit and vegetable CVB, and are currently certified for and operating with Online 3SquaresVT (SNAP) online EBT technology. As part of full EBT implementation, the current retail vendor network will be evaluated for access adequacy. It is believed the current vendors, at a minimum, will be required to ensure access for the full food package.

This project will involve either integration/certification of the authorized retailers' ECR/POS systems or development of a stand - beside terminal with WIC EBT capability, in order to allow the Vermont WIC program to transition from home delivery to retail delivery of the WIC food packages. Retailers who integrate their ECRs will avoid having to install stand - beside terminals for WIC transactions, but their systems will need to be certified as WIC operational. Thus, all authorized retailers will be affected by this project.

The Vermont WIC Program and Vermont's EBT Contractor will work with their EBT Vendor and retailers in a manner that emphasizes collaboration among those with common components, to maximize efficiency and avoid duplication of resources. In order to identify commonalities and ensure that all retailers are adequately prepared for the launch of WIC EBT in Vermont, we will update and verify the following information from retailers, as part of their 2014 contract renewals for the existing WIC CVB EBT program:

- ❖ ECR/POS or Value Added Reseller (VAR) Software Developer/Provider
- ❖ Software Program and Version
- ❖ POS Payment System and Version
- ❖ POS Software Vendor Contact
- ❖ Third Party Processor Name and Contact
- ❖ Additional Store, Owner and Corporate demographic information

Balancing the cost/benefit ratio for retailers may be a challenge. Transaction fees are considered part of doing business in a multi - tender environment that includes debit, credit, gift cards and various cobranded cards, as well as WIC EBT. In making the choice whether to integrate or to

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accept a WIC/3Squares stand - beside, retailers would have to weigh the cost of additional transaction fees and integration development cost compared to the impact of double scanning using the stand - beside process. Vermont WIC will communicate with retailers to ensure they fully understand all options. The RFP for the EBT Contractor will include a requirement that the EBT system allow retailers with integrated systems the ability to connect directly to the EBT processor to eliminate transaction fees. While it will be the retailers' responsibility to conduct their own cost - benefit analysis of using the stand - beside with double scanning compared to ECR/POS integration, Vermont WIC and Vermont WIC's EBT Contractor will work with the retailers to help them understand the impact of their various EBT implementation choices.

5.3 Other stakeholders

Stakeholders supporting the participants and retailers through implementation include the Vermont WIC Program and Vermont WIC's EBT Contractor JPMC, along with associations such as the National Grocer Association, Vermont Grocer's Association, Associated Grocers of New England, and the providers of retail IT support such as the ECR/POS developers and providers and TPPs.

6 Retailer Enablement Challenges

There are challenges and obstacles inherent projects of this type requiring coordination, cooperation, and consistency from the USDA FNS, Vermont WIC's EBT Contractor, Vermont WIC, 3SquaresVT and the SNAP EBT Contractor, the retailers, the ECR/POS/VAR developers and Third Party Processors, to manage challenges as they arise. Vermont WIC will schedule recurring conference calls and status updates with the relevant parties during integration and certification to provide a forum for all involved parties to communicate.

6.1 Communication

While the Vermont WIC Program will build on the work already done to prepare retailers, and on the enablement and certification processes successfully utilized by other WIC agencies and the Vermont WIC EBT Contractor, there are still inherent challenges with requirement gaps, various hardware platforms and versions, and having adequate testing resources. Vermont WIC and JPMC will maintain open lines of communication with the retailers and request that they provide advance notice of any changes to their system that may have an impact on WIC EBT. Following discussions of these changes, Vermont WIC and Vermont WIC's EBT Contractor will evaluate any impacts and identify testing relating to these changes. In the same vein, Vermont WIC is committed to providing retailers with adequate time to incorporate WIC integration planning into their own IT development schedules.

6.2 Training

Training at the retailer level will pose the same challenges the Vermont WIC Program met when going online using the 3SquaresVT platform. Each ECR/POS/VAR system will process differently, and one size does not fit all. While retailer integrated training is a function for the retailer,

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Vermont WIC will work with retailers to ensure their staff has adequate training to transition to the full WIC food package, whether using an integrated solution or the stand - beside.

7 Project Team

7.1 Overview

The key personnel devoted to this project have the requisite experience, skills and education to make positive contributions in their assigned areas of expertise. The Vermont WIC Program was the only agency in the nation to implement Online EBT for Fruits and Vegetable Program statewide, and carried out that implementation with JPMC as well

The project team members are have attended several EBT technology conferences, participate in the FNS EBT User Group, in WIC Technical Conference Calls hosted by FNS and conference calls for the NERO EBT Users Group.

Vermont WIC is the coordinating entity for retailer enablement, providing project management to the overall integration and certification effort. The Vermont WIC Program will provide a number of critical functions to integrate Retailer ECT/POS/VAR systems to streamline the purchase process and remove the stigma associated with WIC purchases. Functions include but are not limited to

- Working with JPMC to identify retailers interested in participating in WIC EBT, and assigning retailers to either integration or stand - beside category of participation;
- Coordinate with JPMC to provide operating rules and implementation guidelines to interested retailers
- Schedule certifications with various retailers, balancing priorities and coordinating to meet and maximize the schedules of all involved
- Host recurring conference calls with each set of affected parties during each certification and ensure appropriate and timely communication between scheduled calls
- Monitor open tasks and issues
- Coordinate and maintain schedules for the various phases of certification
- Ensure adequate testing is performed in each phase and that all scripts are executed
- Coordinate with the Quality Assurance contractor, DRC, during certifications to ensure receipts are reviewed and reconciliation is performed
- Communicate and coordinate with other WIC Programs regarding integration efforts and resources to develop and utilize a standardized and efficient process for current and future implementations
- Properly track the use of funds, and maintain adequate supporting documentation.

If funding is available from FNS, Vermont WIC will allocate available grant funding to subsidize retailer integration efforts where needed. (See Appendix B).

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7.2 Resources/Responsibilities

This is an overview of key personnel and their responsibilities. NOTE: Where conflicts exist between this list and the official Project Plan, the Project Plan governs.

Role	Name	Responsibilities
WIC Program Director	Donna Bister	<ul style="list-style-type: none"> Responsible for oversight and resource allocation to the overall project If funding is available for integration projects, review and approve retailers' project proposals and allocate available Sub Grant funding
Program Project Manager	Jeanne Keller	<ul style="list-style-type: none"> Responsible for project management Responsible for overall communication and coordination of the participating entities for the project in general Coordinate with JPMC to provide operating rules and implementation guidelines to interested retailers Host bi - weekly conference calls with each set of affected parties during each certification (Retailer/POS/ECR/TPP/VAR/FNS), and ensure appropriate and timely communication between scheduled calls Ensure adequate testing is performed in each phase and that all scripts are executed Coordinate with QA Contractor to ensure receipts are reviewed and reconciliation is performed Communicate and coordinate with other WIC Programs regarding integration efforts and resources to develop and utilize a standardized and efficient process for current and future implementations If funding for integration projects is available from FNS: <ol style="list-style-type: none"> Determine interest, eligibility, and funding needs from Retailers interested in integration Review and approve retailers' project proposals Allocate available sub grant funding to subsidize the viable costs of integration efforts where needed, to the maximum benefit of participants and retailers Schedule certifications with interested retailers, balancing priorities and coordinating to meet and maximize the schedules of all involved Coordinate and maintain schedules for the various phases of certification Monitor open tasks and issues
Vendor Manager	Patrick Henry	<ul style="list-style-type: none"> Participate in bi - weekly conference calls with each set of affected parties during each certification (Retailer/POS/ECR/TPP/VAR/FNS/BAH), and ensure appropriate and timely communication between scheduled calls Assist with certification testing and ensure that all scripts are executed Coordinate with the QA Contractor to ensure receipts are reviewed and reconciliation is performed

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EBT Contractor	JPMC	<ul style="list-style-type: none"> • Serve as the host for the Vermont WIC Program EBT system • Contribute to the Vermont WIC Retail Enablement Plan • Provide the interface to store food benefits issued to eligible participants during the WIC application process • Work with the WIC program to fully integrate vendor ECR/POS/VAR systems to streamline the purchase process and remove the stigma association with WIC purchases • Provide retail integration and equipment specifications • Facilitate or report on retailer and third party processor agreements • Install, maintain and service external EBT point - of - sale devices at participating grocery stores, • Provide Deployment and training plans • Provide training materials • Provide Technical assistance • Lead the System certification effort • Provide ongoing equipment support and maintenance • Reimburse vendors for authorized WIC purchases • Communicate with grocery stores to identify food benefits issued and available for purchase, • Coordinate with the Vermont WIC Program to provide various reports used to track participation statistics • Coordinate with State agency personnel on matters of common interest
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7.3 Advisory Resources

In addition to the Project Team, other contributors to the success of this integration and certification include:

- Vermont Grocers Association
- Associated Grocers of New England
- FNS New England Regional Office (NERO)
- National Grocers Association

8 Communication Plan

The Vermont WIC Program is dedicated to keeping clear and consistent communication with the key stakeholders throughout the project. Vermont WIC will continue to host recurring conference calls with interested retailers to keep them abreast of progress and any adjustments to the project

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plan and schedule. Vermont WIC also maintains an email list-serv sponsored by the Vermont Grocers Association that includes all authorized vendors and is open to any interested stakeholders. Vermont WIC also maintains a blog site at <http://vermontwicebt.com>. These communication modes will continue throughout implementation and into the maintenance phase of the EBT project

The Vermont WIC Program will work with the affected parties to define what role each party will play in communication, and identify who is responsible for communicating the various elements of the project moving forward. Information concerning communication as it relates to retail integration may be located in the WIC MIS/EBT Implementation Project Communication Plan in Appendix A under Work Groups. The plan is located at

https://vtwic.securesites.com/Implementation/Shared_Documents/DistributeDocumentation/CommunicationPlan.pdf

9 Risk Management Plan

Retail Vendor Enablement associated risks will be recorded in the MIS/EBT Implementation Project Risk Management Plan and follow Risk Management Plan guidelines for categorizing risks, for types of actions to be applied to the risk. The plan is located at

https://vtwic.securesites.com/Implementation/Shared_Documents/DistributeDocumentation/RiskManagementPlan.pdf

1 Appendix A: Acronyms and Definitions



Appendix A
Acronyms and Definit

10 Appendix B: ECR/POS WIC Integration Grant and Contract Process



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11 Appendix C: 2012 Survey of WIC Retailers



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12 Appendix D: 2013 Survey of Independent Retailers



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13 Appendix E: JPMC Plan