



## FAQ for WIC Retail Vendors

Detailed information on Retail Vendor responsibilities and EBT transaction and settlement processes can be found in Chapter 8 of the WIC Vendor Handbook, available at <http://www.healthvermont.gov/wic/vendors.aspx>

These FAQs address more details about the WIC Fruit and Veggie benefit and EBT card.

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**1 THE APPLICATION PROCESS FOR AUTHORIZATION**

**1.1 What selection criteria must be met to be a retail vendor?**

Retail vendors must meet the following WIC selection criteria:

- 1. Store is physically located within Vermont.

2. There is need for a WIC authorized retailer in the area to assure participant access to WIC authorized fruits and vegetables.
3. Retailer currently participates in, and is not disqualified from, 3SquaresVT/SNAP and has no 3SquaresVT/SNAP violations.
4. Retailer has no serious WIC or SNAP/food stamp vendor violations in other states.
5. Retailer may not be authorized if the current owners, officers, or managers have been convicted of or have had a civil judgment during the last 6 years for the following:
  - fraud, antitrust violations, embezzlement, theft,
  - forgery, bribery, falsification or destruction of records,
  - making false statements, receiving stolen property,
  - making false claims, or obstruction of justice.
6. Retailer must have the ability to maintain adequate stock of fresh WIC authorized food items. Retailers must stock (year around) at a minimum:
  - At least two fresh fruits AND
  - At least two fresh vegetables AND
  - At least two frozen or canned fruits, AND
  - At least two frozen or canned vegetables.
7. Retailer must provide a full line of grocery items, including meat, dairy, produce, (fresh, frozen and/or canned) and dry goods. (Smaller stores, with limited variety and inventory, may be authorized only if they meet all other criteria and State determines authorization is necessary to ensure participant access.)
8. Retailer must be open at least 8 hours per day, 6 days per week.
9. Retailer successfully completes on-site visit requirements.

## **1.2 How do I apply to become an authorized VT WIC retail vendor?**

Application forms and information are available by emailing [pHenry@vdh.state.vt.us](mailto:pHenry@vdh.state.vt.us), or by download the two application forms from the WIC Vendor website: <http://www.healthvermont.gov/wic/vendors.aspx> .

Please review the Selection Criteria (below) before completing the application forms online. Also, please be aware that only as many Retail Vendors will be authorized as are needed to provide WIC participants with adequate access to fresh fruits and vegetables.

You may also write to the State WIC Office to request an application.

VT Department of Health, WIC Program  
PO Box 70  
Burlington, VT 05402-0070

An application is considered complete when all forms are fully and accurately completed, forms are signed by a legal authority of the retail vendor, and all other required documentation has been submitted. The application must be received within 60 days of the initial request for an application.

### **1.3 What if I have multiple retail locations?**

Grocery retailers must submit a Corporate Application plus one Store Application for each store location for which authorization is sought. A single Vendor Agreement applying to all authorized locations will be signed by the state and by a store representative who has legal authority to obligate the retailer to the WIC Vendor Agreement for all locations.

### **1.4 What is an on-site visit?**

WIC staff will contact the retail vendor to make an appointment for an on-site review. The store and/or front-end manager should be available to meet with WIC staff. On-site visits generally take 30-45 minutes.

During this visit WIC staff will:

- Verify the information contained in the application.
- Verify that the store meets criteria.
- Answer questions and discuss program requirements.

During the visit, WIC staff will also provide posters, decals, a copy of the Vendor Handbook, and Cashier Cards listing approved WIC foods and describing the EBT transaction.

In the case of a chain store application, each store location will be visited to verify information in the application and will be provided the materials described above.

### **1.5 What is a WIC Retail Vendor Agreement?**

The Retail Vendor Agreement is an agreement between the State WIC program and the retail vendor that details the responsibilities of the retail vendor and the state, and the sanctions and penalties for non-compliance. Upon the submission of a complete application and completion of a successful on-site visit and training, the WIC State Office and the retail vendor will sign the WIC Retail Vendor Agreement. Once the agreement is executed the vendor will be authorized to accept WIC EBT cards for purchases and settle WIC claims using the state's EBT system.

### **1.6 What is the length of the WIC Vendor Agreement?**

Vendors must complete a new application and sign a new WIC Vendor agreement every three years to continue accepting WIC EBT. The WIC Vendor Agreement will expire at the earliest of the following events:

- The date specified in the WIC Vendor Agreement is reached,
- Ownership of the business named in the WIC Vendor Agreement changes,
- The Vendor ceases operation, or
- The WIC Vendor Agreement is terminated for program violations.

### **1.7 If our attorney has issues with the wording of the vendor agreement, whom can I direct him to?**

Drafts of the agreement were circulated among grocers for several months, and the version now in place has been approved by the Department of Health, the department's general counsel and the Attorney General, so it is not possible at this time to change the wording.

If your corporation or coop has questions or issues, please direct your concerns to the state director, Donna Bister at [dbister@vdh.state.vt.us](mailto:dbister@vdh.state.vt.us) who will refer the question to department counsel for a response.

## **2 PARTICIPATING AS A VERMONT WIC VENDOR**

### **2.1 What is my role as a retail vendor?**

Authorized WIC retail vendors enable WIC participants to redeem their Cash Value Benefits (CVB) for nutritious fruits and vegetables. The WIC Retail Vendor Agreement, available on the [WIC website](#), details all responsibilities, sanctions and penalties.

The EBT benefits can be used by WIC participants only for fruits and vegetables allowed by the VT WIC Program. The remainder of the WIC food package continues to be distributed by a home delivery program.

### **2.2 Is there training for vendors?**

Prior to final authorization of retail vendors, a representative of the WIC State Office must train store associates who will be handling WIC EBT transactions or who have been designated as store trainers. Vendors shall be responsible for ensuring that all store associates who will be handling WIC food instruments are trained.

Thereafter, the State WIC Office will provide annual training to retail vendors at all locations via newsletters, electronic bulletins and other means.

Every three years all retail vendors are required to participate in at least one "interactive training," which will be conducted in person, at a regional meeting or by teleconference. Interactive training allows active discussion, question/answer and other forms of direct interaction between vendors and the state WIC Office. (This requirement can be satisfied through attendance by a chain grocer's training staff, as long as the corporation attests that all local staff will receive corporate-sponsored interactive training as well.)

### **2.3 Can we request more "live" training?**

The state only provides interactive training prior to authorization of new vendors, and at the time of contract renewals (every three years). If we are doing new vendor training, existing vendors are welcome to participate. We suggest you watch the WIC Vendor website for notices about scheduled training.

Vendors also have access to the training provided prior to new vendors via streaming video on the vendor web page. Go to <http://www.healthvermont.gov/wic/vendors.aspx> and look for the heading "Training." Click there to view the "shopper training" video, as

well as the PowerPoint and audio of the 40 minute training presentation.

We also send authorized stores CDs containing the training class and the shopper DVD. If you need another copy, email [pHenry@state.vt.us.gov](mailto:pHenry@state.vt.us.gov) or call Patrick Henry at 1-800-649-4357.

## **2.4 The Vendor Agreement lists as a sanctionable act the “Failure to provide security during the redemption process preventing the unauthorized disclosure of participant PIN numbers.” What security does the state expect vendors to provide?**

VT WIC will consider a vendor to be in compliance if the vendor has taken the steps necessary to comply with Payment Card Industry (PCI) security standards.

## **2.5 May vendors generate our own shelf tags and posters? Or must we use the state’s? Are there any restrictions?**

Vendors may create their own shelf tags, posters and other aids, but all such materials must be pre-approved by the Vermont state WIC office. This is because “WIC” is a registered trademark, and USDA has delegated to the states oversight of its use.

If you would like to create support materials, just attach a “comp” or sample to an email to [dbister@vdh.state.vt.us](mailto:dbister@vdh.state.vt.us) for approval.

## **2.6 What if I sell my business?**

If ownership of an authorized vendor changes during the agreement period, the WIC Vendor Agreement becomes void. The new owner must file an application and be authorized prior to accepting WIC food instruments.

# **3 APPROVED FOODS**

## **3.1 What types of fruits and vegetables are authorized on WIC?**

Generally speaking, allowed foods include any organic OR non-organic fresh, canned or frozen fruit or vegetable, EXCEPT potatoes, AND EXCEPT fruits or vegetables prepared with added sugars, fats, oils, or salt. More specifically, the authorized foods include:

- Any variety of fresh whole or cut fruit without added sugars.
- Any variety of fresh whole or cut vegetable, except potatoes, without added sugars, fats, or oils (orange yams and sweet potatoes are allowed).
- Any variety of canned fruits (must conform to FDA standard of identity (21 CFR part 145); including applesauce, juice pack or water pack without added sugars, fats, oils, or salt (i.e. sodium).
- Any variety of frozen fruits without added sugars.

- Any variety of canned or frozen vegetables (must conform to FDA standard of identity (21 CFR part 155)) except potatoes; without added sugars, fats, or oils. May be regular or lower in sodium.
- How will WIC participants know what the approved foods are?

Participants received a brochure mailed with their card that lists approved/unapproved foods. It is also explained by the district health office staff when they are certified for WIC.

The VT WIC Program also makes available to grocers shelf signs reading “VT WIC Approved Food” to help WIC shoppers. Contact the state office if you need shelf signs.

### **3.2 We received a “Vermont WIC APPROVED FOODS” list from our wholesale warehouse that listed more than just fruits and veggies. Is Vermont approving retail sale of the whole food package?**

**NO!** They sent you the official list of all foods distributed for WIC, including what is still going to be home delivered. As our training materials, resources and retail vendor agreements state: **ONLY FRUITS AND VEGETABLES are allowed to be charged to the WIC Fruit and Veggie EBT card. You may not charge any other part of the WIC food package to the Fruit and Veggie Card.**

The Allowed Foods list for retail vendors is the fruit and veggie list provided on the Cashier Guide and in Chapter 8 of the Vendor Handbook ---- fresh, frozen and canned fruits and vegetables only, as described on that Guide and in Ch. 8 of the Handbook. **Please dispose of any other list that anyone else has sent to you.**

### **3.3 What about garlic?**

Garlic is NOT an approved food.

### **3.4 What about fresh pumpkins and canned pumpkin?**

Edible, fresh pumpkins are approved, whether described as “jack” or “pie” pumpkins. Canned pumpkin is approved as long as it is 100% pumpkin (no added sugar, salt, fat)

### **3.5 What about tomato paste?**

No, it has been cooked/processed. Canned whole, diced or chopped tomatoes only. No tomato sauce, puree or paste.

### **3.6 What about cut-up fruit and vegetables?**

As the cashier card states, no single servings and no party platters. Something in between (including melons and squashes cut in half) is fine. We ask you to use your judgment, recognizing that above all, we want the WIC benefit to stretch. Note: A single serving of fruit or vegetable is approx. four ounces.

### **3.7 Why isn't frozen fruit in tubs eligible?**

Frozen fruit in tubs invariably contains added sugar or other sweetener. Frozen fruit in bags does not have added sweetener.

## **4 EBT TRANSACTIONS**

### **4.1 If we are off-line, do we use the Manual Voucher process used for SNAP EBT?**

No. VT WIC will not use a Manual Voucher process. In this regard, the WIC CVB benefit is like any other bank debit or check card. The participant may choose to use cash or if eligible, the manual food stamp system, or may return at another time to use the WIC EBT card. The store must not allow the participant to leave the store with food items and charge the WIC card at a later time.

### **4.2 If we're having problems with the EBT system, whom do we call?**

If the problem is with the electronic system itself (e.g. won't read any cards, system error messages, settlement problems, etc), called the EBT Retail Vendor Hotline: 1-800-831-5235. (This is the same hotline used for SNAP/food stamp EBT problems.)

### **4.3 Our processor sent something out saying if a transaction was "Declined" that we would have to scan the entire grocery order through again. Is that correct?**

This would depend on the type of scanning/ECR system you have, but in general the answer is no. The WIC EBT system operates such that if a transaction is "declined" because the purchase exceeds the benefit allowance, items can be subtracted from the purchase, and only the card needs to be swiped again, and PIN entered, to successfully complete the transaction. Contact your third-party processor or IT department for help if this is not the way your system is working.

### **4.4 If the EBT system is down and purchase is made with cash, can WIC participant bring card and receipt in next day and charge it to the card?**

No. If EBT system is down, the participant must come back another time if they want to use the WIC fruit and veggie benefits to pay for the items. Items must be charged to the WIC card at the exact time of purchase.

### **4.5 What about rain checks?**

If a store is out of a sale product, the store can give the customer a "rain check" that allows them to buy the product at a later time at the sale price. But the item cannot be charged to the WIC card BEFORE the item is available for the WIC participant to take home. In other words, the WIC participant must leave the store with all items charged to the card.

### **4.6 If a customer returns their fruit and vegetables and needs a refund, do we just refund to the EBT card?**

No refunds are allowed under the WIC program – either in cash or by refunding to the card. The participant may exchange spoiled or damaged foods for an identical item, with a receipt for original WIC EBT purchase. This will be explained to WIC participants and Retail Vendors in the required training and included in the shopping instructions provided to participants.

**4.7 It's our store's policy to offer a store credit for returned produce if the shopper doesn't want to exchange it for the same item. We do this even if the shopper doesn't have a receipt. How would we know if it was a WIC purchase and therefore not eligible for a refund/credit?**

Unfortunately, you won't know unless the participant tells you it was a WIC purchase. (You have the right to ask if it's a WIC purchase.) If it appears that these types of returns have increased since the program began, please let us (and your corporate folks) know, so that we'll be able to spot any patterns that develop.

**4.8 It's our store's policy to give double money back on returns where people didn't like the store brand. Could this be abused by WIC EBT card users? This double money back also applies to perishable food items.**

There are no cash refunds allowed. WIC allows only an exchange for an identical product. As noted in the question above, you may not know unless the shopper tells you, that it was a WIC purchase. Therefore, if a new pattern seems to be developing, please let us (and your corporate folks) know.

**4.9 What if a WIC participant uses a WIC card at an unauthorized store?**

WIC participants will be given a list of authorized stores and instructed to use authorized stores, and told to look for posters and decals identifying authorized stores. Participants will be trained to show the WIC card to the cashier to identify the transaction as a WIC transaction before swiping the card in the POS terminal. Cashiers at unauthorized stores should inform the WIC participant at that time that the store is not authorized. VT WIC will work with retail grocer industry groups and others to inform unauthorized grocers of the penalties for transacting WIC EBT purchases.

VT WIC receives daily transaction reports identifying both the retail vendor and WIC participant for each CVB transaction, to audit for unauthorized transactions. VT WIC will take action as necessary to recover unauthorized use of CVB benefits, and participants' WIC eligibility is jeopardized by using the card at unauthorized stores.

## **5 EBT CARDS AND PINS**

**5.1 People come in with EBT cards in really bad shape and say they don't bother to replace them because it takes so long. What's the deal with that?**

Not so. It should take no more than four days to receive a card in the mail after calling Customer Service to report a damaged card. You might even direct them to a phone in the store where they can call the toll-free number on the back of their card to get the new card ordered right away.

## **5.2 Do people get a new card every month?**

No. New benefits are loaded into the eFunds system on the first of every month for eligible households, and the same card, with the same PIN, is used to access those benefits.

## **5.3 If participants arrive at the store without a PIN, or report they had trouble setting a PIN, what should we do?**

Customers who don't have a pin should call the customer service number on the back of their card to set it. They will need their card number, the zip code on file at WIC and the birthdate of the oldest family member who is receiving WIC benefits. This may be the mother's birthdate, or it may be the oldest child's.

## **6 SETTLEMENT AND REPORTING**

### **6.1 Will we see a settlement for both WIC and food stamps?**

No. Just as the cash and food stamp EBT payments settle in a single, aggregate sum, WIC will settle in that same sum. In other words, there will be a single settlement for all EBT.

### **6.2 Will I be able to get a report that shows WIC purchases separate from FS and cash EBT purchases?**

No, not at this time, but we are working on this. The WIC state office can produce reports by vendor of just the WIC purchases, but the report generator for retailers does not separate WIC from food stamps and cash. We can put this item on the agenda for future WIC Vendor Advisory Council if retail vendors are interested in this capability.

### **6.3 Is our store reimbursed right away when the WIC EBT card is used?**

WIC is using exactly the same settlement process as food stamps. You will be paid exactly the same way, in the same timeframe that you are now paid.