WIC / EWIC PICKUP AND DELIVERY REQUIREMENTS

OCTOBER 2020

AUTHORS

A COALITION CONVENED BY THE NATIONAL WIC ASSOCIATION, INCLUDING:

Debbie Gustafson, Joshua Miller, Kerstin Gutknecht, and Beth Phelps, Giant Eagle; Tammy Seitel, General Mills; Tina Ewing, Gerber; Jim Chilcoat, Amy Duncan, and Joseph Gilland, CDP; Mary Rogness, Lucy Costa, and Mary Blocksidge, Massachusetts WIC; Melanie Roberts, Colorado WIC; Elyse Kovalsky, Share Our Strength; Beverly Cole, Walmart; Clay Nickels, NTT Data; Cary Jeffers and Katie Mcsparron, FIS Global, Melissa Cannon, California Food Policy Advocates

TABLE OF CONTENTS

PURPOSE 3

CURRENT STATE 3

FUTURE STATE 3

COMPARISON OF SNAP AND WIC RELATED TO ONLINE AND CURBSIDE TRANSACTIONS 3

REQUIREMENTS 5

- PHASE I: NON-INTELLIGENT REMOTE ORDER 5
  - ITEM SETUP (ONLINE ORDERING SYSTEM) 5
  - ORDERING 5
  - PAYMENT 6
  - RESOURCES 7
- PHASE II: INTELLIGENT ONLINE ORDERING 7
  - ORDERING (ONLINE ORDERING SYSTEM) 7
  - PAYMENT: PHASE II 11
  - RESOURCES 12
- PHASE III: INTELLIGENT ORDER WITH ONLINE PAYMENT 12
  - ORDERING (ONLINE ORDERING SYSTEM) 12
  - PAYMENT: 13
  - RESOURCES 14
- PHASE IV: SMARTCARD 15
  - ORDERING (ONLINE ORDERING SYSTEM) 15
- EXCLUDED 15
- ASSUMPTIONS 15

PROCESS FLOWS 16

- PHASE II: INTELLIGENT ORDERING 16
- PHASE III: ONLINE PAYMENT 20

APPENDIX A: GLOSSARY 22

The National WIC Association (NWA) provides its members with tools and leadership to expand and sustain effective nutrition services for mothers and young children.

PURPOSE

The goal is to allow WIC customers to fully participate in the online shopping experience.

The purpose of this sub-group is to outline potential processes and requirements for a phased approach that ends with intelligent ordering with online purchasing.

CURRENT STATE

The transition to WIC EBT is required by 2020 although the current COVD-19 concerns may push that deadline. As of 4/7/2020, the WIC EBT status is as follows and can be found at https://www.fns.usda.gov/wic/wic-ebt-activities:

- **PLANNING** – 9
- **IMPLEMENTING** – 23
- **STATEWIDE ACCEPTANCE** – 57 (49 ONLINE AND 8 OFFLINE)

The 3 WIC EBT processors are Conduent, Solutran, and FIS/CDP.

WIC payments currently include the following:

- **ONLINE:** the basket is submitted to WIC's chosen processor and they return what is covered / approved for the customer
- **OFFLINE SMARTCARDS:** WIC balances are loaded on a chip on the card
- **WIC VOUCHER:** paper voucher brought to the store by the customer

FUTURE STATE

The future of online ordering for WIC purchase will be implemented in a phased approach.

Phases:

I. **Non-Intelligent Remote Ordering**
   - Offline/Smart Cards, Online/Magstripe Cards, Paper checks

II. **Intelligent Online Ordering**

III. **Intelligent Online Ordering + Online Payment**

IV. **Smart Card Solution**

COMPARISON OF SNAP AND WIC RELATED TO ONLINE AND CURBSIDE TRANSACTIONS

	SNAP	WIC
RELEVANT REGULATIONS	Regulations (7 CFR 278) require that the customer enters the PIN, and that the transaction takes place at the same time the foods are received by the customer. FNS has waived the requirement that the transaction take place at the same time the foods are received in order to allow online ordering, when authorized.	Regulations require that the customer enters the PIN, and that the transaction takes place at the same time the foods are received by the customer. 7 CFR 246.12 (h) (3) (vi) Signature on food instruments and cash-value vouchers. For printed food instruments and cash-value vouchers, the vendor must ensure the participant, parent or caretaker of an infant or child participant, or proxy signs the food instrument or cash-value voucher in the presence of the cashier. In EBT systems, a Personal Identification Number (PIN) may be used in lieu of a signature.

RETAILER ISSUES	SNAP transactions are fairly straightforward financial transactions.	WIC transactions are much more complex than any other transaction types, since it involves not only a financial debit, but a calculation and debit of food products themselves (transacting quantities of items), along with a determination of what foods fall into food categories listed on a particular card. Significant time and costs are required to enable a system to accept WIC transactions. Retailers' online ordering systems are generally different than their in-store systems, so even if a retailer is enabled for eWIC within their store sites, their online system would require separate programming. WIC generally represents a tiny fraction of stores' overall purchases, so it may not be financially feasible for them to devote the necessary time and energy to making these programming changes. Retailers operating in multiple states means exponential development. Will need to develop to multiple APL\HCL files.
ONLINE ORDERING WITH IN-STORE OR CURBSIDE CHECKOUT	Allowed.	The regulations allow for this, as long as the WIC customer enters the PIN at the time the foods are obtained. Note that since the foods would be selected without first referencing the card balance, some of the foods selected might not be paid for with a participant's card. This could make for a complicated and problematic checkout. Curbside device needs to transact at item level, not just dollar. Larger chain retailers will not implement a stand alone solution.
ONLINE ORDERING AND CHECKOUT	Allowed. Successfully piloted, and pilots are now expanding to many states	Not allowed by the federal regulations, since the transaction does not take place when the foods are received. FNS has denied states requests for waivers of this.
TELEPHONIC ORDERING WITH IN-STORE OR CURBSIDE CHECKOUT	Allowed.	The regulations allow for this, as long as the WIC customer enters the PIN at the time the foods are obtained. Note that since the foods would be selected without first referencing the card balance, some of the foods selected might not be paid for with a participant's card. This could make for a complicated and problematic checkout. Curbside device needs to transact at item level, not just dollar. Larger chain retailers will not implement a stand alone solution.

TELEPHONIC ORDERING WITH TELEPHONIC CHECKOUT	Not allowed by SNAP federal regulations. (? unsure on whether any waivers are pending?)	Not allowed by the federal regulations. Waivers on this are pending. At least two states have stores in remote areas that are only accepting telephonic orders with telephonic checkout for all customers, including WIC customers. Both states have requested waivers to allow for this. Neither has yet received a decision from FNS.

REQUIREMENTS

PHASE I: NON-INTELLIGENT REMOTE ORDER		
#	**REQUIREMENT**	**DETAILS**
ITEM SETUP (ONLINE ORDERING SYSTEM)		
1.	UNIT OF MEASURE	Items offered for sale should include the unit of measure (each, weight) of the item being purchased.
2.	WIC FLAG	Ability to add a WIC flag on items based on the state's APL and policies for displaying WIC logos and acronyms. *Optional: offer if online ordering system supports this functionality*
ORDERING		
3.	BALANCE INQUIRY	Balance inquiry will not be available during the online order process. Assumption is that the customer knows balances and is ordering against that balance, the retailer is not retrieving balances.
4.	ONLINE ORDERING	Initial phase will include the ability for customers to place an order online that will be picked up at the store. *Assumption is the orders will be mix WIC and non-WIC items.*
5.	TELEPHONE ORDERING	Initial phase will include the ability for customers to place an order over the phone that will be picked up and paid for at the store. *Note: WIC card information will not be accepted over the phone.*
6.	NON-INTELLIGENT	Items to be selected for the order will not be compared against the customer's benefit balance.
7.	ITEM NOTES	Include ability for customer to add notes to online order specific to the item being selected. *Optional: offer if online ordering system supports this functionality*
8.	SUBSTITUTIONS	Allow the customer to allow or decline substitutions for the item. *Optional: offer if online ordering system supports this functionality* Items to be selected for the order will not be compared against the customer's benefit balance.

PAYMENT

9.	FEES	» Pickup Fees/Service Charges: can be waived, funded by the customer, or paid for with another source outside of the WIC tender. » Charges for additional service/items (ex. plastic bags for transport) will follow the in-store current state process. » Fee notification must be presented to the customer when WIC shop is selected.
10.	WIC PAYMENT INDICATOR	The ability for the customer to indicate they will be paying for at least a portion of the transaction with WIC.
11.	WIC PAYMENT	If a WIC payment is indicated – the online order system will not require a credit card to be on file to process the order. Tender will be completed at time of pickup.
12.	APPROVED PRODUCT LIST (APL)	The items in the transaction will be verified based on the APL file for that state.
13.	TAX	Tax relief on items paid for by WIC benefits will occur as they do in current state.

14.

TENDERS	OFFLINE / SMARTCARD	ONLINE	VOUCHER
IN-STORE	Accepted	Accepted	Accepted
CURBSIDE	Accepted *Using wic-certified device: chip, response, pin enabled*	Accepted *Using wic-certified device: chip, response, pin enabled*	--
DELIVERY: WIC CERTIFIED	--	--	--
ONLINE PAYMENT	--	--	--

15.	SPLIT TENDERS	CVV benefits: allow split tenders.
16.	MIXED BASKET	The ability to pay with multiple tenders within the same transaction will follow the existing in-store policies.
17.	RECEIPTS	Same receipt process as exists today: • **EWIC Balance Receipt** prints with original balance and eligible items from transaction when PIN entered • **Updated WIC Balance Receipt** prints with; original balance, items paid for in transaction and ending benefits balance when customer approves, and transaction completes.
18.	HOT CARD LIST	Use existing process to identify and block smart cards that are included on the HCL list.

19.	INVALID ITEM SELECTION	Invalid item selection will be handled at pickup using the same procedures as are in place today at checkout. ***Note:*** *payment would need to be processed before bags are brought to car for loading.*
RESOURCES		
20.	STORE TENDERING	Included: locations where the store handles the shopping and tendering when the customer arrives in person.
21.	THIRD PARTY DELIVERY	Not included: Third party delivery where the WIC-certified store is accepting payment before a 3rd party delivers the items, will require the ability to pay on-line and will not be included in this phase.
22.	THIRD PARTY TENDER + DELIVERY	Not included: Third party vendors where the 3rd party shops, accepts tender and delivers the order will not be included in phase I. ***Note:*** *these vendors are not WIC-certified and would not be approved to accept payment.*

PHASE II: INTELLIGENT ONLINE ORDERING

FUNCTIONALITY IN PHASE II IS CUMULATIVE WITH THE FUNCTIONALITY OUTLINED IN PHASE I.

#	REQUIREMENT	DETAILS
ORDERING (ONLINE ORDERING SYSTEM)		
23.	CARD TYPE FOR INTELLIGENT ORDERING	Online/Magstripe: » Intelligent ordering based on current benefits. Offline/Smart Cards: » Limited based on displaying items available from the customer's last shop at that location » Offer if/where possible » Warning to customer that the items shown are based on the last known shop and may differ based on subsequent shops.
24.	POS TYPE	Phase II is focused on having an integrated system.
25.	SHOP TYPE	Customer must select WIC shop type to activate intelligent ordering *Option available at WIC certified locations only*

26.	WIC CARD AUTHENTICATION	One transaction per WIC card tender Following USDA guidance, cardholder authentication will be required to enable the display of WIC-eligible items based on the customer's benefit balance. Regulation note: » For the SNAP online purchasing pilot, USDA requires pilots to follow an industry recognized, payment and card certified industry compliant method for internet PIN entry. Acculynk's PaySecure™ is currently the only FNS approved PIN-entry product for the SNAP online purchasing pilot. Acculynk's PaySecure™ currently only handles real-time orders and does not accept pre-orders. Requiring PIN is a barrier and challenge. Alternate cardholder authentication methods to securely access data should be considered and explored for WIC online ordering.
27.	WIC CARD STORED AS PAYMENT TYPE	Offer option to store WIC Card number (not PIN) for future transactions. Allow for the ability to have more than one WIC card on file as a saved payment type for the account Include a free-text field (ex. name) for each WIC Payment type to identify which card belongs to which person.
28.	WIC APPROVED LOCATION	Customer selects location for pickup The pickup location selected for the shop will be the location fulfilling the customer's order and is WIC certified, meeting all WIC regulations. If an initially selected pickup location does not align with the WIC card entered + store certification, new locations that do align would be presented for selection. Pickup locations must follow the minimum stocking requirements for the state in which the order is being placed. *Regulation note: For the SNAP online purchasing pilot, minimum stocking standards are based on the products actually sold on the website and stocked at the fulfillment site(s), not on their in-store inventories. Websites are authorized as an Internet Retailer store type under a separate FNS number and are treated by FNS as a distinct retail firm. Websites that serve as aggregators or marketplaces for other businesses or individuals must have a food inventory of their own and at least 50% of their SNAP-eligible food sales must come from their own inventory.*
29.	BALANCE INQUIRY	Customers will be able to verify their balance before shopping. Balance inquiry will be available during the WIC online order process.

30.	**FILTERS AVAILABLE**	Filter options » My WIC (items the customer has on their prescription) » Display only if WIC card has been entered and WIC Shop has been selected » Include messaging why items are displayed/not displayed and how to access/order non-WIC items » Display only items based on WIC benefits + APL » Broadband items will be displayed » Include item quantities based on available benefits » Items not meeting the above requirements will be grayed out / not selectable / not displayed. » WIC » Display all items in APL for location » Multiple APLs at location: customer must select agency before items within that agency's APL are displayed » All Product » All products available for purchase » Ability to add a WIC flag on items based on the state's APL and policies for displaying WIC logos and acronyms. The system will offer the ability to toggle between all filters Items selected by customer will follow all rules based on the filter selected (substitutions etc.). *Regulation note: Federal guidance (WIC Policy Memorandum #2009-1) from USDA limits the use of the WIC Acronym and Logo. State agencies have discretion to allow retailers to use channel strips or shelf talkers to identify WIC-approved products, and regulations related to channel strips or shelf talkers vary from state to state. For example, some states require retailers to mark all WIC authorized items and some states don't allow it at all.*
31.	**APPROVED PRODUCT LIST (APL)**	APL items will be identified based on the WIC Card entered (BIN) and associated state WIC agency. CVB items: system will need to identify the mapping to the approved PLU that is in the APL and display the items

32.	PICKUP DAY/TIME	WIC shop type + WIC card information + pickup day/time must be selected before selecting items to purchase: Actions based on expiration vs pickup day/time calculation: » Within timeframe » Defined as: pickup day/time is 7 or more days away from the benefits expiration date » Action: none » Close date » Defined as: pickup day/time is between 1-6 days away from the benefits expiration date » Action: display warning that the pickup date is close to the expiration of benefits. » Expire » Defined as: selected pickup day/time is past the benefits expiration date » Action: unable to process order with this pickup date/time. Either select a different date/time or select a non-WIC shop type to continue. » Future benefits: customer will only be able to shop and pickup based on current benefits. * WIC benefits are issued monthly and each month's food benefits expire at 11:59PM on the last date to spend.
33.	INTELLIGENT ITEM SELECTION	WIC Shop type will display only items that are able to be selected based on the customers WIC benefits prescription. Display items for current period only (not future benefits). Quantity selections must be limited to the quantity permitted by the customers WIC benefits prescription Once added to cart, the item must not be able to be selected again If deleted from cart, the item must be returned to a 'selectable' status.
34.	CVB	Prompt customer to choose to either stay within the CVB amount available on benefit (or) allow selection to go over available limit. Must approve the need to use a secondary payment form for any amount over the CVB limit.
35.	SUBSTITUTIONS: ITEM LEVEL	If substitution is selected for a specific item: » Non-Substitutable items (based on WIC requirements) will not permit substitutions and will offer the option to change the shop type to enable substitutions for the item. » Substitutable items: the system will offer substitution options based on the customer's Rx and the APL for the customer to select. » The system will display all items available in that category / sub-category for the customer to select from.
36.	SUBSTITUTIONS: CART LEVEL	Full cart level (all items) will not be permitted when items have been selected with the WIC shop selection active.

37.	ORDERS NOT PICKED UP	Orders that are not picked up by customers will be canceled and items returned to the shelf. Timeframe cancellation will be retailer defined *Regulation note: Federal regulations (7 CFR §246.12) require that vendors offer program participants, parents or caretakers of infant of child participants, and proxies the same courtesies offered to other customers.*
PAYMENT: PHASE II		
38.	FEES	» Pickup Fees/Service Charges: can be waived, funded by the customer, or paid for with another source outside of the WIC tender. » Charges for additional service/items (ex. plastic bags for transport) will follow the in-store current state process. » Fee notification must be presented to the customer when WIC shop is selected.
39.	MINIMUM TRANSACTION AMOUNTS	Minimum transaction requirements will be based on store current state policies. *Regulation note: Federal regulations for SNAP online purchasing prohibit minimum transaction dollar amounts and maximum limits on the number of transactions. USDA has issued guidance that if the retailer charges delivery/pickup/shipping, ordering, convenience, handling or other fees, a notice must display as soon as the customer selects SNAP EBT as the payment method of relevant fees.*
40.	TAX	Tax relief on items paid for by WIC benefits will occur as they do in current state. ** Federal regulations (7 CFR §246.12) prevent vendors from collecting sales tax on authorized supplemental foods obtained with WIC benefits.*

41.

TENDERS	OFFLINE / SMARTCARD	ONLINE / MAGSTRIPE	VOUCHER
IN-STORE	Accepted for Non-intelligent order Limited intelligent order	Accepted	Accepted for non-intelligent order
CURBSIDE	Accepted for Non-intelligent order Limited intelligent order	Accepted	Accepted for non-intelligent order
DELIVERY: WIC CERTIFIED	--	--	--
ONLINE PAYMENT	--	--	--

42.	SPLIT TENDERS	CVB benefits: allow split tenders. ** Federal regulations (7 CFR §246.12) require State agencies to allow participants to pay the difference when a fruit and vegetable purchase exceeds the value of the cash-value vouchers.*
43.	MIXED BASKET	The ability to pay with multiple tenders within the same transaction will follow the existing in-store policies.

44.	INVALID ITEM SELECTION: PICKUP	Invalid item selection will be handled at pickup using the same procedures as are in place today at checkout. ***Note:*** *Curbside payment would need to be processed before bags are brought to car for loading.*
45.	RECEIPTS	Customer selects submit: » Electronic form of the **EWIC Balance Receipt** will displayed once shop is finished and before participant clicks submit » Customer will need to confirm before final processing of order. Pickup: **Confirmation/ Mid-transaction: EWIC Balance Receipt** prints or electronically delivered based on state requirements, with original balance and eligible items from transaction when PIN entered w/ confirmation **Updated WIC Balance Receipt** prints or electronically delivered based on state requirements, with; original balance, items paid for in transaction and ending benefits balance when customer approves, and transaction completes. *Regulation note: State regulations may require retailers to provide, upon request, participants with a printed copy of their WIC benefit balance and purchase receipt.*
RESOURCES		
46.	STORE TENDERING	Included: where the store handles the shopping and tendering when the customer arrives in person (in-store or curbside).
47.	THIRD PARTY DELIVERY ONLY	Not Included: where the WIC-certified store is accepting payment before a 3rd party delivers the items, will require the ability to pay on-line and will not be included in this phase.
48.	WIC-CERTIFIED: SHOP, TENDER, DELIVER	Not Included: where the 3rd party shops, accepts tender and delivers the order where the 3rd party is WIC-certified.

PHASE III: INTELLIGENT ORDER WITH ONLINE PAYMENT

FUNCTIONALITY IN PHASE III IS CUMULATIVE WITH THE FUNCTIONALITY OUTLINED IN PHASES I + II.

#	REQUIREMENT	DETAILS
ORDERING (ONLINE ORDERING SYSTEM)		
49.	SUBSTITUTIONS	» Offer option to allow customer to select substitution » The substitution, when shopping in WIC mode, would be items that would match the originally selected item. » The substitution will be an exact replacement based on benefit availability and item requirements.

PAYMENT

50. TAX

Tax relief on items paid for by WIC benefits: online system must relieve tax.

51. FEES

- » Pickup Fees/Service Charges: can be waived, funded by the customer, or paid for with another source outside of the WIC tender.
- » Charges for additional service/items (ex. plastic bags for transport) will follow the in-store current state process.
- » Fee notification must be presented to the customer when WIC shop is selected.

52.

TENDERS	OFFLINE / SMARTCARD	ONLINE	VOUCHER
IN-STORE	Accepted	Accepted	--
CURBSIDE	Accepted	Accepted	--
DELIVERY	Accepted	Accepted	--
ONLINE PAYMENT	--	Accepted	--

53. PIN REQUIREMENTS

See also: WIC Card Authentication in Phase II (Req. #26).

Regulations require that the customer enters the PIN, and that the transaction takes place at the same time the foods are received by the customer.

7 CFR 246.12 (h) (3) (vi) Signature on food instruments and cash-value vouchers. For printed food instruments and cash-value vouchers, the vendor must ensure the participant, parent or caretaker of an infant or child participant, or proxy signs the food instrument or cash-value voucher in the presence of the cashier. In EBT systems, a Personal Identification Number (PIN) may be used in lieu of a signature.

Note: *Requiring PIN is a barrier and challenge. Alternate cardholder authentication methods to securely access data, such as OAuth for example, should be considered and explored for WIC online ordering.*

54. SPLIT TENDERS

CVV benefits: allow split tenders.

55. WIC TENDER

ONLY one WIC card per transaction.

While multiple tenders can be used in a transaction, customer cannot use multiple WIC cards for one transaction.

56. CVV BENEFITS

Tolerance for different weights / end pricing.

57. MIXED BASKET

The ability to pay with multiple tenders within the same transaction will follow the existing in-store policies.

58. HOT CARD LIST (HCL)

Must be able to identify and block cards from the HCL list at all points of tender.

59.	APPROVED PRODUCT LISTING (APL)	Must have the ability to verify the items based on the state's APL list. The state where the product is picked up / paid for will drive the APL list.
60.	TENDER TIMING	The card will be charged at the time of pickup / delivery.
61.	SPLIT TENDERS	Allow the ability for customers to pay with WIC for select items and an additional tender for the balance.
62.	DELIVERY	Allow for the ability to link transactions to one delivery (since only one WIC card can be used per transaction).
63.	INVALID ITEM SELECTION	Additional WIC items (outside the original selection and the chosen substitute) will not be permitted to be entered to the transaction for WIC tender.
64.	RECEIPTS	Initial balance summary will be displayed on screen Final balance summary will be delivered to the customer upon groceries being received.
65.	WIC PAYMENT ADJUSTMENT	If the WIC payment (after substitution/adjustments by the store) is: » Equal to or less than the original approved balance by the customer, the original customer approval will be used to complete the transaction. » Greater than the original approved balance by the customer, the customer will need to re-authorize the WIC tender. Re-authorization options: » Review and reprocessing payment at time of pickup (following phase II process) » Online notification by the store and subsequent online authorization by the customer prior to pick up (if/where possible)

RESOURCES

66.	STORE TENDERING	Included: where the store handles the shopping and tendering when the customer arrives in person (in-store or curbside).
67.	THIRD PARTY DELIVERY ONLY	Included: where the WIC-certified store is accepting payment before a 3rd party delivers the items, will require the ability to pay on-line.
68.	WIC-CERTIFIED:	Included: where the 3rd party shops, accepts tender and delivers the order would be included where the 3rd party is WIC-certified.

PHASE IV: SMARTCARD		
#	REQUIREMENT	DETAILS
ORDERING (ONLINE ORDERING SYSTEM)		
69.	REMOTE DEVICES	Offline cards would require a chip reader (device exists but would have to be purchased) If a remote chip-reader/card authorizer exists, process will follow phase III for: » Balance inquiry » Intelligent ordering » Payment

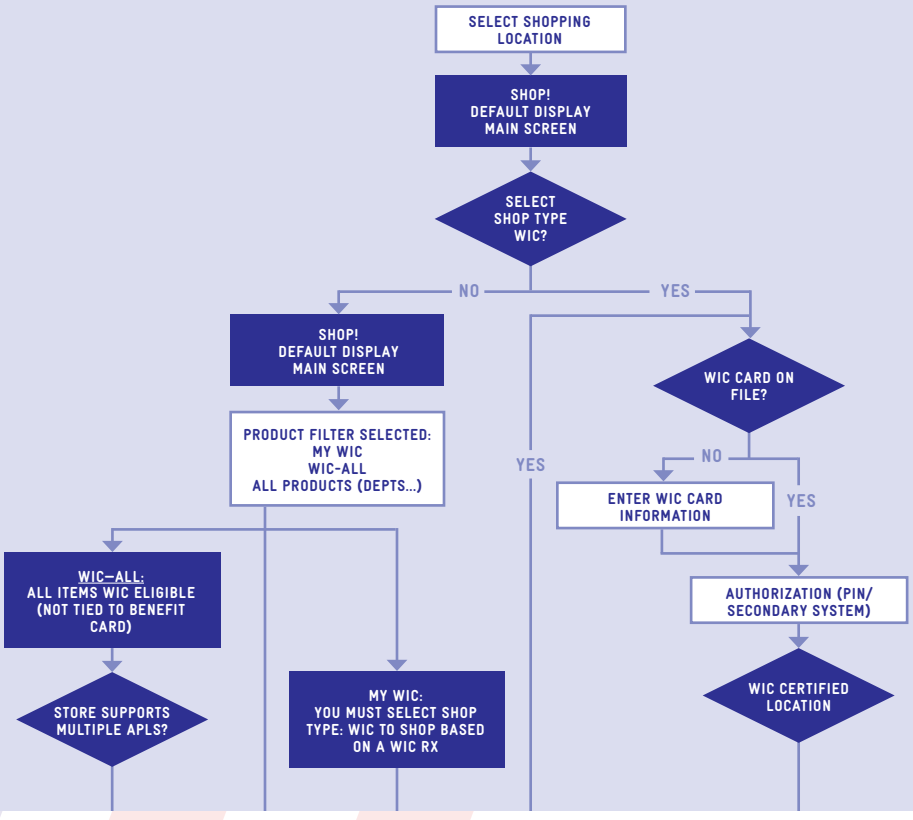
EXCLUDED		
#	REQUIREMENT	DETAILS
70.	NATION-WIDE APL	Creating a standardized Approved Product List (APL) is outside of the scope of this workgroup.

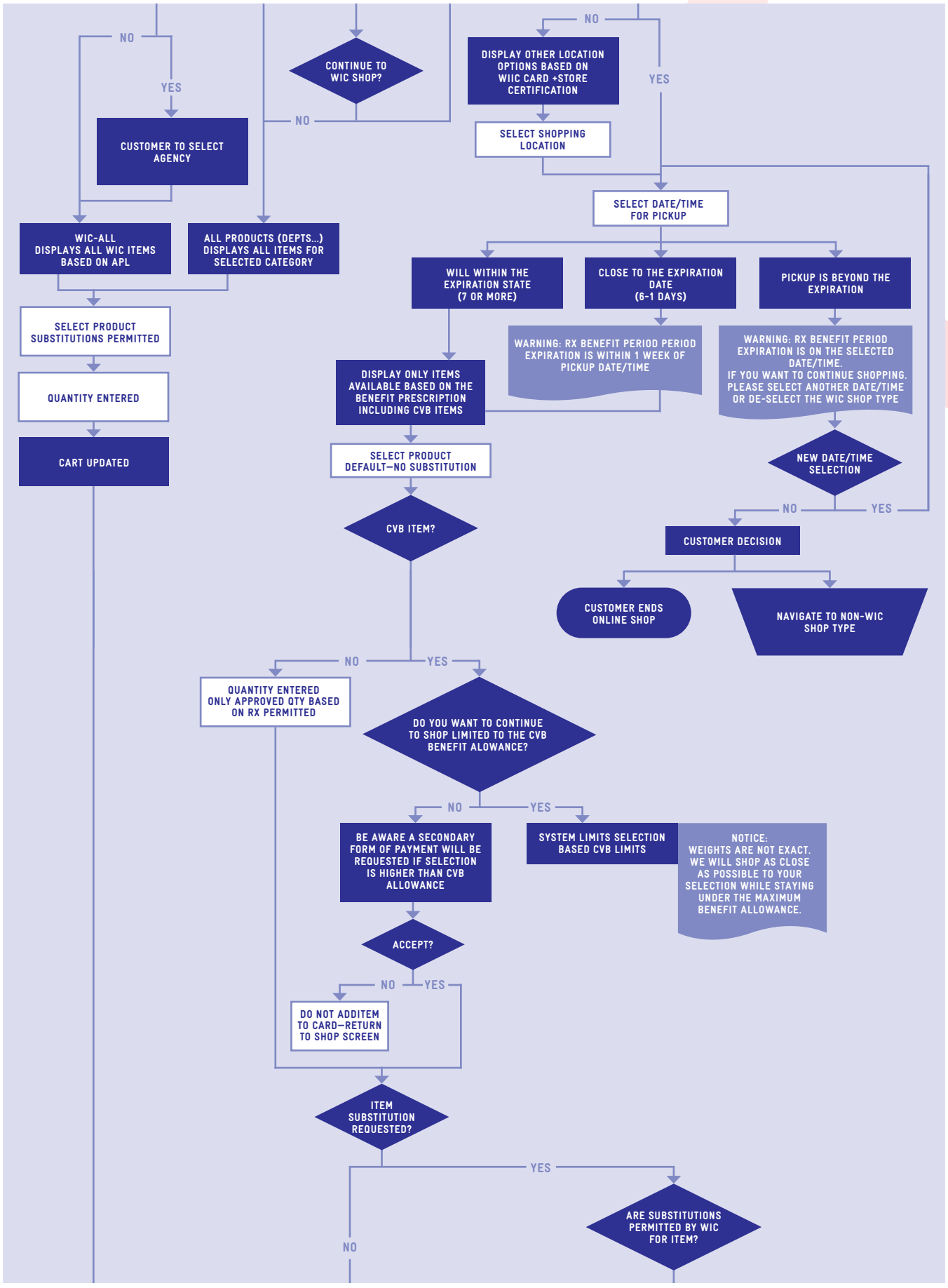
4.6 ASSUMPTIONS		
#	REQUIREMENT	DETAILS
71.	PRIVACY	WIC participants will enjoy the same privacy and security protections as all shoppers using the online system. The system will follow the Privacy Practices and Polies identified under the SNAP online pilot including, but not limited to, the following: » ensuring that personal information such as name, address, or email address collected by WIC Internet Retailers is not compromised, sold, rented, or given away free to any third party without authorization. » Websites that do share data at the individual level (e.g., with a supplier so they can send discount offers directly to a WIC client's email address) must obtain explicit consent from WIC customers to release such information. » Sensitive data such as credit card information may never be sold, rented or given away free to third parties under any circumstances. » will not share any private data with third parties for any current or future application or venture without the explicit consent of the WIC customer » the website will have published privacy policies with a clearly identified, easy to find link from the home page.

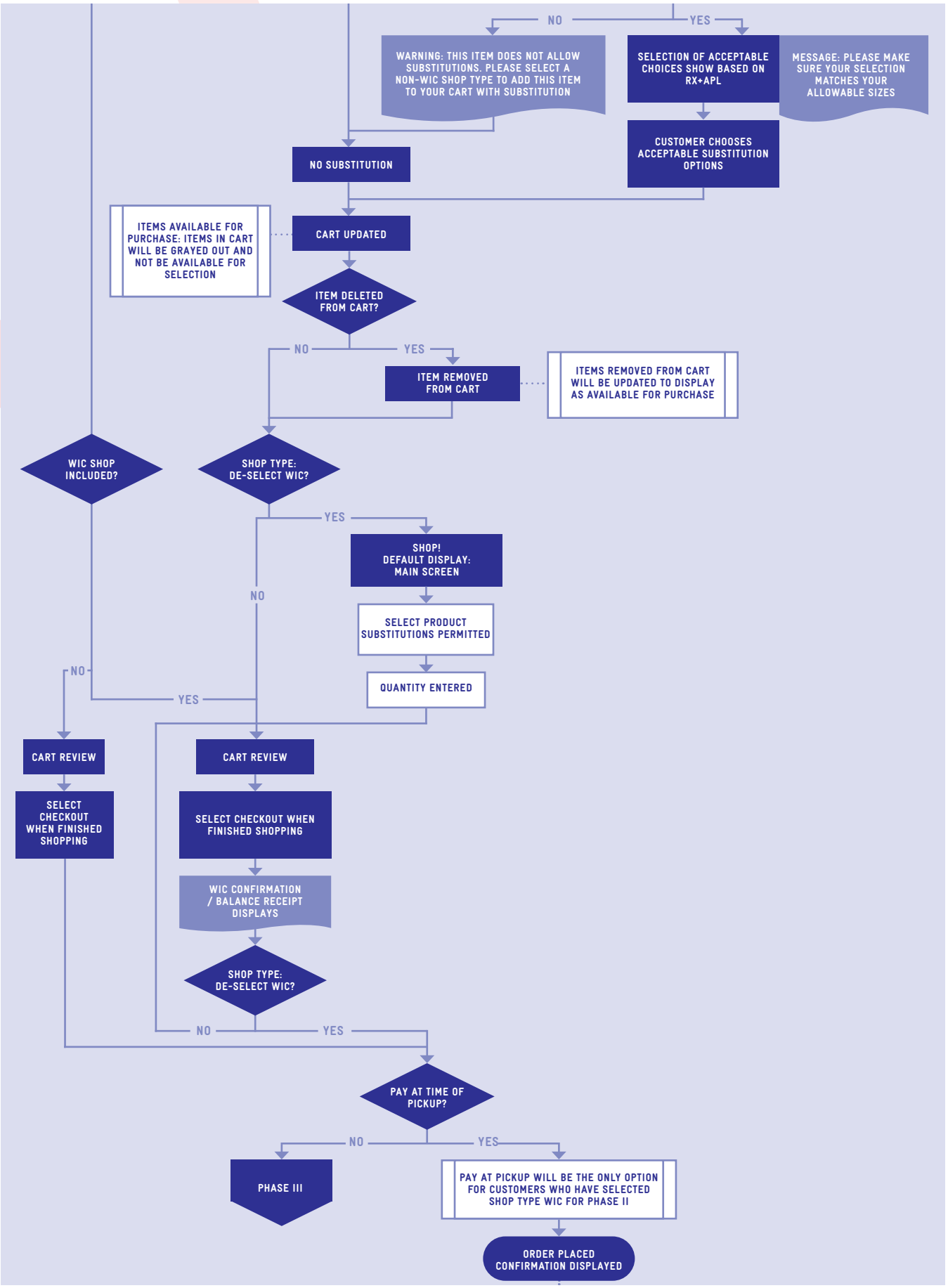
72.	LOCATION: ONLINE / PHYSICAL	» Requirements outlined in this document have been established with the focus on brick and mortar locations. » This requirement document does not extend beyond those locations. » Online shopping sites will not be viewed as separate entities from the brick and mortar locations. *SNAP Pilot Note: The website will be authorized as an internet retailer store type under a separate FNS number and be treated by FNS as a distinct retail firm. The only PIN-entry method that FNS will accept at this time is Acculynk's PaySecureTM.*
73.	SECURITY	The Internet Retailer system will follow the Security Practices and Polies identified under the SNAP online pilot including, but not limited to, the following: » The Internet Retailer's website must be compliant with the PCI Data Security Standard. PCI addresses the secure encryption and handling of sensitive data, such as card numbers and PINs while "at rest", i.e., being temporarily or permanently stored. » FNS would prefer that cookies not be used at all. However, it they are required, it is essential that no PII data be recorded by the retailer on any user access devices. » The Internet Retailer's website should have an easily understood language by the consumer the precautions taken to secure customer data and the site's liability should there be a breach that results in customer loss.

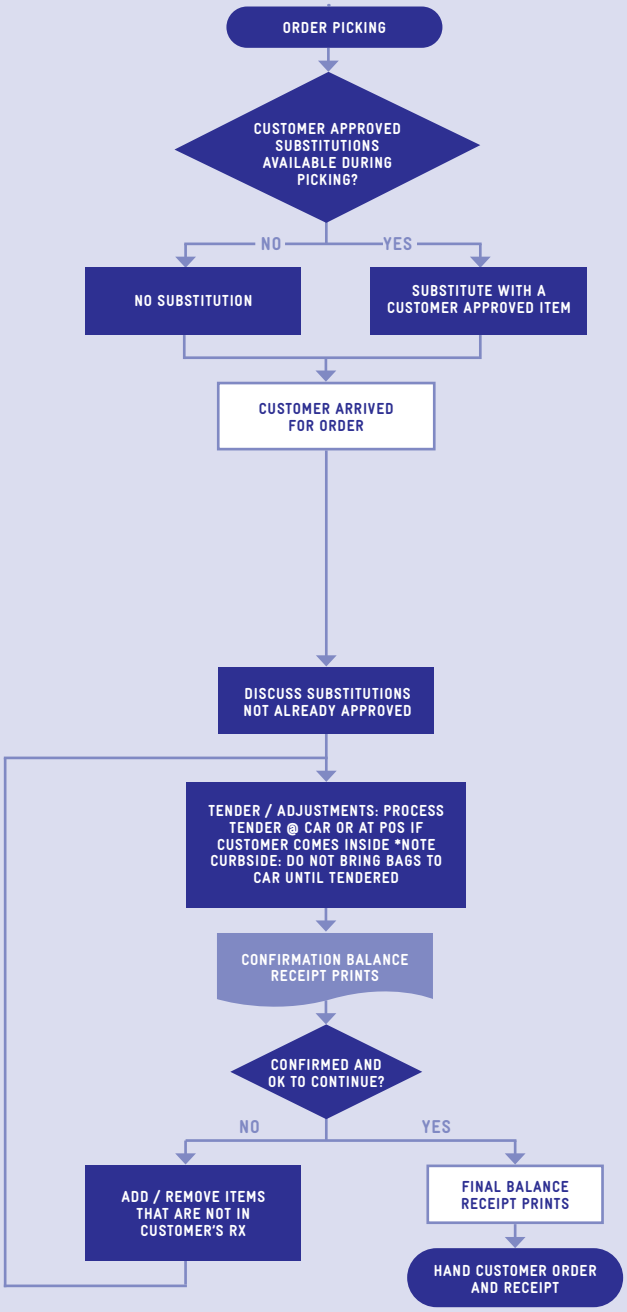
PROCESS FLOWS

PHASE II: INTELLIGENT ORDERING

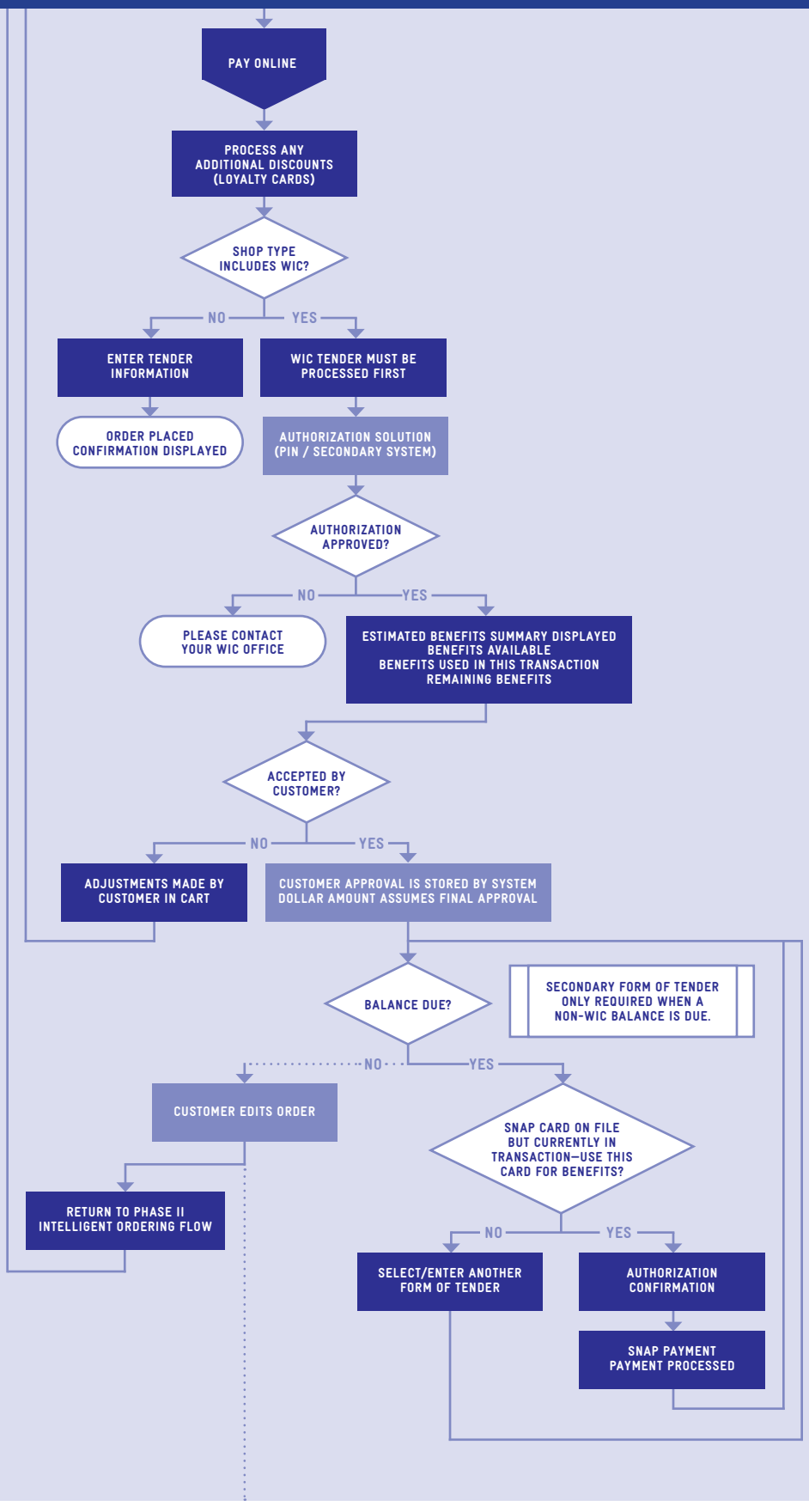


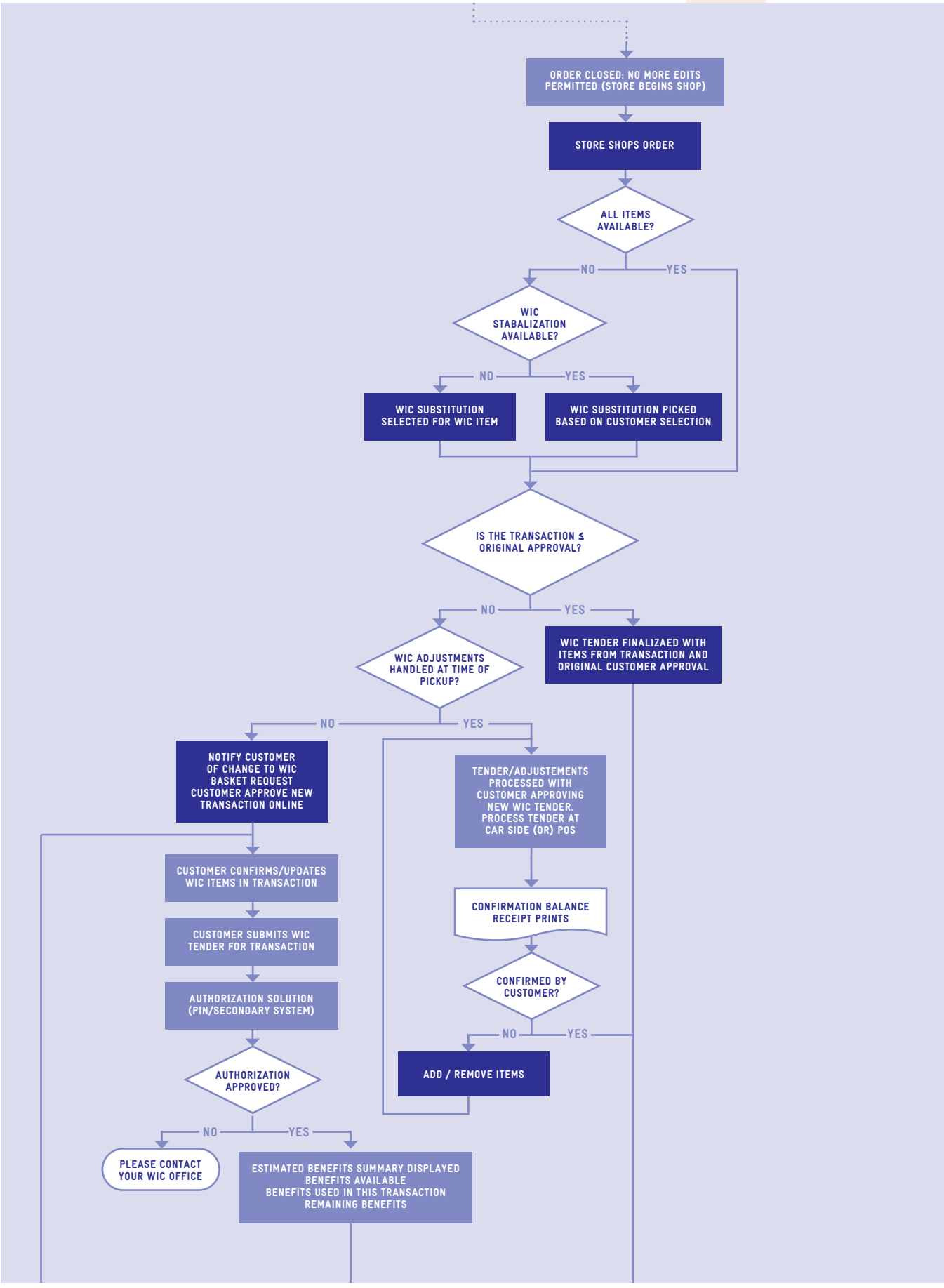

NO
YES
CUSTOMER TO SELECT AGENCY
CONTINUE TO WIC SHOP?
NO
NO
DISPLAY OTHER LOCATION OPTIONS BASED ON WIIC CARD +STORE CERTIFICATION
YES
SELECT SHOPPING LOCATION
SELECT DATE/TIME FOR PICKUP
WIC-ALL DISPLAYS ALL WIC ITEMS BASED ON APL
ALL PRODUCTS (DEPTS...) DISPLAYS ALL ITEMS FOR SELECTED CATEGORY
WILL WITHIN THE EXPIRATION STATE (7 OR MORE)
CLOSE TO THE EXPIRATION DATE (6-1 DAYS)
PICKUP IS BEYOND THE EXPIRATION
SELECT PRODUCT SUBSTITUTIONS PERMITTED
QUANTITY ENTERED
CART UPDATED
WARNING: RX BENEFIT PERIOD PERIOD EXPIRATION IS WITHIN 1 WEEK OF PICKUP DATE/TIME
WARNING: RX BENEFIT PERIOD EXPIRATION IS ON THE SELECTED DATE/TIME.
IF YOU WANT TO CONTINUE SHOPPING. PLEASE SELECT ANOTHER DATE/TIME OR DE-SELECT THE WIC SHOP TYPE
DISPLAY ONLY ITEMS AVAILABLE BASED ON THE BENEFIT PRESCRIPTION INCLUDING CVB ITEMS
NEW DATE/TIME SELECTION
NO
YES
SELECT PRODUCT DEFAULT—NO SUBSTITUTION
CUSTOMER DECISION
CVB ITEM?
CUSTOMER ENDS ONLINE SHOP
NAVIGATE TO NON-WIC SHOP TYPE
NO
YES
QUANTITY ENTERED ONLY APPROVED QTY BASED ON RX PERMITTED
DO YOU WANT TO CONTINUE TO SHOP LIMITED TO THE CVB BENEFIT ALOWANCE?
NO
YES
BE AWARE A SECONDARY FORM OF PAYMENT WILL BE REQUESTED IF SELECTION IS HIGHER THAN CVB ALLOWANCE
SYSTEM LIMITS SELECTION BASED CVB LIMITS
NOTICE:
WEIGHTS ARE NOT EXACT. WE WILL SHOP AS CLOSE AS POSSIBLE TO YOUR SELECTION WHILE STAYING UNDER THE MAXIMUM BENEFIT ALLOWANCE.
ACCEPT?
NO
YES
DO NOT ADDITEM TO CARD—RETURN TO SHOP SCREEN
ITEM SUBSTITUTION REQUESTED?
YES
ARE SUBSTITUTIONS PERMITTED BY WIC FOR ITEM?
NO

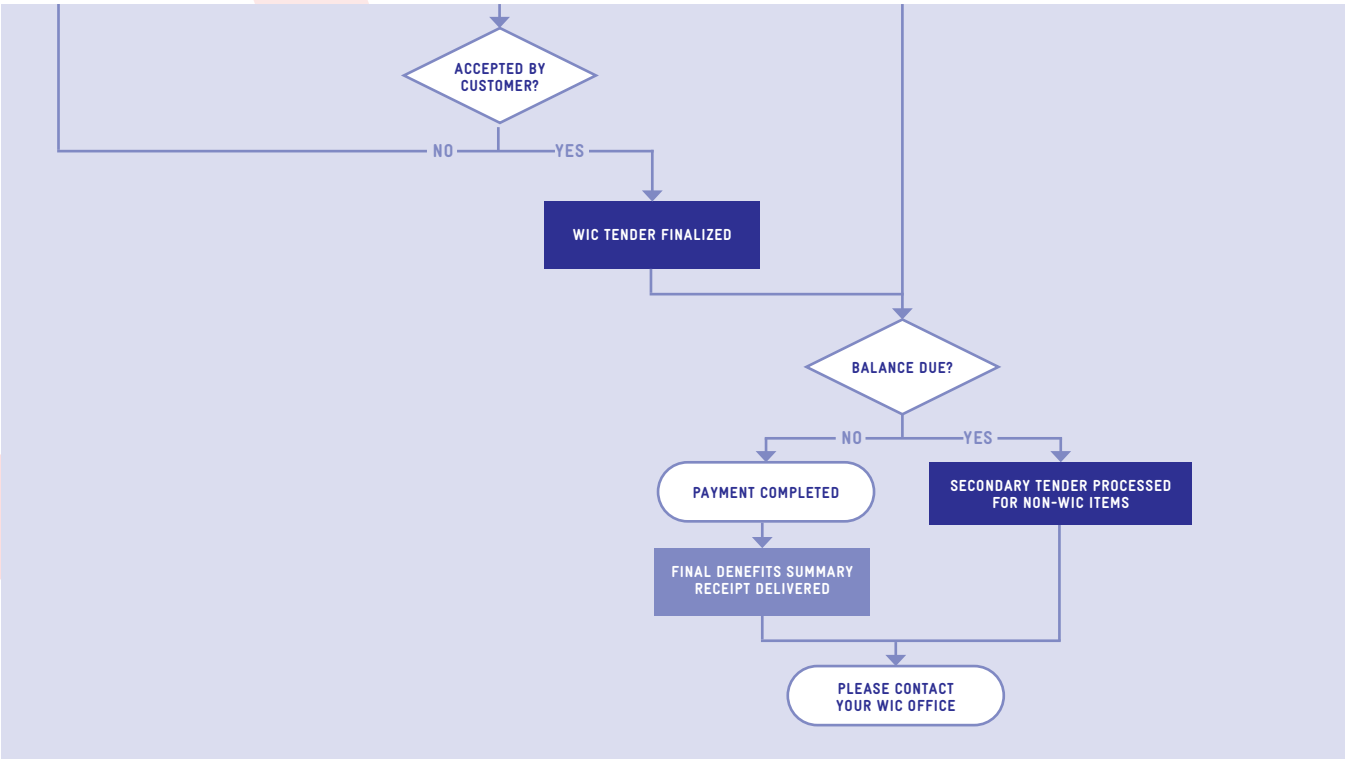

NO
YES
WARNING: THIS ITEM DOES NOT ALLOW SUBSTITUTIONS. PLEASE SELECT A NON-WIC SHOP TYPE TO ADD THIS ITEM TO YOUR CART WITH SUBSTITUTION
SELECTION OF ACCEPTABLE CHOICES SHOW BASED ON RX+APL
MESSAGE: PLEASE MAKE SURE YOUR SELECTION MATCHES YOUR ALLOWABLE SIZES
CUSTOMER CHOOSES ACCEPTABLE SUBSTITUTION OPTIONS
NO SUBSTITUTION
ITEMS AVAILABLE FOR PURCHASE: ITEMS IN CART WILL BE GRAYED OUT AND NOT BE AVAILABLE FOR SELECTION
CART UPDATED
ITEM DELETED FROM CART?
NO
YES
ITEM REMOVED FROM CART
ITEMS REMOVED FROM CART WILL BE UPDATED TO DISPLAY AS AVAILABLE FOR PURCHASE
WIC SHOP INCLUDED?
SHOP TYPE: DE-SELECT WIC?
YES
SHOP! DEFAULT DISPLAY: MAIN SCREEN
NO
SELECT PRODUCT SUBSTITUTIONS PERMITTED
QUANTITY ENTERED
NO
YES
CART REVIEW
SELECT CHECKOUT WHEN FINISHED SHOPPING
CART REVIEW
SELECT CHECKOUT WHEN FINISHED SHOPPING
WIC CONFIRMATION / BALANCE RECEIPT DISPLAYS
SHOP TYPE: DE-SELECT WIC?
NO
YES
PAY AT TIME OF PICKUP?
NO
YES
PHASE III
PAY AT PICKUP WILL BE THE ONLY OPTION FOR CUSTOMERS WHO HAVE SELECTED SHOP TYPE WIC FOR PHASE II
ORDER PLACED CONFIRMATION DISPLAYED


ORDER PICKING
CUSTOMER APPROVED SUBSTITUTIONS AVAILABLE DURING PICKING?
NO
YES
NO SUBSTITUTION
SUBSTITUTE WITH A CUSTOMER APPROVED ITEM
CUSTOMER ARRIVED FOR ORDER
DISCUSS SUBSTITUTIONS NOT ALREADY APPROVED
TENDER / ADJUSTMENTS: PROCESS TENDER @ CAR OR AT POS IF CUSTOMER COMES INSIDE *NOTE CURBSIDE: DO NOT BRING BAGS TO CAR UNTIL TENDERED
CONFIRMATION BALANCE RECEIPT PRINTS
CONFIRMED AND OK TO CONTINUE?
NO
YES
ADD / REMOVE ITEMS THAT ARE NOT IN CUSTOMER'S RX
FINAL BALANCE RECEIPT PRINTS
HAND CUSTOMER ORDER AND RECEIPT

PHASE III: ONLINE PAYMENT




ORDER CLOSED: NO MORE EDITS PERMITTED (STORE BEGINS SHOP)
STORE SHOPS ORDER
ALL ITEMS AVAILABLE?
NO
YES
WIC STABALIZATION AVAILABLE?
NO
YES
WIC SUBSTITUTION SELECTED FOR WIC ITEM
WIC SUBSTITUTION PICKED BASED ON CUSTOMER SELECTION
IS THE TRANSACTION ≤ ORIGINAL APPROVAL?
NO
YES
WIC ADJUSTMENTS HANDLED AT TIME OF PICKUP?
WIC TENDER FINALIZAED WITH ITEMS FROM TRANSACTION AND ORIGINAL CUSTOMER APPROVAL
NO
YES
NOTIFY CUSTOMER OF CHANGE TO WIC BASKET REQUEST CUSTOMER APPROVE NEW TRANSACTION ONLINE
TENDER/ADJUSTEMENTS PROCESSED WITH CUSTOMER APPROVING NEW WIC TENDER. PROCESS TENDER AT CAR SIDE (OR) POS
CUSTOMER CONFIRMS/UPDATES WIC ITEMS IN TRANSACTION
CONFIRMATION BALANCE RECEIPT PRINTS
CUSTOMER SUBMITS WIC TENDER FOR TRANSACTION
CONFIRMED BY CUSTOMER?
AUTHORIZATION SOLUTION (PIN/SECONDARY SYSTEM)
NO
YES
ADD / REMOVE ITEMS
AUTHORIZATION APPROVED?
NO
YES
PLEASE CONTACT YOUR WIC OFFICE
ESTIMATED BENEFITS SUMMARY DISPLAYED
BENEFITS AVAILABLE
BENEFITS USED IN THIS TRANSACTION
REMAINING BENEFITS



APPENDIX A: GLOSSARY

TERM	DEFINITION
APL	Approved Product List: items that have been approved by each state agency for payment by WIC tenders.
CURBSIDE	Customer arrives at store and calls for the order be brought out to the car.
CVV	Cash Value Vouchers (fruits / vegetables)
HCL	Hot Card List: WIC EBT cards that have been flagged and should not be accepted for payment.
IN-STORE	Customer walks into the store to pick-up and pay for their remote order
INTELLIGENT ORDERING	Ability to order based on the current customer's WIC household benefit balance and against the current APL file for that state agency.
OFFLINE SMART CARDS	WIC EBT cards with the account balance loaded on a chip on the card
ONLINE	WIC EBT cards where the store sends the basket to the state's chosen processor and they return approval for
VOUCHERS	WIC paper 'checks' that list the approved items for purchase for the customer.