

SECTION III: TRAINING AND CHECKOUT PROCEDURES

Overview	Retailers are essential to the success of the Missouri WIC program in improving the nutrition and health status of women, infants, and children. The retailer's role is to provide WIC customers with only the food issued on the WIC checks, as specified, or on the WIC approved food list, in the specified quantity, brand, size, and type. This provides participants with the specific nutrients they need and reinforces the nutrition education they have received. A copy of the WIC Check Transaction Procedures for Cashiers is located in Appendix B.
Definition of a WIC Check	Within the Food and Nutrition Services Code of Federal Regulations (CFR), 7 CFR 246.2 the USDA defines food instrument as a voucher, check, electronic benefits transfer card (EBT), coupon, or other document which is used by a participant to obtain supplemental foods. This regulation defines the term Cash Value Voucher (CVV). The WIC Retailer Agreement and the WIC Retailer Manual define the terms food instrument and CVV as a WIC check.

3.1 Retailer Training

Annual Training Policy	Retailers agree to complete annual WIC program training and instruction from the Missouri WIC program or its designee. At least one (1) representative of the retailer staff must participate in training annually.
New Retailer Training	Every retailer applicant must attend a new retailer training session that will be held at the Missouri WIC state agency location in Jefferson City, before a new WIC Retailer Agreement will be issued. Training sessions will be scheduled at the most convenient time for the majority of the attendees.
Mandatory Training	Retailers are required to attend mandatory training if they have a second occurrence of the same Class "B", "C", or "D" violation or repeated WIC check errors, or if they have failed to submit the required corrective action plan for a Class "B", "C", or "D" violation. All mandatory training sessions will be held at the Missouri WIC state agency location in Jefferson City. Retailers failing to attend the required session will receive further sanctions up to disqualification from the program or a Civil Money Penalty (CMP).
On-Line Retailer Training Modules	In addition to the training above, web-based training and manuals are available. The WIC website address is: wic.mo.gov . There are two (2) web-based training manuals available on the WIC retailer training page for retailers to use to train their store personnel. The WIC Program Cashier Training Manual is for all store cashiers and the WIC Check Processing

Training Manual is for training back office staff who prepares the store's bank deposits. In addition, there are e-Learning training modules available on the WIC training portal. Retailers are also provided copies of the WIC Check Transaction Procedures for Cashiers card (Appendix B), Preparing WIC Checks for Deposit card (Appendix I), and the Special Formula Sales Transaction Procedures card (Appendix J).

3.2 Employee Training

Policy Retailers agree to be accountable for all actions of employees involved in the WIC transaction and the handling of WIC checks.

It is the responsibility of the store manager to ensure all employees handling WIC transactions (e.g., stocking, WIC check redemption, and bookkeeping) are properly trained on program requirements.

Documentation It is strongly recommended that retailers keep documentation of training for each employee trained to handle WIC transactions. A copy of the Retailer Training Documentation form used by the Missouri WIC program to document training sessions is in Appendix C.

3.3 Management Information for Cashier Training Preparation

WIC Checks The WIC check has a light green background with black print. WIC checks may be issued to participants for up to three (3) months at a time. They contain a prescription for the supplemental food specifically intended for the participant. WIC customers may use their checks at any authorized WIC retailer in Missouri.

WIC Checks for Frozen and Fresh Fruit and Vegetables The WIC checks for fresh or frozen fruit and vegetables resemble the regular WIC check in every detail except for the Food Description and Pay Exactly sections. The method to use a fruit and vegetable check is somewhat different and will be explained after the completion process for the regular WIC checks.

- In the Food Description section the check will state:

FOR FRESH/FROZEN FRUITS AND/OR VEGETABLES

OR

FOR FRUITS AND/OR VEGETABLES (FRESH ONLY)

- In the Maximum Check Amount the check will state: either \$4.00 or \$8.00 for infants, \$8.00 for children, \$11.00 for women, or \$16.50 for women breastfeeding multiple infants.

Instructions for Proper Completion of WIC Checks at the Store

1. **PARTICIPANT ID and NAME** – This is where the participant’s name and identification number is imprinted onto the WIC check.
2. **SIGNATURE** – The participant, proxy, or guardian’s signature must be obtained here (**black or blue ink ONLY**) **at the end of the sales transaction.**
3. **MUST NOT EXCEED** – This is the maximum amount that will be paid by the WIC program.
4. **PAY EXACTLY** – The cashier will fill in the purchase amount here (**black or blue ink ONLY**). This amount will be compared against the “MUST NOT EXCEED” amount shown in the box above. An amount shown as redeemed at a higher amount will be rejected by the banking system. There must be no alteration to this amount other than a single strikethrough and the correct amount written in above the wrong amount along with the cashier’s initials. Refer to Section IV, page three (3), of this manual for information on how to request reimbursement of a WIC check that exceeds the maximum amount.
5. **FIRST-DATE-TO-USE** – The date that the WIC check is redeemed must be on or after this date. There must be no alteration to this date. **The WIC checks must be deposited in sufficient time so that the checks reach the WIC state agency’s bank no later than 60 days from the first-date-to-use on the check.**
6. **DATE USED** – As cashiers enter this date, (**black or blue ink only**) they must check to make sure it is on or after the “FIRST-DATE-TO-USE” (above) and that it is before or on the “LAST-DATE-TO-USE” (below). The WIC checks are valid up to 30 days between the First Date of Use and the Last Date of Use printed on the check for WIC customers to use these checks. **Please note there are instances when WIC checks have been replaced and that the time period between the First Date of Use and the Last Date of Use printed on the check is for a shorter period of time.**
7. **LAST-DATE-TO-USE** – This is the last date that the WIC customer is authorized to redeem this WIC check.
8. **LOCAL AGENCY and PHONE NUMBER** – The local agency identification number and phone number must be present in these blocks.
9. **FOOD DESCRIPTION** – This section lists specific food items and quantities, based on the participant’s category and nutritional need. There must be no obvious alteration to these items or quantities.
10. **VENDOR STAMP** – This is where you will stamp your four (4) digit WIC Vendor ID clearly **in black ink only.**

Sample WIC Check

1. PARTICIPANT ID AND NAME

2. SIGNATURE

3. MUST NOT EXCEED

4. PAY EXACTLY

5. FIRST-DATE-TO-USE

6. DATE USED

7. LAST-DATE-TO-USE

8. LOCAL AGENCY AND PHONE NUMBER

9. FOOD DESCRIPTION

10. VENDOR STAMP

PARTICIPANT # 01234567	LAST NAME DOE	FIRST NAME JANE	AGENCY # 50099	PHONE # 417-851-1581	23426490															
MISSOURI DEPARTMENT OF HEALTH AND SENIOR SERVICES WIC PROGRAM			SECURITY STATE BANK HOWARD LAKE, MN 55349		75-1249 919															
PAY TO THE ORDER OF ANY AUTHORIZED MISSOURI WIC VENDOR ONLY			DOLLARS CENTS 32 06		FIRST DATE TO USE 7/01/2017															
VALID ONLY FOR THE PURCHASE OF: ALLOW ALL FOOD LISTED BELOW:			MAXIMUM PURCHASE PRICE MUST NOT EXCEED		DATE USED 7/31/2017															
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">QTY</th> <th style="width: 95%;">DESCRIPTION</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>ONE POUND DRY BEANS OR 4 - 16 OZ CAN BEANS</td> </tr> <tr> <td>1</td> <td>GALLONS MILK: SKIM (WHITE)</td> </tr> <tr> <td>3</td> <td>DOZEN EGGS - LARGE, WHITE</td> </tr> <tr> <td>1</td> <td>16 OZ WIC APPROVED BREAD, TORTILLAS OR BROWN RICE</td> </tr> <tr> <td>2</td> <td>18 OZ JAR PEANUT BUTTER - STORE BRAND</td> </tr> <tr> <td>1</td> <td>46 FL OZ CAN OR 11.5 - 12.0 OZ FROZEN JUICE APPROVED TYPES</td> </tr> <tr> <td colspan="2" style="text-align: center;">XXX END OF ORDER XXX</td> </tr> </tbody> </table>			QTY	DESCRIPTION	1	ONE POUND DRY BEANS OR 4 - 16 OZ CAN BEANS	1	GALLONS MILK: SKIM (WHITE)	3	DOZEN EGGS - LARGE, WHITE	1	16 OZ WIC APPROVED BREAD, TORTILLAS OR BROWN RICE	2	18 OZ JAR PEANUT BUTTER - STORE BRAND	1	46 FL OZ CAN OR 11.5 - 12.0 OZ FROZEN JUICE APPROVED TYPES	XXX END OF ORDER XXX		VENDOR MUST DEPOSIT WITHIN 60 DAYS FROM FIRST DAY TO USE DATE <div style="font-size: 2em; font-weight: bold; text-align: center;">VOID!</div> PLACE MISSOURI WIC STAMP ABOVE PARTICIPANT'S SIGNATURE SIGNATURE	
QTY	DESCRIPTION																			
1	ONE POUND DRY BEANS OR 4 - 16 OZ CAN BEANS																			
1	GALLONS MILK: SKIM (WHITE)																			
3	DOZEN EGGS - LARGE, WHITE																			
1	16 OZ WIC APPROVED BREAD, TORTILLAS OR BROWN RICE																			
2	18 OZ JAR PEANUT BUTTER - STORE BRAND																			
1	46 FL OZ CAN OR 11.5 - 12.0 OZ FROZEN JUICE APPROVED TYPES																			
XXX END OF ORDER XXX																				

**Missouri
WIC ID
Folder**

The Missouri WIC ID folder must be presented to the cashier when WIC checks are presented. If the cashier does not see the folder, he or she should politely ask the WIC customer if they have it with them. If the WIC customer does not have the folder with them, the transaction cannot be completed. Give the WIC checks back to the WIC customer and refer them to the local agency.

NO MISSOURI WIC ID FOLDER = NO REDEMPTION

The person presenting the WIC checks for redemption must be authorized to do so. Signatures of those persons authorized to redeem WIC checks will appear on the Missouri WIC ID folder. Each folder may have up to three (3) signatures on it. If the person presenting the WIC checks for redemption has the Missouri WIC ID folder, but his or her signature is not **one of the signatures listed** on it, the transaction cannot be completed.

If the Missouri WIC ID folder **does not have any signatures on it**, the authorized retailer may ask for photo identification in the form of a Missouri identification card or driver's license. If the WIC customer has the photo identification, record their name, driver's license number, and birth date on the back of the WIC check. If the WIC customer does not have either form of photo identification, give the WIC check back to the WIC customer and refer them back to the local agency.

**Two or More
WIC Checks**

When two (2) or more regular WIC checks are presented for redemption, each must be handled as a separate transaction, so that a separate receipt is generated for each. The WIC checks for fresh and frozen fruit and vegetables may be combined and used as one (1) transaction.

**Providing Food
Listed on WIC
Check**

The retailer agrees to provide only WIC approved food issued on the WIC checks in the specified quantities. **The retailer must allow the purchase of the full amount of WIC food issued on the WIC checks as long as the food items being purchased are the correct types, sizes, and quantities listed on the check.** The retailer must allow all approved food issued on the WIC checks and in quantities no more than those shown on the WIC checks. **If necessary, the retailer must split a pack or a case to sell the approved food by individual containers.**

If the customer purchases allowable food in the quantities allowed and the amount of the purchase exceeds the maximum amount of the check, send the WIC checks to the Missouri WIC program with an Approval Request for Non-Paid WIC Checks form, the cash register receipt, and any written explanation needed (Appendix F).

Each food item presented for redemption must be verified to ensure it is the correct food item. Failure to check each food item can result in a loss of income for the retailer.

NOTE: WIC customers are NOT required to purchase every item on the WIC checks, BUT the retailer MUST allow the purchase of the full amount of WIC food issued on the WIC checks even if the amount of the sale exceeds the maximum printed on the WIC check. On ALL special ordered formula checks, the WIC customer MUST receive the number of containers on the check even if the sale amount exceeds the maximum on the check.

Providing Fresh or Frozen Fruit and Vegetables on WIC Checks

The retailer agrees to provide only WIC approved fresh and frozen fruit and vegetables when presented with a WIC fruit and vegetable check and allow fresh and frozen fruit and vegetables up to the maximum amount of the check. WIC customers may spend less than the maximum amount of the check.

If the total sale amount exceeds the maximum amount of the check, the retailer will NOT be reimbursed by the Missouri WIC program for any amount over the maximum amount of the check. WIC customers are not to receive any money back if the total is less than the maximum amount. There is no appeal or override on the fruit and vegetable WIC checks.

WIC customers are allowed to pay for any amount that exceeds the maximum amount of the fruit and vegetable checks. If a WIC customer chooses to pay the overage amount with their SNAP EBT card, **no sales tax** is applied to the amount that exceeds the maximum value of the check(s). If a WIC customer chooses to pay the overage amount with cash, debit, or credit card, sales tax **must be** applied to ONLY the amount that exceeds the maximum value of the check(s). WIC customers can choose to remove an item from the sales transaction to reduce the total sale amount below the maximum value amount of the check(s).

Substitutions or Exchanges

No substitutions or exchanges are allowed at any time for any food item prescribed on a WIC check. Do not issue rain checks, credit slips, due bills, or any other similar type of IOUs when a food item issued on a WIC check is not available. WIC customers may be allowed to exchange defective, spoiled, or expired WIC food and infant formula. However, the exchange must be for the identical item. Refunds are not allowed.

NOTE:

If the store is completely out of a food item, or does not have the entire quantity of a food item issued on the WIC check, the WIC customer may choose not to continue the transaction; otherwise the WIC customer forfeits the specific food item entirely or forfeits the remaining quantity. The WIC customer must be given the choice.

Partial WIC Formula Redemption Form

If a WIC check is presented for formula and the retailer does not have the entire quantity issued on the WIC check, a Partial WIC Formula Redemption form (WIC-21) must be used. **This form is to be used in an emergency for formula ONLY.** This form is not a substitution, rain check, credit slip, or due bill. Because infants are considered to be at a higher nutritional risk, the Partial WIC Formula Redemption form was developed to provide necessary formula in a timely manner. This form allows the WIC customer to redeem the WIC check for the formula the retailer has on hand, without forfeiting the remaining quantity. Excessive use of this form will be considered an agreement violation. The retailer must never charge the WIC program for formula not purchased. The Partial WIC Formula Redemption form is located in Appendix G of this manual. Retailers may request an additional copy of this form by calling 800-392-8209.

Verifying the WIC Check

All of the information needed to properly complete the Partial WIC Formula Redemption form is found on the face of the WIC check or the register receipt. BEFORE scanning the food or writing on the WIC check, be sure to verify that the WIC check is valid.

1. Is today's date within the "FIRST DATE TO USE" and "LAST DATE TO USE"?
 - If not, the WIC check is not valid. Cashiers may ask the WIC customer if they have a WIC check that has the correct dates for use today. If not, the transaction is over. Give the WIC check back to the WIC customer and refer them to the local agency.
2. Was the WIC check fully completed by the local agency?
 - It is the local agency's responsibility to properly complete the WIC check. Specifically, the "AGENCY NUMBER", "CHECK NUMBER", "MUST NOT EXCEED LIMIT", "PARTICIPANT NUMBER", "PARTICIPANT NAME", "FIRST DATE TO USE", "LAST DATE TO USE", as well as the "FOOD DESCRIPTION" block. All areas must be computer generated.
 - If any of this information is incomplete, the transaction is over. Give the WIC check back to the WIC customer and refer them back to the local agency.
3. Is the WIC check free from alteration?
 - Look at the WIC check carefully to be sure it has not been altered in any way. Look for items such as whiteout, add-ons, written over items, etc.
 - If a WIC check appears to have been altered, the transaction is over. Circle those areas that appear to be altered, write "refused"

and the store's WIC Vendor ID number on it. Then give the WIC check back to the WIC customer and refer them back to the local agency.

4. Is each food being presented issued on the WIC check?
 - Cashiers may ask WIC customers to separate their WIC food from all other items they are purchasing on their own. If a food item is not issued on the WIC check, it **must not** be added to the WIC transaction.
5. Is each food WIC approved, in the correct type, size, and brand?
 - It is strongly recommended that each cash register be equipped with the current WIC Approved Food List to assist in this process. Be sure to check each food, to ensure it is the specific brand, type, and size approved for what is prescribed on the WIC check.
6. Are the quantities less than or equal to what is issued on the WIC check?
 - WIC customers are not required to purchase all of the items issued on the WIC check, nor are they required to take the full quantity of what is issued. However, the quantity of food purchased with the WIC check must not exceed the amount prescribed on the WIC check.
 - Was the check over the maximum price amount listed on the check? If so, are the food items approved WIC food items? Are the size and quantity of the food items purchased the same as those listed on the WIC check? If not, edit the transaction before finalizing.

Scan the Food

The retailer agrees to:

1. Scan or ring all food and all applicable sale prices.
 - WIC customers must be charged the same or lower price than is charged to non-WIC customers.
 - Offer WIC customers the same courtesies as offered to other customers, including but not limited to, in-store promotions.
2. Deduct any coupons presented by the WIC customer.
 - When presented, "cents off" discount coupons must be accepted. Simply deduct the value assigned as you would any coupon for non-WIC customers.

Note: If a retailer's registers are automatically programmed to add tax to a coupon, the Missouri WIC program will reimburse for the amount of tax on the coupon **ONLY**. The coupon amount must appear on the receipt.

3. Total the sale without tax.
 - **Do not charge sales tax on any WIC transaction.**
 - Do not have WIC customers sign a tax exemption letter or form for any WIC transaction. The Missouri WIC program is not subject to Missouri Sales and Use Tax for any WIC transaction.
4. **No cash is to exchange hands when transacting a “regular” WIC check.**
 - Do not transfer cash in the form of change to the WIC customer.
 - Do not charge the WIC customer cash or credit for the food items covered by the WIC check.
 - Do not charge the WIC customer for any amount over the “MAXIMUM PURCHASE PRICE MUST NOT EXCEED” limit.
 - Do not give the WIC customer any money back if the total is less than the “MAXIMUM PURCHASE PRICE MUST NOT EXCEED” limit.
 - Do not allow WIC customers to exchange any WIC food for cash refund, merchandise, or other food items. When there is a food safety issue or recall for a product other than formula, exchanges should be made whenever possible. When exchange is not possible, contact the Missouri WIC program for appropriate instructions. If you receive a recall notice on infant formula, contact the Missouri WIC program for appropriate instructions.

Completing the WIC Check

Before the WIC customer signs the WIC check, the cashier must complete the “DATE USED” (i.e., date of the sale) and “PAY EXACTLY” amount (i.e., total sale amount on the receipt) fields.

Obtain the WIC customer signature **after** the cashier enters the “DATE USED” and “PAY EXACTLY” amount. If the WIC check is pre-signed, draw a single line through the signature, have the WIC customer re-sign the WIC check, and verify identity with driver’s license or picture identification. If no identification is available, do not accept the check.

1. Compare the WIC customer’s signature to the signatures on the Missouri WIC ID folder. The name and the signature must be the same as one of the signatures on the Missouri WIC ID folder.
 - a. After signing the first time, if the name is the same but the signature does not match, have the WIC customer sign the WIC check again. Recheck the signature with the Missouri WIC ID folder again.
 - b. After signing a second time, if the signatures still do not match, **do not** accept the WIC check. The transaction is over. Do not allow

the WIC customer to leave with any of the food items. Give the WIC check back to the WIC customer and refer them to the local agency.

2. The register receipt and WIC check should be placed in the register or cash drawer. Do not attach the receipt to the WIC check. Retailers are required to retain the register receipt for the current agreement period, which is three (3) years, for audit purposes. Do not give the receipt to the WIC customer.*

***The WIC transaction receipts must be made available to WIC staff, or its representatives, when requested. If receipts are retained at a location other than the retailer site (e.g., corporate office or bookkeeper's office), it is the responsibility of the retailer to deliver the receipts within one (1) hour to the WIC staff when requested.**

The retailer will not be paid for any WIC checks submitted without the WIC customer's signature.

Preparing WIC Checks for Deposit

In preparing each check for deposit, the following steps should be followed:

1. Review for completeness.
 - Check for participant signature.
 - Check for amount of sale.
 - Check for date of sale.
2. Stamp check with the WIC Vendor ID stamp.

Never deposit a WIC check when the total sale amount exceeds the "Maximum Purchase Price Must Not Exceed" amount. You must mark down the total sale amount below the maximum purchase price or send the check to the Missouri WIC program on appeal. Deposit WIC checks within seven (7) days from the date they are redeemed.

Vendor Stamp Replacement

WIC Vendor ID stamps are to be used with **black ink only**. Replacement stamps must be ordered from the Missouri WIC program's contracted provider at the retailer's expense. To order a new stamp, make a copy of the form in Appendix H, complete the form, and send it to the address indicated on the form. **Notify the Missouri WIC program immediately if stamps are lost or stolen.**

3.4 Retailer Complaints

Policy	The Missouri WIC program is interested in hearing about specific problems, concerns, or suggestions retailers may have with WIC transactions, WIC customers, WIC checks, and local agencies.
Procedure	A retailer may write a letter or submit a copy of the Retailer Concern form with any problems, concerns, or suggestions to the Missouri WIC program or local agency (Appendix E).
Follow-Up	WIC participants are educated by the local agency regarding WIC approved food and correct WIC check redemption procedures. Complaints against WIC customers are handled by the local agency with oversight by the state agency. Complaints are discussed with the WIC participants involved and correct procedures are re-emphasized. WIC participants may be sanctioned and penalized for violations of WIC program rules.

End on Section III: Training and Checkout Procedures