

Smartcard eWIC Authorities
WIC EBT Users Group Meeting
Dallas, TX

Enabling Split Tender

Split Tender (Defined)

- Split tender is the ability of a WIC participant at the point of sale (POS) to redeem a single WIC food item using WIC Cash Value Benefits (CVB), a Category 19 food type, and one or more other types of tender.
- Split tender enables a WIC participant to reduce the balance of CVB in a WIC EBT account to \$0.00 and avoid any loss of benefit value.

Online v. Offline

- Split tender is fully supported by online WIC EBT systems.
- A participant without sufficient non-WIC tender to successfully complete the purchase of WIC CVB food can elect one of three (3) possible actions:
 - Reversal, full
 - Reversal, partial (not used/supported)
 - Cancellation
- If a full or partial reversal, the clerk or manager initiates the reversal. The participant selects one or more WIC food items for the clerk to scan void from the transaction, in order to reduce the required non-WIC tender to a manageable amount. The transaction is completed when the amount of non-WIC tender is lowered to be equal to or less than that amount the participant can pay. The store system transmits a separate message of the reversal to the WIC EBT host.
- If cancelled, the clerk or manager initiates the cancellation. The store system transmits a separate message of the cancellation to the WIC EBT host.
- In online WIC EBT, store message sets are those defined in ISO 8583 and online messaging occurs as specified in ANSI X9.93:2008, Part 1.

Online v. Offline

- Currently, split tender is not allowed by policy, so it is not supported by offline WIC EBT systems.
- Business Rules
 - If a participant is attempting to redeem a single WIC food item with CVB that exceeds the balance of Category 19 benefits, the store system must identify the item as 'non-WIC'. The participant purchases the item with non-WIC tender.
 - Benefits are removed from a participant's benefit balance at the point in time the participant 'accepts' the WIC food items scanned.
 - Once benefits are removed from a participant's card they cannot be restored, i.e., credited or written back to the card.
- As the result of the 'no split tender' policy, a WIC participant may actually 'lose' the use of Category 19 benefits at the end of a benefit period.
- Split tender introduces the risk at the point of sale (POS) a participant may not have sufficient non-WIC to successfully complete the purchase of a WIC food item after WIC has been tendered. A vendor system would need to perform a reversal, which would require a 'restore' of benefits to the card.

Approach

- Smartcard eWIC Authorities joined together to identify, analyze and evaluate policy and design alternatives
- Technical and operations workgroups established to obtain stakeholder input during planning and feedback during design
 - Smartcard eWIC state personnel
 - FNS regional personnel
 - Electronic cash register and point of sale (ECR/POS) system manufacturers, system integrators and installers

Objectives

- Enable WIC participants to fully redeem CVB by allowing split tender at the POS.
- Minimize known risks when allowing vendor systems to restore benefits to the card and reverse the original, completed WIC purchase transaction.

Risk Considerations

- The original WIC transaction can be received, processed and paid by the EBT host, without knowledge of the reversal. The reversal transmitted to the EBT host could be delayed or lost.
 - Vendor overpayment
 - Temporary, if the reversal is delayed, received in a separate claim file; or
 - Permanent, if the reversal is never sent or lost
 - WIC host over-redemption
- Potential loss of benefits during restore due to system error
- Increased programming costs to handle 'exception' conditions
 - Original and reversal records in different claim file
 - Original/reversal and final purchase transactions 'span' two benefit periods

Status

- Smartcard eWIC Authorities are meeting this week to discuss system design alternatives and risks and to determine a final, recommended approach.

Questions?

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