

The WIC Shopping Experience

Welcome to The WIC Shopping Experience Module

Welcome to the WIC Shopping Experience training module for local agency staff, presented by the Minnesota WIC program and Minnesota Department of Health.

Training Objectives

This module will help WIC staff understand the flow of the WIC shopping trip and transaction in both types of stores, Integrated and Stand-Beside. Then we will move on to what WIC staff can do to help prepare participants for shopping success. Finally, we will cover some basic troubleshooting tips for both participants and WIC staff and how to escalate other issues according to Minnesota WIC's process. This module is approximately 55 minutes long and can be paused as needed.

At the Store

To set the stage, let's see how a WIC transaction should go.

Point of Sale (POS) System Types

Before we go further, it's important to know that stores transact WIC cards in one of two different ways, known as integrated and stand-beside.

Integrated POS System

The first type, Integrated Point of Sale (or POS) system is what is used by all national and regional chain stores in Minnesota, as well as many independent retailers of all sizes. An integrated system is sophisticated enough to know which foods are WIC allowed and what benefits are available to a customer. In an integrated store, all cash registers (with the exception of self-checkouts in most stores) are enabled to take WIC cards. They also take all other payment types and allow customers to purchase WIC and non-WIC items in the same transaction, so it is a more streamlined and efficient transaction. It's important to know that there can be significant differences between integrated POS systems, but WIC participants learn quickly how to shop in their usual store.

Stand Beside Terminal

If a retailer does not have an integrated POS system, they can transact WIC cards with a separate machine called a stand-beside terminal. These are typically found in small stores that may not have a need for a more sophisticated, integrated system. The technology is simple and works well, but requires participants to separate their WIC foods from other items they're

purchasing. It may also be slower than an integrated system, but typically requires less troubleshooting and they're the same from store to store. This module will cover information about both POS types, but since there is more to know about integrated systems and large stores, they will be the focus of this module. WIC staff should not encourage participants to shop at one store type versus another, but rather to shop where they feel they get the best service.

WIC Transaction Basics - Integrated

We'll start with an integrated store. Remember, all chain stores and most medium and large stores have integrated systems, though there will be slight differences between them.

WIC Transaction Basics - Integrated

Delia and her son Max finish shopping and pull up to cashier John's checkout lane and unload their items onto the belt. Delia is purchasing some WIC foods, as well as some other household items in the same transaction. This is called a "mixed-basket transaction." John starts to ring up the items as he normally would. At this point, John does not know that Delia will be paying with a WIC card.

WIC Transaction Basics - Integrated

When John has totaled the items, he prompts Delia to pay. She swipes her WIC card (which should always be the first form of payment in a mixed-basket transaction)...

WIC Transaction Basics - Integrated

...and enters her 4-digit PIN (or Personal Identification Number).

WIC Transaction Basics - Integrated

The POS system prints out a receipt showing the beginning balance of WIC foods, as well as which foods will be paid for by the WIC card. This is known as the midpoint receipt or the confirmation receipt, and it's a critical part of helping a WIC transaction go smoothly. As soon as it prints, John hands it to Delia. [If the cashier forgets, the participant should ask for it. Note that in most stores, this will be a printed receipt, but in some stores, it might appear on the PIN pad instead. A very small number of stores do not have a midpoint receipt, so it's critical for customers in those stores to register their cards with the Minnesota WIC app to know what foods the WIC card will pay for.]

WIC Transaction Basics - Integrated

Delia carefully reviews the midpoint receipt so there are no surprises when it's time to pay the remaining amount for her non-WIC foods. As Delia expected, the WIC card will pay for a package of cheese, a box of cereal, a loaf of bread, a bunch of bananas, a head of broccoli, some oranges, and a gallon of milk.

WIC Transaction Basics - Integrated

While Delia reviews the midpoint receipt, John hits a button on his screen to prompt Delia to accept or decline the charges. If something that she intended to pay for with the WIC card was missing from the midpoint receipt, she could press "No" to decline the charges and John could remove the item if she didn't want to pay for it with another form of payment. Note that it can be difficult to correct an error or remove a WIC food from a transaction in an integrated store after hitting "Yes." However, since everything looks correct to Delia, she hits "Yes" to accept the charges.

WIC Transaction Basics - Integrated

Now that the WIC foods have been paid for, there is a remaining amount due for the non-WIC foods. Delia pays for those items with cash, and John finalizes the transaction by handing all of the receipts to Delia. Those receipts are important because they show everything that was purchased and what benefits she has left on her card. Note that some customers may have a WIC-Only transaction, meaning they are only buying WIC items. In that situation, there should be no remaining amount due, and the transaction would be over after they accepted the WIC charges.

WIC Transaction Basics

Now that we've seen a WIC transaction in an integrated store, we'll see an example of a WIC transaction in a store with a stand-beside terminal. Remember, these are used by most small stores in metro areas, as well as a few small stores in greater Minnesota. While you cannot always assume that stores with a certain number of cash registers have a certain type of system, stand beside terminals are rarely used in stores with more than two registers. These terminals are much less sophisticated than the integrated systems and need less troubleshooting. One important note is that not all steps of an integrated transaction apply to the steps on a stand-beside terminal.

WIC Transaction Basics – Stand Beside

Tiffany and her son Sean make a quick trip to a small neighborhood store to pick up a few WIC foods and other staple items.

WIC Transaction Basics – Stand Beside

When she finishes shopping, Tiffany heads to the checkout.

WIC Transaction Basics – Stand Beside

This store has two cash registers and one of them has a sign, indicating which one takes WIC cards. Most stores that use a stand-beside terminal to accept WIC cards only have one per store. So, if they have multiple cash registers, they must post this sign showing which one is enabled for WIC. Tiffany spots the sign and heads to that register...

WIC Transaction Basics – Stand Beside

...where she is greeted by cashier Maya.

WIC Transaction Basics – Stand Beside

With a stand-beside terminal, it's always necessary to separate the WIC foods from the other items, and to let the cashier know that they're paying with the WIC card before the transaction begins. Tiffany knows this because she has used her WIC card here before.

WIC Transaction Basics – Stand Beside

After Tiffany tells Maya that she's paying with her WIC Card, Maya initiates the WIC transaction on the Stand-Beside terminal.

WIC Transaction Basics – Stand Beside

With a stand-beside terminal, the cashier must swipe the card at the beginning of the transaction, so Tiffany hands her card to Maya...

WIC Transaction Basics – Stand Beside

...and Maya swipes the card using the terminal on her side of the counter...

WIC Transaction Basics – Stand Beside

...and Tiffany must enter her PIN, so that the terminal knows the available balance.

WIC Transaction Basics – Stand Beside

When that's done, Maya can ring up the WIC foods. In most stand-beside stores, the cashiers must ring up the foods in the regular cash register as well as the stand-beside terminal so they can get the correct price and track inventory. It can take a little extra time, but this is the recommended practice for using a stand-beside terminal.

WIC Transaction Basics – Stand Beside

When she gets the price from the regular cash register, Maya scans the barcode with the scanner attached to the stand-beside terminal to add the item to the WIC transaction and enters the price in the terminal. One benefit of the stand-beside terminal is that it will only ring up WIC allowed foods that are included in the available balance, so there will never be a remaining amount due, like there can be in an integrated system. Any non-WIC items are purchased in a separate transaction.

WIC Transaction Basics – Stand Beside

Maya bags up the WIC items...

WIC Transaction Basics – Stand Beside

...and finalizes the transaction, printing out the receipt showing what was purchased and what benefits remain on the card.

WIC Transaction Basics – Stand Beside

Since there is no midpoint step, and because the terminal can only ring up WIC-allowed foods, there is much less of a need to troubleshoot an issue. However, it's a good idea to review the receipt before leaving the store to make sure everything is correct. If something is wrong, for example, if a gallon of milk was accidentally scanned twice, Tiffany can request that Maya void the transaction and run it again. However, a stand-beside terminal can only void the very last transaction. If Maya were to do anything else on the terminal, even a balance inquiry, she would be unable to void Tiffany's transaction. This is why it's important to check for discrepancies immediately.

WIC Transaction Basics – Stand Beside

However, Tiffany doesn't see any errors. She purchases the non-WIC foods in a separate transaction, and she and Sean leave the store with their groceries. For more information about how the stand-beside terminal works, you can view a demonstration geared toward vendors at a link found at the end of this module.

Components of a Successful Shopping Trip

Now that you have seen two examples of good WIC transactions, let's identify the basic components that contributed to their success. The first is that the customer must bring up foods that are both WIC allowed AND included in their available benefits. If some of the foods they expect to be allowed are not allowed or not included in their available benefits, it will cause an unexpected issue. The second component is that the store's POS system must be functioning properly and cashiers must know how to use it.

Factors in a Negative Experience

To put it another way, the factors that can contribute to a negative shopping experience are shopping outside of a benefit period, not knowing the benefit balance, selecting foods that are not WIC allowed or not included in the available benefits, not knowing the PIN number, and in an integrated store, approving the WIC transaction without carefully reviewing the midpoint receipt. We know that there are other factors outside of the control of the participant that can also contribute to a negative experience, such as a POS system issue, lack of variety of WIC allowed foods, or cashier training issues. However, the WIC vendor unit works proactively to identify and correct those issues; this training will focus on ways to educate and empower participants so that the things that are within their control go smoothly.

Check Your Knowledge

Check your knowledge. In which type of store does the Point of Sale (or POS) system allow a WIC participant to purchase both WIC and non-WIC foods in a single transaction? Is it A), and integrated system, B), a Stand-Beside Terminal, C), Both, or D) Neither?

Check Your Knowledge

Which of the following statements about WIC transactions are true? Select all that apply. A) WIC transactions are the same in every store. B) The WIC Card will only pay for foods that are allowed and included in the available benefits. C) In a stand-beside store, you don't have to separate your WIC foods from your other items. D) All registers (not including self-checkout registers) in an integrated store can transact WIC cards.

Check Your Knowledge

Which of the following stores can be assumed to have integrated POS systems? Select all that apply. A), Hy-Vee, B), Festival Foods, C), Jimmy's One Stop, D), SuperOne, E), Jubilee Foods, F), Walmart, G), Minneapolis Halal Foods, H), Family Fare.

Preparing Participants to Shop

Let's take what you've learned in the first section and move on to ways WIC staff can help set participants up for a successful shopping experience. As previously mentioned, these are geared mostly toward integrated stores since the stand-beside terminal can only scan WIC allowed foods that are available to the participant.

At the Clinic – New Participants

Let's start from the beginning, at the WIC clinic, with basics for a new participant. One of the most important things WIC staff can do is to help participants put the WIC app on their smartphone, if they have one. Then, take it a step further by helping them register the card to the app so they can track their benefits in real time, use the scan UPC function to scan barcodes to see if a food is WIC allowed and available to purchase, and use the App to find nearby WIC authorized stores. Another expectation is to assist the participant in setting their PIN before they leave the clinic. It's also recommended to help the participant identify where they will use their card. If the store where they usually shop is WIC authorized, that's a great place to start. Additionally, it might be possible to tailor your shopping tips if you know whether the store is integrated or uses a stand-beside terminal. MN WIC does not publish a list of stores' POS systems, because this is considered not public information. However, WIC staff can be confident that all chain stores, as well as most non-chain stores with 3 or more cash registers, are integrated and that most small metro stores have a stand-beside terminal. WIC staff in greater Minnesota can contact the Vendor Unit or the store directly if they have questions about that store's process.

At the Clinic – New Participants

For brand new participants, WIC staff should prioritize covering the WIC foods and reviewing WIC benefits. By investing this extra time, you can help ensure that the participant will have a positive shopping experience and that they will return for additional appointments. While they may not always want it in the future, it's best to print out their first Shopping List. When reviewing the benefits, show participants how they can find their first and last day to use on the Shopping List and on the app. It may also be helpful to show them how to read the quantities and abbreviations of foods in the benefits. You can review these food benefits as you review the WIC allowed foods. In order to be efficient when educating on the foods and benefits, and to avoid overwhelming the participant with information, MN

WIC suggests reviewing only the food categories that they intend to buy. For example, WIC staff should explain that the “Whole Grain Option” includes bread, tortillas, pasta, brown rice, wild rice, and oats, and ask the participant which of these she is most likely to buy. If she indicates that she will likely buy bread or brown rice, only cover the foods in those categories. It’s also a good idea to identify foods that can be tricky to purchase, which we’ll cover in a few moments. Lastly, reinforce the use of the app so participants can be sure that a food is WIC allowed and included in their benefits before they bring it to the checkout.

At the Clinic – New Participants

An experienced WIC CPA, Donna, is putting these practices into play as she meets with Carly, a new participant. After helping Carly download the WIC app and register her card, Donna prints Carly’s shopping list and reviews it for items that are tricky, as well as for categories where Carly has several choices. While she’ll give an overview of all applicable categories in the shopping guide, those are the areas where she’ll want to give more detail. Based on her experience, Donna knows that Yogurt can be tricky for some WIC participants. She makes sure that Carly understands that her benefits include lowfat or nonfat yogurt, but not whole milk yogurt, and she helps Carly understand where on the label she can look to find the yogurt’s fat content. Then she explains the nutritional benefits of including lowfat dairy in a healthy diet. She also sees that Carly will need to choose between one container of peanut butter, one bag of dry beans, or 4 cans of beans. Donna asks which of those options Carly thinks she’ll buy. Carly answers that her husband has a peanut-allergy and she doesn’t have time to prepare dry beans, so she’ll likely buy canned beans or Sunbutter. Donna reviews the canned bean and Sunbutter requirements from the shopping guide and notes that each can of beans will be deducted from her benefits as .25 containers. So, if she only buys one can on her first shopping trip, she will see a remaining balance of .75 containers. This means she can buy 3 more cans of beans; she cannot buy a smaller container of Sunbutter or bag of dry beans. Donna suggests that when Carly finds a can of beans she wants to buy, she should scan it with the Food Finder to make sure it’s allowed.

At the Clinic – Returning Participants

When Carly returns to the clinic for her next appointment, she will have had multiple opportunities to shop with the WIC card and will need less education on the foods and process over time. However, it is always a great idea to check in and make sure things are still going smoothly but asking open-ended question like, “How has shopping been going?” This is a great opportunity for a participant to share if they had issues using the card or finding or buying certain foods. As needed, WIC staff can respond by clarifying the WIC allowed foods, referring participants to the app, and offer suggestions for other ways to use their food benefits. If the participant volunteers that they have had a significant issue when shopping, it’s ok to recommend an alternative store where other participants have had success. Some significant issues will warrant troubleshooting or escalation. Later on we’ll cover when it’s appropriate to escalate an issue, as well as the procedure for doing so.

Helpful Tips for Participants

Here are a few helpful tips to share with new participants or participants who have had a tough time using their WIC card in the past. There's no need to write these down since there is a link to a printable list at the end of the module. First, they should always make sure they're shopping during the valid benefit period by checking the benefit start and expiration dates. It's also a good idea to shop early in the benefit period. If an issue occurs, they'll have more time to ask for help or get the issue fixed. Register the card to the WIC app and scan every WIC food, even if it's something they've purchased before. If they've had problems with packaged fresh produce, they may want to purchase loose or bulk fruits and vegetables that they bag themselves, since these are rung up differently. They should keep purchases simple, by only choosing a few items or by stating with a WIC-only transaction. Even if they're in an integrated store and have the option to do a mixed-basket transaction, they still can separate their WIC items if that makes it easier to track their benefits.

Helpful Tips for Participants

When they are shopping, they should have a general idea of the foods they expect to pay for with the WIC card, then keep that in mind for later when they're reviewing the midpoint receipt. They should carefully review the midpoint receipt, and, if there is a discrepancy, decline the WIC transaction and compare the items being purchased to the beginning balance. While it can sometimes be frustrating, it may help customers to know that if something doesn't scan as WIC allowed at the time of purchase, there is nothing a cashier can do at that time to allow the item. One last helpful tip is that if participants do experience an issue, they should save all receipts and take pictures of any foods, including the UPC code, to allow for follow-up.

Need Something at the Store? Just Ask!

It's also important to empower participants to ask for what they need at the store! While many WIC participants don't want to draw attention to themselves, asking a simple question or two at the store might do a lot to ensure a smooth and successful transaction. The first time someone uses their WIC card in a different store, they may want to let a cashier or customer service manager know, "I'm paying with my WIC card, but I don't know my balance. Can you print it for me? Or "Can I use my WIC card at this register? Do I need to separate my WIC foods from my other items? When should I swipe my WIC card?"

Need Something at the Store? Just Ask!

If the cashier forgets, they can ask "May I please have my confirmation receipt?" If something doesn't scan as WIC allowed, they can ask, "Why didn't this [item] come off my card?" and the cashier may be able to help troubleshoot. If there is an item that WIC is not paying for, that the customer doesn't want to buy, they can decline the WIC transaction and ask the cashier to remove it. Lastly, though it's rare, the POS system may occasionally crash after the WIC payment is finalized, but before the remaining

amount is settled. In this situation, the participant should not let the cashier start the transaction over until they run a balance inquiry and check to make sure that the items weren't already deducted.

Selecting WIC Allowed Foods

This section will review tips for helping customers select WIC allowed foods in categories that tend to be tricky.

Understanding Available Benefits

The first step to selecting WIC allowed foods is understanding the available benefit balance. There are several ways to do this. As mentioned, the My Minnesota WIC app is the best way for participants to see their available benefits and expiration date in real time. However, if the app is not an option, the next best thing to do is to request a balance inquiry at the customer service counter or any register that takes the WIC card. The balance inquiry slip will also show the quantity of foods available, as well as the expiration date.

Understanding Available Benefits

Another option for participants is to save the ending balance portion of the receipt from their last WIC transaction, which lists the remaining balance and expiration date. It's also possible to obtain the balance by calling the number on the back of the WIC card or visiting WICcard.mn.gov, but those options may not be optimal if the participant is already at the store.

Definitions

Before we discuss the specific foods let's review a few important terms that you'll hear in this section. UPC stands for Universal Product Code and it is a series of 12 digits that correspond to a barcode. Items with a UPC are rung up when the cashier scans the barcode. PLU is a grocery industry term that stands for "Price Look-Up". These are 4-digit or 5-digit numbers that are universally associated with a specific kind of fresh produce and do not change. Typically, PLUs have a sticker on an item, but this may not always be the case. For example, you're unlikely to find a PLU marking on a head of cabbage or on individual brussels sprouts, but you'll probably see one on a bell pepper or an avocado like the one pictured on this slide. Items with a PLU are rung up by the cashier entering the number into the cash register. Lastly, APL is short for Approved Product List. The APL is a categorized list of UPCs that corresponds to the WIC allowed foods in the shopping guide and the benefits on the card. If a participant wants to buy something with the WIC card, the UPC or PLU must be listed in the APL in one of the categories assigned to the card. If you'd like to view the Minnesota WIC APL, click the link at the bottom of the slide. When you're ready to move on, click the Next button.

Fresh Produce

When the participant knows her balance, she can begin shopping. In many stores, the produce section is where they start. Unfortunately, the produce section is also where the most common issues occur. It is important for participants to know that all plain, fresh produce is WIC allowed even if it is cut up or packaged in some way. However, the way the item is rung up is one of the factors that can contribute to problems. Bulk or un-packaged produce is typically rung up by the cashier typing a PLU code that is in our APL into the register. Cut up or packaged produce is typically rung up with a 12-digit UPC code that is scanned by the register. You may already know that produce with UPC codes must be mapped or linked to a PLU in order to ring up correctly for WIC. We'll explain more about this process momentarily, but it is important for all WIC participants to know that the scan UPC function should not be used for fresh produce, and it cannot tell if an item is correctly mapped at a store.

Produce Mapping: What is it?

Now we'll cover the complex concept known as "Produce Mapping." So, what is it? It's the process by which integrated retailers can use their own POS system software to connect a WIC allowed fresh produce UPC to a PLU in the Minnesota WIC APL file. In Minnesota, they must map to a PLU for a like item. For example, a UPC for cut up bell peppers must be mapped to a PLU that is universally associated with bell peppers, such as 4088. It might help you to know that there is a lot of behind-the-scenes work done to get any product ready to sell in a grocery store. This is referred to as the "item set-up" process, and it is done corporately for chain stores, or at store-level for independents. This process includes entering information related to price, weight, tax, SNAP eligibility, and WIC eligibility. Mapping should be done as part of this initial set-up, but it can also be fixed later.

Produce Mapping: What is it?

Right now, you might be wondering why produce mapping is necessary and why Minnesota WIC doesn't just enter the UPCs for all of these fresh produce items into the APL. First, there are too many produce UPCs to keep track of. Seasonal items are grown and packaged by many different companies, and each company has their own UPCs. Because of the growing seasons, a store might have 100 different UPCs for blueberries throughout the year just to keep some in stock at all times. However, those 100 UPCs can all be mapped to a single PLU for blueberries that is in the APL! Second, many stores have fruits and veggies that are cut in-store and packaged. These will have a store-assigned UPC, which might be mangoes in one store and firewood in a different store. In order to prevent items that are not WIC allowed from being in the APL, the store needs to map that UPC to a PLU for a like item. Lastly, mapping is faster and more efficient! Since the stores have to set up those items to sell anyway, it makes sense for them to do the mapping at that time. Also, mapping an item can usually be done in a matter of hours, whereas adding a UPC to the APL can take 2-3 days before a person can buy it with a WIC card. Some seasonal UPCs will be in and out of a store in that amount of time.

How Does Mapping Work?

So how does it all work? Cashiers scan the barcode as they normally would. When the WIC card is swiped, the POS looks to see which UPCs in the transaction are in the APL and included in categories in the available benefits. If it finds a UPC that is not in the APL, such as this one for the strawberries, it also looks for items that are mapped to PLUs that are in the APL. That is how it can correctly deduct those products from CVB dollars. This also means Fresh produce UPCs that aren't mapped will not scan as WIC allowed at the register.

Troubleshooting Unmapped Produce

Mapping will ALWAYS be an on-going process for stores, so the best thing WIC staff can do is to prepare them for what to do if issues arise. So, what should a participant do if fresh produce isn't scanning as WIC allowed? Let's say they brought up this bag of Fritz's Farm Broccoli Florets and it didn't show up as being paid for by WIC on the midpoint receipt. There is nothing the cashier can do at that time to allow the packaged broccoli, the participant can grab a head of broccoli that she bagged herself. This will go through because the cashier rings it up by typing in a 4-digit PLU number that is in the APL. For a number of reasons including price, reporting accuracy, and fraud prevention, the cashier cannot enter a PLU and let the customer have a different item that is not mapped. Ideally the cashier or customer will report the Fritz's Farm product to a manager so that it will be mapped for future purchases.

Cheese

Now we'll move on to some of the other tricky foods, starting with cheese. Cheese is only allowed in 8 or 16 oz packages. These sizes are widely available for most kinds of cheese, but not for string cheese. The good thing to know is that all large chain stores as well as independent retailers supplied by the most common wholesalers do have access to an allowed string cheese. Participants need to know to look for an allowed size. If they don't see the allowed size on the shelf, they can ask if the store would be able to order some. Stores will almost always try to order an item for a customer, if they can get it through their normal supply chain.

Yogurt

Yogurt is another tricky category for some participants. Most of the time they realize that they need to buy a 32 oz container and that any brand or flavor is allowed (provided that it's in the APL). But they don't always understand that only one-year-olds can choose from whole, lowfat, and nonfat yogurts, and that those aged two and up must choose between lowfat and nonfat. One way to cut down on confusion is to help participants understand which is in their benefits and how to read the label to find the right type.

Reading Yogurt Labels

If the participants' benefits list "(32 oz) container Lowfat or Nonfat Yogurt," they need to look for the words lowfat or nonfat on the label near the word "yogurt." This is a standard labeling rule that manufacturers follow for food labeling. If those words are absent, the yogurt is almost always made with whole milk. The yogurt pictured on the left says "low fat" so the participant with these benefits could buy this yogurt. They cannot choose the yogurt on the right because it does not show the words, which indicates that the yogurt is made from whole milk.

Reading Yogurt Labels

As previously mentioned, it is ok for one-year-olds to get whole milk yogurt, but it's also ok to get a lower-fat yogurt. Their benefit balance will show, "(32 oz) container WIC-allowed Yogurt," meaning they can get any of the WIC-allowed yogurts whether it's whole, lowfat, or nonfat. So they could get either of the yogurts shown here.

Powdered Milk and Other Conversions

While some items may not be hard to find in allowed sizes, participants may need some information on how to best maximize their benefits. One example is powdered milk, because it's issued in gallons, but the product label indicates the number of dry ounces and how many quarts of milk you can make from it. If a participant chooses powdered milk, help them by reviewing their benefits and this chart with them. Note that this chart, and other helpful information, can be found at the link on this slide. Click the next button when you're ready to continue.

Cereal

While it's not one of the most common problems, new participants can encounter some unique challenges in the cereal aisle, but by providing a few basic pieces of information, you can help prevent them. It's important that WIC participants know to look for cold cereals in 12oz sizes or larger, and to choose from the varieties pictured in the shopping guide. A few allowed varieties of cereal come in packages smaller than 12 oz, so those sizes are not allowed. To help maximize the cereal benefit, participants can choose cereals in 12 or 18 oz boxes. They can choose other allowed sizes that are not in this range, but they may end up with unusable ounces. If the participant has less than 12oz of cereal left but 9.8oz or more, they can choose a hot cereal that is WIC allowed.

Oats vs Oatmeal

Another thing that can sometimes be confusing is Oats and Oatmeal. Due to USDA requirements for WIC allowed foods, oats are considered a WIC Allowed Whole Grain item, while instant oatmeal in packets meet the nutritional requirements for cereal. In order to purchase a container of oats, the participant must have enough ounces to purchase the oats, because it cannot be deducted from the cereal balance. Similarly, if a participant does not have enough remaining cereal ounces, they will not be able to

purchase the instant oatmeal packets. If a participant implies that they might purchase one of these options, this is some good information to share. They can always refer to the WIC shopping guide if they forget which item falls under which category.

Fish

Fish is allowed in cans or pouches. Broth and flavors are allowed for tuna but not for pink salmon. Regulations state that any broth or flavors added to salmon distort the identity of salmon, so we cannot allow salmon in flavors or broth. One mistake that can be easy for anyone to make is accidentally selecting fish packaged in oil, which is not allowed. So, it's helpful if participants know to watch out for this and to look for fish in water. Another thing to note is that depending on which sizes participants choose, they may end up with unusable ounces in their benefits.

Juice

Another category that can be tricky for participants is Juice, and this is for several reasons. First WIC only allows 100% juice in single flavors. Some juices, like grape or cranberry may appear to be single flavor, but may actually be made from blends of juice, so they are not allowed. Another tricky thing is that there is a Vitamin C requirement for WIC allowed juice, but due to recent changes in labeling requirements, it can be difficult to tell if a juice contains enough Vitamin C. Using the scan UPC function in the app is the best way to determine if a juice is WIC allowed.

Pediasure

The last tricky food category we'll cover in this section is Pediasure. If a participant's benefits include Pediasure, help them understand whether or not they should look for Pediasure Grow & Gain with or without Fiber. Since these are two different formulas, they fall into two different subcategories in the APL and cannot be purchased interchangeably. If participants know to check for Fiber on the label, that will prevent them from bringing up the wrong variety, which cannot be paid for by the WIC card. As always, registering the WIC card to the Minnesota WIC App and using the scan UPC function is the best way for participants to be sure that they are selecting WIC allowed foods that are included in their benefits.

Preventing Common Issues at Checkout

If customers bring up WIC allowed foods that are included in their available benefits, they have set their PIN, and know the general checkout process, they should not have a problem at the register.

Preventing PIN Problems

Since the participant does not have to separate their WIC items from their other purchases in an integrated store, the first issue they might encounter at the checkout is with their PIN. A participant has four attempts to enter the PIN correctly. After the fourth incorrect try the card will lock. When this happens, the participant may not understand why the register is not allowing their purchase to go through. This can also happen if the PIN was not set prior to shopping. If the participant has trouble entering their PIN, they can ask the cashier to suspend their transaction while they call the number on the back of the card or visit WICcard.mn.gov to reset the PIN. If they can successfully change the PIN, they can use the card immediately.

Preventing PIN Problems

The next step where participants may experience an issue is with the midpoint receipt. By now, you've heard a bit about the Midpoint receipt and you might be wondering, "What's the big deal?" The reason it is so important is that this is the participant's only opportunity to review the items being paid for by the WIC card and decline the transaction to have the cashier easily remove any items that are not covered, if they choose. Asking to remove an item after accepting the WIC transaction can be difficult, time-consuming, and may require voiding the whole transaction and ringing everything up again. Some reasons why the midpoint step causes confusion is that it applies only to integrated stores, and it can vary from store to store. Generally, it prints automatically after the foods are totaled and the participant swipes the card and enters the PIN. There is a known system that does not have a printed midpoint receipt. The other is a rare system used by a few very small rural retailers, where only the dollar amount of the WIC total shows on the PIN pad. It is important to know that it is possible to remove a non-WIC item after accepting the WIC charges.

Midpoint Receipts: What's the big deal?

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Understanding Midpoint Receipts

While midpoint receipts generally show the same information, they look different from chain to chain or system to system. Here is an example of a midpoint receipt from a popular chain. At the top, you can see the beginning balance of WIC foods at the start of the transaction, and the benefit expiration date is below it. Next, where this example says “WIC Benefits Utilized” it lists a can of beans, which is the only item in the transaction that the customer will pay for with the WIC card. Below that is the date and time of the transaction.

Find the Beginning Balance

Now that you’ve seen one example of a midpoint receipt, let’s see if you can find the key information on another example. Click the section of this receipt where you can find the balance of the eWIC card at the beginning of the transaction.

Find the Benefit Expiration Date

Next, click the section of the receipt where you can find the benefit expiration date.

Find the Items that the WIC Card is Paying for

Lastly, click the section of the receipt that shows what the WIC card will pay for.

Something Isn’t Right

Now, imagine you are shopping with a WIC card, and purchasing a small number of WIC and non-WIC items. After the cashier rings them up, you swipe your card and enter the PIN. The cashier provides the midpoint receipt. You look at it carefully, and see that the card is paying for shredded cheese, cereal, bread, bananas, broccoli, oranges and milk. You also notice that a package of string cheese and yogurt are not listed on the midpoint receipt even though you have available benefits for them. You say to the cashier, “something isn’t right...”

Something Isn’t Right

You’d like to figure out why the WIC card won’t cover these two items, and have the cashier remove them from the remaining amount due. Which button would you hit on the PIN pad to make this happen? Click it on your screen now.

Something Isn't Right

In this situation, and in any situation where the midpoint receipt does not list all of the foods that the participant expected WIC to pay for, hitting the button to cancel or decline the WIC charges will give them the ability to stop and troubleshoot. Letting participants know of this option and to slow down and carefully review the midpoint receipt is one of the best ways to empower participants.

Coupons and Incentives

We'll start to wrap up this section with a few other known issues that are uncommon, but have been reported from time to time. The first of these is with coupons and other incentives. WIC participants are welcome to use coupons or other incentives along with their WIC benefits. However, some coupons, deals, and incentives require extensive programming by the retailer. Vendor unit staff have occasionally dealt with issues related to the use of coupons and incentives with WIC benefits where the programming may not have been done correctly. If participants use coupons with the WIC card and notice errors, it may help to decline the transaction and work with the cashier to separate items so the incentive is applied correctly. Suspected issues with coupons on WIC transactions should be reported soon as possible.

50 Item Limit

Although it's a rare occurrence, we sometimes hear of transactions being rejected due to a "50-item limit." However, the trigger for this error varies from store to store. In some stores, the error may be caused if there are more than 50 total items in a WIC transaction or if there are more than 50 WIC items because the retailer or credit processor has imposed this limit. However any time there are more than 50 unique WIC-allowed items in a transaction (no duplicates), Minnesota's eWIC processor cannot complete the transaction. The first two scenarios may be easy to trigger in some stores, but the third scenario is very rare. So what should a participant do if they receive an error message indicating a "50-item limit" or if a very large transaction will not go through? First, ask the cashier to cancel or void the transaction. It's always a good idea to run a balance inquiry to ensure that the foods are available and that nothing was deducted without the participant or cashier realizing it. Then, if benefits for the foods are available, separate the foods in to smaller transactions. They don't need to separate WIC foods from non-WIC foods, just make sure that there are fewer than 50 items in the transaction to be safe. Minnesota WIC does not advocate for proactively breaking large orders into to smaller ones; only if there is a problem.

POS System Glitch

Oh no! A cash register glitch! While it's rare, the POS system may experience a glitch or may even crash in the middle of a transaction. How does the cashier or participant know if the WIC card was charged and whether the participant should take the foods out of the store? Oftentimes, the first reaction from the cashier is to assume that the transaction was not completed and to have the participant move to a new cash register and run it again. Instead, the participant should ask the cashier to stop so they can determine if any foods were removed from the card. They can run a balance inquiry or use the app or WICcard.mn.gov to do this. If the participant notices the balance is lower than the pre-purchase benefit balance on the midpoint receipt, the card was charged and the participant should take the foods without attempting another transaction. If the balance is the same, the transaction did not complete, so the card was not charged for the WIC foods, and they can try to run the transaction again.

Transaction Completion Errors

If there is a larger issue preventing the transaction from being completed, and they have available benefits for the foods they attempted to purchase, the participant should come back another day or shop at another store until the issue is fixed. Another reason to try the card at another store is to make sure that the card is working correctly. If the card does not work at multiple stores, the WIC participant should call the WIC office immediately or as soon as possible to determine the cause of the issue. Note that stores are not encouraged to let participants leave with WIC foods if the transaction failed. Additionally, participant should never leave their WIC card at the store or give their PIN number to a store employee to have them transact the card later.

Check your Knowledge

Check your knowledge. On which of these topics might new participants need more education than returning participants? Select all that apply. A), Breastfeeding Support, B), The WIC allowed Foods, C), Healthy weight gain during pregnancy, D), Selecting a WIC authorized store, E), Using the WIC card at the store.

Check your Knowledge

To see if a fresh fruit or vegetable with a UPC code is mapped, a participant can scan the barcode with the Food Finder. A), True, or B), False

Check your Knowledge

If time is limited, where should a CPA focus the education on the WIC foods? A), Whole grains, lean proteins, fruits and vegetables, B), It's important to cover every category in detail, C), Lowfat Dairy, food storage techniques, using the WIC card, or D), Categories they intend to buy, Tricky Foods, Use the App!

Check your Knowledge

Which of these is NOT a tip to help new participants have a successful WIC shopping experience? A), If you need something at the store - Ask!, B), Get through the transaction as quickly as you can, C), Shop early in the benefit period, so you have time to get help if there is an issue, or D), Keep it simple! WIC- Only transactions the first few times.

Check your Knowledge

A WIC participant is purchasing some WIC foods and some non-WIC foods at an integrated store. After swiping her WIC card and entering the PIN the cashier hands her the midpoint receipt. What should she do next? Choose the best answer. A), She carefully reviews the midpoint receipt. Something is missing. She declines the transaction, B), She carefully reviews the midpoint receipt. It looks correct. She accepts the transaction, C), Both A and B could be correct, or D), Neither is correct.

Check your Knowledge

A participant has an \$8.00 CVB to spend on Fresh, frozen or canned Fruits and Vegetables. She selects a bag of fresh green beans. However, it's missing from the items that the WIC card will pay for on the midpoint receipt, so she can...Select all that apply. A), Ask the cashier to do an override, B), Have the cashier remove it and use those CVB dollars next time, C), Choose some bulk green beans that she bagged herself, or D), Choose a bag of frozen green beans.

Troubleshooting and Escalating Issues

The last section of this module will focus on how to troubleshoot and escalate WIC Transaction Issues.

Collecting Detail

When talking with a participant who may have had a transaction issue, it's important to collect enough detail. Start with the date and time of the transaction (which is especially important if the store's POS system wasn't working properly), and see if the participant can provide supporting information in the form of receipts or pictures. This is the minimum information that is needed for successful troubleshooting. An example of inadequate detail is "participant was at [store name] and couldn't get a package of strawberries. The cashier said it was WIC allowed." However an example of a report than has enough details is, "participant was at [store name] on Tuesday, February 2nd, at about 3:00pm. She tried to get the store brand cut pineapple, but it was declined." The second report provides enough information for the Vendor Unit staff to work with the retailer partners to fix the issue.

Troubleshooting In Clinic

Minnesota WIC uses a tiered troubleshooting approach when dealing with transaction issues. Once you've collected the information about the issue from the participant, it may be possible for WIC clinic staff to identify the cause without escalating it further. Consider this Level 1 Troubleshooting. For example, if a participant was unable to buy a certain food with the WIC card, ask follow-up questions to determine what the exact food was and if it is allowed, if the benefits were available at the time of attempted purchase, and whether or not item detail is available. If this information is not available, WIC staff should not escalate the issue further, and instead, provide a additional education. For example, if a participant was unable to purchase a certain kind of yogurt even though she had available benefits, but does not have the brand and variety of yogurt available, it's likely that she accidentally selected whole milk yogurt instead of the lowfat or nonfat yogurt included in her benefits. The CPA can provide education on the allowed yogurts and use of the Food Finder and ask her to take pictures or write down the brand and UPC next time. However, the CPA can determine that the item was allowed and that she had benefits for it, the CPA should escalate the issue to the MN WIC Helpdesk.

Troubleshooting In Clinic

Similarly, a participant might report that the WIC card was rejected at a store. A CPA could follow up to determine if the PIN had been properly set and if the participant had available benefits at the time of the attempted transaction. If the answer to both of the questions is no, do not escalate the issue, and instead, help them set the PIN and understand the benefit period. If the PIN was set and the participant had valid benefits, escalate the issue to the MN WIC Helpdesk.

MN WIC Helpdesk Support

If troubleshooting at the WIC clinic is Level 1, troubleshooting at the Minnesota WIC Helpdesk is Level 2. These contractor staff are trained on common transaction issues. They can also view transaction/account detail in WIC Direct (our banking system). If given adequate detail, they can confirm whether the participant had available benefits, whether a transaction was completed (if a glitch occurred), and can see certain error codes related to PIN entry or other issues. If the Helpdesk staff cannot determine the cause of the issue, and if enough detail is available, Helpdesk staff will direct WIC staff to complete a Transaction Issue Form. They will review it for completeness and do additional research before passing it on to the WIC Vendor Unit. Note that all transaction issue forms must be sent through the Helpdesk and not directly to the WIC Vendor Unit.

WIC Vendor Unit Support

The WIC Vendor Unit is the third level of support for transaction issue troubleshooting. Vendor Unit staff focus primarily on complicated transaction issues as well as issues by WIC vendors. By the time a transaction issue form reaches the Vendor Unit, Helpdesk staff have typically ruled out any user error on the part of the participant, so many of the issues have a technological component. If Vendor Unit Staff are unable to recognize the cause of an issue, it may be necessary to refer the issue to the Corporate

Retail partners, POS System providers, or the eWIC Service provider for assistance. On an as-needed basis, Vendor Unit staff can also request manual adjustments if a participant was charged for foods not received.

Check your Knowledge

A participant tells a WIC CPA that she has had trouble buying a certain box of cereal with her WIC card. What might be the cause for this? A), She doesn't have enough ounces of cereal available, B), The cereal isn't mapped correctly, C), The cereal box may have been too small, or D), The cereal variety may not have been allowed.

Check your Knowledge

Consider the cereal issue from the last question. What is the first thing the CPA should do to follow up on this issue? A), Follow-up is not needed, B), Submit a Transaction Issue Form to health.wicvendor@state.mn.us, C), Call the store to see what happened, or D), Find out what size and brand of cereal the participant tried to buy, and determine if it was a WIC allowed cereal for which she had available benefits.

Check your Knowledge

The participant says that she was trying to buy Kix cereal, but does not remember what size. How should the CPA respond? A), Refer the participant to the app and suggest that she take pictures of the item if the issue happens again, or B), Call the MN WIC Helpdesk.

Training Complete

This concludes the WIC Shopping Experience Training presented by Minnesota WIC and the Minnesota Department of Health. Thank you for taking the time to view it! On this slide, you'll find shortcuts to several helpful resources including the Helpful Tips mentioned earlier in the module, a resource for reviewing midpoint receipts, a copy of the Wednesday Update outlining the Transaction Issue Form escalation process, a video demonstration of a stand-beside terminal, and a video demonstration of an integrated transaction. If you have questions about the information provided in this module, please submit them using the last link on the slide. When you're ready, click the button at the bottom of the slide to close the module player window.