

## Transaction Procedures

- I. Health professionals at the WIC clinic designate which WIC foods and the quantities of those foods the WIC participant(s) are allowed to receive. When the check is presented for payment, the clerk must verify the purchased items against those foods prescribed on the check. No substitutions are allowable except when accompanied by a 'Special Food Letter'
- II. Participants can purchase their WIC food commodities from any Utah WIC authorized vendor.
- III. The vendor must sell authorized WIC foods to WIC participants at or below the price charged to non-WIC customers.
- IV. Utah WIC checks are issued by each local WIC clinic who serves WIC clients. The check tells WIC clients what foods they can purchase. The WIC client does not have to purchase all of the foods listed on the check.
- V. The cash-value vouchers are for a fixed amount as stated on the front of the check. The participant may choose to pay the difference above the maximum amount stated on the cash-value voucher if the total cost of the fresh fruits and vegetables that were selected for purchase exceeds the fixed maximum amount on the cash-value voucher. Please remember that the WIC customer has the option to remove an item if they do not wish to pay for the excess produce. The customer must be given the option pay the difference or remove an item. Cashiers should not write an amount higher than the maximum value on the check. Any amount that is paid by the customer with another form of tender should not be included in the price that is written on the CVV. Write only the amount of the transaction that is being charged to WIC. **DO NOT** give cash back to the WIC customer if the total is less than the maximum amount.
- VI. The WIC participant cannot utilize "self-checkout" lanes as a store associate must verify the correct foods, quantity of the foods, place the total amount on the front and compare the signatures.
- VII. Steps for Processing WIC Transactions
  - a. Check to see that the customer has a WIC ID Packet
  - b. Examine the check for alterations. **DO NOT** accept a check that has been altered in any way. WIC checks have a microprint border and a watermark. Absences of these indicate the document is a copy. Ensure none of the numbers or descriptions have been changed. Check to make sure the dates to use have not been changed.

- c. Do not accept any WIC checks from other states.
- d. Examine the "First Date to Use" and the "Last Date to Use." DO NOT accept any WIC checks prior to the "First Date to Use" or after the "Last Date to Use."
- e. Regular Checks:
  - i. Verify the selected items. Using the check like a list, scan ONLY those foods on the check in the quantities selected. The amounts listed are maximums (the WIC client does not have to purchase all of the food items). No substitutions are allowed.
  - ii. If the store does not have all the food items listed on the check, the vendor should NOT accept the WIC check. Offer the participant the option of returning at a later time or shopping at another store. No "rain checks" are allowed with WIC checks.
  - iii. Enter the total amount for the check in the "Pay Exactly" box. Using only black ink, write in the numerical total of all items purchased on that specific check. DO NOT write a "\$". Ensure the numbers you write are legible. NO sales tax can be charged on Utah WIC food items.
- f. Cash-Value Vouchers:
  - i. Are used to purchase any fresh fruits and vegetables. Each check has a fixed maximum amount printed on the front. The most common amounts are currently \$8.00 or \$11.00 but other amounts are possible such as \$4.00 or \$16.50.
  - ii. If the total cost of the fruit and vegetables selected is more than the maximum amount stated on the front, the participant can remove some of the items or they may choose to pay the difference.
  - iii. Do not write an amount higher than the maximum value on the check. Any amount that is paid by the customer with another form of tender should not be included in the price that is written on the CVV. Write only the amount of the transaction that is being charged to WIC. DO NOT give cash back to the WIC customer if the total is less than the maximum amount.
- g. Completing the transaction:
  - i. After writing the amount of the check, present the check to the customer for signature. Each check is treated as a separate transaction. Each check should be signed in the presence of the cashier after the purchase price for that check has been written in. Use a black ink pen to avoid any potential issues during bank processing including problems with electronic scans that are made of the check.
  - ii. Witness the endorser's or proxy's signature on the WIC check, comparing it to any of the signatures on the WIC ID Packet. The

signature on the check must match one of the authorized signatures on the WIC ID Packet. DO NOT accept any WIC checks where the signatures do not match or the WIC participant fails to place their signature on the check. When comparing signatures, the purpose is to ensure the same person is signing the check at the store who signed the ID packet at the clinic. Signatures do not need to be exact, but the cashier should be confident that it is an authorized endorser or proxy. Do not accept any check with a signature that resembles an "x" "+" or "t". If the vendor fails to obtain the authorized signature or allows the signature to be written in a different location, the check will not be accepted.

- iii. The Utah WIC ID Packet is used to verify the signature of the endorser or proxy. DO NOT ACCEPT any check without a Utah WIC ID Packet. The cashier CANNOT ask to see any other form of identification, such as a Driver's License, to redeem WIC checks. If the client did not bring the Utah WIC ID Packet, then the cashier must politely refuse the transaction.

h. Vendor Stamp:

- i. The cashier should not handwrite anything in the vendor stamp/date of transaction box.
- ii. The retailer will place the combined vendor identification number and date of transaction stamp in the designated box on the front of the check before submitting the check to the bank for processing. Do not redeem a Utah WIC check if a vendor stamp imprint or transaction date already appears on the "PAY TO THE ORDER OF" or "DATE USED" line.
- iii. The placement of the Utah WIC authorized identification number and date of transaction on the check will validate the check for redemption by the vendor. Remember to stamp the check prior to sending it to the bank. The bank will screen for the vendor identification number and the transaction date, if no identification number or transaction date is found, or if an unauthorized, lost or stolen stamp is used, the bank will reject the check, and return it to the vendor unpaid.
- iv. If the vendor identification number or transaction date is blurred in any way, or imprinted several times, or over any other writing that would make the numbers or date difficult to read, the check will not be accepted by the bank.
- v. Ensure the imprint of the identification number and the date of transaction is within the appropriate box.
- vi. The date of transaction stamped on the front of the check cannot be altered in any way and must match the actual date of transaction.
- vii. Unauthorized duplication or using an unauthorized identification or date stamp, unauthorized number, lost, or stolen stamp, (including

failure to surrender any stamps) is an act of noncompliance and can result in State Agency violation points, sanctions or disqualification from the Utah WIC program.

- viii. Do not handwrite the vendor ID or the date used. Do not complete an unreadable stamp or change/correct a date with handwriting. Handwriting cannot appear in the box.