

## Lost Cards and Hot Carding

- I. All eWIC cards that have been assigned to families that are reported missing, lost, stolen or damaged will be deactivated “hot carded”.
  - a. The term “hot card” will not be familiar to WIC participants, so this lingo should not be used with them. Participants can simply be told their card is “deactivated”.
- II. Participants must report missing cards to their local WIC clinic or the State WIC Office promptly after thoroughly searching for the card.
  - a. It is recommended that participants contact the store where the card was last used to see if the card may have been found at the store.
  - b. It is highly recommended that participants report stolen cards to the police.
  - c. Local WIC clinics and the State WIC Office must accept and respond to calls from participants reporting missing/lost/stolen/damaged cards during business hours. Participant messages left during non-business hours must be responded to the next business day.
  - d. Cards which have been reported as missing, or permanently lost or stolen are considered “hot cards” and are immediately deactivated in the VISION system by local or state staff. This prevents them from being used by an unauthorized user.
  - e. Cards that are found after they had been reported as missing can be reinstated. Cards that were permanently hot carded with the reason lost or stolen that are later found should be returned to the clinic. These cards shall be destroyed at the clinic.
- III. When a card is “hot carded” (deactivated) in VISION, the card’s personal account number (PAN) is put on the Hot Card List (HCL) for vendors.
  - a. VISION batch files will notify the EBT settlement host that the card is hot, which will then place the card on the HCL.
  - b. The HCL is picked up by WIC authorized vendors each night or at a minimum of every 48 hours.
    - i. If a card is on the HCL and a participant tries to shop with it, the card will be locked by the store’s system and no purchase can be made.
    - ii. If a transaction with a hot card is allowed at a store, the vendor will not be paid for the WIC transaction if it failed to pick up the HCL within the 48 hour requirement.

- c. Cards that are reinstated in VISION are removed from the HCL the next day.

IV. Card Replacement:

- a. No participant will be denied a card replacement.
  - i. There is not a limit on how often cards can be replaced.
  - ii. Participants cannot be charged for replacement cards.
- b. When a participant first reports they have lost their card, staff normally selects “missing” as the hot card reason. This is a temporary hot card reason.
- c. There will be a three calendar day waiting period after hot carding before a replacement card can be issued. (For example, cards hot carded on Monday can be replaced on Thursday. Cards hot carded on Friday can be replaced on Monday.)
- d. During this waiting period, the participant may search for the missing card. If found, it can be reinstated by the clinic. If determined to be lost permanently, the hot card reason should be changed to “lost” which permanently deactivates the card and allows it to be replaced. Changing the hot card reason to a permanent reason does not require a new three day waiting period.
- e. The three day waiting period is necessary to allow the VISION system time to receive the redemption files from vendors in order to determine what benefits can be transferred to the new card.
- f. An appointment in three days must be offered to the participant to replace the card. Cards cannot be replaced on days the clinic is closed, but appointments to replace the card should be offered the next business day.
- g. Any benefits that had not been used in a calendar month that has ended cannot be restored to the replacement card.
- h. If the participant chooses to forfeit any current month benefits that may remain on their previous card, the card can be replaced immediately with only future month benefits.
- i. When replacing eWIC cards, discuss with the parent/guardian:
  - i. The necessity of safeguarding e-WIC cards.
  - ii. Remind them that if they later find the lost card, it can no longer be used and has been deactivated. It should be returned to the clinic.

- V. When the local agency is made aware that an eWIC card is being held by a known individual who is not authorized to redeem benefits (including a person who does not have custody of the WIC participant)
  - a. The local agency may replace the card for the authorized parent/guardian three days after hot carding the original card. The local agency will contact the unauthorized individual requesting that the card be returned to the clinic. If contact is not successful, a letter should be sent to the individual.
  - b. In the situation of a parent/guardian who loses custody of a child, the card is temporarily hot carded (administrative lock). The parent/guardian must come to the clinic to get the benefits for the child removed from the card so that the card can be reinstated for the remaining family members.
  
- VI. E-WIC cards may only be used by authorized persons. Providing the card PIN number and card use by any person other than a person listed as a parent/guardian, additional parent/guardian or proxy in the WIC VISION system is not allowed and may be considered a participant violation. (See Participant Violations.)