New Jersey WIC Check Transaction & Redemption Training
The following serves as a guide for New Jersey WIC Vendors during check cashing transactions.

Information presented is subject to change
NJ WIC Check Cashing Procedures
✓ Check WIC ID Folder at Register
✓ Review First & Last Date of Use
✓ Review Authorized Brands for Purchase
✓ Review Authorized Amounts for Purchase
✓ Enter Cost Before Signature
✓ Compare Signature with ID Folder

JUNE 18
Transactions & Redemption Procedures

- Food Instruments - FIs: Are composed of different food packages that varies from participant to participants.
  - FI's are prescriptions given to the participant based on their needs. This is why NO substitutions are allowed.

DO NOT SUBSTITUTE

JUNE 18
Transaction & Redemption Procedures

- All participants should hand you their “Yellow Identification Folder” before the initiation of the WIC transactions.

- This is the only method of ID you can accept for a WIC transaction.
  - Please make sure that folder is signed by the Authorized Representative
  - If an Alternate Representative or Proxy was chosen their signature should also be on the folder and a “WIC Verified” stamp should be next to their name.

- If the Identification folder is not completely filled in and signed do not process the transaction. Please refer the participant back to their local WIC Office for the completion of Identification Folder.
How To Accept Food Instruments (FIs)
How To Accept Food Instruments STEP 1

- Review the “First Day to Use” and “Last Day to Use” dates on the WIC Check(s). Only accept check(s) within these dates.

<table>
<thead>
<tr>
<th>FIRST DAY TO USE</th>
<th>LAST DAY TO USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 10, 2015</td>
<td>April 10, 2015</td>
</tr>
</tbody>
</table>

JUNE 18
How To Accept Food Instruments STEP 2

- Compare foods chosen by the WIC participants to the items listed on each WIC check. Please pay attention to the type and amount specified on each WIC check.

New Jersey WIC Services

WIC 17/33/01
March 10, 2015
April 10, 2015

Payment due by next check date.

Void

New Jersey Department of Health

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How To Accept Food Instruments STEP 3

- Write down the price in the "Vendor Fill in $ Amount Below" box on the WIC check(s) with black or blue ink

![WIC Check Example](image.png)
Have the participant sign the WIC check(s) after the cashier writes the correct price on it.
Verify the signature on the WIC ID Folder to the signature on the WIC check(s) and make sure that they match.
How To Accept Food Instruments STEP 6

- Vendor must deposit checks in their bank before the “Must Deposit By” date stated on the check. Checks deposit after this day will be marked as “Stale Date” and will not be paid.
How To Accept Cash Value Vouchers (CVVs)
Transaction & Redemption Procedures

❖ CVVs – Cash Value Vouchers: Have fixed amount which they cannot exceed. Ex: $8.00, $11.00 or $16.50

❖ If a participant buys more than the value, they may pay the difference with any other form of payment.

How To Accept Cash Value Vouchers STEP 1

- Review the “First Day to Use” and “Last Day to Use” dates on the Cash Value Voucher (CVV). **Only** accept check(s) within these dates.

![Image of Cash Value Voucher]

**First Day to Use:** March 10, 2015
**Last Day to Use:** April 10, 2015
Write down the price in the “Vendor Fill in $ Amount Below” box on the CVV with **black** or **blue** ink. **Do not record an amount over the Not To Exceed amount on the CVV.** The CVV will be rejected by the bank if the amount is over. (The “Not To Exceed Amount” is printed on the CVV.)
How To Accept Cash Value Vouchers STEP 3

❖ If the participant **purchases more than** the not to exceed amount, the participant may pay the difference with any other form of payment.

❖ If the participant **purchase less than** the “Not to Exceed Amount” ask if they would like to get more items, if not, then enter the price of their selected items.

❖ For example, if the participant purchases $6.99 of items on an $11.00 check, and you have asked if they would like more items for which they said “no,” then enter $6.99 not $11.00.
How To Accept Cash Value Vouchers

STEP 4

- Have the participant sign the WIC check(s) **after** the cashier writes the correct price on it.
How To Accept Cash Value Vouchers

**STEP 5**

- Verify the signature on the WIC ID Folder to the signature on the WIC check(s) and make sure that they match.
How To Accept Cash Value Vouchers

**STEP 6**

- Vendor must deposit checks in their bank before the “Must Deposit By” date stated on the check. *Checks deposit after this day will be marked as “Stale Date” and will not be paid.*

![Image of WIC voucher with voided signature line and 'Must Deposit By: May 10, 2015']
WIC on the WEB (WOW) Checks
1. “First Day to Use” uses the full month description.
2. Item Quantity does not have leading zeroes, but has only the value.
3. Check Number: uses 9 digits instead of 8, and different account number.
4. Foods are listed in all CAPS.
5. The “XXX END OF ORDER XXX” has a line gap under the last food item.
WIC Check Cashing Key Points
Transaction & Redemption Procedures

- Do not accept the following FIs if:
  - (CAP) only is stated on the check
  - The Federal bank will return this check and only pay you a fraction of the total.

- Has Letters anywhere in the MICR Line
- The bank will return this check and charge you a “Return Check Fee”.

![Image of voided check]

JUNE 18
Transaction & Redemption Procedures

- Do not forget to enter a decimal in the “Vendor Fill in $ Amount Below” box of the WIC check(s).
Do not write over the original price entered into the “Vendor Fill in $ Amount Below” box of the WIC check(s).
Transaction & Redemption Procedures

- Do not use pen colors other than black or blue in the “Vendor Fill in $ Amount Below” box of the WIC check(s).
Correct prices that have been entered in the “Vendor Fill in $ Amount Below” box of the WIC check(s) with Pen Skips or illegible entries.
Improving Health Through Leadership and Innovation

Transaction & Redemption Procedures

1. If the incorrect price is entered on a FI or a CVV, in the “Vendor Fill in Dollar Amount” box, you must put a dash (―) across the incorrect price. (DO NOT try to change the amount that was already written in this box).

2. Re-enter the correct price on the box labeled “Corrected $ Amount”.

3. Have the participant re-sign on the box that labeled “Sign here if amount altered” on the top of the check.
In the case that a second mistake is made:
- Do Not Redeposit
- Send check with the original transaction receipt to the State Agency.
Transaction & Redemption Procedures

- Review Check.
- Is this Check out of alignment?
- If Check is out of alignment **DO NOT** accept.
  - Participant is to return the check to their Local Agency.

![Image of a voided check with details]

**New Jersey WIC Services**

- Transaction & Redemption Procedures
- June 18

**Reducing Hunger Through Leadership and Innovation**
Automated Clearinghouse Reimbursement: **ACH**

- If you receive a Rejected Check that has **“Over Max $ Amount ACH may apply”**
  - **DO NOT** redeposit check.
  - An item or items on the check has exceeded the Vendors Peer Group Maximum.
  - The Vendor will be reimbursed for the Peer Group average for this specific check.
  - The ACH credit $ Amount will be deposited directly to your bank.
  - Contact State Agency, and speak to a Vendor Representative.
Transaction & Redemption Procedures

- Do not accept Farmers’ Market Checks at your store location.
- Redeem at Authorized New Jersey WIC Farmers’