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







- * 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.







- * 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)

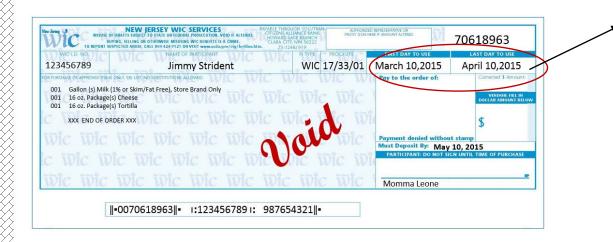




How To Accept Food Instruments STEP 1

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

FIRST DAY TO USE	LAST DAY TO USE	
March 10,2015	April 10,2015	

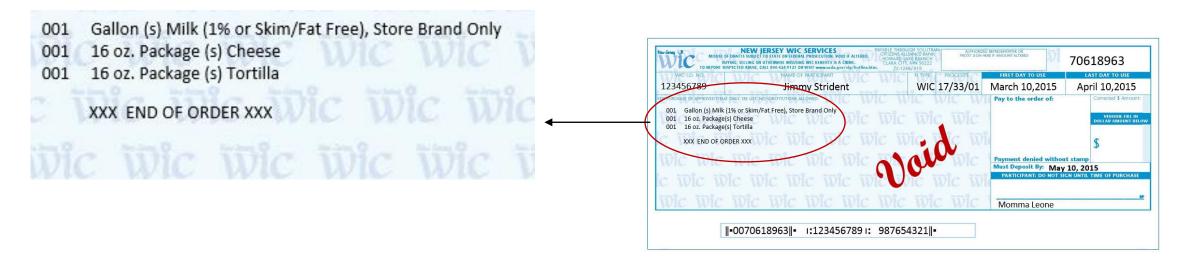






How To Accept Food Instruments <u>STEP 2</u>

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.

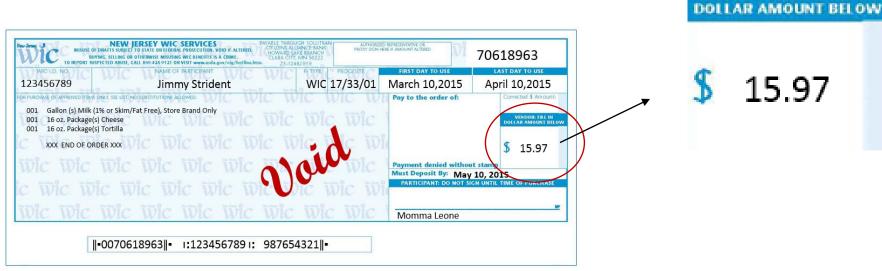






How To Accept Food Instruments STEP 3

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





VENDOR: FILL IN

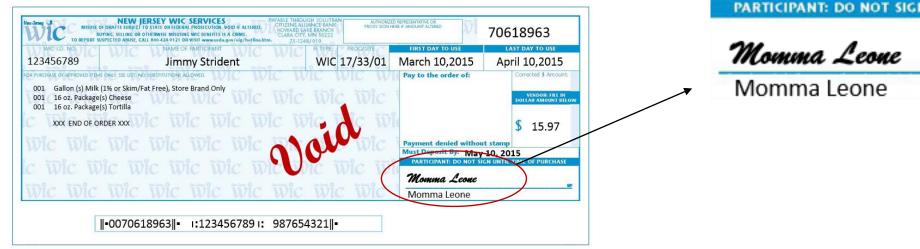






How To Accept Food Instruments STEP 4

* Have the participant sign the WIC check(s) <u>after</u> the cashier writes the correct price on it.





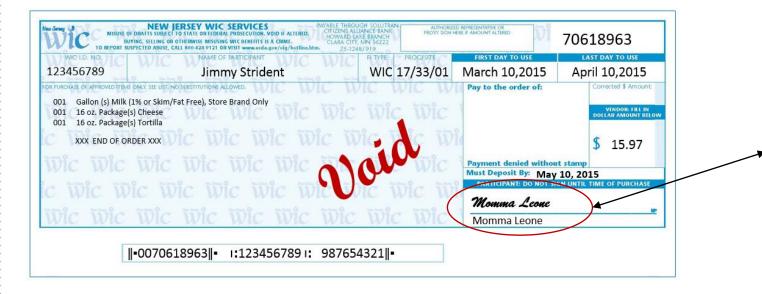


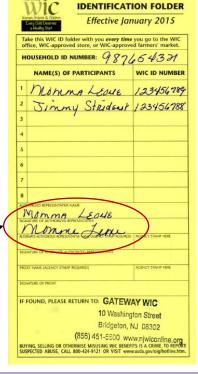


How To Accept Food Instruments <u>STEP 5</u>

❖ Verify the signature on the WIC ID Folder to the signature on the WIC check(s) and

make sure that they match.



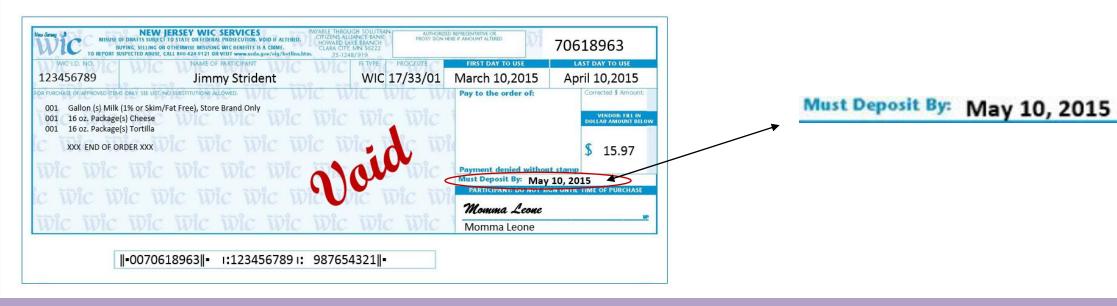






How To Accept Food Instruments STEP 6

❖ 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)





- ❖ 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.

http://www.nj.gov/health/fhs/wic/documents/cvv_en.pdf

JUNE 18

CASH-VALUE VOUCHER



- 1 Approved Food Items for this Voucher
- 2 Not to Exceed Amount for this Voucher
- 3 First Day to Use
- 4 Last Day to Use
- 5 Vendor Must Deposit by Date
- 6 Sign Here at Time of Purchase (Authorized Representative/Alternate Authorized Representative/Proxy)

NEW JERSEY WIC PROGRAM CASH-VALUE VOUCHER



Use Cash-Value Voucher (CVV) to buy fresh, canned and frozen fruits and vegetables at WIC approved grocery stores

OR

to buy fresh fruits and fresh vegetables from certified farmers

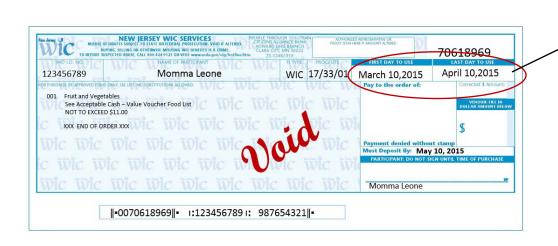
EFFECTIVE DATE: JULY 1, 2015





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.



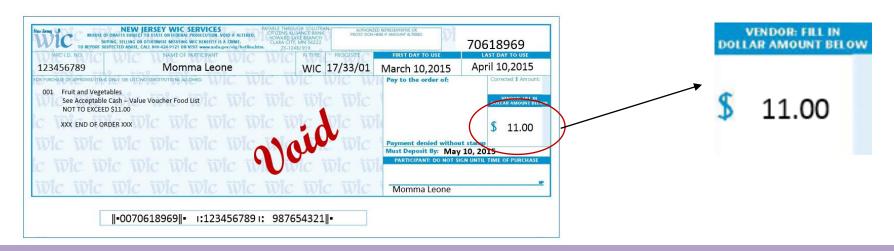
FIRST DAY TO USE	LAST DAY TO USE
March 10,2015	April 10,2015





How To Accept Cash Value Vouchers STEP 2

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.

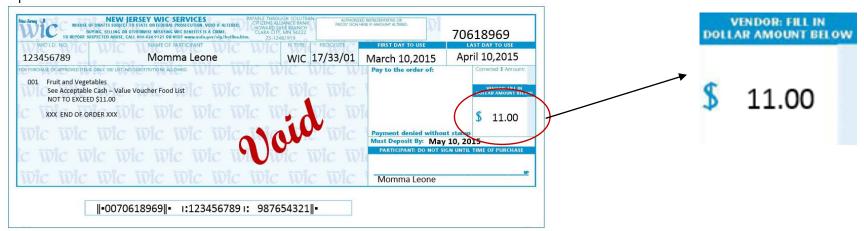






How To Accept Cash Value Vouchers STEP 3

- ❖ 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) <u>after</u> the cashier writes the correct price on it.



PARTICIPANT: DO NOT SIGN UNTIL TI	ME OF PURCHASE
Momma Leone	
Momma Leone	



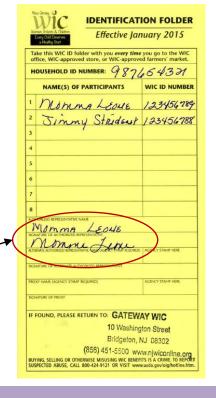


How To Accept Cash Value Vouchers STEP 5

❖ Verify the signature on the WIC ID Folder to the signature on the WIC check(s) and

make sure that they match.



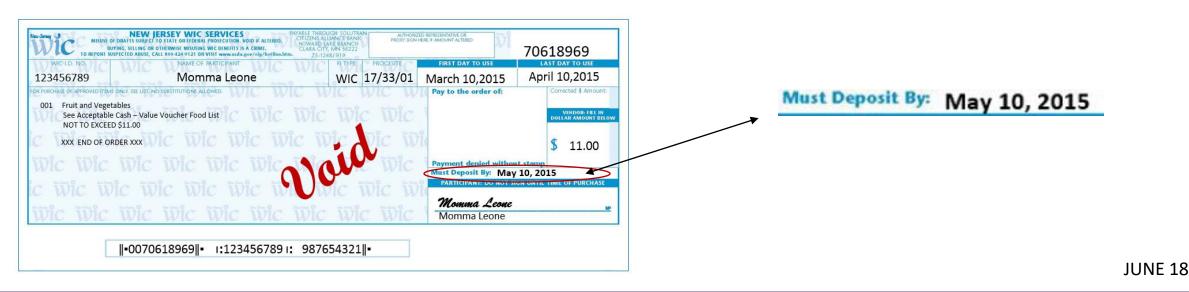






How To Accept Cash Value Vouchers STEP 6

❖ 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.





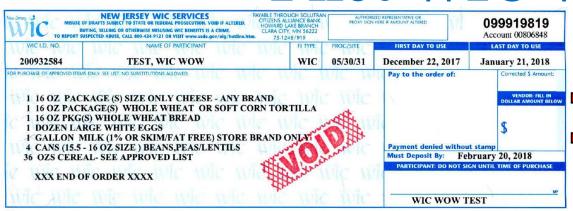


WIC on the WEB (WOW) Checks





Pilot WIC WOW Checks



"0099919819" ::091912482: 00806848"

- 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.



"0099919821" "C91912482" 00806848"



"OO99919833" "E091912482" OO806848"

JUNE 18



New Jersey Department of Health

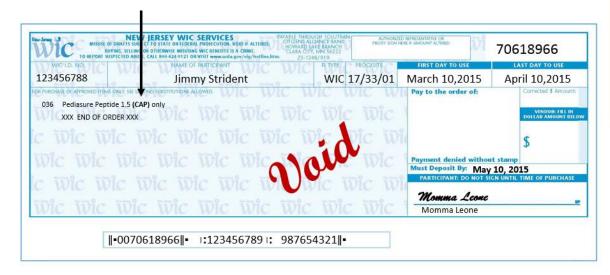
WIC Check Cashing Key Points







- 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.



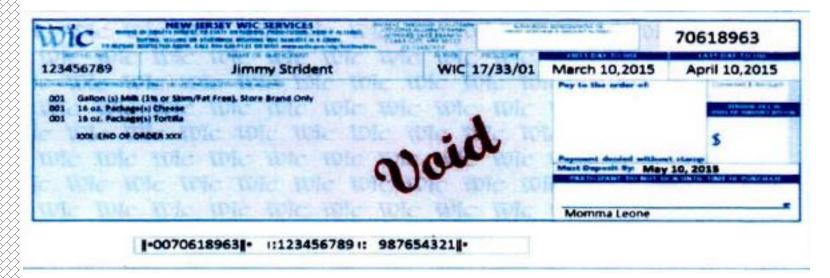


- * Has Letters anywhere in the MICR Line
 - The bank will return this check and charge you a "Return Check Fee".





❖ Do not forget to enter a decimal in the "Vendor Fill in \$ Amount Below" box of the WIC check(s).

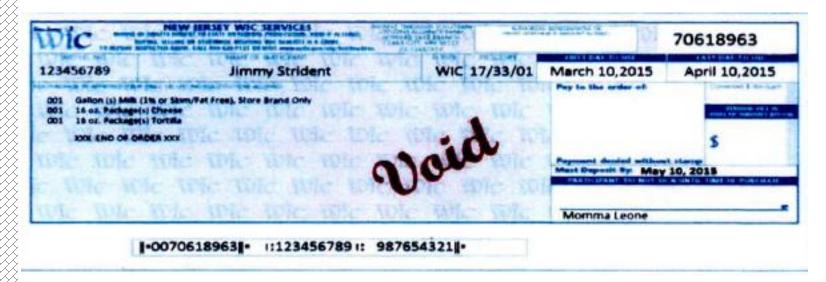








Do not write over the original price entered into the Vendor Fill in \$ Amount Below" box of the WIC check(s).

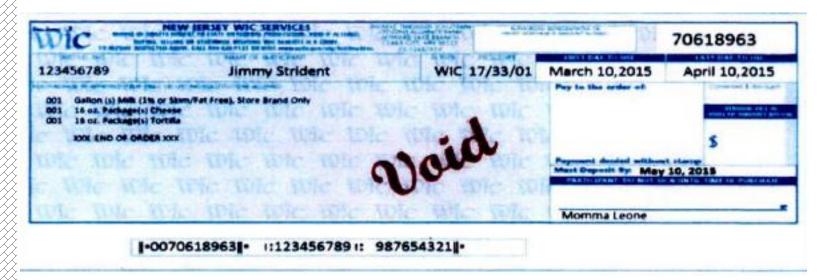








Do not use pen colors other than black or blue in the "Vendor Fill in \$ Amount Below" box of the WIC check(s).

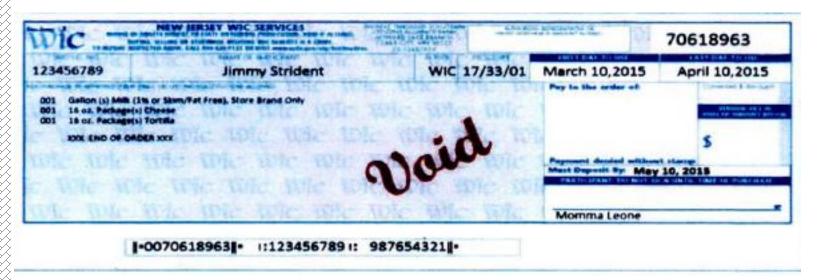








* Correct prices that have been entered in the "Vendor Fill in \$ Amount Below" box of the WIC check(s) with Pen Skips or illegible entries.



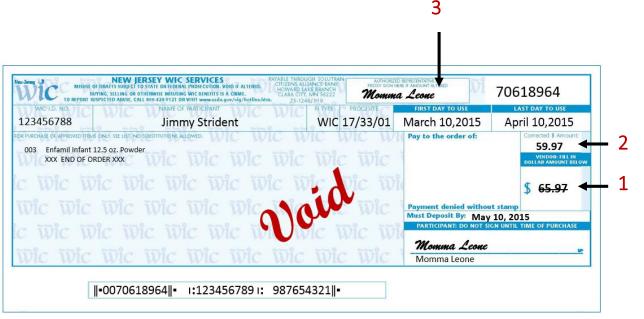






1. If the incorrect price is entered on a FI or a CVV, in the "Vendor Fill in Dollar Amount" box, you must put a dash (—) across the incorrect price. (DO NOT try to change the amount that was already written in this box)

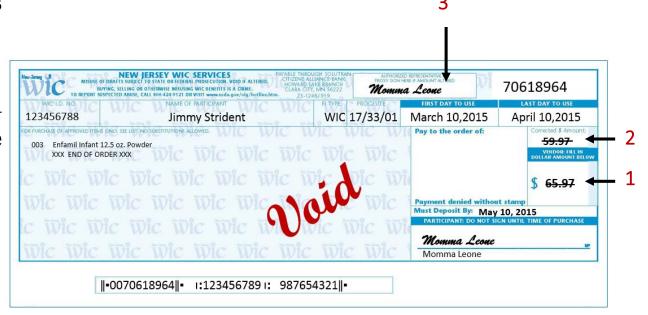
- 2. Re-enter the correct price on the box labeled "Corrected \$ Amount"
- 3. Have the participant re-sign on the box that labeled "Sign here if amount altered" on the top of the check.







- In the case that a second mistake is made:
 - Do Not Redeposit
 - Send check with the original transaction receipt to the State Agency.







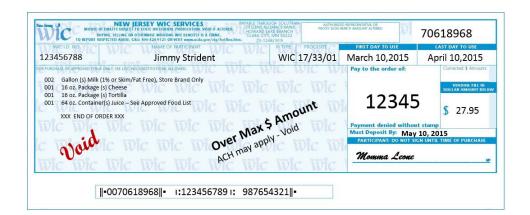
- Review Check.
- Is this Check out of alignment?
- If Check is out of alignment DO NOT accept.
 - Participant is to return the check to their Local Agency.







- ❖ 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.







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

