



Idaho WIC Training

eWIC Card & Cardholders



WIC is an equal opportunity provider.

What Will You Learn?

- Understand how to order, receive, and manage eWIC card inventory.
- Learn the roles for first cardholders, second cardholders, and non-cardholders.
- Learn how to assign eWIC cards to cardholders and the procedures for removing a second cardholder.
- Discuss procedures for PIN setting and unlocking.
- Learn about deactivating and replacing cards.
- Discuss staff and customer service line's role in helping cardholders use their eWIC card.

Instruction Level

Prerequisite:

- Overview
- WIC Computer System 101

Items Needed for this Course

- Access to the Idaho WIC website
 - Policy Manual:
 - Chapter 1
 - Chapter 7
 - Definitions and Acronyms
 - QRCs:
 - Card Deactivation
 - Card History
 - Card Inventory
 - Card Assignment and Signature
 - PIN - Setting
 - PIN - Unlocking
 - Second Cardholder – Removing or Changing
 - Handouts & Forms:
 - Signature Form for eWIC
 - eWIC Card Labeling Guidance
 - Using your eWIC Card Brochure
 - Monthly Card Inventory Form
 - WISPr Reasons Document
 - Video:
 - ebtEDGE

Recommended Time

- Approximate time it takes to complete the WIC guidebook: 1-2 hours
- Approximate time it takes to complete the activity and discussion: 1-2 hours

Module 1: eWIC Card Inventory

The local agency is responsible to keep inventory of eWIC cards for their clinics per Idaho WIC policy Manual Chapter 1, Section D. While some procedures may vary by clinic, this section is meant to provide an introduction. Not all staff may order cards, receive card order shipments, or manage card inventory, however, all staff can help keep cards safe in the clinic.

Ordering eWIC Cards

eWIC cards are ordered from the State Agency on a quarterly basis with the quarterly forms order by the primary or back-up staff member. It is recommended that each clinic site maintain at least a three-month supply of cards. Cards are packaged in sleeves of 250. The minimum order is one sleeve and cards must be ordered in multiples of 250. Each local agency is required to identify one or more hubs (locations to receive eWIC card orders) and maintain a primary and back-up staff member who will place the card orders, ask your trainer if eWIC card ordering will be part of your responsibilities.

Receiving eWIC Cards

All staff (except the staff member who placed the order) can sign for/receive the card order shipments, as long as there is a trail to WIC. Ask your trainer how signing for/receiving the card order shipments is handled in your clinic.

It is important to know that the individual who orders the eWIC cards may not be the individual who receives/signs for the card shipment or distributes cards to other staff members and clinics. The staff member who receives the cards may also distribute the cards to other staff members. For security reasons, it is important that sleeves of cards are not opened until they will be assigned to participants.

Managing Card Inventory

Each local agency is required to maintain a primary and back-up staff member to act as the card inventory monitor. Ask your trainer if card inventory monitor will be part of your responsibilities.

In order to assign eWIC cards to the first and second cardholder, the cards must be added to the agency's inventory in the WIC computer system. After an eWIC card order has been received, the inventory monitor will perform this task. If cards are lost or damaged, they must be recorded in the computer inventory record. If cards that were initially recorded as lost are found, the inventory record should be updated with the recovered cards. Review the Card Inventory QRC for step by step instructions on how to add, receive, and record lost/damaged/recovered cards within the WIC computer system.

The card inventory monitor will be responsible for conducting a monthly physical inventory of eWIC cards and reporting it at the end of each month using the Monthly Card Inventory form. A single form is used to submit the inventory for the entire agency.

Storing eWIC Cards

To keep eWIC cards safe, here are some tips:

- In the clinic, keep eWIC cards locked in a secure location that is only used by WIC staff. For example, a locked file cabinet, desk, storage unit.
- During clinic hours, WIC staff must always oversee unlocked eWIC cards.
- During travel, WIC staff must keep eWIC cards in a secure location or keep eWIC cards with them at all times.

In the event a sleeve of cards is missing, staff should contact their supervisor or coordinator immediately.

Module 2: Cardholders and Non-Cardholders

An eWIC card is assigned to a responsible adult (RA) or caregiver, they are the first cardholder (FC).

One additional eWIC card may be assigned with verbal or written permission from the FC. This is called a second cardholder (SC). Each family can receive up to two eWIC Cards. Staff should encourage use of a SC.

There is also the option to have a non-cardholder (NC). The NC can attend nutrition education, height/weight check, or Registered Dietitian appointments when situations indicate doing so will lessen participation barriers (e.g., a change in work schedule). Unlike FC and SC, NC should not be involved with the food assignment, issuance, or eWIC cards. They are not trained on how to use the eWIC card or the food list. Ask your trainer how your agency handles non-cardholders and how to document if they attend an appointment.

Let's compare:

FC - First Cardholder (Required)	SC - Second Cardholder (Optional)	NC - Non-Cardholder (Optional)
<ul style="list-style-type: none"> • Cannot also be SC. • Cannot be a WIC staff person (unless they are a participant or family member of the participant). • Must be present in clinic to provide signature and be assigned an eWIC card. • Responsible for SC. 	<ul style="list-style-type: none"> • Cannot also be FC. • Cannot be a WIC staff person (unless they are a participant or family member of the participant). • FC must be assigned an eWIC card before SC's can be assigned. 	<ul style="list-style-type: none"> • Cannot be assigned an eWIC card. • May attend follow-up appointments with verbal or written permission from the FC. • One-time permission to attend an appointment. enter a note into the WIC Computer system, but

<ul style="list-style-type: none"> • Attends any appointment and applies at certification appointment on behalf of participants. 	<ul style="list-style-type: none"> • An eWIC card can be assigned to a SC without the FC present only if the FC has given verbal or written permission. • Must be present in clinic to provide signature and be assigned an eWIC card. • Cannot attend certification appointments. 	<p>they are not permanently added.</p> <ul style="list-style-type: none"> • Cannot attend certification appointments.
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Assigning an eWIC Card & Signatures

When a family is issued benefits, they are stored in the family's benefit account. Assigning an eWIC card provides the cardholder access to that benefit account. eWIC cards do not expire. If there are no benefits issued to the account, the eWIC card is not usable. Benefit assignment and issuance will be covered in a separate guidebook.

The following are key tasks staff will follow to assign an eWIC card. The order may vary based on your clinic's procedures and set-up or flow.

- Physical Presence
 - The FC must be present to receive their eWIC Card, this typically occurs at the certification appointment.
 - A SC must also be present to be assigned a card.
 - The SC does not have to attend the clinic at the same time as the FC to be added to a family account.
 - The WIC computer system requires the FC to be assigned a card before the option is available to assign an eWIC card to the SC.
- Confirm Identification
 - If it is a certification: check an acceptable proof of identity.
 - If it is a non-certification appointment or replacement: confirm DOB, mailing address, and zip code. DOB, mailing address, and zip code should be used as security questions and staff should keep these updated for cardholders.
 - This step includes updating or entering the information into the WIC computer system (see Eligibility guidebook).
- Assign the eWIC card in the WIC computer system
 - Select the eWIC card you plan to assign to the cardholder.
 - Card assignment is completed within the card management screen of the WIC computer system (Review the Card Assignment and Signature QRC for step by step instructions).
- Collect Signature(s)

- Each cardholder must sign for their eWIC card. The signature provides proof that the eWIC card assigned was received by the cardholders.
- Cardholder signatures can be captured electronically with the signature pad or manually with the Signature Form for eWIC Card.
- The Signature Form for eWIC Card may be used in a clinic without a signature pad or if the WIC computer system is not working (for example, if the internet is down, the WIC computer system would not be accessible since it is web based). If staff collect a cardholder's signature manually, staff need to mark the field on the card management screen that a manual signature was collected.
- Capturing cardholder signatures is completed within the card management screen of the WIC computer system (Review the Card Assignment and Signature QRC for step by step instructions).

eWIC Cards and Foster Participants

When assigning multiple eWIC cards, some local agency staff may label or write on eWIC cards to help them identify which card belongs to certain participants. See the document eWIC Labeling Guidance for additional details and ask your trainer how this is handled in your clinic.

A good example of this includes foster participants. Each foster child will have their own benefit account and the FC will be assigned an eWIC card specifically for access to their account. If the FC has access to multiple benefit accounts (i.e. their own account and a foster child's or multiple foster children accounts) then labeling eWIC cards can be helpful. A FC may have multiple family numbers associated with their name in the WIC computer system, this is okay. The goal is to keep records and benefits separate for foster participants.

For example, an existing WIC family comes into the clinic and adds two (2) foster children to the program. They already have an eWIC card since they are FC for their biological family. The foster children are new to WIC.

- Staff would create separate accounts for the foster children in two (2) separate families and issue two (2) additional eWIC cards to this caregiver. They would keep their existing card for their biological family. They would have a total 3 eWIC cards.
- If another foster child came into their care, staff would need to have another family for the third foster child and assign a fourth card with benefits. The caregiver would have four (4) eWIC cards total (one (1) for each foster family plus the family with the biological children).
- If a foster child moved from this FC to another FC, staff would create a new family with the new FC and transfer the foster child to that family. Assign and issue a new card. The eWIC card would not transfer with the foster child.

Removing or Changing a Cardholder

eWIC cards will always remain assigned to the cardholders within a specific account and cannot be transferred. Instead new eWIC cards must be assigned. Review the Second Cardholder – Removing or Changing QRC for step by step instructions within the WIC computer system.

Change:

If there is a change in the FC (i.e. custody change or foster caregiver change), then the participant(s) should be transferred to the new family. If the FC of the new family does not have an eWIC card assigned to them already, a new eWIC card should be assigned.

Remove:

The FC may remove a SC at any time during a certification. The FC must notify WIC staff verbally or in writing when the SC is no longer allowed to access the WIC food benefits. When the SC is no longer authorized to receive and use WIC food benefits, the SC's eWIC card should be deactivated. When removing a SC, staff must document the verbal request or pertinent details of the termination note in the WIC information system such as the second cardholder's name, date, reason, and if the request was verbal or written.



Complete Activity 1 in your Activities Workbook

Module 3: PIN Setting & Unlocking

PIN Setting

Once an eWIC card has been assigned to a cardholder, staff must inform them that the eWIC card cannot be used until a PIN has been set. Policy requires staff to offer cardholders assistance with setting their PIN before they leave the clinic. The goal is for the eWIC card to be ready to use before they go to the grocery store.

When a new eWIC card is assigned, the cardholder will need to activate their eWIC card by answering the security questions (date of birth and mailing zip code) and setting a Personal Identification Number (PIN). If there is a SC, they will need to activate their own eWIC card and choose their own unique PIN. Review the PIN setting QRCs for step by step instructions.

When assigning a new eWIC card and issuing benefits:

- Explain the eWIC card needs to be activated by setting a PIN before it can be used at the store.
- Ask the cardholder to choose a four-digit PIN that is easy for them to remember, but hard for others to guess.
- Explain they shouldn't share their PIN with anyone - not even relatives, WIC staff or the store cashier.
- Explain if someone knows your PIN, they can use your eWIC card and get benefits and those benefits will not be replaced.

- If the person chooses to write down their PIN, advise them to keep it safe and separate from the eWIC card.
- Inform the cardholder that in order to set their PIN they will be required to enter their (cardholder's) date of birth and mailing zip code.
- Tell them the phone system allows a limited number of seconds to enter their date of birth, zip code and PIN. Help prepare the cardholder ahead of time so they know what to expect. Time goes by quickly if a cardholder is distracted with children or an infant.

Point out the back of the eWIC card lists the two ways an eWIC card can be activated:

- By calling customer service line (referred to as the CSL) at: 1-844-892-3084 (available in English or Spanish)
- Or logging on to www.ebtEDGE.com or the ebtEDGE mobile app

When prompted, the cardholder will enter each piece of information listed below:

1. eWIC Card number (16-digit number on the front of the card)
2. Date of birth (cardholder's)
3. Zip code (cardholder's mailing address)
4. PIN
5. Confirm PIN (re-enter)

Per policy, staff should offer to assist cardholders with activating their card (setting PIN). If staff are assisting with the activation process

- Staff will turn away from the phone to prevent seeing what PIN the cardholder is entering. This allows the cardholder privacy while making their PIN selection.
- Once the PIN has been entered and then re-entered for confirmation, staff will turn back around.

If the cardholder declines assistance, this is okay. Offer them instructions so they can set a PIN at their convenience.

When staff practice PIN setting in the WIC computer system UAT environment with a training card, the following information should be used:

Option 1: UAT Customer Service Line (CSL)

Phone Number: 1-855-636-5674

Press: 4 for EBT Applications

Press: 2 for WIC

Enter DNIS: 3084

Enter 1 for English or 9 for Spanish

Follow prompts

Option 2: UAT ebtEDGE website

Go To: <https://www.ebtedge-at.com/gov/portal/CardholderLogon.do>

Follow prompts

PIN Unlocking

Once a PIN has been set, it is possible for the PIN to go into a locked status. A PIN will lock when there is an attempt to use the eWIC card at the grocery store and the incorrect PIN is entered four times. This will most likely occur as a result of the cardholder forgetting their PIN. The eWIC card will not be usable while the PIN is in locked status. Review the PIN Unlocking QRCs for step by step instructions within the WIC Computer system.

There are three options available to unlock the PIN:

1. Cardholder may call the CSL or log on to ebtEDGE to change their PIN. Cardholder will need to verify security questions to change the PIN (date of birth and mailing zip code)
2. Cardholder may call clinic (if during business hours) and ask the clinic to unlock the eWIC card within the card management screen of the WIC computer system. The PIN will remain the same, so this option is only beneficial if the cardholder remembers their current PIN. Otherwise, option 1 is best.
3. PIN will automatically unlock at midnight of the day it was locked.



Complete Activity 2 in your Activities Workbook

Module 4: eWIC Cards

Defective Cards

It is possible for an eWIC card to not work properly. The goal is to try to prevent a defective card being assigned to a cardholder, whenever possible. When assigning an eWIC card in the clinic, if card number is not populating when swiping on card reader, the mag strip might be defective.

What to do next:

- Any lost, defective, or damaged eWIC cards should be documented within the WIC computer system's card inventory by the local agency's card inventory monitor.
- Documenting the defective eWIC cards will deduct them from the inventory count.
- eWIC cards that are initially determined to be defective in the clinic and have not been assigned still pose a risk for fraud since the card could be assigned utilizing just the eWIC card number. Therefore, any defective eWIC cards that have not been assigned should be destroyed.

It is possible for an eWIC card to become defective or damaged after being assigned to a cardholder. This can be determined if the cardholder reports the eWIC card not working at all in the store or only working if the cashier manually hand-keys the eWIC card number at the register (mag stripe issue).

What to do next:

- The defective/damaged eWIC card may be deactivated and new one assigned to cardholder.
- Any deactivated eWIC cards should be destroyed.
- Once an eWIC card has been deactivated, it cannot be reactivated and therefore no access to benefits or fraud can occur.

Replacing

Cardholders must be assigned their first cards in the clinic. If the FC keeps their old card while they are not actively using WIC, they may reuse that same eWIC card or be assigned a new one when they return.

If a cardholder's card is lost, stolen or damaged and a replacement eWIC card is needed they should immediately call the CSL (Customer Service Line) to deactivate their current eWIC card and request a mailed replacement. Mailed replacement eWIC cards should be received within 7 business days.

eWIC cards will not be mailed from the clinic. In emergency situations Local Agencies can replace an eWIC card for cardholders in the clinic. Applicable circumstances may be determined at the discretion of the Local Agency Coordinator.

Here are some examples:

- A cardholder is homeless and does not have a permanent mailing address
- An eWIC card has been lost and there are less than 10 business days left in the month
- An eWIC card replacement was requested using the CSL and has not been received after 7 business days

The CSL does not have the ability to update any cardholder information. It is important to have their updated mailing address in the WIC computer system because mail forwarding does not work for government mail.

If a cardholder contacts the CSL requesting a replacement eWIC card and their current mailing address does not match the address in the WIC computer system, they will be given two options:

Option 1:

- Their current eWIC card can be deactivated during the call.
- If they choose this option, the eWIC card can never be used again, and the cardholder will not be able to receive a mailed replacement.
- They will need to visit the local WIC clinic to receive a new eWIC card to access benefits.
- This option is highly recommended when an eWIC card has been lost or stolen.

Option 2:

- The eWIC card can remain active until the cardholder has contacted the local WIC clinic and updated their address.
- When they call back, the CSL will be able to verify the updated address and mail the replacement eWIC card.

When the CSL assigns a new card, the PIN and benefit balance transfers to the new card.

Deactivating

When an eWIC card is deactivated, it cannot be reactivated and therefore no access to benefits can occur. If a cardholder returns an eWIC card and it is deactivated, the local agency should destroy the eWIC card (i.e. shred). eWIC cards will not be automatically deactivated due to participant accounts closing. They will remain in Active status but will not have access to benefits since none will be issued to the account. Since the eWIC card remains in Active status, if the family becomes active again in the future the eWIC card can be reused if they still have it.

eWIC cards are deactivated in the WIC Computer system in the card management area. When staff select the eWIC card they want to deactivate, a reason will be required by the WIC computer system (see the WISPr reasons document on the WIC website for applicable reasons and when to use them).

The steps to deactivate an eWIC card should be reviewed in the Card Deactivation QRC. eWIC cards that have been assigned or deactivated can be viewed on the card history screen within the WIC computer system. The card history screen provides more details such as the staff member that deactivated an eWIC card, reason for deactivation, and dates. Review the Card History QRC for step by step instructions.



Complete Activity 3 in your Activities Workbook

Module 5: Staff & Customer Service Line Responsibilities

Roles and Responsibilities by Phone

Now that you have learned about cardholders and eWIC card procedures, it is important to note that not all of these procedures will occur in the clinic. The CSL may be assisting cardholders with their eWIC cards too. Discuss with your trainer what can happen over the phone and what the CSL can/cannot do for cardholders.

When helping cardholders over the phone, staff will first need to confirm the caller's identity by asking the security questions. This is required to ensure the caller can request these actions.

The security questions are cardholder’s date of birth and cardholder’s mailing address and zip code.

ACTION	STAFF BY PHONE	CSL BY PHONE
Change address and phone numbers for participants and cardholders.	Yes, all staff	No
Deactivate card by reporting as lost, stolen or damaged SC can only deactivate their own card.	Yes, all staff	Yes
Assign cardholder’s first eWIC card	No	No
Add a new SC	No	No
Unlock a PIN	Yes, all staff	Yes
Replace eWIC cards	No	Yes

Remember, security questions will be required for verification when cardholders use the customer service phone line or website and the zip code they use MUST be their mailing zip code.

- If the zip code entered by the cardholder doesn’t match the mailing address zip code in the WIC computer system, the CSL and website won’t work for them.
- If an eWIC card replacement is requested through the CSL, the cardholder will be required to verify current mailing address.
- If current address does not match the mailing address in the WIC computer system, they will not be able to receive a mailed replacement card at that time.

Staff Resources

While the CSL can help with replacing cards, staff are key in providing initial education for the cardholder. Below is information to help you gain familiarity with the resources so you will feel confident discussing eWIC cards with cardholders.

Using your eWIC Card Brochure

- Great resource to give to cardholders for an overview of the eWIC card.
- This handout provides information on activating the eWIC card, how to check benefit balance, card protection tips, and more.
- It is available in English and Spanish.

ebtEDGE

- The website is listed in the Using your eWIC Card brochure and on the back side of the eWIC card. There is also a mobile app.
- Cardholders can create an account and register their eWIC card on ebtEDGE.
- After an account is created the cardholder can Set or change PIN, View benefit balance, and View transactions.
- Staff may find it helpful to watch the video about ebtEDGE, linked in the Items Needed for This Course section on the first page of this Guidebook.



Complete Activity 4 in your Activities Workbook