

a. EBT Transactions

The New Mexico WIC EBT Connections Card is a credit card sized card used to store food benefits issued to WIC participants. The New Mexico WIC EBT Connections Card holds food benefits for up to as many as 6 family members who receive WIC benefits. EBT transactions allow the participant to purchase as few or as many WIC food items per store visit as desired during the benefit period. The participant is required to purchase only WIC authorized items in the quantity and sizes allowed by the New Mexico WIC Program. The participants will receive training at the clinic on the correct procedures for using the New Mexico WIC EBT Connections Card. Participants are not required to separate their WIC items from other purchases when using the New Mexico WIC EBT Connections Card.

The cashier is asked to complete the following steps.

1. Ask the participant to insert the New Mexico WIC EBT Connections Card in the terminal. Remind the participant not to remove the card from the terminal until instructed to do so.
2. It should no longer be necessary for the cashier to “police” the purchases for authorized WIC foods unless there is a scan issue described in number three below. Purchasing the lowest priced item will be taught at the clinic when WIC EBT cards are issued to each participant. The WIC Program will monitor lowest price purchases through the use of system reports.
3. Scan the items - remember that some WIC items are “brand specific”. For non-brand specific items, the participant is to select the flavor and variety of item desired, as long as it is the least expensive brand at the time of sale. If the scanner indicates that an item is not allowed a message will appear stating Non-WIC item, check with the store manager to determine if the item is WIC authorized. If it is an authorized item and a message appears stating no remaining balance, check the beginning balance to verify there are benefits remaining on the card in appropriate quantities to cover the purchase. If the item is WIC allowed and there are sufficient quantities remaining on the card the manager must allow the purchase. If the participant has already purchased the limit issued on the card do not allow the purchase. Inform the participant that the item issuance has already been used.
4. When all the items have been scanned, total the sale and ask the participant to follow the instructions on the card reader. Never ask a participant for their Personal Identification Number (PIN).
5. Once the sale is completed, remind the participant to remove the New Mexico WIC EBT Connections Card from the reader.
6. Hand the participant the itemized sales receipt. In addition to the current sale, the receipt should show the participant the food benefits remaining on the card (if any).
7. New Mexico WIC EBT Connections Card that cannot be read at the check out counter may have no remaining benefits, may have been damaged or may have been marked as a hot card. A hot card is one that has been reported as lost or stolen. New Mexico WIC EBT Connections Card can also be damaged so that the card no longer can be read. In either situation, the participant should be instructed to return the card to the clinic. The participant cannot leave the store with their WIC purchases unless they use another form of payment.
8. If a participant forgets their PIN, they will need to return to the clinic to have a new PIN assigned to the card. The participant cannot leave the store with their WIC purchases

- unless they use another form of payment.
9. Multiple New Mexico WIC EBT Connections Cards cannot be used within the same transaction.
 10. Store management is required to submit claim files to the New Mexico WIC Program's Settlement System.

b. EBT Requirements

1. The Vendor must maintain a state-certified automated system to ensure system availability for WIC Program EBT transaction processing during all store open hours.
2. WIC Program food category/sub-category and UPCs or authorized food items must be routinely accessed via the Vendor's automated system.
3. All foods will be verified for authorized food/brand and quantity via the Vendor's automated system at the time of sale.
4. Receipts must show original foods and quantities on the card; items, quantities, and price of items purchased; and balance of foods and quantities remaining on card.
5. Vendor must regularly transmit redemption claims and receive updates of lost/stolen cards, monies due Vendor, new UPCs, etc.
6. Vendors should provide security during the redemption process preventing the unauthorized disclosure of participants PIN and/or access key numbers.
7. Vendors must obtain WIC Program re-certification of the automated EBT system if the vendor personally alters/revises the WIC EBT automation system in any manner that impacts the EBT redemption/claims processing system after initial certification is completed. Re-certification by the WIC Program or its designee may be at the Vendor's expense. Failure to obtain re-certification when the Vendor's automation system is altered/revise shall subject the Vendor to sanctions/penalties See Appendix (A) New Mexico WIC Program Vendor Compliance and Sanction Schedule, and Appendix (G) New Mexico Regulations Governing WIC Vendors 7.31.2 NMAC, [NMAC 7.31.2.20] [NMAC 7.31.3.21] and [NMAC 7.31.2.22].

c. EBT Food Instruments

For EBT FI's the State will establish maximum allowable reimbursement levels for regular vendors equal to the NTE's for each category/subcategory within each peer group. The above-50% vendors' maximum allowable reimbursement levels will be set at the statewide NTE for each category/subcategory, excluding peer group designation and any deviation from the statewide average.

The State will establish regular vendor peer group NTE's for each category/subcategory at two standard deviations above the weighted peer group average for that category/subcategory. For regular vendors the maximum allowable reimbursement amount will be equal to the peer group NTE for each category/subcategory.

The State will establish above-50% vendors statewide NTEs for each category/subcategory equal to the weighted statewide average for that category/subcategory. For above-50% vendors the maximum allowable reimbursement amount will be equal to the statewide NTE for each category/subcategory.

8. The State settlement Program will reconcile each claim file and will pay each claim, based on the vendors peer group identifier, at the appropriate NTE for the vendor. Claims submitted over the NTE will automatically be reduced to the established NTE. Reports will be generated to identify vendors with repeated redemptions over the established NTE for that vendors peer group in order for the State to impose sanctions for non-competitiveness.
9. Vendors must resolve internal system issues with their system provider in a timely manner. Failure to resolve internal system issues may result in disqualification or termination from the WIC Program.
Internal system issues include but are not limited to:
 - a. Failure to read benefits issued to a client's WIC EBT card
 - b. Failure to identify valid WIC approved food items
 - c. Failure to submit claims in a timely manner
10. Vendors should permit only trained representatives to train cashiers and staff on EBT requirements, and should verify that all cashiers are trained in the proper acceptance and processing of WIC Program EBT redemptions.
11. Vendors should make an effort to provide the WIC Program with and maintain an email address for communication purposes. Email addresses should be on file with the WIC Program State Office. If an internet provider is not available in your area please contact the Vendor Manager to set up an alternative method for communications. Failure to provide and maintain an email address or an approved alternative method may result in disqualification from the WIC Program.
12. Vendors are required to connect the Vendor's automated EBT system to the WIC Program processor system at least one time each 48-hour period for the purpose of claims processing and the downloading of the current hot card, settlement, and UPC category/sub-category information.
13. Vendors accept financial liability for claims submitted to the WIC Program after 60 calendar days of the transaction date.
14. Vendors should verify that previously submitted claims have been successfully executed through the automated clearing-house via the store's settlement system.
15. Vendors accept financial liability for error claims and un-paid claims that are not resolved within 60 days of the transaction date, if the WIC Program determines, the reason(s) for non-resolution resides with the Vendor or are due to action/inaction of the Vendor.
16. Vendors accept financial liability for EBT benefit redemptions resulting from hot card transactions if the Vendor has not connected to the WIC Program's automation system within a continuous 48-hour period of time for the purpose of submitting claims and/or downloading hot card/settlement/UPC information. See Appendix (A) New Mexico WIC Program Vendor Compliance and Sanction Schedule, and Appendix (G) New Mexico Regulations Governing WIC Vendors 7.31.2 NMAC, [NMAC 7.31.2.20] [NMAC 7.31.2.21] and [NMAC 7.31.2.22].
17. Vendors should comply with WIC Program policy and procedures for submitting new UPC data and updating the WIC Program's automated UPC category/subcategory table of authorized foods. Failure to comply may result in the Vendor's financial liability for

redemptions involving invalid or unauthorized UPCs. See Appendix (A) New Mexico WIC Program Vendor Compliance and Sanction Schedule, and Appendix (G) New Mexico Regulations Governing WIC Vendors 7.31.2 NMAC, [NMAC 7.31.2.20] [NMAC 7.31.2.21] and [NMAC 7.31.2.22].

18. Vendors may not charge the WIC Program for any fee or cost arising out of, or associated with, operating, maintaining or processing WIC Program transactions through the use of the EBT system.
19. Vendors may not charge WIC Program participants any transaction fee, either directly or indirectly, arising out of or associated with operating, maintaining, or processing electronic WIC Program transactions through the use of the EBT system.
20. Vendors must allow WIC Program participants to cancel or void their own EBT transactions prior to completion.
21. Vendors accept full financial responsibility for the care, maintenance and security of EBT related equipment (i.e. Smart Card terminal, printer, PIN pad, POC, etc).
22. Vendors are required to place “WIC Benefits Accepted Here” signage in windows vs. old “WIC Checks Accepted Here.” Vendor also agrees to display signs to identify which lanes accept WIC Program EBT cards, without overtly identifying or otherwise singling out WIC Program participants.
23. Vendors must keep all WIC Program participant information confidential, at no time confiscate the WIC Program participant’s card(s) or be in possession of a WIC Program participant’s PIN, or ask for the PIN of a WIC Program participant.
24. Vendors agree to process paper checks in the event the clinic EBT system malfunctions.