

**Maryland WIC Program**

# **Cashier's Training Guide**



***Better Nutrition for a Brighter Future***



# THANK YOU!

The Maryland WIC Program would like to thank all store owners, managers, and employees for your cooperation with the Maryland WIC Program in helping to ensure WIC participants obtain the benefits provided by our program.

Your courtesy and willingness to treat WIC participants as valued customers is greatly appreciated. As a WIC authorized vendor, the roles that you and your store play are very important! This guide is designed to assist you in your cashier training efforts and may also serve as a handy reference.

If you have any questions, comments, training needs, or materials, please feel free to contact the State WIC office or your local WIC agency.

The Maryland WIC Program

Better nutrition for a brighter future

MARYLAND WOMEN, INFANTS & CHILDREN PROGRAM

**WIC**  
ACCEPTED HERE

1-800-242-4WIC (4942)  
[www.mdwic.org](http://www.mdwic.org)

and Children (WIC) Program  
Health and Mental Hygiene

 **MARYLAND**  
MARTIN O. MALONE, Governor  
JULIAN F. HARRIS, Lt. Governor  
MAYOR ROBERT W. GIBBS, Baltimore  
COMPTROLLER GENERAL CAROL A. JOHNSON

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## Introduction to WIC

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a nutrition program for pregnant women, breastfeeding mothers, postpartum mothers, babies, and children under five years old. WIC participants have family incomes less than 185% of the poverty level and have health concerns that can be improved through good nutrition. WIC prescribes healthy foods tailored to the participants' needs.

### The foods WIC provides include:

- 100% Fruit juice
- Beans
- Canned tuna, salmon, and sardines
- Cereal
- Cheese
- Eggs
- Fruits and vegetables
- Infant foods
- Infant formula
- Milk
- Peanut Butter
- Soy Beverage
- Tofu
- Whole wheat bread, brown rice, soft corn or whole wheat tortillas



WIC also provides nutrition and breastfeeding information and support and refers participants to health and social service programs.



## Introduction to WIC

Infants whose mothers participate in WIC weigh more when they are born and have fewer health problems than infants whose mothers do not participate. Children who participate in WIC are less likely to have anemia (low iron in the blood) than children who do not participate.

The United States Department of Agriculture (USDA) funds WIC, which is run by the Maryland Department of Health and Mental Hygiene, Prevention and Health Promotion Administration. WIC is administered at the local level by local WIC agencies such as health departments and community health centers that operate throughout Maryland (see the list on pages 15).

WIC is different from the Food Supplement Program (FSP) or Food Stamps because participants can only buy the types and quantities of foods shown on their WIC checks. They can only buy nutritious foods prescribed by the Maryland WIC Program. Also, WIC participants can only use their checks at stores that have a signed agreement with the state WIC agency. The stores and people who sell WIC foods are very important because they:

- Help people become healthier
- Are part of the neighborhood, making it easy for WIC participants to get there
- Make sure that WIC customers buy only those foods written on their WIC checks

WIC authorizes the following types of stores:

- Food Store - A grocery store licensed under Code of Maryland Regulations (COMAR) 10.15.03 that has no pharmacy on its premises.
- Pharmacy - A drug store licensed by the State Board of Pharmacy that does not have a food store under the same ownership on its premises.
- Food Store/Pharmacy Combination - A food store and a pharmacy under the same ownership on the same premises.
- Commissary - A grocery store located on a military installation and/or owned by the Department of Defense.

Your agreement with the Maryland WIC Program allows you to accept checks only from Maryland. If you accept checks from other states or Washington, D.C., you will not be paid by the Maryland WIC Program.

## WIC Terms

**Authorized Foods** – The types and brands of foods approved by the state agency for use by program participants.

**Authorized WIC Vendors** – Food store, pharmacy, food store/pharmacy combination, or a military commissary approved by the state WIC agency to accept WIC checks in exchange for authorized foods.

**WIC Check** – An instrument issued by the program that is used to buy WIC foods and is processed by vendors and banks like a regular check. WIC checks list the amount and type of food that participants can purchase.

**Compliance Buy** – A purchase made from a vendor by a WIC representative posing as a participant or proxy for the purpose of investigating program fraud and/or abuse.

**Educational Buy** – The same procedure as a compliance buy except the purpose of the Educational Buy is to help the vendor to correct any problems found by the buyer or reported to the Local Agency. The food purchased during the Educational Buy is returned to the vendor.

**Food Package** – Specified types and amounts of WIC approved foods given to WIC participants to be spent on a monthly basis.

**Local Agency** – The WIC office that provides WIC services in a specified geographic area.

**Onsite Corrective Training** – The procedure whereby errors or incorrect procedures or other training deficiencies are addressed in the store by WIC personnel.

**WIC Participant** – A pregnant woman, breastfeeding woman, a postpartum woman, infant, or child under 5 years old receiving supplemental foods from the WIC Program.

**Proxy** – An individual who is designated by a participant or a participant's parent, guardian, or caretaker to pick up WIC checks at the local agency and to redeem WIC checks, at the store for the participant.

**State Agency** – The Maryland Department of Health and Mental Hygiene, Maryland WIC Program which provides direction to all local WIC agencies in the state and authorizes WIC vendors.

## The Maryland WIC Identification Folder

The Participant Identification Folder is a tri-fold document. It must be presented by the participant or the person shopping for the participant when using WIC checks. It is the only form of identification a vendor may require. Whoever uses the folder must have their signature on the front. Be sure to check the three items below before you accept a WIC check:

MARYLAND WIC PROGRAM Participant Identification Folder	
Names of Participants (print)	WIC ID Number
Doe, Jane	200 418 731
Doe, Infant	200 123 457

**PERSONS AUTHORIZED TO SIGN WIC CHECKS**

Jane Doe <small>Head of Household (print)</small>	<i>Jane Doe</i> <small>Signature</small>
<small>Proxy (print)</small>	<small>Signature</small>
<small>Proxy (print)</small>	<small>Signature</small>

If this folder is found, please contact the local WIC agency below:

BALTIMORE CITY HEALTH DEPT.  
WIC PROGRAM  
621 N. EDEN STREET  
BALTIMORE, MD 21205  
WIC APPOINTMENTS (410) 336-8427

**3030**

Folder valid only with Stamp here.

Bring this ID Folder to all WIC appointments and to the store when you shop for WIC foods.

There must be at least one name (first and last) with a WIC I.D. number. There may be as many as six names, each with a different number. The check being used must match a name and I.D. number listed here. **NOTE: There are instances in which a participant number will not appear on the check (e.g. manually issued checks)**

There must be at least one signature and there may be up to three. One signature must match the signed name on the WIC check.

There must be a local agency stamp.

# Example of a Maryland WIC Check

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

		AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)		CHECK NUMBER
030301		300 006 057	SMITH, MARY		10509681	
FIRST DATE TO SPEND	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND		CASHIER FILL IN EXACT AMOUNT OF SALE	
October 1, 2009	October 1, 2009		October 31, 2009		DOLLARS	CENTS
<p>TO BE USED FOR THESE ITEMS &amp; QUANTITIES ONLY:</p> <p>1 dozen eggs</p> <p>1 gallon 1% (lowfat) or fat-free (nonfat) fluid milk</p> <p>1 half gallon 1% (lowfat) or fat-free (nonfat) fluid milk</p> <p>1 pound dry OR 64 ozs canned beans, peas, or lentils OR 18 ozs or less peanut butter</p> <p>16 ounces or less whole wheat bread OR brown rice OR whole wheat or soft corn tortillas</p>						
<p>Maryland WIC Program</p> <p>Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349</p>				<p>PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY</p>		
<p>75-1248 919</p>				<p>CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR</p>		
<p>SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY</p> <p>X</p>				<p>VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND</p>		

## Helpful Tips and Reminders

- WIC customers may use discount cards and coupons.
- Never accept a WIC check that has already been signed.
- Do not accept a WIC check if the customer does not have an I.D. folder.

# The Maryland WIC Transaction

## 1. Identify the WIC Participant

- WIC participants should inform the cashier that they are using WIC checks and present the WIC I.D. folder. A proxy may redeem checks for the participant. The head or household or proxy's name will not match the name at the top of the check. However, the head of household proxy's signature should appear at the bottom of the participant identification folder. The name at the top of the check will always be the WIC participant's name.
- All signatures of people who can sign the check must be on the WIC participant identification folder. After a participant, head of household, or proxy signs the check, compare the check signature to a signature on the participant identification folder. You may not ask for a driver's license, telephone number or any other form of identification.

## 2. Separate WIC Foods

- WIC participants are required to separate their WIC foods according to the checks being cashed. If they forget, you may need to remind them or help them separate their groceries. Check to see if the participant has combined food items from more than one check before you begin. Treat each check as a separate purchase.

## 3. Checking Out WIC Groceries

When the WIC participant is ready to check out you must:

- Check to be sure that the participant is only getting items and quantities printed on the check.
- A customer does not have to purchase everything on a check.
- If you are out of a store brand, you must allow the purchase of a national brand.



- If items on a check are out of stock, no rain check may be issued.
- Look to see that the check has not been signed before being presented to you for processing.
- Check to be sure that an unauthorized food item has not been substituted for a food printed on the check.
- Accept the check as full payment for the list of items printed on the check.
- Accept the check only if the date on the check is on or after the “First Date to Spend” and not after the “Last Date to Spend.”
- Scan each item (such as cans of infant formula) even if the product is the same. **Do not automatically ring up the number of items on the check.** The participant may not be getting the full amount shown on the check.
- Count all items presented and make sure the total is not more than the allowed number printed on the check. Participants cannot get more than the number on the check.
- Write the total cost of the WIC foods for each check in blue or black ink in the space provided on the check at the time of sale.
- In **blue or black ink**, have the participant, head of household, or proxy sign in the space at the bottom of the check and compare the check signature to a signature on the I.D. folder.
- If the signature on the check matches the signature on the I.D. folder, accept the check.
- If the signature on the check does not look like a signature on the I.D. folder, do not accept the check. Advise the participant, head of household, or proxy to contact their local WIC agency as soon as possible to have their name added to the I.D. folder.
- If an incorrect amount is entered on the check, **draw one line** through the incorrect amount and write the correct amount above the incorrect amount. See page 9 for more instructions.
- If a correction is made to the amount on the check, the same participant, head of household, or proxy must sign their full name again in the **price correction space** provided at the top of the check.
- Give the WIC customer a receipt that identifies the WIC purchase. You may write “WIC” or “W” on the receipt.

# Fruits and Vegetable Check (FVC)

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER
	020204	200 727 310	TEST, GRAYSON			56733246
FIRST DATE TO SPEND	January 17, 2012	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	February 16, 2012	
CATEGORY: C1					CASHIER FILL IN EXACT AMOUNT OF SALE	
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:					DOLLARS	CENTS
6 (Six) dollars for Fruits and Vegetables					\$	
Also accepted by WIC Farmers					UNLESS STAMPED BY WIC VENDOR	
Maryland WIC Program	Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY			VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND
			X			

- Fruit and Vegetable Checks (FVCs) work just like other WIC checks except they may only be used for the purchase of allowed fruits and vegetables.
- FVC are worth \$6, \$10, or \$15.
- FVC purchases may be combined with cash purchases (if the total of the items being purchased exceeds the value of the check, the WIC customer can make the difference) If the purchase exceeds the FVC value, write the full value amount on the check.
- No change is given if the purchase amount is less than the FVC denomination.
- FVCs may not be combined (e.g. two \$6.00 FVCs combined to total \$12).
- FVCs are also accepted by WIC authorized farmers at participating Maryland Farmers' Markets.



## If you Make A Mistake When Writing in the Sale Amount

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)		CHECK NUMBER
	030301	300 006 057	SMITH, MARY		10509681
FIRST DATE TO SPEND		October 1, 2009	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND
					October 31, 2009
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: 1 dozen eggs 1 gallon 1% (lowfat) or fat-free (nonfat) fluid milk 1 half gallon 1% (lowfat) or fat-free (nonfat) fluid milk 1 pound dry OR 64 ozs canned beans, peas, or lentils OR 18 ozs or less peanut butter 16 ounces or less whole wheat bread OR brown rice OR whole wheat or soft corn tortillas					CASHIER FILL IN EXACT AMOUNT OF SALE DOLLARS    CENTS \$ 14        00 <del>14</del> <del>20</del>
PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY _____ X <i>DLW</i>					CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY		VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	

### To Correct an Error in the Sale Amount:

1. Draw a single line through the incorrect sale amount.
2. Enter the correct amount above the incorrect amount.
3. Have the WIC participant, head of household, or proxy sign the price correction line on the WIC check (Be sure the check is signed in both places!)
4. You may only make one correction!

**Note: Never scribble or write over an incorrect sale amount!**

**You may not make a correction after the customer has left the store.**



## Important Tips

### Customer Service

WIC participants are valuable customers. It is important to understand and follow your store's policies and procedures for customer service. The following is a list of recommended customer service reminders that can help make WIC transactions smoother. Remember, you are a direct reflection on your store. WIC customers that have a pleasant shopping experience are likely to be loyal customers.

- Remember to treat each customer the way you want to be treated.
- Always demonstrate a courteous and professional attitude.
- When a customer expresses a problem to you, apologize and help the customer with the problem.
- When dealing with an upset customer, never order the customer to calm down. Instead:
  - Acknowledge the customer's feelings ("I can see that you are upset").
  - Ask questions about the problem.
  - Listen carefully to the answers.
  - Respectfully state what you can do to help.
  - If you are unable to solve the problem, always ask for the assistance of a manager or front end supervisor.
- Respect every customer.

### WIC Specific Customer Service Techniques

- Always exercise patience when WIC participants bring unauthorized foods to check out (they may be new to the program and unfamiliar with the appropriate selections). You can help by offering to assist, or by asking for the assistance of a customer service representative.
- If you need to consult with another store employee regarding a WIC transaction, be discreet. Never embarrass your customers.
- Cashiers and other vendor service providers should be familiar with the WIC vendor complaint process. (Vendor Complaint forms can be found in your WIC Vendor Manual and online at [www.mdwic.org](http://www.mdwic.org). Please keep copies for future use.)

## Additional Guidelines

### Store Brand If Available

If the WIC Authorized foods list states “Store Brand If Available”, your WIC customer must purchase your store’s brand. However, if your store brand is out of stock or if you don’t carry a store brand, your WIC customer may purchase any brand for that food item.

### Altered WIC Checks

Never accept a WIC check that has been altered or changed in any way. Do not make changes to the WIC check except to correct the total as shown on page 9.

Note: If your store has accepted a WIC check that has been altered, do not deposit the check. You should complete a Vendor Complaint form and notify the State office immediately.

### Attempted Formula Exchange/Return

WIC customers are not allowed to exchange their WIC formula for another brand, size or type. If WIC formula is out-of-date when purchased from the store, the participant should immediately return it for replacement. If the WIC participant purchased the wrong formula in error, they should be instructed to take it to their local WIC agency for replacement. Cash refunds, substitutions, or store credits are not allowed!

### Checkout Lanes

WIC customers may use any checkout lane that accepts checks and debit/credit transactions. WIC customers may not use cash only or self-checkout lanes.

### Required Minimum Stock

WIC vendors are required to maintain the required minimum stock of all WIC food items during business hours. You may not issue rain checks. If there is an item unavailable at the time the WIC customer wishes to make a purchase, they should be advised when they can return to make the purchase. If a customer wishes to purchase the other items on the WIC checks, they should be advised that if they are omitting an item, they may not obtain it at a later date.

## Customer Discount Cards and Coupons

If your store has a bonus or discount card, or coupons, you should ask WIC customers for this card when they are making a WIC purchase. WIC customers are entitled to the same discounts offered to other customers including buy one get one free.

## Unsigned Checks

It is the cashier's responsibility to ensure that the WIC check is signed upon the conclusion of the transaction. Never ask for a signature first! If you forget to get a signature, your store should contact the WIC local agency or the State office. An effort will be made to get the WIC customer to return to the store to sign the check.

## Lost WIC Participant Identification Folders

If your WIC customer leaves the WIC participant identification folder in the store, we ask that you please contact the number on the front of the folder to notify the WIC local agency. Lost WIC checks are not replaced, so your assistance in helping return them to their owner is appreciated!

## Sales Tax

Sales tax is never charged on WIC food items.

## WIC Authorized Foods List

You should always keep a copy of the WIC Authorized Foods List at your register. If a WIC authorized food item does not scan at your register, check with your manager or front end manager for instructions. Remember, refusing to allow a WIC participant to purchase an item that is WIC authorized may result in sanctions!

## Vendor Update

The Vendor Update is a quarterly newsletter mailed to all WIC authorized vendors. This newsletter provides up-to-date information pertinent to all WIC vendors and their personnel. Ask your store manager to share this information with you.



## **Out-of-State WIC Checks**

Your agreement with Maryland WIC Program allows you to accept checks only from Maryland. If you accept checks from another state or Washington, D.C., you will not be paid by the Maryland WIC Program.

## **Farmers' Market Nutrition Program Checks**

During the months of June through November, WIC participants are issued checks for fruits and vegetables that can only be redeemed at authorized Maryland Farmer's Markets. Do not accept Farmer's Market checks. If a WIC participant attempts to redeem one of these checks in your store, please refer them to their local WIC agency for assistance.

## **Complaints**

WIC participants are not permitted to cause a disturbance in your store, abuse your employees, or violate the procedures for redeeming WIC checks. If you have a complaint against a WIC customer, fill out the WIC Vendor Complaint Form located in your WIC Vendor Manual, and online at [www.mdwic.org](http://www.mdwic.org). Please provide as much information as possible. The matter will be investigated and the appropriate action taken.

## **Special Formula**

WIC participants may have checks prescribing formulas that your store does not normally stock for purchase. You are only obligated to provide these formulas if your store has a pharmacy. If your store has a pharmacy, your store must provide the formula within 48 hours of the request excluding weekends and holidays. WIC participants do not have to surrender the WIC formula check in advance of an order being placed, or prior to receiving the formula.

## **Pharmacies**

If you are WIC authorized as a pharmacy only vendor, you may only sell infant formula to your WIC customers.

## Who to Call If You Need Assistance

You may call your local WIC agency ( see list on page 15) concerning participants and general questions you have about WIC. You may also contact the state WIC office if you have questions about the following subjects:

### **Vendor Management, Fraud and Abuse, Complaints, or Training:**

James A. Butler  
Chief, Vendor Operations and Program Support  
410-767-5258  
james.butler@maryland.gov

### **Vendor Applications, Training and Ordering WIC Materials:**

Siwon Lee  
Vendor Authorization and Training Supervisor  
410-767-5433  
siwon.lee@maryland.gov

Maura K. Shea  
Vendor Authorization and Training Specialist  
410-767-5251  
maura.shea@maryland.gov

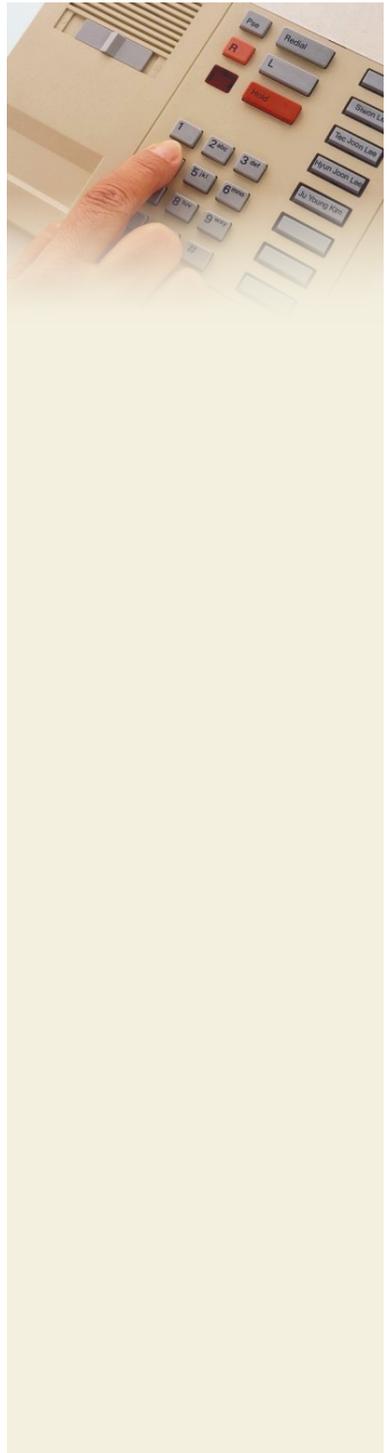
Tiasha Taylor  
Vendor Compliance and Training Specialist  
410-767-3519  
tiasha.taylor@maryland.gov

All state office staff can be reached at 1-800-242-4WIC (4942), or at the direct telephone numbers listed, and by e-mail. Our address is 201 West Preston Street, Baltimore Maryland 21201.



## Maryland WIC Local Agencies

Allegany County	(301) 759-5020
Anne Arundel County	(410) 222-6797
Baltimore City	
City Health Dept.	(410) 396-9427
Johns Hopkins	(410) 614-4848
Baltimore County	(410) 887-6000
Calvert County	1-877-631-6182
Caroline County	(410) 479-8060
Carroll County	(410) 876-4898
Cecil County	(410) 996-5255
Charles County	(301) 609-6857
Dorchester County	(410) 479-8060
Frederick County	(301) 600-2507
Garrett County	(301) 334-7710
Grantsville residents	(301) 895-3111
Harford County	(410) 273-5656
Howard County	(410) 313-7510
Kent County	(410) 810-0125
Montgomery County	(301) 762-9426
Prince George's County	
County Health Dept.	(301) 856-9600
Greater Baden	(301) 324-1873
Greenbelt Area	(301) 762-9426
Queen Anne's County	(410) 758-0720
Somerset County	(410) 749-2488
St. Mary's County	1-877-631-6182
Talbot County	(410) 479-8060
Washington County	(240) 313-3335
Wicomico County	(410) 749-2488
Worcester County	(410) 749-2488



## Report Suspected Fraud & Abuse

If you think someone is abusing or committing fraud against the Maryland WIC Program, you can let WIC know. Some examples of fraud and abuse include:

Participants who:

- Sell or give away WIC checks.
- Sell or give away formula or foods purchased with WIC checks.
- Lie about income or family size when applying for WIC.
- Buy non-WIC food with WIC checks.
- Trade WIC checks for other items or cash.

Vendors who:

- Buy WIC checks for cash.
- Accept WIC checks for non-wic food.
- Accept WIC checks for payment for past purchases.
- Accept WIC checks for credit.
- Are not WIC authorized but accept WIC checks anyway.
- Overcharge for WIC food.



## How to Contact WIC

You can tell WIC about someone you know or suspect of Program abuse by:

1. Calling the Toll Free Maryland WIC Hotline at 1-800-242-4942. The operator will transfer you to WIC customer service, available Monday through Friday, from 8 a.m. to 5 p.m. You do not have to give your name.
2. Submitting the completed Maryland WIC Program Fraud and Abuse form electronically from [www.mdwic.org](http://www.mdwic.org).
3. Printing the Maryland WIC Program Fraud and Abuse form and mailing it to our office.

Remember, you do not have to give us your name. Thank you for helping us to identify fraud and abuse in the Maryland WIC Program!





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Martin O'Malley, Governor  
Anthony G. Brown, Lt. Governor  
Joshua M. Sharfstein, M.D., Secretary, DHMH

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