
Financial Considerations: Automated Clearinghouse Reimbursements

Effective Date: June 1, 2014

Supersedes: January 1, 2011

These guidelines define the roles of the State WIC Office, the eWIC Processor, and the authorized retailer in providing banking information used to process Automated Clearinghouse (ACH) reimbursements.

I. Automated Clearinghouse (ACH) Reimbursements

- A. Authorized retailers must provide current banking information to the eWIC Processor as such information is required to process ACH reimbursements for eWIC transactions. The ACH system is used to reimburse authorized retailers for eWIC food benefits redeemed by eWIC cardholders.
- B. The authorized retailer's point-of-sale system transmits a daily file to the eWIC Processor, which triggers reimbursement to the authorized retailer for eWIC transactions processed that business day. The eWIC Processor forwards all reimbursements electronically to the authorized retailer's bank account.
- C. To ensure that ACH reimbursements are applied correctly, authorized retailers are required to provide banking information, including changes, to the eWIC Processor. It is critical that any changes to an authorized retailer's banking information are reported to the eWIC Processor immediately. Retailers that fail to submit updated banking information to the eWIC Processor may not be eligible to receive payment for eWIC transactions.
- D. Authorized retailers must contact the eWIC Processor directly to set up or make changes to their ACH banking information. The required documentation of ACH banking information must not be sent to the State WIC Office.
- E. Settlement reimbursements paid to authorized retailers shall be for the total dollar amount as approved by the WIC Program at the time of purchase. This amount represents the lesser of either the store's UPC price or the WIC Program's Not-to-Exceed price.
- F. Authorized retailers using stand-beside devices are encouraged to reconcile eWIC transactions against the daily settlement and reconciliation reports available from the eWIC Processor.
- G. The State WIC Office does not provide ACH statements or settlement and reconciliation reports for eWIC transactions.

References:

- State WIC Regulation 12VAC5-195-300. General requirements and conditions for authorization.
- State WIC Regulation 12VAC5-195-590. Reimbursements and payments.
- Xerox eWIC Retailer Manual