



Department of
Agriculture and Markets

WIC Vegetables & Fruits (VF) Checks Program Training

WIC Mission Statement



- To improve the nutrition and health status of low-income women, infants and children by providing:
 - 🍅 Nutritious food (including vegetables & fruits)
 - 🍅 Nutrition and health education
 - 🍅 Referrals to health and human services organizations
- The WIC Program serves pregnant and postpartum women, infants and children up to age 5

WIC Program Overview

- 🍏 Participants redeem WIC checks at authorized WIC Vendor locations
 - 🍅 Grocery stores
 - 🍅 Pharmacies (formula checks)
 - 🍅 Farmers (vegetables & fruits checks)
- 🍏 Individual farmers who participate in the Farmers' Market Nutrition Program can be authorized to take WIC checks for vegetables & fruits (fresh produce only)

Overview

-  Becoming Authorized to Accept WIC VF Checks
-  Accepting WIC VF Checks at the Market
-  Depositing WIC VF Checks at the Bank

Becoming Authorized

Becoming an Authorized WIC VF Vendor

-  Be currently enrolled in the Farmers Market Nutrition Program (FMNP)
-  Complete a WIC Vegetables and Fruits Checks “Farmer Application”
-  Complete a WIC Vegetables and Fruits Checks “Farmer Agreement”
-  Submit a blank voided check
-  Complete the annual WIC Vegetables and Fruits Checks training

Farmer Training Requirements

- 🍏 Farmers must attend annual training
- 🍏 Farmers must train their employees
- 🍏 Annual updates will be mailed to farmers

2017 WIC VF Program Updates



There will be a delay in processing applications this year



Beginning in 2018, the New York State WIC Program will be changing to an Electronic Benefit Transfer (EBT) system for the redemption of WIC benefits. EBT cards will replace paper checks.

At the Market

WIC Acceptable Vegetables & Fruits List



Fresh only - Farmers may provide only fresh, unprocessed fruits and vegetables in exchange for WIC Vegetables and Fruits checks



Organic vegetables and fruits are allowed



Not allowed – herbs, spices, decorative-only vegetables and fruits, mixtures with non-vegetable-or-fruit ingredients

WIC Program ID Card

- WIC Participants are given an ID card when they receive their WIC checks
- Farmers are required to request the ID card in order to accept WIC checks
- A proxy is an adult who has authority to redeem and sign WIC checks on behalf of the participant

	Training LA 123 Main St Albany, NY 12204
	Phone Number:(518)465-0682 Local Agency No:1 Site No:1
WIC ID: 30012605	Name: Jackson, D
WIC PROGRAM IDENTIFICATION CARD NYS DEPARTMENT OF HEALTH	
Card Number: <u>30012605</u> Date Issued: <u>10/06/2012</u>	
Participant/Parent/Guardian Name	
Participant/Parent/Guardian Signature	
<u>Jackson, John</u> <u>Jackson, Mary</u> Parent/Caretaker/Proxy Name	
Proxy Signature	
Local Agency Authorized Signature	

A WIC participant or proxy may have VF checks for two or more participants. For example, a mother with two children, both less than five years old, may have a check for each of the children.

Manual WIC VF Check and WIC ID Card

- Manual checks are used when a computer generated WIC check cannot be printed.
- Manual checks have a hand-written Name and 'Not Good Before' date.

The Manual check ID Card will list the specific check numbers a participant may use.

STATE OF NEW YORK DEPARTMENT OF HEALTH WIC PROGRAM		TEMP ID/NAME <u>200170153 - Juanita Rivera</u> AGENCY <u>200 Test Agency 200</u>	NOT GOOD BEFORE <u>04/26/2015</u> Valid For 30 Days from Not Good Before
FOR THESE ITEMS ONLY - REFER TO WIC ACCEPTABLE FOOD CARD 1 \$11.00 Fresh / Frozen / Canned Vegetables and/or fruits Participant may pay the difference if sale exceeds check amount No change allowed if sale is less than the check amount. "Pay Exactly" amount cannot be more than the check amount. Enjoy locally grown produce; visit your farmers' market.		PAY TO:  CHECK NOT VALID UNLESS STAMPED ABOVE BY NYS AUTHORIZED WIC VENDOR AND DEPOSITED BY 60 DAYS FROM THE NOT GOOD BEFORE DATE	4009742874 PAY EXACTLY \$.
KeyBank, Albany, NY 29-70-213 15057 <small>THE BACK OF THIS CHECK CONTAINS A SECURITY MARK. DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK. IMPROPER USE OF THIS CHECK IS SUBJECT TO STATE AND FEDERAL PROSECUTION.</small>		X SIGNATURE OF PARTICIPANT AT REDEMPTION MUST MATCH SIGNATURE ON WIC I.D. CARD. NOT NEGOTIABLE UNLESS SIGNED AND DATED.	
⑈4009742874⑈ ⑆021300705⑆ 710 00 394 9⑈			
 Test Agency 200 3 South Goudmielz Sq Suite E. Tunn East Hopensite, NY 98765-4321 Phone: (444)444-2222 Fax: (444)444-2229 Local Agency No: 200 Site No: 1		WIC PROGRAM IDENTIFICATION CARD NYS DEPARTMENT OF HEALTH <u>Juanita Rivera</u> Participant/Parent/Guardian Name <u>Juanita Rivera</u> Participant/Parent/Guardian Signature <u>Clifford West, NONE</u> Parent/Caretaker/Proxy Name <u>Clifford West, XXXX</u> Proxy Signature <u>Rachel Woodson</u> Local Agency Authorized Signature	
Temp Participant ID: <u>200170153</u> Manual Check #s: <u>4009742838</u> <u>4009742847</u> <u>4009742856</u> <u>4009742865</u> <u>4009742874</u>		This Identification Card valid for these checks only. Date Issued: <u>04/26/2015</u>	

- Valid For 30 days from 'Not Good Before' date.
- Deposit no more than 60 days from 'Not Good Before' date.

'Not Good Before' and 'Not Good After'



'Not Good Before' (NGB) – A WIC participant may not spend a check before this date



'Not Good After' (NGA) – A WIC participant may not spend a check after this date

STATE OF NEW YORK DEPARTMENT OF HEALTH WIC PROGRAM	PARTICIPANT	30117084 - six, onethirty	NOT GOOD BEFORE 10/13/2015	NOT GOOD AFTER 11/11/2015
	AGENCY	301 - Test Agency 301		
FOR THESE ITEMS ONLY - REFER TO WIC ACCEPTABLE FOOD CARD		PAY TO:	301519149 ³	
1 \$11.00 Fresh / Frozen / Canned Vegetables and /or fruits		VOID	PAY EXACTLY	
Participant may pay the difference if sale exceeds check amount. No change allowed if sale is less than the check amount. "Pay Exactly" amount cannot be more than the check amount.			\$.	
Enjoy locally grown produce; visit your farmers' market.		CHECK NOT VALID UNLESS STAMPED ABOVE BY NYS AUTHORIZED WIC VENDOR AND DEPOSITED BY 12/12/2015		
KeyBank, Albany, NY	$\frac{29-70}{213}$	15286	DATE: / /	
THE BACK OF THIS CHECK CONTAINS A SECURITY MARK. DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK. IMPROPER USE OF THIS CHECK IS SUBJECT TO STATE AND FEDERAL PROSECUTION.		X	SIGNATURE OF PARTICIPANT AT REDEMPTION MUST MATCH SIGNATURE ON WIC I.D. CARD. NOT NEGOTIABLE UNLESS SIGNED AND DATED.	
⑈ 30 15 19 14 93 ⑈ ⑆ 0 2 1 3 0 0 7 0 5 ⑆ 7 1 0 0 0 3 9 9 9 ⑈				

'Pay Exactly' Box

Write amount in the 'Pay Exactly' box- e.g. \$11.00 VF check:

- 🍅 If the transaction is \$10.50, write \$10.50 – **DO NOT GIVE CHANGE**
- 🍅 If the transaction is \$11.50, write \$11.00 – participant can pay the difference or put \$0.50 worth of produce back
- Do NOT write a higher amount than the value of the check (\$11.00)**
- 🍅 This box must be completed at the time of the sale, and before the participant signs and dates the check

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		AGENCY 301 - Test Agency 301	301519149 ³	
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1 \$11.00 Fresh Frozen / Canned Vegetables and /or fruits		VOID	\$.	
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⑈ 30 5 1 9 4 4 9 3 ⑈ ⑆ 0 2 1 3 0 0 7 0 5 ⑆ 7 1 0 0 0 3 9 9 9 ⑈				

Paying the Difference

Participants can pay the difference if their purchase exceeds the amount of the VF check.



Farmers must accept cash



Farmers may also accept:



Farmers' Market Nutrition Program-checks, SNAP EBT wooden tokens, Health Bucks, FreshConnect Checks, personal checks or credit/debit cards



Instead of paying the difference, participants can put items back to reduce the total transaction amount

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KeyBank, Albany, NY 29-70 / 213 15286		DATE: / /	
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⑈ 3015191493⑈ ⑆ 021300705⑆ 710 00 399 9⑈			

Participant or Proxy's Signature and Date

- Once "Pay Exactly" box has been completed, have the participant or proxy sign and date the check using black or blue ink only - a date stamp cannot be used
- Request the WIC Program ID Card and verify the WIC ID # and name against the participant information on the VF check
- Compare the signature on the VF check with the signature on the WIC ID card
- Review the date to make sure that it has been written properly (for example, 04/12/2017)

STATE OF NEW YORK
DEPARTMENT OF HEALTH
WIC PROGRAM

PARTICIPANT 30117084 - six, onethirty
AGENCY 301 - Test Agency 301

NOT GOOD BEFORE 10/13/2015 NOT GOOD AFTER 11/11/2015

FOR THESE ITEMS ONLY - REFER TO WIC ACCEPTABLE FOOD CARD
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Participant may pay the difference if sale exceeds check amount.
No change allowed if sale is less than the check amount.
"Pay Exactly" amount cannot be more than the check amount.

Enjoy locally grown produce; visit your farmers' market.

KeyBank, Albany, NY 29-70-15286
213

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK.
DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK.
IMPROPER USE OF THIS CHECK IS SUBJECT TO STATE AND FEDERAL PROSECUTION.

PAY TO:
VOID

CHECK NOT VALID UNLESS STAMPED ABOVE BY NYS AUTHORIZED WIC VENDOR AND DEPOSITED BY 12/12/2015

301519149³
PAY EXACTLY
\$.

DATE: / /

X SIGNATURE OF PARTICIPANT AT REDEMPTION MUST MATCH SIGNATURE ON WIC I.D. CARD.
NOT NEGOTIABLE UNLESS SIGNED AND DATED.

3015191493# 1021300705# 710 00 399 91#

Training LA
123 Main St Albany, NY 12204

Phone Number: (518) 465-0682
Local Agency No: 1 Site No: 1

WIC ID: 30012605 Name: Jackson, D

WIC PROGRAM IDENTIFICATION CARD
NYS DEPARTMENT OF HEALTH

Card Number: 30012605 Date Issued: 10/06/2012

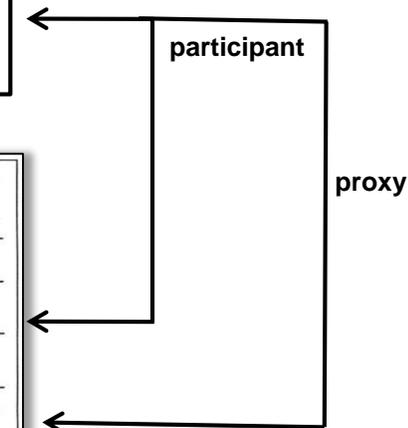
Participant/Parent/Guardian Name

Participant/Parent/Guardian Signature

Jackson, John Jackson, Mary
Parent/Caretaker/Proxy Name

Proxy Signature

Local Agency Authorized Signature



Dating the WIC VF Check

-  WIC VF checks must be dated by the participant/proxy, not the farmer
-  If a participant makes a mistake dating the check, the participant should put a line through the date, initial the mistake, and write the correct date above the mistake
-  It is preferred that checks are dated MM/DD/YYYY (Example: 04/12/2017)
-  It is also okay to use other date formats common in the United States (Examples: 4/12/16, 04/12/17)
-  It is not okay to use words to write the month (Example: April 12, 2017)
-  A date stamp cannot be used to “date” the check

Accepting WIC VF Checks at the Market

-  Accept checks only if you've received your authorization package; checks will be rejected if you deposit them without authorization
-  Accept checks only from the New York State WIC Program
-  Accept checks from WIC participants or proxies only – review the WIC ID
-  Make sure the date is within the 'Not Good Before' and 'Not Good After' date range on the check.
-  Write the transaction amount (the check value or a lower amount) in the 'Pay Exactly' box in black or blue ink
-  Have the WIC participant or proxy sign and date the check after the transaction amount has been written in the 'Pay Exactly' box
-  Do not accept altered, pre-signed or pre-dated checks

Going to the Bank

Farmer Stamp

- 🥕 Stamps are issued by the NYS Department of Agriculture and Markets
- 🥕 Stamps are not to be duplicated by the Farmer
- 🥕 The Farmer ID number must be clearly stamped on the check in the “Pay To” box with **BLACK INK** only

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⑈ 30 5 19 14 93 ⑈ ⑆ 0 2 1 3 0 0 7 0 5 ⑆ 7 1 0 0 0 3 9 9 9 ⑈				

Depositing WIC VF Checks

Farmers should review each WIC VF check prior to deposit to ensure there are no errors:

- The “Pay Exactly” amount is present, legible and valid
- The check is stamped with the NYS issued farmer stamp in black ink
- The farmer stamp number is legible and the NYS Seal is visible
- The check is deposited WITHIN 60 days of the NGB date into the farmer’s authorized bank account
- The check is signed and dated
- The check is for fruits and vegetables only

Electronic Reimbursement System

- The “Electronic Reimbursement” system is used to credit the farmer’s bank account by direct electronic payment for approved reimbursements
- Each time a reimbursement is processed, the farmer will receive a statement from the State’s contracted bank detailing the transfer of funds to the farmer’s bank account

Altered “Pay Exactly” Amount

- Farmers can seek reimbursement for an checks that have an altered “Pay Exactly” amount by using the Electronic Reimbursement Request found in Section 11 of the Farmer Handbook
- This includes VF checks that were deposited and rejected for having an altered “Pay Exactly” amount, and VF checks never deposited in anticipation of being rejected for an altered “Pay Exactly” amount
- Examples of an altered pay amount include an amount traced over another amount, and a participant/proxy signature or farmer stamp extending into the “Pay Exactly” box; any marks in the “Pay Exactly” box other than a clean dollar amount will be rejected by the WIC banking contractor

Electronic Reimbursement Form

WIC checks with an altered “Pay Exactly” amount may be submitted for reimbursement

- To avoid bank charges, these checks may be sent directly to NYS using a copy of the Electronic Reimbursement Request Form that is located in the Vendor Handbook
- To help prevent errors in the “Pay Exactly” amount box, the farmer, not the participant/proxy, **must** write in the amount
- The amount of the transaction **must** be written on the check at the time of the sale

ELECTRONIC REIMBURSEMENT REQUEST FORM

WIC Program Check Reimbursement
PO Box 22074
Albany, NY 12201-2074

Dear Processor: RE: Reimbursement of WIC Checks

The enclosed WIC check(s) cannot be processed through the WIC banking system and I am requesting reimbursement. I am providing the following information, as requested (please print):

Vendor Number _____ Date of Request _____
Store Name _____
Address _____
Name of Person Submitting Request (please print) _____ Phone (____) _____

Check Number	Amount	Reason for Request ("Altered Amount")

Total Number of Checks Submitted for Reimbursement: _____
NOTE: Please do not tape or staple checks to form.

Comments:

Sincerely,

Signature

Enclosures

This institution is an equal opportunity provider.

“Pay Exactly” Amount Exceeds Check Value

- WIC checks will be rejected by the farmer’s bank of deposit
- The farmer’s bank may impose a bank fee for rejected checks
- No action is required by the farmer
- Farmers will be automatically reimbursed at the regional area average

Missing or Illegible Farmer Stamp

To receive reimbursement for a check missing the farmer stamp:

- Stamp their farmer number in black ink in the appropriate area on the face of the check
- Re-deposit the check in the bank within 60 days from the NGB date

To receive reimbursement for a check with an illegible farmer stamp:

- Stamp their farmer number in black ink in the appropriate area on the face of the check
- Re-deposit the check in the bank within 60 days from the NGB date

Tip! Ensure that your stamp is clean and your inkpad has enough ink. Warm soapy water and a small brush will clean the stamp. Test the stamp and ink on a blank piece of paper.

Check Errors that will Result in No Payment

- Missing participant/proxy signature and/or date
- Missing “Pay Exactly” amount
- Farmer accepted instrument before the NGB date
- Farmer accepted instrument after the NGA date
- Checks redeposited 60 days or more past the Not Good Before (NGB) date
- Altered food prescription
- Unauthorized or terminated vendor
- Unauthorized bank for WIC check deposit (if not corrected by farmer)

Farmer's Rights



The farmer has the right to:

- 🍌 Be enrolled in the WIC VF Program if all application criteria are met
- 🍌 Be reimbursed for fresh vegetables and fruits provided in accordance with WIC VF Program rules & regulations
- 🍌 Refuse services and/or file a complaint against any disruptive or abusive participant

Farmer's Responsibilities

The farmer must:



Be responsible for all actions of their employees



Allow inspection of records and respond to inquiries from State staff



Notify the NYS Department of Agriculture and Markets at least 30 days before changing banks or bank accounts



Notify the NYS Department of Agriculture and Markets right away of ownership and address changes



Take WIC VF checks only at approved locations

Farmer's Responsibilities cont.

The farmer must:



Not provide cash or unapproved items in exchange for WIC VF checks



Not allow the participant to return WIC VF produce in exchange for cash or unapproved items



Keep all participant information confidential



A farmer who commits a fraud or abuse of the program is liable to prosecution under applicable federal, state, or local laws

Farmer Monitoring

- 🍌 All farmers authorized to take WIC checks will be monitored to promote and enforce compliance with WIC Program requirements
- 🍌 Sanctions may be imposed for serious violations

Violations of the regulations are in direct opposition to the goals of the WIC Program and may result in a farmer being suspended from the program and losing the right to participate in the Supplemental Nutrition Assistance Program (SNAP).

Vendor & Farmer Sanctions

Sanctions include but are not limited to:

A	WIC items not priced or price not posted	Up to \$250 per violation
B	No ID card requested	Up to \$250 per violation
C	No Participant Signature	Up to \$250 per violation
D	Accepting checks prior to the Not Good Before date.	Up to \$250 per violation
E	Accepting checks more than 30 days after the Not Good Before date.	Up to \$250 per violation
F	Purchase price not entered at time of purchase	Up to \$500 per violation

Farmer Reauthorization

-  WIC farmer contracts are limited to a period of not more than 3 years
-  Contracts are subject to renewal at the end of the 3 year period
-  To continue to participate, the farmer will be required to complete a new application and agreement at the end of the 3 year term

Customer Transactions & Discrimination

- **Farmers may not discriminate. But they may provide the following to customers who have a civil rights complaint.**
- In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, sex, disability, age, or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by USDA.
- Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.), should contact the agency (state or local) where they applied for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.
- To file a program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (AD-3027) found online at http://www.ascr.usda.gov/complaint_filing_cust.html, and at any USDA office, or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:
 1. mail: USDA
Office of the Assistant Secretary for Civil Rights
400 Independence Avenue, SW
Washington, D.C. 20250-9410;
 2. fax: (202) 690-7442; or
 3. email: program.intake@usda.gov
- This institution is an equal opportunity provider

Time for a little Review!

Comparison Between WIC VF Checks and Farmers' Market Nutrition Program (FMNP) Checks

	WIC Vegetables & Fruits Checks				Farmers' Market Nutrition Program Checks
What are the values of the checks?	\$4	\$8	\$11	\$17	\$4
Can the participant “pay the difference” if the purchase price exceeds the value of the check?	Most are \$8 or \$11				Yes
Can the participant use the checks with other benefits (such as Health Bucks, FreshConnect Checks, EBT tokens)?	Yes				Yes
Can the participant combine two or more WIC checks together (or two or more FMNP checks together)?	No				Yes

Comparison Between WIC VF Checks and Farmers' Market Nutrition Program (FMNP) Checks



	WIC Vegetables & Fruits Checks	Farmers' Market Nutrition Program Checks
Can the participant receive change if the purchase price is less than the value of the check?	No	No
Can the participant buy non-locally grown produce?	Yes	No
Can the participant buy herbs?	No	Yes
What is the period of time that the check can be used by the participant?	There are specific dates listed on the check; each check is good for 30 days only	Between June 1 – Nov. 30

Comparison Between WIC VF Checks and Farmers' Market Nutrition Program (FMNP) Checks



	WIC Vegetables & Fruits Checks	Farmers' Market Nutrition Program Checks
Is the participant's name on the check?	Yes	No
Does the participant need to show an identification card during the transaction?	Yes	No
Does the farmer need to stamp the check with a state-issued stamp?	Yes	Yes
Can the farmer redeem checks for cash at the bank?	No	Yes
How long does the farmer have to deposit the checks in the bank?	60 days from the "Not Good Before" date on the check	Until Dec. 15



Be your own best salesperson!



Thank you!

Program Contact Information

NYS Department of Agriculture & Markets

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