

Technical Split Tender Work Group

August 4, 2010; 2:00 p.m. – 3:00 p.m.

Discussion Leader: Cindy Spinks

Participants: WIC Direct, RORC, JPMA, IBM, HEB, WY WIC, NM WIC, PA WIC, TX WIC, Isleta, FNS, Bonnie Belza, and BAH

OPEN ISSUES:

- 1) Continue to review and add to the flow charts as the technical group moves forward. We'll need to expand the flow chart as all the WIC offline Authorities will not be implementing benefit reversal at the same time (possible decision triangle: Does the Authority allow split tender (Yes or No))?
- 2) Continue to discuss the idea of a "put away media" as well as a cap being defined at the store level for split tender transactions.
- 3) The Offline Smart Card WIC Authorities need to discuss shuffling as WY & NM WIC are interested in pursuing.
- 4) Continue to discuss one D4 record versus two D4 records for a benefit reversal.
- 5) Continue split tender, discounting discussion and various scenarios.

NOTES:

- 1) Cindy summarized the previous meeting and outcomes (allowing split tender without benefit reversal). One developer mentioned using a "put away media" as a way to store split tender losses for the grocer. Other retailers on the call thought this was a viable option.
- 2) Discussed D4 records (combined or two separate records). The online environment provides the original and reversal transactions (separate d4s). The offline environment would require the original transaction and the reversal to reconcile the transaction. For example: If a reversal record is not received, it appears as if we paid the store or we over issued benefits.

There are different opinions among the Authorities on how to best handle the reversal. Penny mentioned this scenario: When a successful transaction is reversed it will have a normal CRC (a good sale) and a D4 record that indicates it has been reversed as well as a POSCC code and

corresponding codes for the E3 records. Cindy mentioned there were other items that could be added to ensure uniqueness and she was going to research to see if we can use that format.

- 3) JPMA asked if anyone had thought about the impact of split tender on discounts and loyalty. Bonnie said this is addressed in the operating rules. If there is a change because of split tender, the discount amounts cannot be taken into account because we do not have the data on an item level. Basically, the risk increases. Brian then added that when there is a discount involved in CVB that it will be netted. With this in mind there should not be any issues. As the end of our hour approached, Cindy mentioned we needed to continue to discuss discounting and thanked everyone for their participation.

NEXT STEPS:

- 1) Continue to review flow charts and add details.
- 2) Continue to discuss Benefit Reversal Record – 1 or 2 D4 records.
- 3) Offline WIC Authorities need to discuss shuffling and share findings with group. Standardization as much as possible is important for our retailers and developers.