Attachment 1: Vendor Question 24

West Virginia Department of Health and Human Resources WIC Program

Virginia & West Virginia e-WIC Planning Project

IMPLEMENTATION ADVANCE PLANNING DOCUMENT

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Submitted by:	MAXIMUS

MAXIMUS

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WV-1.2	3/2/2010	Final updates, insertion of Feasibility Study and Budget Files

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TRANSMITTAL LETTER

Provided on the following page.

STATE OF WEST VIRGINIA
DEPARTMENT OF HEALTH AND HUMAN RESOURCES

Joe Manchin III
Governor

Patsy A. Hardy, FACHE, MSN, MB
Cabinet Secretary

West Virginia WIC Program

MEMORANDUM

July 9, 2010

Diana Limbacher
Supplemental Food Programs Division
Food and Nutrition Service - USDA
300 Corporate Blvd.
Robbinsville, NJ 08691-1598

Subject: WV e-WIC IAPD

Dear Ms. Limbacher:

The State of West Virginia WIC program is submitting a revised Implementation Advanced Planning Document (IAPD) for your review and approval. The IAPD has been updated in order to address the comments provided to us on June 11, 2010.

We have determined that our best approach to implementing an electronic benefits transfer (EBT) system or e-WIC is to contract with a full service provider through our existing SNAP EBT contract and will pursue a competitive procurement if negotiations with the SNAP contractor do not result in an affordable solution

Our responses should ease the concerns of FNS at this stage in the project, any further questions or concerns are welcome. Please contact Joshua Tinnel or myself at (304) 558-0030 with questions. West Virginia will continue to incorporate FNS in the e-WIC project as we move forward.

Sincerely,

Denise Ferris
Director
West Virginia WIC Program

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1 EXECUTIVE SUMMARY

This Implementation Advanced Planning Document (IAPD) is to request resources to allow the State of West Virginia's WIC Program to deliver participant benefits using Electronic Benefit Transfer (EBT) technology referred to in this document as e-WIC. e-WIC has become the next generation of benefit issuance in the WIC community. State Agencies of Cherokee Nation, Pueblo of Isleta, Michigan, Nevada, New Mexico, Texas, and Wyoming now issue benefits agency-wide using e-WIC. Kentucky recently began their pilot of e-WIC, the Chickasaw Nation is the process of implementation; and many more states are planning for this eventuality.

The State of West Virginia is also presently engaged in the State Agency Model (SAM) project, Crossroads, which is currently in the design and development phase. As Virginia, one of the Crossroad consortium members, moved forward with their e-WIC planning efforts, West Virginia made the decision to join them and also begin the e-WIC planning process. The State Agency has determined through this planning process that both Crossroads and e-WIC will be implemented concurrently. e-WIC will simply be the benefit issuance method used in the clinic. Implementing concurrently allows the State Agencies to gain efficiencies in the training process and eliminate the need to train staff first on paper issuance and then on e-WIC at a later date.

The feasibility study that was undertaken in West Virginia revealed that the State can afford e-WIC within its budget. Given the options considered as part of the feasibility study, West Virginia determined that their best option was to move forward with an online outsourced e-WIC system. Online was the technology that best met the needs and business operations of the State Agency and outsourced was selected because an in-house approach did not seem feasible. In addition, outsourcing reduces the additional workload of existing State Agency resources.

West Virginia has decided to move forward with the procurement of e-WIC services by initiating negotiations with the State's existing EBT service provider. If negotiations are not successful, the State Agency will move forward with a competitive procurement. The procurement process will happen in a timely manner so that e-WIC can be brought up at the same time as the Crossroads system.

Both Crossroads and e-WIC are scheduled to be implemented concurrently. The pilot project for both systems in West Virginia will occur on April 16, 2012 according to the current Crossroads schedule. During the pilot, activities will be monitored to determine if any adjustments need to be made for subsequent rollout phases. The systems will then be rolled out in four phases throughout the State.

To prepare for implementation, the West Virginia expects to update policies and procedures that will allow for a smooth operation of both the Crossroads and e-WIC systems. The project team including the State Agency, Crossroads DD&I contractor and the e-WIC service provider will work with the clinics to train staff, adjust their operations and clinic flow and exchange present hardware that will accommodate both Crossroads and e-WIC. The State Agency and the e-WIC service provider will work with the retailers to make sure they understand the upcoming e-WIC system, train them in e-WIC procedures, and where possible help them integrate e-WIC into their existing cash register systems. Online technologies are moving forward in the retailer community and as more retailers working in Kentucky, Michigan, Nevada, and Oklahoma move forward with their integration efforts this will only aid West Virginia in their efforts. Any retailers that cannot integrate will be provided a stand beside point of sale (POS) system with the e-WIC service provider that will support their e-WIC transactions.

West Virginia is requesting $1,848,049 for total implementation funding including the pilot and rollout of the system. It has determined that it can cover the monthly operating costs per year within its present NSA grant. The project is expected to be initiated no later than February 2011 with rollout completed by November 2012. In addition to submitting this IAPD, West Virginia will proceed with the application process for EBT grant funding, using the Request for Application (RFA) process, to procure funds in an effort to adhere to this timeline.

2 PROJECT DESCRIPTION

The purpose of this project is to develop and implement the business processes and associated technology to provide e-WIC issuance, redemption, payment, and reconciliation services to distribute WIC food benefits in the State of West Virginia. The project will require procurement of a number of services including an e-WIC service provider and a quality assurance and monitoring contractor. The following section provides an overview of the West Virginia e-WIC project.

2.1 Narrative

2.1.1 Project Background

In April 2004, through a competitive process, the United States Department of Agriculture Food & Nutrition Service (FNS) solicited applications from State agencies interested in participating in a State Agency Model (SAM) consortium in an effort to plan, develop and deploy model information systems in WIC State agencies. Through this process, the Crossroads Consortium was defined with the member states of North Carolina, Alabama, Virginia and West Virginia. In early 2009, Virginia and West Virginia partnered together to undertake the planning and of an Electronic Benefit Transfer (EBT) system, termed "e-WIC." While working together during the planning phase, both Virginia and West Virginia will procure, develop and implement their own respective e-WIC system.

The West Virginia Department of Health and Human Resources (DHHR) Bureau for Public Health (BPH), Office of Nutrition Services WIC Program provides nutritious foods, nutrition education, and referrals to health and other social services to clients throughout their respective States. West Virginia has approximately 53,000 WIC participants supported by eight local agencies, 50 permanent clinics, and seven satellite clinics. The local agencies are run by various contracted organizations. Foods are delivered to WIC participants through Food Instruments (FIs) that are printed and issued to participants at local clinic locations. The WIC participant, parent, guardian, caretaker, or proxy then redeems the FI(s) at a WIC-authorized retailer location. The retailer deposits any FIs they receive as they would a paper check. The state banking contractor then reduces the State's WIC account accordingly and performs settlement with retailers.

An alternative to this largely manual issuance process is e-WIC, the electronic issuance of benefits and the use of card technology to redeem those benefits at the point of sale. e-WIC involves the use of an electronic food prescription that specifies particular food items, quantities of the food items that can be purchased, the time period within which the food items must be purchased, and the maximum value associated with these food item purchases. These electronic benefits are maintained in an account which is set-up for the benefit recipients within a household. The account is associated with a card that identifies the account holder and through which benefits are accessed. Issuance, redemption, and settlement of food benefits are automated. Automation of this process results in, among other benefits, fewer retailer errors, greater anonymity and security for participants and greater reporting accuracy for the WIC Program.

In an effort to follow the consortium model in achieving economies of scale and at the request of USDA FNS, the West Virginia WIC Program joined the Virginia WIC program in concurrently conducting e-WIC planning activities. However, West Virginia and Virginia will be submitting their own separate IAPDs. As members of the Crossroads Consortium to develop a new WIC management information system (MIS), Virginia and West Virginia have the opportunity to leverage shared knowledge and similar development environments while furthering the adoption of e-WIC. The states will also work together to define system telecommunication and architecture requirements, retailer implementation requirements, and procurement specifications. At the completion of this planning process, both states will be prepared to develop an e-WIC solution that will interface with the Crossroads MIS.

Both State Agencies intend to implement the new Crossroads MIS with e-WIC as the primary method for benefit issuance. The Crossroads system is being designed from the ground up with consideration for how e-WIC fits into every component of the system. Unlike other systems where e-WIC functionality was added after the fact, Crossroads will be EBT-ready and EBT-functional from day one. This also means that the State Agency and clinic conversion to Crossroads and e-WIC are totally integrated. Again, unlike other projects, the change to e-WIC for the clinics will just be another part of converting to the new Crossroads system. Essentially, there will be very few e-WIC specific conversion activities; it will simply be part of implementing the new MIS.

As part of project planning, West Virginia, with support from MAXIMUS, has developed this IAPD as required by FNS. This document includes the information required for WIC EBT IAPDs as defined by the Handbook 901. A feasibility study, baseline analysis, and cost benefit analysis have been completed and submitted to FNS previously. Virginia will also be preparing procurement documents for an e-WIC service provider and quality assurance (QA) contractor.

During project execution the State Agency will work with their e-WIC service provider to implement the e-WIC system. The State Agency is responsible for project management and contract administration throughout the duration of the project. At the completion of the e-WIC implementation the State Agency will manage the transition from project implementation to operations.

2.1.2 e-WIC Technology and Implementation Approach

During preliminary planning of the e-WIC project, the West Virginia WIC Program completed a baseline analysis of the current system and conducted a feasibility study and cost-benefit analysis to evaluate three e-WIC alternatives. The WIC EBT Feasibility Study and Cost Benefit Analysis found that the online, outsourced EBT technology was the best fit for the State and should be affordable within their operational budget. Given the context of the West Virginia WIC Program, including current IT development projects and in-house technology development support, the online, outsourced solution provides the greatest opportunity to meet project goals including, accomplishment of the proposed development schedule and implementation of proven technology.

Based on the results of the feasibility study, the decision has been made that e-WIC will be implemented in West Virginia using online technology and will be maintained by an outsourced e-WIC service provider. The core functional components of an EBT system that are applicable in the e-WIC environment include:

- Host Processing System (Authorization Platform)
- Retailer Management
- Equipment Supply and Management
- Card Production
- Help Desk Support for Staff, Retailers and Clients

The processor's e-WIC host system will interface with the Crossroads system to support the exchange of data necessary to create and manage a client's card account and to authorize a client's access to specific benefits. The central e-WIC host processing system provides client card management, transaction processing, card history, and transaction history and reporting. In an on-line environment, the system provides the authorization for each transaction real time. Once each night the system initiates the draw down from the State's designated financial institution and settles funds to retailer accounts. State and local staffs are provided appropriate access levels to the host system, with the screens necessary to conduct e-WIC activities.

The e-WIC service provider is responsible for establishing the business agreements with retailers, national chains and third party processors (TPPs). The contractor is responsible for the installation and maintenance

of stand-beside POS terminal configuration, if applicable. It can be possible for e-WIC to piggy-back on the online transaction processing networks including POS or electronic cash register (ECR) systems that currently support traditional EBT (SNAP or cash) or debit as tender types; however in many cases software upgrades and possibly hardware upgrades are needed to support the additional processing complexity and message formats needed for WIC. Several retailers are already moving in the direction of integrating online e-WIC into their existing systems including Wal-Mart, Kroger and Food Lion. Retailers who do not choose to integrate may choose a stand-beside POS device provided by the e-WIC service provider. A retailer management plan, detailing the schedule, tasks, funding, and testing certification procedures for installation and integration is a requirement of FNS development approval and will be completed with input from West Virginia retailers.

The contract with the e-WIC service provider will contain performance standards concerning system uptime; transaction response times; retailer equipment installation and repair times; help desk response times; and more. The WIC Program will enforce established service level agreements by initiating payment hold-backs and/or liquidated damages when standards are not met.

With outsourced e-WIC the State Agency contracts with one entity to provide e-WIC services and has only one contract to manage. The State Agency does not need to learn new skill sets or subcontract out services such as POS installation, card production, or help desk services. Other benefits of outsourcing include the ability to rely on the extensive experience of contractors that have been providing EBT services for States since the early 1990's. These contractors have in-depth knowledge of EBT and debit network operating rules and of the services required to support EBT, such as retailer management and help desk support. e-WIC service providers also provide technology refresh, service enhancements, and upgrades to the system when program rules are changed at the State Agency or federal levels, or when technology changes.

2.2 Procurement Plan

This section defines the procurement options available to the State Agency, the advantages and disadvantages of each, and the procurement approach that will be taken. The two approaches available to both State Agencies are:

- Direct negotiation with the Supplemental Nutrition Assistance Program (SNAP) Electronic Benefits Transfer (EBT) service provider
- Competitive procurement

2.2.1 Services to be Procured

West Virginia has determined that their desired approach to an e-WIC system is to outsource the services to an experienced EBT processor. The State Agency will be contracting with a single service provider. The e-WIC services that will be a part of this contract will, at a high level, include:

- Account Management
- Benefit Management
- Card Management
- Transaction Processing
- Settlement and Reconciliation
- Reporting
- Stand-beside point of sale (POS) terminal deployment and maintenance
- Retailer and Cardholder Customer Service Support
- Training

The e-WIC service providers typically are full service providers that support the full range of functions and services; however, for cost reasons a State Agency may choose to perform some functions in-house such as cardholder customer service. State Agencies can also define the services level at which they require the service provider's support such as providing customer service support 24 x 7 or just during standard business hours. At this time, West Virginia is looking to procure the full range of services, but if cost is an issue may consider other alternatives.

The e-WIC service provider will be required to provide a number of documents as part of the preparation for the implementation and to support ongoing operations. These documents include:

- Project Management and Work Plans
- Change and Configuration Management Plan
- Interface specifications for the e-WIC and Crossroads System
- System Documentation
- Implementation Plan
- Retailer Enablement Plan
- Clinic Readiness Plan
- Training Plan
- Training Materials
- Business Continuity Plan

- Conversion Plan
- Settlement and Reconciliation Manual
- Operations Manual
- Report Manual

Optionally, the State Agency may also choose to procure additional support services. A QA contractor has been identified as additional support, contracted by Virginia but available to West Virginia, and this contractor will also be included in this project.

2.2.2 Procurement Options

The State of West Virginia has two potential options for obtaining e-WIC services. These options are to initiate direct negotiations with the Commonwealth or State's SNAP EBT service provider or to request bidders through a competitive procurement process. Both possibilities have been defined in this section.

SNAP Contract

All states have a contract with an EBT services provider to support the distribution of SNAP and potentially cash benefits via EBT. In the past several years, FNS has requested that state SNAP programs include an option or clause in their contract allowing for the addition of WIC EBT to be supported by the SNAP service provider. The SNAP EBT service provider in West Virginia, JP Morgan, has viable e-WIC solution that operating in the State of Nevada.

In some state contracts, there can be specific language is included to the effect that the SNAP service provider may enter into negotiations with the state for the addition of other benefit types to be distributed by the EBT service provider while some contracts are vaguer on the subject. The West Virginia RFP and/or contract refers to the desire to add other benefit programs and the EBT Service Provider's proposal indicates the ability and willingness to support additional benefit programs, but the documentation stops short of including a specific clause or option. The procurement offices of the State will need to determine if direct negotiation is possible based on what is currently included in the contracts.

Assuming direct negotiations are viable within the State Agency's procurement rules, in taking this approach, a State Agency will need to document a statement of work that would define the services and deliverables to be provided. The EBT service provider will need information about the State in order to determine the level of effort. This information minimally includes:

- Number of WIC households

- Number of WIC vendors and information about the types of retailers (i.e., large chains or small independents)
- Estimated number of stand-beside POS devices needed to be deployed
- Requirements for customer service support and training
- Schedule

Based on this information, the SNAP EBT service provider would be expected to provide pricing and a proposal for how it intends to accomplish the project. The State Agency would enter into negotiations to refine the pricing and service provided. If an agreement can be reached, the SNAP contract would be amended to add the e-WIC services.

Advantages

There are several advantages to this approach.

- One of the main advantages is that it streamlines the acquisition process. The State Agency can enter directly into negotiations without the time and effort required to develop and release anRFP.
- The approach would allow for the State Agency to negotiate functions and service levels to be provided. In some, cases a state can be limited in a competitive procurement as to how much negotiation is allowed in this area.
- By using the same service provider as the SNAP program, the WIC Program may be able to gain some synergies between the programs, possibly in the areas of project and contract management. It also leaves open a future opportunity to support a "one card" concept where SNAP and WIC could be accessed from the same card. Note that this may still be possible if a competitive procurement is pursued and the SNAP EBT service provider is awarded the e-WIC contract, but it would not be known at the outset of the acquisition process.

Disadvantages

There are also some disadvantages to this approach:

- The approach must be vetted through the appropriate procurement agents and FNS to determine if the approach is acceptable. It is unknown if the language in the SNAP EBT contracts for both agencies is strong enough to allow for direct negotiations.
- Because of its non-competitive nature, it is unclear if this approach will yield a competitive and affordable price.

Competitive Procurement

Following a competitive procurement approach, the State Agency would develop and release an RFP or equivalent announcement that would allow for qualified bidders to propose solutions and pricing for e-WIC services. This procurement is for a service provider and is not the acquisition of a system or software.

The functions and services that would be included in an RFP are the same as those needed for a direct negotiation. The State Agency will also need to define the bidder qualifications and a statement of work and coordinate with their procurement office to incorporate those elements into the standard RFP and contract boilerplate language. The State Agency will also include the same list of WIC program information defined in the previous section regarding number of households, retailers, etc. Additionally, an evaluation approach and evaluation criteria will need to be defined. It is highly recommended that a minimum set of qualifications be established to ensure that only qualified firms are considered. This is particularly important when cost is a major component of the evaluation. This avoids issues where unqualified bidders submit the lowest bid often because of inexperience or lack of knowledge about the scope of work.

The traditional approach to pricing of EBT services (both for traditional EBT and e-WIC projects) has been the use of a cost per case month (CPCM) price. Using this model, all costs to implement and operate the system are consolidated into a single price per active account (case) that is charged to the State Agency monthly once the system is operational. Active accounts include only those that have been utilized that month; it does not include accounts that have benefits stored, but which have not been used in the current month. There are variations on this model where a State Agency pays some amount of money upfront for implementation costs; this lowers the CPCM. Additionally, another variation is for the State Agency to not incur any payments for implementation as well as receive the first several months of operations free of charge while the e-WIC system is being rolled out; however this could result in a higher CPCM. In either case the base cost for the service provider to operate the system is the same, these variations simply shift when the money is paid.

There are currently three potential bidders in the marketplace with operating e-WIC systems, and there are other EBT and WIC industry firms that are considering entering the e-WIC market. The three firms that are currently providing e-WIC services are Affiliated Computer Systems (ACS), JP Morgan and Custom Data Processing (CDP). ACS and JP Morgan have been negotiating pricing in the range of $1.95 to $2.25 CPCM depending on the inclusion of upfront payments for one-time costs. CDP recently entered the market with the development and implementation of the Kentucky system. Based on the analysis of the cost of the Kentucky pilot, their costs are estimated to be in the range of $1.25 - $1.50 CPCM.

Since there has not been a competitive e-WIC procurement since the Michigan RFP (a combined SNAP, cash, and WIC procurement) in 2005, the current market prices have been based on direct negotiations and not on a competitive marketplace. It is generally expected that a competitive procurement, particularly now with the entry of CDP into the marketplace, would yield lower pricing.

Advantages

There are advantages to this approach.

- The main advantage is the potential of a lower price. The assumption is that a competitive procurement may result in lower costs.
- The approach allows the State Agency to consider a variety of options rather than being limited to one provider's proposal and pricing.

Disadvantages

There are also some disadvantages to this approach:

- One of the main disadvantages is how the procurement process will affect the project schedule. This approach will add time required to develop and release an RFP along with evaluation responses before the State Agency can begin negotiations.
- This approach may require more involvement from other entities within the State, such as a procurement and contracting office. It can take time to educate the procurement staff on what exactly is being requested through the RFP.
- The selected service provider could be different than the SNAP EBT service provider. This could be an issue if there are future plans to provide a "one card" solution to benefit recipients. It does not mean that it is impossible, but does make it more complicated to achieve.
- Depending on the State's procurement laws, the State Agency may be limited as to how much they are able to negotiate with the selected service provider.

2.2.3 Considerations

Pricing in the industry is currently averaging $2.25 for a fully loaded CPCM price, a figure that may not be affordable to some WIC programs. Part of the issue is that the pricing structure is based on the SNAP model which may not be appropriate for WIC. To ensure affordability, WIC will need to strive for a cost model that gives them pricing based on true operational costs and provides for flexibly as changes occur during the life of the contract. Suggestions include moving some of the costs to the beginning of the project to pay for one-time activities such as building the interface to the MIS, retailer enablement, implementation support and training. These items are currently being included in the CPCM price which ends up being paid for out of operational funds. However State Agencies can receive implementation funding outside of their operational budget from FNS to cover these upfront costs.

In addition, costs such as stand-beside POS terminals and potentially customer service should be priced separately. The advantage of this is that as retailers integrate and stand-beside devices are no longer needed, the WIC program can take advantage of the cost savings of these terminals being removed. When these costs are included in the CPCM price, the e-WIC service provider receives the benefit of the reduction in terminals deployed. Customer service is a somewhat unknown area and it is unclear how much support cardholders will seek. It is possible to breakout these costs separately so that the State is only paying for services used. In addition, another option would be to potentially provide limited hours of service to save costs.

Another issue is that there have been few competitive procurements for e-WIC services; therefore, no one can be sure of the true cost of these services in a competitive environment. The experience in the SNAP program has been that the prices were initially high for EBT services, in many cases more than $2.00 CPCM, but have come down over time to under $1.00. There are new service models emerging in the industry such as the Kentucky project where the software is a fully government owned solution and a state can contract with a provider to provide e-WIC services using that solution or possibly operate the system in-house. As discussed earlier in this document, the addition of a lower cost option in the marketplace will hopefully aid in driving down cost overall in the marketplace whether the acquisition is directly negotiated or put out for a competitive bid.

2.2.4 Planned Procurement Approach

West Virginia will take a (potentially) two phased approach. The first step will be to attempt direct negotiations with the SNAP EBT service provider. This would allow the State Agency to work with the service provider and determine if they can provide the necessary level of support at a price that is affordable. If this cannot be accomplished using this approach, then the State Agency would move ahead with a competitive procurement.

As part of this approach, the SNAP service provider will be made aware that the State Agency anticipates receiving pricing that is competitive in the marketplace and that if this cannot be achieved a competitive procurement will be implemented.

2.2.5 Next Steps

The next steps for the State Agency include the following:

- Finalize contract negotiations.
- Obtain review and approval from FNS on final contracts.

2.3 Staffing and Project Management

Implementing both a new MIS and e-WIC at the same time has not been attempted by any state before. FNS likely has some concerns about the ability for the State Agency to support both projects at the same time. While there is additional work to bring up an e-WIC system at the same time as Crossroads, the combined implementation actually eliminates duplication of efforts in the areas of clinic preparation and in training staff, retailers and participants. It also reduces the amount of disruption to stakeholders as they only have to change business practices once rather than convert to a new MIS and then later convert from FIs to e-WIC.

Of course, a combined effort like this cannot be successful without the proper resources. The State Agency intends to contract with a full service e-WIC service provider to not only operate the system, but to support a large portion of the implementation activities. The State Agency also plans to contract with a QA provider to provide technical support and oversight. Additionally, the Crossroads Design, Development, and Implementation (DD&I) contractor will be playing a role in the implementation of e-WIC.

The project will use a balanced matrix organization. Members of the States' functional teams will participate in the project periodically as subject matter experts and/or user testers. These individuals will be "borrowed" from their functional teams for the duration of their participation in the project. The borrowed staff will work directly for the Project Manager until their tasks are complete. The Project Manager is the direct point of contact for the vendors' project managers and will provide oversight of vendor performance. The Project Manager seeks high level support, guidance, and approvals from the Program Manager and provides status reports to the Program Manager as required. The Program Manager receives executive level support and approvals from the Project Sponsor and provides status reports to the Project Sponsor as necessary.

2.3.1 State Agency Resources

The following section outlines the State Agency resources that will be supporting this project.

Project Management

The State will identify a Project Manager at least one month prior to contract initiation who will primarily manage the State Agency and vendor relationships and performance to ensure project deliverables are successfully completed. When resources are required from the organization for requirements definition, testing, etc., the Project Manager will have the authority to commit resources to the project.

To provide support to the project manager, State Agency will have an e-WIC Coordinator. The e-WIC coordinator supports the day-to-day activities of the project, is responsible for coordinating the various e-WIC stakeholders, and will support coordination of the contracted resources. This position is a dedicated resource to this project and is expected be contracted at least one month prior to contract initiation.

Together the Project Manager and e-WIC Coordinator:

- Coordinate daily activities and communication,
- Coordinate daily project activities,
- Coordinate joint planning and development activities,
- Work jointly with the e-WIC planning, quality assurance, and development vendors to manage development of project deliverables,
- Ensure timely and accurate communication with vendors,
- Coordinate input from the Advisory Council,
- Ensure accomplishment of milestones in each phase are in accordance with the project plan,
- Prepare status reports,

- Maintain a record of expenditures,
- Provide timely and accurate communication of project information to the Program Sponsor,
- Provide input to executive management regarding contractor performance and deliverables,
- Ensure that the project is successfully executed, completed on time, within budget, and at an acceptable level of quality.

Other WIC Staff

Other internal staff will be responsible for participating in the project as business subject matter experts on an as needed basis. They will participate in project meetings and will make themselves available to the e-WIC project manager, e-WIC coordinator and vendor lead for interviews and questions. They will also review project documentation and provide feedback.

Project Oversight

In addition to day-to-day project management, the State Agency has put in to place a robust project oversight approach. The following identifies the oversight components of the project.

Denise Ferris, WIC Director, e-WIC Project Sponsor

The e-WIC Project Sponsor has the authority and responsibility to commit resources and determine the strategic direction of the project. The Project Sponsor, based on the results of project Cost-Benefit Analysis, determines the specific e-WIC technology solution and supports the project team in gaining approval and funding to support project planning and development.

e-WIC Project Manager

The e-WIC Project Manager has the authority to approve procurement activities and budget expenditures. The Project Manager will provide internal project oversight and approvals. The Project Manager will report ongoing project status to the Project Sponsor as required.

e-WIC Project Coordinator

The e-WIC Project Coordinator will work under the supervision of the e-WIC Project Manager and the EBT Project Director, and in conjunction with the EBT contractor to ensure that day-to-day project tasks are completed according to the e-WIC project schedule. The e-WIC Coordinator will coordinate distribution of project deliverables for review and collect, compile, and submit deliverable feedback as well as develop and update project plans required by USDA FNS. This position will also develop monthly status reports and assist in the development of quarterly status reports for USDA FNS.

Executive Steering Committee

The Executive Steering Committee will be composed of the Project Sponsor and the Project Manager. The will have the responsibility of making all decisions regarding activities in the e-WIC Project.

EBT Project Office

West Virginia WIC will coordinate with West Virginia EBT Project Office for SNAP and other State Agency cash programs. A future goal is for West Virginia to have a combined benefit card and this effort will utilize staff from the EBT Project Office to support the e-WIC implementation effort and contract management as necessary.

Love to Grow Advisory Council

The West Virginia Love to Grow Advisory Council will act as the e-WIC steering committee (this is a separate committee from the Executive Steering Committee) and will be developed this fiscal year for the purpose of supporting the e-WIC effort. The duties will include guiding local and State Agency implementation activities and provide support to local offices during the project lifecycle. The Council will act specifically to strengthen communication between State Agency staff, local agency staff, participants, vendors, and community partners.

The project will also require procurement of several vendor services, including project planning support, system development, and QA services. A project manager/point of contact will be appointed for each vendor and will be responsible for reporting to the e-WIC Project Manager.

2.3.2 Contracted Resources

A large majority of the e-WIC project will be supported by contracted resources. The roles and responsibilities of these service providers are described in the following section.

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e-WIC Service Provider

The e-WIC service provider, with the assistance of the State Agency, will be responsible for implementing the e-WIC system. This will include:

- Project management and oversight
- Project and system documentation
- Interfacing with the Crossroads system
- Updates to the e-WIC system to support State Agency business requirements
- Enabling retailers to accept e-WIC, including:
  - Support for retailer integration
  - Integrated system certification
  - Obtaining retailer and TPP agreements
  - Deployment and training of stand-beside POS terminals
- Supporting clinic readiness
- Providing training materials and supporting training activities
- Support of pilot and rollout activities

Once implemented, the e-WIC service provider will operate the e-WIC system and provide related support to include:

- Account management
- Benefit management
- Card management
- Transaction processing
- Settlement and reconciliation
- Reporting
- Stand-beside POS terminal deployment and maintenance
- Retailer and cardholder customer service support
- Back-up and recovery support

Quality Assurance Contractor

Virginia will hire a quality assurance contractor to augment both the Virginia and West Virginia State Agency resources to provide monitoring and oversight of the e-WIC service provider. The intent is to procure this contractor by August 2010 and to award a 14 month contract with an optional 14 month renewal Quality assurance services will provide a formal methodology to evaluate, assess, recommend, and track the progress of e-WIC project variables (including cost, schedule, scope, quality, accuracy, completeness, timeliness, and consistency of deliverables) throughout the project life cycle. The QA service provider will develop plans for issues management, change management, and risk management and maintain corresponding logs to track project developments. The QA project plans will be incorporated into the formal project plan including the activities State Agency project team and the e-WIC service provider. Tasks of the QA contractor will include:

- General oversight and project guidance
- e-WIC technical assistance
- Monitoring project management and work plans
- Tracking and monitoring project risks and issues
- Reviewing and commenting on deliverables submitted by the e-WIC service provider
- Supporting system testing activities
- Evaluating pilot activities

Crossroads DDI Contractor

The Crossroads DDI contractor, CSC Covansys, will provide support to the e-WIC effort in a variety of ways which will include:

- Develop the interface with the e-WIC service provider
- Support e-WIC testing
- Integrate e-WIC into staff and client training
- Support clinic readiness for both Crossroads and e-WIC

2.4 Schedule/Timeline of Activities, Milestones, and Deliverables

The project has been divided into to three distinct phases: procurement activities, implementation activities, and pilot and rollout activities. These activities will take place with the consent and review of FNS as put forth in FNS guidelines. A high level project work plan has been provided in Section 2.4.5 Proposed Schedule and Project Work Plan. The following sections provide an overview of the activities included in the work plan.

2.4.1 Procurement

During the procurement phase, the State Agency will be working to:

- Negotiate with the State's EBT service provider and execute a contract amendment to add e-WIC services.

If direct negotiations are unsuccessful, the following tasks will be completed:

- Develop and release RFPs for the e-WIC service provider
- Evaluate responses to those RFPs and select vendors
- Negotiate and finalized the contracts with the selected vendors

2.4.2 Implementation

The implementation phase begins with the project kick-off meeting. During this phase the following activities will be accomplished.

Project Initiation

Project initiation will begin following contract signing with the e-WIC service provider and will include:

- e-WIC service provider submission of Project Management and Project Work Plans
- QA contractor submission of Quality Assurance Plan

Design and Development

The design and development phase involves the activities of establishing or confirming system design requirements and any updates or modifications required for the e-WIC or Crossroads systems. Activities will include:

- Requirements validation sessions
- e-WIC service provider coordination with Crossroads DD&I contractor to define interface specification between the two systems
- e-WIC service provider submission of system design documents, specifications, and plans for implementation, retailer management, and training
- State Agency / QA contractor review of documentation and State Agency approval of documentation
- State Agency / QA contractor review and approval of proposed modification to the Crossroads design (expected to be minor)

- Continued development of Crossroads system with minor changes for e-WIC (if necessary)
- Modifications to e-WIC system
- Design and approval of the e-WIC card

Testing

During the testing phase of the project, the testing process will be a joint effort between the e-WIC service provider and the Crossroads DD&I contractor. Since e-WIC functionality touches many components of the Crossroads system, it is anticipated that e-WIC functionality will be occurring throughout the four month user acceptance test (UAT) for the Crossroads system. The e-WIC service provider will need to have a fully functional and validated test environment available for use during the entire Crossroads UAT as well as provide the necessary support related to troubleshooting of issues. The UAT for the e-WIC system will occur during the Crossroads UAT. While e-WIC will be tested throughout the UAT, testing specific to the e-WIC host functionality will occur during a one week period during the Crossroads UAT. Activities that will occur during the testing phase of the project include:

- e-WIC service provider coordination with Crossroads DD&I contractor to develop test plans and scripts.
- State Agency / QA contractor review of test plans and scripts with State Agency approval of test plans and scripts
- Test environment development for both e-WIC and the Crossroads system
- e-WIC service provider internal unit and system testing
- Interface testing between the e-WIC system and the Crossroads system
- State Agency / QA contractor perform user acceptance testing

Retailer Enablement

Retailer enablement is a process that will begin shortly after project initiation. It is an ongoing activity that will run through the completion of the implementation phase. A more detailed retailer enablement plan has been included in this document in Section 5 Retailer Management Plan. At a high level, retailer enablement will include:

- e-WIC service provider comprehensive retailer enablement planning in conjunction with the State Agency
- Retailer outreach by the e-WIC service provider and the State Agency

- State Agency / QA contractor review of retailer integration specifications and State Agency approval of retailer integration specifications
- Retailer integration design and development
- Certifications of third party processors by the e-WIC service provider
- Retailer system certifications by the State Agency / QA contractor and FNS with support from the e-WIC service provider
- e-WIC service provider establishment and verification of productive telecommunications

Training

To prepare system stakeholders for use of the system, training will be performed. Training will be done for state and local agency level staff, retailers, and cardholders. A more detailed training plan has been included in Section 9 Training Plan of this document. The following activities are components of that plan:

- Training plans developed by the e-WIC service provider in conjunction with the Crossroads DD&I contractor and the State Agency
- State Agency / QA contractor review of training plans and State Agency approval of training plans
- e-WIC service provider development of cardholder, retailer, and state staff training materials; and coordination with the Crossroads DD&I contractor in the development of local agency staff training materials
- State Agency / QA contractor review of training materials and State Agency approval of materials plans

Customer Service Readiness

Customer service preparation occurs during the implementation phase and includes:

- Integrated Voice Response (IVR) system scripts developed by e-WIC service provider
- State Agency / QA contractor review of IVR scripts and State Agency approval of IVR scripts
- e-WIC service provider development and testing of IVR functionality
- State Agency / QA contractor testing and validation of IVR functionality

- e-WIC service provider development of customer service representatives (CSR) frequently asked questions (FAQ) list and other aids
- e-WIC service provider trains CSRs

Infrastructure Readiness

In preparation for implementation, the State Agency, e-WIC service provider and the Crossroads DD&I contractor must put the e-WIC infrastructure in place. This includes:

- Development or revision of policy and procedures by the State Agency
- Revision to the vendor agreement or development of an addendum to the vendor agreement to address e-WIC by the State Agency
- e-WIC service provider implementation and testing of e-WIC system infrastructure
- e-WIC service provider procurement of e-WIC cards
- e-WIC service provider and the Crossroads DD&I contractor implementation of MIS to e-WIC communications
- e-WIC service provider implementation of productive e-WIC system infrastructure

Preparation of the Approved Products List

Also during the implementation phase, the State will need to collect approved product UPCs in order to populate the approved products list (APL).

Implementation Milestones

During the implementation phase, there will be a few key milestones. These include:

- Approval of design deliverables and plans
- Completion of system development and readiness for UAT
- Completion of UAT and the Go / No-Go decision to proceed to pilot operations
- Completion of the UPC collection for the APL

2.4.3 Pilot and Rollout Activities

Pilot and rollout activities are part of the implementation, but have been identified separately as these activities are contingent on successfully completing the milestones identified above. In some cases, the timelines of some of the pilot and rollout activities will overlap the timeline of the activities described in the previous section.

Training

As part of pilot and statewide rollout a variety of training activities will take place. The approach to training has been further described in Section 9 Training Plan of this document. At a high level it includes:

- Training to State Agency staff provided by the e-WIC service provider
- Training to retailers on changes to policy and procedures provided by the State Agency
- Training to retailers receiving stand-beside equipment provided by the e-WIC service provider
- Training to local agency staff by the Crossroads DD&I contractor with support from the e-WIC service provider.
- Training of cardholders provided by the local agencies staff as part of card issuance activities
- During the pilot training activities, the QA contractor will provide an evaluation of the effectiveness of training and any necessary recommendations for improvement

With exception of the State Agency training, the trainings listed above will be provided during the pilot and each phase of the rollout.

Retailer Enablement

In preparing for the pilot and subsequent rollout, several activities must be completed to ensure that a sufficient number of retailers are ready to transact e-WIC transactions. In the pilot and in each phase of the rollout, this will include:

- Execution by the State Agency of updated vendor agreements or addendums to agreement to address e-WIC
- e-WIC service provider contract execution with pilot retailers who will be using stand-beside equipment
- e-WIC service provider to installation of stand-beside POS and train stores on its use
- Live (production) testing of integrated and stand-beside retailers by the State Agency, QA contractor and e-WIC service provider

Clinic Readiness

In order to initiate the pilot or subsequent phases of the rollout, clinics must be ready to support e-WIC. This includes:

- Installation and training on the Crossroads system by the Crossroads DD&I contractor
- Installation of card reader / PIN pad equipment by the Crossroads DD&I contractor
- Receipt of card stock from the e-WIC service provider

Pilot Evaluation

The pilot will be the test of the system and e-WIC operations in production. During this phase, the State Agency will learn from the experience of the pilot clinics and retailers and determine if there is a need to make any modifications to the implementation approach. The evaluation will be completed by the QA contractor with support from the e-WIC service provider, Crossroads DD&I contractor and the State Agency.

Pilot and Rollout Milestones

There are several major milestones related to pilot and rollout activities. These include:

- Go/No-Go for pilot based on retailer readiness
- Go/No-Go for pilot based on clinic readiness
- Go/No-Go for pilot based on system readiness
- Pilot initiation
- Go/No-Go for statewide rollout out based on pilot experience and the pilot evaluation
- Initiation of the phased statewide rollout

2.4.4 Operations

Once the system is in production, the project will move into the operations phase which at a high level includes:

- e-WIC system operations and management by the e-WIC service provider which involves:
  - Account maintenance
  - Card maintenance
  - Transaction processing
  - Settlement and reconciliation

- Reporting
- Customer service support
- Stand-beside POS maintenance and support

- Management of the approved product list by the State Agency
- Financial oversight / reconciliation by the State Agency
- Help desk operations supported by the State Agency related to e-WIC functionality in the Crossroads system

2.4.5 Proposed Schedule and Project Work Plan

A high level project work plan has been provided on the following pages. The timeline shown is the targeted timeline for State and vendor activities, it is expected that FNS will conduct the required review of the functional design document, detailed design document, e-WIC MIS interface specification document, integrated retailer interface specification document, and integrated retailer certification test scripts using the standard 60 day review period and the State will incorporate changes as necessary based upon that review. At this time, it is not anticipated that FNS review will impact the targeted dates negatively.

The work plan provides a work breakdown structure for the project as well as a proposed schedule. The start date of February 1, 2011 has been used because it is the latest, the project can begin and provide the e-WIC service provider, the Crossroads DD&I contractor, and the State Agency enough time to prepare for implementation. The State Agency may be able to procure and contract with an e-WIC service provider within a shorter timeframe allowing for all parties more time to complete project activities leading up to the pilot. If this occurs, this work plan will be updated to reflect these changes.

ID	Task Name	Duration	Start
0	**Virginia e-WIC Project**	**1814 days**	**Tue 2/1/11**
1	**1 Implementation Activities**	**315 days**	**Tue 2/1/11**
2	**1.1 Project Office**	**30 days**	**Tue 2/1/11**
3	1.1.1 Project kick-off	2 days	Tue 2/1/11
4	1.1.2 Work plan developed	2 wks	Tue 2/1/11
5	1.1.3 State reviews and approves work plan	3 wks	Tue 2/15/11
6	1.1.4 Develop implementation plan	3 wks	Tue 2/1/11
7	1.1.5 State reviews and approves implementation plan	3 wks	Tue 2/22/11
8	**1.2 Software Design and Development**	**272 days**	**Tue 2/1/11**
9	1.2.1 Vendor JADS, rq'mts validation	5 wks	Tue 2/1/11
10	1.2.2 Vendor develops e-WIC design docs & plans	6 wks	Tue 3/8/11
11	1.2.3 Review and approve design documents and plans	8 wks	Tue 4/19/11
12	1.2.4 Modifications to e-WIC system	13 wks	Tue 6/14/11
13	1.2.5 MIS JADS	5 wks	Tue 2/1/11
14	1.2.6 MIS modifications design document	4 wks	Tue 3/8/11
15	1.2.7 Review and approve proposed MIS mods	4 wks	Tue 4/5/11
16	1.2.8 Develop mods to MIS (expected to be minor)	6 wks	Tue 5/3/11
17	1.2.9 Develop test plans and scripts	9 wks	Wed 7/13/11
18	1.2.10 Review and approve test plans and scripts	4 wks	Wed 9/14/11
19	1.2.11 Build test environments	9 wks	Thu 8/11/11
20	1.2.12 System and interface testing	9 wks	Thu 10/13/11
21	1.2.13 UAT Training	1 wk	Thu 12/8/11
22	1.2.14 Acceptance Testing	9 wks	Thu 12/15/11
23	1.2.15 Security Audit	9 wks	Thu 12/15/11
24	1.2.16 Go / No-Go Decision (Successful UAT Completion)	0 days	Wed 2/15/12
25	**1.3 Infrastructure**	**159 days**	**Tue 6/14/11**
26	1.3.1 Develop / revise policy and procedures	6 wks	Mon 10/31/11
27	1.3.2 Revise vendor agreements	12 wks	Mon 10/31/11
28	1.3.3 Design e-WIC cards	9 wks	Tue 6/14/11
29	1.3.4 State approved e-WIC cards	4 wks	Tue 8/16/11
30	1.3.5 Procure EBT cards	18 wks	Tue 9/13/11
31	1.3.6 Implement Test e-WIC system infrastructure	9 wks	Thu 8/11/11
32	1.3.7 Implement MIS to e-WIC communications	9 wks	Thu 8/11/11
33	1.3.8 Implement production e-WIC system infrastructure	16 wks	Tue 9/6/11
34	**1.4 Customer Service**	**195 days**	**Mon 6/13/11**
35	1.4.1 IVR Scripts developed	10 wks	Mon 6/13/11
36	1.4.2 State reviews and approves IVR scripts	15 days	Mon 8/22/11
37	1.4.3 Develop and test IVR scripts	18 wks	Mon 9/12/11
38	1.4.4 Develop CSR FAQ & other aids	4 wks	Mon 1/16/12
39	1.4.5 Train CSRs for e-WIC	4 wks	Mon 2/13/12
40	**1.5 Retailer Enabling**	**315 days**	**Tue 2/1/11**
41	1.5.1 Comprehensive retailer enablement planning	7 wks	Tue 2/1/11
42	1.5.2 Retailer outreach	56 wks	Tue 3/22/11
43	1.5.3 Retailer specifications developed and submitted to State	2 wks	Tue 2/1/11
44	1.5.4 Review / approve retailer integration specs	4 wks	Tue 2/15/11
45	1.5.5 Establish and verify productive telecomm	7 wks	Tue 2/15/11
46	1.5.6 Retailer integration design and development	26 wks	Tue 4/5/11
47	1.5.7 TPP certifications	12 wks	Tue 10/4/11
48	1.5.8 Retailer system certifications	15 wks	Tue 12/27/11
49	**1.6 Training**	**75 days**	**Mon 11/7/11**
50	1.6.1 Training plan developed	3 wks	Mon 11/7/11
51	1.6.2 State reviews and approves training plan	2 wks	Mon 11/28/11
52	1.6.3 Training materials developed	6 wks	Mon 12/12/11

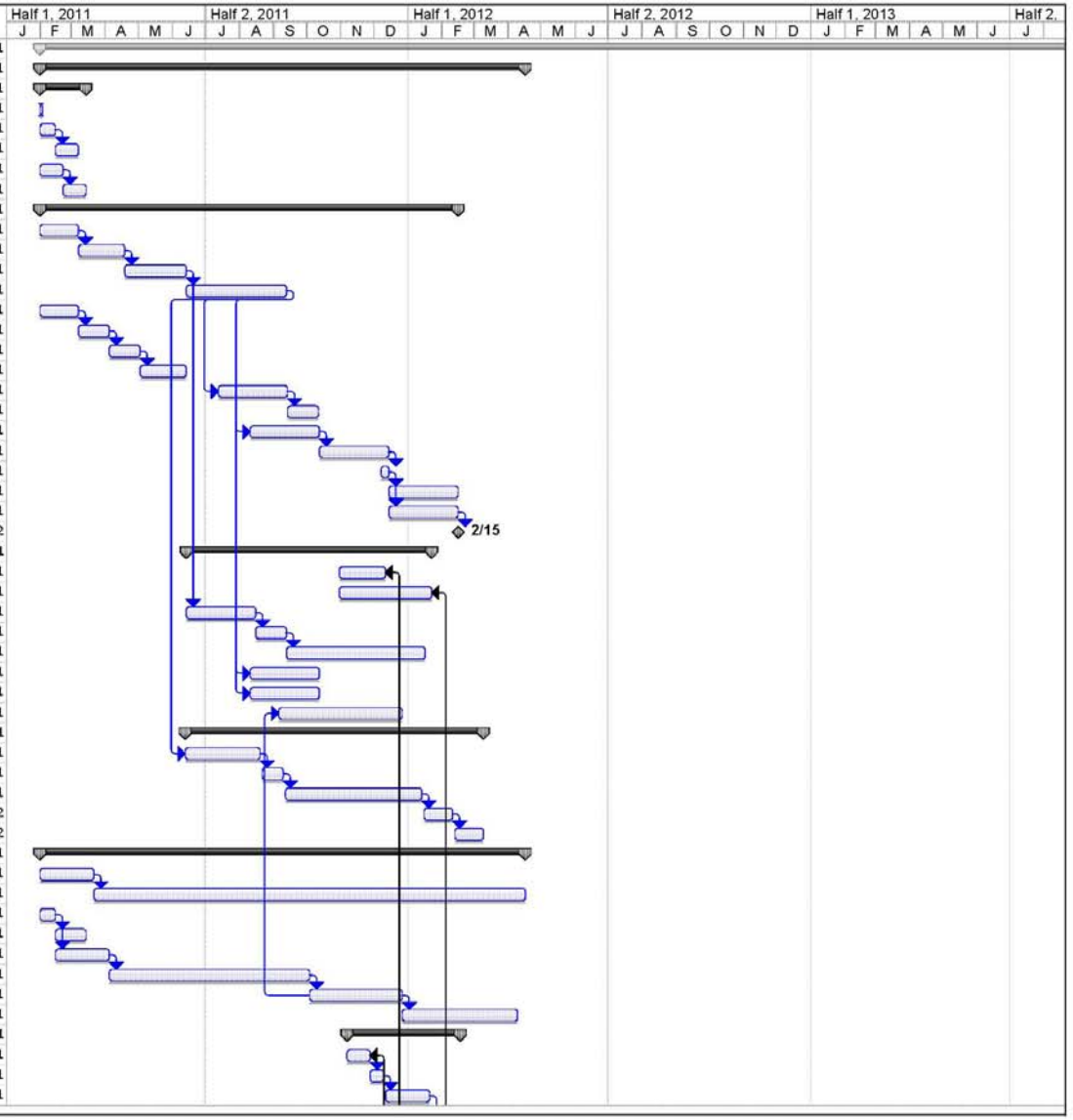

Exhibit 1: Project Work Plan (Page 1)

ID	Task Name	Duration	Start
53	1.6.4 State reviews and approves training materials	4 wks	Mon 1/23/12
54	**1.7 Approved Products List**	**60 days**	**Mon 1/2/12**
55	1.7.1 Collect UPCs	12 wks	Mon 1/2/12
56	1.7.2 UPC data entry	12 wks	Mon 1/2/12
57	**2 Pilot and Rollout activities**	**269 days**	**Mon 1/23/12**
58	**2.1 Retailer enablement**	**209 days**	**Mon 1/23/12**
59	**2.1.1 Pilot**	**60 days**	**Mon 1/23/12**
60	2.1.1.1 Execute new vendor agreements	8 wks	Mon 1/23/12
61	2.1.1.2 Contract with retailers	8 wks	Mon 1/23/12
62	2.1.1.3 Install Stand-Beside POS and Training Stores	4 wks	Mon 3/19/12
63	2.1.1.4 Go / No-Go: Retailer readiness for area	0 days	Fri 4/13/12
64	**2.1.2 Rollout Phase 1**	**60 days**	**Wed 6/20/12**
65	2.1.2.1 Execute new vendor agreements	8 wks	Wed 6/20/12
66	2.1.2.2 Contract with retailers	8 wks	Wed 6/20/12
67	2.1.2.3 Install Stand-Beside POS and Training Stores	4 wks	Wed 8/15/12
68	2.1.2.4 Go / No-Go: Retailer readiness for area	0 days	Tue 9/11/12
69	**2.1.3 Rollout Phase 2**	**60 days**	**Fri 7/20/12**
70	2.1.3.1 Execute new vendor agreements	8 wks	Fri 7/20/12
71	2.1.3.2 Contract with retailers	8 wks	Fri 7/20/12
72	2.1.3.3 Install Stand-Beside POS and Training Stores	4 wks	Fri 9/14/12
73	2.1.3.4 Go / No-Go: Retailer readiness for area	0 days	Thu 10/11/12
74	**2.1.4 Rollout Phase 3**	**60 days**	**Fri 8/3/12**
75	2.1.4.1 Execute new vendor agreements	8 wks	Fri 8/3/12
76	2.1.4.2 Contract with retailers	8 wks	Fri 8/3/12
77	2.1.4.3 Install Stand-Beside POS and Training Stores	4 wks	Fri 9/28/12
78	2.1.4.4 Go / No-Go: Retailer readiness for area	0 days	Thu 10/25/12
79	**2.1.5 Rollout Phase 4**	**60 days**	**Fri 8/17/12**
80	2.1.5.1 Execute new vendor agreements	8 wks	Fri 8/17/12
81	2.1.5.2 Contract with retailers	8 wks	Fri 8/17/12
82	2.1.5.3 Install Stand-Beside POS and Training Stores	4 wks	Fri 10/12/12
83	2.1.5.4 Go / No-Go: Retailer readiness for area	0 days	Thu 11/8/12
84	**2.2 Training**	**224 days**	**Mon 3/19/12**
85	2.2.1 Provide training to State Staff	3 wks	Mon 3/19/12
86	**2.2.2 Pilot**	**65 days**	**Mon 4/2/12**
87	2.2.2.1 Provide training to pilot clinics	1 wk	Mon 4/2/12
88	2.2.2.2 Provide training to pilot cardholders	3 mons	Mon 4/9/12
89	**2.2.3 Rollout Phase 1**	**65 days**	**Wed 8/29/12**
90	2.2.3.1 Provide training to clinics Phase 1	1 wk	Wed 8/29/12
91	2.2.3.2 Provide training to cardholders Phase 1	3 mons	Wed 9/5/12
92	**2.2.4 Rollout Phase 2**	**65 days**	**Fri 9/28/12**
93	2.2.4.1 Provide training to clinics Phase 2	1 wk	Fri 9/28/12
94	2.2.4.2 Provide training to cardholders Phase 2	3 mons	Fri 10/5/12
95	**2.2.5 Rollout Phase 3**	**65 days**	**Fri 10/12/12**
96	2.2.5.1 Provide training to clinics Phase 3	1 wk	Fri 10/12/12
97	2.2.5.2 Provide training to cardholders Phase 3	3 mons	Fri 10/19/12
98	**2.2.6 Rollout Phase 4**	**65 days**	**Fri 10/26/12**
99	2.2.6.1 Provide training to clinics Phase 4	1 wk	Fri 10/26/12
100	2.2.6.2 Provide training to cardholders Phase 4	3 mons	Fri 11/2/12
101	**2.3 Clinic Readiness**	**189 days**	**Mon 2/20/12**
102	2.3.1 Install equipment in pilot clinics (e.g. PIN pad)	8 wks	Mon 2/20/12
103	2.3.2 Install equipment in clinics Phase 1	8 wks	Wed 7/18/12
104	2.3.3 Install equipment in clinics Phase 2	8 wks	Fri 8/17/12
105	2.3.4 Install equipment in clinics Phase 3	8 wks	Fri 8/31/12

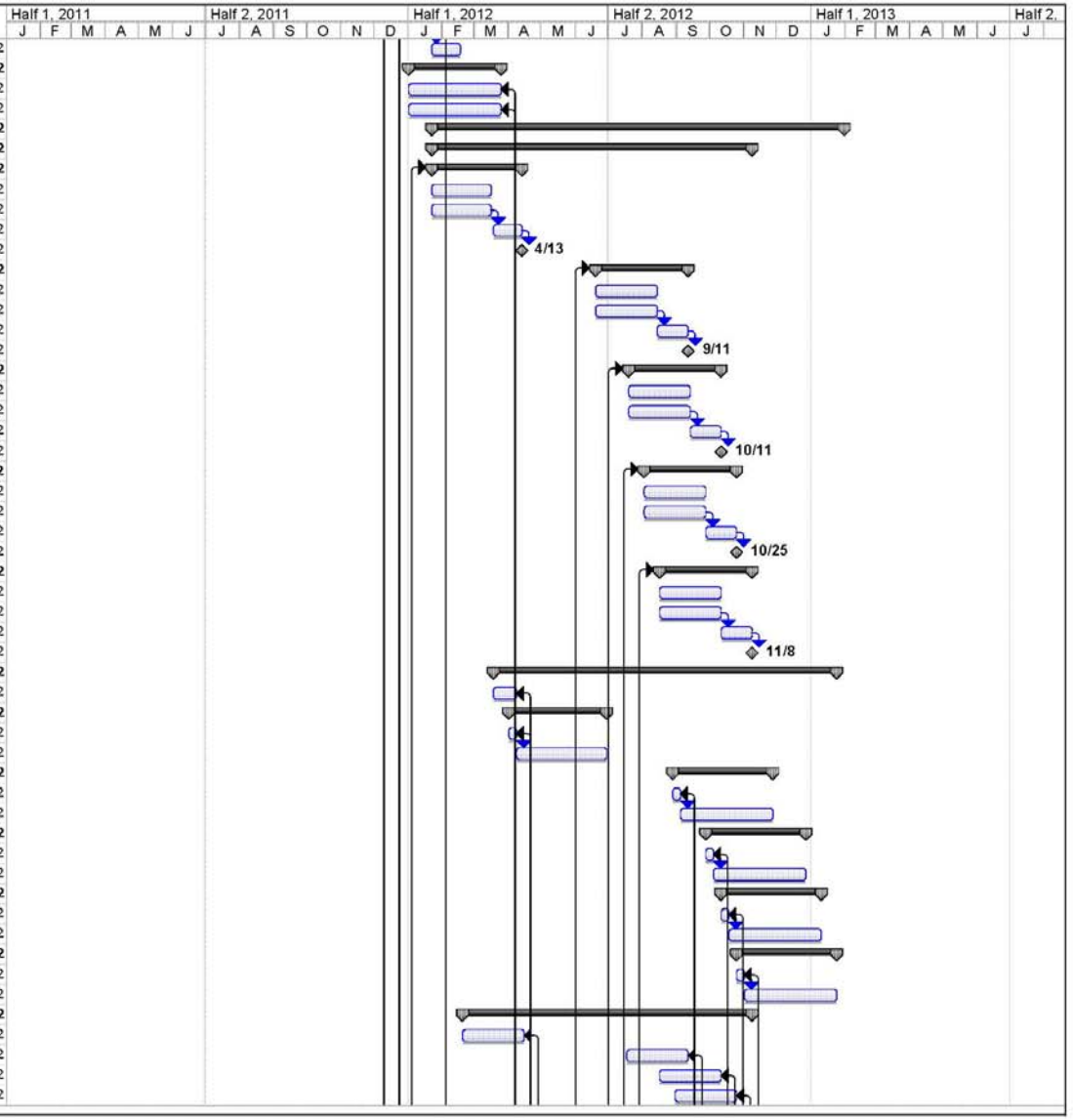

Exhibit 2: Project Work Plan (Page 2)

ID	Task Name	Duration	Start
106	2.3.5 Install equipment in clinics Phase 4	8 wks	Fri 9/14/12
107	**2.4 Pilot and Rollout Phases**	**209 days**	**Mon 4/16/12**
108	2.4.1 Pilot begins	0 days	Mon 4/16/12
109	2.4.2 Pilot cardholder rollout	3 mons	Mon 4/16/12
110	2.4.3 Phase 1 begins	0 days	Wed 9/12/12
111	2.4.4 Phase 1 cardholder rollout	3 mons	Wed 9/12/12
112	2.4.5 Phase 2 begins	0 days	Fri 10/12/12
113	2.4.6 Phase 2 cardholder rollout	3 mons	Fri 10/12/12
114	2.4.7 Phase 3 begins	0 days	Fri 10/26/12
115	2.4.8 Phase 3 cardholder rollout	3 mons	Fri 10/26/12
116	2.4.9 Phase 4 begins	0 days	Fri 11/9/12
117	2.4.10 Phase 4 cardholder rollout	3 mons	Fri 11/9/12
118	**2.5 Pilot evaluation**	**40 days**	**Mon 6/11/12**
119	2.5.1 Evaluate effectiveness of EBT operations	2 mons	Mon 6/11/12
120	**3 Project Closeout**	**126 days**	**Fri 2/1/13**
121	3.1 Project Closeout IV&V	2 mons	Fri 2/1/13
122	3.2 Post Implementation Review	1 mon	Mon 7/1/13
123	**4 Operations**	**1500 days**	**Mon 4/16/12**
124	4.1 EBT management and administration	75 mons	Mon 4/16/12
125	4.2 Manage approved product list	75 mons	Mon 4/16/12
126	4.3 Financial oversight / reconciliation	75 mons	Mon 4/16/12
127	4.4 Vendor management - EBT related	75 mons	Mon 4/16/12
128	4.5 Help desk (State help desk - EBT related)	75 mons	Mon 4/16/12

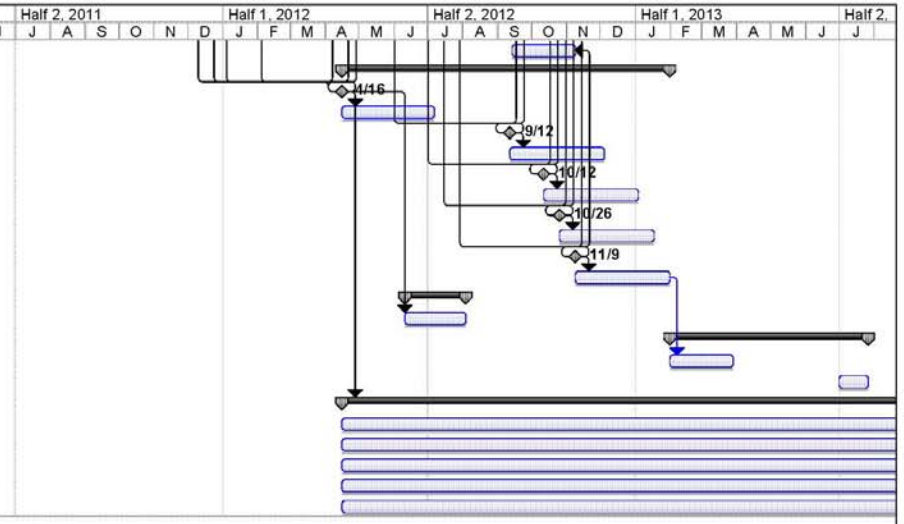

Exhibit 3: Project Work Plan (Page 3)

2.5 Proposed Budget/Budget Narrative

A detailed budget has been provided in Appendix A. The overall project has been divided into an Implementation phase, a Pilot and Rollout Phase, and an On-going operations phase. Costs have been estimated for each phase and encompass approximately sixty activities that are required to complete an e-WIC project. Because it is a multi-year project, costs have been spread out across fiscal year quarters.

2.5.1 Budget Overview

Following is an estimate of State resources anticipated to be applied to project tasks and the total expenditures anticipated.

Exhibit 4: State Staffing and Resource Hours

Phase	Duration	Clerical	Supervisor	Mgr/Tech	Total
Implementation	13.5 months	411	2,434	2,903	5,748
Pilot / Rollout	8.5 months	3,216	1,532	1,363	6,111
Total		3,627	3,966	4,271	15,368
On-going Ops	Per month	170	78	92	340

Exhibit 5: Summary of Expenditures

	Duration	State Costs	QA Contractor	e-WIC Service Provider	Total
Implementation	13.5 months	$296,643	N/A	$950,000	$1,246,643
Pilot / Rollout	8.5 months	$251,406	N/A	$350,000	$601,406
Total		$548,049	N/A	$1,300,000	$1,848,049
On-going Ops	Per month	$13,777		$58,750	$72,527
	Per year	$165,334		$705,000	$870,334

2.5.2 Assumptions

The project budget was built based on the following assumptions:

1. West Virginia will be outsourcing the provision of e-WIC services to a third party e-WIC vendor.
    a. Funding for and approval of all e-WIC contractor procurement related activities is incorporated in the budget presented previously with the PAPD.
    b. West Virginia expects to compensate the e-WIC service provider separately for upfront development and implementation costs versus the ongoing cost of e-WIC operations.
    c. An value of $1.45 has been used for the cost per household per month for on-going e-WIC operations. This number is less than is currently witnessed in the market place.

d. The e-WIC service provider will be a full service provider of e-WIC services. State Agency participation in on-going operations will be primarily management, monitoring and oversight.

2. This budget assumes that an e-WIC service provider is already under contract. Work items incorporated in this budget commence with design and development of the e-WIC solution.
    a. The budget assumes that the e-WIC service provider is awarded a single contract for design and development, pilot and rollout and ongoing statewide operations for up to 6 years. The remaining time will be optional contract extensions.
    b. Per the budget schedule, this breaks down to:
        i. 13.5 months for design and development
        ii. 8.5 months for pilot and rollout
        iii. 62 months of full statewide operations
3. West Virginia will be using the services of a quality assurance and implementation support contractor to assist the State Agency with this effort.
    a. All activities and funding necessary to procure the services of the QA contractor are incorporated in the Virginia IAPD, with whom West Virginia will be sharing the services of this contractor.
    b. The QA contractor is assumed to already be under contract to the State Agency at the commencement of this budget cycle.
4. West Virginia intends to implement e-WIC concurrently with the implementation of its new SAM eligibility system. (Crossroads)
    a. The Crossroads system will be fully e-WIC-ready. Only minor budget dollars have been allocated to making changes to Crossroads as might be necessary to accommodate any special requirement or customization resulting from the selected e-WIC service provider.
    b. Certain activities, primarily the training of clinic staff, are assumed to be incorporated in the Crossroads implementation budget and have been left out of this budget.
    c. The schedule upon which this budget has been built is intended to coincide with West Virginia's plans for the implementation of the Crossroads system.
        i. Pilot activities will commence on March 15, 2012 with a pilot go-live date of April 16, 2012.
        ii. Statewide rollout will be done in four phases.
            1. Phase 1 go live on September 12, 2012
            2. Phase 2 go-live on October 12, 2012
            3. Phase 3 go-live on Oct. 26, 2012
            4. Phase 4 go-live on Nov. 9, 2012
5. State Agency staff costs have been estimated based on three generalized job categories, Clerical, Supervisor, and Manager/Technical. A fully loaded (inclusive of benefits) hourly rate

has been provided for each category which is thought to be realistic for these skill sets during the implementation and pilot / rollout phases of the project.

6. The budget is built from the ground up by estimating individually for each of about 60 specific tasks that are necessary to implement an e-WIC project. Estimates have been made as to State Agency staff hours for each task (by labor category) and what might be the charge for the QA contractor and the e-WIC contractor services related to the task.
    a. Note that costs estimated for the e-WIC contractor are simply to arrive at a reasonable total cost for the services of these contractors. It is not expected that these line item costs will represent actual payment points for the contractors. For example, travel costs for contractors are usually built into the hourly rate charged by the contractor or in the cost for fixed price deliverables.
7. West Virginia is partnering with Virginia to plan for e-WIC services. but each State Agency will be submitting a separate budget and IAPD. As the two agencies move forward into the implementation phase, Virginia will recruit and contract for the services of an e-WIC service provider and move forward with separate projects. Because both State Agencies are on the same timeline, part of the Crossroads consortium, and will be moving forward in tandem, the State Agencies are pursuing the procurement of a joint QA contractor and sharing a staff resource who will be working with the retailer community in both states. Costs, as they are incurred, such as QA costs, will be charged to each State Agency individually based on the quantity of services used. However, estimates for QA costs for both states have been incorporated in the Virginia IAPD and will be included in the Virginia FNS reports.
8. Assumptions about individual project components:
    a. Implementation Phase: This includes all of the costs anticipated in getting ready for e-WIC.
        i. Project office:
            1. The State Agency will be providing overall project management for the initiative.
            2. The QA contractor will actively assist the State Agency with project management and oversight.
            3. The e-WIC service provider will provide its own project management and will in large part be the driver of the e-WIC implementation.
            4. A steering committee will be providing executive oversight to the project.
            5. During the implementation phase, there will be required trips to clinic sites and retail stores to assess readiness are prepare for implementation. The State Agency's implementation travel

budget is estimated based on forty in-state trips at $500 each.

ii. Software Design and Development
    1. It is assumed that any changes to the Crossroads system will be made by State Agency staff or under an existing maintenance agreement.
    2. It is assumed that the QA contractor will augment the development of test plans and scripts.
    3. It is assumed that acceptance testing will include extensive and active participation from the State Agency and QA staff

iii. Retailer Enabling
    1. The WIC vendor management team will be involved extensively in retailer outreach.
    2. The e-WIC service provider will provided testing and certification services
    3. Any funds required to assist retailers with integration activities is considered outside the scope of this budget. Such initiatives are undertaken for the greater good of WIC and are funded under specific grants of other funds made available by FNS

iv. Training Materials
    1. The e-WIC service provider will be developing all participant and State Agency training materials
    2. Clinic training materials will be provided under the Crossroad implementation project.

v. Customer Service
    1. The project will include participant and retailer IVR and help desks.
    2. The e-WIC service provider will design and develop IVR scripts appropriate for VA WIC.

vi. Infrastructure
    1. The e-WIC service provider will provide all processing and telecommunications infrastructure including what may be needed at West Virginia processing sites (e.g. routers).
    2. There is no additional hardware required by the Crossroads system to participate in e-WIC.

b. Pilot / Rollout phase: Includes those activities that will occur as the sight goes live with e-WIC.

i. Project Office
    1. Same considerations as above.
    2. In-state travel will be required to train staff and retailers and to evaluate the impact and feasibility of e-WIC in the sites where it is being

implemented. Forty in-state trips have been estimated at $500 each.

ii. Training
    1. It is assumed that WIC clinic staff will provide training to the households as the are converted to e-WIC. About 3 minutes per household has been used to develop the estimate.
    2. Clinic staff training is a part of the Crossroads implementation and has not been included here.

iii. Retailer Enablement
    1. The e-WIC service provider will be responsible for providing and installing all retailer stand beside WIC POS. $800 per store has been used to make this estimate.
    2. This POS estimate also includes the installation of training / balance inquiry POS devices in the clinics (by the e-WIC contractor)

iv. Clinic readiness
    1. It is assumed that certain e-WIC specific equipment like a PIN pad or card swipe will be installed in clinics by State Agency staff.
    2. This equipment will be provided by the State Agency at estimated cost of $250.

v. Pilot evaluation
    1. The QA contractor will conduct the FNS required evaluation of the pilot activities and cost pursuant to moving to statewide rollout.

vi. Operations costs during pilot and rollout
    1. While the pilot and rollout is on-going, the State Agency will continue to incur costs for its paper based delivery system as well as costs for e-WIC operations ((including the CPCM) in those clinics where e-WIC is active.

c. Monthly Cost of e-WIC Operations Phase: These are the anticipated monthly costs for sustaining e-WIC on an on-going basis.

2.5.3 Source of funds

The following tables identify the source of funding for the two phases of the project.

Exhibit 6: Source of Funds – Implementation

Source	Amount	Comment
Grant funds to be requested	$1,848,049	West Virginia intends to seek implementation funding.
Expected implementation cost	$1,848,049	

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Exhibit 7: Source of Funds – Operations		
Source	**Amount**	**Comment**
Funding currently being spent on paper based benefit distribution	$553,773	Extracted from the West Virginia feasibility study. These monies will become available to fund e-WIC operations.
Spend forward	$316,563	West Virginia has consistently carried forward an unspent budget allocation.
Sub Total	$870,336	
Expected operation cost	$870,336	

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3 COST ALLOCATION PLAN

If the State Agency uses the SNAP EBT service provider to provide e-WIC services, WIC will have its own fee structure separate from the fees associated with SNAP and cash benefits. The e-WIC functionality of the system will be used only for WIC Program services. At this time it is not anticipated that there will be any cost sharing across programs. Therefore, all development, implementation, operation, and maintenance costs for this project will be funded through the WIC Program and no cost allocation plan is necessary.

If the State Agency releases an RFP for e-WIC EBT services and does not utilize the SNAP EBT service provider, only WIC funding will be used and no costs will need to be allocated among any other programs.

4 STATE AGENCY/CONTRACTOR ASSURANCE

The State Agency assures that the e-WIC system will be in compliance with all FNS standards.

4.1 National Universal Product Code (UPC) Database Interface

The State Agency assures that its information system will adopt the UPC Category/Subcategory coding scheme developed by FNS.

4.2 Technical Standards

The State Agency plans to work with FNS in the implementation of the universal MIS–EBT interface specification that is currently being developed. The Crossroads system is being developed with this specification in mind; West Virginia is committed to complying with the FNS standards as they evolve. The universal MIS-EBT interface specification is undergoing modifications during the development of the Crossroads system and federal guidelines regarding the universal interface are evolving. West Virginia is actively involved in developing these guidelines through their participation in the design and development of the Crossroads system.

4.3 Standard Business Practices

The State Agency agrees to adopt the standard business practices that are currently in use by other states such as Kentucky, Michigan and Nevada. Although there is some inconsistency between these states, a set of e-WIC operating rules are being developed through an industry work group to address these issues. Since these rules are still in development, the State Agency cannot at this time provide an assurance that these rules will be followed. However it is the intent of the State Agency to follow the guidelines of these rules once finalized as well as require its e-WIC service provider and retailers to follow them.

5 RETAILER MANAGEMENT PLAN

West Virginia recognizes the importance of working closely with the WIC retailer community in an atmosphere of partnership to make e-WIC a reality. It is understood that e-WIC will ultimately be good for the retailers as well as the participants and the agency, but all parties have a great deal of work to accomplish to make the initiative successful.

There are two approaches to enabling retailers for e-WIC:

- Stand-beside: The stand beside e-WIC solution is separate from any other payment technology that is present in the checkout lane. The stand-beside POS does not interface with a cash register, a store's electronic item/pricing file, or its automated inventory systems. Using a stand-beside solution requires that WIC food items are first scanned or entered into the store's cash register system and then are also scanned by the stand beside scanner (for WIC processing).The price is then entered on the stand beside POS key pad (referred to as dual scan / price entry). The advantage of using this solution for some stores is that it helps maintain the project schedule; is a viable solution for some small stores; and is a stop gap solution for larger stores looking at future integration. The option to utilize stand-beside POS equipment is key to overall project success, but is not necessarily the optimum configuration for retail check-out lanes.
- Integrated: An integrated solution is the optimal solution for retailers that have sophisticated ECR types of payment systems. WIC redemption processing is integrated with all other tender types as a part of the total payment processing solution for the store. The existing in-lane hardware infrastructure (POS, printer, scanner) can be used to serve the needs of WIC processing along with all other supported tender types. West Virginia understands that having e-WIC integrated into a store's mainstream payment system is the best possible solution, for both the store and the participant. The integrated solution provides more efficient flow through the lane, supports a mixed basket approach to redemption (i.e., all WIC and non-WIC items can be scanned without separating WIC items), and makes WIC essentially identical to all other transactions being processed in the checkout lane.

As a component of retailer enablement, the State Agency will look for ways by which they may get all of their stores integrated. The first step is leveraging what has already been done in other states by acquiring the services of an e-WIC service provider that follows industry standards allowing for stores to use infrastructure previously developed. A second approach is to point retailers towards commercial platforms that are WIC capable (i.e., IBM ACE) and encourage them to upgrade.

This IAPD identifies the constraints and assumptions identified by the State Agency as the driving factors in retailer enablement. Further, it identifies strategies that are assumed will be key elements in the final Retailer Management Plan provided by the e-WIC service provider.

5.1 Support and Resources

West Virginia will contract with a full service e-WIC services provider. A major role of this provider will be ensuring that the WIC approved stores serving the State Agency's WIC participants are fully enabled to continue to provide WIC benefits electronically. e-WIC service providers have a dedicated team of individuals experienced in working with the retail community that are responsible for preparing retailers for conversion to e-WIC.

A requirement of their contract will be to produce and deliver a Retailer Management Plan. The Retailer Management Plan will address the following areas:

- Retailer outreach and communication
- Support for retailer integration to include:
  - Provision of integration specifications
  - Technical assistance
  - System certification
- Support for stand-beside retailers to include:
  - Equipment specifications
  - Deployment and training plans
  - Description of training materials
  - Ongoing equipment support and maintenance
- Retailer and third party processor agreements

In addition to the support provided by the e-WIC service provider, the State Agency Vendor Management unit will play a role in retailer outreach and training. West Virginia will share a with Virginia a staff resource that will focus on retailer enablement issues and be a liaison between the retailer community, the State Agency, and the e-WIC service provider. This will be a position within the Virginia WIC program, but will support both State Agencies.

Because of the critical importance of retailer enablement, the State Agency's WIC leadership and staff (and potentially a quality assurance contractor), are active participants with the e-WIC service provider in planning for and implementing the retailer component of the e-WIC project. Also, the staff from the FNS regional and the national office are a vital resource for insight and suggestions as to how to proceed.

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5.2 Retailer Outreach

The initial component of the State Agency's plan for working with its retailers is to reach out to the retailer community to:

- Explain what e-WIC is and how it will impact them
- Provide an initial project schedule
- Provide information on the various paths by which a store may be enabled for e-WIC

Mailings and participation in retailer conferences are among the planned activities. Many of these activities have already been initiated.

In addition, the State Agency will identify key stakeholders for a retailer advisory group. Ideally, the group will include individuals that are in a position to facilitate the success of the project. These stakeholders include:

- WIC authorized vendors from small and large stores to include local and corporate level representatives
- Retailer and grocers' associations representing State Agency WIC vendors
- Third party processors supporting WIC authorized vendors
- Regional electronic cash register (ECR) system developers and resellers

The intent of this outreach is to accomplish several purposes:

- Establish support among all stakeholders
- Identify issues and concerns
- Leverage their contacts and infrastructure to spread the word about e-WIC and to gain a broad based support from their constituencies
- Use as a sounding board for approaches to training and equipment deployment
- Provide a forum for addressing practices and methodologies

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Early on in the project, the State Agency and its e-WIC service provider (once they are contracted) will reach out initially to each of the stores in the pilot area and then to the rest of the state. Aside from providing information about EBT and the e-WIC project, a survey of technology capabilities and infrastructure will be undertaken. The intent is to identify the best e-WIC enablement method for each store (stand-beside or integration). It is expected that certain stores, like Wal-Mart, Kroger, etc., will have a fully integrated e-WIC capability because of their efforts in other states. However, it is also important to identify the more commonly used POS platforms, especially those that might already have been enabled for e-WIC (i.e., the IBM ACE product) because of earlier projects as it is possible stores using this equipment may simply be able to upgrade their software. The output of the process will be a clearer picture of the effort required to have all retailers enabled for e-WIC.

5.3 Activities for Retailer Enablement

The following table presents information about the activities involved in retailer enablement for e-WIC. Because there are two different approaches to enablement, stand-beside and integrated, the table addresses both.

Exhibit 8: Activities for Retailer Enablement

Activity	Stand Beside	Integrated Retailers
Design and Development	The e-WIC service provider will be required to develop a stand beside WIC POS solution that is consistent with the existing e-WIC devices on the market if they do not have a stand beside WIC POS solution currently operational.	As West Virginia does not require any functionality in addition to the requirements seen in other states, it is not expected that many modifications would be necessary and funding for these modifications would be not provided. Stores wishing to integrate are responsible for their own design and development initiatives. Pursuant to this, the e-WIC service provider will provide the technical specifications and business rules to which the integrated solution must conform. This is a long term project that may require 18 to 24 months. Consequently getting specifications into the hands of the retailers early in the project is of paramount importance.

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Exhibit 8: Activities for Retailer Enablement

Activity	Stand Beside	Integrated Retailers
Certification	The stand beside solution will be validated by the State Agency, in conjunction with FNS, as meeting all requirements for e-WIC processing. Testing will be performed as part of the State Agency's and the FNS user acceptance test. Integrated solutions will also require certification and approval.	The certification process and responsibility for integrated solutions has yet to be determined. It will be a responsibility of the State Agency in conjunction with FNS with some aspects of the certification delegated to the e-WIC service provider. At a minimum, the e-WIC service provider will be involved in providing test transaction authorization service.
Installation	The e-WIC service provider will (if necessary) install stand-beside equipment and software in all State Agency retailer locations requiring stand-beside devices. The e-WIC service provider will retain ownership of this equipment throughout the life of the contract.	Integrated stores are responsible for their own installations.
Management, maintenance and support	The e-WIC service provider will provide all stand-beside POS management, maintenance and support. The replacement standards will be the same as those that the e-WIC service provider is required to provide under their existing SNAP EBT contract with the state. The e-WIC service provider will provide a toll free customer service to all stand-beside stores. The hours of operation will be the same as is required for SNAP.	Integrated stores are responsible for their own maintenance and support.
Transaction Acquiring	The e-WIC service provider will provide for all transaction acquiring, routing, approvals, and settlement.	It is assumed that integrated stores will make use of third party acquiring relationships. The State Agency is requesting as part of contract negotiations that the e-WIC service provider support a direct connect option for integrated stores.
Training	The e-WIC service provider will provide training materials and training to all stand-beside stores. Materials typically include a video as well as written manuals. The State Agency will provide any necessary policy related training.	An integrated store will be responsible for its own cashier training. The State Agency will provide any necessary policy related training.

5.4 Special Considerations

Combined SNAP and WIC

Most WIC stores in West Virginia are also SNAP authorized stores and in some cases have a SNAP stand-beside POS device. Adding a second device to this environment to process WIC redemptions would be highly wasteful and generally unacceptable. One of the advantages of working with the existing SNAP contractor is that they can easily support a single device that can handle traditional EBT (SNAP and cash) and e-WIC. West Virginia will be attempting to utilize the current SNAP POS devices for WIC redemptions where possible to avoid requiring an additional device. If a different contractor from the West Virginia SNAP contractor is selected, West Virginia will require the contractor to replace the current equipment with a SNAP/WIC device. It is the intent of the State to be fully integrated, the instances of a stand beside POS device is expected to be minimal.

Vendor Agreements

All vendors will have to be contractually bound to the policy and regulation surrounding the use of e-WIC benefit redemption. The State Agency will be reviewing its existing vendor agreement and identifying any necessary changes related to e-WIC. Updates to the vendor agreement will be in place prior to rollout. For those using state supplied equipment, an agreement will be needed for them to accept responsibility and liability for that equipment. This will be done as a direct contract relationship between e-WIC service provider and the store.

5.5 Pilot Area

West Virginia is still in the process of identifying a pilot area. This area will be both the pilot for the Crossroads system and e-WIC. In selecting the pilot, the State is considering the following criteria:

- The area should be somewhat contained so as to limit the amount of cross-area shopping
- There should be a mix of retailer types such as large chains, small chains and independent stores with a mix of retailers using integrated and stand-beside equipment
- There should be multiple clinic sites that, if possible, includes a variety of sizes
- The local agency or agencies included should have a competent and motivated coordinator and staff
- The area will have between 3,000 and 4,000 participants

- The pilot will be within a reasonable driving distance from the State office

Pilot go-live date is currently scheduled in the Crossroads project work plan to begin on April 16, 2012. It will be a requirement for the e-WIC service provider that e-WIC will be developed, tested, piloted and rolled out concurrently with Crossroads. The potential for changes to the Crossroads schedule will be noted in the e-WIC Service Provider contract and the e-WIC Service Provider will be required to work with the State and Crossroads to continue concurrent development.

5.6 Statewide Rollout

The statewide rollout will occur in conjunction with the phased rollout of the Crossroads system. Statewide rollout will be done in four phases. According to the current Crossroads schedule, the four phases will rollout as follows:

- Phase 1 will go live on September 12, 2012
- Phase 2 will go-live on October 12, 2012
- Phase 3 will go-live on Oct. 26, 2012
- Phase 4 will go-live on Nov. 9, 2012

The State Agency is still in the process of determining the geographic areas that will be included in each phase of the rollout. In making these decisions, the State Agency will be looking at the number of participants, clinics sites, and retailers in each phase to ensure that the work load will be manageable with the resources available.

5.7 Costs Up-Front Investment and/or Ongoing Expense

See Section 2.5: Proposed Budget/Budget Narrative and Appendix A:: Detailed Project Budget for information related to retailer management and equipment costs.

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6 REQUEST FOR WAIVER OF DEPRECIATION

It is anticipated that no additional equipment will be required to be purchased as part of the e-WIC implementation. Card readers and PIN pads used to support e-WIC card issuance and other functions will be components of the Crossroads system. The consortium is considering combined card reader, signature pad, and PIN pad device; however, equipment specific requirements will be determined later in the Crossroads project. Some e-WIC service providers use a separate PIN selection device. If this approach is used, this device will be owned and maintained by the e-WIC service provider. Any stand-beside POS terminals deployed to retailers during the project will also be owned and maintained by the e-WIC service provider.

In the unlikely event any equipment is needed to be purchased by the State Agency related to their e-WIC implementation, a waiver of depreciation is requested. This expenditure would be minimal and sufficient funds exist within the current-year Federal appropriation to allow expensing of costs within the period of acquisition.

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7 FEASIBILITY STUDY AND ALTERNATIVES ANALYSIS

The State Agency previously completed a comprehensive feasibility study which included a baseline analysis, alternatives analysis and cost benefit analysis. This document can be found in Appendix B: Feasibility Study and Alternatives Analysis

8 SECURITY PLANNING

The following section describes the State Agency's approach to security for e-WIC. It is important to understand that the security approach taken for e-WIC will be in conjunction with the overall security features, policies, and procedures associated with the implementation of the Crossroads system. For example, for most State Agency users their access point for e-WIC data will be through the Crossroads system. Their access rights to this data will be limited by their role (or roles) defined in the Crossroads system. Further information about Crossroads security will be documented in the system design that is currently being developed based on the requirements defined by the Consortium in the Functional Requirements Document and ongoing joint application design sessions.

Specific to e-WIC functionality, the State Agency will follow the industry standards that have been defined for e-WIC and other operating EBT systems. These standards include:

- Security of data exchange and interface between the Crossroads and e-WIC systems
- Encryption of PINs and secure maintenance of PIN data
- Secure access to e-WIC data:
  - Via the Crossroads interface
  - Via the e-WIC service provider's web administrative system
  - For retailers and cardholders through a web portal
  - For cardholders through an automated voice response system
- System access roles
- e-WIC service provider security of State Agency data
- Security related to transaction processing and settlement to retailers or other third party networks

All methods implemented will be consistent with federal, state and local requirements. State Agency security requirements can be found at the following sites:

- http://www.technology.wv.gov/about-wvot/Pages/policies-issued-by-the-cto.aspx

The e-WIC service provider as part of its contract with the State Agency will provide a Security Plan as a design phase deliverable. The security plan will, at a minimum, address the following primary categories:

- Control and security requirements;
- Facilities physical security;

- EBT system security;
- System data security;
- Administrative and personnel security;
- Inspections, audits, and investigations; and
- Comprehensive security plan

The State realizes that security plans are subject to annual and ongoing audit review by State and federal officials and must remain in compliance with regulations and State Agency policies regarding automated data systems.

9 TRAINING PLAN

This training plan is intended to guide the process of developing and conducting training for the new e-WIC system and will serve as the basis for the development of a detailed training plan by the State Agency in conjunction with the Crossroads DD&I contractor and the e-WIC service provider. The e-WIC system will be deployed simultaneously with the Crossroads system and training for both systems will occur concurrently. For many stakeholders, e-WIC will appear as a seamless extension of Crossroads; simply the method of benefit issuance. The majority of e-WIC training for clinic staff will take place as part of the Crossroads training; however, the e-WIC Service Provider will be required to contribute to the development of training to ensure that appropriate information about the e-WIC system and functionality is included in the curriculum and materials. This training plan describes the approach for State Office staff, clinic staff, participants and retailers who will be affected by the implementation of e-WIC and require training to gain the expertise needed to perform their job duties, access benefits, and perform e-WIC transactions. The activities laid out in the training plan are a necessary part of system implementation and will maximize its effectiveness. The training activities will be accomplished in concert with the two-stage implementation (production pilot followed by statewide rollout to the remaining agencies) of the new Crossroads system. In addition, training materials and methods will be used after the conclusion of system implementation as new WIC staff are hired and learn to use the system.

9.1 Training Objectives

The overall goal of training is to ensure that all WIC staff members and participants are capable of effectively utilizing the e-WIC functionality in the Crossroads system and the additional functions available in the e-WIC system. Each training event will be evaluated by assessing the competence of the attendees following the training. To accomplish this goal, the following objectives specific to e-WIC have been established :

- The State Office and clinic staff will be trained on e-WIC functionality simultaneously with the Crossroads system.
- The training experience must relate directly to the local agency and clinic procedures and state office management activities that are necessary to issue and track benefits within the WIC program.
- Each trainee must demonstrate the capability of using e-WIC functionality at the completion of training to perform her/his WIC benefits responsibilities.
- The training must be presented in a user friendly and positive manner.

- Training materials will support and enhance the training experience.
- The training must be completed prior to implementation of the new system in the trainee's WIC agency or area of their state office.

The remainder of the training plan presented below is intended to support these objectives, with the understanding that the actual training materials will be designed by the Crossroads DD&I contractor or the e-WIC service provider (as appropriate) to match the specific needs of the State Agency. These materials will be available in both English and Spanish.

9.2 Types of Training

In order to successfully accomplish the training goal and specific objectives, it is anticipated that the following specific types of training will be conducted in the joint Crossroads/e-WIC sessions:

- System Operations Training
- User Acceptance Test Training
- Help Desk Training
- Train the Trainer Training
- Pilot Training
- Local Agency/Clinic Staff Training
- State Office Staff Training
- Cardholder Training
- Retailer Training

Each of these training types is described separately below. Each will require careful development of the appropriate training modules to coincide with the Crossroads system training. While the detailed design of the Crossroads system will, to a large extent, dictate the actual content of the system training modules, certain requirements can be specified at this point relevant to the e-WIC system such as benefit issuance, tracking, and reconciliation.

Even though the majority of training will be provided by Crossroads trainers who will be State and Local Agency trainers trained by Crossroads staff in Train the Trainer sessions, it is expected that the e-WIC Service Provider will provide Train the Trainer and Retailer training for the e-WIC system functionality as well as support UAT for e-WIC functionality. It is also expected that the e-WIC provider will support the development of all training efforts as they relate to e-WIC functionality.

9.3 System Operations Training

The DD&I contractor for the Crossroads system, CSC, will be required to train the technical staff in each State Agency who will operate the new Crossroads system after rollout is complete. The training must be of sufficient technical detail to allow trainees to assume responsibility for all e-WIC system functions that are part of the Crossroads system.

The State Agency intends to build as much into the Crossroads system to support ongoing operations; however, there may be some e-WIC functions that are accessed directly from the e-WIC system. State Agency staff will have need to access the e-WIC system directly and training will be provided by the e-WIC service provider.

9.3.1 User Acceptance Test Training

The User Acceptance Test (UAT) of both the Crossroads and e-WIC system will occur concurrently. While staff members who participate in the UAT process follow structured scripts, it is necessary to provide training on an overview of the e-WIC system and how it interacts with the Crossroads system prior to beginning the UAT process for both systems. This enables the testers to follow the test scripts more confidently and with fewer mistakes. The DD&I contractor will prepare and conduct this overview training, focusing on the components of the system, the types of windows included in each, and the general relationship of the windows to each other. The e-WIC service provider will provide training on any e-WIC system components as part of the UAT training.

Two of these training sessions will be conducted for Crossroads Consortium participants in the UAT at a central location. This training is estimated to occur over a three day period. These staff will return to their home state to train additional staff who will also participate in the UAT.

9.3.2 Help Desk Staff Training

The State Agency Help Desk staff will participate in UAT and pilot training as well as support testing in the UAT. The UAT training will provide an initial introduction to the system while the pilot training will reinforce their understanding. Participation in the UAT will provide additional opportunity to become familiar with the system. The period during pilot and statewide rollout will serve as additional “on the job” training under the general supervision of CSC and support from the e-WIC service provider. The contractors will serve as a resource to Help Desk staff during this period. At the end of rollout, Help Desk staff will be expected to be fully competent to effectively perform Help Desk responsibilities on their own for the Crossroads system, the e-WIC service provider will continue to provide ongoing support related to e-WIC system issues and troubleshooting.

9.3.3 Train the Trainer Training

CSC will provide training sessions for users who will support the local agencies and train the clinic staff prior to statewide rollout as well as train state WIC office staff. It is not anticipated that clinic users will be accessing the e-WIC system directly as the Crossroads system will provide the functionality and data need to perform clinic duties; therefore, the e-WIC service provider is not expected to be involved in train the trainer training activities. State staff requiring training on the e-WIC system will be trained by the e-WIC service provider.

Trainers will be trained prior to the start of pilot so that they may assist in the pilot agency training and any training of state WIC office staff necessary for pilot. This will provide additional preparation to ensure that staff members are prepared for the start of agency-wide rollout. The Crossroads training sessions in addition to other system functionality will include e-WIC functionality and cover all benefit related areas of clinic functions with special emphasis on benefit issuance, tracking, and reconciliation.

9.3.4 Pilot Training

CSC shall provide training for the local agency and clinic staff that will be involved in the pilot. State Agency trainers will co-conduct the training sessions so as to gain hands-on training experience. CSC staff shall provide feedback and insight into areas for improvement. It is not anticipated that clinic users will be accessing the e-WIC system directly as the Crossroads system will provide the functionality and data need to perform clinic duties; therefore, the e-WIC service provider is not expected to be involved in pilot training activities. State staff requiring training on the e-WIC system, will be trained by the e-WIC service provider.

9.3.5 Local Agency/Clinic Staff Training

State Agency staff will conduct local agency/clinic staff training. This training will consist of a Crossroads system overview inclusive of e-WIC functionality for all clinic staff. The training will provide real-world examples of system tasks for each staff responsibility and program functional area. To the extent there is separation of responsibility between clinic staff, support staff will be trained in functions of the system related to their duties, such as FI issuance and reconciliation. CSC will be responsible for providing training materials and coaching clinic staff in instructing participants on how the system and benefit issuance method will affect them and how to use their new e-WIC cards.

It is not anticipated that clinic users will be accessing the e-WIC system directly as the Crossroads system will provide the functionality and data needed to perform clinic duties; therefore, the e-WIC service provider is not expected to develop a local agency staff training curriculum and provide formal training specific to e-WIC. However they will be expected to work closely with CSC and the State Agency in the development of the Crossroads training plan and curriculum for local staff in respect to e-WIC functionality and activities. In addition, they will be expected to provide support during training.

9.3.6 State Office Staff Training

State Agency staff members involved with the e-WIC system implementation will conduct state office staff training based on CSC "Train the Trainer" training with additional input from the e-WIC service provider regarding e-WIC system functionality that state office staff will access outside of the Crossroads system. This training will consist of functionally specific training for all WIC state staff that will utilize the Crossroads and e-WIC systems. The training will include hands-on examples of system tasks for each related area. Different training sessions will be provided for each area and will provide real-world examples of system tasks.

As with the local level staff training, any changes to State Agency policies and procedures resulting from the new system will be incorporated into the training.

9.3.7 Cardholder Training

The training plan cardholders is for clinic staff to provide training at the time of card issuance. Clinic staff will provide a verbal overview of the training topics as well as provide a training brochure and wallet card. Cardholder training topics will include:

- Cardholder rights and responsibilities
- How to use the e-WIC card
- Where to use the e-WIC card
- Proper care of the e-WIC card
- How to obtain the current balance of the e-WIC account
- How to obtain assistance with the e-WIC card or troubleshoot transaction problems

Training materials will be developed and provided by the e-WIC service provider and will include:

- Training brochure: This document provides information on all of the training topics listed above.

- Wallet card: This is a smaller document focusing on how to use the e-WIC card and where to get assistance. The wallet card folds into the size of a credit card and can been kept in a wallet with the e-WIC card.
- Training video (optional): Some states have chosen to have their e-WIC service provider develop a training video that can be used in the clinic for training new cardholders.

9.3.8 Retailer Training

Retailer training will be a joint effort between the State Agency and the e-WIC service provider. There are generally two different aspects of retailer training. One aspect is training on changes to policies and procedures and the other is training on new equipment for those retailers using stand-beside POS devices.

Training related to policies and procedures will be provided by the State Agency through by the vendor management staff. The State Agency has already initiated communication with the retail community regarding the e-WIC project. In addition to e-WIC, there will likely be other changes for retailers related to the implementation of the Crossroads project and the new vendor portal that will be part of the new system. Training related to Crossroads and e-WIC for retailers is expected to be done simultaneously.

Training on new equipment for retailers using stand-beside equipment will be performed by the e-WIC service provider. Training will be done as part of the deployment process. Still to be determined is if the State Agency will require the e-WIC service provider to perform on-site deployment and training or allow for deployment by mail and training by phone. On-site deployment and training is desired, but could be cost prohibitive. Regardless of the training approach, training on the device will cover the following topics:

- Set-up of the device
- Security set-up and logging into the device
- Instruction on all transaction types
- How to print and read reports
- How to reconcile transactions and payments
- Troubleshooting problems
- Who to contact for support

All users of the stand-beside device will receive a training manual from the e-WIC service provider that provides step by step instructions on the use of the equipment. They will also have access to a retailer help line to receive assistance for the device at any time.

Retailers who are able integrate e-WIC into their cash register systems will be responsible for training their own staff on the use of their equipment.

10 CLINIC MANAGEMENT PLAN

During the pilot and subsequently the rollout, local agencies will prepare their sites and staff for the conversion to the Crossroads system. This will include making any adjustments to clinic operations, ensuring that the appropriate staff members are trained and verifying that the necessary equipment has been installed. The State Agency will work with the WIC clinics to make sure they are organized and outfitted properly to provide benefits to clients through the e-WIC system. It is the intention of the State Agency to implement e-WIC at the same time it is implementing the new Crossroads system. This means that all activities in implementing the Crossroads system and e-WIC are integrated and there are not necessarily specific e-WIC implementation activities. The Crossroads project will have an implementation plan that will address clinic readiness and implementation.

Once the e-WIC enabled Crossroads system is implemented, local agencies will have the responsibility of issuing and replacing e-WIC cards along with PIN selection and changes. Clinic staff will also need to manage and maintain their card inventories. Staff generally field questions from clients, thereby supporting a customer service function; however, the e-WIC service provider will have the primary role for customer service support. As part of finalizing the implementation, local agencies will also need to work with the State Agency in the disposition of the remaining check stock.

10.1 Installation of Equipment

To support e-WIC, all retailer specific equipment such as card reader equipment and stand-beside devices, will be the responsibility of the e-WIC contractor. This equipment is intended to be part of the Crossroads system. Specific equipment has not yet been selected and will need to be done in conjunction with the e-WIC service provider. Ideally, the PIN selection device will connect directly to a work station and work with the Crossroads system to transmit the encrypted PIN to the e-WIC host system. The PIN pad will encrypt the PIN, but the Crossroads system will have no knowledge of the PIN and will not store it. The State Agency is considering utilizing a sophisticated device that will serve as a card reader, PIN pad, and signature pad. This piece of equipment will allow for clients to sign for their cards and rights and responsibilities as well as support PIN selection and changes. Assuming that the card reader and PIN pad are integrated into the overall solution, it will be the responsibility of the Crossroads DD&I contractor, CSC Covansys, to deploy this equipment.

An alternative approach is to have a separate stand-beside device for card activation and PIN selection. This type of device works either through a network or dial-up connection to transmit card and PIN information to the e-WIC host system. The integrated approach described in the previous paragraph is the better approach, but depending on the e-WIC service provider's capabilities, a stand-beside device might be needed. If this is the case, it will be the responsibility of the e-WIC service provider to deploy and support this equipment.

10.2 Clinic Staff Training

During the preparation for the Crossroads system, clinic staff will all be trained on the use of the new system by CSC with support from the e-WIC service provide for topics related to e-WIC. Please see the Training Plan in Section 9 of this document for further information about training.

10.3 Training on Cards

Also during training on the new Crossroads system, clinic staff will all be trained on how to train participants to use e-WIC cards. The process for training participants will be to provide them with information on how to use and care for their cards as part of the card issuance process. Training materials such as a brochure and tips card will also be provided at this time. Please see the Training Plan in Section 9 of this document for further information about training.

10.4 Clinic Procedures

The implementation of a new WIC information system will require adjustments to State policy and procedures to accommodate the change in business operations. Some of these changes will be specific to the conversion to e-WIC for the issuance of benefits. Often some of these changes apply only to the rollout period when dual issuance systems (e-WIC and food instruments) are operating in different clinics at the same time.

Policy changes or additions typically include:

- Adjustments to processes to synch up benefit periods for all members in a household
- Participant use, loss and replacement of cards
- Adjustment of benefits because of food prescriptions changes requiring de-aggregation of benefits
- Participant transfers also requiring the de-aggregation of benefits to include:
  - (During rollout) Participant moving from an EBT clinic to a non-EBT clinic and vice versa

- ☐ Participant moving to a new household and the transfer of their benefits to the new household
- ☐ Participant moving out of state

Procedural changes that affect the clinics are in the following areas:

- Card issuance procedures
- Card inventory
- Clinic and card security
- Staff and client training
- Help desk operations
- Equipment maintenance

10.5 Clinic Workflow and Organization

An analysis of clinic workflow will be considered as part of the Crossroads project. The implementation of a new system will require changes to business operations not just for issuance, but for all areas of clinic operations. Issuance via e-WIC will just be one of these changes.

In terms of e-WIC, often the main concern is the ability to maintain a separation of duties between clinic personnel. The Crossroads system is being designed to enforce separation of duties so that no single person (with the exception of "single staff" clinics) can certify a participant, issue benefits and issue a card. In the case of clinics that are staffed by one person, a series of audit trails will be established and monitored.

Within the clinic most State Agencies that have converted to e-WIC have found that the duties of food instrument issuance, which is typically done by clerical staff, easily shifts to the issuance of e-WIC cards. This will likely be the case in West Virginia. However, since the new Crossroads system is still in development and functionality is still being designed, at this time responsibilities related to e-WIC are not specifically defined. Staff roles and responsibilities will be thoroughly planned as part of the Crossroads implementation.

10.6 Clinic Conversion Schedule

The Clinic EBT conversion schedule will be the same as that of Crossroads. Again, both systems will be brought up simultaneously and utilize the same conversion schedule.

11 E-WIC REQUIREMENTS

11.1 Introduction

This section of the IAPD describes the functions to be provided by the West Virginia WIC Program's e-WIC service provider. As such, it is the high level introduction to understanding and evaluating the solution.

The list of functions and services encompasses more options than the State of West Virginia will actually require of their e-WIC service provider. The list was designed as a template that other State Agencies can use to determine their own requirements for an e-WIC solution.

The intent of this document is to succinctly describe what the service provider will do, but not to answer the question of how. The document addresses the following areas.

- Authorized Product List
- Household EBT Account
- Household Food Benefits
- Benefit Redemption
- Settlement and Reconciliation
- Vendor Management
- Program Management
- Cardholder Services
- System Operations
- Security
- General Requirements

11.2 Functional Requirements

The following tables outline all the functions that can be supported by an e-WIC system. The WV categories identify the Required (R), Not Required (N) and Optional (O) functions and services. The Not Required functions are included to show these functions had been considered and found unnecessary either because WV does not require them or because they have been addressed within the Crossroads system.

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11.2.1 A. General Requirements

The following are general requirements that must be supported by the e-WIC vendor.

Exhibit 9:	***General Requirements***		
#	Function / Service	R/N/O	Notes
A.1	**Interface with Information System**		
A.1.1	The e-WIC system will conform to the Universal Interface Specifications being adopted by FNS for EBT to MIS data transfers	R	It will conform based on the Crossroads implementation of the specification
A.2	**e-WIC Standards**		
A.2.1	The e-WIC system will conform to latest version of X9.93 standards at the time development is initiated and will follow the technical implementation guidance of the standard as defined by USDA FNS	R	
A.2.2	The e-WIC system will conform to the Business and Operating Rules for Online WIC EBT systems as defined by USDA FNS	R	
A.3	**Coordination with Crossroads Project**		
A.3.1	Development, testing, pilot and rollout activities must occur according to the Crossroads schedule and requirements	R	
A.4	**Document Deliverables**	**R**	
A.4.1	The system must be well documented and the provider must succinctly define its plans for implementation, training, testing and ongoing operations	R	
A.4.1.1	*Project Management Plan*	R	
A.4.1.2	*Quality Assurance and Risk Management Plan*	R	
A.4.1.3	*Functional Design Document*	R	
A.4.1.4	*Detailed Design Document*	R	
A.4.1.5	*e-WIC – MIS Interface Specifications Document*	R	
A.4.1.6	*Integrated Retailer Interface Specifications Document*	R	
A.4.1.7	*Configuration & Change Management Plan*	R	
A.4.1.8	*Continuation of Business Plan*	R	
A.4.1.9	*Implementation Plan*	R	
A.4.1.10	*Training Plan*	R	
A.4.1.11	*Test Plan*	R	
A.4.1.12	*Retailer Enablement and Certification Plan*	R	
A.4.1.13	*Security Plan*	R	

Exhibit 9:	*General Requirements*		
#	Function / Service	R/N/O	Notes
A.4.1.14	*Operations Plan*	R	
A.4.1.15	*Contract Transition / System Conversion Plan*	R	

11.2.2 B. Authorized Product List

The Authorized Product List (APL) is the vehicle by which e-WIC identifies specific food products that may be redeemed using WIC Food Benefits. The e-WIC system will provide functionality to manage, maintain and process the APL.

Exhibit 10:	*APL Requirements*		
#	Function / Service	R/N/O	Notes
B.1	**Category / Sub Category Maintenance**		
B.1.1	Receive list of Cat/Subcats from Crossroads	R	
B.1.2	Transmit list of Cat/Subcats to Crossroads	N	
B.1.3	Receive download of Cat/Subcats from National UPC Database (NUPC)	N	
B.1.4	Upload Cat/Subcats to NUPC	N	
B.1.5	Provide the user interface to update Cat / Subcat list	N	
B.1.6	Provide a user view of the Cat / Sub cat tables being used	R	
B.2	**Universal Product Code (UPC) Maintenance**		
B.2.1	Receive list of UPCs from Crossroads	R	
B.2.2	Transmit list of UPCs to Crossroads	N	
B.2.3	Receive download of UPCs from NUPC	N	
B.2.4	Upload UPCs to NUPC	N	
B.2.5	Provide the user interface to update Cat / Subcat list	N	
B.2.6 .	Provide a user view of the Cat / Sub cat tables being used	R	
B.2.7	Allow users to set activate and de-activate dates for specific UPCs	O	
B.3	**Not to Exceed (NTE) Maintenance**		
B.3.1	Provide mechanism to establish NTE's for each UPC by peer group	R	
B.3.2	Accept NTE data from Crossroads	R	

Exhibit 10:	*APL Requirements*		
#	Function / Service	R/N/O	Notes
B.3.3	Use redemption data to calculate (automated or on demand) NTE prices for each food item within each peer group	N	
B.3.4	Provide user mechanism to identify and override calculated NTEs that may be inappropriate	N	
B.3.5	Provide (automated and on-demand) activation of new NTEs	R	
B.3.6	Provide user view of current and previous NTE prices	O	
B.3.7	Calculate NTEs at sub category level as well	N	
B.3.8	Calculate State wide NTE	N	
B.4	**APL Processing**		
B.4.1	Generate the retailer APL file (automated or on-demand).	R	
B.4.2	Make APL file available for download by grocers or third parties	R	
B.4.3	Provide user view of APL source data (current and previous)	R	

11.2.3 C. Household EBT Account

The e-WIC system will maintain an online electronic food benefit account for each WIC household (identified by the agency).

Exhibit 11:	*Household EBT Account Requirements*		
#	Function / Service	R/N/O	Notes
C.1	**Create EBT Household**		
C.1.1	The e-WIC system will receive a household identifier and demographics from the Crossroads. (online transaction)	R	
C.1.1.1	*Validate uniqueness of Household ID (no duplicates allowed)*	R	
C.1.1.2	*Validate integrity of identifying data (e.g. Name, DOB in proper format)*	R	
C.1.1.3	*Establish household EBT account in EBT database*	R	
C.1.2	The e-WIC system will receive the e-WIC card number and demographics of the primary cardholder assigned to the household by the WIC program via an online transaction	R	
C.1.2.1	*Validate required fields are present and valid*	R	

Exhibit 11:	***Household EBT Account Requirements***		
#	Function / Service	R/N/O	Notes
C.1.2.2	*Link Primary cardholder and card number (PAN) to household account*	R	
C.1.3	The e-WIC system will support the ability to add additional cardholders to the EBT account	R	The system must support this, but it may not be used by the State Agency
C.1.4	The e-WIC system will receive an alternate cardholder card number and demographics assigned to the household by the WIC program via an online transaction	R	The system must support this, but it may not be used by the State Agency
C.1.5	The e-WIC system will support cardholder selection of a private PIN	R	
C.1.5.1	*Appropriate security standards are employed*	R	
C.1.5.2	*PIN is stored (encrypted) in EBT database and is linked to cardholder*	R	
C.2	**Maintain Household Account**		
C.2.1	The e-WIC system will provide online functionality to change household demographics and / or household ID	R	This is supported via transmission of data from the Crossroads system. Optionally the ability to support this function via the e-WIC system administrative screens must also be supported.
C.2.1.1	*Validate new demographics*	R	
C.2.1.2	*Update EBT database*	R	
C.2.2	The e-WIC system will provide online functionality to change the primary cardholder	R	This is supported via transmission of data from the Crossroads system. Optionally the ability to support this function via the e-WIC system administrative screens must also be supported.
C.2.2.1	*Change demographics for primary cardholder*	R	
C.2.2.2	*Change the name of the primary cardholder*	R	
C.2.3	The e-WIC system will provide online functionality to add or change a proxy card holder	R	The State Agency intends to only issue one card per household, but alternate cards should be supported. This is supported via transmission of data from the Crossroads system. Optionally the ability to support this function via the e-WIC system administrative screens should also be supported.

Exhibit 11:	***Household EBT Account Requirements***		
#	Function / Service	R/N/O	Notes
C.2.4	The e-WIC system will provide online functionality to update the status an EBT card assigned to a cardholder	R	This is supported via transmission of data from the Crossroads system. Optionally the ability to support this function via the e-WIC system administrative screens must also be supported.
C.2.5	The e-WIC system will provide online functionality to replace an EBT card assigned to a cardholder	R	This is supported via transmission of data from the Crossroads system. Optionally the ability to support this function via the e-WIC system administrative screens must also be supported.
C.2.5.1	*Assign new card number to indicated cardholder in household*	R	
C.2.5.2	*The existing PIN will be usable with the new card*	R	
C.2.5.3	*The e-WIC system will maintain a history of cards assigned to households and cardholders*	R	
C.2.6	The e-WIC system will provide functionality to change a previously selected cardholder PIN (both primary and alternate cardholders)	R	
C.2.6.1	*Provide functionality to allow user to positively identify cardholder requesting PIN change*	R	
C.2.6.2	*Provide functionality to maintain the security of the PIN*	R	
C.2.7	The e-WIC system will provide functionality to unlock on demand a PIN that has been locked for exceeding invalid PIN attempts.	R	The Crossroads system will be the primary method of user interface. The Crossroads system must be able to access EBT account information real-time. Optionally the ability to support this function via the e-WIC system administrative screens must also be supported.
C.2.8	Delete Household Account	O	
C.2.9	Query Household Account	R	
C.2.10	The e-WIC system will provide online functionality to allow a user to view the current EBT household account information.	R	The Crossroads system will be the primary method of user interface. The Crossroads system must be able to access EBT account information real-time. Optionally the ability to support this function via the e-WIC system administrative screens must also be supported.
C.2.10.1	*Provide search functionality to locate a household account*	R	e-WIC system administrative screens

Exhibit 11:	*Household EBT Account Requirements*		
#	Function / Service	R/N/O	Notes
C.2.10.2	*Provide screen navigation from account screen to transaction history and card history for that account*	R	e-WIC system administrative screens
C.2.10.3	*Provide history of all account activity to include credits, debits, card changes (issuance, replacement, and card status changes), and PIN changes.*	R	
C.2.11	The e-WIC system will provide online functionality to allow a user to view a history of all EBT cards that have been assigned to a household.	R	The Crossroads system will be the primary method of user interface. The Crossroads system must be able to access EBT account information real-time. Optionally the ability to support this function via the e-WIC system administrative screens must also be supported.
C.2.11.1	*Provide search functionality to locate a household's card history.*	R	e-WIC system administrative screens
C.2.11.2	*Provide screen navigation from card history to transaction history and account information for that account.*	R	e-WIC system administrative screens

11.2.4 D. Household Food Benefits

The e-WIC system will receive, store and manage all food benefits authorized to participants in a WIC household. Benefit authorization is performed by the State Agency MIS.

Exhibit 12:	*Household Food Benefits Requirements*		
#	Function / Service	R/N/O	Notes
D.1	**Issue Food Benefits to WIC Household**		
D.1.1	The e-WIC system will provide an online interface to receive benefit issuance	R	Benefit issuance is supported via transmission of data from the Crossroads system
D.1.2	The e-WIC system will store food benefits and will link them to the household EBT account.	R	
D.1.2.1	*Reject duplicate benefit issuance*	R	
D.1.2.2	*Reject un-synched benefits*	R	
D.1.2.3	*Allow benefit issuance for current and future months*	R	
D.1.2.4	*Allow more than one issuance to a household for a single month*	R	The Crossroads system will aggregate the benefits for the household, but when there are household or benefit changes in the middle of a benefit period, additional issuances may be transmitted to the e-WIC system

Exhibit 12:	***Household Food Benefits Requirements***		
#	Function / Service	R/N/O	Notes
D.1.2.5	*Validate benefit issuance records are correct in content and format*	R	
D.1.2.6	*Verify that benefits dates are synchronized with existing household benefits.*	R	
D.1.3	The e-WIC system will support real time functionality in the clinic to provide participants with a shopping list of available benefits	R	The Crossroads system will be the primary method of user interface for this function. The Crossroads system must be able to access EBT account information real-time to support this function. Additionally, the e-WIC system must support the ability to view the current balance through the e-WIC system administrative screens.
D.1.3.1	*Print off currently available shopping list*	N	
D.1.3.2	*Print all benefits issued to household*	N	
D.2	**Maintain Household Benefits**		
D.2.1	The e-WIC system will provide online functionality to modify currently available benefits	R	The Crossroads system will be the primary method of user interface for this function. The Crossroads system must be able to access EBT account information real-time to support this function. Additionally, the e-WIC system must support the ability to view the current balance through the e-WIC system administrative screens and support benefit adjustments.
D.2.1.1	*Locate household*	R	
D.2.1.2	*Display current month's benefits in clinic*	R	
D.2.1.3	*Accept changes to currently available benefits*	R	
D.2.1.4	*Incrementally increase or decrease current months in EBT database*	R	
D.2.2	The e-WIC system will provide online functionality to modify future month's benefits		The Crossroads system will be the primary method of user interface for this function. The Crossroads system must be able to access EBT account information real-time to support this function. Additionally, the e-WIC system must support the ability to view the current balance through the e-WIC system administrative screens and support benefit adjustments.
D.2.2.1	*Locate household*	R	
D.2.2.2	*Display future month's benefits in clinic*	R	

Exhibit 12:	*Household Food Benefits Requirements*		
#	Function / Service	R/N/O	Notes
D.2.2.3	*Void future month balance in EBT*	R	
D.3	**Benefit Expiration**		
D.3.1	The e-WIC system will store and manage benefits based on the supplied availability dates.	R	
D.3.1.1	*Benefits may not be redeemed after end date/time or before begin date / time*	R	
D.3.1.2	*Benefit expiration is based on local time*	R	
D.3.2	The e-WIC system will remove expired benefits from a household account.	R	
D.3.2.1	*Benefits expired are reported / documented*	R	
D.4	**Query Benefits**		
D.4.1	The e-WIC system will provide online functionality to query benefits posted to a household account	R	The Crossroads system will be the primary method of user interface for this function. The Crossroads system must be able to access EBT account information real-time to support this function. Additionally, the e-WIC system must support the ability to view the current balance through the e-WIC system administrative screens
D.4.1.1	*Locate household*	R	
D.4.1.2	*Display benefit balances*	R	
D.4.1.3	*Links to transaction history to get detail*	R	

11.2.5 E. Benefit Redemption

Benefit redemption involves purchasing items at a WIC authorized vendor. Functionality in this area is related to transaction processing.

Exhibit 13:	*Benefit Redemption Requirements*		
#	Function / Service	R/N/O	Notes
E.1	**Real Time Transaction Processing**		
E.1.1	The e-WIC system will provide online real time transaction processing	R	
E.1.1.1	*A PIN is required on all transactions*	R	
E.1.1.2	*A PAN is required on all transactions*	R	

Exhibit 13:	***Benefit Redemption Requirements***		
#	Function / Service	R/N/O	Notes
E.1.1.3	*Transaction set includes:* ▪ *Balance inquiry* ▪ *Pre-Purchase Balance Inquiry (preparatory for redemption)* ▪ *WIC purchase (no partial approval)* ▪ *Purchase reversal* ▪ *Purchase void* ▪ *Manual voucher clear* ▪ *Store and forward (with partial approval)*	R	The State Agency may choose not to use manual vouchers
E.1.1.4	*An APL is produced as needed and made available to store*	R	
E.1.1.5	*Vendor ID is validated on all transactions*	R	
E.1.1.6	*UPC or PLU code required for each purchased product*	R	
E.1.1.7	*All products validated against current list of WIC approved items*	R	
E.1.1.8	*All products validated against household balance*	R	
E.1.1.9	*Support use broadband subcategory (000) to purchase items issued in multiple specific subcategories and not allow the purchase of items not eligible for purchase with broadband.*	R	For example, if a cardholder has been issued broadband low fat milk (52, 000) they are able to purchase skim (52, 002), 1% (52, 003) and 2% (52, 004), but not lactose free (52, 006) if it was excluded from purchase with 000.
E.1.1.10	*Only current month benefits will be available for redemption*	R	
E.1.1.11	*Transactions presented to host will be in X9.93 format*	R	
E.1.1.12	*Requested payments will be adjusted for NTE overages if necessary*	R	
E.1.1.13	*An approval or denial will be provided for each transaction*	R	
E.1.1.14	*CVB support for mapping or full PLU list*	R	
E.1.1.15	*Split tender for CVB*	R	Stand-beside devices must support this
E.1.1.16	*Household account balances will be debited or credited real time as transactions are approved.*	R	
E.1.1.17	*Appropriate reason codes will be provided on all rejected transactions*	R	
E.1.1.18	*Support for up to 50 items in a single purchase*	R	

Exhibit 13:	*Benefit Redemption Requirements*		
#	Function / Service	R/N/O	Notes
E.1.1.19	*The system will lock a card after a configurable number of consecutive bad PIN attempts.*	R	Lock must be released at midnight or specified time determined by the State Agency. The e-WIC system must support an unlock on demand function.
E.1.2	*The e-WIC system will support commercial network connections to acquire e-WIC transactions*	R	
E.1.3	*The e-WIC system will support a direct connect solution between the store and the e-WIC system.*	R	
E.2	**In-store Transaction Processing**		
E.2.1	The e-WIC system will provide a stand-beside e-WIC POS	R	
E.2.1.1	*Support both single and multi-lane usage*	R	
E.2.1.2	*Support both high speed and dial connections*	R	
E.2.1.3	*Support for full transaction set except store & forward*	R	
E.2.1.4	*Download and storage of APL*	R	
E.2.1.5	*Optional price memory functionality*	R	This is optional because a store may not want to use this feature of the POS
E.2.1.6	*Entry of multiple discounts on a single transaction*	R	
E.2.1.7	*CVB is mapped to single generic code*	R	This is preferred versus having the cashier enter in specific UPCs
E.2.1.8	*CVB support for split tender*	R	
E.2.1.9	*Fully validates purchase transaction locally before sending to host*	R	
E.2.1.10	*Will reverse transaction based on time out*	R	
E.2.1.11	*Provide e-WIC friendly EBT receipt (customer and store), must meet FNS receipt requirement*	R	
E.2.1.12	*Provides lane, clerk, and store totals reporting*	R	
E.2.1.13	*Support reconciliation with the host system*	R	
E.2.1.14	*EBT service will include maintenance and servicing of application and equipment*	R	
E.2.2	The e-WIC system will support integrated e-WIC stores	R	
E.2.2.1	*Business rules for in-store processing provided*	R	

Exhibit 13:	***Benefit Redemption Requirements***		
#	Function / Service	R/N/O	Notes
E.2.2.2	*Technical interface specifications provided*	R	
E.2.2.3	*May use TPP /network option or may choose to direct connect to host*	R	
E.2.2.4	*The APL will be made available to stores*	R	
E.2.2.5	*Certification scripts are provided*	R	
E.2.2.6	*EBT service includes certification of integrated solutions*	R	
E.2.2.7	*Support reconciliation with the host system*	R	
E.3	**Transaction Queries**		
E.3.1	The e-WIC system will provide summary queries into redemption activity	R	The Crossroads system will be the primary method of user interface for this function. The Crossroads system must be able to access EBT data real-time to support this function. Additionally, the e-WIC system must support the ability to support queries of e-WIC data via its administrative screens
E.3.1.1	*By household*	R	
E.3.1.2	*By card number*	R	
E.3.1.3	*By Retailer*	R	
E.3.1.4	*Print and export functionality*	R	
E.3.2	The e-WIC system will provide detail queries into redemption activity	R	The Crossroads system will be the primary method of user interface for this function. The Crossroads system must be able to access EBT data real-time to support this function. Additionally, the e-WIC system must support the ability to support queries of e-WIC data via its administrative screens
E.3.2.1	*Identify transaction*	R	
E.3.2.2	*Print and export functionality*	R	
E.3.3	Navigation	N	
E.3.3.1	*From account status query*	N	
E.3.3.2	*Between retailer and household queries*	N	
E.3.3.3	*From summary to detail and back*	N	
E.3.3.4	*From reconciliation and exception reports*	N	
E.4	**Farmer's Market Solution**		
E.4.1	The e-WIC system will support redemption of fruits and vegetables (CVB) in farmer's market	O	
E.4.1.1	*Redemption by individual farmers must be tracked*	O	

Exhibit 13:	*Benefit Redemption Requirements*		
#	Function / Service	R/N/O	Notes
E.5	**Integration at POS with SNAP (stand beside)**		
E.5.1	The e-WIC system will provide a stand beside EBT POS that supports WIC, SNAP, and other government benefit programs	R	

11.2.6 F. Settlement and Reconciliation

Settlement functionality involves the payment of retailers for the redemption of benefits. Reconciliation involves ensuring that the system balances.

Exhibit 14:	*Settlement and Reconciliation Requirements*		
#	Function / Service	R/N/O	Notes
F.1	**Reconcile Issuance Against MIS**		
F.1.1	The e-WIC system will verify and demonstrate that all real time benefit issuance / voids sent from the WIC IS were processed and posted to household accounts in the EBT database.	R	
F.1.1.1	*Verification will be at the category / subcategory and quantity*	R	
F.1.1.2	*Verification will be for both current and future months benefits*	R	
F.1.2	The e-WIC system will notify affected users of any detected anomalies in issuance reconciliation	R	This would be in the form of an alert or a report.
F.2	**Reconcile Database Against Activity**		
F.2.1	The e-WIC system will reconcile benefits redeemed and issued or expired against the change in database value on a daily basis	R	
F.2.1.1	*Maintain a 24 hour business day processing cycle*	R	

Exhibit 14:	***Settlement and Reconciliation Requirements***		
#	Function / Service	R/N/O	Notes
F.2.1.2	*Verify that the quantity of each cat / sub cat held in the EBT data base at the end of the business day is equal to the values at the beginning of the business day plus the net sum of benefits issued, expired, and redeemed as contained in the transaction history detail for that business day.*	R	
F.2.2	The e-WIC system will notify affected users of any detected anomalies in database reconciliation .	R	This would be in the form of an alert or a report.
F.2.2.1	*Provide tools to correct invalid conditions*	R	
F.3	**Daily Settlement**		
F.3.1	The e-WIC system will reimburse all direct connect retailers for benefits redeemed	R	
F.3.1.1	*Maintain a daily system settlement cut off time*	R	
F.3.1.2	*Support vendor selected settlement windows*	R	
F.3.1.3	*Calculate the amount due to each store based on transactions approved to that vendor within the settlement window.*	R	
F.3.1.4	*Maintain a record of vendor banking information*	R	Only needed for direct connect vendors
F.3.1.5	*Create an ACH transaction to move funds from settlement account to vendor's account*	R	Only needed for direct connect vendors
F.3.1.6	*Transmit ACH transactions to bank on daily basis in time for overnight settlement (based on vendor selected cutoff time)*	R	
F.3.1.7	*Notify Government of funds to be transferred that day*	R	
F.3.2	The e-WIC system will settle all third party transactions.	R	
F.4	**Financial Reconciliation**		
F.4.1	The e-WIC system will verify the integrity of settlement to the direct connect retailers.	R	
F.4.1.1	*Validate that the sum of the amounts on the ACH file for direct connects is equal to the total payments calculated as due to the direct connect retailers.*	R	

Exhibit 14:	Settlement and Reconciliation Requirements		
#	Function / Service	R/N/O	Notes
F.4.1.2	*Reconcile the system business day transactions against the transactions settled to each store.*	R	
F.4.1.3	*Support vendor reconciliation.*	R	
F.4.1.4	*Provide tools to correct errors in the settlement process*	R	
F.4.2	The e-WIC system will verify the integrity of the settlement with the gateway (if one is used) / third party processors	R	
F.4.2.1	*Verify that the amount drawn from the settlement account is equal to the amount indicated in the reconciliation file.*	R	
F.4.2.2	*Provide tools and processes to correct error situations*	R	
F.5	**Reconciliation Reports and Queries**		
F.5.1	*The e-WIC system will have available settlement and reconciliation information to all stores*	R	Crossroads will use its vendor web portal to provide this information to vendors. The e-WIC system must be able to transmit this data to the Crossroads system.
F.5.2	*The e-WIC system will provide audit reports demonstrating the sum of activity equals payments made, by store and in total.*	R	

11.2.7 G. Vendor Management

This area of functionality involves maintaining data related to WIC authorized vendors.

Exhibit 15:	Vendor Management Requirements		
#	Function / Service	R/N/O	Notes
G.1	**Add and Update Information Needed by EBT**		
G.1.1	The e-WIC system will provide capabilities for maintaining EBT required vendor data.	R	This is supported via transmission of data from the Crossroads system. Optionally the ability to support this function via the e-WIC system administrative screens must also be supported
G.1.1.1	*Vendor peer group*	R	
G.1.1.2	*Vendor ID*	R	
G.1.1.3	*Vendor authorization and de-authorization dates*	R	
G.1.1.4	*Contact information*	R	

Exhibit 15:	*Vendor Management Requirements*		
#	Function / Service	R/N/O	Notes
G.2	**Transmit Information to MIS**		
G.2.1	The e-WIC system will provide to the MIS, information on the activation of a vendor to accept e-WIC transactions.	R	Once a vendor is equipped and ready to perform e-WIC transactions, their record will be flagged as Active. A list of active vendors will be transmitted to the Crossroads system on a daily basis
G.3	**Vendor Support**		
G.3.1	The e-WIC system or service provider will provide support for State equipped stores	R	
G.3.1.1	*Toll free vendor help desk*	R	
G.3.1.2	*Repair or replace stand-beside equipment*	R	
G.3.2	The e-WIC system will provide a web-based Vendor Portal	O	The Crossroads intends to provide this functionality.
G.3.2.1	*Recon files & help, ACH history, NTEs, adjustments, price entry*	O	
G.4	**Compliance**		
G.4.1	The e-WIC system will support compliance activities	R	The Crossroads system will be the primary method of user interface for this function. The Crossroads system must be able to access EBT data real-time to support this function.
G.4.1.1	*Set up compliance accounts*	R	
G.4.1.2	*Issue compliance cards, select PINs*	R	
G.4.1.3	*Issue and track compliance benefits*	R	
G.4.1.4	*Maintain an audit trail of activity*	R	
G.4.1.5	*Reports as necessary*	R	
G.5	**Vendor Education**		
G.5.1	The system will support the ability for vendors to perform educational buys using the production environment. These will be real transaction that will be processed by the host system, not a training mode.	N	
G.5.1.1	*Option 1: The system will be able to identify educational buys based on the PAN used in the transaction. The transaction will be processed as a normal transaction, but the retailer will not be paid for the purchase.*	N	

Exhibit 15:	*Vendor Management Requirements*		
#	Function / Service	R/N/O	Notes
G.5.1.2	*Option 2: The system will be able to identify educational buys based on the PAN used in the transaction and report to the State Agency so that they can invoice the store for the purchase amount to recover the amount transacted.*	N	
G.6	**High Risk Vendor Reporting**		
G.6.1	The e-WIC system will provide services required for High Risk analysis	R	The Crossroads system will be the primary method of user interface for this function. The Crossroads system must be able to access EBT data real-time to support this function
G.6.1.1	*Capture needed transaction data*	R	
G.6.1.2	*Perform analysis algorithms*	R	Methods for this are still to be determined
G.6.1.3	*Provide reports*	R	
G.7	**Vendor Reports**		
G.7.1	The e-WIC system will provide queries / reports to track and manage retailer activity	R	
G.7.2	The e-WIC system will provide queries / reports to track and manage UPC product usage and pricing. This will include the ability to receive a data extract from the system.	R	

11.2.8 H. Program Management

Program management are functions that provide information and data to the State Agency that support reporting and decision making related to the Program.

Exhibit 16:	*Program Management Requirements*		
#	Function / Service	R/N/O	Notes
H.1	**Financial Reporting**		
H.1.1	The e-WIC system provide data that will be used in the creation of the 798 report	R	
H.1.1.1	*Track issuance and redemption by benefit month*	R	
H.1.1.2	*Exclude compliance buys*	O	Crossroads will be managing this functionally and will be able to separate regular purchases from compliance buys

Exhibit 16:	*Program Management Requirements*		
#	Function / Service	R/N/O	Notes
H.1.2	The e-WIC system will track and report benefit obligation	N	
H.1.2.1	*Increase outstanding obligation based on issuance to EBT*	N	
H.1.2.2	*Obligation based on State wide max price*	N	
H.1.3	The e-WIC system will support benefit de-obligation	N	
H.1.3.1	*Reduce obligation based on EBT redemption*	N	
H.1.3.2	*Reduce obligation based on benefit voids*	N	
H.1.3.3	*Reduce obligation based on benefit expiration*	N	
H.1.4	The e-WIC system will provide data for the creation of rebate reports	R	
H.1.4.1	*Calculate rebates based on EBT redemption*	N	
H.1.4.2	*Prepare rebate invoice*	N	
H.2	**Program Management Reports**		
H.2.1	The e-WIC system will support information needs for effective WIC program management	O	The daily transaction file should be sufficient. Crossroads will use e-WIC for reporting and analysis
H.3	**UPC Product Utilization and Food Cost Reports**		
H.3.1	The e-WIC system will support information needs for effective food benefit management	O	The daily transaction file should be sufficient. Crossroads will use e-WIC for reporting and analysis
H.4	**Ad Hoc Reporting**		
H.4.1	The e-WIC system will support user initiated Ad Hoc reporting	R	
H.5	**Card Inventory Management**		
H.5.1	The e-WIC system will provide capabilities to track and manage EBT card inventories	N	
H.5.1.1	*Cards available in clinics*	N	
H.5.1.2	*Cards available at State*	N	
H.5.1.3	*Automated Reorder, interface with card manufacturer*	N	

11.2.9 I. Cardholder Services

This area of functionality provides support and information to e-WIC cardholders.

Exhibit 17:	*Cardholder Services Requirements*		
#	Function / Service	R/N/O	Notes
I.1	**Cardholder Help Desk**		
I.1.1	Support balance and transaction inquiries	R	
I.1.2	Support card statusing	R	
I.2	**Voice Response Unit**		
I.2.1	Support balance inquiries	R	
I.2.2	Support PIN selection and changes	R	
I.3	**Cardholder Portal**		
I.3.1	The e-WIC system will provide web based cardholder access to WIC information	R	
I.3.1.1	*Account balances*	R	
I.3.1.2	*Transaction histories*	R	
I.3.1.3	*Next appointment*	R	
I.3.1.4	*Link to online nutrition education site*	O	If used by the State Agency
I.3.1.5	*Program information*	R	
I.4	**Track and Process Disputes / Adjustments**		
I.4.1	Support of adjustments based on national standards	R	These standards are still being defined.
I.4.2	Support the ability for the State Agency to make reimbursements to retailers via ACH.	R	This functionality would be used in the cases where the State Agency needs to make an adjustment to a transaction that has already been settled. For example, a retailer disputes an NTE adjustment. In the case where the State Agency agrees that an adjustment is needed, they need a way to reimburse the vendor.
I.4.2.1	*The e-WIC system must be able to receive data from the MIS that indicates a the vendor and the adjustment amount*	R	
I.4.2.2	*The e-WIC system must be able to transmit the adjustment via ACH to the vendor.*	R	
I.4.2.3	*The e-WIC system must be able to communicate back to the Crossroads system that the transaction has been processed*	R	

11.2.10 System Operations

Functions in the area of system operations provide for ongoing operations and continuation of service. It also addresses system performance.

Exhibit 18:	*System Operations Requirements*		
#	Function / Service	R/N/O	Notes

Exhibit 18:	*System Operations Requirements*		
#	Function / Service	R/N/O	Notes
J.1	**System Performance**		
J.1.1	The e-WIC system will provide rapid response to all requests for service consistent with industry standards	R	These standards are still being defined
J.1.2	The e-WIC system will provide a high level of availability 24 x 7	R	
J.1.2.1	*Host system available 99.9% of time*	R	
J.1.3	The e-WIC system will reimburse authorized stores next business day	R	
J.2	**Data Access and Availability**		
J.2.1	The State Agencies must be able to access their e-WIC data from the system in a timely manner	R	
J.2.1.1	*Twelve months minimum online*	R	
J.2.1.2	*Records must be maintained for XX years*	R	Time to be determined
J.2.1.3	*Archived data must be recoverable within 48 hours*	R	
J.3	**Business Continuation**		
J.3.1	The e-WIC system will have provisions for back up processing and telecommunications	R	
J.3.1.1	*Maintain a remote hot site processing capability*	R	
J.3.1.2	*Fail over to hot site within XX minutes*	R	Time to be determined
J.3.1.3	*Fail over to back up telecomm within X minutes*	R	Time to be determined
J.3.2	The e-WIC system will have provisions for 24 x 7 system monitoring and problem correction	R	
J.3.3	The EBT service will support stand beside POS equipment.	R	
J.3.3.1	*Malfunctioning terminals replaced within two business days*	R	
J.3.3.2	*Provisions for faster replacement*	R	
J.3.4	The EBT service will be supported by industry standard business practices	R	

11.2.11 K Security

All systems must provide for the required level of security. This section address the required functions related to e-WIC security.

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Exhibit 19:	*Security Requirements*		
#	Function / Service	R/N/O	Notes
K.1	**Access to System Functions**		
K.1.1	The e-WIC system will provide controls to limit and manage user access to specific application functionality and data.	R	
K.1.1.1	*Access based on defined roles*	R	
K.1.1.2	*Support for security administrator(s) with responsibility for managing access at multiple levels*	R	
K.1.1.3	*Support for a single sign-on for clinic system users*	O	
K.2	**Redemption Security**		
K.2.1	The e-WIC system will provide security for benefit redemption equivalent with industry standards	R	
K.2.1.1	*PINs encrypted at point of entry, never in the clear*	R	
K.2.1.2	*Cardholder selected PIN*	R	
K.2.1.3	*Dynamic keys between processors*	R	

11.3 Crossroads – e-WIC Functions, Data Base of Record and Interface

Through the Crossroads project, the e-WIC functions that will be supported by the Crossroads system have been defined. The following table provides an overview of the system that will the database of record for each functional area and which will be the user interface to access the data or functionality,

Exhibit 20:	*e-WIC Functions, Database of Record and Interfaces for Crossroads*				
Functional Area	**e-WIC DB of Record**	**Crossroads DB of Record**	**NUPC DB of Record**	**User Interface**	**Notes**
EBT Security Role Maintenance	X	X		Both	Crossroads Master of Crossroads User / e-WIC Master of e-WIC Users
Account Maintenance		X		Crossroads	e-WIC system maintains account demographics, but account set-up, update, and deactivation is initiated from Crossroads
Benefit Maintenance		X		Crossroads	

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Exhibit 20: e-WIC Functions, Database of Record and Interfaces for Crossroads					
Functional Area	**e-WIC DB of Record**	**Crossroads DB of Record**	**NUPC DB of Record**	**User Interface**	**Notes**
Retailer Maintenance		X		Crossroads	Includes peer group maintenance
Category/ Subcategory Maintenance			X	NUPC	
Cardholder/Card Maintenance		X		Either	VA and WV are looking to only issuing cards over-the-counter initially, no mailed replacements.
Reconciliation (MIS-EBT Auto-Reconciliation)		X		Crossroads	e-WIC will transmit a file of activity to the MIS for reconciliation with MIS daily activity
Redemption Batch File	X			Crossroads	The EBT system will make a daily activity file available to the MIS.
View EBT Balance / Transaction History	X			Either	
UPC Maintenance			X	NUPC	
NTE Calculations and Maintenance		X		Crossroads	
Retailer Bank Maintenance	X			EBT	
Financial Settlement and Reconciliation	X			EBT	
Card Inventory Management		X		Crossroads	

These tables have been compared to the Universal Interface specifications and any differences are not intended to change the functionality of the Universal Interface, but to enhance and expand the functionality such as allowing the database of record to be on the MIS side or the EBT side depending on the needs of the state.

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APPENDIX A: DETAILED PROJECT BUDGET

Double click to open file

WV e-WIC Budget.xlsx

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APPENDIX B: FEASIBILITY STUDY AND ALTERNATIVES ANALYSIS

Double click to open file

WV Feasibility Study
v3-1 2009-11-04.doc