

Attachment A

to

RFP No. 4631

Mississippi State
Department of Health

Technical Requirements

ITS Project No. 46796

Women, Infants, and Children Electronic
Benefits Transfer (WIC-EBT)

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I. GENERAL

A. How to Respond

1. Beginning with Item 22, label and respond to each outline point in this Attachment A as it is labeled.
2. The State is under the impression that Vendors have read and agree to all items in this RFP. Vendors should take exception to items to which they disagree.
3. The Vendor must respond with “WILL COMPLY” or “EXCEPTION” to each point in this section. In addition, many items in this RFP require detailed and specific responses to provide the requested information. Failure to provide the information requested will result in the Vendor receiving a lower score for that item, or, at the State’s sole discretion, being subject to disqualification.
4. “WILL COMPLY” indicates that the Vendor can and will adhere to the requirement. This response specifies that a Vendor or Vendor’s proposed solution complies with a specific item or performs a certain task.
5. If the Vendor cannot respond with “WILL COMPLY,” then the Vendor must respond with “EXCEPTION”. (See Section V of RFP No. 4631, for additional instructions regarding Vendor exceptions.)
6. Where an outline point asks a question or requests information, the Vendor must respond with the specific answer or information requested.
7. In addition to the above, Vendor must provide explicit details as to the manner and degree to which the proposal meets or exceeds each specification.

B. Glossary of Terms

| Abbreviation | Definition / Formal Name |
|--------------|---|
| CFR | Code of Federal Regulations |
| Contractor | The organization to which a contract is awarded based on responses to this RFP. |
| CSC | Customer Service Center |
| CSR | Customer service representative |
| CT | Central Time |
| CVB | Cash value benefit |
| EBT | Electronic Benefits Transfer |
| EFT | Electronic Funds Transfer |
| End-User | Any State agency, Partner agency, or clinic staff member using the SPIRIT. (See below for SPIRIT definition.) |
| FNS | Food and Nutritional Service of the USDA |
| Incident | An incident is defined as an unplanned interruption to an IT service or a reduction in the quality of an IT service. Failure of a configuration item that has not yet affected service is also an incident, for example, one of two mirrored disks failing. |

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| Abbreviation | Definition / Formal Name |
|-------------------|--|
| ITS | Mississippi Department of Information Technology Services |
| IVR | Integrated Voice Response |
| M&E | Maintenance and Enhancement |
| M&O | Maintenance and Operations |
| MIS | Management Information System |
| MSDH | Mississippi State Department of Health |
| Participant | Pregnant, postpartum, and breastfeeding women, infants, and children up to five years of age who are certified to receive benefits from the WIC Program, including food benefits, referrals, nutrition education, and breastfeeding support. |
| PM | Project Manager |
| RFP | Request for Proposals |
| State Agency (SA) | Mississippi State Department of Health |
| SAM | State Agency Model |
| SPIRIT | The Successful Partners in Reaching Innovative Technology (SPIRIT) system is a state agency model (SAM) system, developed by USDA, transferred, developed, and implemented by the Consortium to support the WIC program activities of its member partners. |
| SUG | Organizational entity supported by the USDA WIC program and state agency model (SAM) system, one of which is the SPIRIT-WIC Consortium (Inter-Tribal Organization of 17 tribal units). |
| USDA | United States Department of Agriculture |
| Retailer | Retail outlets such as grocery stores or pharmacies authorized by the WIC program to sell WIC foods to program participants and redeem WIC food benefits. May also be referred to as “retailer.” |
| WIC | USDA/FNS Special Supplemental Nutrition Program for Women, Infants, and Children; https://www.fns.usda.gov/wic |

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C. Overview and Background

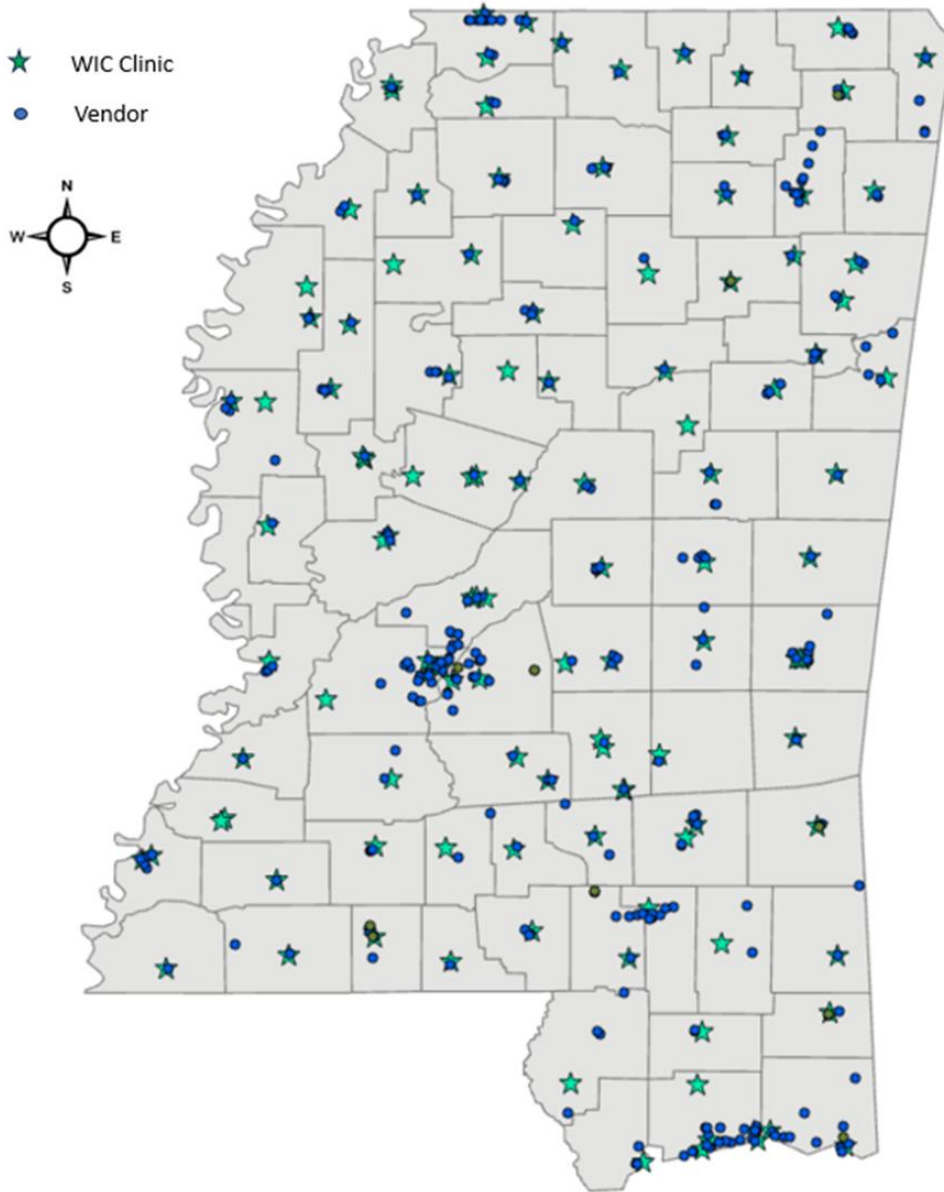
In December 2010, President Obama signed into law the Healthy, Hunger-free Kids Act, which mandates that all states implement eWIC by October 2020. This technology provides WIC Programs with the ability to issue benefits electronically to WIC participants, eliminating the need for paper WIC checks. In 2021, the MSDH WIC Program implemented eWIC to meet this federal mandate and continues to provide benefits by using EBT technology. The current eWIC processor contract expires in March 2026.

The WIC Program provides nutritious foods, nutrition education, and referrals to pregnant, breastfeeding, and postpartum women, infants, and children up to five years of age who are determined to be at nutritional risk and meet income guidelines. The program is designed to positively impact prenatal nutrition, infant birth weight, iron deficiency anemia, early childhood nutrition, and cognitive development. WIC must comply with Federal and State guidelines and reporting requirements. The WIC Program is funded by the United States Department of Agriculture (USDA), governed by Federal Regulations contained in the Federal Register 7CFR Part 246, and is generally administered by state governments. The Food and Nutrition Services (FNS) of the U.S. Department of Agriculture provides funds to the Mississippi State Department of Health for food benefits, nutrition services, and administration of the Program. Eligibility in the WIC Program is based upon four criteria: categorical eligibility, nutrition risk, income, and residency in a specific service area.

Mississippi provides WIC services to approximately 70,000 participants monthly. Clinic services which include health screenings, program eligibility determination, and issuance of WIC food instruments, nutrition education and referral occur through about 206 clinics statewide. Food delivery services for WIC participants are through approximately 294 WIC- authorized vendors, including grocery stores and pharmacies.

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Exhibit 1: WIC Clinics and Vendor Locations below illustrates the locations of WIC clinics and retail food and pharmacy vendors throughout Mississippi in FFY 2024 (October 1, 2023 – September 30, 2024).



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D. WIC Program Statistics

8. The following table (Exhibit 2 – WIC Program Statistics) provides statistical information about the MSDH WIC Program. Participant and household figures in this table represent the averages for the months of October 1, 2023, to September 30, 2024.

Exhibit 2 – WIC Program Statistics

| WIC Program Statistics: October 1, 2023 – September 30, 2024 | | |
|---|----------------|---------------------|
| Participant Data | Figures | |
| Unduplicated Number of WIC Participants Served | 111,766 | |
| Average Number of Participants/Family | 1.73 | |
| Total Number of WIC Families/Households | 64,422 | |
| Average Number of New Households/Month | 891.58 | |
| Local Agency/Clinic Data | Counts | |
| Number of Local Grantees | 22 | |
| Number of Clinic Locations | 206 | |
| Vendor Data | Counts | Transactions |
| Number of WIC Vendors | 298 | 1,495,687 |
| <i>Number of Mass Merchandisers</i> | 75 | 835,892 |
| <i>Number of National Grocery Chains</i> | 29 | 170,366 |
| <i>Number of Regional Grocery Chains</i> | 84 | 227,596 |
| <i>Number of Local Grocery Chains</i> | 21 | 62,358 |
| <i>Number of Independent Grocery Stores</i> | 75 | 196,755 |
| <i>Number of National Drug Chains</i> | 0 | 0 |
| <i>Number of Regional or Local Pharmacy Chains</i> | 10 | 943 |
| <i>Number of Commissary</i> | 4 | 1,748 |
| Number of Vendors with Stand-Beside Devices | 10 | - |

E. WIC Information System

9. Mississippi WIC uses custom software for the Mississippi WIC Management Information System (MIS). The software was originally developed by a consortium of states - Successful Partners in Reaching Innovative Technology (SPIRIT). The software is owned by the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS). SPIRIT has been adopted by 22 WIC State agencies, including Mississippi. Mississippi participates with the states that have adopted SPIRIT in a SPIRIT User Group (SUG).
10. The following is a description of the MIS used to improve program effectiveness, strengthen controls, accountability, and integrity, increase operational efficiency, and meet Federal reporting requirements. SPIRIT Web is a browser-based web application designed to update and generate data from a centralized database. It can be run on a single server or on a multiple node server farm. Authentication for SPIRIT Web is provided using .NET Identity, which redirects the user to the login

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page. The system can authenticate with simple user and password credentials or an MFA option, dependent on a state agencies business rules. SPIRIT Web uses encrypted (SSL) connections over the internet to connect to the web servers which connect to the central database. In SPIRIT Web, all application-side encryption will utilize 256-bit AES with Cipher Block Chaining.

11. All Local Agencies are required to use the SPIRIT system and State-approved hardware and software. This includes MSDH public health regions and non-profit clinics (subgrantees). Local Agency staff must enter only actual and accurate participant data. In partnership with the State Agency MIS team, Local Agencies must assure staff are adequately trained to use the WIC Information System.
12. All the SUG partner State Agencies are currently eWIC operational. At the time of this contract's execution, the re-engineered Vendor module will not be complete. However, both the clinic and vendor module of the MIS must communicate with the eWIC Processor. The EBT Processor is responsible for the interface between the MIS and the eWIC Processor's system.

F. WIC Shopper Application

The Mississippi WIC Program uses JPMA's WIC Shoppers' app. The mobile application allows participants to scan a food item to determine if it is WIC allowed in the WIC Approved Product List (APL). The EBT Processor is responsible for making an API available to the WIC Shopper App at no additional cost to the state.

Additional WIC Shopper App capabilities include:

- Register WIC account to view current and household benefit balances and determine if scanned foods are in the current benefit set;
- Report missing APL items;
- Use a store locator to view stores where WIC benefits can be used;
- Use a WIC clinic locator to view clinics where WIC activities occur;
- Review purchase history;
- Review shopping tips;
- View appointments; and
- Review recipes.

G. Procurement Goals and Objectives

13. The State seeks a vendor to provide an Online Electronic Benefits Transfer (EBT, or "eWIC") system for the Mississippi State Department of Health (MSDH) Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) Program that:
 - a. Improves the shopping experience of participants and their ability to manage benefit use and selection of foods;
 - b. Ensures the availability of data to aid in WIC program management related to participant redemptions and purchasing patterns;

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- c. Continues to operate the MSDH WIC Program's eWIC system while looking ahead to implement newer technologies such as online purchases from vendors;
- d. Provides for the operations and maintenance of this technology, along with providing related support (such as cardholder services and WIC Vendor enablement activities), and additional requirements which are further defined in this Request for Proposals (RFP);
- e. Assures core services include but are not limited to: eWIC account creation and management, transaction processing, financial accounting, retailer/ WIC vendor management, card services, customer service call centers, help desk support, and reports of activities and transactions;
- f. Ensures that the WIC benefits continue seamlessly for participants; and
- g. If the awarded vendor is not the incumbent, the awarded vendor shall, as a part of their proposed solution, perform conversion services to transition the State over to the new system.

H. Statement of Understanding

- 14. ITS and MSDH acknowledge that the specifications within this RFP are not exhaustive. Rather, they reflect the known requirements that must be met by the proposed system. Vendors must specify, here, what additional components may be needed and are proposed in order to complete each configuration.
- 15. Throughout this document, references to this RFP will mean RFP No. 4631, including Attachment A to RFP 4631, and all accompanying exhibits and appendices.
- 16. Unless otherwise specified, throughout this document, references to Customer shall mean Mississippi State Department of Health (MSDH).
- 17. Unless otherwise specified, throughout this document, references to the State can be used interchangeably to represent the State of Mississippi, the Customer, and/or the Mississippi Department of Information Technology Services.
- 18. Unless otherwise specified, throughout this document, references to the proposed solution will represent the collective services, system, or solution(s) being sought by the State.
- 19. Vendors should propose their cost in Section VIII, Cost Information Submission form in RFP No. 4631, rather than in this Attachment A document.
- 20. Vendors should expect to find and complete the Section IX Reference forms in RFP No. 4631, rather than in this Attachment A document.
- 21. The Vendor shall be responsible for the implementation of the proposed solution. The comprehensive solution proposed by the Vendor must address the general and functional requirements set forth in this RFP including all applicable State and Federal requirements.

I. Hosting Environment

- 22. **MANDATORY:** Data Ownership: The State shall own all rights, titles, and interests in all data used by, resulting from, and collected using the services provided. The Vendor shall not access State User accounts or State Data, except (i) in the course of data center operation related to this solution; (ii) response to service or technical

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- issues; (iii) as required by the express terms of this service; or (iv) at the State's written request.
23. **MANDATORY:** Vendor must successfully migrate all existing Customer WIC-EBT data, which is housed in an on-premises SQL database, to the proposed solution. Vendor is responsible for data conversion if it is necessary for the migration. If conversion and migration costs are not included in the base quote for the solution, Vendor must present such costs as separate line items in Section VIII, Cost Information Submission.
 24. Vendor must acknowledge and agree that Customer is the sole owner of any and all database content migrated from the current solution to the proposed solution, and any future database content created within the awarded vendor solution, with exclusive rights to use the database content without restriction.
 25. **MANDATORY:** The Vendor must maintain backup system security and application updates.
 26. **MANDATORY:** Vendor must agree that the proposed solution shall be backed up (data and system configurations) at least daily for continuity of operations considerations.
 27. **MANDATORY:** Vendor must agree that the proposed solution shall permit system administrators to selectively create full and incremental backups of any and all files without impacting functionality of the system.
 28. **MANDATORY:** The Vendor must encrypt all backup files and data and must manage encryption keys. At a minimum, the backup options must encompass a strategy of daily incremental and weekly full backups. All cloud instances must include options for snapshots and backups of snapshots.
 29. The encrypted backup should be moved to another geographical region. Regardless of the method of backup, weekly full backups must include system State information. The Vendor retention requirement for all backups is at least fifty-two (52) weeks. Backup retrieval must be started within two hours of notification from Customer. The Vendor must monitor all disaster recovery instances, including replication and instance performances.
 30. Solution must be capable of running backup reports on a weekly basis, or whatever sequence is required by Customer. For example, report should reveal which jobs were successfully completed, which jobs failed, and which jobs restarted, etc.
 31. For backup reporting, solution must be capable of on-demand as well as auto-run reporting.
 32. The Vendor must be willing to provide backups on demand related to development, database changes, or emergency situations.
 33. Data Protection: Protecting personal privacy and sensitive data shall be an integral part of the Vendor's business activities to ensure that there is no inappropriate or unauthorized use of State information at any time. To this end, the Vendor shall safeguard the confidentiality, integrity, and availability of State information and comply with the following conditions.
 - a. All information obtained by the Vendor under this contract shall become and remain the property of the State; and

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- b. At no time shall any data or processes which either belong to or are intended for the use of State or its officers, agents, or employees be copied, disclosed, or retained by the Vendor or any party related to the Vendor for subsequent use in any transaction that does not include the State.
- 34. Data Location: The Vendor shall not store or transfer State data outside of the United States. This includes backup data and Disaster Recovery locations. The Vendor shall permit its personnel and contractors to access State data remotely only as required to provide technical support.
- 35. Encryption:
 - a. The Vendor shall encrypt all non-public data in transit regardless of the transit mechanism;
 - b. For engagements where the Vendor stores non-public data, the data shall be encrypted at rest. The key location and other key management details will be discussed and negotiated by both parties . Where encryption of data at rest is not possible, the Vendor must describe existing security measures that provide a similar level of protection . Additionally, when the Vendor cannot offer encryption at rest, it must maintain, for the duration of the contract, cyber security liability insurance coverage for any loss resulting from a data breach . The policy shall comply with the following requirements:
 - 1) The policy shall be issued by an insurance company acceptable to the State and valid for the entire term of the contract, inclusive of any term extension(s);
 - 2) The Vendor and the State shall reach agreement on the level of liability insurance coverage required;
 - 3) The policy shall include, but not be limited to, coverage for liabilities arising out of premises, operations, independent contractors, products, completed operations, and liability assumed under an insured contract;
 - 4) At a minimum, the policy shall include third party coverage for credit monitoring, notification costs to data breach victims, and regulatory penalties and fines;
 - 5) The policy shall apply separately to each insured against whom claim is made or suit is brought subject to the Vendor's limit of liability;
 - 6) The policy shall include a provision requiring that the policy cannot be cancelled without thirty (30) days written notice;
 - 7) The Vendor shall be responsible for any deductible or self-insured retention contained in the insurance policy;
 - 8) The coverage under the policy shall be primary and not in excess to any other insurance carried by the Vendor; and
 - 9) In the event the Vendor fails to keep in effect at all times the insurance coverage required by this provision, the State may, in addition to any other remedies it may have, terminate the contract upon the occurrence of such event, subject to the provisions of the contract.
- 36. Breach Notification and Recovery: Unauthorized access or disclosure of non-public data is considered to be a security breach. The Vendor shall provide

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- immediate notification and all communication shall be coordinated with the State. When the Vendor or their sub-contractors are liable for the loss, the Vendor shall bear all costs associated with the investigation, response and recovery from the breach including but not limited to credit monitoring services with a term of at least 3 years, mailing costs, website, and toll-free telephone call center services. The State shall not agree to any limitation on liability that relieves a Vendor from its own negligence or to the extent that it creates an obligation on the part of the State to hold a Vendor harmless.
37. Notification of Legal Requests: The Vendor shall contact the State upon receipt of any electronic discovery, litigation holds, discovery searches, and expert testimonies related to, or which in any way might reasonably require access to the data of the State. The Vendor shall not respond to subpoenas, service of process, and other legal requests related to the State without first notifying the State unless prohibited by law from providing such notice.
38. Termination and Suspension of Service: In the event of termination of the contract, the Vendor shall implement an orderly return of State data in CSV or XML or another mutually agreeable format. The Vendor shall guarantee the subsequent secure disposal of State data.
- a. Suspension of services: During any period of suspension of this Agreement, for whatever reason, the Vendor shall not take any action to intentionally erase any State data;
 - b. Termination of any services or agreement in entirety: In the event of termination of any services or of the agreement in its entirety, the Vendor shall not take any action to intentionally erase any State data for a period of 90 days after the effective date of the termination. After such 90-day period, the Vendor shall have no obligation to maintain or provide any State data and shall thereafter, unless legally prohibited, dispose of all State data in its systems or otherwise in its possession or under its control as specified in 38.d below. Within this 90-day timeframe, Vendor shall continue to secure and back up State data covered under the contract;
 - c. Post-Termination Assistance: The State shall be entitled to any post-termination assistance generally made available with respect to the Services unless a unique data retrieval arrangement has been established as part of the Service Level Agreement; and
 - d. Secure Data Disposal: When requested by the State, the provider shall destroy all requested data in all of its forms, for example: disk, CD/DVD, backup tape, and paper. Data shall be permanently deleted and shall not be recoverable, according to National Institute of Standards and Technology (NIST) approved methods. Certificates of destruction shall be provided to the State.
39. Background Checks: The Vendor warrants that it will not utilize any staff members, including sub-contractors, to fulfill the obligations of the contract who have been convicted of any crime of dishonesty. The Vendor shall promote and maintain an awareness of the importance of securing the State's information among the Vendor's employees and agents.
40. Security Logs and Reports: The Vendor shall allow the State access to system security logs that affect this engagement, its data, and/or processes. This includes the ability to request a report of the activities that a specific user or administrator

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has accessed over a specified period of time as well as the ability for an agency customer to request reports of activities of a specific user associated with that agency. These mechanisms should be defined up front and be available for the entire length of the agreement with the Vendor.

41. **Contract Audit:** The Vendor shall allow the State to audit conformance including contract terms, system security and data centers as appropriate. The State may perform this audit or contract with a third party at its discretion at the State's expense.
42. **Sub-Contractor Disclosure:** The Vendor shall identify all of its strategic business partners related to services provided under this contract, including but not limited to, all subcontractors or other entities or individuals who may be a party to a joint venture or similar agreement with the Vendor, who will be involved in any application development and/or operations.
43. **Sub-Contractor Compliance:** The Vendor must ensure that any agent, including a Vendor or subcontractor, to whom the Vendor provides access agrees to the same restrictions and conditions that apply through this Agreement.
44. **Processes and Procedures:** The Vendor shall disclose its non-proprietary security processes and technical limitations to the State so that the State can determine if and how adequate protection and flexibility can be attained between the State and the Vendor. For example: virus checking and port sniffing — the State and the Vendor shall understand each other's roles and responsibilities.
45. **Operational Metrics:** The Vendor and the State shall reach agreement on operational metrics and document said metrics in the Service Level Agreement. At a minimum the SLA shall include:
 - a. Advance notice and change control for major upgrades and system changes;
 - b. System availability, uptime guarantee, agreed-upon maintenance downtime;
 - c. Recovery Time Objective (RTO) and Recovery Point Objective (RPO); and
 - d. Security Vulnerability Scanning.

J. Vendor Qualifications

46. Vendor must provide a detailed corporate overview that includes the following:
 - a. The name of the corporation or other legal entity that is submitting the proposal;
 - b. The date the firm was established, and the ownership model;
 - c. A list of current eWIC and/or recent similar or relevant projects, including the clients' names, periods of performance, and descriptions of the services provided;
 - d. A list and schedule of active and pending eWIC implementations, including names of proposed project staff already assigned to the active and pending projects;
 - e. A detailed description of all relevant financial system development, implementation, and operating experience within the last five (5) years that demonstrates the Vendor's ability to satisfy the requirements of this RFP;
 - f. Documentation of public records of prior and current litigation and/or formal administrative protests or actions such as notices of default, unsatisfactory

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- j. Experience in meeting accessibility standards of WIC participant- or vendor-facing materials and websites;
 - k. Experience in allowing Retail Vendors to process eWIC online orders and transactions, including enablement of both PIN-based and PIN-less authentication systems;
 - l. Experience with contract transition and eWIC processor conversion activities; and
 - m. Experience interfacing with SPIRIT.
- 51. Vendor must be capable of and have previous experience in developing and implementing WIC-EBT solutions of similar size and scope. At least two (2) of the vendor references submitted in Section IX of RFP No. 4631 must substantiate this experience.
 - 52. Vendor must have been in the business of providing such solutions for at least the last three (3) years.
 - 53. Vendor must provide an introduction and general description of its company's background and years in business providing such services.
 - 54. Vendor must specify the location of the organization's principal office, and the number of executive and professional personnel employed at this office.
 - 55. Vendor must specify the organization's size in terms of the number of full-time employees, the number of contract personnel used at any one time, the number of offices and their locations, and structure (for example, state, national, or international organization).
 - 56. Vendor must disclose any company restructurings, mergers, and acquisitions over the past three (3) years and/or any planned, future restructurings or mergers.
 - 57. Vendor headquarters must be located in the United States and must provide U.S.-based customer support.

K. Vendor Implementation Team

- 58. The Vendor must demonstrate that all team members have the necessary experience for development, configuration, implementation, testing, user training, maintenance and support of the services required by this RFP. At a minimum, Vendor response should include team member roles, functional responsibilities, and experience with projects similar in size and scope to the services required by this RFP.
- 59. Identify the participating key staff members who will be responsible for the execution of the various aspects of the project, including but not limited to: Project Manager, Vendor Enablement Manager, Technical System Lead, Development Team, Business Analyst(s), and Technical Architect(s).
- 60. For each participating key staff member, provide a summary of qualifications, years of experience, and length of employment with your company.
- 61. Vendor must ensure that each team member assigned to this project is able to communicate clearly in the English language both verbally and in written form.

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L. Managers and Key Staff

62. If any of the Vendor's key staff or leadership have different titles than what is included in this RFP, Vendor must include the individual's working title in addition to the equivalent title where applicable. Additionally, if any Managers or Key Staff are sub-contracts, they must be identified as such.
63. During the term of the contract, the Project Manager (PM) will be required to:
 - a. Begin the work on the State's project no later than fifteen (15) days after the effective date of the contract;
 - b. Be assigned to the project for the term of the contract; and
 - c. Be subject to State approval. During the term of the contract, the State may request the replacement of the Project Manager for any legitimate performance reason(s). The proposed replacement will be subject to State approval and the proposed PM must meet or exceed the existing PM requirements. Staff replacement occurring at the State's request shall be completed within thirty (30) calendar days of receipt of the request.
64. Vendor Enablement Manager: The Vendor should propose a Vendor Enablement Manager who will be the primary contact for the State for MSDH WIC regarding vendor enablement activities including certification of integrated retailers. The Vendor Enablement Manager should have the following preferred qualifications:
 - a. Experience in eWIC Vendor Management;
 - b. Experience with online eWIC project rollouts;
 - c. Experience facilitating integrated Vendor Certifications; and
 - d. Experience certifying and supporting an eWIC online ordering/transaction system.
65. Technical System Lead: Vendor should propose a Technical System Lead who will be the primary contact for the State Agency and their MIS operations and maintenance contractor for the eWIC system, interfaces, and communications support with the eWIC system. The Technical System Lead should have the following preferred qualifications:
 - a. A technical background, such as a developer, and credentials such as IT Infrastructure Library (ITIL) certification, advanced computer engineering, or programming degrees; and
 - b. Experience as a technical team member or lead in the implementation of eWIC online system or EBT systems.
66. Vendor should include as an appendix to the response complete résumés for all proposed management and staff working on this project, as well as any sub-contractors. The résumés should:
 - a. Include a professional summary and all relevant education, training, certifications, skills, and relevant project experience to include dates of the work performed;
 - b. Specifically call out whether and to what extent the staff member meets any preferred qualifications for their role as identified in this RFP; and

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- c. Not contain personal contact information (e.g., telephone numbers, home addresses, or home email addresses of individuals). If it is necessary to include personal contact information, please clearly indicate in the proposal that personal contact information is being provided.
67. Organization Chart: Include an organizational chart that indicates the names, titles, and functions of project team personnel, including any proposed subcontractors. One organizational chart for the entire project team is acceptable. Include in the response a discussion of the following:
- a. Proposed lines of authority, including the name of the corporate officer(s) to be contacted should major problems arise during the performance of the contract;
 - b. How the Vendor’s project management team will be involved in the administration of the project and services;
 - c. How the Vendor’s project management team will coordinate internal and subcontractor activities with the MSDH WIC eWIC activities; and
 - d. How the Vendor’s project management team will establish and manage a formal communications protocol with internal staff, subcontractors, and MSDH WIC.
68. Staff Time Allocated to the Project: Vendors should indicate the percentage of time based on a full-time equivalent (FTE) that the proposed project personnel will be assigned to the Mississippi WIC project, as well as percentage of time based on an FTE assigned to any concurrent projects. If key personnel or the percentage of allocated FTEs changes, the Vendor will notify the State in writing within thirty (30) days of change. The proposal should include a table containing this information using the following format:

| Team Member | Project Role | % of FTE Allocated to this Project | % of FTE Allocated to Concurrent Projects |
|-------------|--------------|------------------------------------|---|
| | | | |
| | | | |
| | | | |

II. FUNCTIONAL/TECHNICAL REQUIREMENTS

A. eWIC Standards

The Vendor must describe how they will meet the industry and federal requirements.

- 69. The eWIC system shall conform to the most recent version of the American National Standards Institute (ANSI) X9.93 standards and future updates.
- 70. The eWIC system shall conform to the ANS x9.93-2:208 Financial Transaction Message – EBT – Part 1: Messages (and future updates) as described in the WIC EBT Technical Implementation Guide (TIG). [WIC EBT Technical Implementation Guide and Operating Rules | Food and Nutrition Service](#)

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71. The eWIC system shall conform to the Food and Nutrition Service (FNS) Operating Rules for WIC-EBT dated September 2014 or the most recent version at the time the contract is initiated.
72. The eWIC system shall conform to the FNS WIC-EBT TIG dated September 2012 or the most recent version at the time the contract is initiated.
73. The eWIC system shall conform to the current version of the SPIRIT MIS-EBT interface specification based on the most recent version of the FNS WIC Universal MIS-EBT Interface (WUMEI).
74. The eWIC system shall meet all applicable federal and state regulations, including WIC Regulations 7 CFR Part 246.
75. The eWIC system and the eWIC Processor shall uphold the confidentiality of WIC participant information and WIC Vendor information to the extent required by §246.26 of the WIC Regulations (7 CFR Part 246).
76. In the following order of precedence, the eWIC system shall process transactions in compliance with:
 - a. 7 CFR Part 246 and FNS WIC memos and guidance;
 - b. FNS Operating Rules for WIC EBT; and
 - c. Prevailing industry technical and performance standards for online eWIC systems.
77. The eWIC Processor shall provide, at no cost to the State Agency, any eWIC system software enhancements or upgrades developed on behalf of other WIC State Agencies. The State may at its option elect to implement these enhancements. The eWIC Processor may charge for any additional services, such as implementation, configuration, and materials beyond the provision of software.
78. The Vendor hereby agrees that it will comply with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.), Title IX of the Education Amendments of 1972 (20 U.S.C. 1681 et seq.), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), Age Discrimination Act of 1975 (42 U.S.C. 6101 et seq.); Title II and Title III of the Americans with Disabilities Act (ADA) of 1990 as amended by the ADA Amendment Act of 2008 (42 U.S.C. 12131-12189) as implemented by Department of Justice regulations at (28 CFR Parts 35 and 36); Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency." (August 11, 2000), all provisions required by the implementing regulations of the U.S. Department of Agriculture (7 CFR Part 15 et seq); and FNS directives and guidelines to the effect that no person shall, on the ground of race, color, national origin, age, sex, or disability, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity for which the Contractor receives Federal financial assistance from FNS; and hereby gives assurance that it will immediately take measures necessary to effectuate this agreement.

B. Coordination with the M&O/M&E Contractor

The Vendor shall describe their approach to coordinating and working with the M&O/M&E Contractor to establish and maintain the interface between the MIS and eWIC systems.

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79. The eWIC Processor shall coordinate interface-related design, development, testing, and implementation tasks as needed with the State Agency/M&O/M&E contractor.
80. The eWIC Processor shall provide MSDH with the following eWIC environments to pair with the State Agency's MIS environments at no additional cost. Confirmation on the use of each environment, the specifics on refresh of the data, and connectivity to each will be discussed during the contract kick off meetings:
 - a. Production;
 - b. Reports;
 - c. UAT;
 - d. Training;
 - e. M&O Contractor; and
 - f. M&E Contractor.

Access to these environments will be for the duration of the contract. The eWIC Processor and MSDH will agree on a delivery date for these environments; it will be included in the approved project schedule.

C. Additional Programs

81. MSDH retains the option to allow other State agencies to negotiate with the eWIC Processor through this contract to obtain eWIC services.

D. Accessibility

82. The Vendor must complete the forms included in the RFP, and all documents and other work products delivered by the Vendor must be accessible in order to conform to Federal and State Accessibility Standard.

E. Interface with the MIS

The Vendor shall describe the details of the connectivity they are proposing.

83. The eWIC Processor shall establish secure, high-performance connectivity between the eWIC system and the MIS to accommodate available and reliable message-based system interfaces.
84. The MIS-EBT interface specifications have been established through the SUG. The eWIC Processor is expected to use this specification to interface with the MIS. There will be no changes made to the MIS to support the interface.
85. The eWIC Processor shall establish secure, high-performance connectivity between the eWIC fail over system and the MIS.
86. The eWIC Processor shall establish secure, high-performance connectivity between the eWIC system and the eWIC fail over system and the MIS disaster recovery system.
87. The Vendor shall describe how they will ensure batch files and messages are processed properly and how errors and exceptions are handled, including how the eWIC system will accept and transmit data to and from the MIS in message-based interface and in batch system interface (batch files). Specifically, describe how the

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system will be able to accept batch files 24 x 7 x 365, with the exception of scheduled downtime.

88. The Vendor shall describe how they will ensure batch files and messages are processed properly and how errors and exceptions are handled, including how data transmitted and accepted by the eWIC system will conform to SPIRIT MIS-EBT Interface in compliance with latest/most recent version of WUMEI.
89. The Vendor shall describe how they will ensure batch files and messages are processed properly and how errors and exceptions are handled, including how the eWIC system will be available twenty-four (24) hours per day, seven (7) days per week, to accept and transmit data except during scheduled maintenance.
90. Scheduled maintenance of the eWIC system shall not exceed two (2) hours per month, unless other timeframes are agreed upon by the State Agency. Advance notice of scheduled maintenance must be approved no less than two (2) business days prior to the maintenance.
91. Downtime shall be scheduled during periods of low transactions (e.g., between 2 a.m. and 5 a.m. Central Time [CT]). This time will be defined by the State Agency with the eWIC Processor's input.
92. The eWIC Processor shall provide the State Agency with thirty (30) days' advance notification of any scheduled downtime outside of the time required for routine maintenance. Such downtime shall be pre-arranged with and approved in advance by the State Agency. At the discretion of the State Agency, shorter notice may be approved, depending on the urgency of the situation.

F. Batch Files

93. When the eWIC system receives a batch file it shall transmit a confirmation to the sending party (MIS, vendor system, etc.) that a batch file was received.
94. The eWIC system shall accept confirmation from the sending party that a batch file was received.
95. The eWIC system shall accept batch level error reports from the sending party.
96. Batch level errors (e.g., wrong sequence, wrong record count, etc.) shall be reported by the eWIC system to the sending party.
97. Detail record errors (e.g., providing specific record identifier and indication of specific error) shall be reported by the eWIC system to the sending party.
98. The eWIC system shall accept detail record error reports from the sending party.
99. If a batch file is transmitted with no records, this indicates that no action is to be taken by the receiving system.

G. Web Access

100. The solution must be web accessible to Customer, staff, and authorized external system users.
101. Solution must provide a user account management interface that allows for password complexity policies and self-service password reset. User management activity should be logged and be available for reporting. Logging should, at a minimum, provide details such as timestamp, user, IP, and action performed.

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102. Solution must offer web portal access to credentialed users for Customer defined functions. The web-accessible portal for the solution must be intuitive and easy to navigate.
103. Solution must be browser neutral and must be compatible with the current version and two preceding versions of common browsers including Chrome, Microsoft Edge, Firefox, Safari and Microsoft Explorer 11.
104. Solution must be accessible to all end user equipment types such as desktops, laptops, tablets, and all other devices.
105. Vendor must specify any downloads, plug-ins, or additional software (add-ons) (e.g. Java, Flash, etc.) required to access the proposed solution.
106. For any necessary downloads, plug-ins or add-ons, instructions for access and installation must be easily accessible to participants as a part of the proposed solution. Vendor must describe how the additional software is presented to the user and detail the process for downloading and installing the software. Vendor should include a sample screen shot or sample instructions with Vendor's response to this requirement.
107. For any necessary downloads, plug-ins or add-ons, Vendor must describe the process for educating users on installation and maintenance, including new users as they are added.
108. Any costs associated with the use and maintenance of necessary downloads, plug-ins or additional software must be included in RFP Section VIII, Cost Information Submission.

H. Interface with WIC Mobile App

The Vendor shall describe their approach to supporting the ongoing operation and enhancements to the interface with the WIC mobile app.

109. The eWIC Processor shall develop, if needed, and support an interface between the MS WIC mobile app and the eWIC system. The WIC mobile app is used by participants to identify WIC eligible items using the APL, view current and future benefit balances, determine if a food item scanned is currently available within their current benefit balance, view appointments, review purchase history, locate WIC authorized vendors and clinics, submit UPC inquiries, and view recipes.
110. At a minimum, the WIC mobile app must obtain real time cardholder balance information to include current and future benefits, availability dates, and transaction history and the current APL.
111. Future functionality for the app may include PIN selection/changes, card status changes (i.e., reporting lost cards), and online ordering/ shopping.
112. The eWIC Processor shall support the development of the interface to the WIC mobile app in coordination with the mobile app development contractor within ninety (90) days of contract execution.

I. Change Management

113. The eWIC Processor shall establish and follow a formal change management process to encompass remedial, enhancement, and conforming changes.

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114. The eWIC Processor shall respond to system enhancement change requests with a proposal for level of effort, estimated hours and cost within two (2) weeks of receiving request.
115. The State expects change orders to be billed based on a “fixed price” or “time and materials” basis. Pricing will be based on hourly rates submitted in the response to this RFP and will be negotiated after the change order has been defined and work hours can be estimated. Fixed price change orders will be submitted and negotiated for price reasonableness. In the event the “fixed price amount” exceeds the actual cost of time and material, the State will be charged the lesser amount.
116. Once a change request is approved for implementation by the MSDH WIC Program, the eWIC Processor shall develop and submit an initial project schedule within forty-five (45) calendar days of approval of change request. A definitive project schedule shall be developed by mutual agreement of the parties and may be finalized after the forty-five (45) day period.
117. All changes or modifications to the System must be thoroughly tested by the eWIC Processor and approved by the State prior to release.
118. All customizations to the application should adhere to industry standard coding practices, with the intent of securing data in the system.
119. Vendor must agree that upon award, Vendor will describe, justify, and submit all proposed changes to the agreed upon project deliverables to Customer for approval. Such proposed changes include but are not limited to project scope, any and all implementation requirements, technical, functional, and configuration requirements, and/or all other agreed upon project deliverables.
120. The Project Manager must develop a Change Management Plan (CMP) for Customer which will be executed during implementation and followed throughout the lifecycle of the project. At a minimum, the CMP must include the following components:
 - a. Readiness assessments;
 - b. Communication and communication planning;
 - c. Change management activities/events and related roadmaps;
 - d. Coaching and manager training for change management;
 - e. Developing and providing all facets of user training, including train the trainer;
 - f. Mitigation of change resistance to the awarded solution;
 - g. Data collection, feedback analysis, and corrective actions;
 - h. Celebrating and recognizing success; and
 - i. After-project review.

III. WIC FOOD MAINTENANCE REQUIREMENTS

A. Category and Subcategory Information

121. The eWIC system shall accept the WIC Category/Subcategory file generated by the MIS.

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122. The eWIC system shall accept WIC Category/Subcategory files containing changes and additions to the State Agency WIC Category/Subcategory file from the MIS data.
123. If the effective date is not present, then the eWIC system shall assume the current date as the effective date.
 - a. If an end date is not provided, then the eWIC system shall default the end date to zeroes; and
 - b. When Category/Subcategory deactivation (end) dates are reached, any UPCs associated with the Category/Subcategory shall also be deactivated.

B. WIC UPC/PLU/NTE Data

The Vendor shall describe how their eWIC system manages UPC/PLU data. The description should include information regarding how many days it takes to activate, deactivate, or update a UPC/PLU and how immediate changes could be made for emergencies including timeframes for emergency updates.

124. The eWIC system shall accept the WIC UPC/PLU/NTE file from the MIS that includes peer group pricing for each item following the WUMEI standard or the most recent version of the standard.
125. The eWIC system shall accept WIC UPC/PLU/NTE files containing changes and/or additions to the State Agency WIC UPC/PLU/NTE database that includes peer group pricing for each item.
126. The WIC UPC/PLU/NTE file shall be in the format consistent with the SPIRIT MIS-EBT Interface Specification in compliance with the WUMEI for use in providing an APL consistent with the ANSI X9.93 standards or the most recent version of the ANSI standards.
 - a. Upon receipt of the UPC/PLU/NTE file, eWIC system shall validate whether the UPC/PLU record already exists for the State Agency;
 - b. If the UPC/PLU record does not exist, the eWIC system shall add the UPC/PLU record. The new UPC/PLU record will become active immediately unless there is a future active date;
 - c. If the UPC/PLU record does exist, the eWIC system shall update the existing UPC/PLU record. The UPC/PLU change will become active immediately unless there is a future active date. Changes include at a minimum: NTE updates by peer group, updates to active dates, and changes to descriptions, amounts, unit of measure or category/subcategory;
 - d. Upon validation, the eWIC system shall completely replace the existing information with the updated information; and
 - e. The eWIC system shall create multiple APLs, the UPC/PLU/NTE file will include indicators for the specific APL type for which the product shall be included. The eWIC system shall be able to process this data and apply the UPCs/PLUs to the appropriate APL(s).
127. The eWIC system shall accept the UPC/PLU/NTE files containing deactivations of specific UPCs or PLUs.

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- a. The eWIC system shall deactivate the existing UPCs or PLUs record on the designated end date or immediately if the designated end date is in the past.
128. The Vendor shall describe how the eWIC system calculates and applies Not to Exceed (NTE)/Maximum Allowable Reimbursement Levels (MARLs), including how the eWIC system will have the capability to calculate and apply NTE/MARL.
 - a. The eWIC system shall have the capability to calculate and apply NTE/MARLs by category, subcategory, and UPC;
 - b. The eWIC system shall have the capability to calculate and apply NTE/MARLs using the average plus a designated number of standard deviations as determined by MSDH; and
 - c. The eWIC system shall have the capability to calculate and apply NTE/MARLs based on peer group or other vendor characteristics as defined by MSDH.

C. Access to Approved Product List (APL)

The Vendor shall describe how the APL file is managed and how they will make the file available for download. In addition, the Vendor shall describe how eWIC system will accommodate multiple APLs.

129. The eWIC system shall provide user and WIC Vendor access to the APL. The MIS will generate the Category/Subcategory file and UPC/PLU file and remit to the eWIC system which will create the APL in X9.93 format on a daily basis.
 - a. At a minimum, the eWIC system shall generate the APL on a daily basis;
 - b. The eWIC system shall generate the WIC Vendor APL file on-demand as requested by MSDH;
 - c. The eWIC system shall make the APL file available on a secure data retrieval site for download by WIC Vendors. The APL shall not display NTE data;
 - d. The eWIC system shall provide the State Agency with user view of APL source data (current and previous), including the ability to view APLs by specific dates; and
 - e. The State uses multiple APLs, the eWIC system shall limit vendor access to specific APLs as defined by the APL type. For example, there is a full APL and a limited APL for pharmacies; pharmacy vendors shall only be able to access the pharmacy APL.

IV. ACCOUNT SET-UP AND BENEFIT AUTHORIZATION REQUIREMENTS

A. Create Electronic Benefits Account (EBA)

The Vendor shall describe how the eWIC system manages EBAs.

130. The eWIC system shall process account set-up messages from the MIS.
 - a. The eWIC system shall validate the uniqueness of the MIS household ID (no duplicate IDs allowed);
 - b. At a minimum, the eWIC system shall accept the type of account (e.g., household, compliance, educational, vendor, etc.) and the MIS household ID;
 - c. The eWIC system shall accept demographic data related to the Primary Card Holder for the account;

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- d. The eWIC system shall accept demographic data (if included);
- e. If the effective date is not provided with the account record, then the eWIC system shall assume the current date is the effective date; and
- f. The eWIC system shall establish an EBA for the household and assign a unique EBA identification (ID).

B. Maintain EBA

- 131. The eWIC system shall accept messages from the MIS to change the MIS household ID or status.
 - a. The eWIC system shall validate that the original MIS household ID exists;
 - b. If the account status has changed, then the eWIC system shall change the account status; and
 - c. If the MIS account is deactivated, the eWIC system shall purge the remaining benefits upon their expiration date.
- 132. The eWIC system shall accept messages from the MIS to change the household /primary cardholder demographic data.
 - a. The eWIC system shall validate the MIS household ID exists;
 - b. The eWIC system shall update household/primary cardholder demographic data; and
 - c. The eWIC system shall provide via message data detailed EBA information upon request from the MIS using the MIS household ID or a household cardholder's primary account number (PAN).

C. Add or Update Benefits to the EBA

- 133. The eWIC system shall receive message data of benefit issuance from the MIS.
 - a. The eWIC system shall validate that the MIS household ID and the EBA exist and are active;
 - b. The eWIC system shall validate that the benefit issuance records are correct in format, including a valid combination of Category code and Sub-Category code and that the Benefit ID is unique;
 - c. The eWIC system shall reject duplicate benefit issuance and remit a message to the MIS informing the MIS of the rejection and reason for reject;
 - d. The eWIC system shall validate that the benefit quantity (units available) for the Category code and Sub-Category code on a given date does not exceed the maximum balance (999.99);
 - e. The eWIC system shall reject benefits whose dates are not synched with other benefit availability dates; and
 - f. The eWIC system shall allow more than one issuance to a household for a single month.
- 134. The eWIC system shall receive message data of benefit voids (debits) from the MIS.
 - a. The eWIC system shall validate that the MIS household ID and EBA exist and are active;

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- b. The eWIC system shall validate that the Benefit ID, beginning benefit date, and ending benefit date correspond precisely with the benefit information in the EBA for the Categories and Sub-Categories to be debited; and
- c. If the transaction is a void of the entire benefit, then the eWIC system shall only void the benefit if there is sufficient balance to post the entire void.

D. Maintain EBA Benefits and Benefit Availability

The Vendor shall describe how the eWIC system maintains and accurately accounts for benefits issued to cardholder accounts.

- 135. The eWIC system shall maintain the WIC benefit account structure, to include benefit beginning and end dates.
 - a. The eWIC system shall accurately maintain EBA account balances by Category/Sub-Category;
 - b. The eWIC system shall ensure that benefits being purchased are drawn from the appropriate Category/Sub-Category; and
 - c. The eWIC system shall ensure that benefit accounts are not overdrawn.
- 136. The eWIC system shall store and manage benefits based on the availability dates received from the MIS.
 - a. The eWIC system shall ensure benefits are made available on their availability date and time (midnight);
 - b. The eWIC system shall ensure that unused benefits are expired on their expiration date and time. Expiration time shall be 11:59 PM;
 - c. The Integrated Voice Response (IVR) system and participant cardholder must reflect accurate benefit availability based on local time of the participant based on the zip code associated with their account; and
 - d. The eWIC system shall ensure benefits may not be redeemed before the begin date and time or after end date and time of the benefits set.
- 137. The eWIC system shall provide via message data the benefit balance information for a specific EBA.
 - a. The eWIC system shall validate that the MIS household ID exists and is active; and
 - b. If benefit begin and end dates are not provided in the request, the eWIC system shall retrieve all available benefits with their corresponding dates for current and future months.

E. Benefit History

- 138. The eWIC system shall provide via message data the benefit maintenance history for a specific EBA.
 - a. The eWIC system shall validate that the MIS household ID and the EBA exist; and
 - b. If the MIS household ID is sent, then the eWIC system shall return the benefit maintenance history for the household. If a Primary Account Number (PAN) is sent, then the eWIC system shall return the benefit maintenance history for the PAN.

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139. The eWIC system shall provide via message data the benefit redemption history for a specific EBA.
 - a. The eWIC system shall validate that the MIS household ID and EBA exist; and
 - b. If the MIS household ID is sent, then the eWIC system shall return the benefit redemption history for the household. If a PAN is sent, then the eWIC system shall return the benefit redemption history for the card.

V. CARD PRODUCTIONS AND MANAGEMENT REQUIREMENTS

A. Produce Magnetic Stripe Cards

The Vendor shall describe their processes for card production and ensuring quality, durability, and longevity.

140. The eWIC Processor shall provide the eWIC card.
 - a. The eWIC card shall be compliant with International Organization for Standardization (ISO) 7810:2003, Identification cards - Physical characteristics or the most up to date standards;
 - b. The WIC EBT Contractor shall work with the MSDH WIC Program to develop a WIC EBT card design specific to MSDH WIC Program.
 - c. The obverse graphics of the eWIC card shall be produced using a four (4) color printing process;
 - d. The reverse of the eWIC card shall have a tamper-evident signature panel;
 - e. The reverse of the eWIC card shall have a high coercivity magnetic stripe;
 - f. Track two (2) of the magnetic stripe shall be encoded according to ISO standard for financial cards: ISO 7811, 7812 and 7813 or the most up to date standards;
 - g. The reverse of the eWIC card shall have printed information as specified by the State Agency. It must also include the short version of the USDA FNS non-discrimination statement;
 - h. The eWIC card shall contain a mark, brand or wording that identifies it as being associated with the State Agency. Such identification is to be agreed upon with the State Agency; and
 - i. The eWIC card shall not contain the mark or brand of any debit/credit network.
141. The eWIC card shall contain a unique 16-digit primary account number (PAN).
 - a. The PAN printed on obverse of the card shall be in a contrasting color;
 - b. The PAN of the eWIC card shall use the State Agency's Bank Identification Number (BIN)/Issuer Identification Number (IIN);
 - c. The PANs for new cards shall not duplicate any eWIC Processor's card numbers already in use;
 - d. The PAN layout shall be as follows for MS eWIC Cards:
 - 1) Position 1-6: BIN/IIN;
 - 2) Position 7-9: Discretionary;

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- 3) Position 10-15: Cardholder ID; and
- 4) Position 16: Check Digit.
- e. The PAN shall be encoded and may be embossed, laser engraved, indent printed, or hot stamped on the WIC EBT Card.

B. Provision of eWIC Cards

The Vendor shall describe their approach to supporting card ordering and distribution of cards.

- 142. The eWIC card provider shall distribute/deliver eWIC cards to MSDH directly.
- 143. The eWIC card provider shall maintain card inventory controls.
 - a. eWIC cards shall be shipped with logical numbering and inventory lists;
 - b. eWIC cards shall be packed in sealed boxes, not to exceed 250 cards/box;
 - c. eWIC cards shall be packed in numeric sequence from lowest to highest; and
 - d. eWIC card boxes shall be shipped in cartons. As few as one (1) box may be included in a shipment.
- 144. The State Agency shall retain ownership of all State Agency eWIC cards produced and not issued at the end of the contract term.
- 145. The eWIC card provider shall provide a tracking tool that enables visibility into card inventory levels and allows tracking by clinic location. The Vendor is required to propose a method using this tool that supports alerts and facilitates the reordering of additional card stock as needed.

VI. CARD AND PIN ISSUANCE REQUIREMENTS

A. Add Card/Cardholder

- 146. The eWIC system shall receive card issuance message data from the MIS.
 - a. The eWIC system must validate that the MIS household ID EBA exists;
 - b. The cardholder type code is "primary". The eWIC system shall validate that there is not already an active primary cardholder associated with the account;

NOTE: The State Agency currently issues only one card per household but reserves the right to choose to issue multiple cards at a future date.

 - c. The eWIC system shall accept demographic data for a primary cardholder. Personally identifiable information (PII) shall be limited to Name, date of birth (DOB) and Zip Code for use with the IVR identity validation. All PII shall be secured by the eWIC Processor; and
 - d. The eWIC system shall create a new cardholder record and associate the cardholder with the given card and the household EBA.

B. Update Card/Cardholder

- 147. The eWIC system shall receive eWIC updated card message data from the MIS to change card status, update cardholder demographics, and replace a card.
 - a. The eWIC system shall validate that the card is active and assigned;
 - b. The eWIC system shall change the card status to the new value;

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- c. The eWIC system shall validate that the replacement card number exists and has not previously been issued;
 - d. If the cardholder currently has an active card, then the eWIC system shall change the existing active card status to deactivated; and
 - e. The eWIC system shall allow the cardholder's existing PIN to be transferred to the new card.
148. The eWIC system shall allow a cardholder to update a card's status through live customer service support.
- a. The eWIC system/customer service agent shall validate that the card is active and assigned;
 - b. The eWIC system/customer service agent shall validate the identity of the individual requesting a card status change. Each cardholder may change the status of his/her card to lost or stolen. No cardholder may reactivate a deactivated status;
 - c. The eWIC system/customer service agent shall change the card status to the new value;
 - d. If the cardholder currently has an active card, then the eWIC system/customer service agent shall change the existing active card status to deactivated; and
 - e. The eWIC system shall allow the cardholder's existing PIN to be usable with the new card.

C. Card Replacement

149. The eWIC Processor is responsible for WIC participant/household card replacement. The Vendor shall describe the method for mailing card replacements to be mailed and received by the WIC participant/household within ten (10) business days.
150. The eWIC Processor shall mail replacement cards to WIC households that request one due to the original card being lost, stolen, or destroyed/damaged through the participant CSC/IVR or web portal.
151. The Vendor shall describe the system that will be used for card replacements to be mailed no later than the next business day after receipt of a card issuance replacement.
152. The Vendor shall describe the system that will be used for card replacements to be mailed and received by the WIC participant/household within ten (10) business days.

D. Maintain Card History

153. The Vendor shall describe how the eWIC system maintains card history, including how it will maintain a history of cards assigned to households and cardholders.
154. The Vendor shall describe how the eWIC system will provide message data in response to a request from the MIS for a history of all eWIC cards that have been assigned to a household.
155. The Vendor shall describe how the eWIC system will remit card history message data to the MIS (e.g., card activation date, card status changes, primary cardholder changes, card deactivation date).

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E. PIN Selection

156. The Vendor shall describe how PINs are managed within the system as well as how security and encryption will be maintained, including how the eWIC system will provide functionality for a cardholder to select or change (update) a PIN remotely by phone call to the eWIC cardholder IVR system or via a cardholder portal.
 - a. The eWIC system shall validate that the card number is active and associated with a valid EBA;
 - b. The eWIC system shall validate the identity of the person requesting the PIN change by requesting DOB and zip code;
 - c. The IVR will require that the cardholder enter their PIN twice to ensure accuracy; and
 - d. Neither IVR, cardholder portal nor the eWIC host system will limit the number of times a PIN can be changed by a cardholder.
157. The Vendor shall describe how the eWIC Processor will support the transfer of PINs associated with existing eWIC cards to the new eWIC Processor at the conclusion of its contract.

F. PIN Lock and Unlock

The Vendor shall describe how PIN unlocking is accomplished in their system.

158. The eWIC system shall lock an EBA from access if a cardholder has exceeded the State Agency-specified number of consecutive invalid PIN attempts.
159. The State Agency, within the eWIC system, shall be able to configure the number of consecutive invalid PIN attempts.
160. The State Agency should be allowed to view a given card's invalid PIN attempt count and if the card is locked.
161. The eWIC system shall provide functionality to unlock on demand from the MIS an EBA that has been locked for exceeding invalid PIN attempts.
162. The eWIC system shall provide functionality to automatically unlock the PIN lock after a successful PIN change.
163. The eWIC system shall automatically unlock an EBA at 11:59 PM local time, of the participant, on any day that an EBA has been locked for exceeding the allowed number of invalid PIN attempts.

VII. TRANSACTION PROCESSING REQUIREMENTS

A. Processing Day

164. The eWIC system shall maintain a twenty-four (24) hour business day processing cycle.
165. The eWIC Processor shall designate a standard daily cutoff time for transaction processing.
166. The standard daily cutoff time shall occur at a time of day that shall allow the origination of automated clearing house (ACH) payments for next day settlement.

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B. Transaction Processing

The Vendor shall describe how transaction processing is managed within the system, including interaction with any gateways, switches, TPPs.

167. The eWIC system shall provide real-time transaction processing of message data or file transmissions received from WIC Vendors, WIC Vendors' corporate representatives (agents) (for aggregated data/file transfer) or their third-party processors (TPP).
 - a. The eWIC system shall support online, commercial network and direct connect communication with WIC Vendors;
 - b. The eWIC Processor shall establish a direct or indirect telecommunications connection for the routing of transactions and retrieval from and delivery of files to WIC Vendors, their agents, or TPPs;
 - c. Transactions accepted by the eWIC system from the WIC Vendor or its TPP shall be in the ANS X9.93-2:2008 Financial Transaction Message - EBT - Part 1: Messages, 2008 (or most recent standard) for messages;
 - d. The eWIC system shall accept the following minimum transaction set:
 - 1) Balance Inquiry;
 - 2) Purchase Inquiry;
 - 3) Void; and
 - 4) Reversal.
 - e. The eWIC transaction date and time shall be the date and time the purchase is approved by the eWIC system. It shall be able to be displayed and reported as to the local date and time of the WIC Vendor location.
168. The eWIC system shall differentiate between in-person and web-based transactions, and the Vendor shall describe how transaction processing is managed within the system including interaction with any gateways, switches, TPPs.

C. Online Transaction Processing

The Vendor shall describe how the eWIC System will ensure the integrity of each transaction.

169. The eWIC system shall conduct checks and processes to determine if a transaction is approved.
 - a. The eWIC system shall ensure the transaction originates from an approved WIC Vendor by validating the WIC Vendor's X9 number;
 - b. The eWIC system shall validate that the PAN is active;
 - c. The eWIC system shall verify that the number of consecutive failed PIN tries has not been exceeded;
 - d. For in-person or PIN-based web-based transactions, the eWIC system shall verify the PIN associated with the PAN;
 - e. For web-based PIN-less transactions, the eWIC system shall authenticate the benefit user through verifying key demographic data;

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- f. The eWIC system shall verify the account is active;
 - g. The eWIC system shall verify that the UPC or PLU code presented for each purchased product is an authorized UPC or PLU for the State Agency through comparison to the APL;
 - h. The eWIC system shall validate the Categories and Sub-Categories of the food items presented against the current list of WIC approved Categories and Sub-Categories;
 - i. The eWIC system shall validate the products and units are available within the EBA benefit balance.;
 - j. The eWIC system shall validate the products for appropriate availability dates in the EBA benefit record; and
 - k. For void transactions, the eWIC system shall verify an existing benefit record so that the transaction can be properly posted.
170. The Vendor shall describe how the eWIC system processes transaction in real time, while ensuring the integrity of each transaction.
- a. The eWIC system shall ensure the purchase quantity redeemed from the EBA benefits shall be obtained from the benefit quantity associated with the UPC in the APL;
 - b. The eWIC system shall provide approval or denial for each transaction, and for each record the appropriate transaction code;
 - c. The eWIC system shall provide an appropriate reason code as set by X9.93: Part 1 for all rejected transactions;
 - d. The eWIC system shall compare the product price against the NTE for the UPC.
 - 1) If the product price is equal to or less than the NTE/ MARL for the WIC Vendor's peer group, the eWIC system shall approve the purchase of the product at the WIC Vendor's product price;
 - 2) If the product price is greater than the allowable price for the WIC Vendor's peer group, the eWIC system shall approve the purchase of the product at the NTE price; and
 - 3) The eWIC system shall provide a return message to the WIC Vendor electronic cash register (ECR) system or POS, or the TPP, that contains the amount paid for the product.
 - e. The eWIC system shall deduct benefits from Sub-Categories with values greater than "000" before deducting benefits from the Broadband Food Sub-Categories for food item UPCs/PLUs that can be redeemed from Broadband and Specific Sub-Categories;
 - f. If a food item UPC/PLU is allowed to use a Broadband Food Sub-Category, then the eWIC system shall allow the food item to be redeemed with the units remaining in the Broadband Food Subcategory once all units in the Specific Food Sub-Category have been decremented;

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- g. The eWIC system shall allow the redemption of a single food item in part from a Specific Food Sub-Category and in part from the Broadband Food Sub-Category;
- h. The eWIC system shall allow the completion of a purchase when the mixed basket includes UPCs in the APL that do not correspond to the participant's benefits, presuming the mixed basket includes at least one WIC allowed UPC or PLU corresponding to the participant's available benefits. The eWIC system shall not decline a transaction if it includes a WIC allowed UPC for which the participant does not have benefits;
- i. The eWIC system shall have the capability to process up to 50 unique UPCs and PLUs in a single purchase transaction. However, If the most up to date version of the Operating Rules allows for greater than 50 unique UPCs and PLUs the eWIC system shall allow for this capability as well; and
- j. The eWIC system shall provide the data required for the WIC Vendor to generate receipts according to the requirements of Section 12.1 of the TIG and Section 5.5 of the Operating Rules. This includes the opening and/or ending EBA benefit balance, and benefit balance end date, as applicable, to support receipts printed by the WIC Vendor system or POS. (Note - Opening benefit balance applies to balance inquiry transactions, ending benefit balance applies to the balance after the purchase transactions.)

VIII. SETTLEMENT AND RECONCILIATION REQUIREMENTS

A. Issuance Reconciliation

- 171. The eWIC system shall verify that all message data benefit issuance/voids sent from the MIS are processed and posted to EBAs in the eWIC database.
 - a. The eWIC system shall verify issuance by Category, Sub-Category and Unit of measure; and
 - b. The eWIC system shall verify issuance for both current and future months' benefits.
- 172. The eWIC system shall return data to the MIS notifying the affected user of any detected anomalies in issuance reconciliation via alert and/or report.

B. WIC Benefit Data Files

- 173. The eWIC system shall transmit to the MIS a daily file that provides a detailed record of all benefit redemption activity.
 - a. The eWIC system, at a minimum, shall include all WIC Vendor transactions in the daily file;
 - b. The information transmitted shall be based on the eWIC system processing day or a time frame specified by the State Agency during system design;
 - c. The information transmitted shall be a full historical, clearly labeled account (audit trail) of the transaction and the information (including but not limited to: household ID, price requested per item, price paid per item, total settled price, date, time, category, sub-category, unit of measure, item description, benefit begin date, benefit end date, WIC Vendor number, WIC Vendor terminal, WIC Vendor peer group, originating clinic ID) that was current and used at the time of the transaction;

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- d. The eWIC system shall report reversals as two (2) separate transactions: the original transaction and the subsequent reversal;
 - e. Adjustments to benefits requested by the MIS and completed by the eWIC system shall be included in the daily benefit changes file;
 - f. The eWIC system shall report transactions with discounts and coupons as specified in the TIG and MIS-EBT interface specification in compliance with the most recent version of the WUMEI; and
 - g. The eWIC system shall report details on transactions using multiple benefit IDs or where redemption straddles the sub-category code and broadband category code for each item redeemed.
174. The eWIC system shall transmit a daily file that provides a detailed record of all benefits purged, including category, sub-category and remaining benefits quantities. A benefit is eligible to be purged or expunged when the benefit expiration date is reached. A WIC MIS may receive this information for reporting, reconciliation, and program management.
- a. The eWIC system shall expunge benefits, based on a set number of days after their expiration date, as determined by the State Agency;
 - b. The information transmitted shall be based on the eWIC system processing day or a time frame specified by the State Agency; and
 - c. The expunged benefits shall be available to view via transaction history in the MIS.
175. The eWIC system shall transmit a daily file that provides a detailed record of WIC benefit changes.
- a. The eWIC system shall report the MIS -initiated Add or Update Benefit transactions (issuances, updates and voids) that were accepted and approved by the eWIC system; and
 - b. The information transmitted shall be based on the eWIC system processing day or a time frame specified by the State Agency.
176. The files will be posted for the MIS to pick up and process during a set time daily as determined by the eWIC Processor and the State Agency.

C. Account Reconciliation

177. The eWIC system shall reconcile each EBA and all eWIC data on a daily basis, and the Vendor shall describe how account reconciliation is accomplished.
- a. For each EBA, the eWIC system shall verify that the quantity of each Category/Sub-Category end of the processing day net position is equal to the benefits (units) at the beginning of the processing day plus the net sum of benefits credited and debited as contained in the transaction history detail for that processing day; and
 - b. For all State Agency eWIC data, the eWIC system shall verify that the quantity of each Category/Sub-Category end of the processing day net position is equal to the quantity at the beginning of the processing day plus the net sum of benefits credited and debited as contained in the transaction history detail for that processing day.

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178. The eWIC system shall reconcile the value of the business day transactions against the funds settled to each WIC Vendor, its designated agent and TPPs, as applicable. The Vendor shall describe how these account reconciliations are accomplished.
 - a. The eWIC system shall validate that the sum of the amounts paid to WIC Vendors, agents and TPPs, as applicable, is equal to the total payments calculated as due to these entities;
 - b. The eWIC Processor shall verify that the amount drawn from the settlement account is equal to the amount indicated in the reconciliation file. This may be a manual process; and
 - c. The eWIC system shall provide audit reports, automated and on-demand, demonstrating the sum of activity equals payments made to the WIC vendors, and in total.
179. The eWIC system shall notify appropriate State Agency WIC users of any detected anomalies in daily reconciliation. The Vendor shall describe how this is accomplished.
 - a. The eWIC system or Processor shall provide an alert or a report within one hour of when an anomaly is detected;
 - b. The eWIC Processor shall provide the State Agency with the corrective action to be taken; and
 - c. The eWIC system shall provide appropriate tools to correct errors in the settlement process.

D. Auto-Reconciliation Files

180. The eWIC system shall generate WIC auto-reconciliation files for WIC vendors. The Vendor shall describe how this is accomplished.
 - a. The eWIC system shall create auto-reconciliation files on a processing day basis and shall include transactions submitted since the last WIC auto-reconciliation file;
 - b. The auto-reconciliation file shall be provided in the format and contain the data that is specified in Section 11.2 of the TIG; [WIC EBT Technical Implementation Guide and Operating Rules | Food and Nutrition Service](#)
 - c. As an option, the eWIC system shall create a WIC auto-reconciliation file that aggregates the transactions of multiple WIC Vendor locations belonging to the same regional or national corporation (agent), if requested by the WIC Vendor;
 - d. The eWIC system shall make the reconciliation file available on a secure data retrieval site for download by WIC Vendors, their agents or TPPs; and
 - e. The eWIC system may create auto-reconciliation files for WIC Vendors with stand-beside terminals or optionally provide access to reporting that will support the reconciliation of transactions.

E. Daily Settlement

The Vendor shall describe their approach to daily settlement processes.

181. The information generated during system cutoff and balance processing shall be used by the eWIC Processor to generate the daily settlement files.

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182. The eWIC system shall initiate settlement to WIC Vendors, their agents or TPPs.
 - a. The eWIC system shall reimburse WIC Vendors for the sale of approved food items purchased at either the requested food item price or NTE price, whichever is lower;
 - b. The eWIC system shall initiate settlement to direct connect WIC Vendors, their agents or TPPs on the next business day;
 - c. The eWIC Processor shall own and reconcile a clearing account for daily settlement;
 - d. The eWIC system shall calculate the amount due to each WIC Vendor, their agent, or TPP based on transactions approved to that entity within the settlement window;
 - e. The eWIC system shall create an ACH transaction to move funds from the eWIC settlement account to the appropriate WIC Vendor, their agent, or TPP financial institution account;
 - f. The eWIC system shall transmit ACH transactions to its financial institution on a daily basis to meet the performance standards for settlement;
 - g. The eWIC system shall comply with FNS policy for unsettled funds (i.e., ACH rejects). The eWIC Processor shall attempt to pay unsettled funds first to the original payee and if unsuccessful, shall return funds to the State Agency;
 - h. The eWIC Processor shall notify the State Agency of funds to be transferred that day for government authorization prior to executing settlement. The State Agency reserves the right to designate the window for notification, which shall be during normal business hours;
 - i. Payments transmitted to the financial institutions of WIC Vendors, their agents or their TPPs shall be reconciled to the settlement bank's report of payments submitted to the Federal Reserve for the State Agency; and
 - j. The settlement process shall conform to the National Automated Clearing House Association (NACHA) Operating Rules and Guidelines, and its most recent update.

F. Request ACH Payment

183. The eWIC system shall provide a message and/or batch-based system interface to allow the State Agency or the eWIC Processor to make a payment or adjustment to a WIC Vendor, their agent or TPP outside the normal course of settlement.
 - a. The eWIC system shall only allow authorized State Agency users to initiate a request for an ACH payment; and
 - b. The eWIC system shall make available a daily report that provides all payments requested by the State Agency or initiated by the eWIC Processor that are outside of the normal settlement process.

G. Audits

184. An audit of the eWIC Processor shall be performed in accordance with Service Organization Controls 1 (SOC1), or another audit similar in scope, and a report based on that audit shall be provided to the State Agency every two (2) years after the start of the contract. The scope of the audit must cover a one (1) year period.

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The audit shall be specific to the operation of the eWIC system. All costs associated with the SOC1 audit will be borne by the eWIC Processor.

H. 1099 and Tax Withholdings

185. The eWIC system shall generate and remit 1099's to participating WIC Vendors following the completion of each calendar year. It is the responsibility of the eWIC Processor to generate 1099s for the year. This would be expected only for vendors using stand-beside devices. The State Agency should be notified of any occurrences of this.

IX. ADMINISTRATIVE FUNCTIONALITY

A. User Security Profiles

186. The eWIC system shall allow the definition of user profiles based on the user's job requirements. The Vendor shall describe how user access and roles are managed in the eWIC System.
 - a. The eWIC system user profiles shall be parameter driven; and
 - b. The eWIC system shall allow the State Agency's designated security personnel the capability to set up new users, change user passwords, and manage user profiles for all environments.

B. State-Level Administrative Functions

187. The eWIC system shall allow the appropriate state staff, determined by user profiles, to have access to eWIC system administrative functions.
188. The eWIC system shall support view and queries of all transactions.
 - a. Transactions are defined to include, but are not limited to vendor transactions (i.e., balance inquiries, -, purchases, voids, and reversals), clinic transactions (i.e., account add/update, benefit add/adjustments, and card/cardholder add/updates), and administrative transactions (i.e., user adds/updates, adjustments, and add/updates of categories/subcategories and UPC/PLU/NTEs);
 - b. The eWIC System shall allow the State Agency to view all transactions occurring in real-time in one view without requiring generation of reports or export of the data;
 - c. Queries of transaction data will allow users to view, filter and sort the data on screen, as well as maintain the ability to export query data to a CSV file;
 - d. The eWIC system shall allow authorized users to search EBAs by name, the MIS household ID, PAN, or eWIC account number to access account, eWIC Card, benefit, or transaction history;
 - e. The eWIC system shall allow authorized users to search for WIC Vendors by Vendor name, address, city, zip code, Vendor ID, corporate name, or corporate ID to access transaction history;
 - f. The eWIC system shall provide online functionality to query benefits posted to a household account and provide links to transaction history to access transaction detail. The Transaction detail shall include but not be limited to the following:
 - 1) Transaction Type;

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- 2) Action Codes – differentiate the processing codes as outlined in the TIG WIC Online EBT messages;
 - 3) Individual UPC Product data including:
 - Requested Price;
 - NTE;
 - NTE Adjustment;
 - Approved Price;
 - Requested Quantity;
 - Approved Quantity;
 - Exchange Size; and
 - Units deducted.
 - 4) Total Settled Price for Transaction;
 - 5) Total Number of Products; and
 - 6) Identifier if a Discount or Coupon is Applied.
 - g. The eWIC system shall allow authorized users to conduct summary queries into redemption activity by household ID, card number and Vendor that will be available to view, filter and sort on screen, and provide export functionality;
 - h. The eWIC system shall allow detailed queries into household or cardholder redemption activity available to view, filter and sort on screen and provide export functionality. This functionality should not negatively impact system response time; and
 - i. The eWIC system shall provide navigation between queries:
 - 1) Between WIC Vendor and household queries;
 - 2) From summary to detail and back; and
 - 3) From reconciliation and exception reports.
189. The eWIC System shall support functionality to manually add/update, at a minimum, the fields listed below, as an emergency measure in the production environment and to support testing activities in test environment.
- a. The eWIC system shall allow authorized users to make the following updates through the administrative system:
 - 1) Add/update accounts;
 - 2) Add/update benefits;
 - 3) Add/update cards/cardholders;
 - 4) Add/update categories/subcategories;
 - 5) Add/update UPCs/PLUs;
 - 6) Add/update NTEs; and
 - 7) Add/update vendors.

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- b. The eWIC system shall allow authorized users to remove or substitute a specific food item from all accounts in the case of food recalls or a specific formula being discontinued.
- 190. The eWIC system shall support a State Agency user, via role assignment, the ability to view outgoing and incoming messages related to transactions.
 - a. This shall display the parsed bits as indicated in the TIG; and
 - b. Upon request a listing of commonly used bits and their definitions will be provided to the State Agency.
- 191. The eWIC system shall support a State Agency user, via role assignment, the ability to perform manual transactions without the use of a stand-beside terminal.
- 192. The eWIC system shall support view and update of household accounts.
 - a. The eWIC system shall provide the queries by household account. For each household account, once selected, the user will be able to view household and cardholder demographic data, current balance, future benefits, a history of all account activity such as transactions, credits, debits, card changes (issuance, replacement, and card status changes), card history and statuses, and PIN changes and status;
 - b. The eWIC system shall allow users to update card status; and
 - c. The eWIC system shall allow users to update PIN status.
- 193. The eWIC system shall support view of vendor records.

The eWIC system shall provide the queries by vendor. For each vendor record, once selected the user will be able to view on screen vendor demographic data including X9 number, Peer Group, vendor type, vendor status, transaction history for the vendor, and settlement data for the vendor.
- 194. The eWIC system shall allow the UPC/PLU list to be searchable and to be sorted and filtered by UPC/PLU, description, Category and Sub-Category.
- 195. The eWIC system shall support access to State Agency eWIC data.
 - a. The eWIC system shall allow on-line access to a minimum of six (6) years of historical data. This can be provided through the eWIC admin system or through a data warehouse;
 - b. Purge of this data shall occur once a year at the end of each federal fiscal year. Criteria for purging terminated vendor data is six (6) years from the contract end (termination, expiration, disqualification) date. Criteria for purging transaction information is six (6) years from the transaction date. Criteria for purging benefit data is six (6) years from the last date to use of the benefit set;
 - c. The eWIC system shall allow authorized users access to applicable reports; and
 - d. The eWIC Processor shall execute data requests for archive data and provide such data within two (2) business days of the request.
- 196. The eWIC system shall support the ability for authorized users to make payments to WIC Vendors via ACH.

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- a. The eWIC system shall provide reason codes for submitting a request for payment via ACH. Reason codes are to be based on the WUMEI. Reason codes will cover payments for rejections and disputes;
- b. The eWIC system shall identify the eWIC transaction(s) and/or eWIC household(s) associated with settlement to the WIC Vendor via ACH; and
- c. For security purposes, any creation of an ACH transaction must be performed in two (2) parts by two (2) different users, an ACH requestor and an ACH approver. The eWIC system shall limit access in the production environment so that no single user may have both ACH requestor and ACH approver roles.

C. Administrative Access

197. The eWIC system shall provide administrative access for FNS staff, the Office of Inspector General (OIG) investigative office, State auditors, and others as designated by the State Agency.

D. State Agency Help Desk

198. The eWIC Processor shall provide State Agency help desk support for State Agency staff or designated contracted staff, such as the MIS Operations and Maintenance contractor, to report issues and receive assistance during normal business hours (7 a.m. to 5:30 p.m. Local Time of the State Agency) excluding weekends, and federal and state holidays. Normal business hours shall be confirmed by the State Agency. Additionally, a 24 x 7 contact number will be available for critical system outages and/or other critical issues in the eWIC system. The Vendor shall describe how this support through the State Agency Help Desk will be provided, ensuring effective communication and timely assistance. (See RFP, Exhibit B for more details.)

X. VENDOR MANAGEMENT FUNCTIONALITY

A. WIC Retailer Technical Support

199. The eWIC Processor shall provide a list to the State Agency of those point-of-sale (POS) systems (proprietary and independent) and the version of the system certified to work with the eWIC system.
200. The eWIC Processor shall provide a list to the State Agency of TPPs certified to work with the eWIC system. This should include the applicable service level needed to support eWIC.
201. The eWIC Processor shall provide a plan for enabling all vendors. (See XV. Deliverables - Item C. Vendor Enablement and Certification Plan.)
202. Upon request, the eWIC Processor shall provide the technical interface specifications, pre-approved by FNS and necessary for the interface with the eWIC system, to WIC Vendors, their designated agents (e.g., corporate headquarters) and/or their TPPs.
203. The eWIC Processor shall coordinate and execute Level 1 and 2 certifications, as necessary, in conjunction with the State Agency.
 - a. If at any point during the contract period, a new POS system is proposed for use in Mississippi, the eWIC Processor in conjunction with the State Agency will determine what level of certification (Level 1 or 2) will be performed; and

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- b. If at any point during the contract period, a significant change is proposed to an existing POS system in use in Mississippi, the eWIC Processor in conjunction with the State Agency will determine what if any level of certification is needed prior to the change being implemented in a Mississippi retailer's production environment.
- 204. The eWIC Processor shall support the State Agency on Level 3 certifications as requested by the State Agency. This shall include onsite support if requested.
- 205. The eWIC Processor shall provide test cards to WIC Vendors and their agents for use in the eWIC Processor's certification environment, with the approval of the State Agency.
- 206. The eWIC Processor shall ensure that each WIC Vendor and/or TPP, as applicable, provides unique terminal IDs for each POS terminal used for eWIC.

B. WIC Retailer Participation

The Vendor shall describe their approach to retailer participation. Please note that WIC Retailers are also referred to as WIC Vendors.

- 207. The eWIC Processor shall provide all authorized WIC Vendors with the opportunity to continue participation in eWIC.
 - a. The eWIC Processor shall have available stand-beside POS devices for use by authorized Vendors when approved by the State Agency. The stand-beside POS devices shall operate under the FNS Standard Operating Rules for eWIC, the ANSI X9.93 Transaction Message and File Standards, the FNS Technical Implementation Guidance, and the X9.93 Standard;
 - b. The eWIC Processor shall obtain and maintain contracts with WIC Vendors who lease stand-beside POS devices from the eWIC Processor. The stand-beside contract language shall be approved in advance by the State Agency. Any updates to the contract language must also be approved by the State Agency prior to use;
 - c. If required by the State Agency, within one business day of receipt of notification of the WIC Vendor being authorized for WIC including receipt of Authorized Vendor ID, the eWIC Processor shall mail or ship a WIC Vendor package that includes its WIC Vendor stand-beside contract and other information necessary for the WIC Vendor to become eWIC enabled for the requesting State Agency;
 - d. The eWIC system must support a direct connect solution between the store and the eWIC system, either internet-based using Secure Socket Layer (SSL) encryption or dial-up based. Key encryption is required. The eWIC system must allow WIC Vendors to bypass TPPs and communicate directly with the eWIC Processor to conduct message-based transactions;
 - e. Interchange fees may not be applied to eWIC transactions; and
 - f. The State Agency will provide the eWIC Processor with a list of which stand-beside POS devices will be directly billed to the State Agency.

C. Maintain Authorized Retailer Information

- 208. The eWIC system shall provide capabilities for maintaining required WIC Vendor data.

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209. The eWIC system shall use a batch-based system interface to accept WIC Vendor information from the MIS. At a minimum, the file shall contain the mandatory data elements identified in the WIC Universal MIS EBT Interface Specifications Document Section 6.4.1. [WIC Universal MIS-EBT Interface \(WUMEI\), 2022 Version, Functional Requirements Specification](#). The eWIC system shall validate that the WIC Vendor ID does not already exist.
210. The eWIC system shall accept in message or batch system interface updates to WIC Vendor information. The eWIC system shall validate that the WIC Vendor ID already exists.
211. The eWIC Processor shall maintain financial information and routing information in its system for WIC vendors using stand-beside devices provided by the eWIC Processor and integrated WIC vendors with a direct connection to the eWIC Processor.
212. The eWIC system shall maintain the confidentiality of WIC Vendor financial institution information and TPP routing information.

D. WIC Retailer Status

213. The eWIC system shall accept in message or batch interface the new status of a WIC Vendor. Typical statuses include active, deactivated, and on hold. Upon receipt of the status change request the eWIC system shall:
 - a. Identify that the WIC Vendor ID exists;
 - b. Update the status associated with the WIC Vendor to indicate the new status; and
 - c. Not accept transactions from a WIC Vendor if their status is "on hold" or "deactivated".
214. The eWIC Processor shall update the status of the WIC Vendor as applicable, (e.g., once it is active in the eWIC system).

E. Stand-Beside POS Terminal Support/Stand-Beside Solution Support

The Vendor shall describe their approach for deploying, training, and maintaining stand-beside devices for vendors as well as how status will be reported to the State.

215. The eWIC Processor shall deploy one or more stand-beside POS terminals to those WIC Vendors identified by the State. The State will determine the minimum number of stand-beside POS terminals for each WIC Vendor, in accordance with FNS eWIC Operating Rules.
 - a. The stand-beside POS solution shall have a PIN pad consistent with current industry standards for hardware encryption as defined in ISO 9564 standard;
 - b. The stand-beside POS solution shall include an external PIN PAD and bar code scanner;
 - c. The stand-beside POS solution shall be able to manage a minimum of three (3) WIC state agencies including State Agency BIN numbers;
 - d. The stand-beside POS solution shall be able to utilize the APL and other State Agency specifications that may apply. If multiple agencies supported, the POS solution must be able to handle the APLs for each agency;

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- e. The stand-beside POS solution shall include functionality to download the APL automatically every twenty-four (24) hours and have the ability to download the APL on demand;
- f. The stand-beside POS solution shall support a training mode;
- g. The stand-beside POS solution shall support both high speed and dial up connections;
- h. The stand-beside POS solution shall support the full eWIC transaction including balance inquiry, WIC purchase, WIC void and WIC reversal;
- i. The stand-beside POS solution shall have a price memory function that can be utilized at the option of the WIC Vendor;
- j. The stand-beside POS solution shall support the entry of multiple discounts on a single transaction;
- k. The stand-beside POS solution shall allow the reflection of fresh fruits and vegetable purchases under a single generic code;
- l. The stand-beside POS solution shall provide support for split tender CVB including calculating the remaining amount to be tendered for CVB items exceeding the EBA balance;
- m. The stand-beside POS solution shall fully validate the purchase transaction locally by comparing items to the APL and EBA balance before transmitting it to the eWIC system;
- n. The stand-beside POS solution shall reverse the transaction based on time out;
- o. eWIC Processor should describe their approach to making any reversal of a transaction based on a time out readily visible for the Vendor;
- p. The stand-beside POS solution shall provide eWIC receipts (customer and store) that meet FNS receipt requirements;
- q. The stand-beside POS solution shall provide lane, clerk, and store totals reporting;
- r. The stand-beside POS solution shall support reconciliation with the eWIC system;
- s. The stand-beside POS solution shall include the necessary peripherals and software to read UPCs;
- t. A new stand-beside POS solution shall be tested and certified for eWIC by the eWIC Processor in conjunction with the State Agency, prior to installation at WIC Vendor locations;
- u. The number of POS/card acceptance terminals provided to a WIC Vendor shall be determined by parameters set by the State Agency;
- v. WIC vendors that would like terminals in addition to those provided based on State Agency parameters may lease additional devices. Lease pricing for additional devices shall be provided to the State Agency;
- w. The stand-beside POS solution shall be capable of conducting other eWIC transactions, including SNAP and cash EBT; and

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- x. Describe the eWIC Processors plan for moving to innovative technology updates related to stand-beside POS devices.
216. The costs for stand-beside devices will be billed on a cost-per-month-per-device basis to the WIC Vendors for Multi-Function Terminals or to the State Agency for WIC-Only Terminals.
- a. WIC Vendors requiring a stand-beside solution must obtain a multi-function stand-beside device that has the capability to transact eWIC and SNAP, unless they meet the requirements of Item “b” below;
 - b. If designated by the State Agency as necessary for participant access, a WIC Vendor shall, if it chooses, be provided with a stand-beside WIC-only terminal device that is only programmed to accept WIC tender only. The State Agency shall pay the lease cost and transactions fees for such devices; and
 - c. The eWIC Processor shall provide pricing for the device lease cost and transaction fees for each applicable tender type including any discounts for volume or inclusion of multiple tender types. This should be provided for both Multi-function and WIC-Only terminals.
217. The eWIC Processor shall support configuration, installation and training on the stand-beside POS hardware and the WIC POS application.
- a. The eWIC Processor shall use quality assurance processes to ensure that all stand-beside solutions shipped have been fully tested and configured. The testing shall include but not be limited to the following:
 - 1) Device contains an updated APL file;
 - 2) Configured for appropriate connectivity type;
 - 3) Perform balance inquiry, purchase, void, and reversal;
 - 4) Verify the correct WIC Vendor X9 number is reflected in the eWIC processors system; and
 - 5) Verify the correct WIC Vendor information is printed on the receipt.
 - b. The eWIC Processor shall contact the WIC vendor and ship the stand-beside device no later than five (5) calendar days after the WIC Vendor stand-beside contract is received. The State Agency shall be notified of any exceptions to this timeframe. Tracking information for the shipment shall be made available to the State Agency at the time of shipment;
 - c. The eWIC Processor shall provide phone training/installation within ten (10) business days of receipt of the signed WIC Vendor stand-beside contract. The State Agency shall be notified when attempts are made to provide training and installation. The success of the training/installation i.e., attempted, completed, not completed, and reason not completed should be communicated to the State Agency; and
 - d. When requested by the State Agency, the eWIC Processor shall prioritize shipments and/or training/installations. It is expected that this is an infrequent occurrence.
218. The eWIC Processor shall support the following tasks and activities associated with installation and training.

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- a. The eWIC Processor shall provide additional installation support via phone at the WIC Vendor's request;
 - b. The eWIC Processor shall provide each WIC Vendor using a stand-beside device with a manual for the device. At a minimum, the manual should provide step-by-step guidance for all functions supported by the device; explanation of all error messages; a guide for troubleshooting issues; information on how to read receipts and reports; and information on how to obtain additional assistance. To the extent possible, this manual shall be customized for the State Agency to include the toll-free number for the eWIC Processor's vendor customer service line and the image of the State Agency card graphic; and
 - c. The eWIC Processor shall provide each WIC Vendor using a stand-beside device with a quick reference guide (QRG). The QRG will provide information on the common functions and troubleshooting activities. The size should be limited to no larger than the footprint of the device. Information can be printed on both sides. The QRG should be printed on durable paper stock or be laminated. To the extent possible, the QRG shall be customized for the State Agency to include the toll-free number for the eWIC Processor's vendor customer service line and the image of the State Agency card graphic.
219. The eWIC Processor shall replace a malfunctioning terminal and/or its components within 24 hours from receipt of report from a WIC Vendor, as found in Exhibit B (eWIC Service Level Agreements) SLR #23.
220. The eWIC Processor shall initiate retrieval of terminals from unauthorized or deactivated WIC Vendors and from WIC Vendors that have elected to move to integrated systems.
- When a WIC-only stand-beside device is no longer in use, the eWIC Processor shall initiate retrieval of the terminal. In addition, the lease fee will no longer be charged to the State Agency as of the deactivation date of the WIC Vendor or the date the WIC Vendor's new integrated POS system is enabled.
221. The eWIC Processor shall provide WIC Vendors using stand-beside POS terminals a toll-free line for training and to report solution malfunctions.
222. The eWIC Processor shall provide access to a list of WIC Vendor terminals, including a date of the last successful download of an APL. At a minimum, this should be provided for those WIC Vendors using stand-beside POS devices and should be provided monthly or on demand via an ad hoc reporting tool. Vendor should indicate how this report will and can be provided to the State.

F. WIC Vendor Customer Service Support

The Vendor shall describe how ongoing Retailer support will be addressed.

223. The eWIC system shall provide WIC Vendors with transaction, settlement, and reconciliation support through a customer service line and a web portal.
- a. Support and troubleshooting assistance shall be provided for stand-beside devices;
 - b. WIC Vendors shall be allowed to initiate disputes through the WIC Vendor customer service toll-free number;

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- c. The Vendor Help Desk shall support English, Spanish, and Vietnamese callers in sufficient capacity. Other languages may potentially be added in the future;
- d. The eWIC Processor shall provide a WIC Vendor web-portal with secure access to WIC Vendor transaction and settlement information, as contained in the auto-reconciliation file, ACH history, WIC Vendor contracts, and other information and links as agreed upon with the State Agency;
- e. Live customer services may be offered from 6:00am to 12:00am local time; and
- f. Upon request, the eWIC Processor shall make available to the State Agency the audio of a Vendor Help Desk Call for review.

G. Compliance Buys

- 224. The eWIC system shall support compliance activities conducted by the State Agency.
 - a. The eWIC system shall support the set-up of compliance accounts by accepting the account and card data from the MIS and account type as compliance;
 - b. The eWIC system shall support the issuance of compliance cards;
 - c. The eWIC system shall allow benefits to be issued to compliance accounts;
 - d. The eWIC Processor shall not differentiate the look of compliance cards from participant cards or how they may be used at the POS;
 - e. The eWIC Processor shall process and settle transactions that occur in compliance account EBAs like normal accounts;
 - f. When compliance EBAs or cards are displayed in the eWIC administrative site (user interface) the site shall allow for filtering of the account type to distinguish compliance cards from normal accounts;
 - g. Compliance cards and purchases with them should not be distinguishable from normal accounts for any WIC Vendor, its designated agent, or TPPs; and
 - h. The eWIC system shall maintain an audit trail of all compliance activities.

H. Vendor Education

- 225. The eWIC system shall support the ability for WIC Vendors to perform educational buys using the production environment. These shall be real transactions that shall be processed by the eWIC system, not conducted in training mode. The requirements for Educational Accounts are the same as Compliance accounts except that they will be identified in the eWIC system as educational accounts.

The eWIC system shall support the set-up of accounts by accepting the account and card data from the MIS and account type as educational.

I. Vendor and EBA Fraud and Abuse

- 226. Any functionality or reporting that is currently part of the eWIC system or that is available to other state agencies currently and in the future shall be made available to the State Agency.
- 227. The eWIC Processor shall provide a full suite of comprehensive daily and monthly fraud reports based on parameters designated by the MSDH WIC Program,

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and which reflect activity indicative of potential fraud or misuse. Minimally, representative reports shall include:

- a. Excessive card replacements
- b. Single, 100% benefit redemption
- c. Unusual/remote benefit redemption location
- d. High volume of transactions outside of normal peak redemption hours or multiple transactions at one time outside of normal hours.

XI. CARDHOLDER SERVICES REQUIREMENTS

A. Cardholder Help Desk

228. The eWIC Cardholder Help Desk shall provide toll-free cardholder access to customer services. The Vendor shall describe how ongoing cardholder support will be addressed.
229. The Cardholder Help Desk shall support English, Spanish, and Vietnamese callers in sufficient capacity. Other languages may potentially be added in the future.
 - i. The toll-free customer service number shall be maintained by the eWIC Processor and transferred to the State Agency or a new eWIC Processor at the end of the contract;
 - a. The Help Desk shall include teletypewriter (TTY) capability provided to clients with hearing disabilities; and
 - b. The eWIC system shall not allow or support IVR calls from pay phones.

B. Integrated Voice Response (IVR) Customer Service System

230. The initial contact with eWIC Cardholder Help Desk services shall be with the cardholder IVR. The Vendor shall provide information on any additional features that may be available in their IVR that are not described in this document.
 - a. The IVR shall be configured to provide a choice between English, Spanish, and Vietnamese. Other languages may potentially be added in the future;
 - b. The IVR shall allow the State Agency to select an introductory messaging (e.g., food recalls, emergency or disaster information, etc.);
 - c. The IVR shall support reporting of lost, stolen or damaged cards. The eWIC Processor will update the card status as deactivated;
 - d. The IVR shall support balance inquiries;
 - e. The IVR shall support PIN selection and changes;
 - f. The IVR shall support provision of transaction history;
 - g. The IVR shall provide for access to live customer services; and
 - h. Updates to spoken descriptions of food items in the IVR shall be updated monthly, if applicable.

C. Live Customer Services

231. The eWIC Processor shall provide live customer services as a secondary means of customer support, following use of the IVR.

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- a. Live customer services shall be offered in English, Spanish, and Vietnamese. Other languages may potentially be added in the future;
- b. Live customer services would be used only for responding to eWIC-related inquiries. All other participant concerns will be directed to WIC clinics;
- c. Live customer services may be offered from 6:00am to 12:00am local time; and
- d. Upon request, the eWIC Processor shall make available to the State Agency the audio of a Cardholder/IVR Customer Service line call for review.

D. Cardholder Portal

232. The eWIC system shall provide web-based cardholder access to eWIC information. The Vendor shall provide information on any additional features that may be available in their cardholder portal that are not described in this document.
- a. The cardholder portal shall provide access to the current benefit balance, real-time data based on Local Time of the State Agency;
 - b. The cardholder portal shall allow users to report cards as lost, stolen or damaged;
 - c. The cardholder portal shall provide access to transaction histories;
 - d. The cardholder portal shall allow PIN changes with appropriate identification;
 - e. The cardholder portal shall provide links to other sites as designated by the State Agency; and
 - f. The cardholder portal shall be offered in English, Spanish, and Vietnamese. Other languages may potentially be added in the future.

XII. SYSTEM REPORTING REQUIREMENTS

A. General Report Requirements

The Vendor shall describe their approach to providing reports and a listing of reports available currently within the system.

233. The eWIC Processor shall provide all standard reports currently available to other state agencies.
- a. Any new queries and/or custom reports built for other WIC state agencies shall be made available to the State Agency as a standard query at no cost;
 - b. Standard reports shall be formatted to enable printing; and
 - c. All reports must be exportable to Microsoft Excel.
234. The eWIC Processor shall provide the State Agency with a reports' manual that describes each report provided in the eWIC processing system and what the intended use of the report is.
235. The eWIC Processor shall provide the State Agency with a Data Dictionary containing definitions of all fields available in the data source. This includes what data source the field comes from, field type, and a description.

B. Financial Reporting

236. The eWIC system shall provide the following standard reports for access through an Administrative System.

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- a. Daily settlement amount shall be provided by email to the State Agency. This shall contain the following: the date, dollar amount cleared (debits), dollar amount of credits, and total daily funding amount required;
- b. Daily WIC Vendor activity summary report (summary of all WIC Vendor settlement activity on each calendar day, including the total settlement minus the previous suspense plus current suspense results. Includes database activities for areas such as adjustments, voids and reversals, which must agree with the daily activity file);
- c. Daily settlement and clearing report (total funds settled for the processing day; should balance to totals from daily terminal report);
- d. Daily system balance report (by category and subcategory);
- e. End of day database balance exception report;
- f. Daily adjustment audit transaction detail report (provides details on all adjustment transactions within each business day);
- g. Daily ACH activity report (identifies all WIC Vendor, designated agent and TPP deposits for each business day);
- h. Daily ACH activity rejected WIC Vendor ACH settlement report (identifies rejected ACH transactions for each business day);
- i. Daily redemption report (identifies a daily summary of all transactions for each vendor); and
- j. Monthly billing report used to support monthly invoice from the eWIC Processor (active cases, etc.).

C. Program Management Reports

237. The eWIC system shall provide standard program management reports.

- a. Daily administrative (user) activity report;
- b. Daily card status report;
- c. Monthly invalid PIN attempts report; and
- d. Fraud detection reports;
 - 1) EBAs with frequent card replacements;
 - 2) WIC vendors that manually enter the card PAN; and
 - 3) Redemption pattern anomalies.

D. Product Utilization and Food Cost Reports

238. The eWIC system shall provide Daily and monthly food products purchased by Category/Sub-Category. Including but not limited to:

- a. Approved Purchase Quantity;
- b. Paid Amount;
- c. Shelf Price; and
- d. NTEs.

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E. System Performance Reports via a Monthly Report Card

239. The eWIC system and/or the eWIC Processor shall provide standard system performance reports. Details of the report will be determined between the state and the eWIC Processor. At a minimum it should include:
 - a. Monthly system response time report. The report will show the response time between the MIS and the eWIC Processor, and the eWIC Processor and vendors;
 - b. Monthly system response time report for web portal screens;
 - c. Monthly system maintenance schedule for rolling six (6) month period;
 - d. Monthly eWIC system availability report; and
 - e. eWIC services performance reports:
 - 1) Transactions where errors have occurred;
 - 2) PIN selection terminal replacement times; and
 - 3) Stand-beside POS deployment/replacement times.
240. Monthly transaction statistics report by day, statistics report by hour (i.e., message-based transactions) to determine peak processing times for the eWIC system.
241. Monthly statistics on calls to the Participant IVR and live customer service line including IVR option that was selected and Participant service metrics and their associated Service Level Requirements (SLR).
242. Monthly statistics on calls to the Vendor customer service line including types of calls and trouble tickets as well as Vendor service metrics and their associated Service Level Agreements (SLA).
243. Monthly review and compliance with Service Level Requirements including a description, the minimum standard and the actual value met.

F. Ad Hoc Reporting Requirements

244. The eWIC Processor shall provide a robust data warehouse or online reporting tool for ad hoc reports, with at a minimum the following capabilities:
 - a. The ability for state staff to create and save ad hoc reports and their definitions;
 - b. The ability for state staff to create templates of reports that can be run but the underlying code within the report cannot be changed;
 - c. The ability for state staff to embed reports in external website(s) to provide access to eWIC data without having access directly to the eWIC Processors reporting tool;
 - 1) Users will not have the ability to drill into underlying data;
 - 2) Users will not have the ability to edit reports; and
 - 3) Users will be able to download a PDF of the reports.
 - d. Ability for users to be able to download or export the data and be able to select a format of PDF or CSV.

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- 245. Reporting data should cover at minimum EBT participant activity, transactions, system monitoring, customer service, authorized vendors, system performance, and financials.
- 246. Data mining tool that will allow complex reports, charts, dashboards, and documents to be generated from existing data.
- 247. Provide support to State Agency as requested.

G. Participant-Level WIC MIS Data to Create Ad Hoc Reports

- 248. The Vendor shall provide an overview of options for integrating Participant data from the MIS with eWIC data and describe their approach to making participant-level MIS data available in the eWIC processor's ad hoc reporting tool.

XIII. TRAINING REQUIREMENTS

A. State-Level Training

- 249. The Vendor shall describe their approach to supporting state-level training. Upon request, the eWIC Processor shall provide training to state-level users which may include State Agency staff and/or M&E contractor staff to include but not limited to the following:
 - a. Administrative system functions for the eWIC processors web user interface;
 - b. System security;
 - c. Reports and reporting functions;
 - d. Reconciliation and settlement processes; and
 - e. Any software products or functions that are available from the eWIC Processor.

B. State-Level Training Materials

- 250. The eWIC Processor shall provide training/reference materials to support training. These may be separate documents or a combination of documents. Including but not limited to the following:
 - a. eWIC System User Guide (Administrative System Manual);
 - b. Reports Manual;
 - c. Reconciliation and Settlement Manual; and
 - d. System Security Guide.

C. Vendor Training

- 251. The eWIC Processor shall support WIC Vendor trainings as defined in WIC Retailer Technical Support (see section above).
- 252. As needed, support State Agency staff's WIC Vendor training by providing technical materials, screenshots, and video tutorials that could be shared via a website.

XIV. SECURITY REQUIREMENTS

A. Access to System Functions

The Vendor shall describe their approach to and methods for ensuring the security of the system and integrity of the data it maintains.

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253. The eWIC system shall provide controls to limit and manage user access to specific application functionality and data.
 - a. Access shall be based on defined roles;
 - b. The eWIC system shall provide State Agency security administrator(s) with the ability to manage user's access by staff role;
 - c. The eWIC system shall ensure that all users are established in the system with unique identification;
 - d. The eWIC system shall ensure that user PINs are not displayed on terminals or monitors;
 - e. The eWIC system shall ensure that the system and State Agency data are not available to unauthorized users;
 - f. The eWIC system shall support system lockout after a threshold (determined by the State Agency) is reached for excessive invalid access attempts;
 - g. The eWIC system shall allow inactivation of users no longer authorized by the State Agency;
 - h. The eWIC system shall notify the State Agency security administrator of any user inactive for six (6) months; and
 - i. The eWIC system shall maintain an audit trail of user access to the eWIC system that includes:
 - 1) Date and time;
 - 2) Username;
 - 3) eWIC system user ID; and
 - 4) State Agency ID.

B. Transaction Communications Security

254. The eWIC system shall provide controls to ensure that eWIC transaction communications are secure.
 - a. The eWIC system shall process transactions only from authorized terminals or devices;
 - b. The eWIC system shall process files only from the MIS, authorized WIC Vendors or their designated agents (e.g., corporate headquarters or TPPs);
 - c. The eWIC system shall validate messages or files for completeness, file and field formats, and control and authentication measures;
 - d. The eWIC system and stand-beside terminals shall ensure that PINs are encrypted at the point of entry and never transmitted in the clear. This also includes PIN selection devices if used in the future;
 - e. The eWIC system shall not select or assign a PIN for a cardholder;
 - f. The State Agency PIN encryption keys shall not be shared with other WIC state agencies; and
 - g. The eWIC system shall support test encryption keys to enable testing prior to WIC Vendor or TPP certification.

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C. System Data Security

255. The eWIC system shall provide controls to ensure system and confidential information are not disclosed for unauthorized purposes.
- a. The eWIC system shall provide system and data access only to designated users and according to the users' profiles;
 - b. The eWIC system and the eWIC Processor shall not divulge data to any person except as necessary to conduct eWIC according to defined functions;
 - c. The eWIC Processor shall ensure that sensitive information is accounted for and securely stored before, during, and after processing;
 - d. The eWIC Processor shall provide for internal controls through separation of duties and/or dual control of functions;
 - e. The eWIC Processor shall maintain adequate system documentation, software applications and operating procedures, and a System Security Plan; and
 - f. The eWIC system shall provide mechanisms within applications that enforce access controls against system tampering and/or unauthorized changes.

D. Facilities Physical Security

256. The eWIC Processor shall use physical security to limit access to facilities used to process cards or data or house sensitive data.
- a. Data sites shall be secured 24 hours a day, every day of the year;
 - b. Employee access to the data site shall be controlled by an electronic access system;
 - c. Employee access to departments within the data site shall be controlled by an electronic access system;
 - d. Guests, including third party vendors or service personnel, shall sign in and shall be assigned a temporary guest badge for identification;
 - e. Guests, including service personnel, shall be escorted at all times;
 - f. The eWIC Processor shall cooperate with the State Agency, which shall, on a yearly basis, conduct a test of the names of current employees against the names of individuals authorized for the State Agency eWIC system access, and any changes in the roles and responsibilities of said individuals;
 - g. All storage media shall be kept in a secure access-controlled environment when not being utilized by computer operations;
 - h. No storage media shall leave the data site without prior management authorization;
 - i. Programming personnel, including contractors, shall be restricted from sensitive storage media unless prior management approval is obtained, and access shall be granted on a need-to-know basis;
 - j. Sensitive output shall be shredded prior to disposal;
 - k. Data beyond the PIN may be secured using message encryption from the card terminal to the TPP by bilateral agreement; and

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- I. The eWIC system primary and backup processing sites shall be equipped with fire detection and suppression systems.

E. Card Security

257. The eWIC card provider shall ensure the security of card stock in its possession.
258. Cards shipped by the eWIC card provider shall be shipped using a method that can be tracked electronically by the State Agency.

XV. DELIVERABLES

The Vendor shall describe all deliverables and processes in sufficient detail for evaluators to determine which proposal provides the best situation for the State.

A. General Information

259. The eWIC Processor shall succinctly define its plans for implementation, training, testing and ongoing operations by providing written deliverables for State Agency review, revision, and approval. The documents listed in this section may be met by one or more individual documents that collectively meet the requirements outlined in this section.
260. Written deliverables must receive formal approval from MSDH WIC before they are considered final.

B. Project Management Plan

261. The eWIC Processor must provide a Project Management Plan that outlines the project management approach that will be used for this project. The Project Management Plan (PMP) is the overarching “umbrella” Plan that defines how the project is executed, monitored, controlled, and closed. WIC EBT shall include a draft PMP with its proposal, with a final plan due no later than fifteen (15) Calendar Days from Contract execution. The PMP shall (at a high level), describe the eWIC Processor approach to:
 - a. Scope Management
 - b. Schedule Management
 - c. Quality Management
 - d. Staffing Management
 - e. Communications Management
 - f. Risk and Issues Management
 - g. Capacity Management
 - h. Status Reporting
 - i. Change Management Project Governance
 - j. Training Management
 - k. Test Management
 - l. Security Management
 - m. Disaster Recovery
 - n. Customer Service Support

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- o. Configuration Management / Release Management Documents
- p. Deliverables and Records Management

C. Project Schedule and Work Plan

- 262. Describe the eWIC Processor process, frequency, and format for providing and maintaining a Project Work Plan that meets the following minimum requirements.
- 263. Detailed project schedule including tasks required for the modification and implementation of the EBT processing system. Once the project schedule is approved by the MSDH WIC Program, any changes to key project dates and milestones must be approved by the MSDH WIC Program. Delays in meeting approved milestone dates may result in a holdback for payment of project deliverables associated with the delayed milestones.
- 264. Work Breakdown Structure (WBS) that provides a graphic depiction that defines the tasks associated with the objectives for the entire scope of the project. The WBS shall be a breakdown of the work to be executed by the entire project team and indicate task dependencies along with start and end dates. The WBS shall include all project deliverables, milestones, and activities at a level that allows the MSDH WIC Program to be able to track progress towards completion.
- 265. Project staffing that describes the overall staffing approach for the project during implementation and on-going operations. The staffing approach shall include the eWIC Processor's key staff as well as any key subcontractor staff. Please note that any changes to personnel who fill the role of any of the Key Positions must be pre-approved by the MSDH WIC Program.
- 266. Project staffing that describes the overall staffing approach for the project during implementation and on-going operations. The staffing approach shall include the eWIC Processor's key staff as well as any key subcontractor staff. Please note that any changes to personnel who fill the role of any of the Key Positions must be pre-approved by the MSDH WIC Program.
- 267. Project tasks and deliverables that describe what is required to accomplish the work detailed in the work break down structure.
- 268. Any changes to the Project Work Plan must be approved by the MSDH WIC Program. The Plan shall be updated with actual completion dates when final key deliverables are accepted by the MSDH WIC Program. A draft Project Work Plan shall be included with the eWIC Processor's proposal, with a final Plan due no more than thirty (30) Calendar Days from Contract execution for MSDH WIC Program review and approval.

D. Status Reports

- 269. Regular Status Meetings: During the operations and maintenance of the project, the eWIC Processor will host and facilitate a recurring monthly status call. The eWIC Processor's Project Manager and other key eWIC Processor staff, as deemed necessary by the State Agency's eWIC Project Manager, will attend the meeting along with State designated personnel. The content of this call will consist of updates on applicable project activities including but not limited to:
 - a. State Agency activities occurring at the eWIC Processor;
 - b. A review of issues, risks or tickets that are outstanding;

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- c. Planning for upcoming activities; and
 - d. WIC vendor status (e.g., activated, deactivated, requiring stand-beside contracts, terminals deployed).
270. The eWIC Processor will provide an agenda for the status meeting no later than two (2) business days prior to the call. The eWIC Processor will provide meeting notes for each status call no later than close of business the next business day following the call.
271. The eWIC Processor will host and facilitate other project meetings needed to ensure the project progression. For these meetings, to the extent possible the agenda will be provided no later than two (2) business days prior to the call. The eWIC Processor will provide meeting notes no later than close of business the next business day following the call.

E. Communication and Coordination Plan

272. The eWIC Processor will provide the State Agency with a Communications and Coordination Plan that details ongoing communications. The plan shall include all stakeholders, including MSDH WIC Program, WIC MIS Maintenance and Enhancement (M&E) Contractor, authorized WIC vendors, and other stakeholders as needed throughout the project. The plan should include at a minimum; key terms, overview of communication process, frequency of communication and stakeholders involved, key contacts, reporting incidents, escalation process, and samples of any communication materials that will be used.
273. A draft Communication Plan shall be delivered with the RFP response; the final Communication Plan will be delivered no later than one (1) month after contract initiation.

F. Kick-Off Meeting

274. The eWIC Processor shall participate in a kick-off meeting within four (4) weeks of Contract award. The eWIC Processor shall conduct a kick-off meeting with appropriate MSDH WIC Program staff to be held at the MSDH WIC Program State Office in Ridgeland, MS. The kick-off meeting will elaborate and decide on the general approach, plan, and methods for implementing services for the MSDH WIC Program.

G. Joint Application Design (JAD) Sessions

275. The Respondent shall propose an approach, timeframe, and types of JAD sessions the eWIC Processor will facilitate to develop the specific requirements for the eWIC system. The eWIC Processor must have designated staff who are not facilitating the meeting present and available to document decisions and action items. All JAD sessions shall be conducted in Ridgeland, MS.

H. Card Design

276. The eWIC Processor shall work with the MSDH WIC Program to develop an eWIC card design specific to MSDH WIC Program. The MSDH WIC Program shall have prior, sole approval authority of the card design and of information printed on the card. Card samples must also be submitted to and approved by the MSDH WIC Program prior to sending the card to production. The eWIC card shall contain a mark, brand or wording that identifies it as a eWIC card associated with the MSDH WIC Program.

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I. IVR and Help Desk Flow Design

277. The MSDH WIC Program shall review and approve the transaction flow and content of all IVR messages, prompts, and customer service scripts at least two (2) months after contract execution. Describe the process of obtaining MSDH WIC Program approval for any new or changed IVR messages, prompts, and scripts.
278. The use of a live CSR is required for MSDH WIC Program, local WIC users, and for WIC Cardholder calls.
279. Cardholder and Vendor Integrated Voice Response (IVR) scripts shall be customized for the State Agency.
 - a. The eWIC Processor will provide the scripts, prompts and workflow that will be used in the IVR.
 - b. The scripts will clearly identify areas where modifications can be made by the State Agency.
 - c. The scripts will be made available in English, Spanish, and Vietnamese.
 - d. If the State Agency opts to require support for additional languages, scripts for the IVR shall be made available in that language.
 - e. Final version of the modified scripts shall be provided to the State Agency prior to implementation.
 - f. The State Agency should have the ability to update the IVR scripts if needed, at a minimum of two (2) times per year.
 - g. Annually, a schedule and timeline of when changes can be made to the IVR spoken descriptions, as well as the deadline for changes, shall be provided to the State Agency and approved.
 - h. Testing of new Category/Subcategory spoken descriptions will be completed in a test environment prior to releasing to production as part of the pre-approved schedule.

J. Cardholder Web Portal Design

280. The eWIC Processor will provide a description of the cardholder web portal service that is currently offered, how the cardholder will access the portal, and explain the process to implement a portal specific to MSDH WIC Program.
281. The eWIC Processor shall provide a Cardholder Web Portal. At a minimum, the functionality of the web portal will be the same as that available through the IVR/ Help Desk service. Cardholder account numbers will be truncated in the transaction history. The MSDH WIC Program will review and approve the web portal content and functionality prior to it becoming operational (or prior to updates/ changes being implemented). The web portal will need to include links to the MSDH WIC Program's web site where additional WIC information is available.

K. Vendor Web Portal Design

282. The eWIC Processor will provide a description of the vendor web portal service that is currently offered, how the vendor will access the portal, and explain the process to implement a portal specific to MSDH WIC Program.
283. At a minimum, the functionality of the web portal will be the same as that available through the CSC/IVR service. Any cardholder account numbers will be truncated

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in the transaction history. The MSDH WIC Program shall review and approve the web portal content and functionality prior to it becoming operational. The web portal may also need to include links to the MSDH WIC Program's website where additional WIC Authorized Vendor information is available.

L. Integrated Vendor Interface Specifications

284. The eWIC Processor will provide Integrated WIC Vendor Interface Specifications that will contain sufficient detail so that Value Added Resellers (VARs) and WIC vendors with integrated electronic cash register (IECR) systems will have the requirements necessary to modify their systems and exchange files with the eWIC system.
285. The Integrated Vendor Interface Specifications shall be delivered within one (1) month of contract initiation.

M. User Acceptance Testing (UAT) Plan

286. eWIC Processor shall provide a UAT Test Plan two (2) months prior to the start of UAT.
287. The WIC EBT Contractor shall provide a detailed UAT Test Plan that complies with FNS Handbook 901 v 2.5.

N. Performance Testing Plan

288. The eWIC Processor shall submit a plan for performance testing. This shall include how the eWIC Processor will support performance testing during the Implementation Phase, as well as periodic performance testing during the Operations and Maintenance Phase. The eWIC Processor shall propose the frequency for performance testing during the Operations and Maintenance Phase, with a minimum of at least annual performance testing.

O. Operations and Interface Procedures Manual

289. The eWIC Processor will provide a Systems Operations and Interface Procedures Manual. This manual will include:
 - a. Message-based transmissions;
 - b. Batch files and the times of transmission;
 - c. File receipt and error messages;
 - d. Administrative terminal configuration;
 - e. Problem resolution and escalation procedures; and
 - f. Batch maintenance record formats.
290. The problem resolution and escalation procedures will define the process by which the State Agency will report system and operational problems to the eWIC Processor and the process by which problems will be resolved and the resolution reported back to the State Agency. The procedures will include a priority scheme for identifying the relevant severity of the problem and the expected timeframes for resolution based upon the designated severity. The State Agency will determine the severity of the issue.
291. At a minimum, the eWIC Processor will begin work on resolving **severe problems** (problems which impact the Local WIC Clinics, M&E Contractor(s), the State

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Agency or its WIC vendors' ability to conduct business) immediately upon notification and will provide hourly updates until the problem is resolved. On **moderate problems** (problems that impact some functionality but do not impact the ability to conduct business), the eWIC Processor will resolve within two (2) weeks and provide daily updates until the problem is resolved. On **minor problems** (minor bugs that do not impact major functions or the ability to conduct business) the eWIC Processor will resolve the problem within four (4) weeks or the next regularly scheduled release as approved by the State Agency and will provide weekly updates until the problem is resolved.

292. The Operations and Interface Procedures Manual shall be delivered no later than five (5) months after contract initiation.

P. Disaster Recovery Plan

293. The eWIC Processor shall provide a disaster recovery plan that will address service interruptions caused by a localized, statewide or national disaster impacting the state and approaches for ensuring cardholder access to benefits. This plan will include the plan for annual testing of any disaster recovery sites and coordination with the State Agency and M&E contractor.
294. The plan should also include the eWIC Processor's approach to supporting states during national emergencies such as Pandemics or Infant Formula shortages.
295. The Disaster Recovery Plan shall be delivered no later than two (2) months after contract initiation.
296. In the event of a disaster impacting the availability of the Vendor's primary data processing site, the Vendor shall have available a back-up site for host processing and telecommunications network services. The Vendor shall have the EBT hot back-up site begin processing transactions within one (1) hour of a disaster declaration.
297. The eWIC Processor must update the plan throughout the life of the Contract as necessary.
298. The Disaster Recovery and Contingency Plan must address the following:
 - a. Provide an evaluation of the types of disasters that may affect the ability of the EBT system to operate;
 - b. A description of the overall plan to mitigate the effect of such disasters;
 - c. A description of the disaster recovery facilities that will be used in the event of a disaster;
 - d. A description of the criteria for determining when the Plan will be invoked, the staff that will be involved, and the timelines for providing notification to the MSDH WIC Program;
 - e. A description of how the system will be restored once the disaster situation has been resolved;
 - f. A description of how and when the Disaster Recovery Plan will be tested; and
299. Overview of the disaster recovery facilities and procedures that will be used with this project. Indicate if the backup facility is considered as being a 'hot site', 'warm site', or 'cold site', and the frequency with which production data is updated/replicated to that site on an on-going basis. Indicate and describe any

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disaster that has occurred at the facility that will be used for MSDH WIC processing in the past three (3) years.

Q. Security Plan

300. The eWIC Processor will develop a plan for the maintenance of a comprehensive security program in conformance with the State Agency State's security policies, the USDA FNS Handbook 901, Section 9. The Security Plan will describe the administrative, physical, technical and system controls to be implemented for the eWIC system, and how the eWIC Processor will address deficiencies or security breaches if they are identified during the course of the contract. The WIC EBT Contractor shall update the plan throughout the life of the Contract as industry standards change, new MSDH WIC Program and/or Federal requirements are issued, or new security concerns are discovered. In addition to describing the planned controls to meet the security requirements, the Security Plan will provide for the ongoing certification and examination of the eWIC Processor's operations and control system. General areas that will be covered within the Security Plan include:

- a. Physical site security;
- b. System data security;
- c. Cooperation in inspections and audits;
- d. Periodic risk analyses; and
- e. Contingency planning

The eWIC Processor will adhere to all State Agency's State and Federal statutes related to data privacy and the rights of data subjects. Health Insurance Portability and Accountability Act (HIPAA) regulations are not applicable to eWIC, however standard transaction field lengths required by HIPAA for the potential exchange of data between WIC and other programs might be. The eWIC Processor will be aware of HIPAA standards when designing their security plan.

301. The Security Plan shall be delivered no later than three (3) months after contract initiation.

R. Training Plan and Training Materials

302. The eWIC Processor will develop a training plan that will address their training responsibilities throughout the life of the project and how they will coordinate and assist the State Agency. The training plan will also describe the content of training materials and how they will be distributed.

303. The Training Plan shall be delivered no later than three (3) months after contract execution.

304. The eWIC Processor will be responsible for providing training on the following:

- a. Operations and Interface Procedure Manual;
- b. Administrative Functions Manual;
- c. Settlement and Reconciliation Manual;
- d. Reports Manual;
- e. Customer Service Manual WIC Stand-Beside Vendors;

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- f. WIC Stand-Beside POS Device Manual; and
 - g. WIC Stand-Beside POS Device Quick Reference Guide.
305. Training materials will meet USDA FNS standards, including those described in the USDA FNS Operating Rules WIC EBT. Training materials, including electronic and hardcopy materials, will become the property of the State Agency.
306. Training materials will be updated throughout the contract as needed to reflect changes in the eWIC system or services and provided to the state for review and approval.
307. The eWIC Processor has the responsibility for WIC vendor training materials in collaboration as they relate to eWIC and use of the stand-beside terminal.
308. Draft Training Materials shall be delivered no later than three (3) months after contract initiation.

S. Reports Manual

309. The eWIC Processor will provide the State Agency with a Reports Manual that details all reporting requirements, methods and reporting schedules.
- The Reports Manual will include but not be limited to:
- a. report descriptions and objectives;
 - b. definition of the data elements;
 - c. algorithms used to calculate values and report formats; and
 - d. data dictionary for the eWIC system and ad hoc interface.
- The eWIC Processor will update and maintain the Reports Manual for the duration of the contract to reflect any changes in functionality, reports or reporting requirements.
310. The Reports Manual shall be delivered no later than five (5) months after contract initiation.

T. Vendor Enablement and Certification Plan

311. The WIC Vendor Enablement and Certification Plan will include but not be limited to the eWIC Processor's approach to:
- a. Identifying which WIC vendors are currently using integrated ECRs and TPPs certified with the eWIC system;
 - b. Identifying which WIC vendors require stand-beside terminals to process eWIC benefits;
 - c. Identifying what type of support is required for each applicable WIC vendor;
 - d. Tracking WIC vendor enablement activities:
 - 1) Stand-beside eWIC contract status;
 - 2) Stand-beside shipment status;
 - 3) Stand-beside training/installation status;
 - 4) Integrated retailer certification results; and
 - 5) Integrated retailer production readiness.

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- e. Supporting the State Agency in the vendor and POS system testing and certification process;
 - f. If at any point during the contract period, a new POS system is proposed for use in Mississippi, the eWIC Processor in conjunction with the State Agency will determine what level of certification (Level 1 or 2) will be performed; and
 - g. If at any point during the contract period, a significant change is proposed to an existing POS system in use in Mississippi, the eWIC Processor in conjunction with the State Agency will determine what, if any, level of certification is needed prior to the change being implemented in a Mississippi retailer's production environment.
312. In the event of a significant change to a Stand-Beside device the eWIC Processor shall provide a weekly report that includes at a minimum the following:
- a. Date Stand-Beside Agreement is sent;
 - b. Date Stand-Beside Agreement is returned;
 - c. Notes of incomplete/defective Stand-Beside agreement for follow-up Tracking information for shipment;
 - d. Date Stand-Beside terminal Shipped;
 - e. Tracking information for shipment;
 - f. Date of Stand-Beside Training; and
 - g. Date of successful completion of Stand-Beside test transactions (balance inquiry, purchase and void).
313. A draft of the Vendor Enablement and Certification Plan shall be delivered with the RFP response; the final Vendor Enablement and Certification Plan shall be delivered no later than one (1) month after contract initiation.

U. Stand-Beside Vendor Contracts (Agreement between the WIC Vendor and the eWIC Processor)

314. The eWIC Processor will provide copies of the WIC Stand-Beside Vendor Contracts for approval by the State Agency. The contract will meet applicable requirements contained in Federal regulations at 7 CFR Part 246.12, the guidelines of the USDA FNS Operating Rules WIC EBT, and applicable state laws.
315. When updates are made to the Stand-Beside Vendor Contracts, the eWIC Processor will provide a draft to the State Agency for review and approval prior to implementation.
316. A draft of a Stand-Beside Vendor Contract shall be delivered with the RFP response; the final Stand-Beside Vendor Contracts shall be delivered no later than three (3) months after contract initiation.

V. Third Party Processor (TPP) Contracts

317. The eWIC Processor will provide copies of the TPP Contracts for approval by the State Agency. The contract will meet applicable requirements contained in Federal regulations at 7 CFR Part 246.12, the guidelines of the USDA FNS Operating Rules WIC EBT, and applicable state laws.

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318. TPP Contracts shall be delivered no later than three (3) months after contract initiation.

W. Settlement and Reconciliation Manual

319. The eWIC Processor will provide a Settlement and Reconciliation Manual that provides the procedures required for the State Agency to perform a daily reconciliation of the eWIC Processor's eWIC system to align with the requirements of Federal regulations and as specified in these requirements. The manual will identify the specific settlement and reconciliation reports including formats and data elements.
320. The Settlement and Reconciliation Manual shall be delivered no later than five (5) months after contract initiation.

X. Administrative Functions Manual

321. The eWIC Processor will provide an Administrative Functions Manual developed in cooperation with the State Agency that will provide guidance and procedures for State agency staff on administrative functions.
322. The Administrative Functions Manual shall be delivered no later than five (5) months after contract initiation.

Y. Customer Service Manual

323. The eWIC Processor shall provide system support services to all users including: WIC Program State and Local WIC staff, WIC participants/cardholders, and WIC Authorized Vendors via a toll-free telephone number(s). Customer service shall be provided by a facility located within the United States. The eWIC Processor may, at its option, utilize one common toll-free number for all categories of users to contact with appropriate options, or may set up separate toll-free numbers for one or more categories of users.
324. The eWIC Processor shall also provide a web portal for participant/cardholder and WIC Authorized Vendor use. The eWIC Processor will provide design documents for the participant/cardholder web portal and WIC Authorized Vendor web portal. The design documents should include a diagram showing the flow, spoken words, and selection options.
325. The eWIC Processor shall provide a Customer Service Plan that details how the eWIC Processor will provide customer support services. The Plan shall address all of the below elements. The Plan must be submitted to the MSDH WIC Program for review and approval not later than three (3) months from Contract execution
 - a. The eWIC Processor is encouraged to describe current or pending abilities to access eWIC data via a smartphone app.
 - b. The eWIC Processor shall describe whether a common or separate contact number will be used, depending on the type of caller. For example, will WIC Authorized Vendors, WIC Program staff, and WIC Participants all call a single contact number and be directed to the appropriate CSR based on the caller type, or will each of these callers have a unique number to call.
 - c. Describe how the eWIC Processor will log and develop a library of common debugging steps to assist with the resolution of issues (including hardware issues) or the documentation of more complicated issues that get referred to development staff for further research.

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- d. Describe the eWIC Processor escalation protocol for handling all calls to ensure that critical calls are handled in a timely and appropriate manner. Include in the explanation a process and a timeline for notifying the MSDH WIC Program when the determination is made that an issue (critical or non-critical) appears to be system-wide that affects multiple users.
- e. Describe the process and frequency of training provided as new customer service representative (CSR) staff are hired and/or as additional modifications are made to the System prior to the implementation of such modifications so that staff is fully knowledgeable of the changes.
- f. Describe the process of how the CSR staff will have access to management and/or technical resources so that issues can be handled in a timely and appropriate manner.
- g. Describe the process of how the CSR staff will have access to the production and test/training environments so that they can research issues on a real time basis.
- h. Describe the call system and related processes for tracking calls and CSR activities that enable the eWIC Processor to monitor and track the volume of calls so that staffing levels may be adjusted accordingly as call volumes dictate. The call system shall be capable of indicating the approximate hold time for the user, as well as other information about the call, including: the site calling, the person calling, the time and date of the call, the category of the call, the severity of the issue, escalation status, a brief summary of the problem, the time and date the issue was resolved, the duration of the call and the time required to resolve, and a summary of the resolution. Follow-up calls on the same issue shall be linked together to allow tracking of resolution and time required to resolve.
- i. Describe the process to capture and determine common issues that might indicate a system-wide defect, an area where a System modification may be needed to enhance System use, or the need for additional user training.
- j. Describe the types of reports that are available that summarize various Customer Service Center (CSC) or Customer Service Representative (CSR) activities and statistics for internal use and for MSDH WIC Program use. Include sample reports with the response.

326. MSDH WIC Program Staff, Users

- a. The eWIC Processor shall provide MSDH WIC Program with technical assistance via a toll-free number for eWIC related issues during normal clinic business hours. Up to 12 state level staff may contact the eWIC Processor for support. The following services and tasks are included under this category. For each item, the eWIC Processor shall express its acceptance in the bid response and explain how each service and task will be fulfilled in the Customer Service Plan deliverable.
- b. This assistance will be with a live CSR. If a common CSC toll-free number is used for all categories of callers, the MSDH WIC Program and/or local user will be able to skip the IVR and go directly to a live CSR.
- c. Normal business hours are defined as Monday through Friday between the hours of 8:00 am and 5:00 pm CT, except for MSDH WIC Program holidays.

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The holiday schedule will be provided to the Contractor by November 1st of each Contract Year that the Contract is in effect. Additional holidays will be reported to the eWIC Processor at least ten (10) days in advance of the holiday.

- d. Provide an email account for users to use for non-essential issues. All emails will be responded to within one (1) Business Day of receipt. If the issue cannot be resolved within that time frame, a reply email is still required within that time frame to acknowledge receipt and to provide a timeline for resolution.
- e. Providing an adequate number of qualified CSR staff thoroughly trained in customer service, general technical skills, and specific knowledge about the system to handle expected call volume. Please indicate if the CSR staff will be employees or sub-contracted staff and where the CSC will be located.
- f. All MSDH WIC clinics operate in the Central Time (CT) zone. All areas observe Daylight Saving Time

327. Mississippi WIC Participants/ Cardholders

- a. The eWIC Processor shall provide access for WIC participants/cardholders to a Customer Service Center Integrated Voice Response (CSC IVR) via a toll-free number, 24 hours a day, 7 days a week, 365 days per year. eWIC Processor must describe how it will validate a participant's identity at the beginning of each call. The following services and tasks are included under this category. For each item, the eWIC Processor shall express its acceptance in the bid response and explain how each service and task will be fulfilled in the Customer Service Plan.
- b. Services shall be available in English and Spanish
- c. The following IVR services/functions shall be available at a minimum:
 - i. Report a Lost/Stolen/Damaged Card: The caller's identity must be confirmed prior to disabling the card. Prior to replacing a card, the household's address must be confirmed - a change of address (or any other account demographic information) will require that the participant get a replacement card through the clinic. Please explain your method of authenticating a caller.
 - ii. Current Balance Inquiry: "Current Balance" shall provide real-time account balance information.
 - iii. Benefit Expiration Date: Callers selecting this option shall be given the date current benefits will expire.
 - iv. PIN Selection or PIN Change: Callers shall have the option of selecting or changing their PIN via a single call to the IVR.
 - v. Exceeding PIN Attempts: Callers shall have the option of unlocking their account and/or selecting a new PIN if their account has been blocked due to exceeding the maximum number of PIN attempts.
 - vi. Transaction History: Provide the dates of up to the last ten (10) transactions, either issuance or purchase.
- d. Affirm that the above minimum requirements will be met and describe any other common IVR services that the eWIC Processor may have available as part of

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its normal CSC/IVR service package that might be advantageous to the MSDH WIC Program.

- e. Additionally, the eWIC Processor shall address any security issues and/or concerns that have been encountered during eWIC operations in other WIC Programs with lost/stolen/damaged cards, PIN resets, and PIN unlocks.
- f. Describe the IVR's access control to ensure the security of the cardholder's account information, i.e. what procedures will be used to confirm that the caller is a valid cardholder before proceeding with any changes?
- g. The MSDH WIC Program shall review and approve the transaction flow and content of all IVR messages, prompts, and customer service scripts at least sixty (60) Calendar Days before their implementation. Describe the process of obtaining MSDH WIC Program approval for any new or changed IVR messages, prompts, and scripts.
- h. The use of a live CSR is required for MSDH WIC Program, local WIC users, and for WIC Cardholder calls.
- i. eWIC Processor is encouraged to describe current or pending abilities to access WIC EBT data via a smartphone app.

328. WIC Authorized Vendors

- a. The eWIC Processor shall provide customer service support to all WIC Authorized Vendors, using an eWIC Processor provided Stand Beside POS device, via a toll-free number, 24 x 7 x 365 days per year. Such services shall be available in English and Spanish. The following services and tasks are required under this category. For each item, the eWIC Processor shall explain how the requirement will be fulfilled.
- b. eWIC Processor shall provide support through live customer service, an IVR, or a combination of both. If an IVR is used, callers shall be able to reach a live customer service operator by opting out of the IVR menu at any point. Please describe the type of service that will be provided.
- c. eWIC Processor shall describe the access control measures it will use to ensure the security of the WIC Authorized Vendor, the eWIC Processor must describe how they will validate a WIC Authorized Vendor's identity at the beginning of each call.
- d. The following are the minimum types of services/ functionality that shall be available for WIC Authorized Vendors:
 - i. Reports of eWIC system outages to both the WIC Authorized Vendor web portal and the IVR that the WIC Authorized Vendor would call for technical assistance. These shall be posted within 15 minutes of the eWIC Processor determining that an outage affects more than a single WIC Authorized Vendor;
 - ii. Support for those WIC Authorized Vendors using the stand beside terminals to include support, training, and problem resolution of the single function POS equipment. This support should continue for the life of the Contract;
 - iii. Transaction history, settlement information, disputes, and reconciliation procedures;

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- iv. Support on System adjustments and resolution of out-of-balance conditions;
- v. General Information regarding eWIC policies and procedures; and
- vi. The eWIC Processor must affirm that the above minimum requirements will be met and describe any other common services that the eWIC Processor may have available as part of its normal CSC/ IVR WIC Authorized Vendor service package that might be advantageous to the MSDH WIC Program.

Z. System Design Documents

329. This documentation will, at a minimum, provide a functional overview, functional requirements, controls, procedures, workflow and security of the eWIC system. System design documentation will also describe the architecture and technical design of the eWIC Processor's eWIC system. The document will provide an architectural overview, a detailed description of the system architecture, a description of the system design, system qualities, dependencies and standards. The document will include a data flow diagram, data dictionary, data models, and identify which universal interfaces will be used.

The information could be presented in one document or multiple, such as a Detailed Functional Design Document (DFDD) and a Detailed Technical Specifications Document (DTSD).

- 330. The System Design Documents shall be delivered no later than forty-five (45) business days after contract initiation.
- 331. The eWIC – MIS Interface Specifications Document shall be delivered no later than thirty (30) business days after contract initiation.

AA. Business Continuity and Contingency Plan

- 332. The eWIC Processor will provide a Business Continuity Plan. The Business Continuity Plan will include an evaluation of the types of service interruptions that may impact the eWIC system's operations and therefore require the use of a back-up and recovery process. For each potential interruption type, the eWIC Processor will, at a minimum, detail the steps to be taken to recover from the interruption. The plan will account for the State Agency's annual testing requirements with results provided to the State Agency. In addition, the eWIC Processor will outline the resources committed (i.e., people, systems, networks, and operation sites) and indicate whether the continuity plan has been tested under real or simulated conditions. The plan will include how and when notifications of service interruptions will be provided to the State Agency and WIC vendors and how and when the eWIC Processor will support participant notifications.
- 333. The eWIC system shall have provisions for back up processing and telecommunications.
- 334. The eWIC Processor shall maintain a remote hot site with equivalent processing capability to production.
- 335. The eWIC system shall fail over to the hot site within a timeframe agreed upon between the State Agency and the eWIC Processor.
- 336. The eWIC system shall have provisions for twenty-four/seven (24x7) system monitoring and problem correction.

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337. The Continuation of Business Plan shall be delivered no later than two (2) months after contract initiation.

BB. Transition-In Plan

338. The eWIC Processor must address how the Transition-In plan will successfully achieve:
- a. minimal impact on participants and clinic users;
 - b. transfer of retailers that are already enabled; and
 - c. management of a successful full transition.

339. The eWIC Processor must provide a transition-in plan that discusses when and how the system will be transferred to the new contractor. The plan shall include but is not limited to the items below:

- a. **Project Management plan** – a comprehensive plan describing how the eWIC project will be managed and illustrates how the work will be accomplished within the eWIC project timeline.
- b. **Project Schedule** is due no later than two (2) weeks following contract execution. The timeframes for all tasks will be followed to avoid project delays. The Project Schedule will identify resources assigned to tasks. All deliverables identified within the eWIC Processor's approved Project Schedule are subject to State Agency review and approval. The Project Schedule will be reviewed during the initiation meeting where comments and related State Agency Program tasks will be identified. The final Project Schedule, which will serve as the baseline document, will be provided ten (10) business days following the end of the initiation meetings.

The Project Schedule tasks will be updated as part of regular status reporting and/or after each deliverable document is finalized to ensure the Project Schedule reflects all project planned activities. The Project Schedule shall identify which tasks/activities will be performed by the eWIC Processor as well as those proposed to be performed by the State Agency.

- c. **Implementation Work Plan** – Include but not be limited to the eWIC Processor's approach to:
 - 1) Deliverables, milestones, and go/no go decisions;
 - 2) Establishing interfaces with the State Agency MIS and funding systems;
 - 3) Identifying local agency/clinic, WIC vendor, category/subcategory, UPC and/or family demographic data to be transferred prior to transition;
 - 4) Coordinating with M&O M&E contractor;
 - 5) Implementing card production and distribution;
 - 6) Implementing web portals;
 - 7) Database conversion of all data that currently resides with the incumbent eWIC Processor and validation;
 - 8) Contractor coordination / knowledge transfer;
 - 9) Conversion / transition plan development;

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- 10) Interface development / testing;
 - 11) Test Plans;
 - 12) Test Scripts;
 - 13) Test Reports;
 - 14) Defect identification and resolution;
 - 15) Data conversion testing;
 - 16) User Acceptance Testing;
 - 17) User Acceptance Testing on-site support;
 - 18) Trial Runs/Test buys in production environment;
 - 19) Replacement of stand-beside devices;
 - 20) Transition of IVR and portal routing;
 - 21) Transition of TPP routing;
 - 22) Plan for currently integrated Retailers to continue processing transactions using their existing IECR system and TPP;
 - 23) Transfer of card design and outstanding card stock;
 - 24) Updates to participant materials, if applicable;
 - 25) Review and approve new eWIC Processor stand-beside agreement; and
 - 26) Training in the new eWIC Processor administrative and reporting functions.
340. The draft Transfer-In Plan shall be delivered with the RFP response; the final Transfer-In Plan shall be delivered no later than two (1) months after contract initiation.

CC. End-of-Contract Transition Plan (to be delivered prior to the last year of the contract)

341. The eWIC Processor will submit an outgoing End-of-Contract Transition Plan that will include but not be limited to the following activities:
- a. resource staffing plan;
 - b. conversion activities including Contractor Coordination/knowledge transfer plan;
 - c. project schedule with activities and milestones; and
 - d. deliverables necessary to successfully transition eWIC data and operational knowledge to the incoming eWIC Processor.
- The End- of-Contract Transition Plan will be submitted following the completion of contract initiation. It will be updated, if needed, six (6) months prior to contract completion.
342. The eWIC Processor shall be prepared to transfer all federal fiscal years of EBA, transaction, PINs, UPC/PLU/NTE, WIC vendor, and clinic data to the succeeding eWIC Processor at the end of eWIC Processor's contract with the State Agency.

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343. The eWIC Processor shall work with the State Agency and any other organization designated by the State Agency to facilitate an orderly transition of services at the end of their contract term.
344. The eWIC Processor shall work in a professional manner with the State Agency's next eWIC Processor to execute a smooth and timely transition at the end of their contract term.
345. The eWIC Processor shall coordinate with the next eWIC Processor on migration of customer service functions on the night of database conversion.
346. The eWIC Processor shall provide the State Agency with the right to serve as a mediator between the current and new eWIC Processors, subcontractors, WIC Vendors and TPPs. The State Agency will have the right of final decision in disagreements between the current eWIC Processor and the new eWIC Processor.
347. The eWIC Processor shall allow for fallback to its eWIC system in case of database conversion or other failure when converting to the new system.
348. The eWIC Processor shall allow the State Agency to purchase any leased hardware, if the State Agency chooses, at depreciated cost.
349. The eWIC Processor shall perform any and all necessary database cleanup, to be completed six (6) months prior to the end of the contract term and shall ensure data is appropriately maintained to support transition to the new eWIC Processor.
350. The eWIC Processor shall perform a final reconciliation of the eWIC system within one (1) month of the transition to the new eWIC Processor. In addition, the eWIC Processor shall inform the State Agency of any errors, discrepancies and outstanding disputes.
351. The draft End-of-Contract Plan shall be delivered with the RFP response; the final End-of-Contract Plan shall be delivered no later than one (1) year before the end of the contract.

XVI. TESTING REQUIREMENTS AND PLAN

The Vendor shall provide descriptions and details of the items in this section sufficient for evaluators to determine which proposal provides the best situation for the State.

A. Test Plan

352. The eWIC Processor will provide an overall test plan that outlines any applicable activities and procedures associated with testing throughout the life cycle of the contract. At minimum the plan shall describe their test plans, including but not limited to:
 - a. System Life Cycle Testing;
 - b. Interface Testing;
 - c. UAT Testing;
 - d. Testing methodology;
 - e. Testing Environment;
 - f. Approach to test script development;
 - g. Approach to test reports;

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- h. Defect tracking; and
 - i. Defect Resolution.
353. The Test Plan shall be delivered no later than three (3) months after contract initiation.

B. Life Cycle Testing Services

354. The eWIC Processor shall provide life cycle testing services for the duration of the contract. Specifically, the eWIC Processor shall participate in or provide:
355. Connectivity Testing and Interface Testing: Prior to system implementation or when significant changes are made to the system, connectivity testing will be conducted between the State Agency MIS and the eWIC system. This includes testing all interfaces between the primary and fail-over systems. Interface testing is conducted to ensure that all files sent between the State Agency MIS and the eWIC system are properly received, accepted, and accurately processed. Interface testing will demonstrate rejection of duplicate files or records and correction of transmission errors. Interface testing will also include support for MS WIC mobile app testing.
356. User Acceptance Testing (UAT):
- a. UAT provides the State Agency with the opportunity to test the eWIC system functionality and ensure compliance with the system design requirements and defect fixes. These tests consist minimally of functional requirements, security, recovery, system controls and "what if" testing;
 - b. The eWIC Processor will provide a UAT eWIC system that will be used by State Agency Staff for testing defect fixes or enhancements to the eWIC system or the State Agency MIS that connects to the eWIC System;
 - c. The eWIC Processor will ensure that the eWIC system and the stand-beside device have been tested and the UAT environment has been prepared to ensure that all functions are ready for UAT; and
 - d. The eWIC Processor will provide a Stand-Beside device that is configured to work with the State Agency's MIS and eWIC system environments.
357. IVR Testing and/or Client and Vendor Web Portal Testing: When changes occur, the eWIC Processor will be prepared to test the participant IVR, participant web portal and WIC vendor web portal including, but not limited to, the ability to perform applicable functions, access and retrieve applicable information and files, validate test results, and upload files. Testers will test the viability of file formats and data contents.
358. Performance Testing: A plan for ongoing testing of performance should be maintained. Testing should be conducted on a regular basis as determined by the State Agency with the eWIC Processor to assess system performance to ensure standards are being met within the system. Standards performance requirements are found in Exhibit B of the RFP Document, eWIC Service Level Requirements.
359. Contingency/Fail-Over Testing: Contingency planning and testing ensure that essential (mission-critical) eWIC operations will continue if normal operations are disrupted at either the eWIC Processor's or the State Agency's primary site. Contingency testing shall be conducted annually to ensure that back-up operation plans are adequate. The State Agency requires documentation of testing, including

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test results and a corrective action plan, if tests indicate a correction needs to be made.

360. Vulnerability Testing: At a minimum of annually, the eWIC Processor will perform a vulnerability testing assessment on the eWIC system. The vulnerability assessment will test the system to locate, diagnose and correct areas of weakness that might make it susceptible in times of crisis, attack or destabilization. The eWIC Processor will provide the State Agency with a summary report of the results of the vulnerability assessment and any corrective actions that need to be taken. In addition to the vulnerability testing conducted prior to system implementation and subsequently conducted once per year, additional vulnerability tests may be requested during the operations phase following major system changes or following a security breach.

XVII. SERVICE LEVEL REQUIREMENTS

The eWIC Processor shall meet the following Service Level Requirements (see Exhibit B of the RFP Document: eWIC Service Level Requirements for details on assessing the Service Level Requirements):

A. Remediating Deficiencies

361. Performance deficiencies in any performance standard, regardless of whether the deficiency was caused by the eWIC Processor or one of its subcontractors, shall be subject to remedy. If the deficiency is noted by the eWIC Processor, the eWIC Processor shall notify the State Agency.
362. The State Agency shall notify the eWIC Processor of any deficiency in meeting one (1) or more of the defined performance standards. It may be necessary for the eWIC Processor to correct a deficiency immediately through a remedial change. For all other deficiencies, the State Agency shall request a corrective action plan and will set a due date for submission of the plan.
363. If the State Agency receives the plan by the due date, it will work with the eWIC Processor to mutually agree on the final corrective action plan and a schedule to correct the deficiency. If the State Agency does not receive the plan by its due date, the eWIC Processor must provide justification for the delay. The State Agency shall determine next steps with the eWIC Processor based on the justification.
364. The State Agency will notify the eWIC Processor when it is satisfied that the problem has been corrected. If the State Agency determines that the deficiency has not been corrected according to the schedule specified in the corrective action plan, the State Agency will determine next steps with the eWIC Processor.

B. eWIC System Availability

365. Total System Uptime
 - a. The eWIC central computer (host) shall be available ninety-nine-point-nine percent (99.9%) of scheduled uptime, twenty-four/seven (24 x 7); and
 - b. The eWIC system shall have an uptime of 99.9% of the time on an hourly basis, not including maintenance (scheduled downtime).
366. Scheduled Downtime

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- a. Scheduled downtime shall not exceed two (2) hours per month unless other timeframes are agreed upon with the State Agency; and
 - b. Scheduled downtime shall be scheduled during early morning hours only, i.e., during a time to be determined by the State Agency as part of project initiation.
367. System Availability
- a. The eWIC system shall be available to accept account set-up messages/files twenty-four/seven (24 x 7);
 - b. The eWIC system shall be available to accept benefit issuance messages/files twenty-four/seven (24 x 7);
 - c. The eWIC system shall be available to card issuance messages/files twenty-four/seven (24 x 7); and
 - d. The eWIC system shall post outbound files (see above, Section VIII. Settlement and Reconciliation Requirements, B. WIC Benefit Data Files) at a consistent time daily for the MIS to download and process.

C. eWIC System Performance

368. The eWIC system shall process all message-based system interface messages from the MIS, on average, within two (2) seconds from the point of sending the message from the MIS.
369. The eWIC system shall initiate a response to a request to transmit or retrieve a file within two (2) seconds from the time such request is received by the eWIC system, 99% of the time, on a monthly average basis. Scheduled downtime shall be excluded provided a minimum of two (2) weeks of notice is provided to all network participants prior to the scheduled outage.
370. The eWIC system shall initiate a response to a transaction request within two (2) seconds from the time such request is received by the eWIC system, 98% of the time on a monthly basis. This does not include data transmission time between the eWIC system and a TPP. Scheduled downtime shall be excluded, provided a minimum of two (2) weeks of notice is provided to all network participants prior to the scheduled outage.
371. For direct connect Vendors, the eWIC system shall process a WIC transaction within five (5) seconds from the point of sending the transaction from the WIC Vendor.

D. Benefit Availability

372. The eWIC system shall ensure benefits are available on availability date and time (12:00 AM) one hundred percent (100%) of the time.

E. Settlement and Transactions

373. The eWIC system shall meet the timeframe for ACH settlement window 100% of time, measured on a monthly basis.
374. The eWIC system or eWIC Processor shall notify the State Agency of settlement or reconciliation discrepancies within twelve (12) hours of occurrence.
375. No more than two (2) inaccurate transactions per every ten thousand (10,000) eWIC transactions processed by the eWIC system shall result in an adjustment resulting from eWIC system error.

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F. Cardholder and WIC Vendor Portals

- 376. Cardholder Portal shall have an uptime of ninety-nine-point-nine 99.9%, not including maintenance (scheduled downtime), measured over a one (1) month period.
- 377. The WIC Vendor Portal shall have an uptime of ninety-nine-point-nine 99.9%, not including maintenance (scheduled downtime), measured over a one (1) month period.

G. IVR and Help Desks

- 378. IVR shall have an average answer time of less than fifteen (15) seconds, measured monthly.
- 379. The eWIC Processor shall ensure that ninety-five percent (95%) of all cardholder and WIC Vendor help desk calls are answered within two (2) rings (typically fifteen [15] seconds) measured monthly.
- 380. The eWIC Processor shall ensure that ninety-five percent (95%) of all cardholder and WIC Vendor help desk calls are not placed on hold or within a queue for more than two (2) minutes.
- 381. No more than five percent (5%) of calls to the WIC Vendor help desks or cardholder Customer service line shall be met with a busy signal or be put in a queue, measured monthly.
- 382. The WIC Vendor help desks or cardholder Customer service line shall have an abandoned call rate of less than 3%, measured monthly.
- 383. The eWIC Processor shall have a ninety-five percent (95%) rate of resolution with the first customer service representative (CSR).

H. Stand-Beside Support

- 384. The eWIC Processor shall ensure that 100% of all stand-beside terminals are shipped via overnight express to vendors within five (5) business days of receipt of the signed vendor contract.
- 385. The eWIC Processor shall ensure that installation and training are completed within fourteen (14) calendar days of a WIC vendor contacting the eWIC Processor for installation support and training.
- 386. The eWIC Processor shall ship via overnight express replacement POS equipment within one business day of a request for replacement.

I. Dispute Resolution

- 387. The eWIC Processor shall, for a transaction adjustment, respond to the State Agency within the timeframes outlined below:
 - a. Escalated transaction adjustment within twenty-four (24) hours; and
 - b. Standard transaction adjustment within forty-eight (48) hours.
- 388. For non-transaction disputes, the eWIC Processor shall investigate and respond to a WIC Program, State Agency, or Vendor-initiated dispute within ten (10) processing days of the notification of a dispute.

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389. For non-transaction disputes, the eWIC Processor shall resolve disputes between the eWIC Processor and a WIC Vendor within forty-five (45) days of the dispute being submitted by the WIC Vendor.

J. Maintain Transaction History

390. The eWIC system shall maintain data and purge data as detailed above in Attachment A Section IX. Administrative Functionality.

K. Business Continuation

391. The eWIC system shall have provisions for back up processing and telecommunications by maintaining a remote hot site with equivalent processing capability to production.
392. The eWIC system shall have provisions for twenty-four/seven (24x7) system monitoring and problem correction.
393. The eWIC Processor shall communicate any issues with system availability, benefit availability, or system performance within one (1) hour of identification of the issue and continue with updates until issue is resolved.

L. Other Requirements

394. Response to Enhancements and Change Requests:
- a. The eWIC Processor shall respond to system enhancement change requests with a proposal for level of effort, estimated hours and cost within two (2) weeks of receiving request; and
 - b. Once a change request is approved for implementation by the MSDH WIC Program, eWIC Processor shall develop and submit an initial project schedule within forty-five (45) calendar days of approval of change request. A definitive project schedule shall be developed by mutual agreement of the parties and may be finalized after the forty-five (45) day period.
395. Card Replacement
- a. The eWIC Processor shall mail card replacements no later than the next business day after receipt of a card issuance replacement; and
 - b. The eWIC Processor shall ensure card replacements are delivered/received by the WIC participant/ household within ten (10) business days.
396. End of Contract Transition Plan: The eWIC Processor will submit an outgoing End-of-Contract Transition Plan in accordance with Attachment A, Section XV. Deliverables, CC. End-of-Contract Transition Plan six (6) months prior to contract completion.
397. Response to Reported Defects: The eWIC Processor shall respond to reported defects/system issues in a timely manner based upon approved plan for defect tracking and resolution.