Farmer Training Guide

Maine WIC Nutrition Program

Farmers Market Nutrition Program

Feeding Maine Families

eWIC Accepted Here

Eat More Fruits & Vegetables

Spring 2024

Table of Contents

Table of Contents 2

Preface 3

What is WIC? 4

What is FMNP? 4

Application Process 6

Farmer Portal User Manual 7

Home Page 7

Farmer Application 12

Yearly Update 17

Redemption Procedures refer to Appendix B 19

Maine WIC Fruit and Vegetable Benefits 19

WIC Approved Fruit and Vegetable 19

Farmers Market Nutrition Program Benefits 19

FMNP Approved Fruits and vegetable 19

Other Important Information 20

Comparison Chart 20

Lost and Found 21

Complaints, Issues at check out 21

Employee Training 21

Incentives 21

Claims 21

Civil Rights 22

Policies 23

Agreement 23

Farmer Sanction System 23

Appealing and adverse Action 23

Things to Report to WIC 24

NOTES 24

Appendices 24

FMNP-5 Farmer Sanction System Appendix A 24

S3 Merchant Link Mobile App - Farmers' User Guide Appendix B 27

Preface

The WIC Farmer Training Guide is intended to give farmers an overview of the Maine WIC Program as well as provide information needed to maintain compliance with Program rules, policies, and procedures. Please be sure that it is reviewed. You may reproduce it as needed or contact our office if you need additional copies.

Once a farmer has received interactive training and has completed an application, the farmer will be approved for a three-year authorization period. At least one representative is required to participate annually in a WIC farmer training session by a different method.

We thank you for your interest in providing nutritious foods to women, infants, and children in Maine. Your courtesy and helpfulness in assisting WIC customers is greatly appreciated.

If you have questions or comments, please contact the Vendor Specialist and Support Unit at the numbers listed below. Please do not contact the local WIC agency.

Write:
Maine WIC Program
SHS 11, 286 Water St
Augusta, ME 04333

E-mail:
WICVendor@maine.gov

Call:
207-287-3991
Instate Toll Free:
1-800-437-9300

What is WIC?

WIC is a supplemental nutrition program for women, infants, and children up to 5 years of age. Our mission is to provide healthy food, nutrition education, breastfeeding education and support, and referrals to health and social service programs to a pregnant or breastfeeding person, who may have recently had a baby and their children. Eligibility for the Program is based on a financial and medical or nutritional need.

The WIC Program helps to prevent health problems and to improve the health status of participants through better nutrition. WIC does not provide all the food women and children need but designs specific food benefits to include key nutrients needed during growth and development.

Nutrition education, which makes WIC unique among food programs, accompanies the receipt of food benefits and has a practical relationship to the participant's nutritional needs, lifestyle, and cultural preferences.

Infants of parents who participate in the WIC program weigh more when they are born and have fewer health problems than infants whose parents did not participate. Recent studies of children participating in WIC also show lower obesity levels and higher standardized test scores when they are older, compared to siblings who did not participate in WIC.

WIC is federally funded and regulated under the United States Department of Agriculture (USDA). The Maine Department of Health & Human Services, Maine Center for Disease Control and Prevention houses the Maine WIC Nutrition Program.

WIC vendors play an important role assisting participants to obtain appropriate WIC foods. We value your input and/or suggestions.

How WIC Works

Responsibilities of WIC State Agency

Among other duties, the State Agency:

- Selects, funds, and monitors the Local Agencies that provide participants services at the local level.
- Authorizes, trains, and monitors Vendors and Farmers who provide WIC foods to our participants.
- Selects the items to be included in the Approved Foods List
- Provides technical assistance and other resources to Local Agencies, Vendors, and Farmers.
- Administer the Farmers Market Nutrition Program for women and children.

What is FMNP?

The Farmers Market Nutrition Program (FMNP) is a program of USDA's Food and Nutrition Services WIC program. The focus of the program is to increase the use of fresh, unprocessed, locally grown fruits and vegetables by WIC participants. The second purpose of the program is to expand the awareness of Farmers Markets by participants in the support of local foods production. Farmers can redeem FMNP benefits during the FMNP Season.

Responsibilities of WIC Local Agency

The Local Agency serves the area where the participants reside. There are currently 8 Local Agencies, located throughout the State, that work directly with WIC participants to:

- Determine eligibility
- Conduct health and nutrition assessments
- Provide food benefits based on a participants' identified nutrition or medical needs
- Provide nutrition and Program education and guidance
- Provide breastfeeding support

Responsibilities of a WIC Authorized Farmer

When a farmer is authorized as a WIC Farmer, among other responsibilities, the farmer agrees to:

- Be aware of FMNP-5 Farmer Sanction System Appendix A
- Participate in an interactive WIC Farmer training session at least once every agreement period and then by another method annually.
- Provide WIC & FMNP eligible food choices of fruits and vegetables at least 50% grown by the Maine farmer.
- Have a valid email address
- Maintain device (Android OS or iPhone IOS) able to accept WIC & FMNP benefits
- Comply with all requirements of the WIC EBT Contractor by registering and providing a social security number, bank name, Routing and Account Number
- Have Cellular service or WIFI at your sales location
- Display a sign stating authorized to accept WIC
- Have clearly defined hours of operation
- Have a full-time attendant during hours of operation
- Uphold Civil rights compliance and guidelines
- Provide handicap accessible location
- Provide roofed structure with roof farm stand (tent)
- Adhere to WIC Program rules
- Offer WIC customers equitable treatment by providing the same level of courtesy as to other customers.
- Uphold WIC transactions correctly. No change may be given.
- Inform Maine WIC Nutrition Program of any schedule or location change

Application Process

1. The State Agency will consider farmer applications on an ongoing basis. Application may be accessed by visiting https:/www.Maine.gov/wic.

   Click on the Farmer tab on the left table of contents. Then the Application Process tab. You will start at the farmer Prescreening Tool. If you meet initial criterial you will be directed to a secure site with Microsoft to login. The first time you sign in you will need to create a new account.

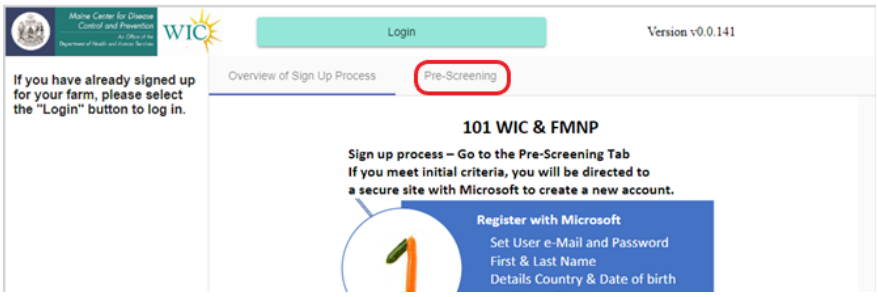
   - Register with Microsoft
     - User e-Mail and Password
     - First & Last Name
     - Details Country & Date of birth
     - Verify email
     - Grant permission
2. Continue the application by completing each section. On the left table of contents, the green circle will become checked when all necessary information has been entered for the section.

   The State Agency will notify applicant within thirty- (30) days from the date Farmer application was received. Incomplete information cannot be processed.
3. If all required information meets the selection criteria and the application is accepted, the State Agency will notify the applicant of training sessions within thirty (30) days from the date the completed Application.
4. Once an application has been approved, farmer, owners, managers and/or staff will be required to attend new WIC Farmer training which must be interactive format.
5. Once training has been completed the farmer applicant and the State Agency will sign an Agreement. The Agreement is usually valid for three-(3) years. The initial Agreement period may be for a shorter time frame in order to ensure program administrative efficiency.
6. Solutran, our contracted EBT processor, will send an invitation to begin onboarding to the S3 merchant application. They will also provide training and a user guide to get you started.

   - Email S3 Merchant Link Support Team at S3Merchantlink@Solutran.com if you have any questions or Call 833-532-1650.
7. Registered with S3 MERCHANT Link
   - Create User Name and Password
   - Confirm TIN/SSN and Business Name
   - Enter Bank Details
   - Tax Rate for WIC foods this should be set to 0%.
8. Download the S3 Merchant Link Mobile App from Apple or Android app store
   - Log In
   - Read and agree to the Privacy Policy, Terms and Conditions, and Retailer Agreement

Farmer Portal User Manual

Home Page



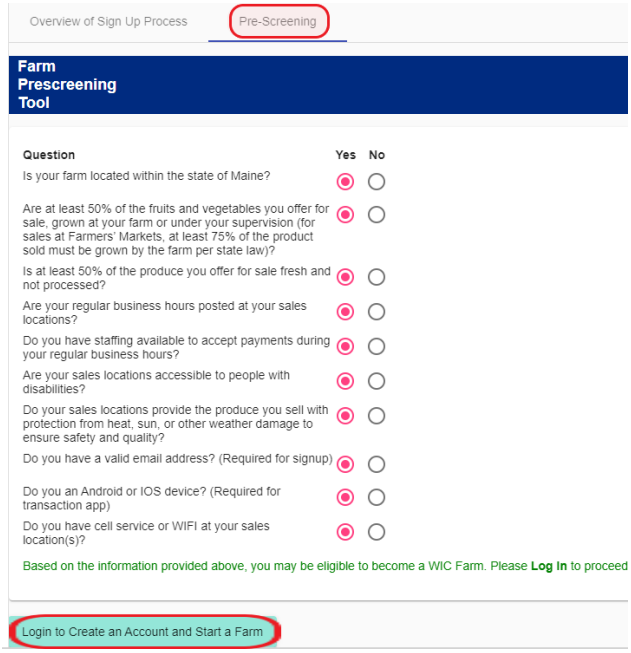
First time users: click on Pre-Screening to start application.

Complete the prescreening questions.

Pre-Application

Based on the information provided, you may:

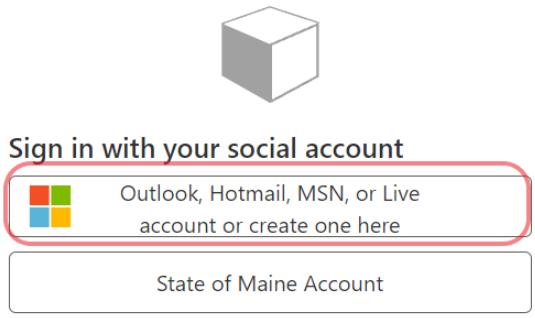
- meet initial criteria and may continue to create an account- Or -
- not meet the criteria.
  For question call 207-287-3991 or email WICVendor@maine.gov



Click on Login to Create an Account and Start a Farm. In located on bottom of the prescreening page.

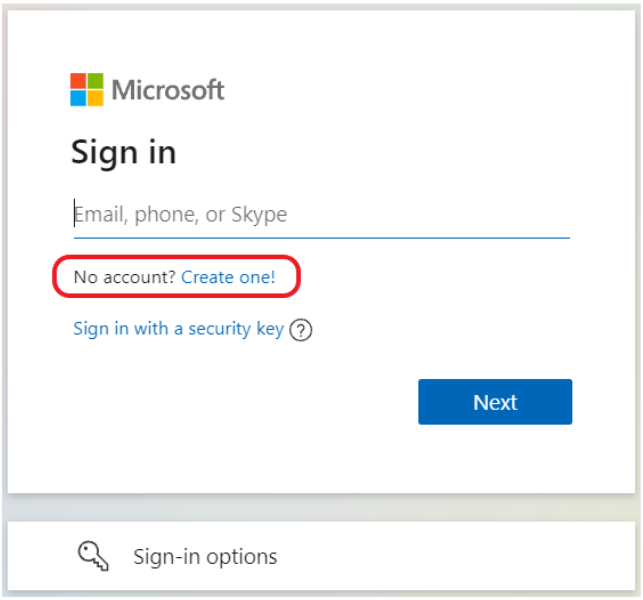
(You will be directed to a secure site with Microsoft to login.)

All farms will be required to have an email address to access Farmer Portal.
(This must be the same email address on file with Maine WIC Nutrition Program.)



Click on **"Outlook, Hotmail, MSN, or Live account or create one here"**
A new Sign In window will open asking you to type your email address.

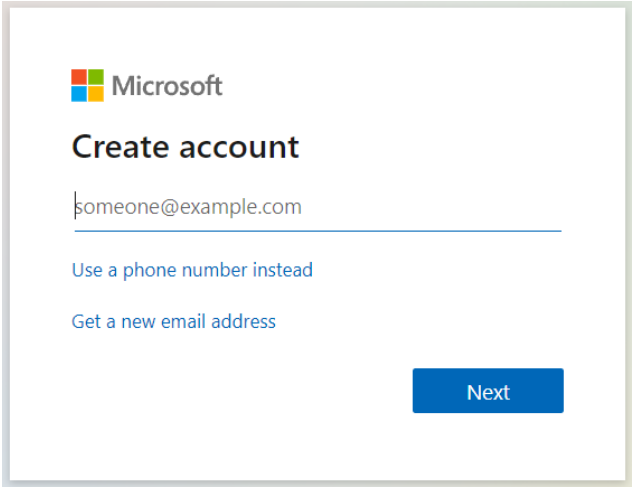
Creating a New Account
Video: How to create a new Microsoft account | Microsoft
https://www.youtube.com/watch?v=80ow9FoMDvA or see steps below:



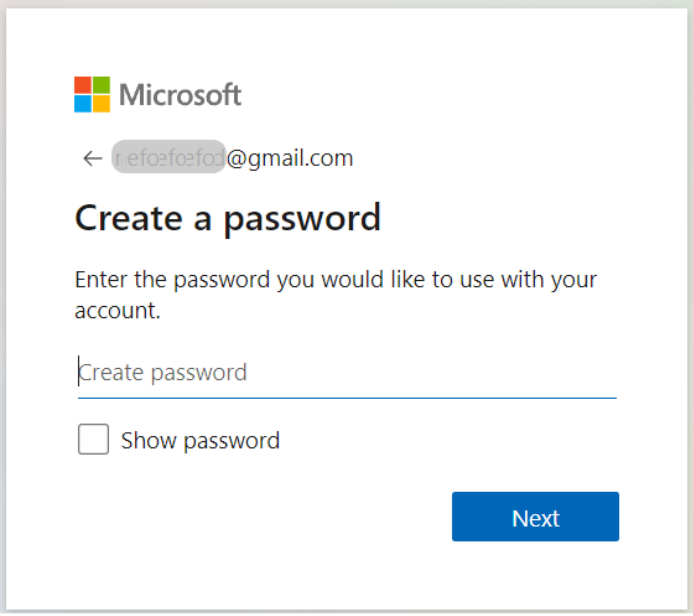
- First time users click on "Create one" to register

If you have already registered in Farmer Portal with your email, you would type in your email address and click Next.

Creating your account for the first time



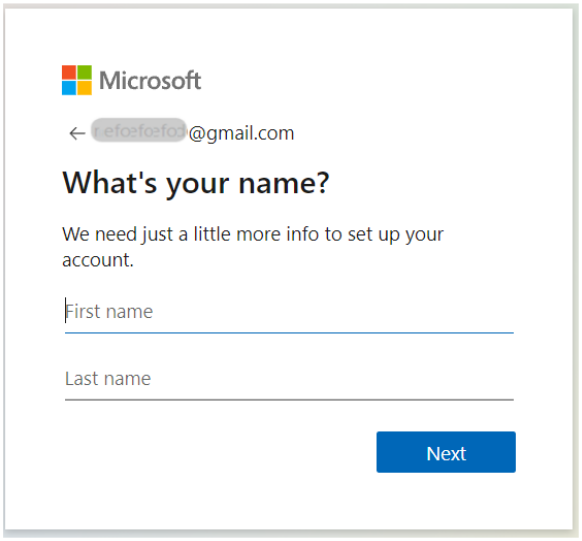
Type in the email address that is on file with Maine WIC Nutrition Program.



After you enter your email address you will need to create a password.

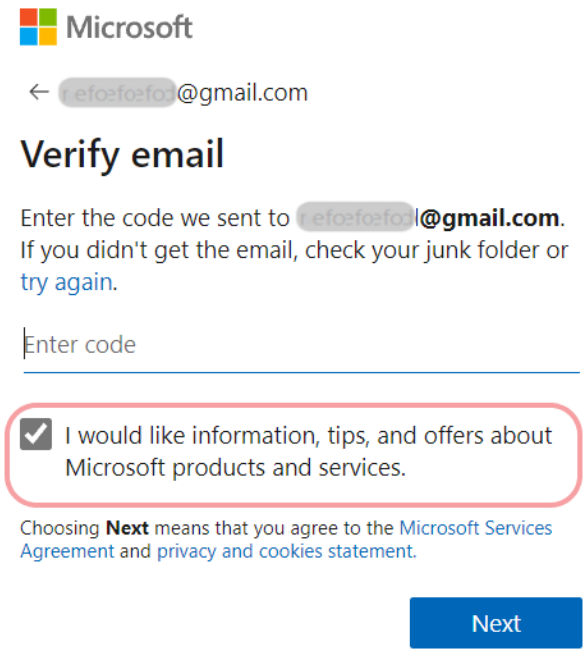
Passwords must have at least 8 characters and contain at least two of the following:

- uppercase letters,
- lowercase letters,
- numbers, and
- symbols.

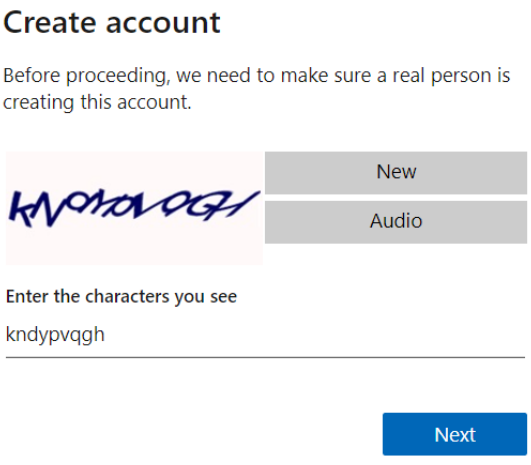


Type your First and Last name and click Next

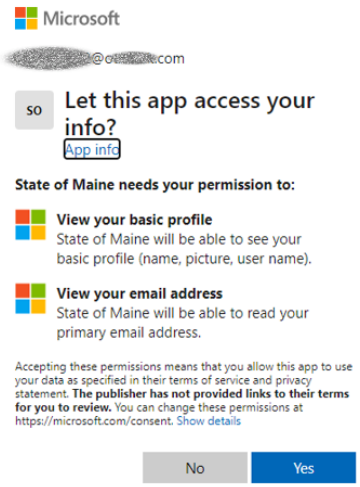
Select your Birthdate ***YOU MUST ENTER A DATE OF BIRTH***
If the date of birth is not entered or is entered with a year that is less than 18 years old, you will not be able to access the system.



You will receive a code in your email that will need to be entered here.
Here you can opt out of getting promotional emails from Microsoft. Uncheck the box.
Click Next



(For security purposes Microsoft requires a verification to make sure this is a person creating the account.)



- Once you complete the verification step above Microsoft will ask you to grant permission for "State of Maine" to View your basic profile and email address.

Farmer Application

Farmer Applications are due by March 31st.

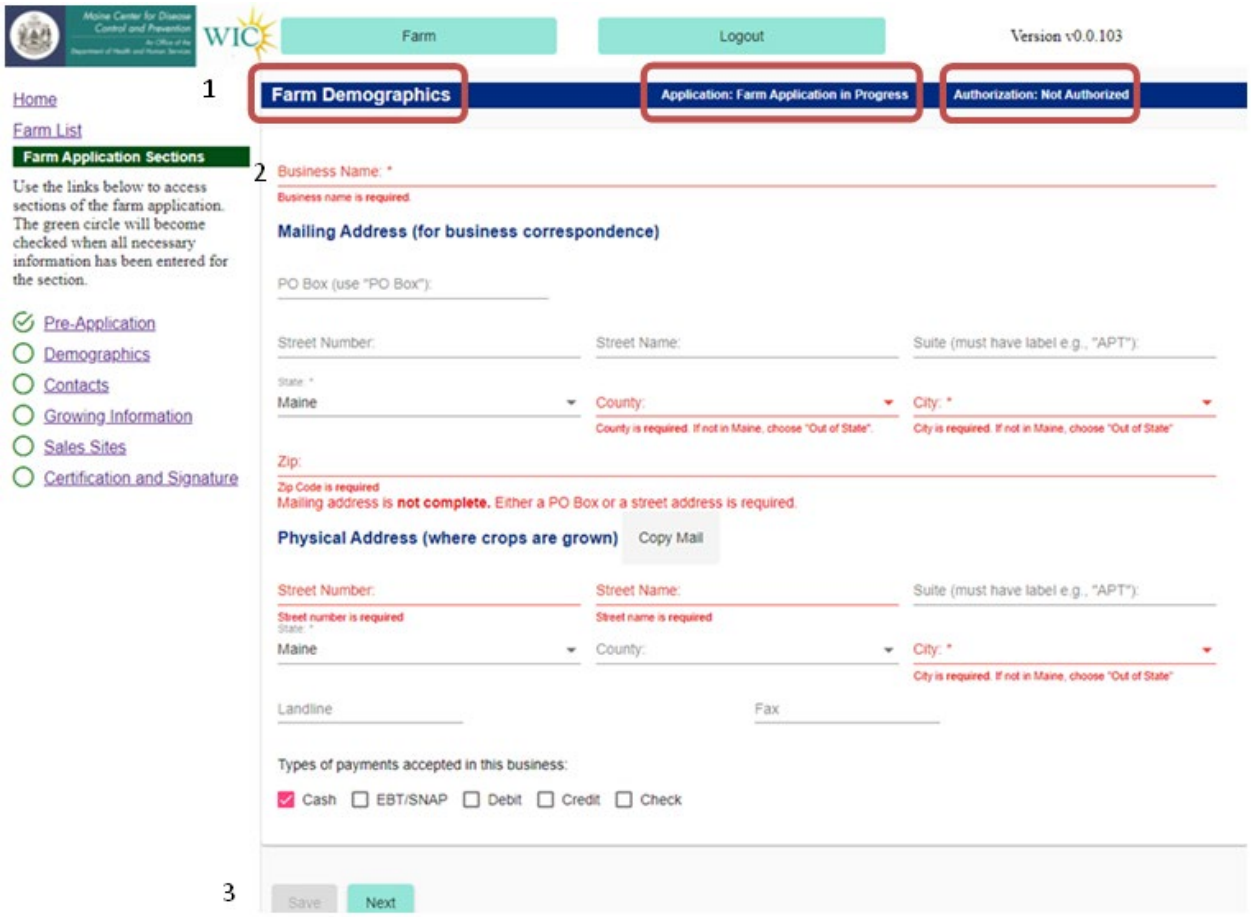
1. Log in to your Farmer Portal account and review information (The Farm Application has six (6) total sections):

Sections:

- Pre-Application
- Demographics
- Contacts
- Growing Information
- Sales Sites
- Certification and Signature

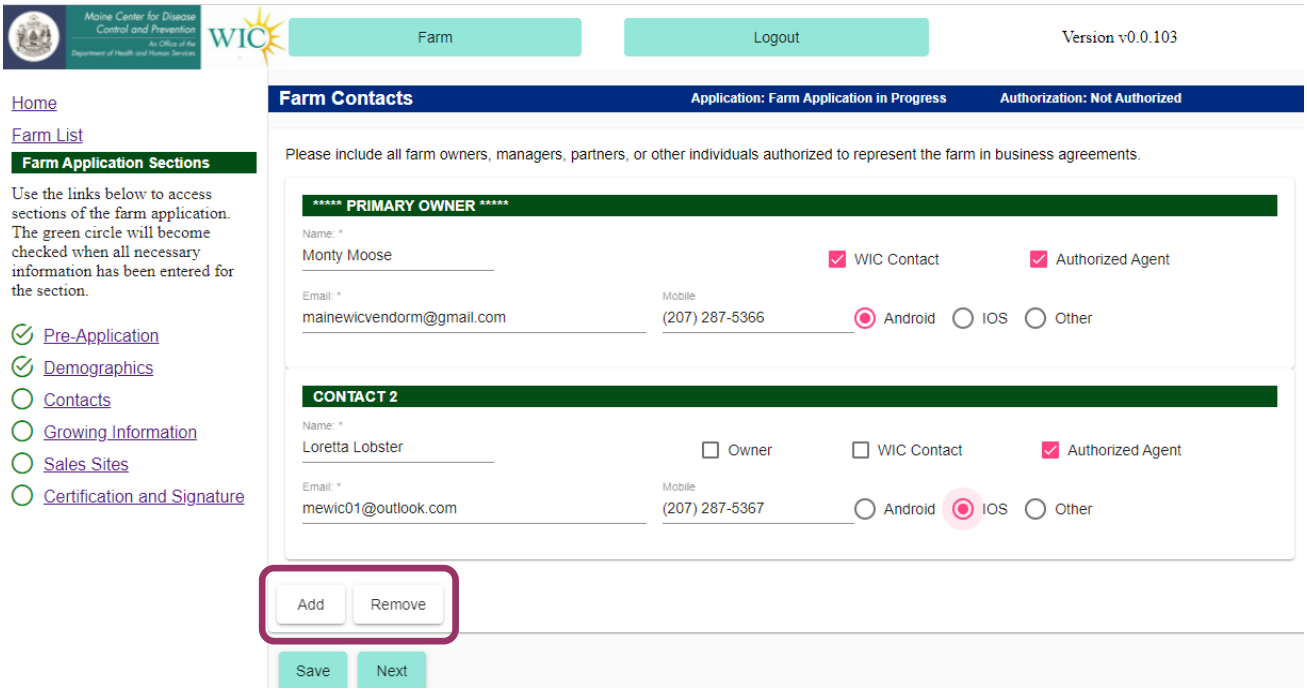
You will need to complete each section with required information. Each section will get a check when completed.

Demographics



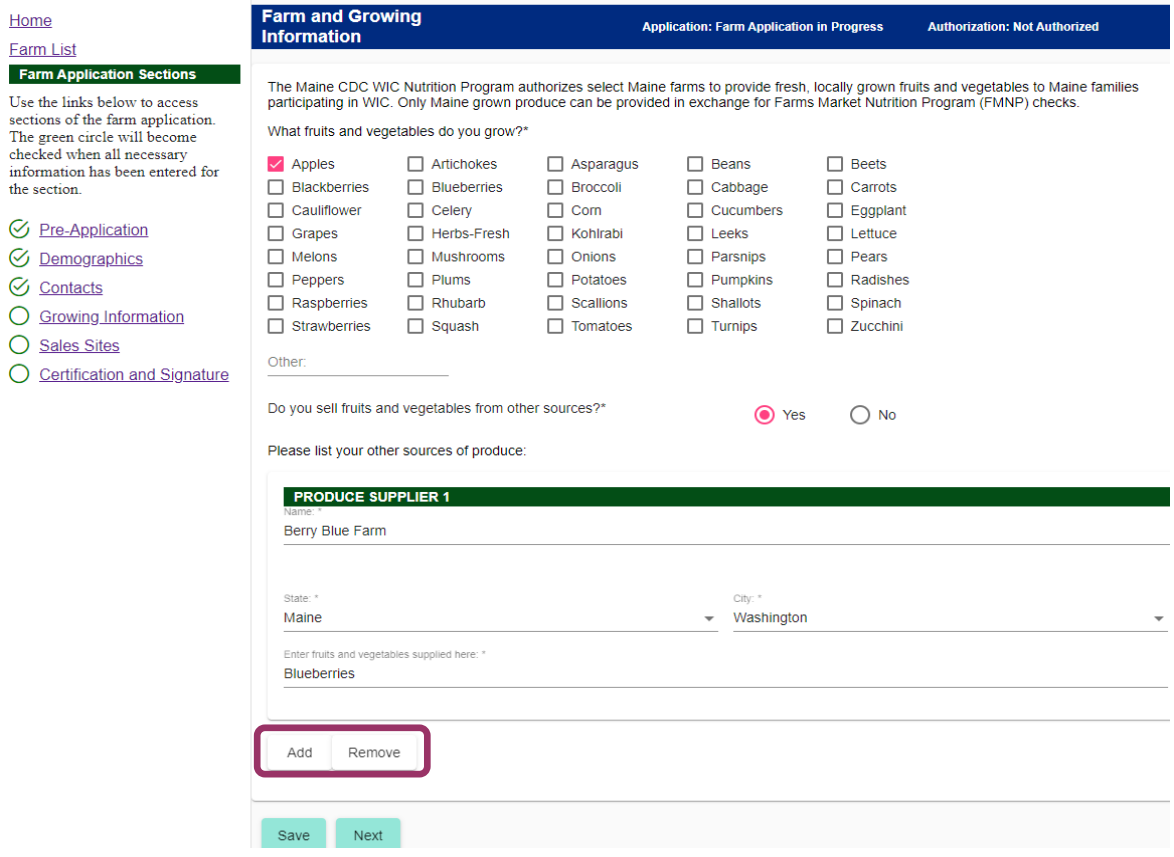
1. Header will indicate your
    a. current section
    b. application status
    c. WIC & FMNP enrollment status
2. Required fields are red. Street number has its own field separate from street name.
3. Next button (on bottom of page) will save and move to next section.

Contacts



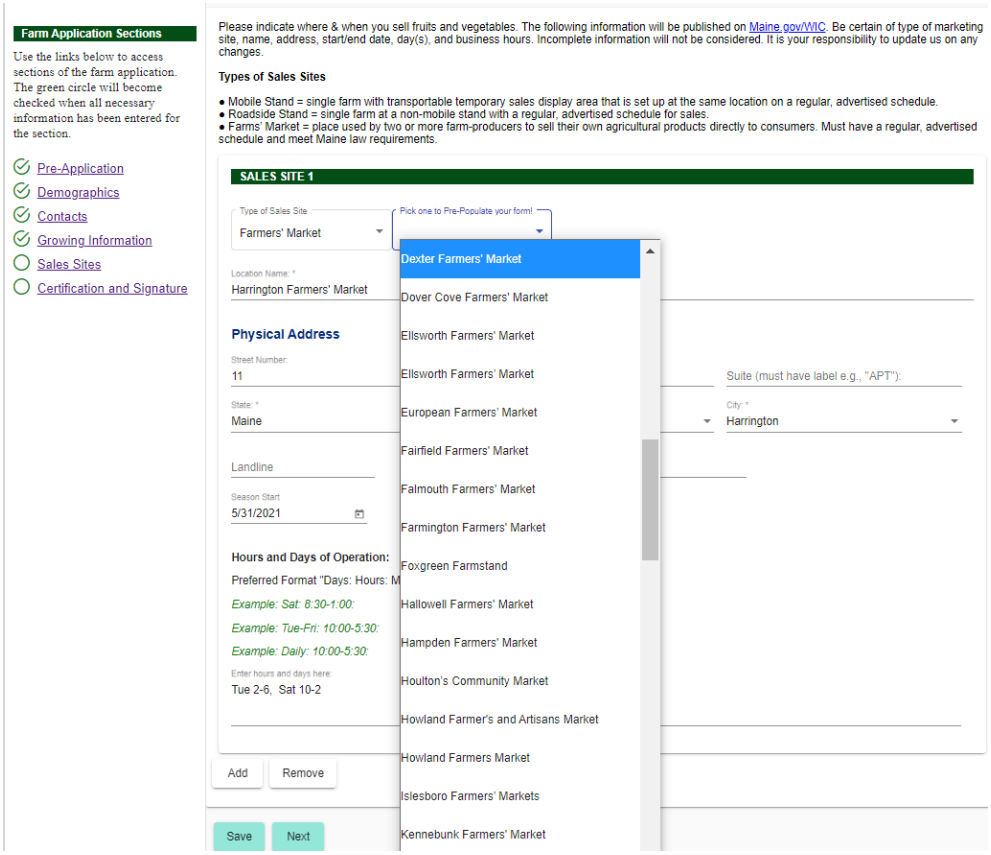
In contacts enter *primary owner* information check mark *WIC Contact* & *Authorized Agent*. Use the add button to add additional contacts to your record.

Growing Information



Here you can add the type of produce you grow. If you get produce from other sources, click Yes and Add to enter supplier details.

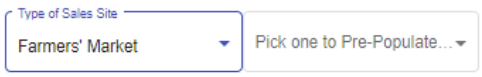
Sales Sites



Indicate the location(s) you sell your produce.

Enter

1. Location Name	2. Address	3. Season start and end date	4. Days and Hours of operation

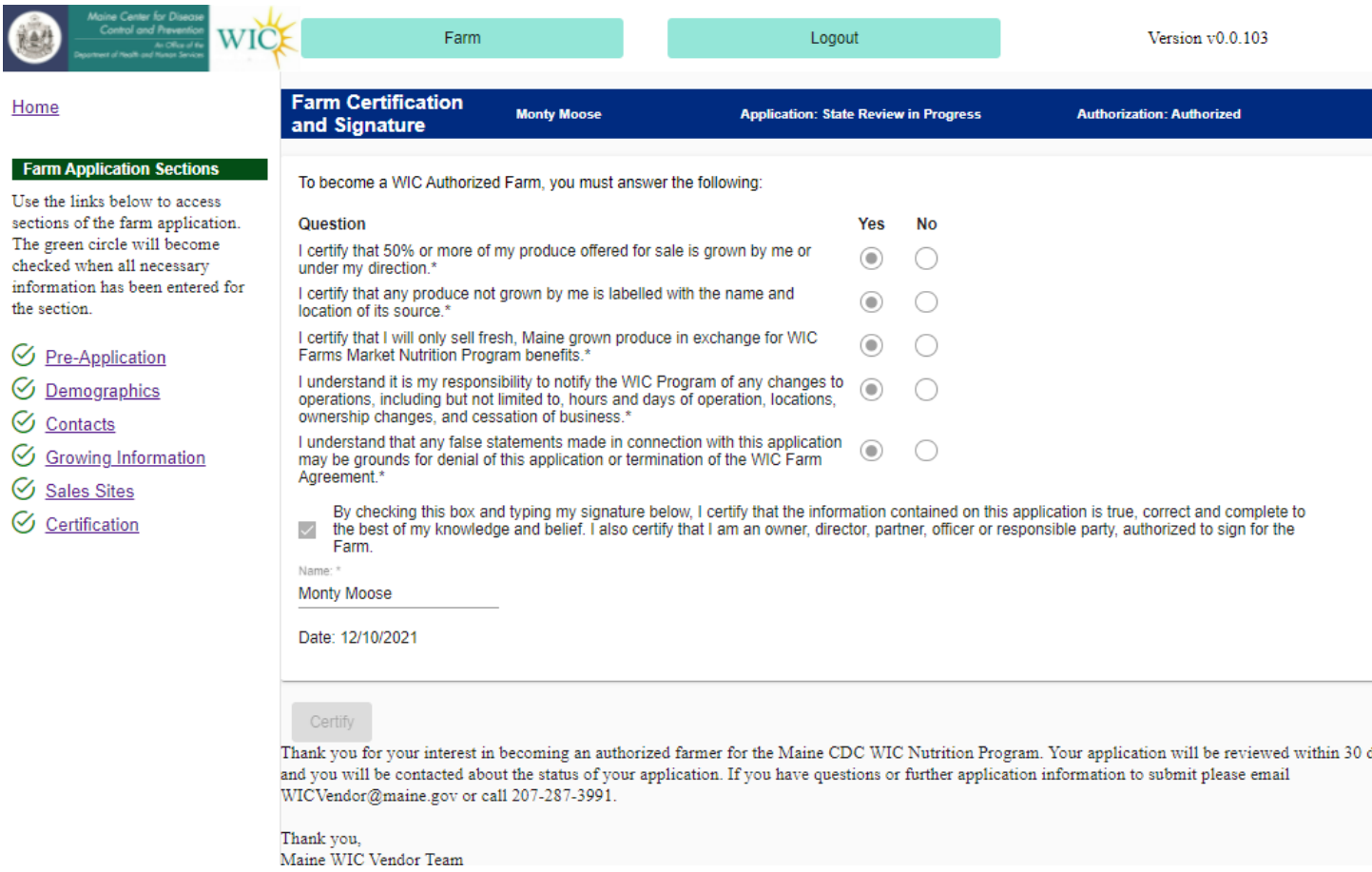


Note: If you attend a Farmers' Market on our list you may pick to pre-populate details. For Markets not listed please add details.

Update your start and end of season.

Click the Add button to add additional sites. If you sell your produce during the winter season, please help us advertise this to your WIC customers. Enter hours of operations details

Certification and Signature



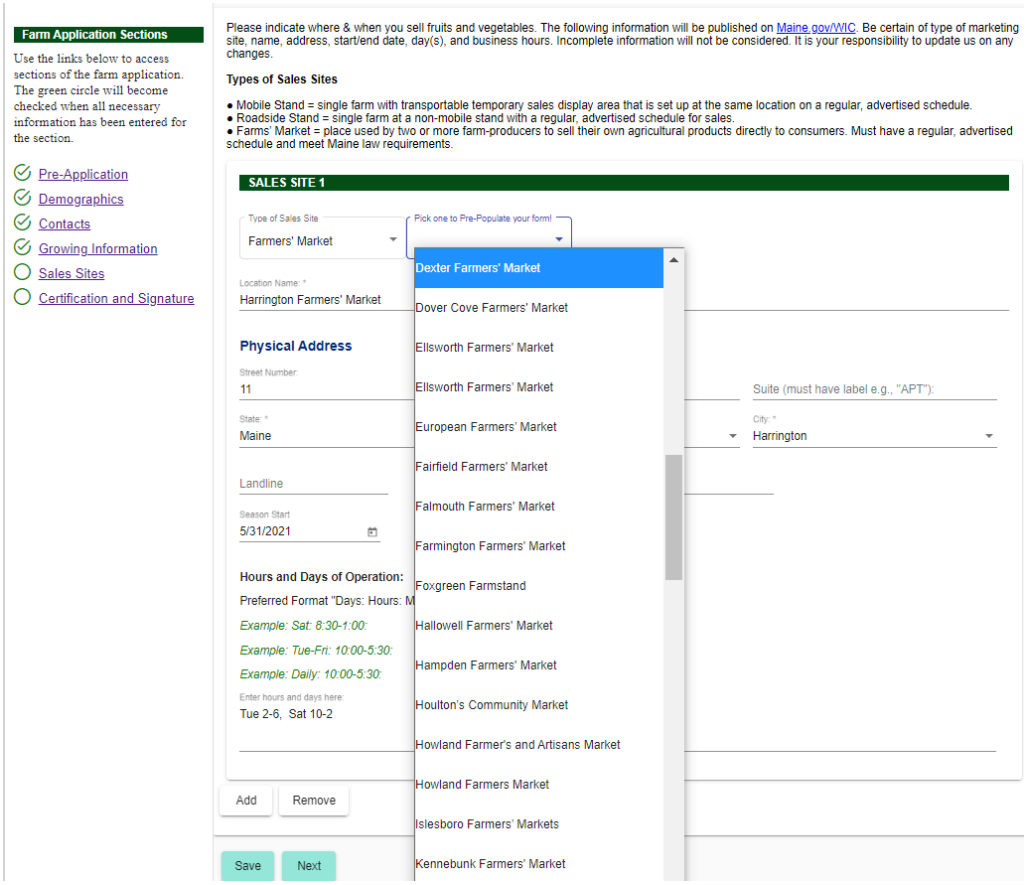
Your application details have been submitted. Once you see all checked circles on the left table of contents. Vendor team will review and provide the next steps within 30 days.

Yearly Update

Hours of Operations Updates are due by March 31st**.**

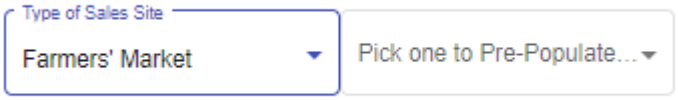
1. Log in to your Farmer Portal account and review information on 2 sections:
    a. Sale Sites
    b. Certification and Signature

Sales Site



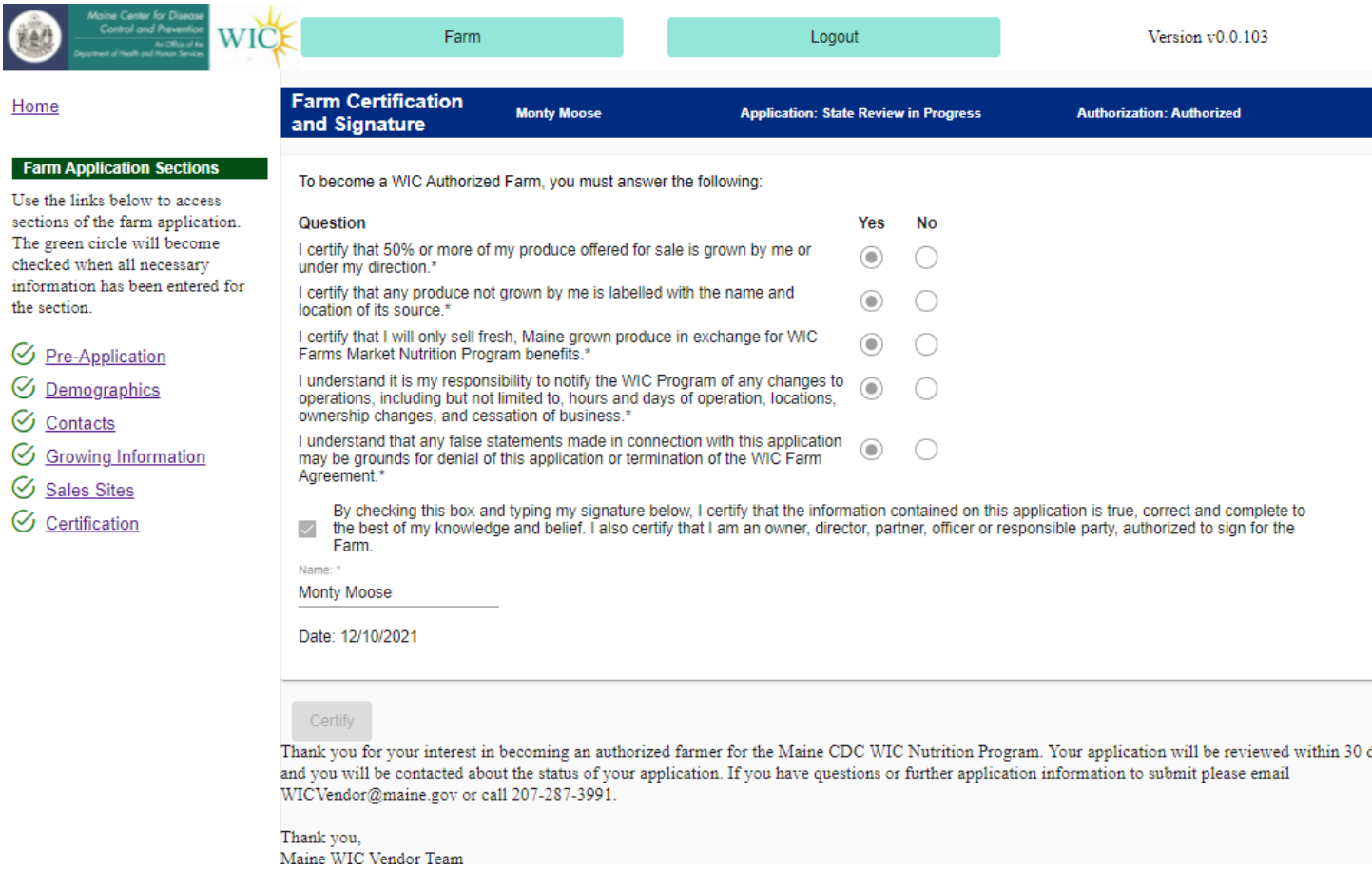
Indicate the location(s) you sell your produce. Click the Add button to add additional sites. Be sure to enter hours and days on the bottom line.

Note: If you attend a Farmers' Market on our list you may pick to pre-populate details. For Markets not listed please add details.



Update your start and end of season.

Certification and Signature



Your details have been submitted. Once you see all checked circles on the left table of contents. You will receive an email of application complete. WIC Vendor Specialist will reach out with next step.

Redemption Procedures refer to Appendix B

S3 Merchant Link Mobile App - Farmers' User Guide Refer to Appendix B for details on, cardholder balance, purchase, void and much more.

Payment Inquiry and Reconsideration Requests

All payment inquiries regarding S3 Merchant Link Mobile App transaction must be submitted to Solutran, Email S3Merchantlink@Solutran.com or Call 833-532-1650. Farmers may not seek reimbursement of money from WIC customers.

Maine WIC Fruit and Vegetable Benefits

Authorized WIC farmers are to redeem the Maine WIC Fruit and Vegetable Benefit, also known as a Cash Value Benefit (CVB). These benefits are distributed to WIC participants year-round and may be redeemed year-round during winter market for approved fruits and vegetables.
If you sell your produce during the winter season, please help us advertise this to WIC customers. Enter hours of operations details in the Farmer Portal.
Any produce not grown by you must be labeled that it was grown by someone else with the name and location of where it was grown.

WIC Approved Fruit and Vegetable

Authorized WIC farmers can redeem the Maine WIC CVB Benefits year-round, from January 1 – December 31 for approved fresh fruits and vegetables.

Allowed:

- Any variety of fresh fruits and vegetables, including all varieties of potatoes

Examples:
Oranges, Bananas, Pineapple,

Not Allowed:

- Fruit baskets or cut vegetables with dip
- Decorative or dried fruits or vegetables or mixed fruit and nuts
- Herbs and spices like basil, parsley, or chives

Farmers Market Nutrition Program Benefits

Authorized WIC farmers are to redeem the Maine **FMNP** Benefits during FMNP season and may be redeemed for Maine grown fresh fruits and vegetables.

FMNP Approved Fruits and Vegetables

Allowed:

- Any Maine Grown Unprocessed Fresh Fruits or Vegetables.

Examples:
Apples, Artichokes, Asparagus, Green & Yellow Beans, Beets Blackberries, Blueberries, Broccoli, Brussel Sprouts, Cabbage, Carrots, Cauliflower, Celery, Corn, Eggplants, Grapes, Herbs- Fresh Only, Kohlrabi, Leeks, Lettuce, Melons, Onions, Spinach, Squash.

Not Allowed:

- Other non-local produce/processed foods/ animal products

Examples:
Baked Goods, Cheese, Eggs, Oranges, Bananas, Cider, Maple Syrup, Honey, Jams/Jellies, Plants/Seeding

Other Important Information

- 1st transaction payment will take 3-5 business days from date of transaction.
- WIC customers can only buy what is listed on their benefits available balance. No substitutions are allowed.
- Rain checks may not be given. WIC customers can use those benefits elsewhere or at another time (before the benefit expiration date)
- Bag Fees – WIC does not cover bag fees. The customer must pay the bag fees. Never provide a cash refund to the WIC customer for items purchased with WIC or FMNP benefits.
- WIC customers are not required to buy full WIC or FMNP benefit available.
- Equitable Treatment- Treat WIC customer as any other customer. Same quality and cost as that sold to other customers.
- Complete WIC transaction with customer before starting a transaction with the next customer.
- Some families may have separate WIC cards and Bar Codes for each participant.

Helpful Hints

- In busy markets have product bagged and priced.
- Assist customers in reaching their dollar amounts.

Comparison Chart

Between WIC Fruit & Vegetable and Farmers' Market Nutrition Program (FMNP) Benefits

Common Questions	WIC CVB Fruit & Vegetable	Farmers' Market Nutrition Program
Can the participant receive a cash refund?	No	No
Can the WIC customer purchase non-locally grown produce?	Yes	No
Can the WIC customer buy herbs?	No	Yes
Are white potatoes allowed for purchase?	Yes	Yes

Lost and Found

Promptly call 207-286-3991
to report lost and found eWIC card.

Complaints, Issues at check out

Our Program would like to know about any problems, and/or concerns that you may have. Please inform us if you are having problems with WIC customer or are having trouble in processing transactions. The problem may be the result of a misunderstanding. Some participants may be new to the Program or simply do not understand the Approved Food List or Transaction Procedures. Our Program appreciates the efforts that you and you staff make to assist WIC customers with their transactions.

However, sometimes a WIC customer, as with any other customer, can be difficult to deal with. If the WIC customer is a regular customer and usually is not a problem, try to work with them, in a discreet manner to resolve the conflict. You may report WIC issues in the following ways call: 207- 287-3991; email: WICVendor@Maine.gov or submit online form our website at https://www.maine.gov/dhhs/mecdc/population-health/wic/contact.shtml.

Employee Training

Farmers must be trained interactively at least once every three years and annually by other methods. The WIC Program uses GovDelivery newsletters and email which contain information on any changes to procedures or policies to provide annual training.

Farmers who attend interactive trainings must train all employees who may act as a cashier in how to transact WIC benefits.

Incentives

WIC farmers cannot offer a WIC customer an incentive that they do not offer to all other customers. You must always treat a WIC customer the same as you would any other customer.

Claims

If the WIC Program detects overcharges by an authorized farmer, it will establish a claim against the farmer. The Program will provide the farmer with an opportunity to justify or correct the farmer overcharges. If satisfied with the justification or correction, the WIC Program will adjust the proposed claim accordingly. If following the justification or correction a claim against the farmer remains, the WIC Program will issue a final claim. The final claim must be paid within 30 days of issuance, or the farmer agreement will be terminated. Claims against farmer are not subject to administrative appeal.

Civil Rights

What is Discrimination?
Different treatment which makes a distinction of one person or a group of persons from others; either intentionally, by neglect, or by the actions or lack of actions based on a protected class.

Protected classes:

Race	Color	National origin
Age	Sex (including gender identity and sexual orientation)	Disability**

What is the definition of "disability?"

- A person who has a physical or mental impairment which substantially limits one or more major life activities, has a record of such an impairment, or is regarded as having such an impairment.
- Major life activity means functions such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working.

Non-Discrimination Statement

In accordance with federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, this institution is prohibited from discriminating on the basis of race, color, national origin, sex (including gender identity and sexual orientation), disability, age, or reprisal or retaliation for prior civil rights activity.

Program information may be made available in languages other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotape, American Sign Language), should contact the responsible state or local agency that administers the program or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339

.

To file a program discrimination complaint, a Complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form which can be obtained online (PDF), from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to USDA by:

1. **Mail**: U.S. Department of Agriculture
   Office of the Assistant Secretary for Civil Rights
   1400 Independence Avenue, SW
   Washington, D.C. 20250-9410; or
2. **Fax**: (833) 256-1665 or
   (202) 690-7442; or
3. **Email**: program.intake@usda.gov

This institution is an equal opportunity provider.

Policies

All Maine WIC Program Policies can be found at Maine.gov/WIC. On the right side of page, you can see WIC Program Policies.

Agreement

WIC authorizes farmers for a maximum of three (3) years. Farmers sign an agreement that outlines the requirements for the farmer and confirms their intent to uphold the integrity of the WIC Program rules and policies. When a farmer signs the agreement, they also agree to the sanctions defined in the Farmer Market Nutrition Program Policies
(see FMNP-5 Farmer Sanction System Appendix A).

Farmers are notified at least 30days before the expiration of the agreement so that they may apply for another three years. Agreement can be terminated for cause by the WIC program, with fifteen (15) days' advance written notice.

Neither the Farmer nor the WIC Program has an obligation to renew the Agreement.

Farmer Sanction System

FMNP-5 Farmer Sanction System, Other Disqualifications, and Causes for Termination current at the time of the printing of this manual can be found in Appendix A. It defines the actions the WIC Program will take for violations of the agreement. Updates to this policy can be found on the WIC website. When federally mandated WIC sanctions must be applied, the WIC Program must notify the Supplemental Nutrition Assistance Program (SNAP) if authorized. A disqualification from either program for federally mandated sanctions may result in a disqualification from both programs.

Appealing and adverse Action

In many cases farmers that have been sanctioned, had applications for authorization denied, or been terminated by the WIC Program have a right to appeal the decision through the fair hearing process. To appeal notify the WIC Program via phone, e-mail, or letter, or may request a hearing by directly contacting the Department of Health and Human Services Office of Administrative Hearings (207)624-5350. All administrative hearings are conducted in accordance with the rules contained in Regulation 10-144 CMR Chapter 1 that can be accessed here:
http://www.maine.gov/sos/cec/rules/10/144/144c001.doc.

For more information on right to appeal please review FMNP-6 Administrative Review of State Agency Actions for Farmers (PDF)

Things to Report to WIC

In addition to providing the WIC Program with any reports about incidents with WIC customers, farmers must also report the following:

- Changes to mailing or contact information including email addresses
- Temporary closure of your business due to emergencies or planned renovations
- Changes in ownership-a change in ownership by more than 50% will result in termination of the agreement. The new farmer may reapply with the new ownership information, but this does not guarantee that the new owner will be authorized.
- A change in sales location
- Cessation of business-please let us know if your business is closing so we may terminate your agreement and inform WIC customers.

NOTES

Appendices

FMNP-5 Farmer Sanction System Appendix A

Maine Center for Disease Control and Prevention
Women, Infants, and Children Nutrition Program
Farmers' Market Nutrition Program

Effective: October 1, 2011 Policy No. FMNP-5
Revised: January 14, 2022

Farmer Sanction System

Authority

7 CFR §246.12(v) and §248.4(a)(10)(iv);
22 MRSA §255 and §195

Policy

1. The Maine Center for Disease Control (CDC) Women, Infants, and Children (WIC) Nutrition Program may initiate administrative action to disqualify a farmer for non-compliance based on violations of the Farmer Agreement.
2. The following are considered violations of the Farmer Agreement:
   - 2.1. Providing cash in exchange for WIC and/or FMNP benefits.
   - 2.2. Contacting a WIC customer in an attempt to recover funds for WIC and/or FMNP benefits not reimbursed or for which repayment was requested.
   - 2.3. Selling anything that is not Approved Fruit and Vegetable in exchange for WIC and/or FMNP benefits.
   - 2.4. Charging sales tax on a WIC and/or FMNP benefits purchases.
   - 2.5. Providing cash change during a WIC and/or FMNP purchase.
   - 2.6. Requiring a WIC customer to purchase all food listed in their WIC and/or FMNP benefit.
   - 2.7. Charging WIC and/or FMNP for Maine bag fees.
   - 2.8. Requiring WIC customer to make a cash purchase or a minimum purchase to transact a WIC and/or FMNP purchase.
   - 2.9. Failing to display an eWIC Accepted Here signage at sales location.
   - 2.10. Failure to label any locally grown fruits or vegetables, the produce must be clearly labeled as to the grower (if not by you), location grown, and price.
   - 2.11. Failure to provide equitable treatment to WIC and/or FMNP customers including the availability of produce that is of the same quality and cost as that sold to other customers.
   - 2.12. Not allowing a split tender transaction whereby a WIC customer may purchase fruits and vegetables over the WIC and/or FMNP benefit amount and pay remaining balance with another form of tender.
   - 2.13. Failure to allow monitoring of the farm stand, farmers' market booth, or farm by WIC staff.
   - 2.14. Failure to provide WIC and/or FMNP benefits records for review when requested.
   - 2.15. Refusing to accept a valid WIC and/or FMNP benefits from a WIC customer.

2.16. Providing Approved Fruit and Vegetable that would present a clear health problem in exchange for WIC and/or FMNP benefits.

2.17. Failing to train all employees who handle WIC and FMNP transactions and ensuring their knowledge regarding WIC and FMNP procedures set forth in training materials and manuals provided by the State Agency.

3. The following are consequences of violations listed above:

3.1. First violation – The farmer will be given a written warning letter that includes a notice of violation and a requirement to attend training.

3.2. Second violation– (within one year of first violation) Farmer will receive a written notice of violation that includes a requirement to establish a corrective action plan to be approved by the State Agency. Failure to submit a corrective action plan will result in disqualification for the next season.

3.3. Third violation– (within one year of the first violation) Farmer will be disqualified for the next season.

4. Other disqualifications include:

4.1. The State Agency shall disqualify a farmer who has been disqualified from SNAP. The WIC disqualification shall be for the same length of time as the SNAP disqualification, and the WIC disqualification may begin at a later date than the SNAP disqualification. This disqualification shall not be subject to appeal.

4.2. The State Agency shall disqualify a farmer who has been assessed a civil money penalty for hardship in SNAP under 7 CFR 278.6. The length of disqualification shall correspond to the period for which the farmer would otherwise have been disqualified in SNAP.

5. A farmer committing fraud or abuse of the WIC and/or FMNP Programs shall be liable to prosecution under applicable federal, state or local laws.

Procedures

1. For all violations for which action shall be taken by the State Agency, written notices of violation shall be issued that include a description of the violation, the action to be taken, and the right to appeal within 30 days of findings .
2. When an investigation reveals an initial incidence of a violation for which a pattern of incidences must be established in order to impose a sanction, the State Agency shall notify the vendor in writing before another such incidence is documented, unless it determines, in its discretion, on a case-by-case basis, that notifying the vendor would compromise an investigation. Such a determination shall be documented in the vendor's file.

SOLUTRAN® eWIC SERVICES

eWIC CVB Farmers' Market Mobile Application – Farmers' User Guide

State of Maine, Department of Health and Human Services

Electronic Benefit Transfer (EBT) for the WIC Program

V0.09

October 17, 2023

Document History

Version	Version Description	Author	Version Date
Version 0.01	Initial Draft	Solutran	July 28, 2021
Version 0.02	Updated Farmer Registration Process and Added Refund Description	Solutran	July 29, 2021
Version 0.03	Added Section 2.0, Supported Android and iOS Operating Systems	Solutran	August 9, 2021
Version 0.04	Added following: • Updated Section 1.0, Introduction with information on the Merchant Link web portal. • Added Section 8.0. Insufficient Funds Transaction on S3 Merchant Link app • Added Section 11.0. Merchant Link Web Portal section (and subsections)	Solutran	January 24, 2022
Version 0.05	Section 7.0. Conduct a CVB Purchase – Updated the Complete Benefit Detail screenshot under Step 3 (i.e., where you enter the item price and select the appropriate Product/Category).	Solutran	March 29, 2022
Version 0.06	Under *Section 3.0, Registration*, replaced the screenshot under step 1 showing the registration approval email, which now includes links to download the Merchant Link app from the Apple store (for iOS users) or Google store (for Android users).	Solutran	October 21, 2022
Version 0.07	Added the URL link to the S3 Merchant Link web portal (i.e., S3merchantlink.com) to *Section 11, Merchant Link Web Portal*.	Solutran	December 2, 2022
Version 0.08	Added note to start of *Section 3.0, Registration*.	Solutran	August 30, 2023
Version 0.09	• Added information on multi-factor authentication to *Section 5.0, Logging Into the S3 Merchant Link Mobile App*. • Added new section – *Section 11.0, S3 Merchant Link App Issues and Troubleshooting* (and sub-sections)	Solutran	October 17, 2023

Table of Contents

Document History **2**
Table of Contents **3**
1.0 Introduction **4**
2.0 Supported Android and iOS Operating Systems **4**
3.0 Registration **5**
4.0 Downloading the S3 Merchant Link Mobile App **6**
5.0 Logging Into the S3 Merchant Link Mobile App **7**
6.0 Check Cardholder's Balance **17**
7.0 Conduct a CVB Purchase **19**
8.0 Insufficient Funds Transaction **24**
9.0 Void Last Transaction **25**
10.0 View the Transaction History **27**
11.0 S3 Merchant Link App Issues and Troubleshooting **28**
11.1. Common Errors 28
11.1.1. Resolution Steps for All Common Errors 30
11.2. Location Tracking Issue 31
12.0 Merchant Link Web Portal **32**
12.1. Home Page 32
12.2. Transaction History 33
12.3. Settlement 34
12.4. Account 35
12.4.1. Contact Information 35
12.4.2. Banking Information 36
12.4.3. Locations 36
12.4.4. Users 38
12.5. Settings 39

1.0 Introduction

Maine WIC sends a vendor file to Solutran with the list of authorized WIC farmers. Solutran enters the farmers into their retailer database and an email is sent to the farmers inviting them to the program.

The purpose of this document is to describe how authorized WIC farmers within the State of Maine can register for, download, and use the S3 Merchant Link mobile app to conduct CVB sales at farmers' markets.

The document includes information on the registration process, downloading the mobile app, conducting CVB purchases, voiding transactions, sending email receipts, and reports.

It also includes information on the Merchant Link web portal, which farmers can use to view transactions and settlement information and manage their account profile.

2.0 Supported Android and iOS Operating Systems

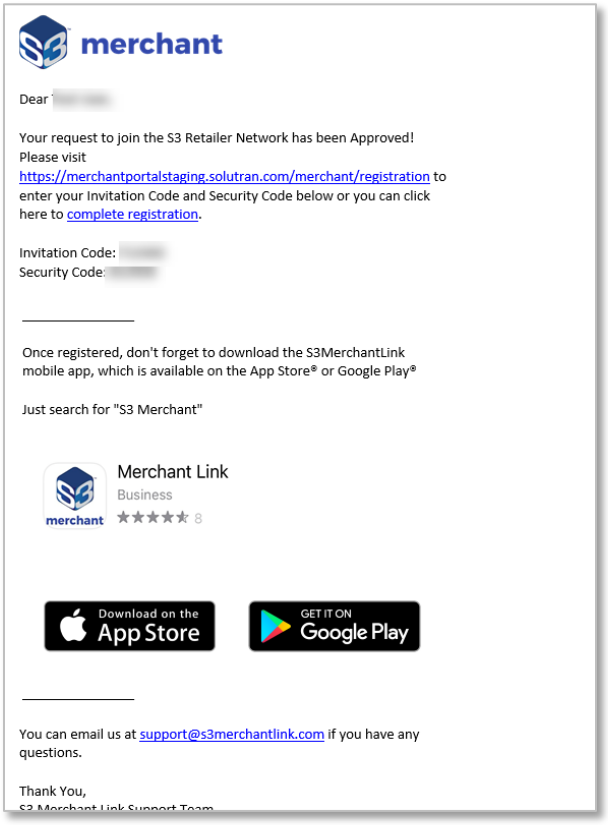
Eligible farmers must have a phone capable of running the mobile app and cellular service, which meets the following operating system requirements:

- **Android:** Requires v5.0 or above
- **Apple:** Requires iOS v11.0 or later

3.0 Registration

Note: Retailers need to complete registration within 30 days. If the invitation is re-sent and it has been over 30 days since the initial invitation was sent, the invitation code will have expired and an error will occur. If an error occurs, please contact the support desk.

1. If you have received an email like the one shown below inviting you to participate in the program, proceed as follows to complete registration:


merchant

Dear [redacted]

Your request to join the S3 Retailer Network has been Approved!
Please visit
https://merchantportalstaging.solutran.com/merchant/registration to enter your Invitation Code and Security Code below or you can click here to complete registration.

Invitation Code: [redacted]
Security Code: [redacted]

Once registered, don't forget to download the S3MerchantLink mobile app, which is available on the App Store® or Google Play®

Just search for "S3 Merchant"

Merchant Link
Business
★★★★★ 8

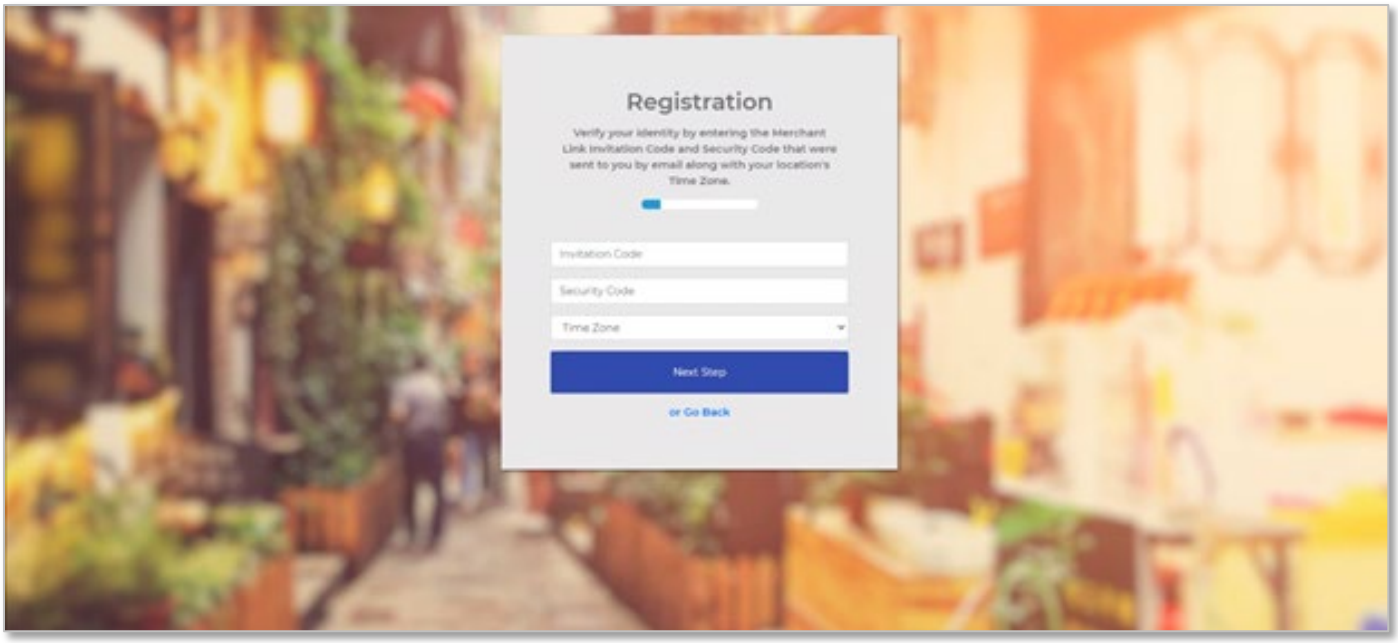
Download on the App Store
GET IT ON Google Play

You can email us at support@s3merchantlink.com if you have any questions.

Thank You,
S3 Merchant Link Support Team

Note: The bottom of the email includes links for you to download the Merchant Link app via the Apple store (for iOS users) or Google store (for Android users).

2. Click on the **complete registration** link in the email to go to the S3 Merchant Link registration screen.



- Enter the **Invitation Code** and **Security Code** from the email.
- Select the **Time Zone** from the drop-down list (e.g., US/Eastern).
- Select ***Next Step***.

3. Confirm that the information in the system is correct and then enter the following details:
   - TIN and Company Legal Name
   - Bank Details – Routing number, account number, and payment method for settlement (e.g., direct deposit (ACH))
   - Tax Rate – For WIC foods (or CVB benefits), this should be set to 0%.
   - User Name and Password

4.0 Downloading the S3 Merchant Link Mobile App

Once the S3 Merchant Link registration process is complete, go to the Apple or Android app store to download the S3 Merchant Link mobile app.

A link to download the Merchant Link app via the Apple store (for iOS users) or Google store (for Android users) is also provided on the registration approval email (see *Section 3.0. Registration*).

Note: Eligible farmers must have a phone capable of running the mobile app and cellular service.

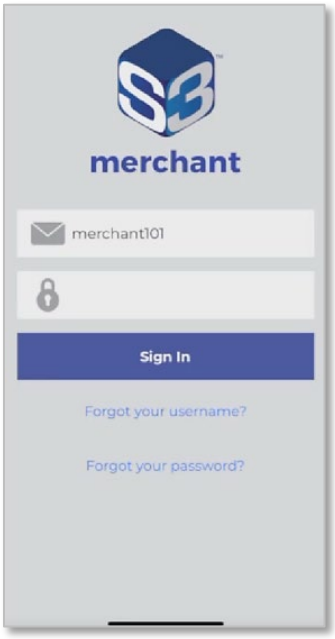
5.0 Logging Into the S3 Merchant Link Mobile App

Once you have downloaded the S3 Merchant Link mobile app, access the app on your mobile phone and follow the steps below to log in.

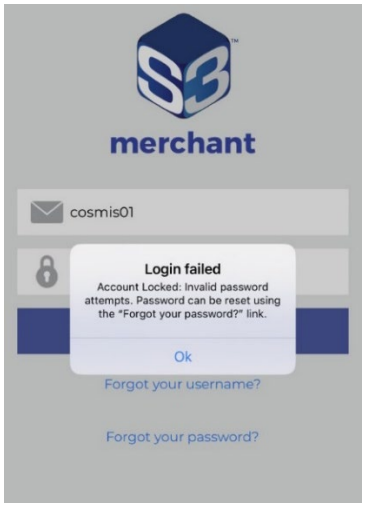
Note: The S3 Merchant Link mobile app (and web portal) may require multi-factor authentication (MFA) as a second verification step when you log in. When required, in addition to entering your usual login credentials to log in, you will be prompted to enter a one-time passcode, which you can have sent to your phone by text message or phone call.

To activate MFA for the S3 Merchant Link mobile app, you will need to update the app by downloading it from the App Store (iOS/Apple) or Google Play (Android).

1. Enter your username and password.



If you make consecutive login attempts with an incorrect password, the application will lock your user ID and display the following message, which directs you to use the **Forgot your password**? link to unlock your account, as shown below.



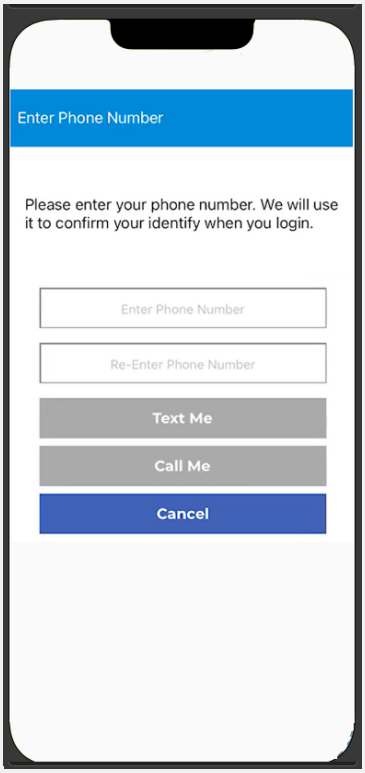
2. If multi-authentication is required to log in, **proceed to Step 3**. If you are not prompted for additional authentication, **proceed to step 4**.
3. If multi-factor authentication is required, follow the steps below:

Multi-Factor Authentication:

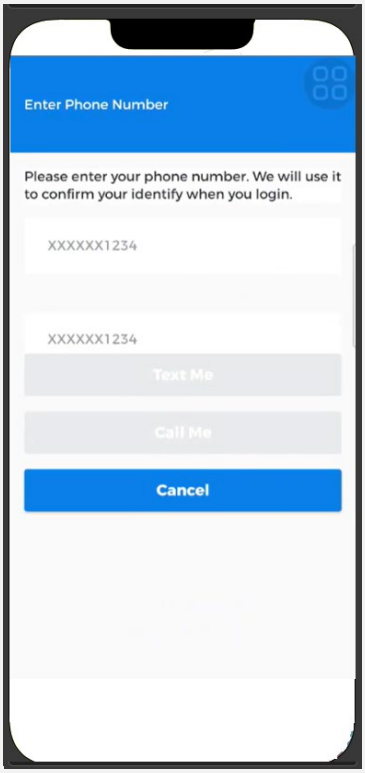
a. If prompted to enter a phone number for multi-factor authentication, enter your 10-digit phone number **twice** without any spaces, dashes, or any other character.

Example: If your phone number is (999) 888-1234, enter the number as **9998881234** without adding a U.S. country code prefix of '1'.

Apple Device



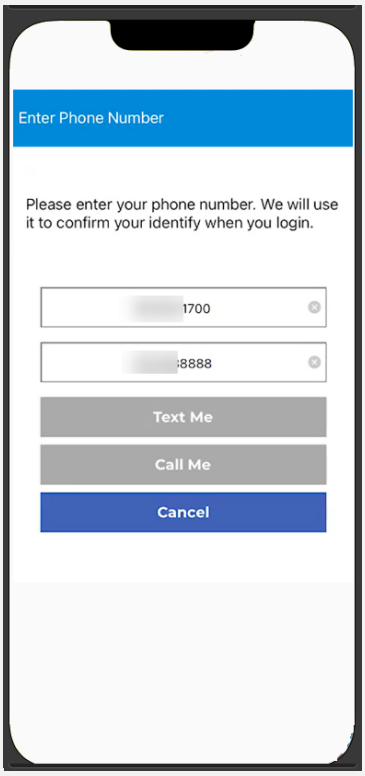
Android Device



You are asked to enter your phone number **twice** for validation purposes and to allow you to re-enter the phone number if you incorrectly enter the wrong number.

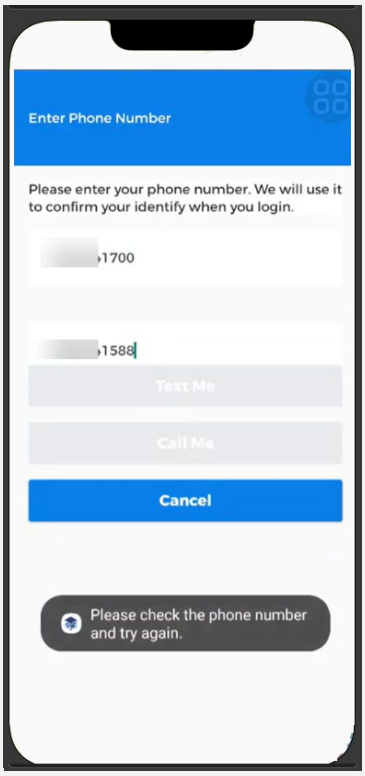
Apple Device

*If you enter two different phone numbers, the **Text Me** and **Call Me** options remain disabled (greyed out).*



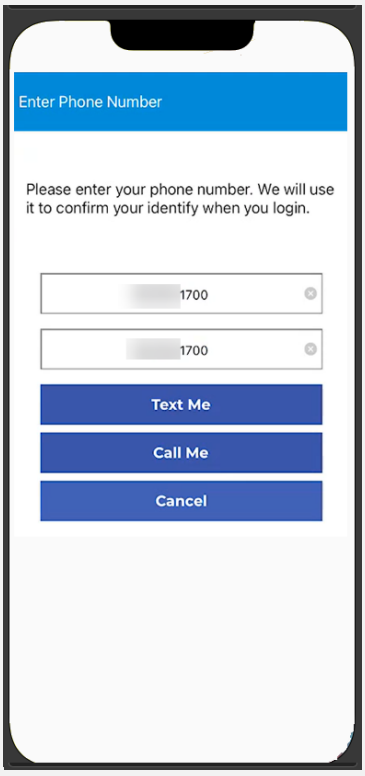
Android Device

If you enter two different phone numbers, the screen prompts you to check your phone number and try again.

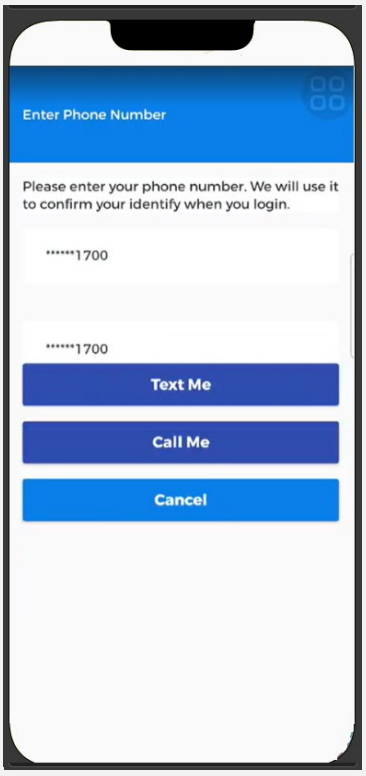


b. Once entered, tap ***Text Me*** or ***Call Me*** to receive a one-time passcode (OTP) by text message or phone.

Apple Device



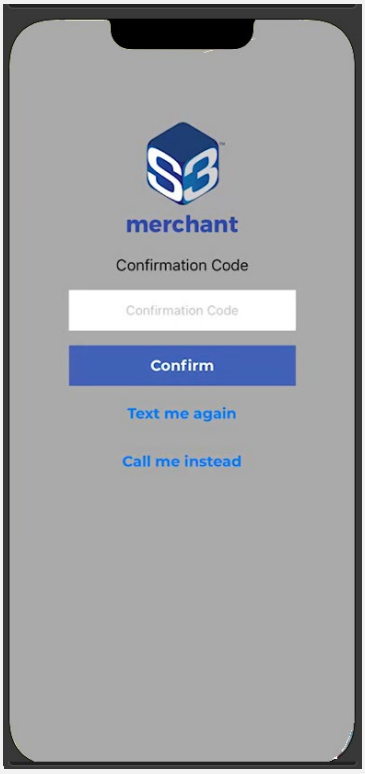
Android Device



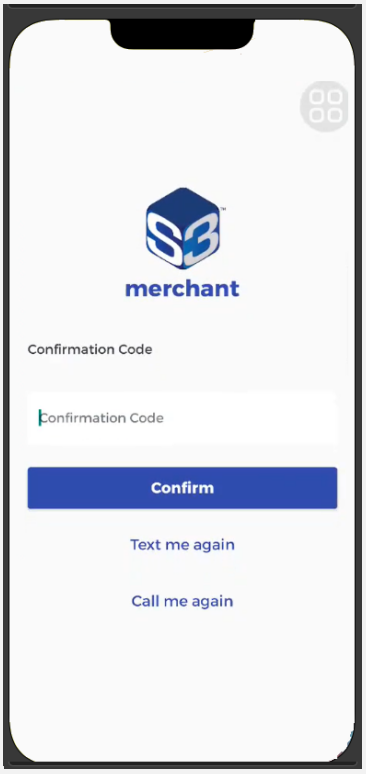
c. The Merchant Link application sends the one-time passcode to you by text or phone call, which you should enter by tapping the **Confirmation Code** field.

Note: The one-time password will expire after 10 minutes. If it has expired, tap ***Text me again*** or ***Call me instead*** (or ***Call me again***) to be sent another code.

Apple Device



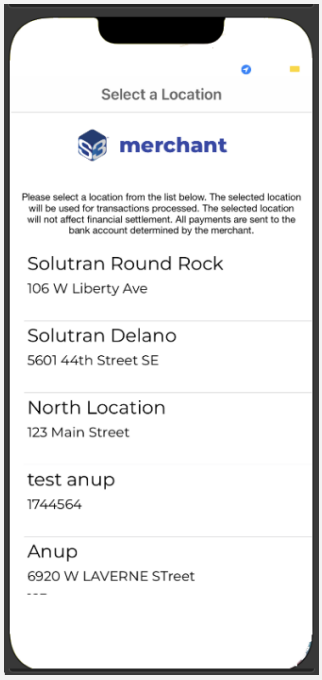
Android Device



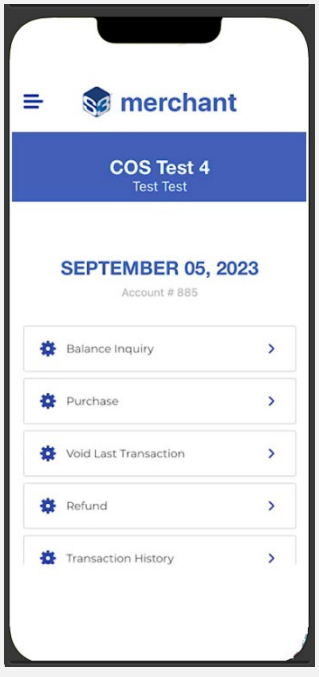
d. Once entered, tap ***Confirm***.

Apple Device

If you entered the confirmation code correctly, you are asked to choose your location.

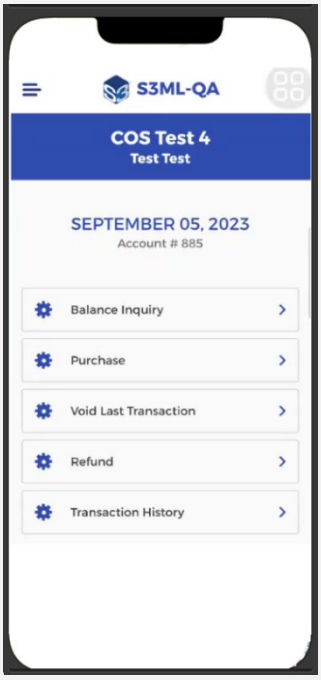


Once selected, you are directed to the main transaction screen.



Android Device

If you entered the confirmation code correctly, you are directed to the main transaction screen.

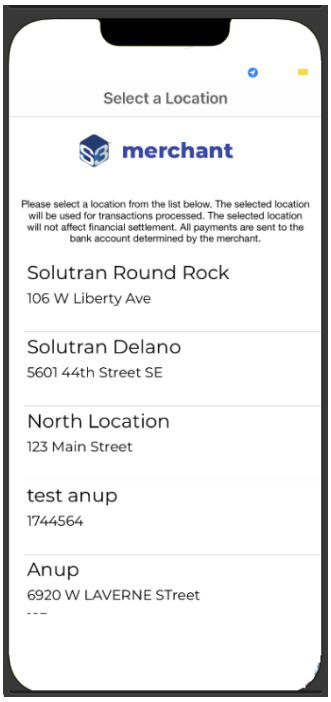


e. Proceed to **Step 5** below.

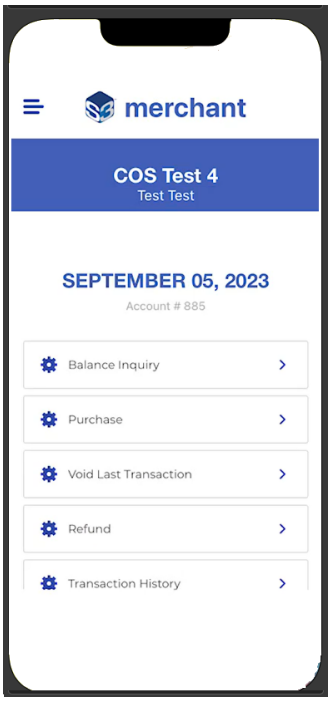
4. (Continued from Step 2) If multi-factor authentication *not* required, tap ***Sign In***.

Apple Device

You are asked to choose your location.

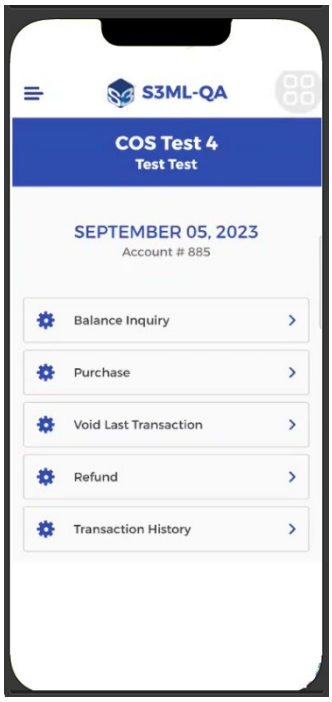


Once selected, you are directed to the main transaction screen.

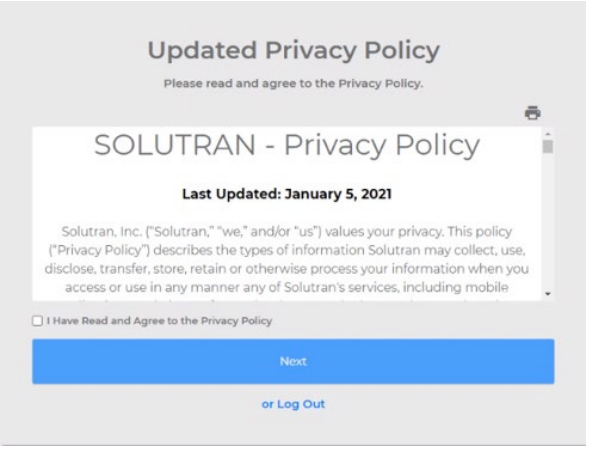


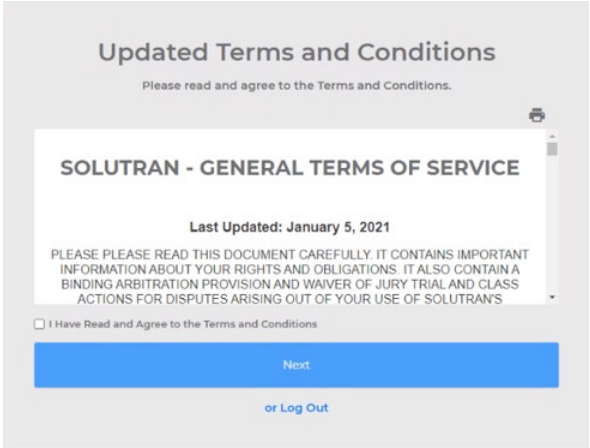
Android Device

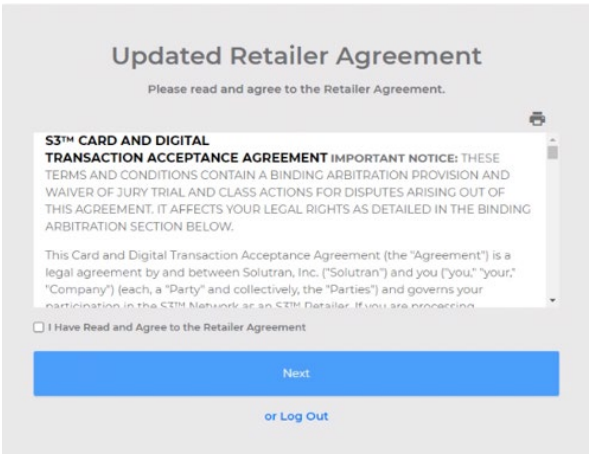
You are directed to the main transaction screen.



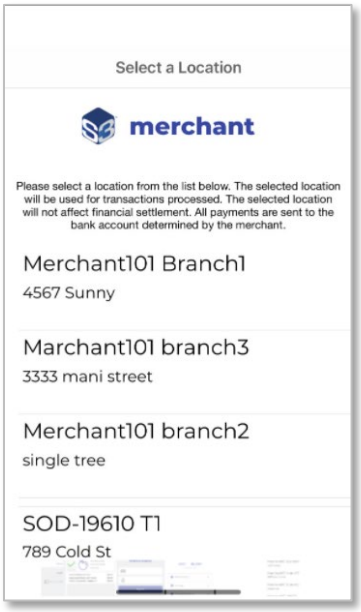
5. When logging in for the first time, you are asked to read and agree to the Privacy Policy, Terms and Conditions, and Retailer Agreement by selecting the check boxes (i.e., **I Have Read and Agree to the…**) for each one and select ***Next***.



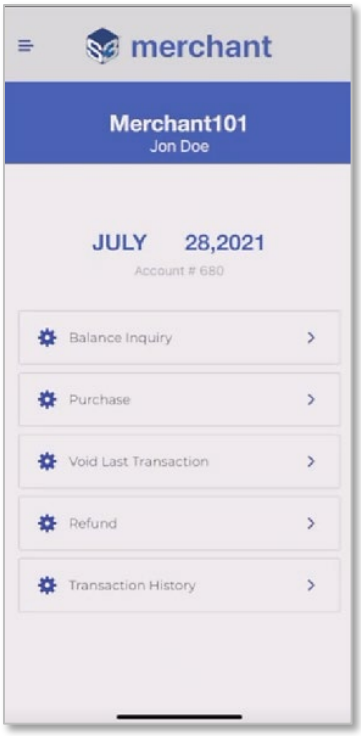




6. The S3 Merchant Link mobile app displays the locations associated with your vendor account. If more than one location is listed, select the appropriate location.

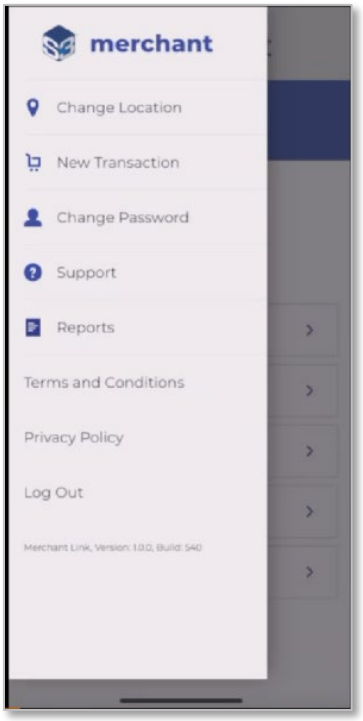


7. The main menu displays the following options:



Main Menu Option	Description
Balance Inquiry	Select this option to check the cardholder's benefits. For details, see Section *6.0 Check Cardholder's Balance*.
Purchase	Select this option to conduct a CVB purchase. For details, see Section *7.0 Conduct a CVB Purchase*.
Void Last Transaction	Select this option to void the last transaction. For details, see Section *9.0 Void Last Transaction*.
Refund	This option is not usable for eWIC.
Transaction History	Select this option to view a list of CVB transactions conducted for the current or previous days. For details, see Section *10.0 View the Transaction History*.

4. Alternatively, you can press the flyout menu icon (☰) in the top left of the main menu to access the following additional options:



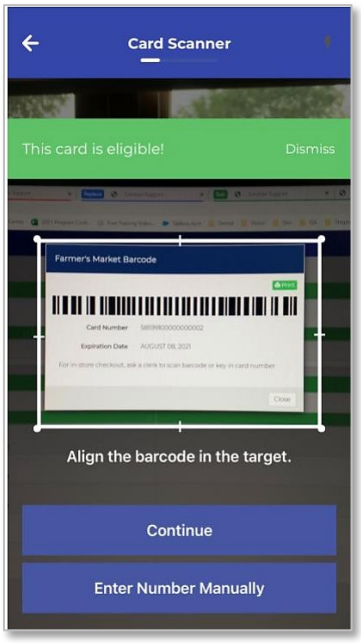
Flyout Menu Option (Top Left of Main Screen)	Description
Change Location	Select this option to view or edit your current location details.
New Transaction	Select this option to conduct a new transaction, which is the same as the 'Purchase' option on the main menu. For details, see Section *7.0 Conduct a CVB Purchase*.
Change Password	Select this option to change your current password to access the S3 Merchant Link mobile app.
Support	Select this option to send an email to the Support Help Desk.
Reports	Select this option to generate a Merchant or User Report for the current day or for previous days.
T & C	Select this option to view the terms and conditions for using the S3 Merchant Link mobile app (accepted during the registration process).
Privacy Policy	Select this option to view the S3 Merchant Link Privacy Policy (accepted during the registration process).
Log Out	Select this option to log out of the S3 Merchant Link mobile app.

6.0 Check Cardholder's Balance

Prior to conducting a CVB purchase, you can check the cardholder's CVB benefits, so they know how much they have to spend.

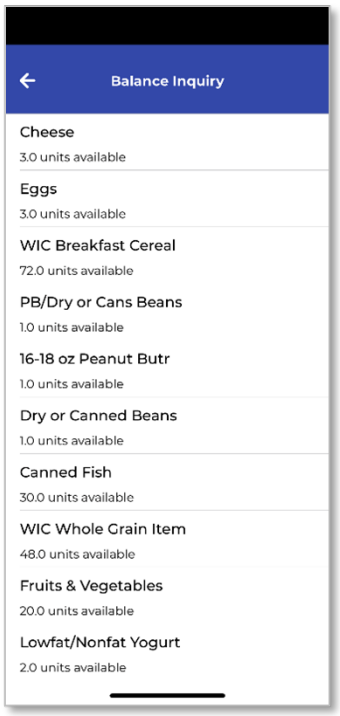
To check the cardholder's balance, proceed as follows:

1. Select *Balance Inquiry* from the main menu. The S3 Merchant Link mobile app displays the *Card Scanner* screen.
2. Using the scanner, scan the cardholder's barcode on their Bnft mobile app or from a printout (obtained from the cardholder portal) and select ***Continue***.



3. If the cardholder is eligible for CVB benefits, the screen displays confirmation, e.g., "This card is eligible".
   - If the card is not eligible, select ***Dismiss***
   - If the card is eligible, select ***Continue***

4. The amount of their WIC balance is displayed.

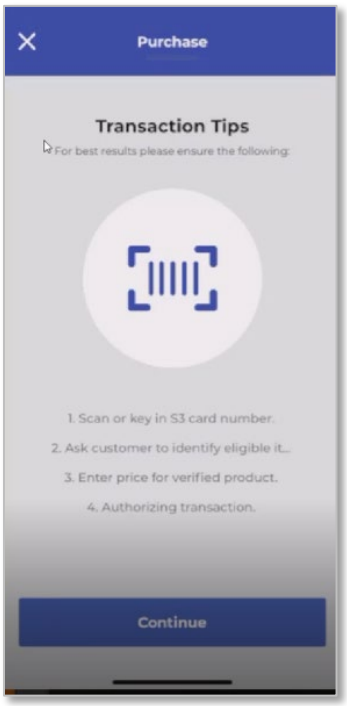


Note: For cardholders to be eligible for CVB purchases, they must have CVB benefits in their monthly benefit. Using the Bnft mobile app on their phone (which they can download via the iOS or Google app store) they can create an account and request a barcode, which they present to the farmer. Alternatively, if they do not have a phone capable of supporting the Bnft mobile app, they can use the cardholder web portal to create an account and print the barcode for presentation to the farmer.

The barcode includes a 'card number'. The card number is not the actual card number but a 'barcode' number.

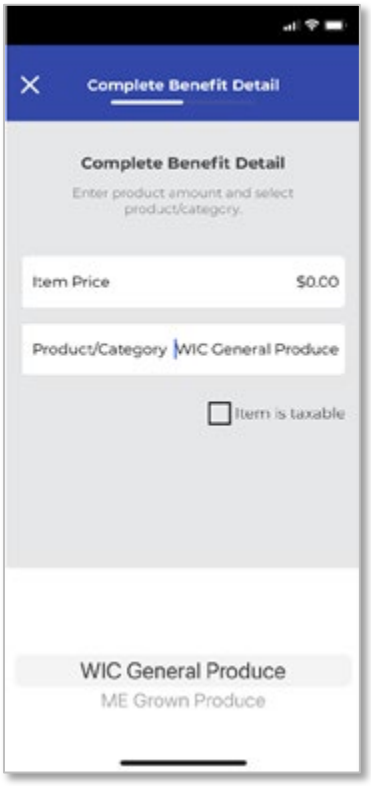
7.0 Conduct a CVB Purchase

1. Select *Purchase* from the main menu. The S3 Merchant Link mobile app displays transaction tips. Once read, select ***Continue***.



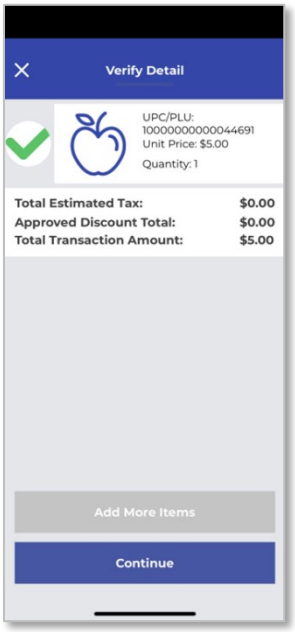
2. The *Product Scanner* screen displays. Scan the cardholder's barcode on their Bnft mobile app or from a printout (obtained from the cardholder portal) and select ***Produce Item***.

3. Enter the **Item Price** and select the appropriate **Product/Category** from the list of eligible items displayed at the bottom of the screen, e.g., WIC General Produce.



Note: WIC food items are not subject to State tax. As such, do not select the **Item is taxable** check box.

4. Select ***Continue***. The screen displays the entered item details (with an image representing the product/category of the item, e.g., apple, potato, etc.) for verification.



5. The S3 Merchant Link mobile app asks if you want to send a receipt. Select one of the following options:

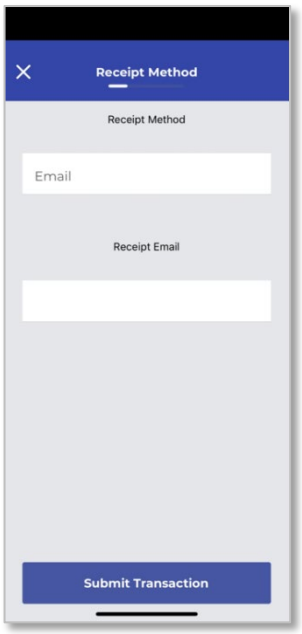
   - ***Email*** – Select this option to send the cardholder an email with a receipt of the transaction.

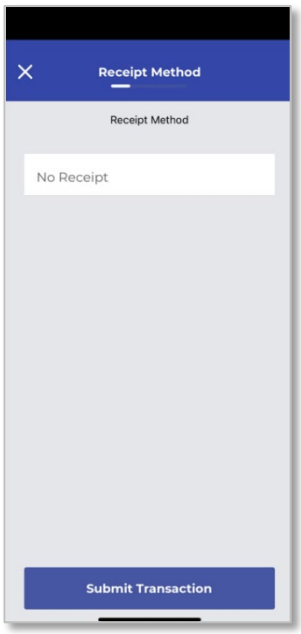
     Select the **Receipt Email** field, enter the cardholder's email address, then select ***Submit Transaction***.

   - ***No Receipt*** – If the cardholder does not want a receipt, select this option.

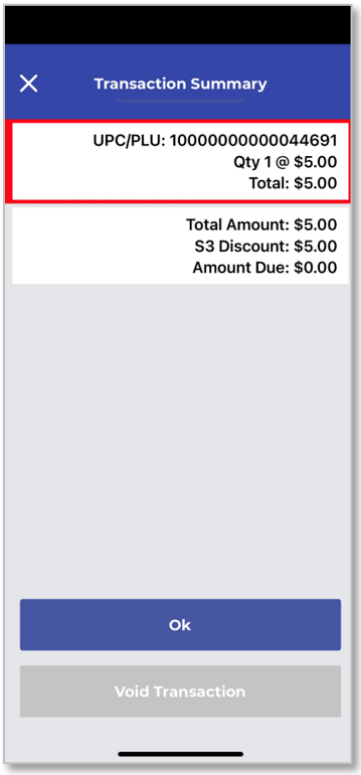
     Select ***Submit Transaction***.

     Note: The cardholder can use the Bnft mobile app or cardholder portal to obtain information on their purchase.





6. The screen displays a transaction summary.

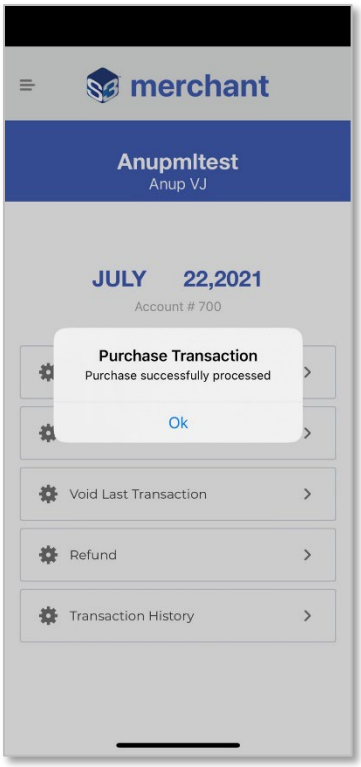


Select one of the following options:

- ***OK*** – Select this option if all items are eligible for the purchase (i.e., displayed in green) and the cardholder wants to proceed
- ***Void Transaction*** – Select this option if the cardholder wants to void the transaction for whatever reason

Note: You cannot void only one item. You must void the entire transaction.

7. On completing the purchase, the screen displays a notification message.

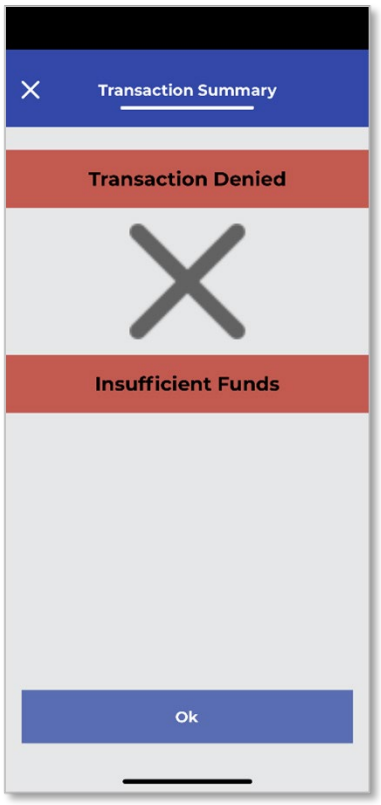


8.0 Insufficient Funds Transaction

If a transaction attempts to debit more benefits than is available, the transaction will be denied. This will be handled by the system without any user intervention. An error message will be displayed indicating the transaction was denied.

If there are insufficient funds to complete a transaction the following steps will occur:

1. Follow the steps in Section *7.0 Conduct a CVB Purchase*.
2. After completing Step 6, select ***OK*** to complete the transaction. The following message will be displayed to indicate that there are insufficient benefits on the card to complete the transaction:



3. Should you receive this message, you should select ***OK***. Once selected, you will be returned to the main menu.
4. Once back at the main menu, it is suggested that you run a balance inquiry to confirm the amount of the Fruits and Vegetables benefit available. After the balance is known, you can process a purchase for up to the remaining CVB balance.

Note: For cardholders to purchase amounts greater than their available balance, it is possible to use a different form of tender (e.g., cash, check, debit/credit card, etc.). However, these alternate tenders will need to be processed outside the S3 Merchant Link application.

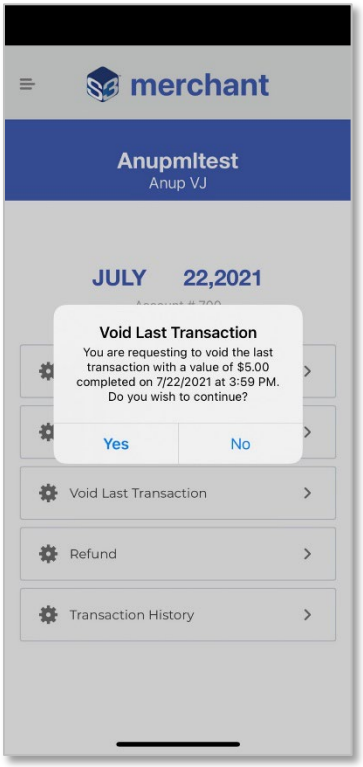
9.0 Void Last Transaction

You can use this option if a cardholder wants to void the transaction after it has been successfully completed (and they are still at your stand) or there was a problem with the last transaction.

To void the *last* transaction:

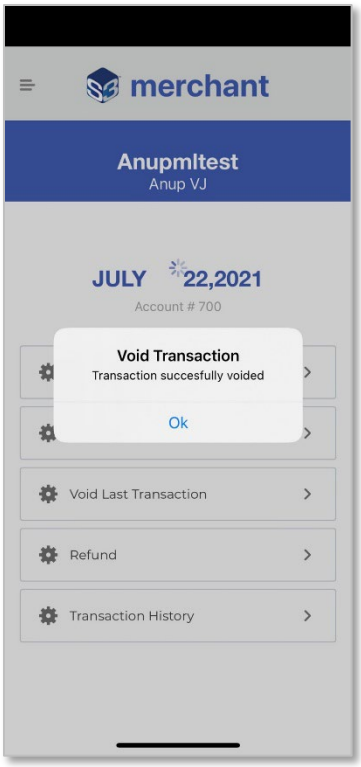
1. Select *Void Last Transaction* from the main menu.

   The S3 Merchant Link mobile app displays the following:



2. Confirm the transaction details with the cardholder.

3. To proceed, select ***Yes***. If successful, the screen displays a confirmation.



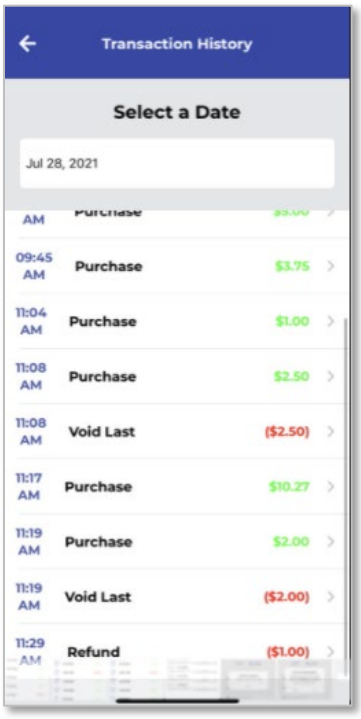
4. Select ***OK*** to return to the main menu.

10.0 View the Transaction History

To view the transactions for the current day or for a previous day:

1. Select *Transaction History* from the main menu.

   The S3 Merchant Link mobile app displays the *Transaction History* screen.



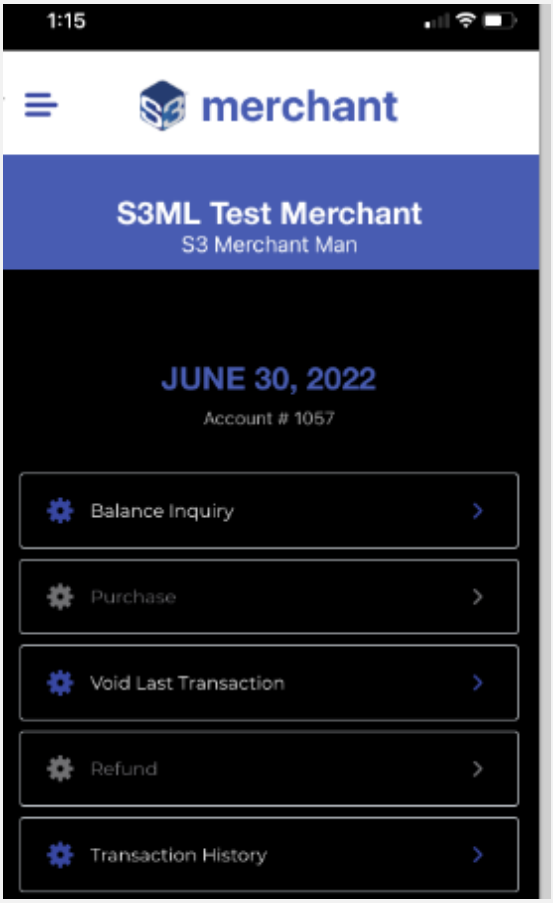
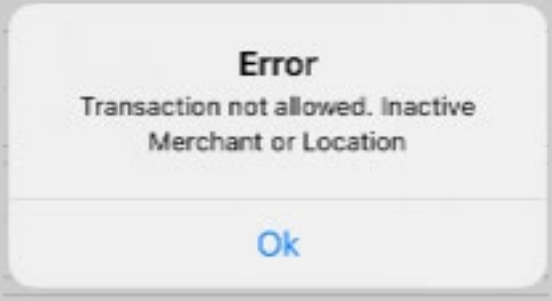
   By default, the screen displays the transactions for the current day. Purchases are shown in green and voided transactions in red.

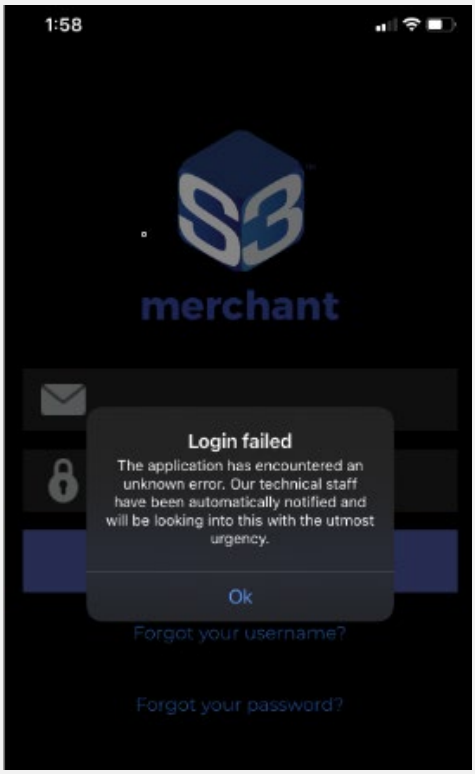
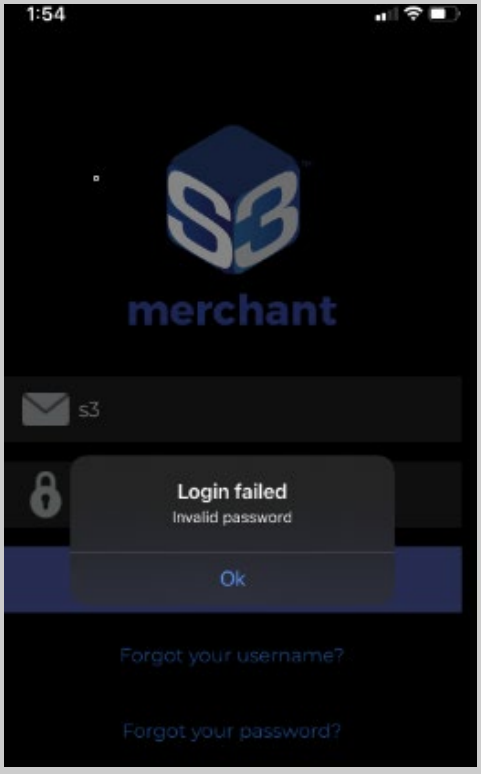
2. To view transactions on a previous date, enter the date at the top of the screen.

11.0 S3 Merchant Link App Issues and Troubleshooting

11.1. Common Errors

The following table shows common errors which users may encounter in the S3 Merchant Link app.

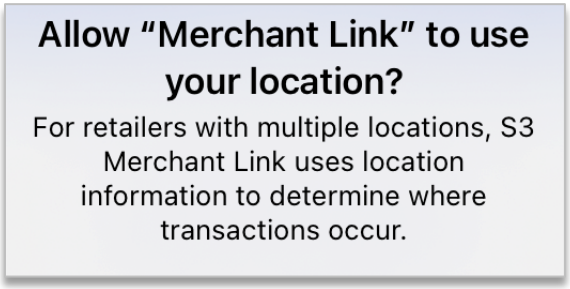
Common Error	Example
Grayed Out Purchase/Refund Buttons	
Transaction Not Allowed – Inactive Merchant or Location	

Common Error	Example
Login Failed – Unknown Error	
Login Failed – Invalid Password The username and password are set up by the vendor during registration. The vendor can tap the **Forgot your username?** or **Forgot your password?** options at the bottom of the Login screen to obtain their username or reset their password.	

11.1.1. Resolution Steps for All Common Errors

To resolve common errors, follow the steps below:

1. If logged into the S3 Merchant Link application, log out and close the application.
2. Uninstall the S3 Merchant Link application from your device.
3. Go to your device settings and check for system updates:
   a. On an Apple device, navigate to *Settings* > *General* > *Software Update*
   b. On an Android device, navigate to *Settings* > *About Phone* > *Check for Updates*
4. Update the device, if needed, to meet the application requirements.
5. Restart the device by turning the device off and then on.
6. Re-download the S3 Merchant Link application from the App Store (Apple) or Google Play (Android).
7. Log in to the S3 Merchant Link application.
   a. If any options remain "grayed out" (e.g., the Purchase and Refund options), select the Ribbon Menu Key in the top left corner.
   b. When the S3 Merchant Link application asks to track your location, you **MUST** select "Yes" or "Allow".



8. If the S3 Merchant Link application does not ask to track your location when launched for the first time, you can update the application setting for your device.

   To do this:

   a. Navigate to the *Device Settings* and search for the S3 Merchant Link application.
   b. Under the *Location Settings* option for the application, select "Yes" or "Allow" to enable the S3 Merchant Link application to track the device's location.
9. Return to the S3 Merchant Link application and log in using the **Username** and **Password** you selected during registration.

If issues continue, please contact support@s3merchantlink.com and provide the following:

- Your Vendor Name and Vendor Number
- Your S3 Merchant Link Username
- A detailed description of the issue you experienced

11.2. Location Tracking Issue

1. If logged in to the S3 Merchant Link application, log out and close the application.
2. Update the S3 Merchant Link application settings in your device's settings to "Allow" location tracking.

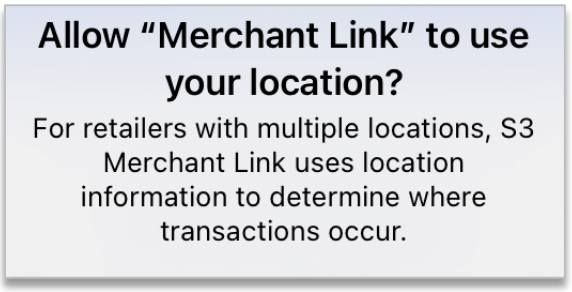
   To do this:

   a. Navigate to the *Device Settings* and search for the S3 Merchant Link application.

   b. Under the *Location Settings* option for the application, select "Yes" or "Allow" to enable the S3 Merchant Link application to track the device's location.
3. Return to the S3 Merchant Link application and log in using your **Username** and **Password** you selected during registration.
4. If the issue persists, uninstall the S3 Merchant Link application from your device.
5. Re- download the S3 Merchant Link application from the App Store (Apple) or Google Play (Android).
6. Log in to the S3 Merchant Link application.

   a. If any option remain "grayed out", select the Ribbon Menu Key in the top left corner.

   b. When the S3 Merchant Link application asks to track your location, you **MUST** select "Yes" or "Allow".



If issues continue, please contact support@s3merchantlink.com and provide the following:

- Your Vendor Name and Vendor Number
- Your S3 Merchant Link Username
- A detailed description of the issue you experienced

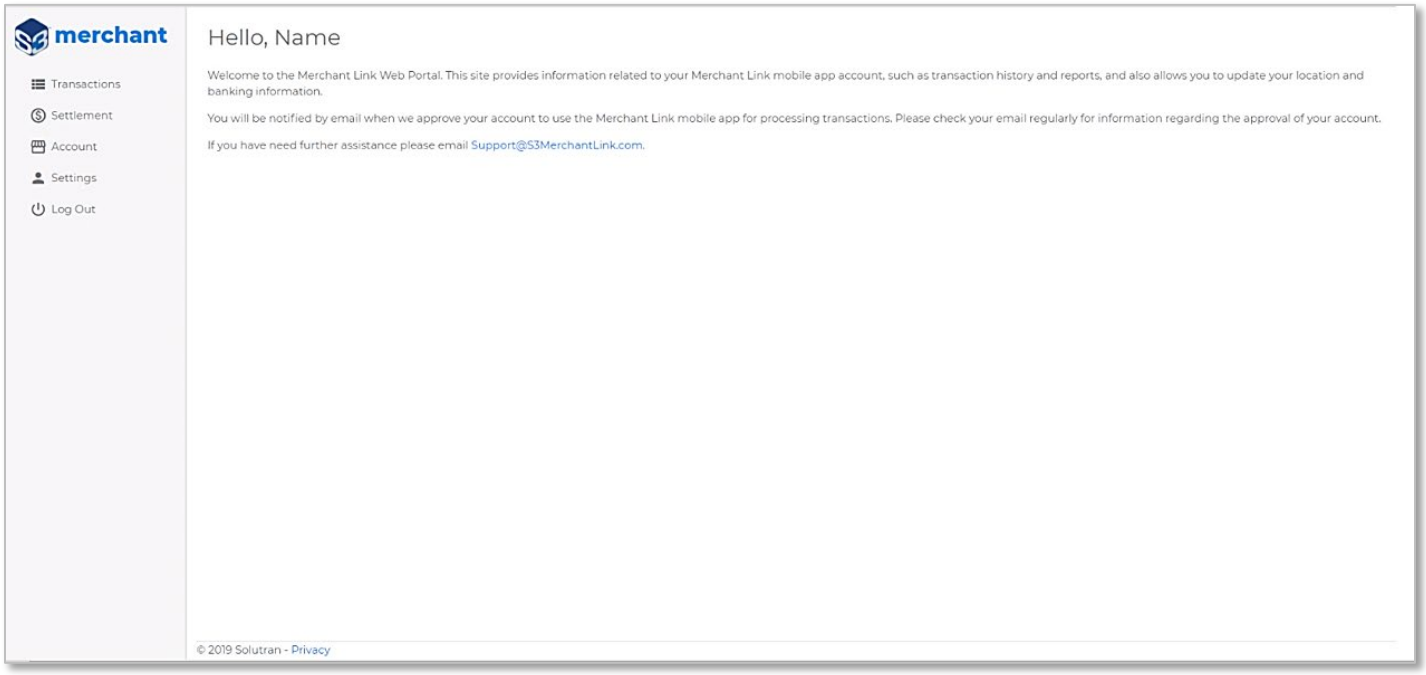
12.0 Merchant Link Web Portal

The Merchant Link web portal (S3merchantlink.com) provides information related to a farmer's Merchant Link mobile app account such as transaction history and reports and settlement details. It also allows farmers to update their account profile details including contact and banking information, location(s), users, and owner settings and passwords.

Note: This option is only available to administrators. Clerks do not have access to personal information.

12.1. Home Page

On accessing the Merchant Link web portal using your username and password, the portal displays the *Home* page.



The left of the page displays the following options:

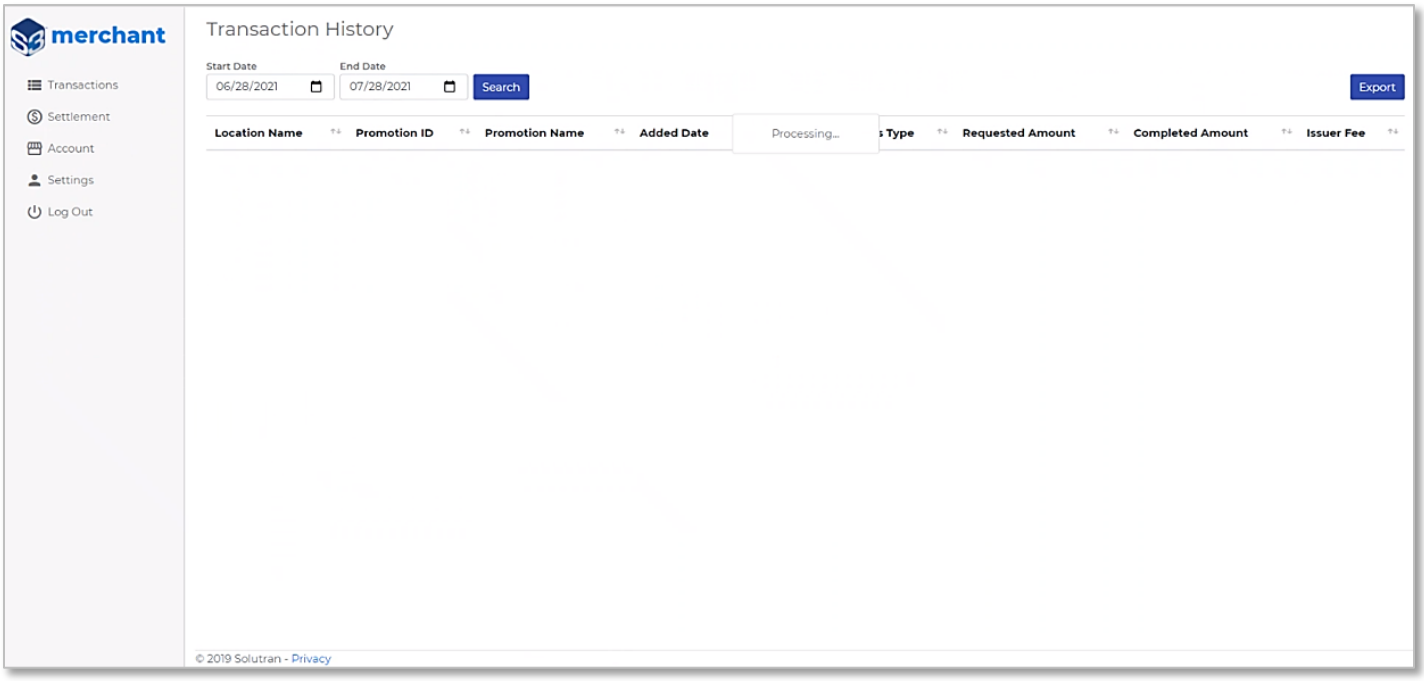
Main Menu Option	Description
Transactions	Select this option to view transactions. For details, see Section *12.2 Transaction History*.
Settlement	Select this option to view settled transactions, i.e., cleared by the bank. For details, see Section *12.3 Settlement*.
Account	Select this option to view and manage your account details, including contact and banking information, locations, and users. For details, see Section *12.4 Account*.
Settings	Select this option to view and manage your owner settings and password. For details, see Section *12.5 Settings*.
Log Out	Select this option to log out of the portal.

12.2. Transaction History

To view the transaction history, proceed as follows:

1. Select *Transactions* from the menu options displayed on the left of the portal.

   The portal displays the *Transaction History* screen, which displays transactions for the current day.



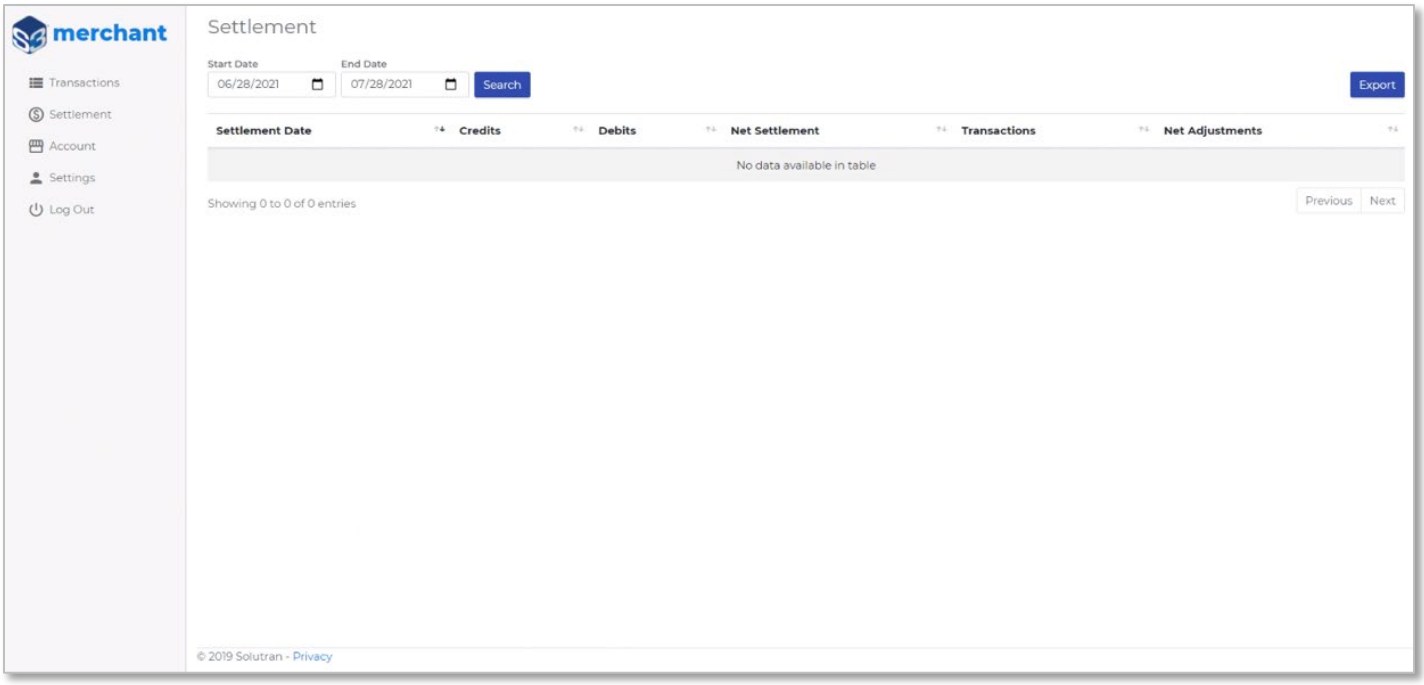
2. To view transactions for previous days, use the **Start Date** and **End Date** fields and click ***Search***.
3. To download the transactions, click ***Export***.

12.3. Settlement

To view settled transactions, proceed as follows:

1. Select *Settlement* from the menu options displayed on the left of the portal.

   The portal displays the *Settlement* screen, which displays settled transactions for the current day (i.e., transactions cleared by the bank).



2. To view settlement history for previous days, use the **Start Date** and **End Date** fields and click ***Search***.
3. To download the settlement history, click ***Export***.

12.4. Account

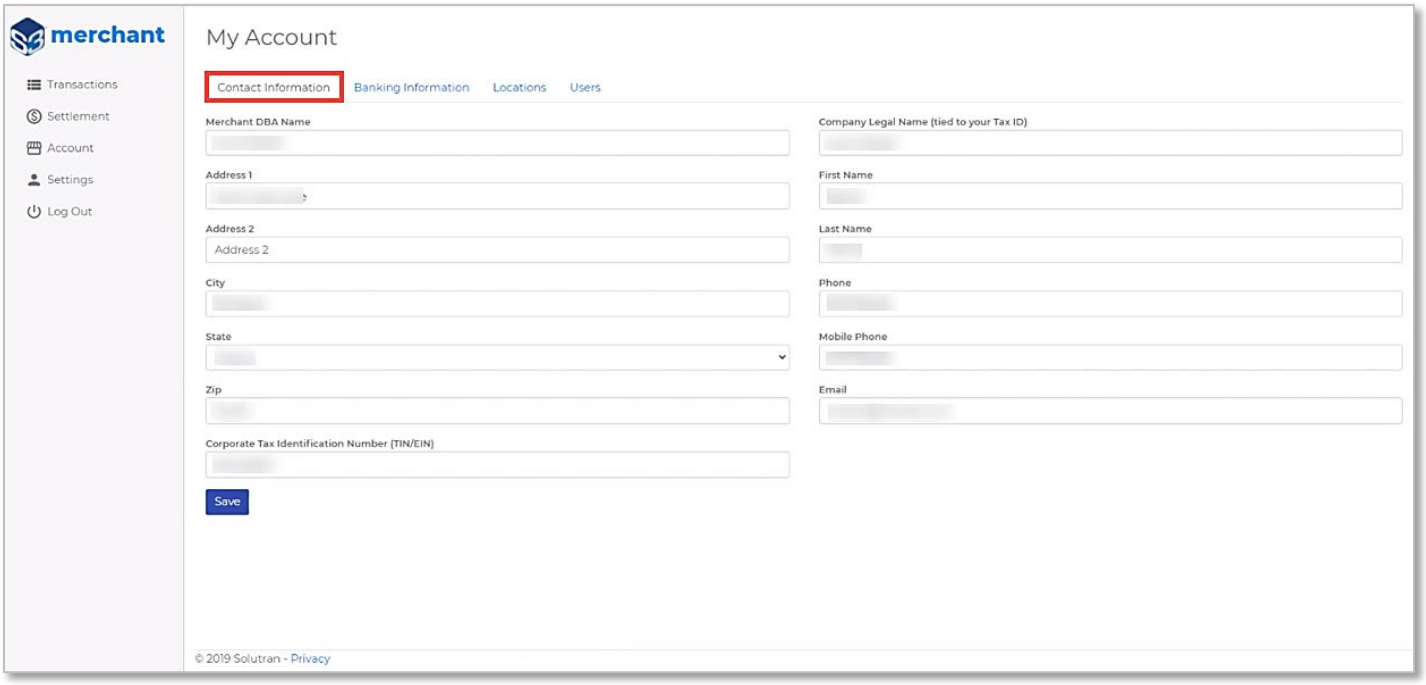
Use the *Account* screens to manage your account, including contact and banking information, locations, and users.

To access the account screens, select *Account* from the menu options displayed on the left of the portal.

The portal displays the *My Account* screen – **Contact Information** tab, which displays your contact details. You can access other account information by clicking on the other tabs at the top of the *My Account* screen (i.e., **Banking Information**, **Locations**, and **Users**). Information on each of the tabs is provided in the sub-sections below.

12.4.1. Contact Information

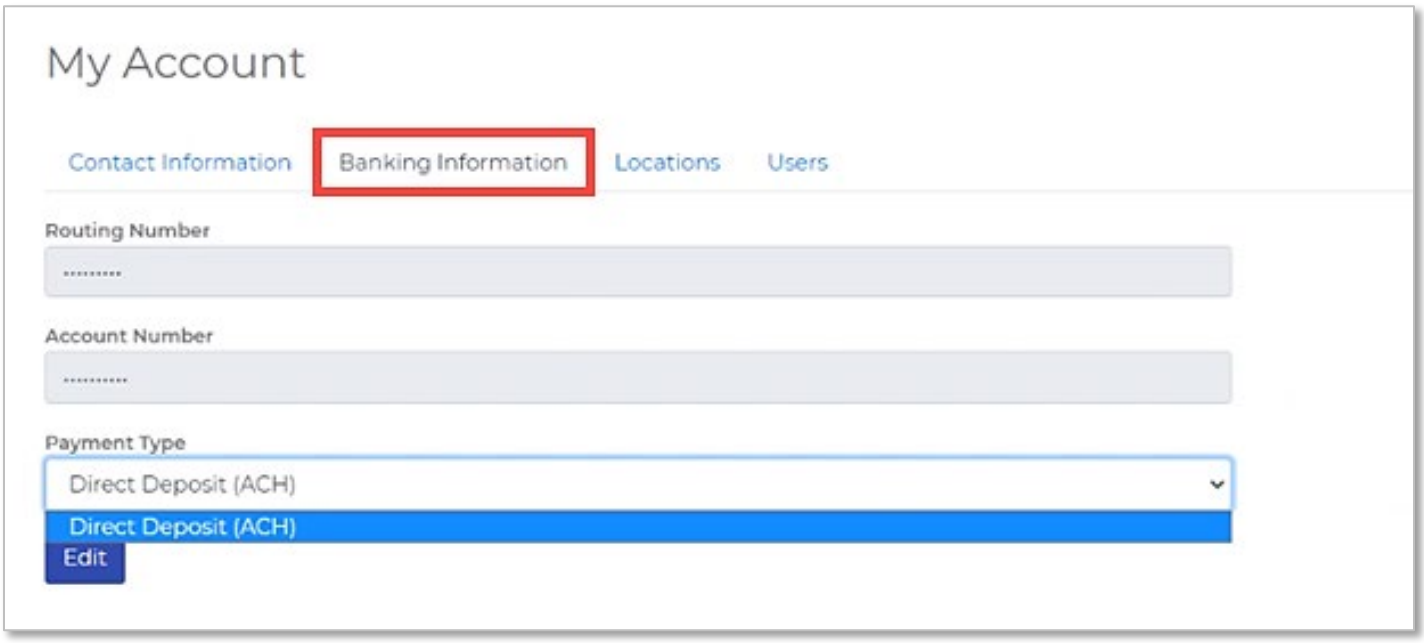
1. To access the account contact information, select *Account* from the menu options displayed on the left of the portal. The **Contact Information** tab displays by default.



2. You can edit the contact details and click ***Save*** to save the details.

12.4.2. Banking Information

1. To view or edit your account's banking details, click the **Banking Information** tab at the top of the *My Account* screen.
2. Click ***Edit*** to edit the routing number, account number, or payment type.



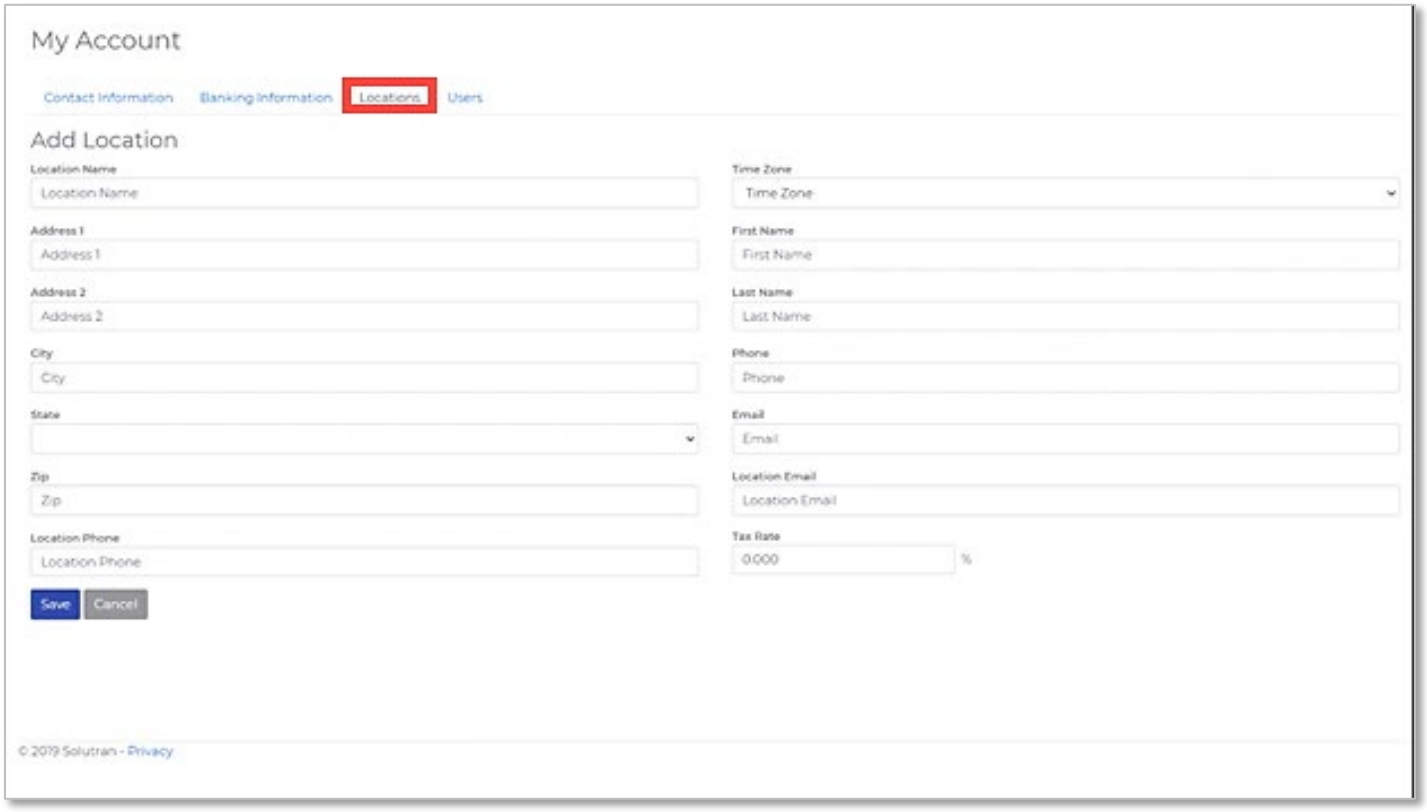
12.4.3. Locations

1. To view or edit your locations, click the **Locations** tab at the top of the *My Account* screen.

   The portal displays a list of your locations, including the name of the location, city, and State.

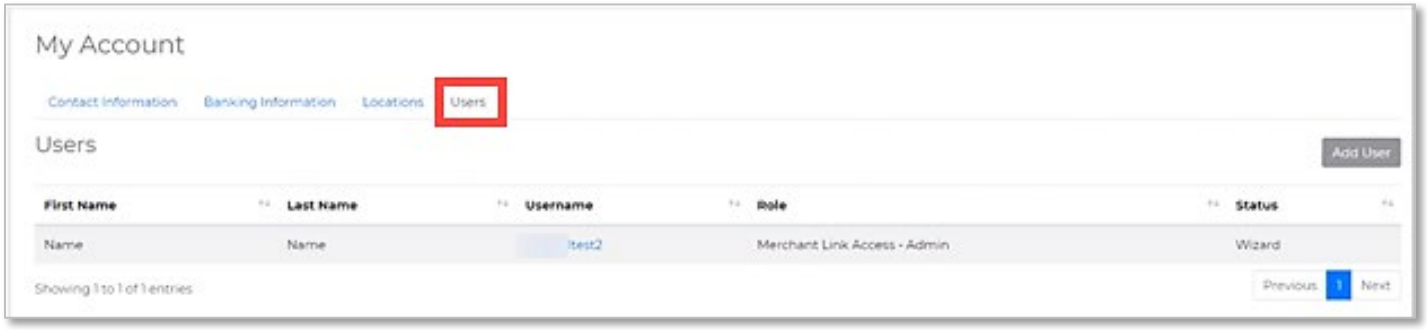
2. To view or edit a location's details, click the **Name** for the location. The portal displays the location's details.

3. To add a location, click ***Add Location*** on the right of the screen. The portal displays the *Add Location* screen for you to add a location. Once entered, click ***Save***.



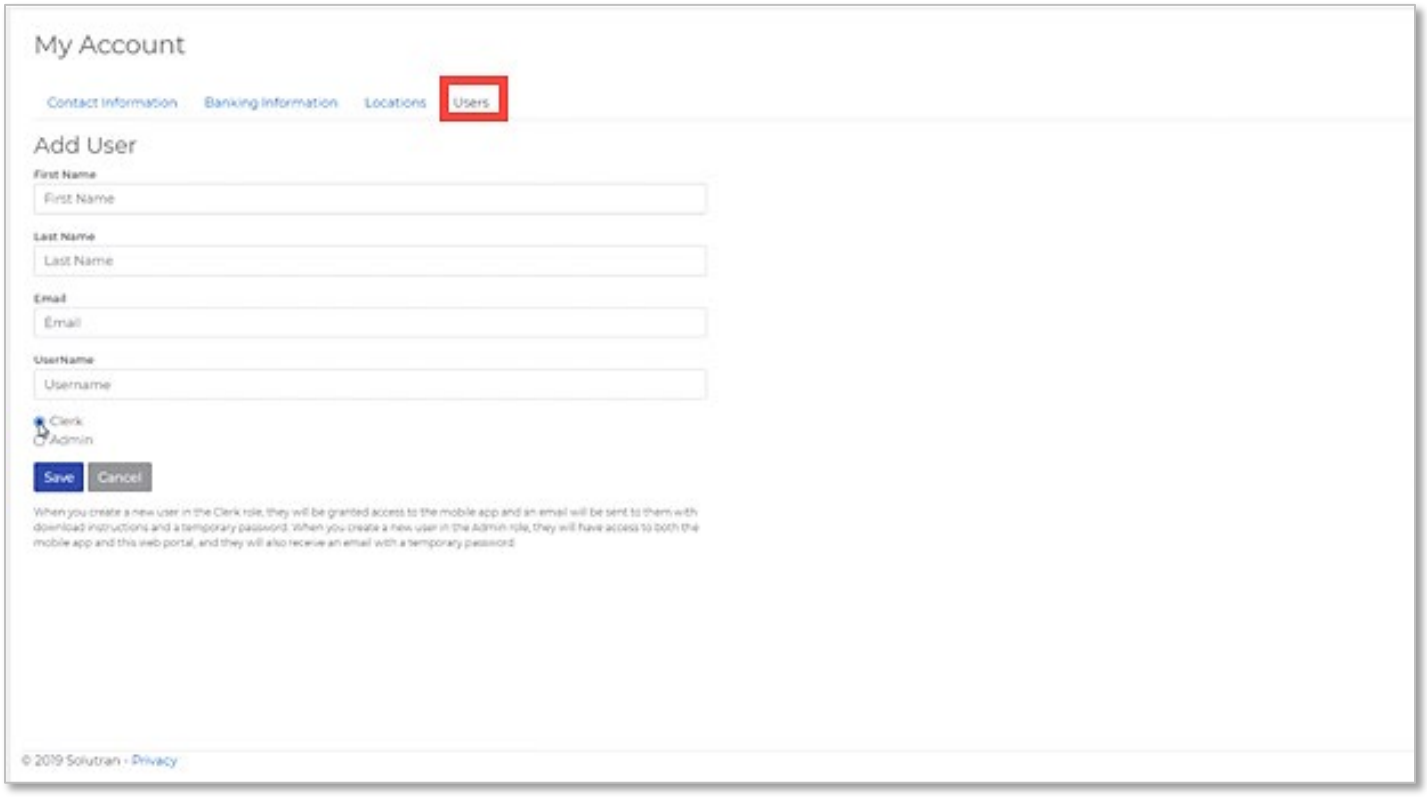
12.4.4. Users

1. To view, edit, or add a user, click the **Users** tab at the top of the *My Account* screen. The portal displays a list of users.



2. To view more details for a user, click the **Username** link for the user.
3. To add a user, click ***Add User*** on the right of the screen.

   The portal displays the *Add User* screen for you to add a user. Once added, click ***Save***.



Note: Only users with admin rights are allowed to access the Merchant Link Web Portal. These users are the only ones that can view and update information in the Merchant Link Web Portal. However, *all* users (i.e., admins or clerks) can access the S3 Merchant Link mobile app and process transactions.

12.5. Settings

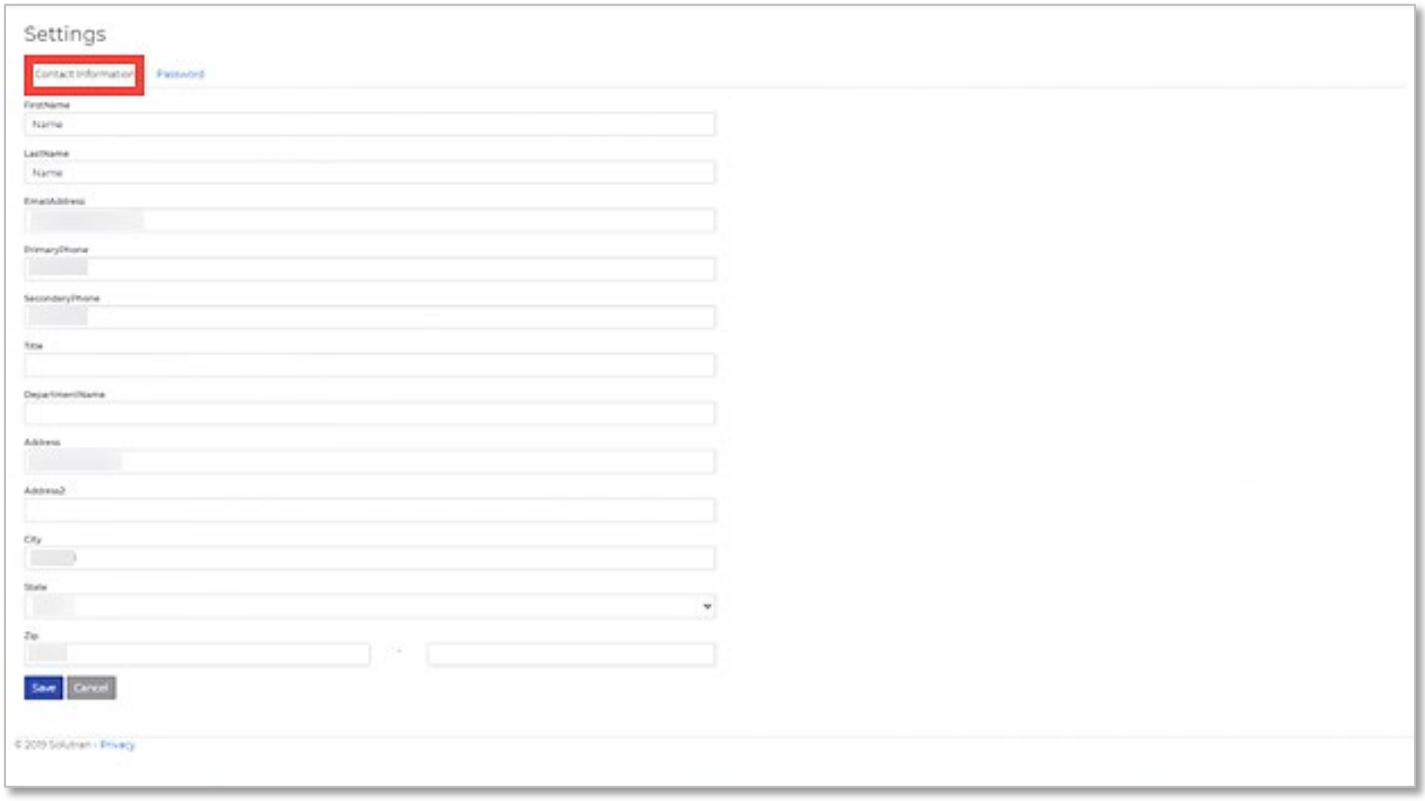
The Settings option allows you to view or edit the owner settings and passwords.

To access the settings, proceed as follows:

1. Select *Settings* from the menu options displayed on the left of the portal.

   The portal displays the *Settings* screen, which displays your contact information.

2. If you make any changes, click ***Save*** to save the details.



3. To make any password changes, click the **Password** tab at the top of the *Settings* screen. The portal displays the *Password* screen.

4. To change your password:
   - In the **Password** field, enter your current password.
   - Enter your new password in both the **New Password** and **Confirm Password** fields.
   - Click ***Save***.

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