

Chickasaw Nation Nutrition Services



Vendor Handbook Fiscal Year 2026

This institution is an equal opportunity provider.

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ROLE OF THE VENDOR

Chickasaw Nation WIC, Summer EBT and Packed Promise programs provide eligible participants with supplemental foods at no cost to the participant. Participants obtain these foods from authorized vendors using their eWIC benefits.

Authorized vendors play an essential role in the success of these Chickasaw Nation Nutrition Services programs. As the retailers that provide authorized foods to participants, vendors help ensure participants have access to the foods included in their eWIC benefits and contribute to the programs' goal of improving the health and nutritional status of participants.

Participation as an authorized Chickasaw Nation Nutrition Services vendor provides vendors with the opportunity to serve WIC, Summer EBT and Packed Promise participants and receive payment for authorized foods purchased with eWIC benefits. Participants may also purchase additional items during the same shopping trip.

In return, authorized vendors are expected to maintain the integrity and accuracy of eWIC transactions, comply with all applicable program requirements, provide courteous and equitable service to participants, and cooperate with Chickasaw Nation Nutrition Services in the administration of the programs.

Vendors help participants receive the full benefit of their programs by maintaining required authorized foods and assisting participants in locating authorized items when requested. Only vendors authorized by Chickasaw Nation Nutrition Services may accept Chickasaw Nation eWIC benefits.

Before entering into a vendor agreement with Chickasaw Nation Nutrition Services, a vendor applicant must meet all applicable vendor selection and authorization requirements.

VENDOR AUTHORIZATION

Authorization and Selection

Only vendors authorized by Chickasaw Nation Nutrition Services may accept Chickasaw Nation eWIC benefits.

To be considered for authorization, a vendor applicant must submit a complete application and all required supporting documentation to the Chickasaw Nation Nutrition Services Vendor Team for review. Vendor applications may be submitted at any time during the year.

Chickasaw Nation Nutrition Services evaluates vendor applicants using established selection and authorization criteria. To be eligible for authorization, a vendor applicant must:

- Submit a complete application and all required supporting documentation;
- Hold all applicable licenses and permits required to conduct business;
- Maintain the required minimum stock of applicable authorized foods;
- Purchase infant formula from the manufacturer or wholesale distributor, and other authorized foods from a wholesale distributor;
- Have competitive prices within the appropriate vendor peer group;
- Meet applicable WIC and SNAP compliance requirements;
- Meet applicable participant access and service area requirements;
- Maintain fresh merchandise and sanitary store conditions;
- Meet applicable business integrity requirements;
- Have no conflict of interest that would interfere with the proper administration or integrity of Chickasaw Nation Nutrition Services programs;
- Not be currently disqualified by another WIC State agency when authorization is prohibited by federal WIC requirements;
- Not have been sold or transferred for the purpose of circumventing a WIC sanction;
- Not be debarred or suspended from participation in federal programs, as determined through review of the System for Award Management (SAM);
- Provide proof of SNAP authorization when required by Chickasaw Nation Nutrition Services;
- Meet applicable eWIC technical and operational requirements prior to authorization, including allowing the program participant to pay the difference when a fruit and vegetable purchase exceeds the eWIC balance; and
- Successfully complete a preauthorization review.

Business Integrity

Chickasaw Nation Nutrition Services shall consider the business integrity of vendor applicants. Current owners, officers and managers shall not have been convicted of or had a civil judgment entered against them during the previous six years for fraud, antitrust violations, embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, receiving stolen property, making false claims or obstruction of justice.

Competitive Pricing

Vendor applicants must have competitive prices when compared with other vendors of similar size and in similar geographical locations. Prices charged for eWIC transactions shall not exceed the prices charged to customers paying cash or the shelf price of the item. Prices may be verified during the preauthorization review to ensure that pricing information submitted by the vendor applicant is accurate.

Participant Access

Chickasaw Nation Nutrition Services shall consider participant access needs when determining whether a vendor applicant may be authorized. Factors considered include the availability of other authorized vendors in the area, the number of participants in close proximity to the applicant and geographic barriers that may limit access to other authorized vendors.

Preauthorization Review

Before authorizing a vendor to accept eWIC benefits, Chickasaw Nation Nutrition Services shall conduct a preauthorization review to determine whether the vendor applicant meets applicable program requirements. The preauthorization on-site review may be waived if the applicant is currently authorized by the Oklahoma State Department of Health WIC Program or another tribal WIC program.

For vendors with a physical retail location, the preauthorization review shall include an unannounced on-site visit unless the on-site review requirement has been waived. The review shall verify compliance with applicable requirements, including minimum stock requirements, availability of approved foods, store conditions and information provided in the vendor application.

For online shopping vendors that do not maintain a physical retail location, the on-site review requirement shall be satisfied through a virtual preauthorization review. The review shall include verification of the vendor's operational systems, inventory management processes, ordering platform, payment processing, benefit redemption procedures and other applicable program requirements.

A virtual preauthorization review may include live video conferencing, screen sharing, submission of required documentation and demonstration of the online ordering platform. Additional documentation may be requested to verify business legitimacy, inventory sourcing, fulfillment procedures or other information necessary to determine compliance with program requirements.

Preauthorization reviews shall be conducted within 60 days of receipt of a complete vendor application.

Failure to Meet Preauthorization Requirements

If the initial on-site or virtual preauthorization review determines that the vendor applicant does not meet applicable requirements, Chickasaw Nation Nutrition Services shall notify the applicant of the identified deficiencies and provide an opportunity for correction, when applicable.

A second on-site or virtual review shall be conducted within 30 days to verify correction of identified deficiencies.

If the second review determines the vendor applicant continues to fail to meet minimum stock requirements or other applicable authorization requirements, or if required business or financial information remains erroneous, inaccurate or insufficient, the application shall be denied.

Vendor Agreement and Initial Training

Upon approval for authorization, the vendor shall read, complete and return the Nutrition Services Vendor Agreement. The Vendor Agreement must be signed by a vendor representative who has legal authority to enter into the agreement on behalf of the vendor and by an authorized Chickasaw Nation Nutrition Services representative. Vendor Agreements shall be retained by Chickasaw Nation Nutrition Services.

Prior to or at the time of initial authorization, at least one vendor representative shall participate in interactive training provided by Chickasaw Nation Nutrition Services. The training shall provide the vendor representative with a real-time opportunity to ask questions and receive feedback.

The Vendor Agreement establishes the vendor's responsibility to comply with federal regulations, the Vendor Handbook and applicable eWIC requirements throughout the authorization period. Vendors are responsible for understanding and complying with program requirements. Vendor violations and sanctions for noncompliance are addressed in the Vendor Compliance and Sanctions section of this Handbook.

Authorized vendors shall maintain and provide approved foods in the quantities outlined in the Vendor Agreement, comply with applicable requirements for purchasing those authorized foods from a wholesale distributor, charge applicable customary prices and ensure that WIC, Summer EBT and Packed Promise purchases are not subject to sales tax.

A vendor applicant is not authorized to accept Chickasaw Nation eWIC benefits until the Vendor Agreement has been fully executed and the vendor has been notified of authorization.

Vendor Agreement Cycle and Reauthorization

Vendor Agreements are renewed on a three-year cycle beginning Oct. 1 and ending Sept. 30 of the third year. Vendors authorized during an existing agreement cycle shall enter into an agreement that expires Sept. 30 of the current three-year agreement cycle.

Prior to the expiration of the agreement cycle, Chickasaw Nation Nutrition Services shall provide authorized vendors with information and requirements for reauthorization. Vendors seeking continued authorization must complete the required reauthorization process and continue to meet applicable vendor selection and authorization criteria.

Maintaining Vendor Authorization

To maintain authorization, vendors must continue to meet applicable program requirements throughout the authorization period. Vendors shall:

- Maintain required minimum stock, when applicable;
- Maintain applicable licenses, permits and SNAP authorization requirements;
- Comply with applicable competitive pricing and Maximum Allowable Reimbursement (MAR) requirements;
- Maintain applicable eWIC technical and operational capabilities;
- Complete required vendor training;
- Submit price information and other documentation when requested;
- Cooperate with monitoring, reviews and other program oversight activities; and
- Notify Chickasaw Nation Nutrition Services of changes affecting ownership, business operations or authorization status.

Change of Ownership

The Vendor Agreement is not transferable. A change in ownership terminates the existing Vendor Agreement. The vendor shall notify Chickasaw Nation Nutrition Services in writing of a change in ownership.

A new owner may apply for authorization as a Chickasaw Nation Nutrition Services vendor and must meet all applicable vendor selection and authorization requirements. The new

owner shall not accept Chickasaw Nation eWIC benefits until the authorization process has been completed, a new Vendor Agreement has been fully executed and the new owner has been notified of authorization.

Voluntary Withdrawal

A vendor may voluntarily terminate its Vendor Agreement by providing Chickasaw Nation Nutrition Services with 30 days' written notice. At the end of the 30-day notice period, the vendor shall no longer accept Chickasaw Nation eWIC benefits. Transactions occurring after the effective date of termination will not be paid.

OPERATING REQUIREMENTS

Mandatory Minimum Stock

Vendors subject to minimum stock requirements shall maintain the required variety of authorized foods throughout the Vendor Agreement period. Required foods shall be fresh, within applicable expiration or sell-by dates and available for purchase during all hours the vendor is open.

Authorized foods shall be displayed on store shelves or in other appropriate retail areas and shall have prices clearly displayed. Vendors shall maintain sufficient inventory of required minimum stock foods to allow participants to purchase those foods during regular business hours.

Vendors shall purchase infant formula from approved infant formula wholesalers, distributors and manufacturers. Other authorized foods shall be obtained from appropriate commercial sources in accordance with applicable program requirements.

Chickasaw Nation Nutrition Services may review vendor inventory and purchase records to verify compliance with minimum stock requirements and substantiate the quantity of authorized foods purchased and sold. Vendors shall maintain and make available required inventory records and purchase invoices in accordance with applicable record-retention requirements.

Vendors subject to minimum stock requirements shall maintain, at a minimum, the following authorized food varieties:

- At least two different authorized fruits;
- At least three different authorized vegetables; and
- At least one authorized whole-grain cereal.

Record Retention

Vendors shall maintain all records required by the Vendor Agreement, including purchase invoices, inventory records, eWIC transaction records, online ordering records, delivery records, electronic transaction documentation and any other records required by Chickasaw Nation Nutrition Services, for at least three years, or longer if required by federal regulation or while an audit, investigation, claim or appeal is pending.

Vendor Identification and Shelf Talkers

Vendors shall display approved window signs indicating that Chickasaw Nation WIC, Summer EBT and Packed Promise benefits are accepted at the vendor location. Vendors

are encouraged to display shelf talkers to assist participants in identifying authorized food items.

SNAP Compliance

Vendor authorization is contingent upon compliance with applicable SNAP requirements.

A vendor disqualified from SNAP or assessed a SNAP civil money penalty in lieu of disqualification for hardship shall be subject to the corresponding actions required under federal WIC regulations.

A Chickasaw Nation Nutrition Services disqualification based solely on a SNAP disqualification is not subject to administrative or judicial review. However, a vendor may request an administrative review of a Chickasaw Nation Nutrition Services disqualification that is based on the assessment of a SNAP civil money penalty in lieu of disqualification for hardship, as provided by federal WIC regulations.

Disqualification from Chickasaw Nation Nutrition Services may result in disqualification from SNAP. Likewise, a SNAP disqualification or hardship civil money penalty may result in disqualification or other action by Chickasaw Nation Nutrition Services, as required by federal WIC regulations.

Minimum Lane Coverage

- **Superstores and Supermarkets**

Average Monthly WIC Redemption Required POS Terminals	
\$0–\$11,000	1
\$11,001–\$22,000	2
\$22,001–\$33,000	3
\$33,001 and above	4*

- **All Other Vendors**

Average Monthly WIC Redemption Required POS Terminals	
\$0–\$8,000	1
\$8,001–\$16,000	2
\$16,001–\$24,000	3
\$24,001 and above	4*

*The number of required point -of-sale (POS) terminals installed shall not exceed four (4) terminals or the number of checkout lanes at the vendor location, whichever is less.

Average monthly WIC redemption shall be based on a period of up to 12 months of prior redemption.

PROCESSING eWIC TRANSACTIONS

In-Store eWIC Transactions

For vendors using an integrated point-of-sale (POS) system, eWIC transactions shall be processed according to the vendor's certified POS system procedures and applicable Chickasaw Nation Nutrition Services requirements.

The cashier shall:

- Scan all items in the participant's purchase. WIC-approved foods do not need to be separated from other items when the POS system supports mixed-basket transactions;
- Process eWIC benefits before other forms of payment;
- Allow the participant to swipe eWIC card and enter the PIN;
- Apply applicable store or manufacturer coupons presented by the participant in accordance with program requirements;
- Provide the participant an opportunity to review and approve the foods and quantities to be deducted from the eWIC benefit balance before completing the transaction; and
- Collect payment for any remaining balance using other forms of payment accepted by the vendor.

Participants are not required to present identification or sign a receipt or other document when using an eWIC card.

Participant Review and Approval

Before the eWIC transaction is completed, the participant shall be given an opportunity to review the foods and quantities that will be deducted from the eWIC benefit balance.

If an expected food item is not included in the eWIC transaction, the cashier should assist the participant in determining whether the item is authorized and available in the participant's current benefit balance. The current authorized food information, participant benefit balance and transaction information may be used to identify the reason an item is not being paid for with eWIC benefits.

If a correction is needed, the transaction may be canceled or corrected before final participant approval in accordance with the POS system procedures.

Completing the Transaction

Once the participant approves the eWIC transaction, the eWIC portion of the purchase shall be completed before payment is collected for remaining items.

The participant shall receive a final receipt showing the foods purchased with eWIC benefits and the remaining benefit balance, as applicable to the transaction and POS system.

Benefit Processing

All eWIC transactions are verified using the participant's eWIC card and Personal Identification Number (PIN) in accordance with applicable EBT processing requirements. Once the participant's benefit balance has been verified, the Chickasaw Nation Nutrition Services EBT processor deducts the authorized foods purchased from the participant's available benefits.

Vendors are responsible for ensuring that the foods provided and the prices charged are accurate prior to completing the transaction.

Chickasaw Nation Nutrition Services may deny or delay payment or establish a claim for reimbursement when an eWIC transaction contains an overcharge or other error.

Authorized foods may only be purchased during the valid benefit period established by Chickasaw Nation Nutrition Services.

Maximum Allowable Reimbursement (MAR)

Chickasaw Nation Nutrition Services has adopted the competitive price criteria and vendor peer group system established by the Oklahoma State Department of Health WIC Program for its vendor cost-containment process for shared vendors. Each regular vendor peer group has a specific Maximum Allowable Reimbursement (MAR) level set at 110% of the peer group average for each food item. The MAR for the above 50% vendor peer group is set to the statewide regular vendor average price for each food item.

Equal Treatment of Program Participants

Authorized vendors shall provide Chickasaw Nation WIC, Summer EBT and Packed Promise participants with the same courtesies and services provided to other customers. These participants shall not be excluded from coupons, discounts, in-store promotions or other benefits available to other customers when permitted by program requirements.

Vendors shall not provide program participants with incentive items, discounts, coupons or other promotions that are not available to other customers, except as otherwise permitted by applicable program requirements.

Refunds and Exchanges

For transactions completed at a physical retail location, refunds or exchanges of authorized foods purchased with eWIC benefits are not permitted except when an authorized food item is defective, spoiled or has exceeded its sell-by, best-if-used-by or other date limiting the sale or use of the food item.

In these circumstances, the vendor may exchange the item for an identical authorized food item. The replacement item must be the same brand and package size as the original item purchased with eWIC benefits.

Vendors shall not refund or exchange infant formula because a participant needs or requests a different formula. Participants requesting a change in formula shall be instructed to contact their WIC clinic.

Prohibited Transactions

Vendors shall not provide unauthorized food items, nonfood items, cash or credit, including rain checks, in exchange for eWIC benefits.

Vendors shall provide only the authorized foods and quantities available in the participant's benefit balance and shall not substitute unauthorized items for authorized foods.

Coupons, Discounts and Promotions

Authorized vendors shall provide participants using Chickasaw Nation eWIC benefits the same coupons, discounts, loyalty rewards, promotions and other pricing incentives offered to other customers when permitted by program requirements.

The following promotions may be applied to eWIC purchases when available to all customers:

- Manufacturer coupons;
- Store coupons;
- Buy One, Get One Free (BOGO) promotions;
- Buy One, Get One at a Reduced Price promotions;
- Bonus-size products offered at no additional cost;
- Transaction-wide discounts;
- Store loyalty or rewards programs; and
- Other generally available vendor promotions.

Vendors shall not:

- Exclude participants using eWIC benefits from promotions available to other customers;
- Offer discounts, coupons, incentives or promotions that are available only to participants using eWIC benefits; or
- Increase the price of authorized foods because they are purchased with eWIC benefits.

When a manufacturer coupon, store coupon or other discount is applied to an authorized food, the discount shall be applied before the eWIC transaction is finalized in accordance with the vendor's point-of-sale system.

Online Shopping Transactions

Transactions conducted through an online shopping platform must be initiated and authorized before the participant's benefits expire. An authorized transaction may be completed up to three days after the benefit expiration date to allow for substitutions, refunds, voids or other necessary order adjustments.

Requirements applicable to transactions at physical retail locations also apply to online shopping transactions, except as otherwise permitted for online transactions. When necessary to address order changes or fulfillment errors, an online transaction may include a refund that credits the applicable food quantity back to the participant's benefit account.

All online shopping transactions shall use the OAuth token PIN-less authentication method. The OAuth token is made available after the participant logs into the EBT processor portal. Participants create a username and password and authenticate using the eWIC card number, the primary cardholder's date of birth and the ZIP code associated with the eWIC account.

Home Delivery Transactions

Home delivery transactions shall be processed through the vendor's online ordering and transaction system in accordance with applicable certification and Chickasaw Nation Nutrition Services requirements. The vendor's system shall obtain the participant's available benefit balance, apply available benefits to authorized foods in the order and process the transaction for home delivery. The current online vendor agreement describes this same general transaction model.

Vendors may authenticate home delivery transactions using an OAuth or PIN-less authentication method, as approved by Chickasaw Nation Nutrition Services and its EBT service provider.

Home delivery transactions must be initiated and authorized before the participant's benefits expire. An authorized transaction may be completed up to three days after the benefit expiration date to allow time to address delivery issues, missing packages or other necessary transaction adjustments.

At the time an order is placed, the applicable benefits shall be placed on hold and shall not be available for use in another transaction. Payment to the vendor shall not be completed until successful delivery of the authorized foods has been verified.

The vendor shall make a receipt or transaction record available to the participant through the vendor's platform. The receipt or transaction record shall identify the foods and quantities included in the completed transaction.

The home delivery vendor shall maintain a routine procedure to verify the successful delivery of authorized supplemental foods to participants. At a minimum, delivery verification shall be completed at least once each month following delivery.

The home delivery vendor shall retain records of delivery of authorized supplemental foods and bills sent or payments received for those foods for at least three years. Such records shall be made available upon request to Chickasaw Nation Nutrition Services and authorized federal officials.

Summer EBT Transactions

Although vendor requirements and transaction procedures are generally the same for Chickasaw Nation WIC and Summer EBT, the Summer EBT program has several unique benefit requirements:

- Summer EBT benefits are issued for a 122-day benefit period.
- The benefit package is the same for all Summer EBT participants.
- The PIN is automatically established by the program although the cardholder may change the preset PIN.
- Although infant formula and infant foods are included in the shared Approved Product List (APL), Summer EBT benefits may not be used to purchase infant formula or infant foods.
- Benefits are issued via a food package model, and the authorized food categories and quantities may vary from year to year.
- A Summer EBT transaction may not be combined with another Chickasaw Nation Nutrition Services EBT transaction. Each Chickasaw Nation EBT card must be processed as a separate transaction.

Do's and Do Not's for Cashiers

Cashiers play an important role in ensuring that participants have a positive shopping experience and that eWIC transactions are processed correctly.

Do:

- Treat all customers with courtesy, respect and patience regardless of payment method.
- Listen carefully to participant questions and concerns and explain what can be done to resolve an issue.
- Request management assistance promptly when needed and contact Chickasaw Nation Nutrition Services for additional assistance when appropriate.
- Accept applicable coupons, discounts and promotions in accordance with program requirements.
- Provide reward points or other customer loyalty benefits when available to other customers and permitted by program requirements.
- Allow the participant to decide which items to remove or pay for using another payment method when a purchase exceeds the available benefit balance.

Do Not:

- Focus on what a participant cannot purchase. When an item is not eligible for the transaction, assist the participant in identifying an authorized alternative when possible.
- Announce that assistance is needed for an eWIC transaction when requesting management assistance in a manner that unnecessarily identifies or embarrasses the participant.
- Decide which items a participant should remove from the purchase when the purchase exceeds the available benefit balance.
- Rush, interrupt or treat participants differently because they are using eWIC benefits.
- Charge participants using eWIC benefits more than other customers for the same items.
- Charge sales tax on the portion of a purchase paid with eWIC benefits.

FAQs

When is sales tax charged on an eWIC transaction?

Sales tax shall not be charged on the portion of a purchase paid with Chickasaw Nation eWIC benefits or SNAP benefits. When a participant pays an amount above the available eWIC fruit and vegetable benefit using another form of payment, applicable sales tax may be charged only to the portion paid with the other payment method.

What if a participant wants to return or exchange an authorized food purchased with eWIC benefits?

Refunds or exchanges are not permitted except when an authorized food item is defective, spoiled or has exceeded its sell-by, best-if-used-by or other date limiting the sale or use of the food item. In these circumstances, the item may be exchanged only for the identical authorized food item in the same brand and package size.

Vendors shall not refund or exchange infant formula because a participant needs or requests a different formula. Participants requesting formula change should be instructed to contact their WIC clinic.

Are rain checks or substitutions allowed if an item is out of stock?

Rain checks are not permitted. Vendors shall not substitute an unauthorized food item for an authorized food item when the authorized item is unavailable.

Can another brand be purchased if the least-cost brand is out of stock?

When a food category is limited to the least-cost available brand, the next lowest-priced allowable brand available at the vendor location may be purchased in accordance with current program requirements.

Can any brand of juice be purchased?

No. Only juice products included in the current Approved Product List (APL) may be purchased with eWIC benefits.

What if a participant attempts to purchase an incorrect food or formula?

Politely assist the participant in identifying an authorized food or formula included in their available benefits when possible. Repeated issues or questions that cannot be resolved at the store may be referred to Chickasaw Nation Nutrition Services for assistance.

Should all approved foods and formula have shelf labels?

Chickasaw Nation Nutrition Services encourages vendors to display approved shelf labels to assist participants in identifying authorized foods. Vendors may contact Chickasaw Nation Nutrition Services to obtain approved shelf labels.

What should I do if a food item does not scan as approved?

Review the transaction message and verify that the participant has an available benefit for the food item. Confirm that the item meets current program requirements. Request management assistance when needed and contact Chickasaw Nation Nutrition Services if the item appears to be eligible but is not recognized by the eWIC system.

What should I do if an eWIC card is damaged or cannot be read?

The participant should contact Chickasaw Nation Nutrition Services for assistance or replacement of the eWIC card.

What should I do if a lost eWIC card is found?

Contact Chickasaw Nation Nutrition Services for instructions. Do not attempt to use the card or provide it to another individual.

VENDOR TRAINING

Chickasaw Nation Nutrition Services provides vendor training to promote compliance with program requirements and ensure that eWIC transactions are processed accurately. Vendors are responsible for ensuring that owners, managers and employees involved in eWIC transactions understand and comply with applicable program requirements.

Authorized vendors are responsible for the actions of their owners, managers and employees related to eWIC transactions and compliance with the Vendor Agreement, this Handbook and applicable federal regulations.

Interactive Training

Interactive training shall be completed prior to or at the time of initial authorization and at least once every three years thereafter. At least one vendor representative shall participate in the training. Interactive training provides vendors with a real-time opportunity to ask questions, receive feedback and review program requirements, transaction procedures and other applicable policies. Interactive training may be provided in-person or on Zoom.

Cashier Training

Cashier training is available upon request and is encouraged for cashiers, managers and other employees responsible for processing eWIC transactions. Cashier training reinforces eWIC transaction procedures, approved food requirements, participant service expectations and other cashier responsibilities. Vendors are encouraged to use the Vendor Training Videos and Cashier Quick Reference Guide included in this Handbook as part of new employee orientation and ongoing staff training.

Annual Training

Chickasaw Nation Nutrition Services shall provide annual training to at least one representative of each authorized vendor. Annual training may be provided through newsletters, videos, email, virtual training, telephone communication or other training materials. Annual training is used to communicate program updates, policy changes, Approved Product List (APL) changes, transaction procedures and other information necessary for vendor compliance.

UPC Submission Process

If an authorized food item does not scan correctly, vendors should submit the following information to WICVendor@Chickasaw.net:

- Product UPC;
- Copy of the purchase receipt, if available;

- Photos of the product, including the Nutrition Facts label and ingredient list; and
- Any additional information that may assist Chickasaw Nation Nutrition Services in reviewing the product.

Vendor Training Videos

Chickasaw Nation Nutrition Services provides vendor training videos to assist store owners, managers and cashiers with processing eWIC transactions and complying with program requirements. Vendors are encouraged to use these videos as part of employee orientation and ongoing staff training.

Program Basics Overview of Chickasaw Nation Nutrition Services and eWIC transaction procedures.	
Understanding eWIC Receipts Explains eWIC receipts, benefit balances and transaction details.	
Transaction Troubleshooting Reviews common transaction issues and appropriate troubleshooting procedures.	
Produce Mapping Explains produce mapping requirements and procedures for authorized fruits and vegetables.	
Customer Service and Contacting Chickasaw Nation Nutrition Services Reviews customer service expectations and how to obtain assistance from Chickasaw Nation Nutrition Services.	

MOBILE APPLICATIONS

Store managers and cashiers are encouraged to download the mobile applications used by Chickasaw Nation Nutrition Services. These applications can assist vendors in identifying authorized foods and troubleshooting participant purchases. Both applications include a barcode scanning feature that allows users to scan a product UPC to determine whether the item is authorized.

MyWIC Mobile App (Chickasaw Nation WIC)

The MyWIC mobile application is available year-round for both participants and vendors.

After downloading the app, vendors may register by selecting Register from the menu in the upper left corner of the home screen. Once registered, users can:

- Scan UPCs to determine whether a food item is authorized;
- View the current Chickasaw Nation WIC Approved Food List; and
- Access other WIC shopping resources.

MyWIC Mobile App- Apple App Store	
MyWIC Mobile App- Google Play	

WIC Shopper App (Chickasaw Nation Summer EBT)

The WIC Shopper app is used for the Chickasaw Nation Summer EBT program and is available while Summer EBT benefits are active.

When first opening the app, vendors should select Chickasaw Nation Summer EBT. Users can:

- Scan UPCs to determine whether a food item is authorized;
- Report products that should be authorized but are not recognized by selecting "I Couldn't Buy This!"; and
- Access Summer EBT shopping information.

WIC Shopper App	
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VENDOR MONITORING and INVESTIGATIONS

Chickasaw Nation Nutrition Services monitors authorized vendors to verify compliance with federal regulations, the Vendor Agreement and this Vendor Handbook. Monitoring activities help ensure program integrity, identify training needs and provide technical assistance to vendors.

Vendor monitoring may include routine on-site or virtual monitoring, inventory reviews, review of redemption and transaction records, review of purchase invoices, test buys and other monitoring activities authorized by federal regulations.

Authorized vendors shall cooperate with monitoring activities and provide access to records, inventory and other information necessary to verify compliance with program requirements.

Routine Monitoring

Routine monitoring is conducted in accordance with federal WIC requirements and Chickasaw Nation Nutrition Services procedures. Monitoring visits may be announced or unannounced.

For vendors with physical retail locations, routine monitoring is conducted through on-site visits.

For online-only vendors that do not maintain a physical retail location, routine monitoring shall be conducted through virtual monitoring. Virtual monitoring may include:

- Live video conferencing;
- Screen sharing;
- Review of inventory records;
- Purchase invoices and supplier documentation;
- Warehouse or fulfillment records, when applicable;
- Online ordering, order fulfillment and substitution procedures; and
- Delivery or pickup procedures related to WIC transactions.

Online-only vendors shall provide documentation sufficient to verify compliance with applicable vendor authorization requirements, including minimum stock requirements when applicable.

Routine monitoring of online-only vendors shall follow the same risk-based monitoring schedule as vendors with physical retail locations unless additional monitoring is warranted based on program risk, compliance history or operational changes.

During a monitoring visit or virtual review, Chickasaw Nation Nutrition Services representatives may:

- Verify compliance with minimum stock requirements, when applicable;
- Review prices and availability of authorized foods;
- Verify required vendor identification, approved window signs and shelf labels or shelf talkers, as applicable;
- Review eWIC transaction processing and redemption procedures;
- Review online ordering procedures, substitution practices, order fulfillment processes and delivery procedures for online shopping or home delivery vendors;
- Verify participant authentication methods and compliance with applicable online transaction requirements;
- Review purchase invoices, inventory records, fulfillment records, delivery records and other required documentation;
- Verify compliance with applicable vendor agreement requirements, including home delivery and online shopping requirements;
- Discuss compliance concerns and provide technical assistance when appropriate; and
- Document monitoring findings.

Compliance Buys and Inventory Reviews

Compliance buys and inventory reviews may be conducted as part of Chickasaw Nation Nutrition Services' vendor monitoring program or through the partnership with the Oklahoma State Department of Health WIC Program.

Compliance buys involving online shopping or home delivery vendors may be conducted by Chickasaw Nation Nutrition Services staff using procedures that replicate the participant ordering process through the vendor's online platform.

Compliance buys may include review of online ordering procedures, substitutions, fulfillment processes, delivery documentation, transaction records and other records necessary to verify compliance with applicable program requirements.

Inventory reviews may include examination of purchase invoices, inventory records, supplier documentation, warehouse or fulfillment records and other records necessary to verify that authorized foods have been obtained from approved sources and that inventory supports redeemed eWIC transactions.

Violations identified through monitoring, inventory reviews or compliance buys may result in technical assistance, corrective action, claims, sanctions, civil money penalties, disqualification or other actions authorized by federal regulations, the Vendor Agreement and Chickasaw Nation Nutrition Services policy.

Investigations

Chickasaw Nation Nutrition Services monitors vendors for noncompliance, program abuse or fraud to protect program integrity and ensure compliance with federal regulations, the Vendor Agreement and this Vendor Handbook.

Potential vendor violations may be identified through vendor monitoring, compliance buys, inventory reviews, redemption data analysis, complaints, referrals or other reliable sources.

Examples of situations that may result in further review or referral include:

- Complaints alleging vendor noncompliance or fraud;
- Allegations of discrimination or civil rights violations;
- Questionable eWIC transaction or redemption patterns;
- Overcharges or inaccurate pricing;
- Provision of unauthorized food or nonfood items;
- Inventory discrepancies;
- Failure to comply with online shopping or home delivery requirements; or
- Other information indicating possible violations of program requirements.

For vendors shared with the Oklahoma State Department of Health WIC Program, suspected vendor violations requiring investigation shall be referred to the Oklahoma State Department of Health WIC Program for investigation, as appropriate.

For vendors not shared with the Oklahoma State Department of Health WIC Program, Chickasaw Nation Nutrition Services may conduct investigations or other compliance activities as authorized by federal regulations and program requirements.

Information related to vendor monitoring, complaints, suspected fraud and vendor compliance may be shared between Chickasaw Nation Nutrition Services and the Oklahoma State Department of Health WIC Program in accordance with applicable federal confidentiality requirements.

Online Shopping and Home Delivery Investigations

Compliance buys involving online shopping or home delivery vendors shall be conducted using procedures that replicate the participant ordering process through the vendor's online platform.

When a transaction is completed without direct interaction with an identifiable cashier, compliance buy documentation is not required to include a cashier description. Instead, documentation may include information such as:

- Vendor name and fulfillment location;
- Date and time of the transaction;
- Order confirmation or transaction identification number;
- Electronic receipts, screenshots or other transaction records;
- Delivery documentation; and
- Identification of employees involved in order fulfillment or delivery, when available.

Violations identified during an investigation may result in technical assistance, corrective action, claims, sanctions or other actions in accordance with federal regulations and Chickasaw Nation Nutrition Services policy.

Vendor Complaints

Authorized vendors may submit complaints regarding Chickasaw Nation Nutrition Services staff or program administration without fear of retaliation or adverse action affecting their authorization.

Complaints shall be submitted in writing using the applicable complaint form and forwarded to the Chickasaw Nation Nutrition Services Director for review.

The Director shall review the complaint, determine appropriate follow-up actions and maintain the complaint documentation in accordance with program record-retention requirements.

If a complaint alleges fraud, abuse, discrimination or other potential program violations, Chickasaw Nation Nutrition Services may initiate an investigation in accordance with applicable program procedures.

Participant Abuse Reporting

Participants are responsible for using eWIC benefits in accordance with applicable program requirements. Vendors should report suspected participant abuse or misuse of benefits to Chickasaw Nation Nutrition Services.

Examples of suspected participant abuse include:

- Attempting to sell or exchange authorized foods purchased with eWIC benefits;
- Requesting cash or credit in exchange for eWIC benefits or authorized foods;
- Attempting to purchase unauthorized items using eWIC benefits;
- Attempting to obtain foods not included in the participant's available benefits;
- Pressuring or encouraging store employees to process unauthorized transactions;
- or
- Engaging in abusive, threatening or disruptive behavior toward store employees related to an eWIC transaction.

Suspected participant abuse should be reported to Chickasaw Nation Nutrition Services using the Chickasaw Nation Nutrition Services Report of Suspected Participant Abuse form found in this Handbook. Vendors should provide the participant's name, if known, and any other information that may assist Chickasaw Nation Nutrition Services in reviewing the reported incident.

VENDOR COMPLIANCE AND SANCTIONS

Authorized vendors shall comply with the Vendor Agreement, this Handbook, applicable federal and state laws and regulations, and all Chickasaw Nation Nutrition Services requirements. Chickasaw Nation Nutrition Services monitors vendor operations to verify compliance with program requirements and to protect the integrity of the WIC, Summer EBT and Packed Promise programs.

Failure to comply may result in technical assistance, corrective action, claims, civil money penalties, disqualification or other sanctions authorized by federal regulations, the Vendor Agreement or Chickasaw Nation Nutrition Services policy.

Vendor Violations

Vendor violations are classified as Class A, Class B or Class C. The classification of a violation determines the applicable sanction in accordance with federal regulations, the Vendor Agreement and Chickasaw Nation Nutrition Services policy.

Class A Violations (Mandatory Federal Violations)

Class A violations are mandatory federal violations that require sanctions under 7 CFR Part 246. Examples include:

- Conviction for trafficking in eWIC benefits;
- Buying or selling eWIC benefits for cash;
- Selling firearms, ammunition, explosives or controlled substances in exchange for eWIC benefits;
- Selling alcohol or tobacco products in exchange for eWIC benefits;
- A pattern of claiming reimbursement for authorized foods exceeding documented inventory;
- A pattern of charging participants more than other customers or more than the current shelf price;
- A pattern of redeeming eWIC benefits outside authorized channels;
- A pattern of charging for authorized foods not received by the participant;
- A pattern of providing cash, credit, unauthorized foods or nonfood items in exchange for eWIC benefits; or
- Providing unauthorized foods in exchange for eWIC benefits, including charging for authorized foods in excess of those actually provided.

Mandatory federal violations are subject to the sanctions required by federal regulations.

Class B Violations (Chickasaw Nation Nutrition Services Vendor Violations)

Examples of Class B violations include:

- Requiring a participant to purchase a different authorized food or brand when program requirements do not require the substitution;
- Failure to display current shelf prices for authorized foods;
- Seeking reimbursement from participants for denied eWIC transactions, program claims or civil money penalties;
- Failure to complete required vendor training; or
- Refusing to allow a participant, proxy or authorized representative to obtain authorized foods included in the participant's available benefits.

Class C Violations (Administrative Violations)

Examples of Class C violations include:

- Failure to submit required price surveys;
- Failure to provide requested records or information within required time frames;
- Failure to maintain minimum stock requirements;
- Offering expired authorized foods for sale; or
- Other administrative violations identified in the Vendor Agreement or this Handbook.

Vendor Sanctions

Failure to comply with the Vendor Agreement, this Handbook and applicable federal regulations may result in claims, administrative warnings, civil money penalties, disqualification or other sanctions authorized by federal regulations and Chickasaw Nation Nutrition Services policy.

Vendors are responsible for the actions of their owners, managers and employees.

Claims for Reimbursement

For Class A violations involving overcharges, unauthorized foods or foods not received by participants, Chickasaw Nation Nutrition Services may require the vendor to reimburse the program for all improper payments.

Mandatory Federal Sanctions (Class A Violations)

Federal regulations require Chickasaw Nation Nutrition Services to impose sanctions for certain violations. When participant access would be inadequate, a civil money penalty may be imposed in lieu of disqualification, as permitted by federal regulations.

Permanent Disqualification

- Conviction for trafficking in eWIC benefits.
- Conviction for selling firearms, ammunition, explosives or controlled substances in exchange for eWIC benefits.

Six-Year Disqualification

- One incidence of buying or selling eWIC benefits for cash (trafficking).
- One incidence of selling firearms, ammunition, explosives or controlled substances in exchange for eWIC benefits.

Three-Year Disqualification

- One incidence of selling alcohol or tobacco products in exchange for eWIC benefits.
- A pattern of claiming reimbursement for authorized foods exceeding documented inventory.
- A pattern of charging participants more than other customers or more than the current shelf price.
- A pattern of redeeming eWIC benefits outside authorized channels.
- A pattern of charging for foods not received by participants.
- A pattern of providing credit or nonfood items in exchange for eWIC benefits.

One-Year Disqualification

- A pattern of providing unauthorized foods in exchange for eWIC benefits.

SNAP-Related Sanctions

A vendor disqualified from SNAP shall receive the corresponding WIC sanction required by federal regulations. A Chickasaw Nation Nutrition Services disqualification based solely on a SNAP disqualification is not subject to administrative or judicial review.

Voluntary Withdrawal

A vendor may not voluntarily withdraw from the program or avoid reauthorization to avoid a mandatory federal sanction. Required disqualifications shall remain part of the vendor's compliance history.

Civil Money Penalties

When permitted by federal regulations and participant access criteria, Chickasaw Nation Nutrition Services may impose a civil money penalty in lieu of disqualification.

Civil money penalties shall not exceed the maximum amounts established by USDA.

Chickasaw Nation Vendor Sanctions (Class B Violations)

Violation	Sanction
First Class B violation	Written notice and administrative warning
Second Class B violation within one year	Fine assessment and required compliance training
Third Class B violation within two years	Fine assessment
Fourth Class B violation within two years	Termination of vendor authorization and fine assessment

Class C Violations

- Each Class C violation results in an administrative warning.
- Five Class C violations within one year may result in termination of vendor authorization for one year.

Repeat Mandatory Federal Violations

A vendor that has previously received a mandatory federal sanction for a Class A violation and commits another Class A violation shall be subject to the following:

- Second mandatory federal violation: The applicable sanction shall be doubled.
- Third or subsequent mandatory federal violation: The applicable sanction shall be doubled for the third and each subsequent violation. A civil money penalty may not be imposed in lieu of disqualification for a third or subsequent mandatory federal violation.

Effective Date

Sanctions become effective on the date specified in the notice of violation, termination or civil money penalty issued by Chickasaw Nation Nutrition Services.

Payment of Civil Money Penalties

Civil money penalties shall be paid by cashier's check or money order in U.S. currency unless otherwise approved by Chickasaw Nation Nutrition Services.

Termination of Vendor Authorization

Chickasaw Nation Nutrition Services may terminate a vendor's authorization, assess civil money penalties or impose other sanctions when the vendor fails to comply with the Vendor Agreement, this Handbook or applicable federal regulations.

Authorization may be terminated for reasons including, but not limited to:

- Failure to comply with USDA WIC regulations or Chickasaw Nation Nutrition Services requirements;
- Submission of false, misleading or inaccurate information on a vendor application, price survey or other required documentation;
- Refusal to permit authorized representatives of Chickasaw Nation Nutrition Services to conduct required monitoring, inspections or reviews during normal business hours;
- Violation of the Vendor Agreement or this Handbook;
- Failure to maintain required business licenses, permits or other authorization requirements;
- Failure to fulfill the terms of the Vendor Agreement;
- A change in ownership, sale, lease, relocation or closure of the business;
- Dissolution of the business entity; or
- Other circumstances that make the vendor ineligible for continued authorization.

In determining the appropriate sanction, Chickasaw Nation Nutrition Services shall consider the nature and severity of the violation, whether the conduct was intentional or inadvertent, the vendor's compliance history and any other relevant information permitted by applicable regulations.

Notice of Adverse Action

When Chickasaw Nation Nutrition Services proposes to terminate a vendor's authorization, assess a civil money penalty or impose another adverse action, the vendor shall receive written notice.

The notice shall include:

- A description of the alleged violation;
- The applicable federal regulation, Vendor Agreement provision or Handbook requirement;
- The proposed sanction or other adverse action;
- The effective date of the proposed action;
- Information regarding the vendor's right to request an administrative review, when applicable; and
- The procedures for requesting an administrative review.

A request for administrative review must be submitted within 15 calendar days after the vendor receives the notice.

Notification to SNAP

Federal regulations require Chickasaw Nation Nutrition Services to notify the USDA Food and Nutrition Administration (FNA) of certain vendor violations resulting in sanctions. Such violations may also affect the vendor's authorization to participate in the Supplemental Nutrition Assistance Program (SNAP).

When required by federal regulations, Chickasaw Nation Nutrition Services shall notify the appropriate FNA office of vendor disqualifications or civil money penalties imposed in lieu of disqualification for violations including, but not limited to:

- Buying or selling eWIC benefits for cash (trafficking);
- Exchanging eWIC benefits for alcohol, tobacco, firearms, ammunition, explosives or controlled substances;
- A pattern of providing unauthorized foods, nonfood items, credit or other consideration in exchange for eWIC benefits;
- A pattern of claiming reimbursement for quantities of authorized foods that exceed documented inventory;
- A pattern of redeeming eWIC benefits outside authorized channels;
- A pattern of vendor overcharges;
- A pattern of charging for authorized foods not received by the participant; and
- A pattern of providing authorized foods in excess of those actually provided.

Violations reported to FNA may also result in SNAP sanctions or disqualification in accordance with applicable federal regulations.

Administrative Review

Vendors may request an administrative review of certain adverse actions taken by Chickasaw Nation Nutrition Services in accordance with federal WIC regulations. Administrative reviews are conducted as either a full administrative review or an abbreviated administrative review, depending on the type of action.

Full Administrative Review

A full administrative review includes a hearing before an impartial review official. Examples of actions eligible for a full administrative review include:

- Denial of authorization based on minimum stock requirements or determination that the vendor is attempting to circumvent a WIC sanction;
- Termination of a Vendor Agreement for cause;

- Disqualification, except where federal regulations do not permit review; and
- Imposition of a fine or civil money penalty in lieu of disqualification.

Abbreviated Administrative Review

An abbreviated administrative review is based on written documentation submitted by the vendor and Chickasaw Nation Nutrition Services and does not include a hearing. Examples of actions eligible for an abbreviated administrative review include:

- Denial of authorization based on competitive pricing, business integrity, vendor selection criteria or vendor limiting criteria;
- Denial of authorization due to a current SNAP disqualification, a SNAP civil money penalty for hardship, failure to meet SNAP authorization requirements or failure to submit an application within established time frames;
- Termination of a Vendor Agreement due to a change in ownership, location or cessation of operations;
- Disqualification or the imposition of a civil money penalty based on a mandatory federal sanction imposed by another WIC state agency, a trafficking conviction or a SNAP civil money penalty for hardship; and
- Other actions identified in applicable federal WIC regulations.

Actions Not Subject to Administrative Review

The following actions are not subject to administrative review, as provided in 7 CFR Part 246:

- Vendor selection or limiting criteria established by Chickasaw Nation Nutrition Services, including minimum stocking requirements, business integrity, competitive pricing, vendor peer groups and above-50-percent vendor criteria;
- Participant access criteria and participant access determinations;
- Determinations regarding authorized infant formula manufacturers, wholesalers, distributors or retailers;
- The prohibition of incentive items or the denial of an above-50-percent vendor's request to provide incentive items;
- The determination whether to issue an initial warning when a pattern of violations is required before imposing a sanction;
- The determination whether a vendor had an effective policy and program to prevent trafficking;
- Denial of authorization when vendor authorization is subject to applicable procurement requirements;
- Expiration of a Vendor Agreement;
- Disputes regarding eWIC benefit payments, claims or settlement, except for the opportunity to justify or correct a vendor overcharge or other error;
- Disqualification resulting solely from a SNAP disqualification; and

- Other actions for which federal regulations do not provide administrative review rights.

Requesting an Administrative Review

A vendor requesting an administrative review shall submit a written request within 15 calendar days after receiving the notice of adverse action.

The notice of adverse action shall identify:

- The adverse action being taken;
- The reason(s) for the adverse action;
- The type of administrative review available, when applicable;
- The procedures for requesting an administrative review;
- The address for submitting the request; and
- The effective date of the proposed action.

For actions involving a mandatory federal sanction under 7 CFR Part 246, the notice shall also include any federally required notification regarding the effect of the sanction on the vendor's SNAP authorization.

For a full administrative review, the vendor:

- May be represented by legal counsel or another representative;
- Shall have access to the evidence supporting the adverse action prior to the review; and
- May present evidence, testimony and witnesses in support of the vendor's position.

Review Decision

The review official shall issue a written decision based solely on the applicable federal and state laws, regulations, policies and the evidence presented during the administrative review.

The written decision shall include the basis for the decision and constitutes the final agency action of Chickasaw Nation Nutrition Services.

Written notice of the decision shall be issued within 90 days after Chickasaw Nation Nutrition Services receives the vendor's request for administrative review.

Unless otherwise required by federal regulations:

- For a denial of authorization or disqualification based on a conviction for trafficking in eWIC benefits or selling firearms, ammunition, explosives or controlled

substances in exchange for eWIC benefits, the adverse action shall become effective no later than the date the vendor receives the notice of adverse action.

- For all other appealable adverse actions, the effective date shall be 30 calendar days after the vendor receives the notice of adverse action.
- A disqualification resulting solely from a SNAP disqualification shall become effective 30 calendar days after the vendor receives the notice of disqualification.

CIVIL RIGHTS

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the State or local Agency that administers the program or contact USDA through the Telecommunications Relay Service at 711 (voice and TTY). Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at <https://www.usda.gov/about-usda/general-information/staff-offices/office-assistant-secretary-civil-rights/how-file-usda-discrimination-complaint/how-file-program-discrimination-complaint> and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992.



Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Mail Stop 9410, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.

A WIC vendor may obtain a more complete copy of these regulations by requesting it from the Chickasaw Nation WIC Program Administrative Office.

AUTHORIZED FOODS

This table summarizes the federal minimum requirements for authorized foods. Additional state and Chickasaw Nation approved product requirements are contained in the current Approved Product List (APL) and Shopping Guides.

Category/Food	Minimum Requirements and Specifications
Cow's Milk	Must be pasteurized and unflavored. May be fluid, shelf-stable, evaporated, dry or cultured. Whole, reduced-fat, low-fat and nonfat milk must contain at least 400 IU vitamin D and 2,000 IU vitamin A per quart.
Goat's Milk	Must be pasteurized and unflavored. May be fluid, shelf-stable, evaporated or dry. Whole, reduced-fat, low-fat and nonfat varieties must contain at least 400 IU vitamin D and 2,000 IU vitamin A per quart.
Plant-Based Milk Alternatives	May be flavored or unflavored. Must contain ≤ 10 g added sugars per cup and be fortified with calcium, protein, vitamins A, D and B12, magnesium, phosphorus, potassium and riboflavin in accordance with FDA fortification guidelines.
Cheese	Must be domestic cheese made from 100% pasteurized milk. Authorized varieties include cheddar, colby, Monterey Jack, Swiss, brick, Muenster, provolone, mozzarella, pasteurized process American and blends. Low, free, reduced, less or light sodium, fat or cholesterol varieties are authorized.
Plant-Based Cheese Alternatives	Must contain at least 250 mg calcium and 6.5 g protein per 1.5 ounces. Plant-based curd cheeses are not authorized.
Yogurt (Cow's Milk)	Must be pasteurized, contain ≤ 16 g added sugars and at least 106 IU vitamin D per 8 ounces. May be plain or flavored. Yogurts with mix-ins or drinkable yogurts are not authorized.
Plant-Based Yogurt Alternatives	Must contain ≤ 16 g added sugars, at least 250 mg calcium, 6.5 g protein and 106 IU vitamin D per 8 ounces. May be plain or flavored. Drinkable yogurts and products with mix-ins are not authorized.
Tofu	Must contain at least 100 mg calcium per 100 g and may not contain added fats, sugars, oils or sodium.

Category/Food	Minimum Requirements and Specifications
Juice	Must be pasteurized, 100% unsweetened fruit or vegetable juice. Must contain at least 30 mg vitamin C per 100 mL. May be fresh, frozen, canned, shelf-stable or from concentrate. Blends are allowed. Vegetable juice may be regular or lower in sodium.
Eggs	Fresh shell domestic hens' eggs, dried egg mix or pasteurized liquid whole eggs. Hard-boiled eggs may be provided for homeless participants when available.
Breakfast Cereal	Must contain at least 28 mg iron per 100 g dry cereal and ≤ 21.2 g added sugars per 100 g. At least 75% of cereals on the authorized food list must have whole grain as the first ingredient.
Fruits and Vegetables	Includes fresh, frozen, canned and dried fruits and vegetables without added sugars, fats or oils, as applicable. Canned fruits must be packed in juice or water. Vegetables may be regular or lower in sodium. Includes immature beans, peas and lentils. Organic varieties must be allowed.
Whole-Wheat Bread	Whole-wheat flour and/or bromated whole-wheat flour must be the only flours listed. Includes buns and rolls.
Whole-Grain Bread	Must contain at least 50 percent whole grains with the remaining grains being enriched or whole grains. Includes buns and rolls.
Whole-Grain Options	Includes brown rice, wild rice, quinoa, bulgur, oats, barley, millet, triticale, amaranth, cornmeal, corn masa flour, whole-wheat pasta, whole-wheat bread products, soft corn tortillas, whole-wheat tortillas, buckwheat, teff, kamut, sorghum and wheat berries. Must not contain added sugars, fats, oils or sodium.
Cornmeal	Must conform to FDA Standard of Identity (21 CFR 137.260) and USDA School Meal Guidance.
Soft Corn or Whole-Wheat Tortillas	Corn tortillas must be made from ground masa flour using traditional processing methods. Whole-wheat tortillas must list whole-wheat flour as the only flour.
Whole-Wheat Macaroni (Pasta)	Must not contain added sugars, fats, oils or sodium.

Category/Food	Minimum Requirements and Specifications
	Whole-wheat flour and/or whole durum wheat flour must be the only flours listed.
Canned Fish	Authorized fish include light tuna, salmon, sardines and mackerel. May be packed in water or oil and include bones or skin. Boneless varieties for children and added sauces or flavorings may be authorized at the State agency's option. May be regular or lower in sodium.
Mature Legumes	Includes dry packaged and canned mature beans, peas and lentils. Soups, green beans and green peas are not authorized. Products may not contain added sugars, fats, oils, vegetables, fruits or meat. Canned products may be regular or lower in sodium. Baked beans may be authorized only for participants with limited cooking facilities.
Peanut Butter	Creamy or chunky, regular or reduced-fat, salted or unsalted varieties are authorized. Products with marshmallows, honey, jelly, chocolate or similar ingredients are not authorized.
Nut and Seed Butters	Must provide at least 5 grams of protein and .4 mg of iron per 2 tablespoon serving. Creamy or chunky, regular or reduced-fat, salted or unsalted varieties are authorized. Products with marshmallows, honey, jelly, chocolate or similar ingredients are not authorized.
Infant Cereal	Must contain at least 45 mg iron per 100 g dry cereal.
Infant Fruits	Single-ingredient commercial infant fruits without added sugars, starches or sodium. Fruit must be the first ingredient.
Infant Vegetables	Single-ingredient commercial infant vegetables without added sugars, starches or sodium. Vegetable must be the first ingredient.
Infant Meat	Commercial infant meat or poultry with meat or poultry as the single major ingredient. Broth or gravy may be added. Added sugars and sodium are not authorized.
Infant Formula	Must meet the definition of infant formula under the Federal Food, Drug, and Cosmetic Act; meet the requirements of 21 CFR Parts 106 and 107; be designed for enteral digestion through oral or tube

Category/Food	Minimum Requirements and Specifications
	feeding; provide at least 10 mg iron per liter (1.5 mg/100 kcal); provide at least 67 kcal per 100 mL (20 kcal/fl oz); and require no ingredients other than water before serving.
Exempt Infant Formula	Must meet the definition and requirements for exempt infant formula under the Federal Food, Drug, and Cosmetic Act and 21 CFR Parts 106 and 107 and be designed for enteral digestion through oral or tube feeding.
WIC-Eligible Nutritionals	Commercially manufactured enteral products for individuals with qualifying conditions when conventional foods are precluded, restricted or inadequate. Must provide calories and nutrients, be designed for enteral digestion and may not be a conventional food, drug, flavoring or enzyme.

Approved Food Lists

For detailed information regarding authorized foods, vendors should refer to the current Chickasaw Nation WIC and Summer EBT Approved Food Lists. These shopping guides provide information on authorized foods and assist participants and vendors in identifying allowable purchases.

Packed Promise participants may use their monthly fruit and vegetable benefit to purchase authorized fresh, frozen and shelf-stable fruits and vegetables in accordance with current program requirements.

Chickasaw Nation WIC Approved Food List (English)	
Chickasaw Nation WIC Approved Food List (Spanish)	
Chickasaw Nation Summer EBT Approved Food List (English)	
Chickasaw Nation Summer EBT Approved Food List (Spanish)	

Shopping Videos

The following shopping videos were developed to help program participants identify authorized foods and successfully use their eWIC benefits. Vendors and store staff are encouraged to use these videos as a resource when assisting participants with shopping and authorized food selections.

Yogurt	
Canned Fish	
Canned Vegetables	
Peanut Butter and Legumes	
Infant Foods	
Cereal	
Canned Fruits	

Milk	
Frozen Fruits and Vegetables	
Whole Grains	
Cheese	

Cashier Quick Reference Guide

Processing an eWIC Transaction

1. Scan all items. WIC-approved foods do not need to be separated.
2. **Process eWIC before all other forms of payment.**
3. Have the participant insert or swipe the eWIC card and enter their PIN.
4. Allow the participant to review the foods and quantities that will be deducted before completing the transaction.
5. Apply applicable coupons, discounts and loyalty rewards.
6. Collect payment for any remaining balance using another accepted payment method.
7. Provide the participant with the receipt.

DO

- Treat every customer with courtesy, respect and patience.
- Assist participants in identifying authorized foods whenever possible.
- Accept applicable coupons, discounts, loyalty rewards and promotions.
- Allow participants to decide which items to remove or pay for if benefits are insufficient.
- Request management assistance when needed.
- Contact Chickasaw Nation Nutrition Services if additional assistance is required.
- Protect participant privacy.

DO NOT

- Treat participants using eWIC benefits differently than other customers.
- Announce an eWIC transaction in a way that identifies or embarrasses the participant.
- Decide which items a participant should remove from a purchase.
- Charge more than the shelf or cash price for authorized foods.
- Charge sales tax on the portion paid with eWIC benefits.
- Give cash or store credit in exchange for eWIC benefits or authorized foods.
- Use more than **one Chickasaw Nation eWIC card** in a transaction.
- Exchange formula for a different formula. Refer participants to their WIC clinic.

Common Questions

Can participants use coupons or store discounts?

Yes. Apply coupons, discounts, loyalty rewards and promotions the same as for any other customer.

Can participants use any checkout lane?

Yes. Any checkout lane equipped to process eWIC transactions.

Can participants receive cash back, cash change or store credit?

No. Cash or store credit may not be provided in exchange for eWIC benefits or authorized foods. Cash change shall not be provided for any unused portion of the Fruit and Vegetable Benefit. If the purchase exceeds the available benefit, the participant may pay the remaining balance using another accepted form of payment.

Can participants return or exchange foods?

Only if the food is defective, spoiled or expired. Exchange only for the identical brand and package size. Formula may not be exchanged for a different formula.

Report Possible Participant Abuse

Contact Chickasaw Nation Nutrition Services at (888) 436-7255 if a participant attempts to:

- Sell or exchange authorized foods purchased with eWIC benefits.
- Request cash or store credit in exchange for eWIC benefits or authorized foods.
- Purchase unauthorized items using eWIC benefits.
- Pressure or harass employees to complete unauthorized transactions.
- Engage in abusive or threatening behavior toward store employees.

Remember

- Only one Chickasaw Nation eWIC card may be used per transaction.
- Process eWIC benefits first, before all other forms of payment.
- Participants are not required to present identification or sign a receipt when using an eWIC card.
- Rain checks are not permitted for eWIC purchases.
- If an item does not scan as approved, verify the participant has an available benefit and ask a manager for assistance if needed.
- When in doubt, contact Chickasaw Nation Nutrition Services.

Chickasaw Nation Nutrition Services Report of Suspected Participant Abuse

Date: _____ Time: _____ a.m. or p.m.

Store Name: _____ Vendor ID: _____

Store Telephone: _____

Participant Name/ eWIC Card Number (if available): _____

Suspected Abuse (check all that apply)

- ☐ Requested cash or store credit for eWIC benefits or authorized foods
- ☐ Attempted to purchase unauthorized foods or nonfood items with eWIC benefits
- ☐ Attempted to exchange authorized foods for cash, store credit or unauthorized items
- ☐ Attempted to use another person's eWIC card without authorization
- ☐ Was abusive, threatening or harassing toward store employees
- ☐ Suspected fraud or misuse of eWIC benefits
- ☐ Other (describe below)

Description of Incident

Employees or Witnesses (if applicable)

Submitted By

Name: _____ Title: _____

Signature: _____ Date: _____

Please submit this report to:

Chickasaw Nation Nutrition Services
Attention: Katrina Lewis
1001 N. Country Club Road
Ada, OK 74820