

# WIC Retailer Presumptive Payment System

## What is the WIC presumptive payment system?

Presumptive payment uses a direct deposit system called ACH (Automatic Clearing House) to reduce paperwork and processing time for many checks.

One reason that WIC checks are rejected by the bank is due to an “excess dollar amount.” This means that the amount in the “Actual Purchase Price” box on the check is higher than the check’s authorized maximum allowable reimbursement level (MARL). Retailers participating in the **WIC presumptive payment system** are automatically reimbursed for the full MARL amount if a check is rejected for an excess dollar amount.

## How does the WIC presumptive payment system work?

When a check is rejected for an excess dollar amount, the WIC Bank will stamp the check with the message “Excess Dollar Amount – Paid via ACH Transaction” and return it to the retailer’s bank. Every week, the WIC Bank pays retailers by combining their excess dollar MARL reimbursements into a single ACH deposit.

## Why would retailers want to use presumptive payment?

The manual process for handling rejected excess dollar paper checks can take a lot of time and effort. It involves correcting the “Actual Purchase Price” on the returned check image to an amount at or below MARL, and redepositing the corrected check before the deposit deadline. The WIC presumptive payment system provides fast and automatic reimbursements for checks rejected for an excess dollar amount. Currently, over 90 percent of WIC retailers are signed up for presumptive payment.

## How can retailers sign up for presumptive payment?

Participation in the WIC presumptive payment system is optional. To participate, fill out the form on the reverse side and either mail or fax it back to the WIC Nutrition Program.

## What if you’re not sure if you’re already signed up for WIC presumptive payment?

Call the WIC Nutrition Program at 1-800-841-1410.

This institution is an equal opportunity provider.  
**Washington State WIC Nutrition Program does not discriminate.**

For persons with disabilities, this document is available on request in other formats.  
To submit a request, please call 1-800-841-1410 (TDD/TTY 1-800-833-6388).



Retailer Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

- YES, I want to receive ACH payments for the checks rejected for "Excess Dollar Amount" by participating in the WIC presumptive payment system.
- I've already signed up to participate in the WIC presumptive payment system and I need to change the information on file about my bank account.

**ACH Payments should be made to the depository bank named below:**

Please verify these numbers with your bank or corporate office before completing this section.

**Note:** Make sure the account can accept ACH deposits.

Depository Bank Name: \_\_\_\_\_

Branch: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Bank Phone Number: (\_\_\_\_\_) \_\_\_\_\_

Routing Number: \_\_\_\_\_ (nine digits)

Account Number: \_\_\_\_\_

**Authorized Person** (signature): \_\_\_\_\_

*Only the store owner or an authorized agent as identified on your WIC application may sign this form.*

**Print name:** \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

E-mail: \_\_\_\_\_

Contact Phone: (\_\_\_\_\_) \_\_\_\_\_

**Send completed form to:**

Washington State Department of Health, WIC Nutrition Program, Attn. Susan Evans  
P.O. Box 47886, Olympia, WA 98504-7886  
Fax: 360-236-2345

**Questions?**

Call 1-800-841-1410, extension 3636