



## The Problem

The federal government estimates that 3.8% of the \$71.8 billion in SNAP outlays in 2013 were improperly paid. This represents \$2.7 billion in improper payments. FDaaS analyzes retailers, beneficiaries, and payment trends to help ensure the assistance is going to those people who need it most.

FDaaS automatically checks for issues such as convenience stores with high numbers of even dollar transactions, off-hour EBT purchases, consistent manual voucher transactions, and sudden spikes in EBT volumes. The system also validates beneficiary addresses, flags for unusual numbers of replacement cards, checks for ID theft, identities beneficiaries out of state, and analyzes dozens of other potential problem indicators.

## The FDaaS Solution

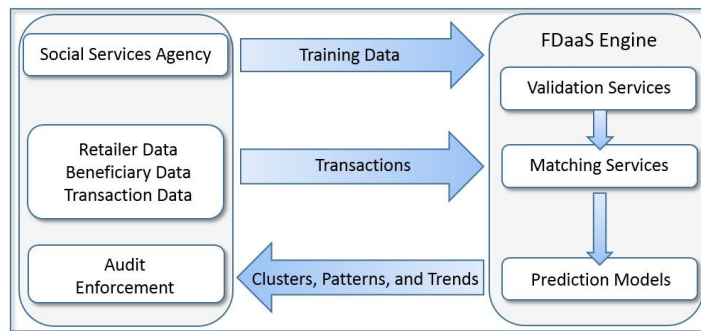
- Uses Google technology to help detect and prevent SNAP fraud
- Reduces costs with preventative analysis and payee validation
- Google's Prediction API trains, tunes, and updates prediction models
- Visualizes anomalies with Google maps
- Other Google technologies mine, match, track, and analyze data to prevent fraud

# Fraud Detection as a Service Supplemental Nutrition Assistance Program (SNAP)

Fraud Detection as a Service (FDaaS®) by Pondera Solutions helps alleviate the “pay and chase” challenge of trying to recover improper SNAP payments by providing fraud detection and analysis on all participants and transactions. FDaaS analyzes program retailers, beneficiaries, and payments using Google’s predictive modeling, data mining and matching, and geospatial mapping technologies.

## FDaaS Process Flow

FDaaS can be used as a pro-active enforcement tool to validate retailers, beneficiaries, and claims, and to develop intelligence for trends that empower investigations. FDaaS is a cloud-based, highly scalable and comprehensive fraud-detection solution that goes deeper than simply looking at claims or suspicious activities: It also validates identities, addresses, and other details to check compliance.



## Reduce Costs

FDaaS reduces costs for resource-strapped agencies, allowing them to prevent improper payments. FDaaS validates identities and applicant attributes.

- No purchase of expensive hardware or software
- No long term contracts. FDaaS is a monthly service.
- Full implementation in as few as 120 days from receipt of data
- Works with existing IT infrastructure and systems
- Minimal integration process thus reducing staff load

## Google Technology

FDaaS is based on state of the art Google technologies, including:

### Google Data Centers

Allows massive scalability without the need to purchase on-premise hardware or software. Because FDaaS is in the cloud, we can rapidly analyze large data sets like those in SNAP programs.

### Google Prediction-API Engine

Prediction-API Engine trains, tunes, and updates prediction models that check individual claims for anomalies or suspicious activities. Google discovers and report trends, patterns, clusters, and other anomalies.

### Google Earth

Google Earth maps program actors, relationships between them, and any shared attributes to identify potential collusive behaviors.

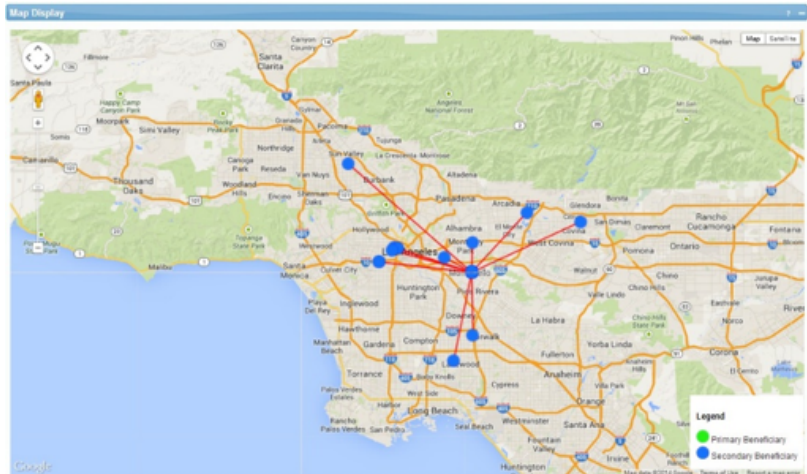
### Google Glass

Investigators can now receive secure mobile alerts on Google Glass that identify breaches, flags, triggers, and suspicious activities.

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## Protects State SNAP Funds

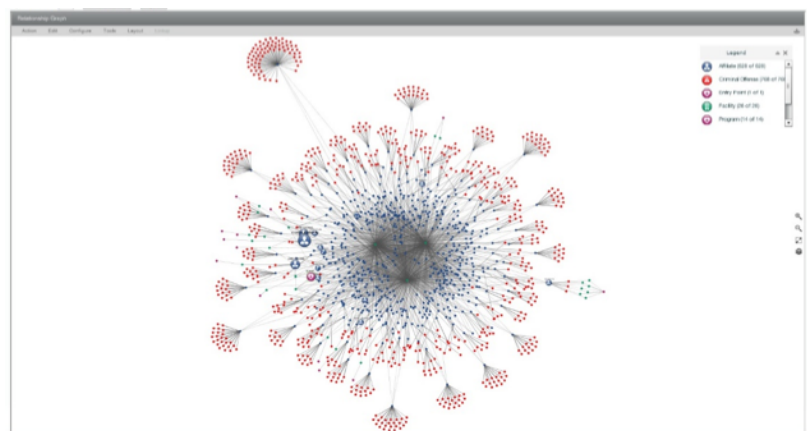
SNAP fraud detection is a vital way to safeguard SNAP funds and ensure their lawful distribution. In light of the push to prevent, detect, and recover improper SNAP payments, now is the time to investigate new solutions based on proven technologies and practices for preventing SNAP fraud.



*Geospatial analytics reveal relationships between participants*

## Analyzes Fraud in-depth

FDaaS incorporates data from trusted third-party commercial data providers, in conjunction with program data, to validate identities and eligibility, verify income and check the validity of devices used to file electronic claims. The user may search affiliations, relationships, backgrounds, criminal records and more. Link analysis visually demonstrates collusive elements and relationships.



*Integrated link analysis explores participant relationships*