



The Problem

The Office of Inspector General (OIG) estimates that the USDA made \$6.2 billion in improper payments in 2013. The OIG also released an audit that found that at least \$416 million in waste could have been avoided. Program integrity departments are required to evaluate retailers, beneficiaries, and EBT transactions to help ensure the benefits are being distributed properly and that assistance is going to those people who need it most.

The FDaaS Solution

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 validates beneficiary addresses, flags for high numbers of replacement cards, checks for ID theft, out of state beneficiaries, and analyzes dozens of other potential problem indicators.

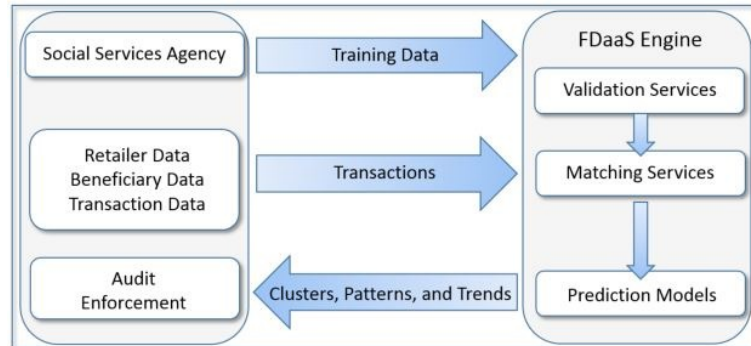
- Uses Google technology to help detect and prevent WIC fraud
- Reduces costs with preventative analysis and beneficiary validation
- Google's Prediction API trains, tunes, and updates models
- Visualizes anomalies with Google maps
- Other Google technologies mine, match, track, and analyze data to prevent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

Fraud Detection as a Service *Women, Infants, and Children Program (WIC)*

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

FDaaS Process Flow

FDaaS can be used as a pro-active enforcement tool to validate retailers, beneficiaries and transactions. FDaaS is a cloud-based, highly scalable, and comprehensive fraud-detection solution that goes deeper than simply looking at transactions or suspicious activities: It also validates identities, addresses and attributes to ensure compliance.



Reduces Costs

FDaaS reduces costs for resource-strapped agencies, allowing them to prevent improper payments. FDaaS validates identities and other program 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 are able to rapidly analyze large data sets like those found in WIC 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.

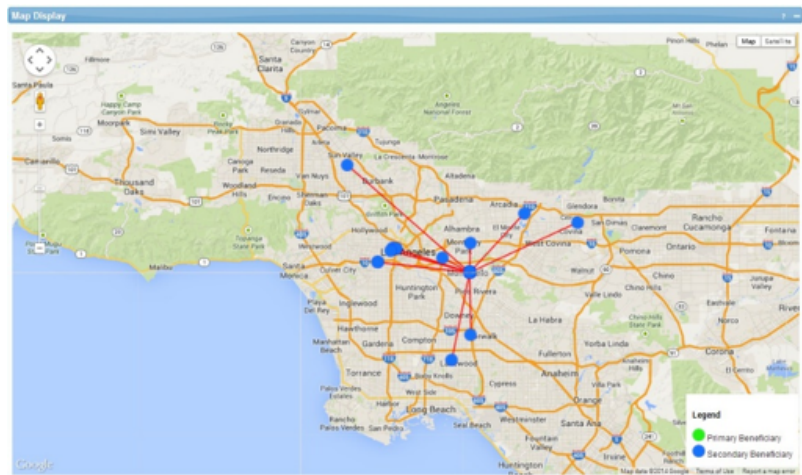
Google Glass

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

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Protects State WIC Funds

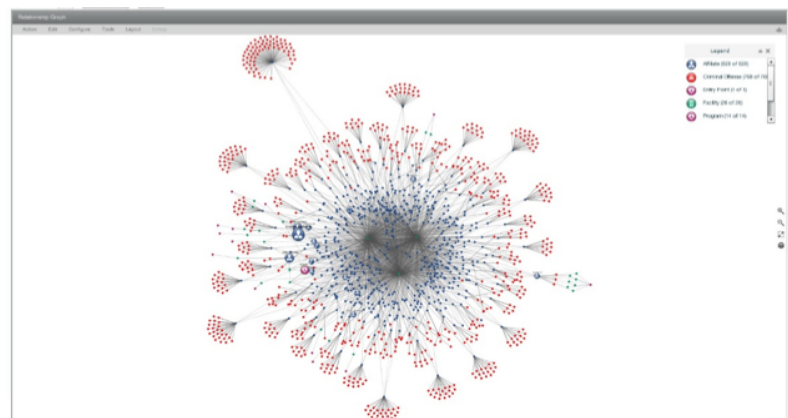
WIC fraud detection is a vital way to safeguard WIC funds and ensure their lawful distribution. In light of the growing emphasis to prevent, detect, and recover improper WIC payments, now is the time to deploy new solutions based on proven technologies for preventing public assistance fraud. FDaaS displays results via an intuitive dashboard that includes interactive geospatial and link analysis maps, configurable alerts, and scorecards for each retailer and beneficiary in the system.



Geospatial analytics show relationships between recipients and retailers

Analyzes fraud in-depth

Link analysis in FDaaS visually illustrates collusive elements and relationships among beneficiaries and retailers. The user may search affiliations, relationships, backgrounds, and criminal records. Our extensive records database is available to search and uncover complex relationships. FDaaS provides dynamic link analysis showing the interconnectivity of individuals.



Integrated link analysis explores collusive relationships