

Business Intelligence

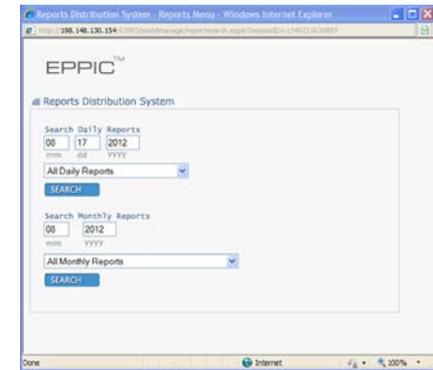
*What do you do
with all this data?*

*Laurie Perrelli, MS, RD
Michigan WIC System Requirements Manager
August 22, 2012*

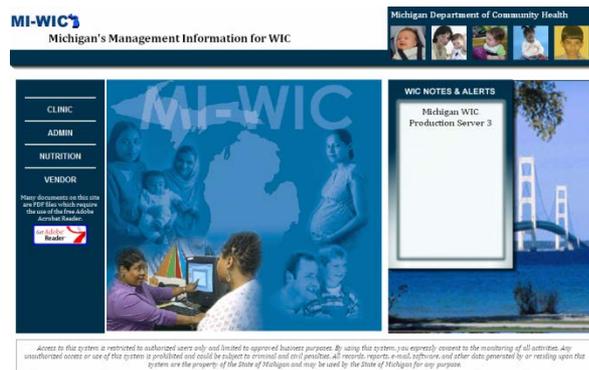


Sources of EBT Data for Michigan WIC (many Production Reports available)

EPPIC (Electronic Payment
Processing Information Control)



MI-WIC (Management Information System)



What type of EBT data
is created?

Financial data

System Performance data

Redemption data

Card Issues data

Retailer Sales data

What are some of the ways you can use the data?

- To perform financial settlement, reconciliation and monitoring activities
- To monitor and address system performance
- To assess food redemption patterns
 - Michigan Food List decisions
 - Educate clients
- To detect potential fraud



Financial Data

Performing financial settlement, reconciliation and monitoring

Payments to Xerox (ACS) are reconciled against retailer activity funding for a given settlement date

- ACH Report
- Daily State Issuer Report
- WIC State Issuer Accounting Summary Report Screen



Settlement: ACH Report

- Shows payments made to retailers for a given settlement date
- Provides detailed information about vendor's routing numbers, bank account numbers and the amount retailers will be credited/debited for a given settlement date



MICHIGAN EBT SYSTEM

MI WIC EBT SYSTEM

Daily ACH Report

Report For Date: Friday 08/17/2012

FILE HEADER

TYPE	PRTY	DEST ID	ORIG ID	Tran.	ID	Size	BLCK	FMT	DESTINATION NAME	ORIGINAL NAME	REF CODE
1	01	0		120817 1552	A	094	10	1	COMERICA	ACSWIC	

BATCH HEADER

REC TYPE	CLASS	COMPANY NAME	DISCRETIONARY DATA	COMPANY ID	ENTRY CLASS	ENTRY DESC	DESC DT	EFF DT	SETT DT	ST	ORIG DFI	BATCHNUM
5	200	ACSWIC		1	17 CCD	FEE PAYMENT	FEE PAYMENT	120820		1	07200009	000000

ENTRY DETAIL

REC TYPE	TRAN CODE	DEST DFI	CHECK DIGIT	ACCOUNT NUMBER	AMOUNT	PROCR/ ACCT ID	VENDOR NBR	PROCESSOR/ CLIENT NAME	DISC DATA	ADD IND	ORIG DFI	TRACE NUMBER
6	22		7		75.60		0158000	SILER'S MARKET		0	07200009	000001
6	22		1	1	58.44		0161000	WILSON'S GROCERY		0	07200009	000002
6	22	29117307	6	2401500	11.47	4202632	0234000	NEVILLES SUPERETTE		0	07200009	000003
6	22	09110128	0	313403	64.28	4207742	0239000	RUDYARD COOP		0	07200009	000004
6	22	09110128	0	313403	99.28	4207741	0240000	PICKFORD COOP		0	07200009	000005
6	22	09110128	0	4877247	584.33	4207793	0251000	SOO SUPERVALU FOODS		0	07200009	000006
6	22	29117259	8	10018095000305	21.32	4202159	0255000	ADAMS GROCERY		0	07200009	000007
6	22	07590103	7	0070015	357.46	4207688	0256000	ANGELI MENOMINEE		0	07200009	000008
6	22	09110999	4	024125	358.66	4207687	0265000	ELMERS COUNTY MARKET		0	07200009	000009
6	22	09110853	9	420039907	222.33	4207657	0273000	CEDARVILLE FOODS		0	07200009	000010
6	22	09110318	1	0021865	62.88	4208124	0274000	CHATHAM CO-OP CO		0	07200009	000011
6	22	29117295	4	000000846596	4.40	4202631	0275000	ROBINSON GROCERY		0	07200009	000012
6	22	09110280	7	2653028	126.76	4207794	0278000	MAC'S MARKET		0	07200009	000013
6	22	09110318	1	0014829	22.28	4207739	0289000	BOB'S IGA		0	07200009	000014
6	22	07240300	4	1100049	384.86	4206383	0314000	BAUMANN'S IGA		0	07200009	000015
6	22	07241001	3	0005006559	832.20	4206441	0325000	WITBECKS FAMILY FOOD		0	07200009	000016

6	22	07240562	0	418012	23.33	4211814	8377000	LUPITAS MARKET	0	07200009	0000942
6	22	07240880	5	10661662	245.97	4211678	8379000	FIESTA MEXICANA SUPERM	0	07200009	0000943
6	22	07240005	2	7515634173	11.97	4202113	8382000	SAV WAY FOOD CENTER	0	07200009	0000944
6	22	04100012	4	4265040073	3.29	4211139	8384000	MT HOPE PARTY STORE	0	07200009	0000945
6	22	07240052	8	4535252763	30.48	4211442	8385000	LAKESIDE MARKET	0	07200009	0000946
6	22	07200009	6	1852398062	220.40	4210189	8387000	WEST LAKE LIQUOR	0	07200009	0000947
6	22	07240052	8	4537048607	60.43	4211599	8390000	EDGEWOOD SUPER LIQUOR	0	07200009	0000948
6	22	07240300	4	4103677	97.51	4211842	8391000	HOMETOWN GROCERY	0	07200009	0000949
6	22	07200080	5	375002929678	242.74	4209300	8392000	TIMMYS MARKET INC. #1	0	07200009	0000950
6	22	07240347	3	01381957871	3.75	4202731	8395000	WARREN DREXEL MARKET	0	07200009	0000951
6	22	07200032	6	913790325	3.69	4210996	8401000	D & B MARKET	0	07200009	0000952
6	22	07241416	1	701408338	23.68	4211524	8402000	SAVE-A-LOT OF CONNER	0	07200009	0000953
6	22	27247108	5	4200007831	213.31	4211951	8403000	PERCH'S IGA FOODSTORE	0	07200009	0000954
6	22	07240005	2	7162509090	14.96	4210677	8404000	TJ S PARTY STORE	0	07200009	0000955
6	22	07240265	2	2869152336	23.99	4204920	8407000	GS MINI MART	0	07200009	0000956
6	22	07240005	2	7166719091	140.93	4211911	8408000	G.R. DOWNTOWN MARKET	0	07200009	0000957
6	22	07241001	3	2550417766	201.89	4211952	8413000	SUNNY'S SPOT	0	07200009	0000958
6	22	04200031	4	7024699766	143434.59	4200058		FIFTH-THIRD BANK WIC	0	07200009	0000959
6	22	07100003	9	5892991265	91818.40	4200055		MEIJER	0	07200009	0000960
6	22	12100024	8	4121621155	95427.39	4200056		CONCORD-FIRSTDATA	0	07200009	0000961

TRAN CODE LEGEND:
 22/32 => CHECKING/SAVINGS CREDIT RECORD (+)
 27/37 => CHECKING/SAVINGS DEBIT RECORD (-)

BATCH

TYPE	CLASS	ENTRY CNT	ENTRY HASH	DEBIT AMT	CREDIT AMT	COMPANY ID	ORIG DFI	BATCH NUM
8	200	000961	8285922231	0.00	528415.35	1131996647	072000096	0000000

FILE CONTROL

TYPE	BATCH CNT	BLK CNT	ENTRY CNT	ENTRY HASH	DEBIT AMT	CREDIT AMT
9	000001	000097	00000961	8285922231	0.00	528415.35



Used for Reconciliation:

“Daily State Issuer Report” (daily financial total to be settled between the State and ACS)

and the

“WIC State Issuer Accounting Summary Report” screen

The “DEBIT AMT/CREDIT AMT” fields on the ACH Report should always be equal to the “DEBITS AMOUNT” and the “TOTAL PAID AMOUNT”



MICHIGAN

MI WIC EBT SYSTEM

Daily State Issuer Report

Report For Date: Friday 08/17/2012

<u>ISSUER TOTALS</u>	<u>WIC COUNT</u>	<u>WIC AMOUNT</u>	<u>SEBTC COUNT</u>	<u>SEBTC AMOUNT</u>	<u>PROJECT FRESH COUNT</u>	<u>PROJECT FRESH AMOUNT</u>
Debits	18621	516,747.53	682	11,594.73	12	115.50
Deposits	7342	0.00	0	0.00	0	0.00
M Auth (Holds)	0	0.00	0	0.00	0	0.00
M Auth (Exp)	0	0.00	0	0.00	0	0.00
DB Adj	1	3.25	0	0.00	0	0.00
CR Adj	11	-45.66	0	0.00	0	0.00
M Auth (Clears)	0	0.00	0	0.00	0	0.00
Voided Benefits	307	0.00	0	0.00	0	0.00
Expired Benefits	7031	0.00	0	0.00	0	0.00
Total Paid	18633	516,705.12	682	11,594.73	12	115.50

Monitoring: Daily Activity by Unit

- Data on category and subcategory units that have been issued
- Provides the State's current liability at the system cutoff each day



MICHIGAN

MI WIC EBT SYSTEM Daily Activity by Unit Report

Report For Date: Friday 08/17/2012

CAT/ SUBCAT	BEGIN BALANCE	DEPOSITS(+)		FROM PENDING	REDEMP (-)	NET ADJ(+/-)	VOID PENDING (-)		VOID CURRENT (-)		MANUAL AUTH(-) CLEAR	EXPIRED (-)	ENDING BALANCE
		ONLINE	BATCH				ONLINE	BATCH	ONLINE	BATCH			
01 000	20.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.50
01 001	54662.00	673.00	0.00	3958.00	3270.00	0.00	24.00	0.00	37.00	0.00	0.00	611.00	55351.00
01 002	265474.00	3467.00	0.00	16804.00	12398.00	2.00	184.00	0.00	153.00	0.00	0.00	3598.00	269414.00
01 101	22.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.00
01 102	26878.00	370.00	0.00	1089.00	599.00	0.00	22.00	0.00	21.00	0.00	0.00	632.00	27063.00
TOTALS	347056.50	4510.00	0.00	21851.00	16267.00	2.00	230.00	0.00	211.00	0.00	0.00	4841.00	351870.50
02 000	109014.00	1391.50	0.00	7100.00	5110.50	1.00	79.00	0.00	72.00	0.00	0.00	1763.00	110482.00
TOTALS	109014.00	1391.50	0.00	7100.00	5110.50	1.00	79.00	0.00	72.00	0.00	0.00	1763.00	110482.00
03 000	101185.00	1557.00	0.00	6971.00	5412.00	1.00	75.00	0.00	83.00	0.00	0.00	1495.00	102649.00
TOTALS	101185.00	1557.00	0.00	6971.00	5412.00	1.00	75.00	0.00	83.00	0.00	0.00	1495.00	102649.00
04 000	89296.00	1291.00	0.00	4734.00	3042.00	3.00	99.00	0.00	82.00	0.00	0.00	1783.00	90318.00
TOTALS	89296.00	1291.00	0.00	4734.00	3042.00	3.00	99.00	0.00	82.00	0.00	0.00	1783.00	90318.00
05 000	4489685.70	54306.00	0.00	244152.00	146201.10	26.50	2556.00	0.00	2628.00	0.00	0.00	102607.20	4534177.90
TOTALS	4489685.70	54306.00	0.00	244152.00	146201.10	26.50	2556.00	0.00	2628.00	0.00	0.00	102607.20	4534177.90
06 000	160062.25	1902.00	0.00	7909.00	4991.75	2.00	96.00	0.00	96.00	0.00	0.00	3438.00	161253.50

Monthly WIC Rebate Analysis

- Data on units of contract formula that has been redeemed
- Includes total dollar amount of WIC sales for an individual UPC



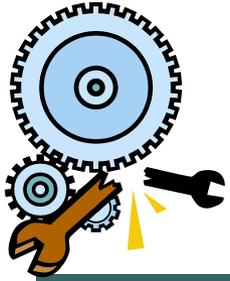
MICHIGAN EBT SYSTEM

MI WIC EBT SYSTEM

Monthly WIC Rebate Analysis Report

Report for Month: July 2012

CATEGORY	SUBCATEGORY	UPC	EXCHANGE VALUE	AVERAGE UPC PRICE	No. OF ITEMS	TOTAL SALES \$
11	002	300871367418	CAN x 1	5.87	32,673.00	191,849.21
TOTALS FOR SUBCATEGORY						
11	002				32,673.00	191,849.21
11	007	300871195417	CAN x 1	5.34	8,245.00	43,992.29
TOTALS FOR SUBCATEGORY						
11	007				8,245.00	43,992.29
11	021	300871459427	CAN x 1	6.95	278.00	1,933.36
TOTALS FOR SUBCATEGORY						
11	021				278.00	1,933.36
11	025	300870309747	CAN x 1	7.21	108.00	778.62
TOTALS FOR SUBCATEGORY						
11	025				108.00	778.62
11	037	300875100691	CAN x 1	16.83	97,981.00	1,649,210.74
11	037	300878693428	CAN x 1	21.51	1,130.00	24,311.15
TOTALS FOR SUBCATEGORY						
11	037				99,111.00	1,673,521.88
11	038	300871214415	CAN x 1	17.41	36,843.00	641,474.26
TOTALS FOR SUBCATEGORY						
11	038				36,843.00	641,474.26
11	039	300871365421	CAN x 1	17.30	219,082.00	3,790,147.39

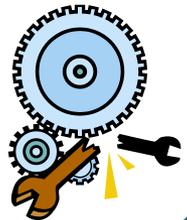


System Performance

Host Average Hourly and Daily Response Time Report

By hour or by day of the month, gives data on:

- Total # of POS transactions completed in 1.0, 1.5, 2.0, 3.0 and > 3.0 seconds
- Total # of transactions
- For “day of the month” report, gives average response time for the day





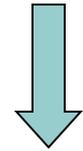
• Redemption Data

Redemption Patterns

Report: SWACCTD

MICHIGAN MI WIC EBT SYSTEM Daily Activity by Unit Report

Report For Date: Friday 08/17/2012



CAT/ SUBCAT	BEGIN BALANCE	DEPOSITS(+)		FROM PENDING	REDEMP (-)	NET ADJ(+/-)	VOID PENDING (-)		VOID CURRENT (-)		MANUAL AUTH(-) CLEAR	EXPIRED (-)	ENDING BALANCE
		ONLINE	BATCH				ONLINE	BATCH	ONLINE	BATCH			
01 000	20.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.50
01 001	54662.00	673.00	0.00	3958.00	3270.00	0.00	24.00	0.00	37.00	0.00	0.00	611.00	55351.00
01 002	265474.00	3467.00	0.00	16804.00	12398.00	2.00	184.00	0.00	153.00	0.00	0.00	3598.00	269414.00
01 101	22.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.00
01 102	26878.00	370.00	0.00	1089.00	599.00	0.00	22.00	0.00	21.00	0.00	0.00	632.00	27063.00
TOTALS	347056.50	4510.00	0.00	21851.00	16267.00	2.00	230.00	0.00	211.00	0.00	0.00	4841.00	351870.50
02 000	109014.00	1391.50	0.00	7100.00	5110.50	1.00	79.00	0.00	72.00	0.00	0.00	1763.00	110482.00
TOTALS	109014.00	1391.50	0.00	7100.00	5110.50	1.00	79.00	0.00	72.00	0.00	0.00	1763.00	110482.00
03 000	101185.00	1557.00	0.00	6971.00	5412.00	1.00	75.00	0.00	83.00	0.00	0.00	1495.00	102649.00
TOTALS	101185.00	1557.00	0.00	6971.00	5412.00	1.00	75.00	0.00	83.00	0.00	0.00	1495.00	102649.00
04 000	89296.00	1291.00	0.00	4734.00	3042.00	3.00	99.00	0.00	82.00	0.00	0.00	1783.00	90318.00
TOTALS	89296.00	1291.00	0.00	4734.00	3042.00	3.00	99.00	0.00	82.00	0.00	0.00	1783.00	90318.00
05 000	448985.70	54306.00	0.00	244152.00	146201.10	26.50	2556.00	0.00	2628.00	0.00	0.00	102607.20	4534177.90
TOTALS	448985.70	54306.00	0.00	244152.00	146201.10	26.50	2556.00	0.00	2628.00	0.00	0.00	102607.20	4534177.90
06 000	160062.25	1902.00	0.00	7909.00	4991.75	2.00	96.00	0.00	96.00	0.00	0.00	3438.00	161253.50

Michigan's Categories/Subcategories

01: Milk

001/101 – Gallon/Half Gallon whole

002/102 – Gallon/Half Gallon 2%, 1%, ½%, skim

02: Cheese

03: Eggs

04: Juice (46/48oz, 12oz froz, 11.5 pourable)

05: Cereal

06: Peanut butter/Dry Beans/Canned Beans

08: Canned tuna, salmon

09: Infant Cereal



Michigan's Categories/Subcategories

11: Formula

12: Infant Fruits/Veg

13: Infant Meat

15: Special Milk (all issued at specific subcategory)

16: Milk in Quarts (001 whole, 002 low-fat/skim, etc.)

17: Whole Grains

19: Fresh Fruits and Vegetables

31 and 41: Special Formulas

54: Juice 64oz



Monthly Activity by Unit

- Activity by unit for each category/subcategory combination during the reporting month
- Provides liability as of system cutoff the last day of the month
- Shows # of units that are expired (what percent is going unused?)

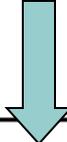
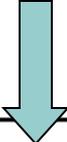


Report: SWACCTM

MICHIGAN

MI WIC EBT SYSTEM Monthly Activity by Unit Report

Report For Date: Sunday 07/01/2012 thru Tuesday 07/31/2012



CAT/ SUBCAT	BEGIN BALANCE	DEP(+)	REDEMP(-)	NET ADJ(+/-)	VOID	MANUAL AUTH(-) CLEAR	EXPIRED(-)	ENDING BALANCE
01 001	56854.00	118692.00	-99843.00	2.00	-1862.00	0.00	-21136.00	52707.00
01 002	278009.00	511880.00	-408096.00	-1.00	-11491.00	0.00	-110164.00	260137.00
01 101	15.00	30.00	-22.00	0.00	-2.00	0.00	-6.00	15.00
01 102	27423.00	37850.00	-19095.00	0.00	-1553.00	0.00	-18068.00	26557.00
TOTALS	362301.00	668452.00	-527056.00	1.00	-14908.00	0.00	-149374.00	339416.00
02 000	112733.00	216522.00	-167201.50	0.00	-4946.00	0.00	-50561.50	106546.00
TOTALS	112733.00	216522.00	-167201.50	0.00	-4946.00	0.00	-50561.50	106546.00
03 000	106643.00	215741.00	-174178.00	2.00	-4863.00	0.00	-43359.00	99986.00
TOTALS	106643.00	215741.00	-174178.00	2.00	-4863.00	0.00	-43359.00	99986.00
04 000	91629.00	156359.00	-103482.00	0.00	-5953.00	0.00	-50862.00	87691.00
TOTALS	91629.00	156359.00	-103482.00	0.00	-5953.00	0.00	-50862.00	87691.00

Redemption Patterns!!!

- Determining State's Food List
- Client education – helping clinic's with targeted education
 - ✓ WHAT clients buying
 - ✓ WHAT aren't they buying?
 - ✓ Could they use education on where to buy some items? How to cook some items?



Monthly Family Utilization

- Data about the utilization of benefits at the category level in Michigan
- Number and percent of benefits for each category that were issued, redeemed, expired and cancelled



MICHIGAN EBT SYSTEMMI WIC EBT SYSTEM
Monthly Family Utilization Report

Report for Month: June 2012

CATEGORY	TOTAL ISSUED-VOID	REDEEM (-) % OF ADJ ISSUE	EXPIRE (-) % OF ADJ ISSUE
1	653,822.00	504,448.00 (77.15%)	149,374.00 (22.85%)
2	211,655.50	161,094.00 (76.11%)	50,561.50 (23.89%)
3	210,682.00	167,323.00 (79.42%)	43,359.00 (20.58%)
4	150,850.00	99,988.00 (66.28%)	50,862.00 (33.72%)
5	7,350,653.70	4,635,961.80 (63.07%)	2,714,691.90 (36.93%)
6	252,601.00	154,886.75 (61.32%)	97,714.25 (38.68%)
8	71,348.00	48,647.00 (68.18%)	22,701.00 (31.82%)
9	726,237.00	429,448.00 (59.13%)	296,789.00 (40.87%)
11	632,502.00	568,770.00 (89.92%)	63,732.00 (10.08%)

CATEGORY	TOTAL ISSUED-VOID	REDEEM (-) % OF ADJ ISSUE	EXPIRE (-) % OF ADJ ISSUE
12	1,042,497.00	714,599.00 (68.55%)	327,898.00 (31.45%)
13	73,465.00	31,807.00 (43.30%)	41,658.00 (56.71%)
15	84,259.00	49,538.00 (58.79%)	34,721.00 (41.21%)
16	181,086.00	76,716.00 (42.36%)	104,370.00 (57.64%)
17	339,636.00	213,910.00 (62.98%)	125,726.00 (37.02%)
19	1,567,232.20	1,233,158.83 (78.68%)	334,073.37 (21.32%)
31	2,369.00	1,877.00 (79.23%)	492.00 (20.77%)
41	12,247.00	8,328.00 (68.00%)	3,919.00 (32.00%)
54	278,128.00	229,724.00 (82.60%)	48,404.00 (17.40%)

Redemption for specific families

- For a family that they are working with, clinic staff can also look up which benefits were redeemed and which not
- They could also find out exactly WHICH products by the UPC purchased (buying 2% milk or skim? buying whole grain cereal?)



● Potential Fraud Data



Some of the existing Production reports
COULD be used to assess for potential
fraud, such as:

Future Dated Benefits Exceptions

- A report that shows two or more future benefits, assigned to the same family ID with the same effective date, that have been authorized but are not yet available to cardholders
- Used by local agency staff to verify that families are not receiving duplicate future dated benefits



MICHIGAN EBT SYSTEMMI WIC EBT SYSTEM
Future Dated Benefits Exception

Report For Date: Friday 08/17/2012

WIC CLINIC:	START DATE	DATE/TIME SENT	FAMILY ID	ISSUANCE NUMBER	CATEGORY	SUBCATEGORY	QUANTITY
LOCAL AGENCY: 01							
0101	18-Aug-12	08/11/2012 4:28	000001187W	W01011015941415	05	000	36.00
0101	18-Aug-12	08/11/2012 4:28	N	W01011015941462	05	000	36.00
0101	18-Aug-12	08/11/2012 4:26	N	W01011015527427	05	000	36.00
0101	18-Aug-12	08/11/2012 4:27	N	W01011015527450	05	000	36.00
0101	18-Aug-12	08/11/2012 4:27	N	W01011016003438	11	248	11.00
0102	18-Aug-12	08/11/2012 4:29	4W	W01021015843574	05	000	36.00
0102	18-Aug-12	08/11/2012 4:26	4W	W01021015843579	05	000	36.00
0102	18-Aug-12	08/11/2012 4:25	3W	W01021015802132	05	000	36.00
0102	18-Aug-12	08/11/2012 4:27	3W	W01021015840475	05	000	36.00
0102	18-Aug-12	08/11/2012 4:26	3W	W01021015627526	05	000	36.00
0102	18-Aug-12	08/11/2012 4:29	UUUUUU130W	W01021015627540	11	039	7.00
0102	18-Aug-12	08/11/2012 4:26	N	W01021015837532	05	000	36.00
0102	18-Aug-12	08/11/2012 4:26	N	W01021015837542	05	000	36.00
0102	18-Aug-12	08/11/2012 4:24	3W	W01021015673466	05	000	36.00
0102	18-Aug-12	08/11/2012 4:27	3W	W01021015718309	11	039	9.00
0102	18-Aug-12	08/11/2012 4:29	11W	W01021015855995	11	039	9.00
0102	18-Aug-12	08/11/2012 4:25		W01021015856004	05	000	72.00
0102	18-Aug-12	08/11/2012 4:27		W01021015666472	11	038	9.00
0102	18-Aug-12	08/11/2012 4:29	N	W01021015666488	05	000	72.00
0103	19-Aug-12	08/12/2012 3:54	N	W01031015966219	05	000	36.00
0103	19-Aug-12	08/12/2012 3:50	N	W01031015966221	05	000	36.00
0103	21-Aug-12	08/14/2012 3:53	N	W01031015581037	11	039	7.00
0103	21-Aug-12	08/14/2012 3:53	N	W01031015581041	05	000	36.00

Exceeded PIN Attempts

- List of family accounts that exceeded the allowed number of four invalid PIN entries during the month
- Shows accounts that have been locked during the month due to invalid PIN attempts
- Assist in identifying possible card theft or misuse of the card
- Can identify the need for additional client training on using the card



MICHIGAN EBT SYSTEMMI WIC EBT SYSTEM
Monthly Exceeded PIN Attempts

Report for Month: July 2012

FAMILY ID	NAME	WIC CLINIC	CARD#	DATE	TIME	VENDOR NAME
LOCAL AGENCY: 01						
00945		0102	507711	07/28/2012	11:31 AM	WAL-MART SUPERCENTER
00945		0102	507711	07/28/2012	11:32 AM	WAL-MART SUPERCENTER
00945		0102	507711	07/28/2012	11:35 AM	WAL-MART SUPERCENTER
00945		0102	507711	07/28/2012	11:38 AM	WAL-MART SUPERCENTER
TOTALS FO		4				
TOTALS LOCAL AGENCY 01 :		4				

Manual Card Entry Data

- Report shows approved transactions where card number was manually entered into the POS terminal (instead of swiped)
- Could detect potential fraud at a retailer location
- Also can be used to identify possible problems with POS equipment or client cards



MICHIGAN

MI WIC EBT SYSTEM

Monthly Manual Card Entry Report

Report For Date: Sunday 07/01/2012 thru Tuesday 07/31/2012

CLINIC CODE	FAMILY ID	CARDHOLDER NAME	CARD NUMBER	TRANSACTION TYPE	AMOUNT	DATE/TIME	VENDOR NUMBER	RETAILER NAME	TERMINAL ID
0101	0000C		5077'	201 WIC BALANCE INQUIRY	0.00	07/03/2012 05:36 PM	4016000	Mr. Ed's IGA	T0000001
0101	0000C		5077'	201 WIC PURCHASE	37.12	07/03/2012 05:55 PM	4016000	Mr. Ed's IGA	T0000001
0101	0000C		5077'	'183 WIC PURCHASE	6.14	07/14/2012 08:03 PM	8281000	Kris Mart	T0000001
0101	0000C		5077'	'183 WIC PURCHASE	12.29	07/19/2012 07:47 PM	5130000	MIKADO MARKET	T0000001
0101	0000C		5077'	'183 WIC PURCHASE	4.00	07/20/2012 07:06 PM	5130000	MIKADO MARKET	T0000001
0101	0000C		5077'	'183 WIC PURCHASE	12.48	07/23/2012 05:13 PM	5130000	MIKADO MARKET	T0000001
0101	0000C		5077'	'183 WIC PURCHASE	7.80	07/28/2012 11:39 AM	5130000	MIKADO MARKET	T0000001
0101	0000C		5077'	443 WIC PURCHASE	13.16	07/01/2012 10:49 AM	4180068	GLEN'S MARKET #1519	SP151901
0101	0000C		5077'	443 WIC PURCHASE	27.66	07/10/2012 04:38 PM	4180068	GLEN'S MARKET #1519	SP151902
0101	0000C		5077'	833 WIC BALANCE INQUIRY	0.00	07/14/2012 02:50 PM	4180068	GLEN'S MARKET #1519	SP151921
0101	0000C		5077'	649 WIC PURCHASE	29.98	07/01/2012 08:42 AM	8281000	Kris Mart	T0000001
0101	0000C		5077'	649 WIC PURCHASE	47.96	07/05/2012 03:51 PM	8281000	Kris Mart	T0000001
0101	0000C		5077'	649 WIC PURCHASE	15.99	07/13/2012 11:48 AM	4016000	Mr. Ed's IGA	T0000001

Excessive Card Replacements

- Cardholders that received more than three replacement cards during the three prior calendar months



MICHIGAN

MI WIC EBT SYSTEM

Excessive Card Replacements

Report For Date: Sunday 07/01/2012 thru Tuesday 07/31/2012

LOCAL AGENCY: 02

WIC CLINIC:	FAMILY ID	CARDHOLDER NAME	ISSUANCE COUNT	TOTAL ISSUANCE COUNT	LAST ISSUANCE DATE/TIME
Manistique	0253	00934	3	4	06/28/2012 9:41 AM

TOTALS FOR CLINIC: 0253

CARDHOLDERS	CARDS ISSUED
1	3

TOTALS FOR LOCAL AGENCY: 02

CARDHOLDERS	CARDS ISSUED
1	3

Quarterly Dollar Volume of Sales

Top 10% of quarterly transaction volume
by Peer Group

Quarterly Dollar Volume Of Sales

04/01/2012 to 06/30/2012

Generated Date: 08/19/2012

11 PHARMACY (FORMULA ONLY VENDORS)

VendorName	VendorNo	LA Code	Transactions	Total Dollars	Avg. per Trans
	000-06726	39	0	\$0.00	\$0.00
	084-08414	08	0	\$0.00	\$0.00
	084-08415	33	0	\$0.00	\$0.00
	000-08131	33	0	\$0.00	\$0.00
	000-02203	08	0	\$0.00	\$0.00
	000-08041	52	0	\$0.00	\$0.00
Total:	265		3,834	\$406,986.11	\$106.15

21 CHAIN - 60 OR MORE OUTLETS -

VendorName	VendorNo	LA Code	Transactions	Total Dollars	Avg. per Trans
	000-01064	41	10,271	\$247,426.84	\$24.09
	000-01031	33	7,985	\$214,822.85	\$26.90
	000-06436	61	7,300	\$200,389.75	\$27.45
	000-01434	41	7,736	\$195,588.19	\$25.28
	000-07140	38	6,515	\$179,487.71	\$27.55
	000-04427	33	10,628	\$176,212.11	\$16.58
	000-07824	82	5,611	\$174,740.33	\$31.14
	000-01066	41	6,748	\$173,462.27	\$25.71
	000-07518	82	10,850	\$169,099.69	\$15.59
	000-08040	82	6,114	\$159,017.42	\$26.01

Other high risk indicators – Reports in development

- All family benefits redeemed in one transaction
- Redeemed in after hours (11:45 pm – 5:15 am)
- Zip code of store compared to zip code of client \geq 60 miles
- Multiple whole dollar transactions, or multiple identical transactions in a short period of time (i.e. three \$50 transactions in five minutes)



Other data that could indicate fraud is being explored

- All transactions at same store for $>$ or $=$ 9 months
- Pattern of UPC sales exceed Max Price for PG (NTE)
- Patterns of unusual redemptions for type of store
- Redemption of perishables related to type of store (i.e. buying several gallons milk in one transaction at a Mom and Pop store)

Thank You!

Contact Information

Laurie Perrelli

perrellil@michigan.gov

(517) 335-8631