



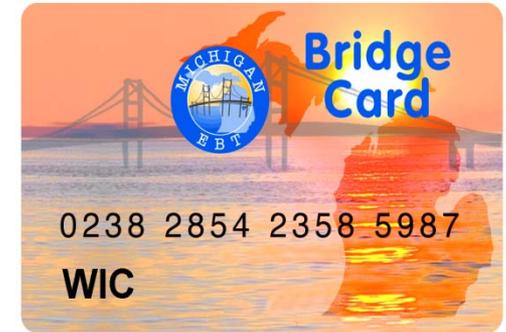
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## WIC EBT Online Solution



October 27, 2010

# MI WIC EBT Cost Savings Evaluation Study



**27%**

***Cost savings percentage of MI WIC EBT compared to previous paper based benefit system***



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# Why is this significant and how did it happen?

- Original cost study was conducted in 2007 in pilot county only
- Study was performed again in April 2010, anticipating economies of scale realization of statewide implementation
- MI implemented new 2009 food package and Cash Value Benefits (CVB) without additional cost
- MI statewide caseload increased approximately 15% over a 4 year period
- Labor costs were reduced at the state level
- Mainframe costs and paper processing costs were reduced or eliminated



***MI WIC program was able to increase caseload, implement new food package policies and CVB without adding costs or staff***

# MI WIC EBT Large Retailer Integration



# 459

***459 stores through 4 large retail chains have successfully been certified and integrated with MI WIC EBT online solution***



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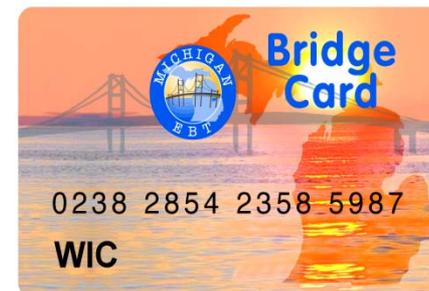
# Retailer breakdown and integration schedule

Retailer	# of Stores	Time between begin rollout and end of rollout	Mixed Basket	Self Check Out Available
	98	48 weeks **	✓ No	✓ Yes
	133	1 week	✓ Yes	✓ No
	157	6 weeks	✓ Yes	✓ Yes
	71	3 weeks	✓ Yes	✓ No
	70	Spring 2011	TBD	TBD 

\*\* Meijer rollout was coordinated with the State MIS rollout plan

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# MI WIC EBT Large Retailer Integration and Processing



**54%**

***54% of all MI WIC EBT transactions for the month of September were processed through integrated stores***



# MI WIC EBT Transaction Processing



MI Vendors	Total # of Transactions for September, 2010	Average # of Transactions for September 2010	Average \$ Amount per month
Large chain integrated stores (23% of total stores) = 459 **	640,409	4.55	\$24.95
Direct Connect Vendors = 1,489	555,278		
Total active vendors = 1,948	1,195,687	563,424 Purchases	\$14,149,256

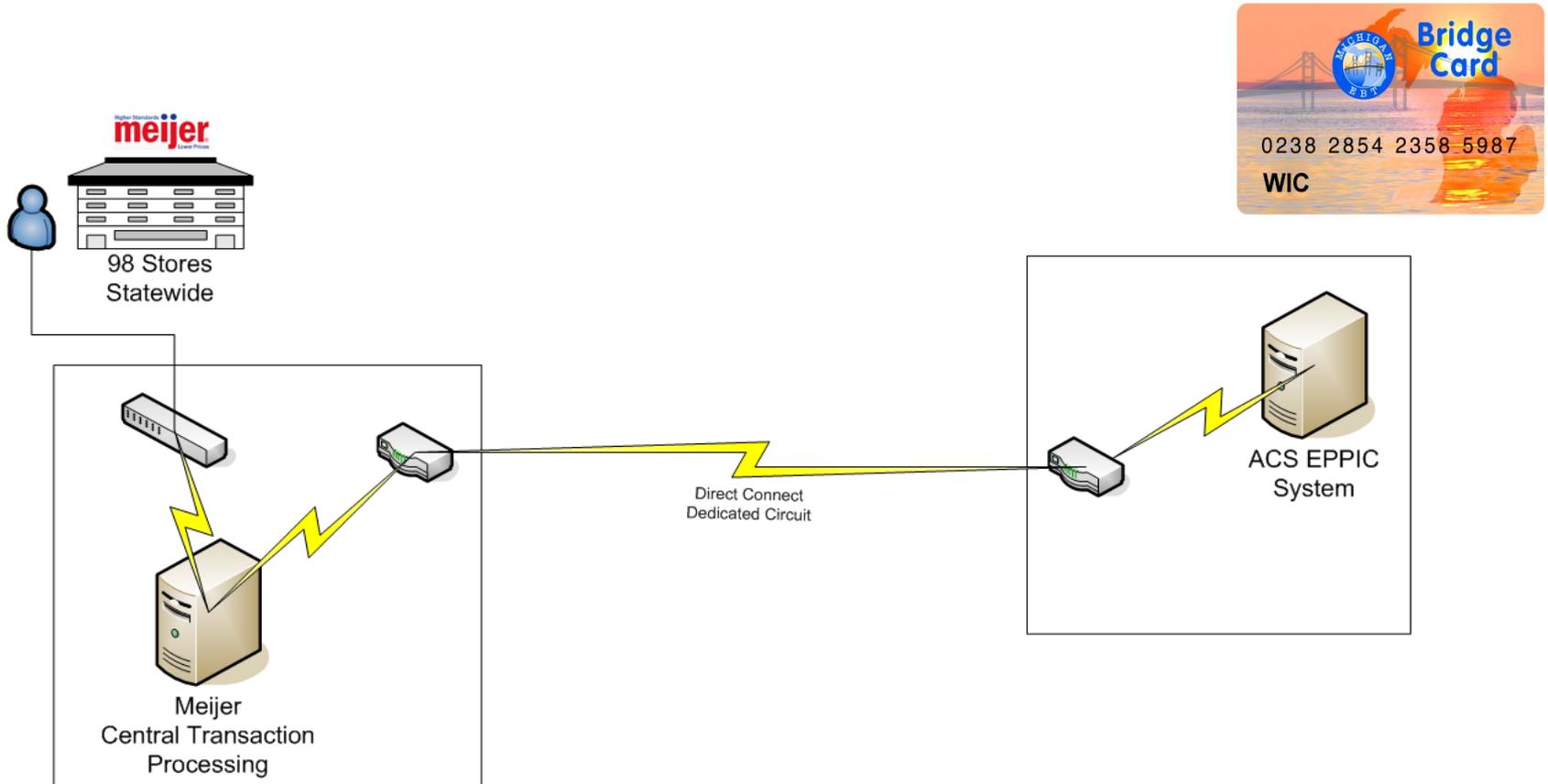
\*\* Volume reflects only a partial month of integrated transactions for Wal Mart



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# MI WIC EBT Processing Case Example

## Meijer Corporation, Direct Connection to ACS Host Processor



**Meijer Corp. ( 98 stores) directly connects to ACS host processor for WIC transaction processing and avoids TPP fees**



# Benefits of Direct Connection to Host Processor

- Eliminates TPP connection fees
- Direct connect minimizes interruptions through less connections
- TPP's are typically multi hop connections across the nation
- Provides for Store & Forward at Vendor Host system
- Requires vendor to perform their own reconciliation using ACS provided Recon reports & files.
- Allows vendor to identify accounting back to originating store if they choose.



***Direct connection to ACS Host Processor is beneficial to large and small stores alike***



# MI WIC EBT Online Processing Availability



99.9%

***Host processor is available for immediate processing of WIC transactions 99.9% of the time***



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# EPPIC System Availability

## MICHIGAN WIC-EBT SYSTEM AVAILABILITY REPORT

MONTH: Oct-10



Month	Days	ACS (EPPIC) Monthly Availability Percent	Total Monthly Availability Percent
Jan-10	31	100.0%	100.0%
Feb-10	28	100.0%	100.0%
Mar-10	31	100.0%	100.0%
Apr-10	30	100.0%	100.0%
May-10	31	99.9%	99.9%
Jun-10	30	99.3%	99.3%
Jul-10	31	100.0%	100.0%
Aug-10	31	99.9%	99.9%
Sep-10	30	100.0%	99.5%
Oct-10	31	100.0%	100.0%

Average 99.9%

**\*NOTE:** *SAN Failure in June 2010 & TPP circuit failure in September 2010*



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# Spartan Stores, Self Check Out, Mixed Basket for WIC EBT



***Spartan stores, first to perform self check out, mixed basket for online WIC EBT***



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# Spartan Stores Self Check Out, Mixed Basket

- Largest retailer in Michigan with 157 stores, 69 have WIC EBT self check out (SCO), mixed basket
- Cash Register System is IBM – Storepay version 5
- SCO Mixed Basket was available as stores were being rolled out for integration
- WIC clients scan all items in SCO lane as a regular transaction
- No need to separate WIC items and can use mixed tender, Cash, EBT, Debit to purchase non WIC items
- SCO and mixed basket enhance the WIC client's shopping experience and eliminates social stigma



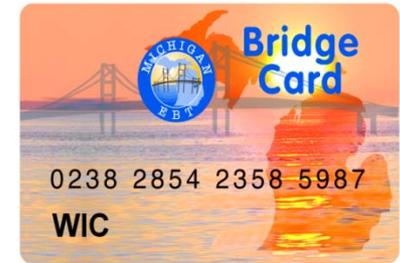
***SCO, mixed basket enable WIC clients to shop using maximum convenience***



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# Spartan Stores Self Check Out, Mixed Basket

- WIC client can obtain WIC EBT balance and select the desired language before scanning or shopping



***WIC clients can also get their WIC EBT balance before shopping using SCO***



# Spartan Stores Self Check Out, Mixed Basket

- WIC client starts scanning all foods, both WIC and non WIC in SCO lane
- When scanning is complete, the WIC client selects the WIC tender button
- WIC client can then select other tender types to pay for non WIC foods
- If the WIC client needs assistance, they select the WIC status button or Need Help button.

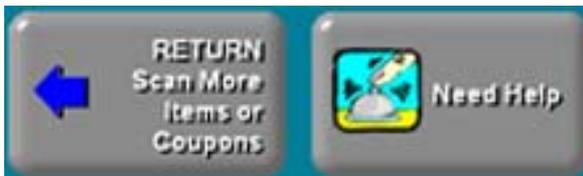


**WIC clients start SCO mixed basket transaction like any regular transaction through the lane**



# Spartan Stores Self Check Out, Mixed Basket

- Shopper Assistance is on the way!
- If WIC client does not have other tender types or needs items removed, this can be done without starting the transaction over



**11,000 WIC EBT transactions went through the SCO in September 2010**

