Fraud Management Services

Preventing and Detecting
Government Program Fraud

Initial Account Enrollment

- Is the person's identification valid?
- Is the applicant truly who they claim they are?
- Is the person eligible for the specific benefits?

Account Activity and Customer Care

- Are the customer's funds secure?
- Is the account's data protected?
- Are the benefits being used appropriately?
- Has the customer's account been compromised?
- Is the account being used in the manner intended?

Ongoing Data Management and Advanced Analytics

- Is the customer's data accurate?
- Is the customer able to easily access and interpret data?
- Is the customer able to easily leverage the most meaningful data?

At each phase of the account life cycle, Conduent provides continuous, dedicated expert fraud support. Our cutting-edge fraud prevention and detection services get results.

Fraud and abuse is costing state governments millions. Conduent is working aggressively to fight fraud – and getting results. In 2016, our fraud management team used proven fraud prevention and investigation techniques to save $65 million for Conduent-managed programs.

Constituents expect their governments to manage taxpayer-funded benefit programs such as SNAP, WIC, unemployment, child support, and TANF securely and efficiently. Unfortunately, sophisticated criminals, benefit abusers, and big-time traffickers are using old and new fraud schemes for financial gain. And their approaches are constantly changing. Each fraud scheme has a financial cost, and each program has unique needs for preventing and detecting fraud. We can help you make your program a less attractive target for crooks. We provide the expertise, tools, and strategies to successfully reduce fraud and abuse for all your benefit payment programs.

The solution can be as simple or sophisticated as your requirements. Our custom workflow and hosted solutions can be configured to support state archives at the enterprise level, allowing for individual agency by agency configuration, depending on volume and indexing complexity and routing/recall ability by agency.

Conduent is the largest provider of government benefit payment solutions, disbursing funds and managing more than 16 million customer accounts each year. Reducing fraud requires considering the program's environment, ever-changing threats, and existing capabilities and goals. That's why we offer the widest array of fraud prevention and detection services and solutions for government today. No other provider can match our fraud management capabilities designed for government programs.

A Consumer-Centric Approach

Conduent helps government agencies stay ahead of the "fraud curve" by focusing on preventative measures. Recognizing the need to constantly keep on top of new schemes, we monitor our entire account portfolio for suspicious situations and anomalies and continuously improve our methods. Our menu of services is designed around the life cycle phases of accounts and the way consumers interact with government programs:

Understanding Your Challenges

We've developed our fraud management solutions for SNAP EBT, TANF, WIC and childcare assistance programs from years of listening to our government clients. We understand that benefit trafficking, data breaches, and phishing are huge concerns. You not only want to reduce fraud, but focus on waste and abuse. You want a partner who knows how best to work with your fraud investigation units to safeguard programs and constituents, and efficiently prosecute offenders.

Many states feel the pressure from the legislature and the public to clamp down on program fraud, waste and abuse, but have also been forced to downsize staff as budgets shrink. With scarce resources, it's a challenge for states to manage fraud.

We can help you deliver on the promise to fight fraud and strengthen program operations. There is no single solution or silver bullet, which is why we offer a range of prevention and detection tools and services. We also have the flexibility to customize and design a solution that meets your program needs and budget.

Most importantly, we offer dedicated people who work closely with your staff to increase your overall fraud capabilities.

Our Solutions

The foundation of our fraud prevention and detection solutions suite starts with our people. Our fraud team has experience from global banks, card associations, law enforcement, retail security and government programs. These experts are the core servicing team for your program.

We provide internally and externally sourced tools and technologies, data management, and dedicated experts to create a comprehensive approach:

Prevention – to reduce risk

Detection – to discover misconduct at the earliest stage

Response – to take corrective action

Authentication: Ensuring Identity Up Front

We have increased our focus on knowledge-based authentication, which stops fraud before it can happen – at the point of enrollment and eligibility in a program – before even one dollar is paid.

We've greatly improved our ability to catch phishing scams. Our transaction monitoring capabilities quickly alert us to suspicious activity that helps to ferret out fraud.

We respond to fraud incidents not only by investigating and partnering with law enforcement, but by learning from and strengthening our strategies to better detect future incidents.

Our Qualifications

- Largest provider of government benefit payment solutions

- A team of fraud specialists dedicated to government programs

- Subject matter experts with experience in commercial banking, fraud/risk management and government programs electronic payments

- Proven systems, tools and services that get results

- Fraud prevention and detection solutions customized for government

- Trusted government partner providing benefit payment services to 100 programs for states, municipalities and the US federal government

Programs Supported:

- Temporary Assistance for Needy Families (TANF)

- Supplemental Nutrition Assistance Program (SNAP) EBT

- Unemployment Insurance

- Women, Infants and Children (WIC)

- State Supplemental Insurance

- Child Support

- Other constituent benefit programs

Massive amounts of "big" data can be collected, but the best fraud detection and prevention program uses data intelligently and precisely with the right mix of tools, services and expertise.

Learn more about us at
Conduent.com

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