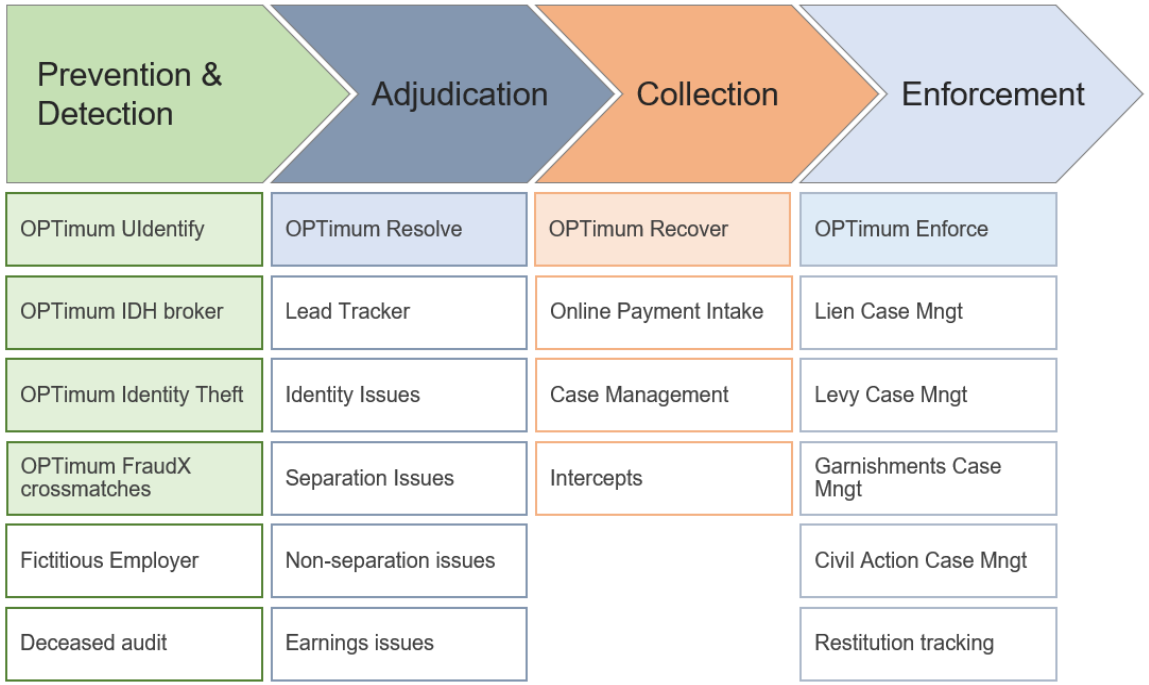
OPTimum Integrity Cloud

OPTimum Integrity Cloud (OIC)

- What is the OPTimum Integrity Cloud?
- How does it work?
  - Backlog processing
  - Overpayment Workload Automation
- Product details:
  - UIdentify, IDH Broker, ID Theft, Resolve, Recover, Enforce
- What's the implementation strategy?
  - Hosting, Security, and Technology stack
  - Integration, rollouts and timelines
    - Fraud Prevention
    - Workload automation
  - State resources needed
- Who is On Point?
  - Team On Point
  - Which states use On Point solutions
- Insights
  - Performance statistics
  - Demo recordings
- Frequently Asked Questions

Back to Table of contents

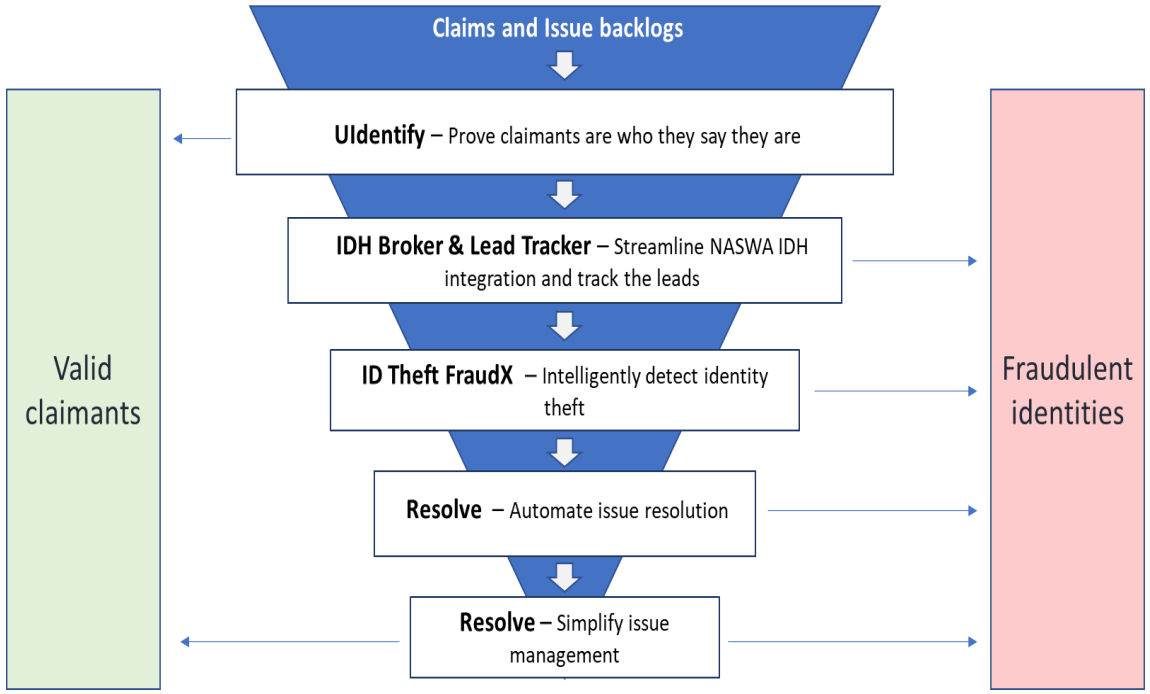
What is the OPTimum Integrity Cloud?



Shaded boxes depicts product, unshaded boxes depicts layers of functionality within a product

- The OIC is an enterprise solution that covers all UI integrity functions and objectives
- Built specifically for UI from day 1…none of this is ported of from another industry thus ensuring it really nails down the complexities of UI.
- Everything from prevention and detection to adjudication, collection, and legal enforcement.
- It's a holistic approach and solution but our layered strategy allows the state to pinpoint where to extend its current capabilities.
- Any of the individual solutions can be layered where needed allowing the state to continue using any systems and process that work well for you today.
- These solutions are helping states resolve massive backlogs, they're also being integrated as a part of claims processing.

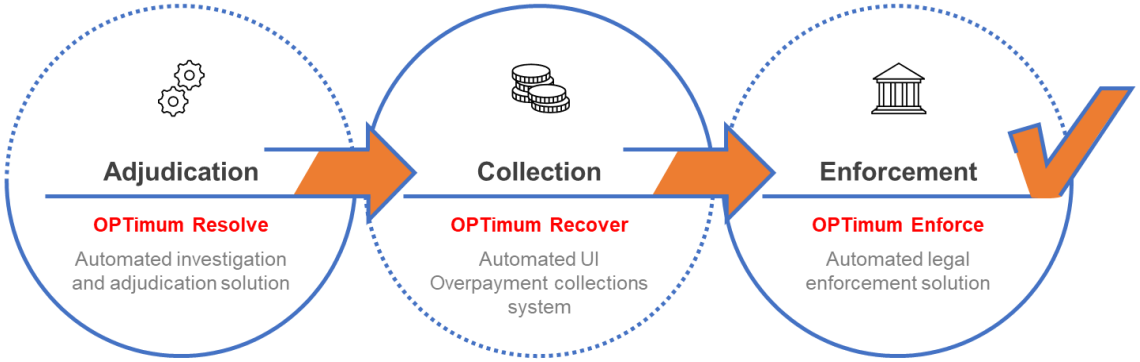
A layered solution that Stops UI fraud



1. ID proofing solution enables the claimant to prove their identity.
   - **OPTimum UIdentify** matches a scanned ID against a national repository of DMV data to verify a claimant is who they claim to be. The only item a fraudster does not have is the physical ID.
   - States such as Arkansas make this a requirement of engaging with the state, thus avoiding expense adjudication processes.
   - Estimates show approx. 90% of working-class citizens posses a valid drivers license or state ID.
2. After filtering out validated claimants, interrogation of the remainder population occurs.
   - The **OPTimum IDH Broker** gives the agency access to NASWAs Integrity Data Hub. OIC streamlines integration with the IDH and provides lead tracking where investigators can manage hits. This is all live-in production within 2 weeks.
   - **OPTimum ID Theft** is a data analytics tool that leverages machine learning algorithms to detect identity theft patterns. Preconfigured with a proven model to identify fraud day 1 and it continues to grow in its capabilities as it detects fraud across the nation.
3. At this point in the flow, the state then has fraud scores associated with each of the claims. Based on state business rules claims can be ranked by score and processed as follows:
   - **OPTimum Resolve** conducts automated claimant outreach through email, text message, or IVR integration. Then tracks responses and notifies states when it's clear to perform the non-responsive claimant procedures allowed by the state.
4. With validated claimants filtered, fraud deterred, and unresponsive claimants processed, left are the issues only adjudicators can solve.
   - **OPTimum Resolve** simplifies issue management guiding agency staff to achieve efficient, consistent, and accurate determinations.

Back to Table of contents

Overpayment workload automation

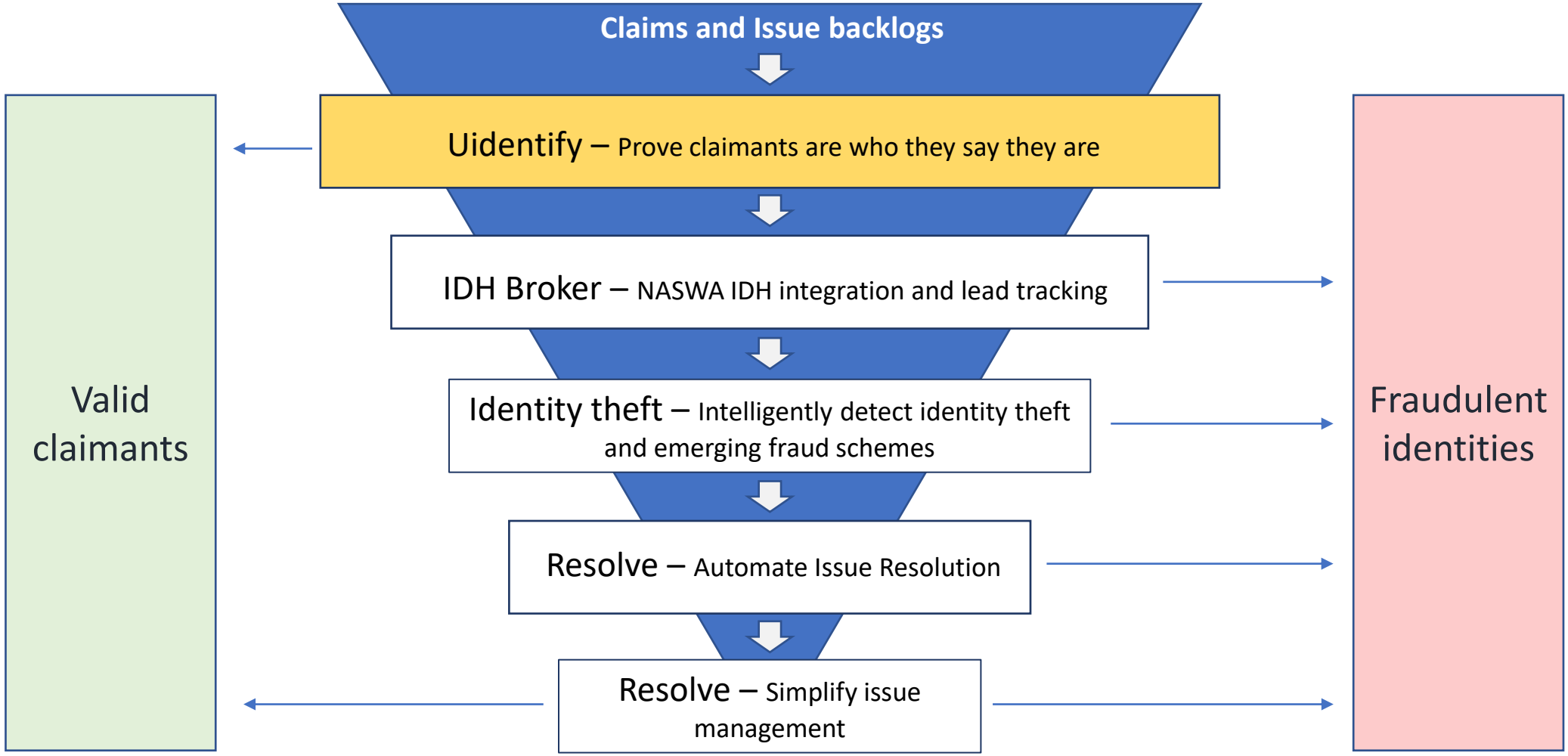


- Automate adjudication, collection, and enforcement processes.
- **OPTimum Resolve** automates fact finding, recommendations based on available evidence and establishes overpayments
    - The system generates tasks and sends out correspondence to the relevant parties and tracks the responses and determines next steps based on business rules. This trims the work associated with identity issues and allows agency staff to focus more of their time on more complicated issues.
- Collection of overpayments is automated by **OPTimum Recover**
    - The system determines whether a debt is collectible or not through a series of business rules then generates the appropriate collection notice and intercept activities.
- And lastly for Overpayments where collections activity are being ignored, automation of Legal remedies is performed by **OPTimum Enforce.**
    - The system identifies, creates, and manages legal actions based on business rules, configured to support Liens, Garnishments, Civil Actions, and Criminal Actions by breaking each legal action down into repeatable steps and proactively monitors each part such as document due dates, trial dates, and restitution details
- Stacking these solutions as such, creates workflows that squarely solve these major integrity goals
- OIC blocks fraud upfront, detects exceptions that slip through the cracks, and streamlines the integrity workload to keep the backlog low and the trust fund solvent.

Back to Table of contents

OPTimum Integrity Cloud

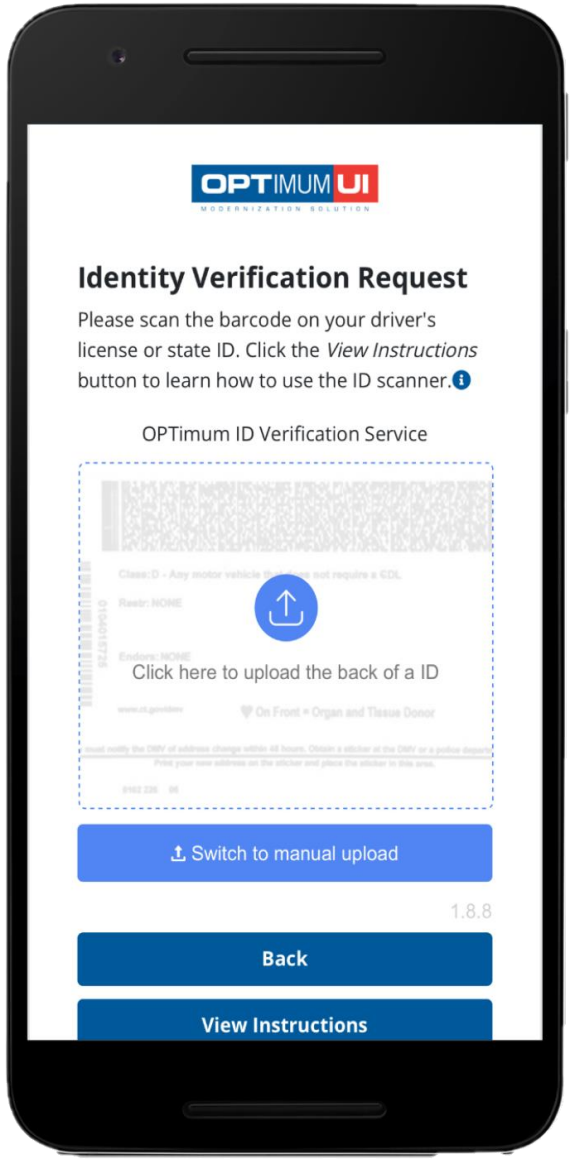
These solutions have been proven nationwide to prevent sophisticated fraud schemes and resolve claims and issue backlogs.



Back to Table of contents

OPTimum UIdentify

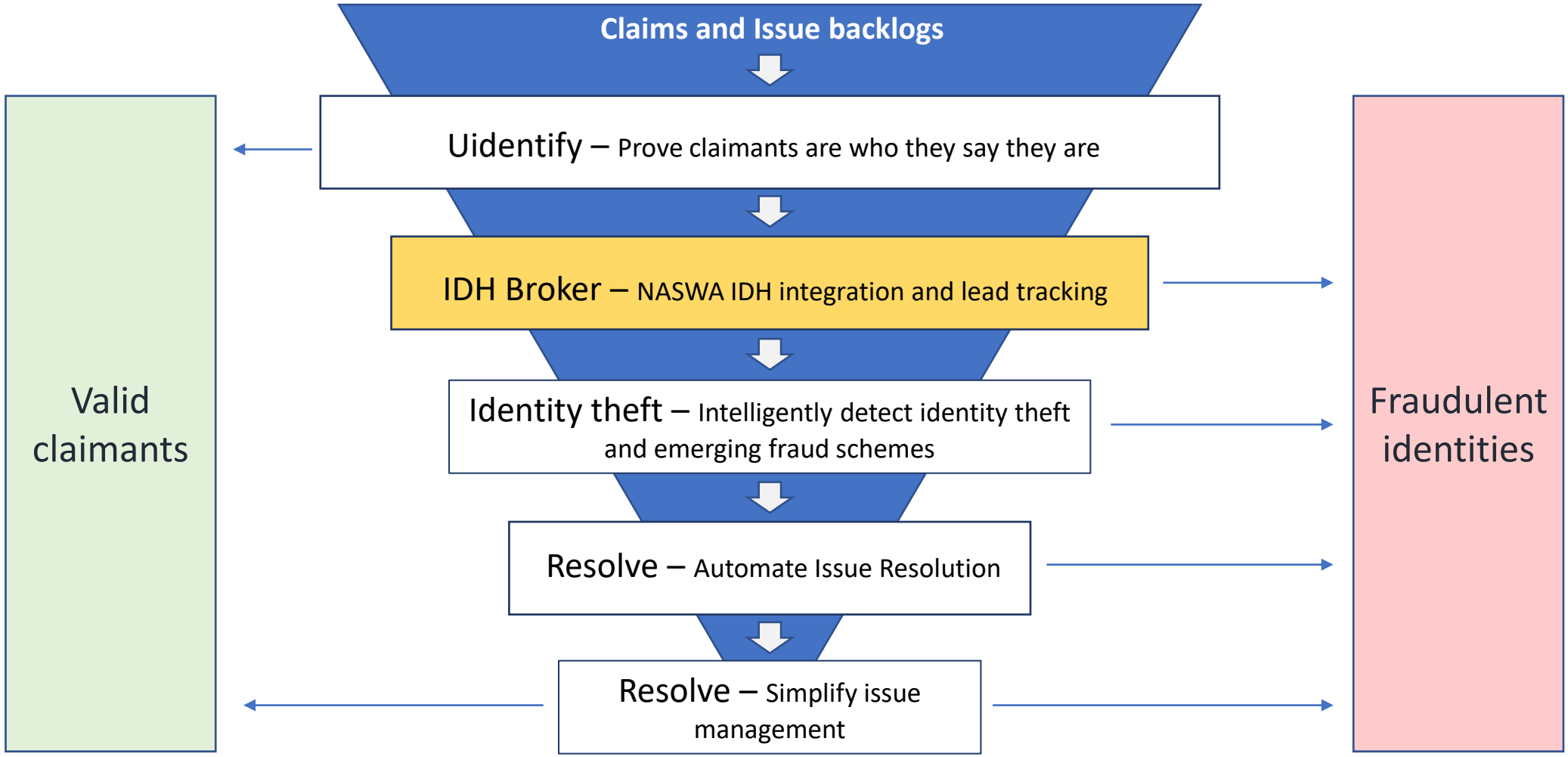
- Identity proofing solution that utilizes AAMVA Driver's License Data Verification, document format validation, and third party verification sources
- Browser-based live ID barcode scan that is quick and easy
- Agency portal to manage all UIdentify requests
- Lowest price in the industry for live scan identity proofing



Back to Table of contents

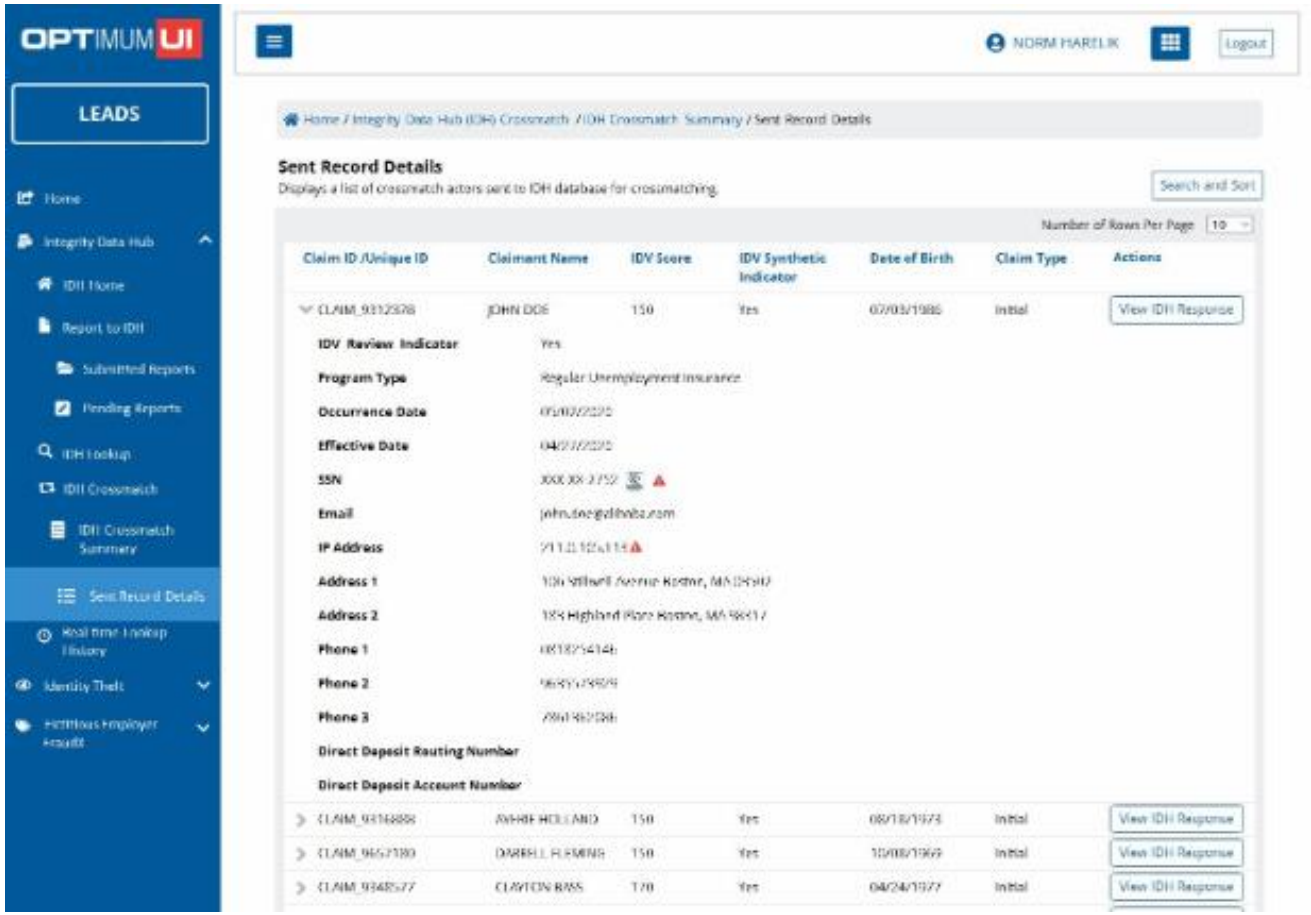
OPTimum Integrity Cloud

These solutions have been proven nationwide to prevent sophisticated fraud schemes and resolve claims and issue backlogs.



Back to Table of contents

OPTimum IDH Broker

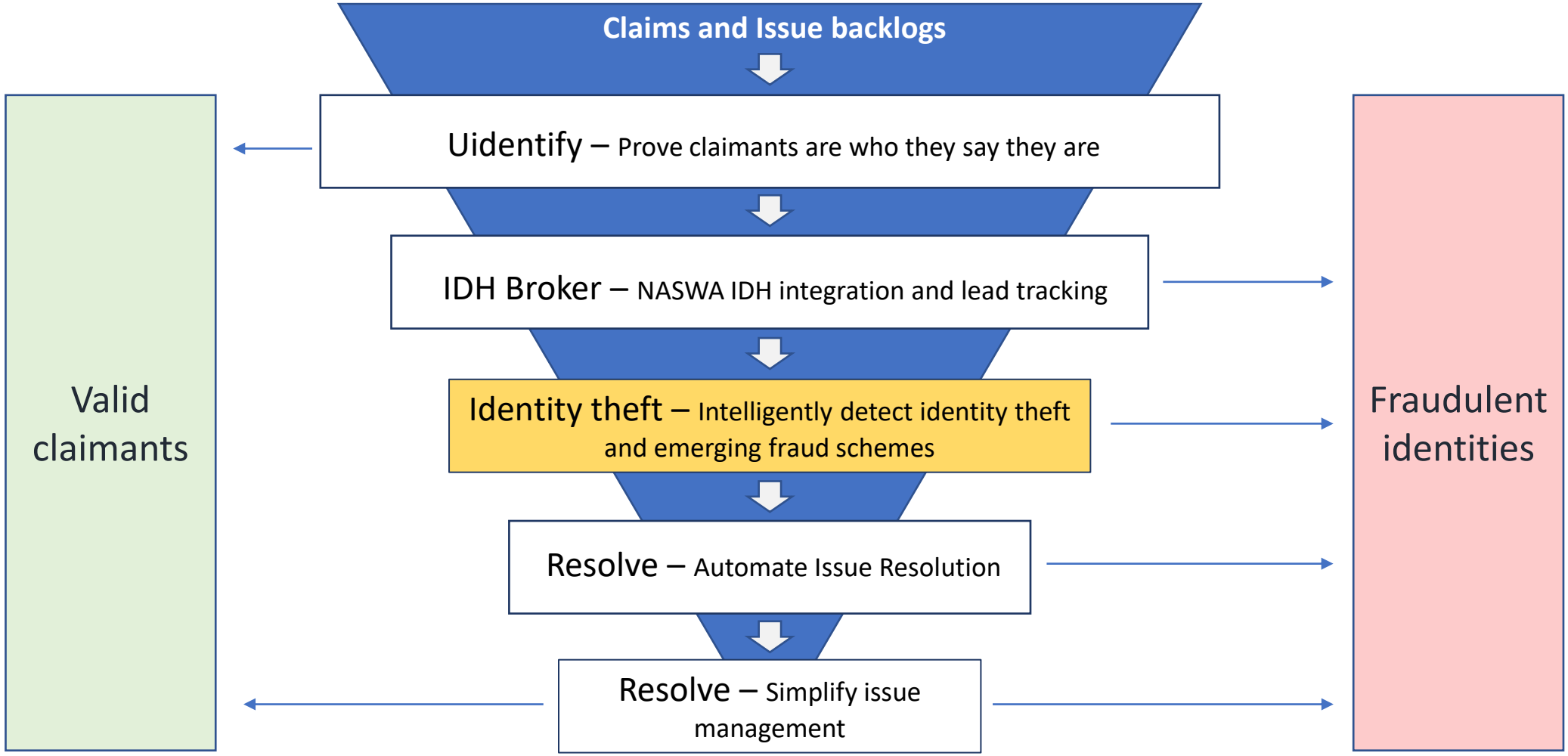


- Streamline entire integration between SWA and NASWA IDH
- Implementation of initial rollout is live within 2 weeks
- Intuitive UX that consolidates all requests and responses
- Easily prioritize leads and expediate investigations
- Aligned with NASWAs IDH Roadmap

Back to Table of contents

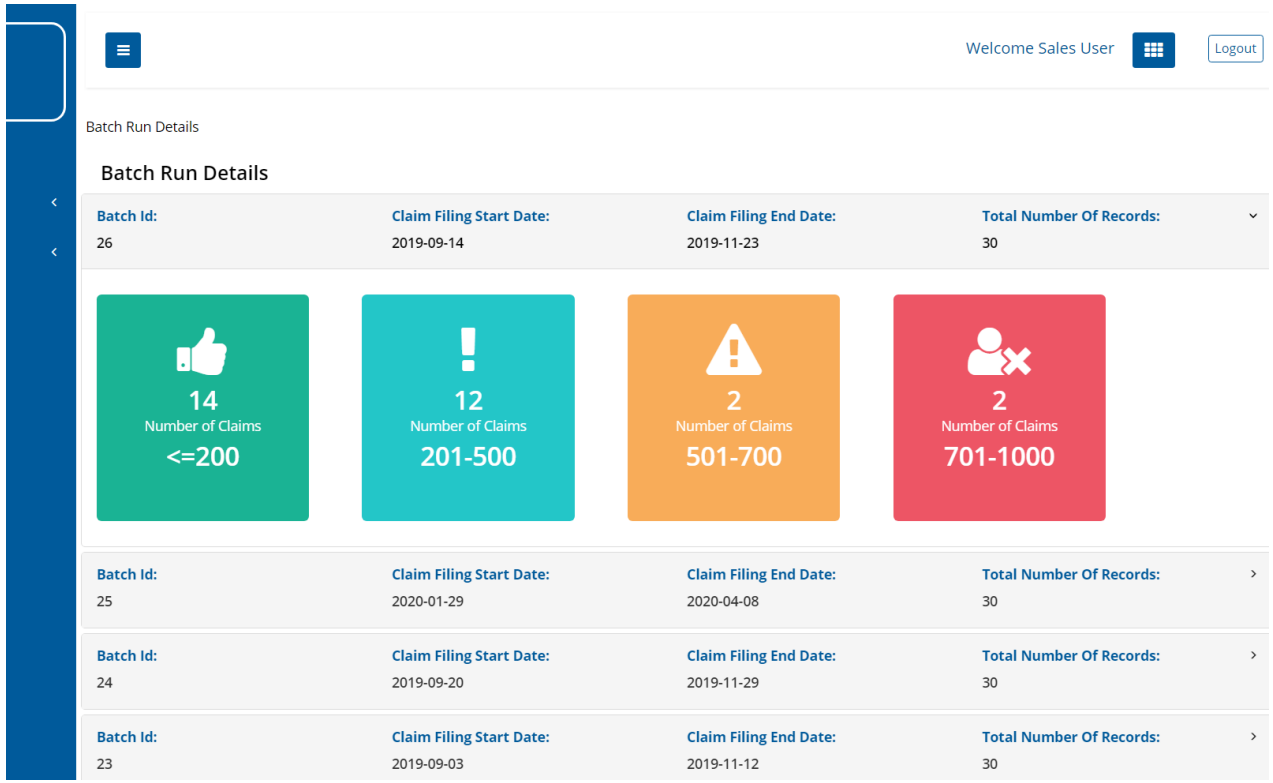
OPTimum Integrity Cloud

These solutions have been proven nationwide to prevent sophisticated fraud schemes and resolve claims and issue backlogs.



Back to Table of contents

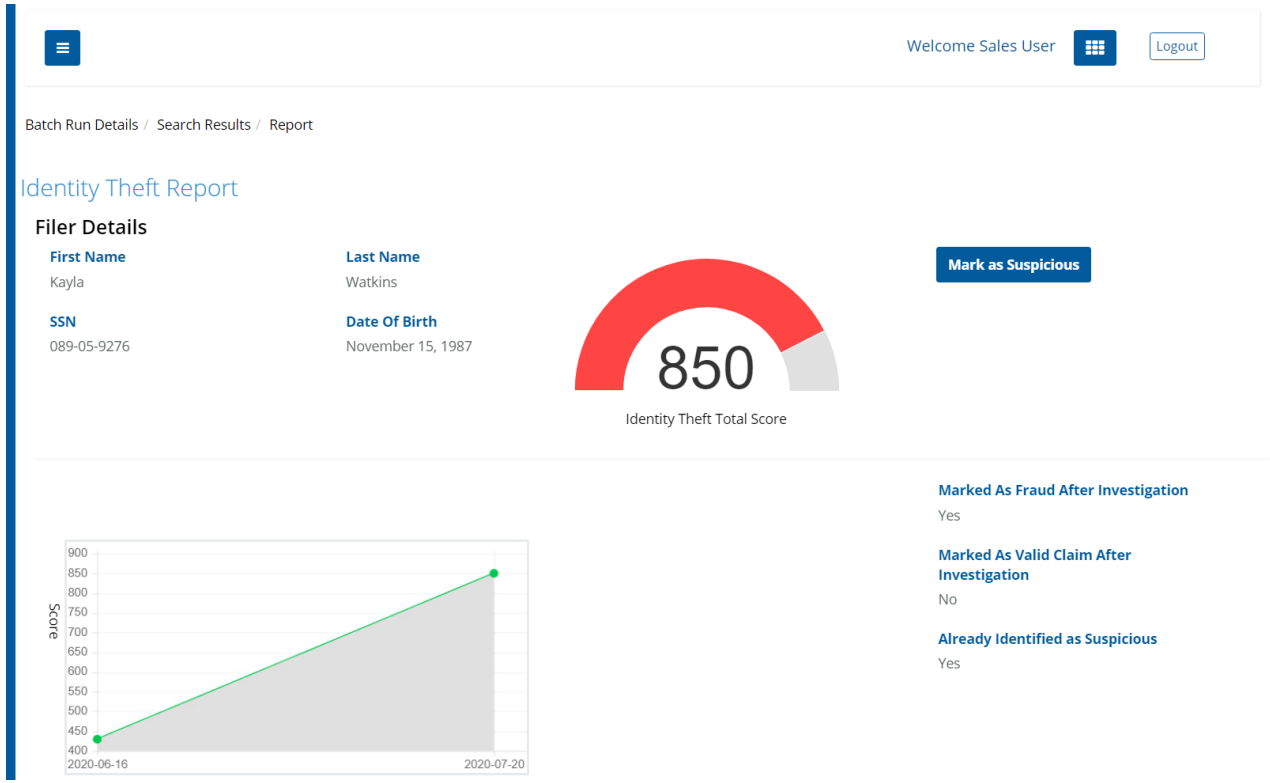
OPTimum Identity Theft



- Creates and refines a database of known bad actors
- Leverages decades of UI fraud investigative knowledge combined with data science
- Batch results are scored and grouped
- Proven product with over $184MM saved

Back to Table of contents

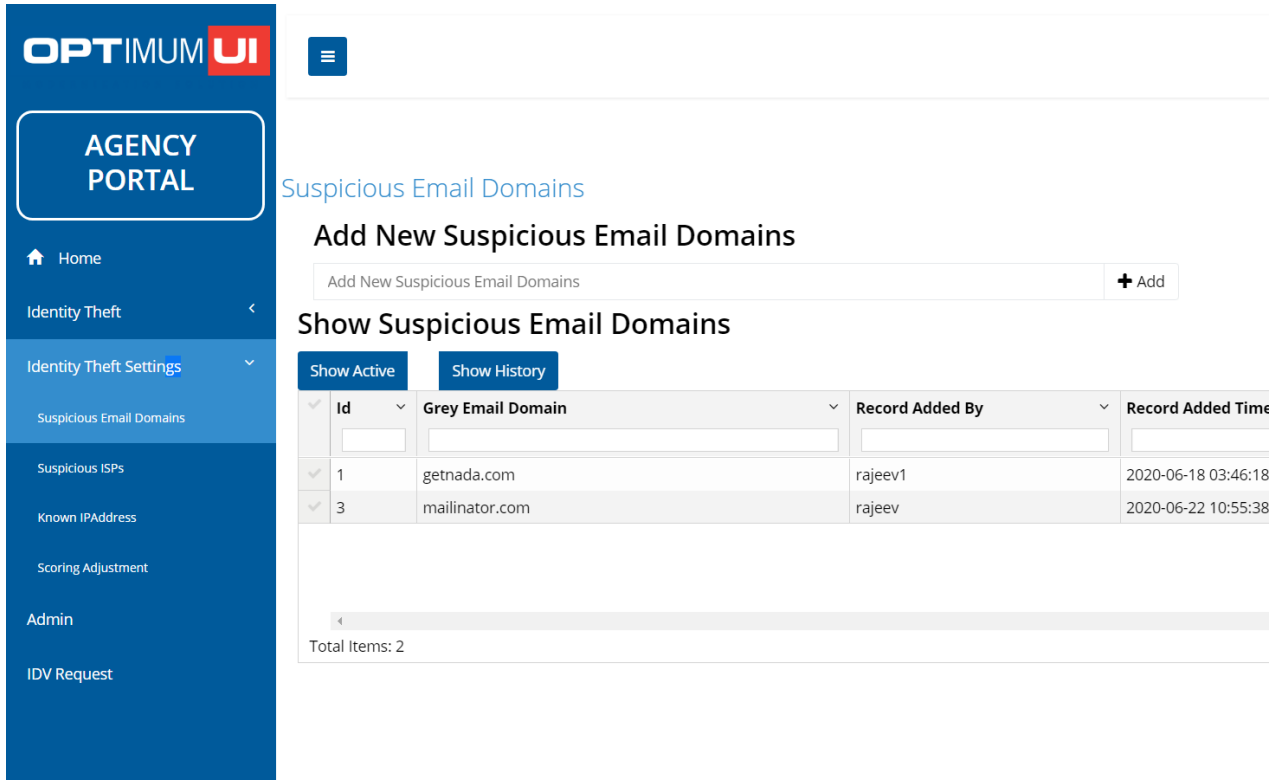
Scoring



- Scoring attributes consist of 11 categories of data
- Investigators can flag accounts for investigation and boost the scoring algorithm by providing investigation results
- Scoring trends tracked over batch run cycles to quickly see pattern shifts

Back to Table of contents

Staying one step ahead

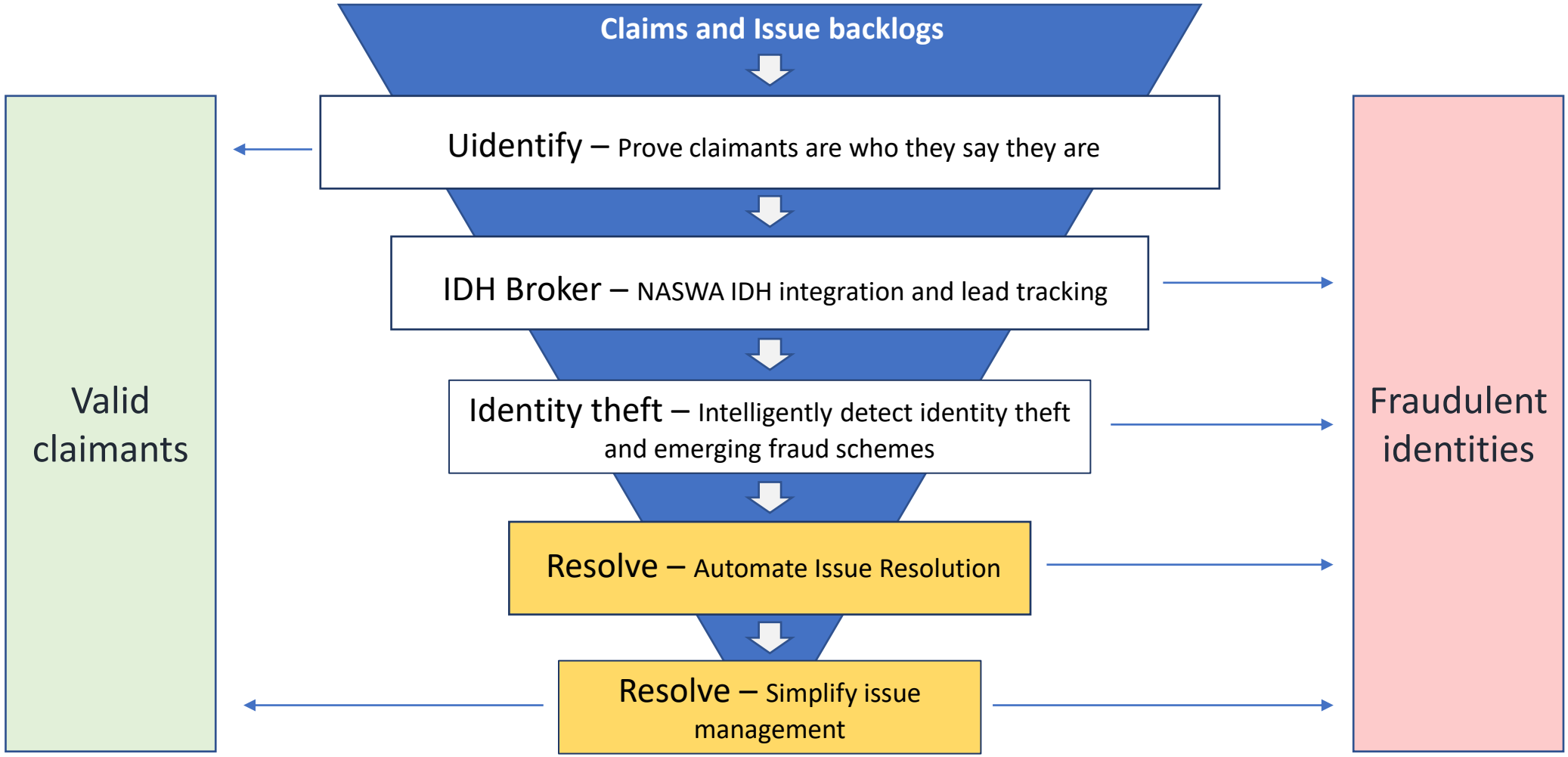


- Intelligence and feedback loop built-in to refine existing model and detect emerging fraud patterns
- Empower investigators and enrich the dataset
- Add suspicious email domains and ISPs
- Ignore IP Addresses to prevent false positives
- Make scoring adjustments as needed

Back to Table of contents

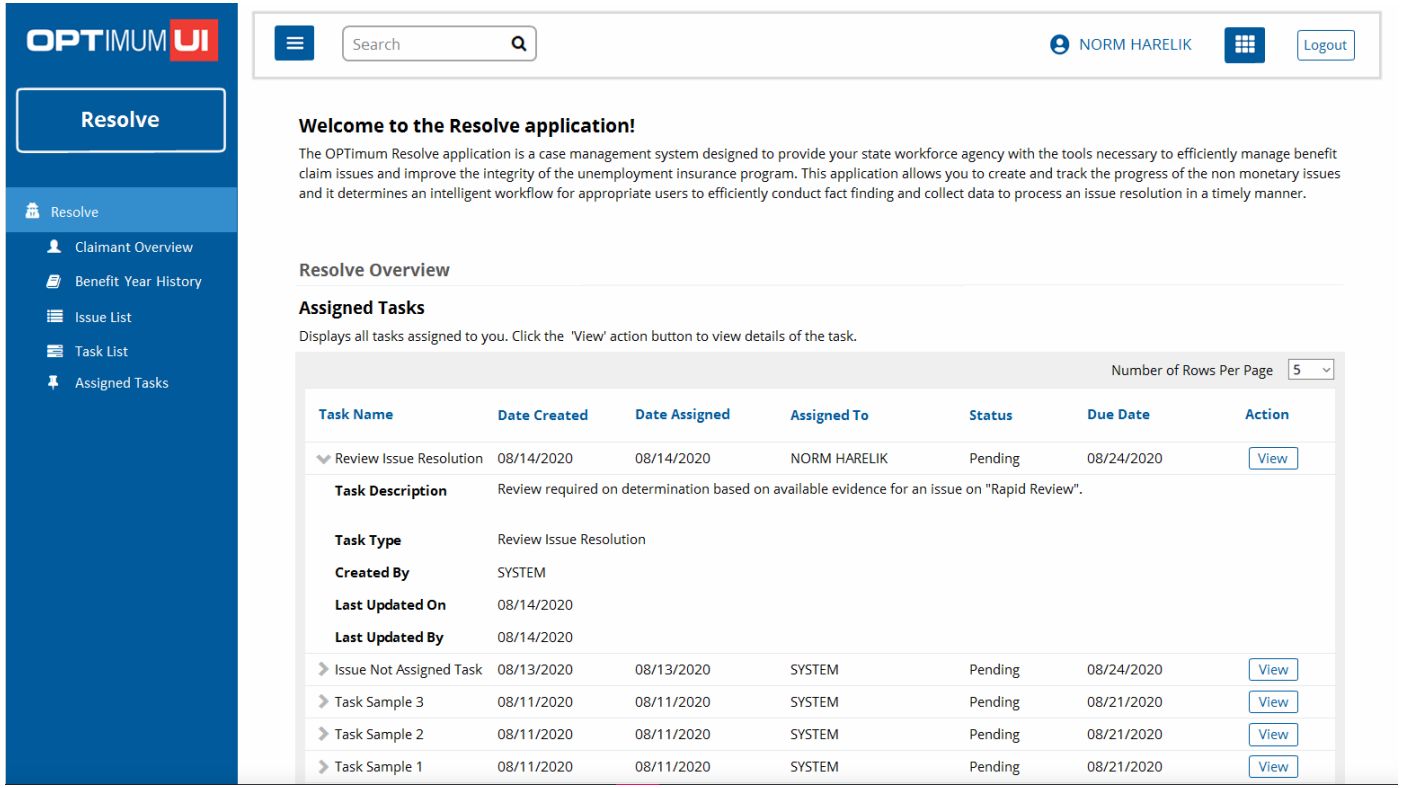
OPTimum Integrity Cloud

These solutions have been proven nationwide to prevent sophisticated fraud schemes and resolve claims and issue backlogs.



Back to Table of contents

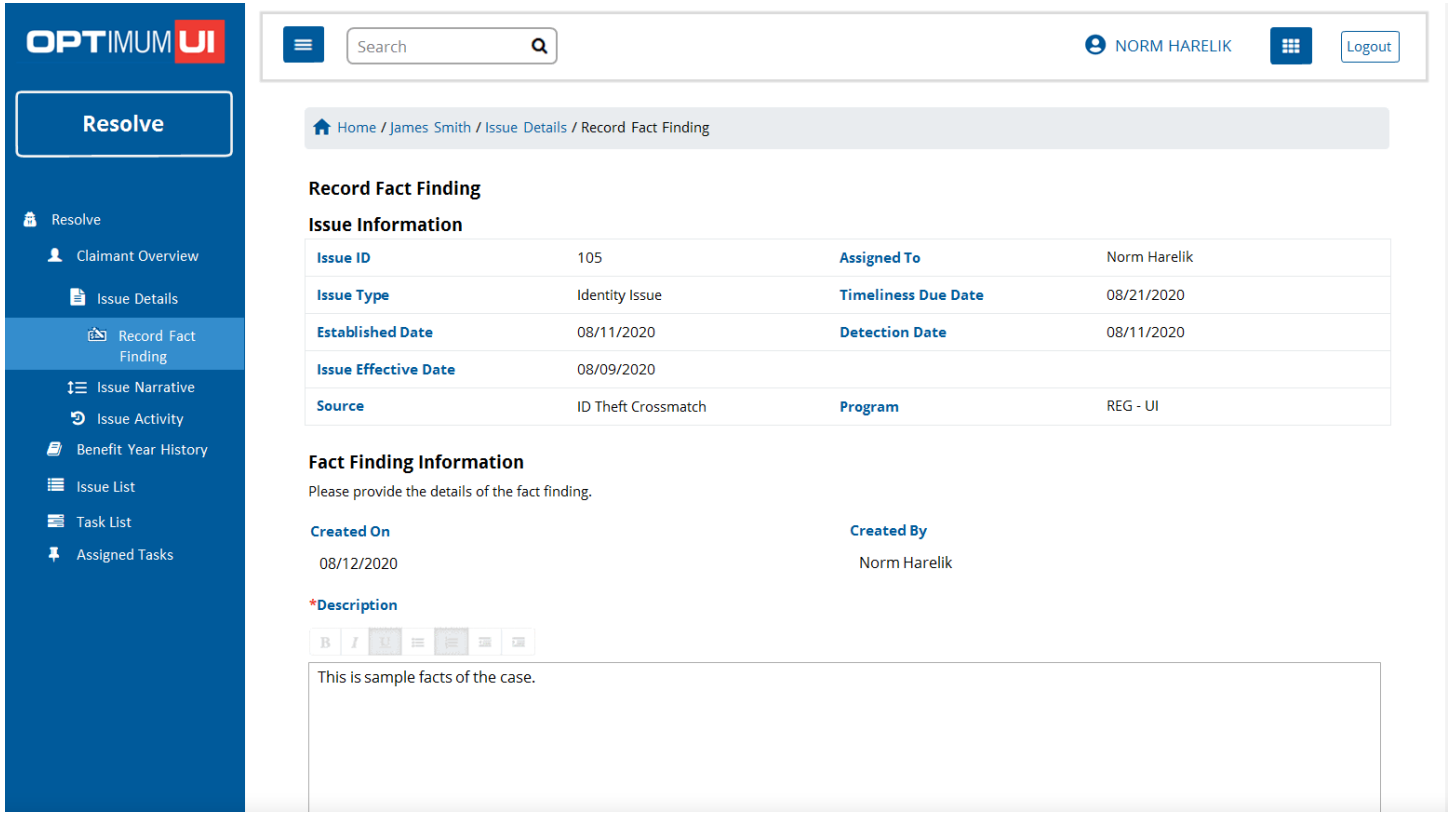
OPTimum Resolve - FastPath



- Full case management for identity issues
- Intelligent issue assignment
- FastPath processing

Back to Table of contents

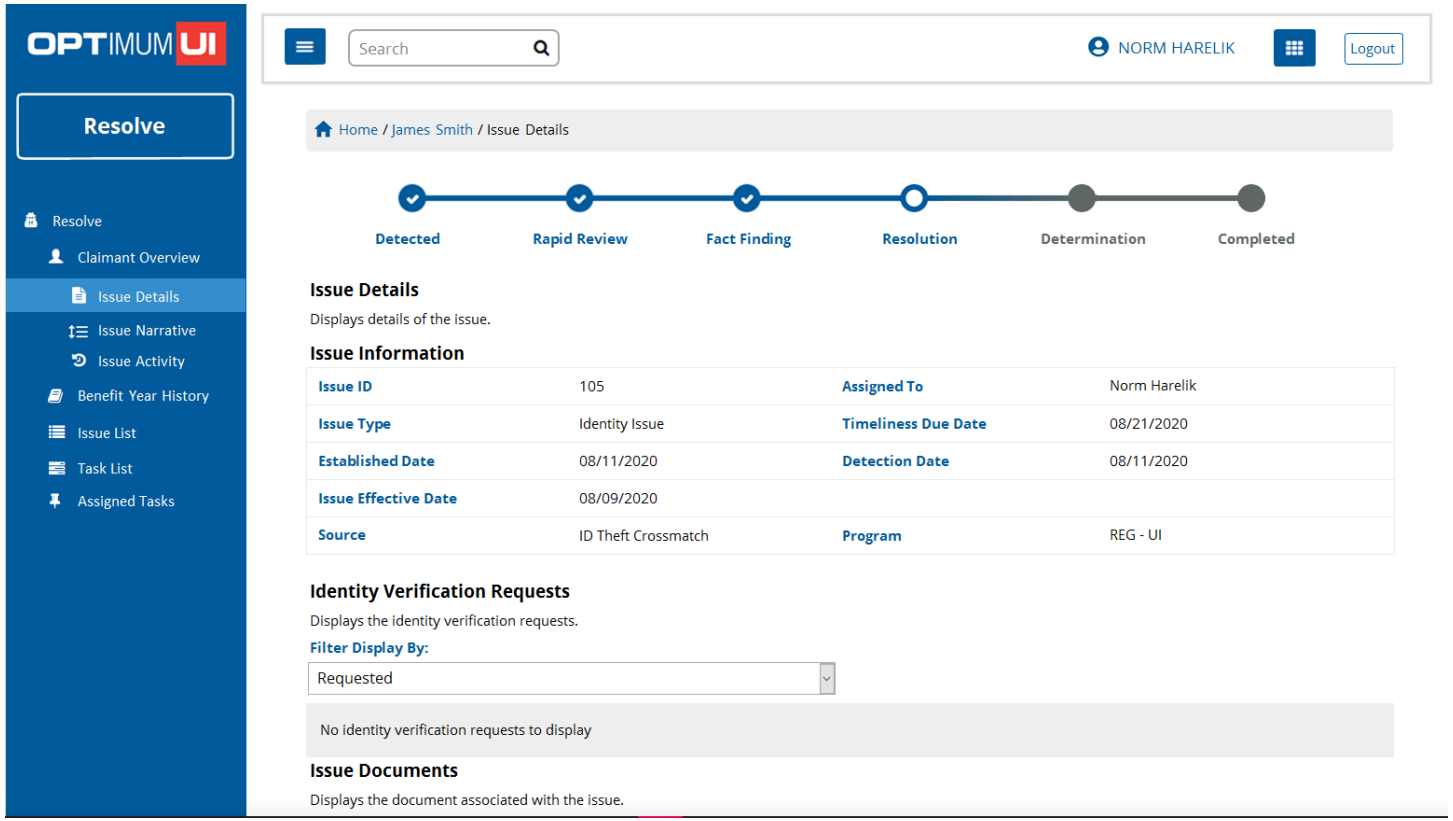
Intelligent Fact-Finding



- Streamlined fact-finding
- Evidence upload supported
- Direct access to issue artifacts

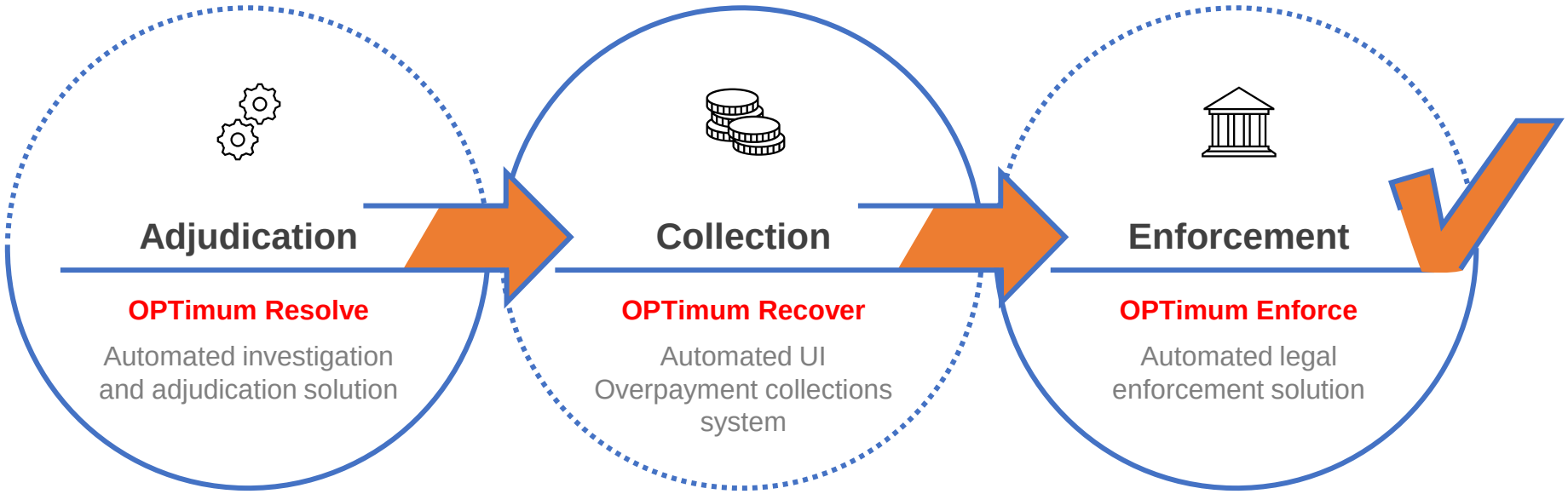
Back to Table of contents

Simple and Comprehensive



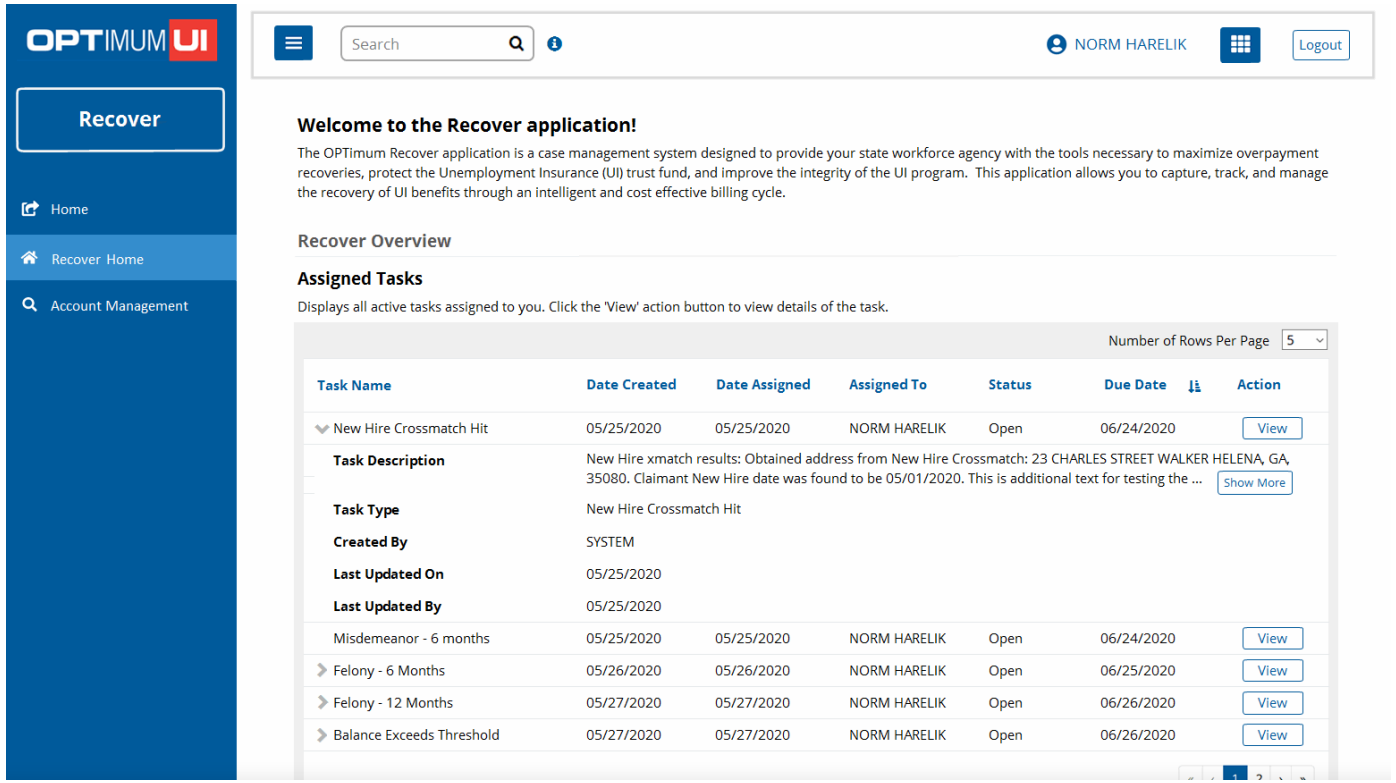
- Business process engine guides staff through issue resolution
- Consistent and reliable determinations
- Comprehensive issue details in one place

Back to Table of contents



Back to Table of contents

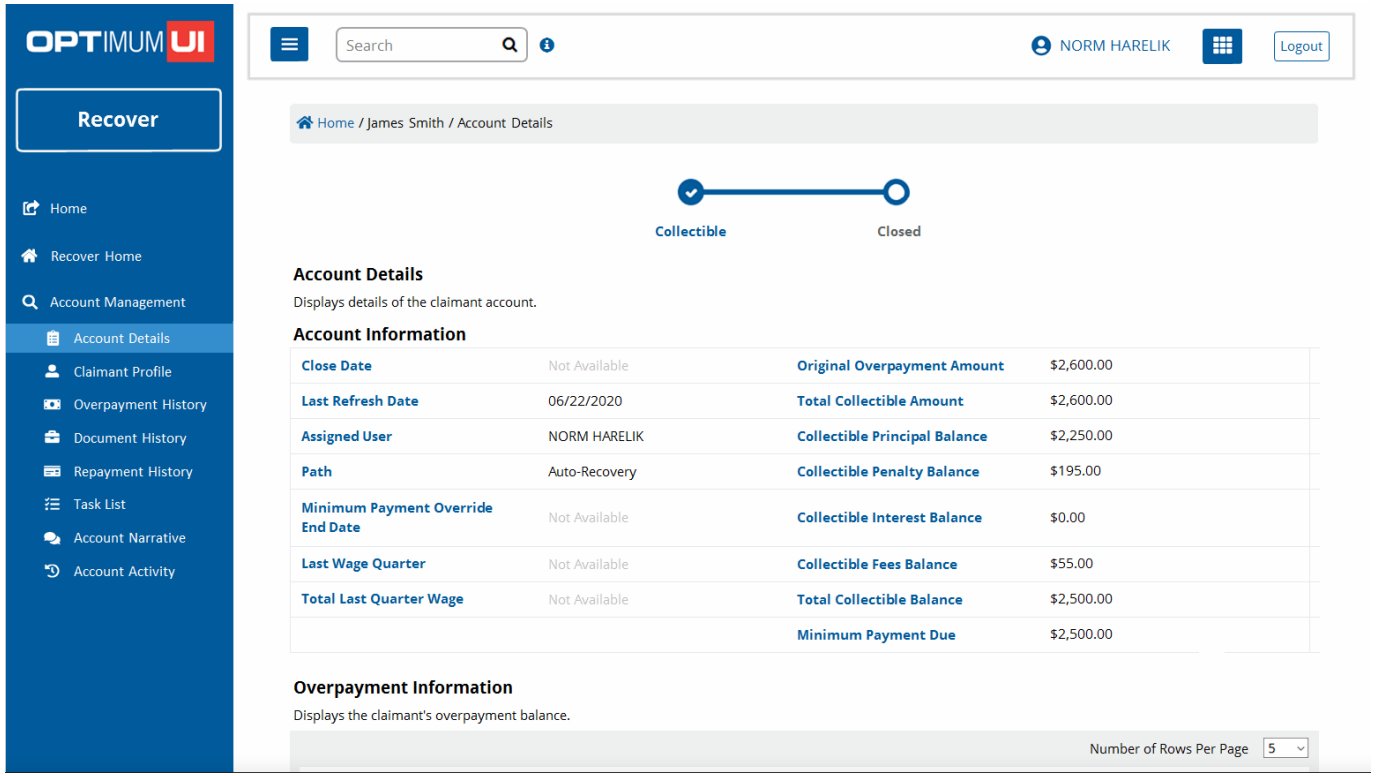
OPTimum Recover



- Software to automate and manage overpayment collections
- Generate collections related notices and documents
- Complete account inquiry capabilities
- Monitor address changes and NDNH/SDNH hits
- Optional Claimant Payment Portal

Back to Table of contents

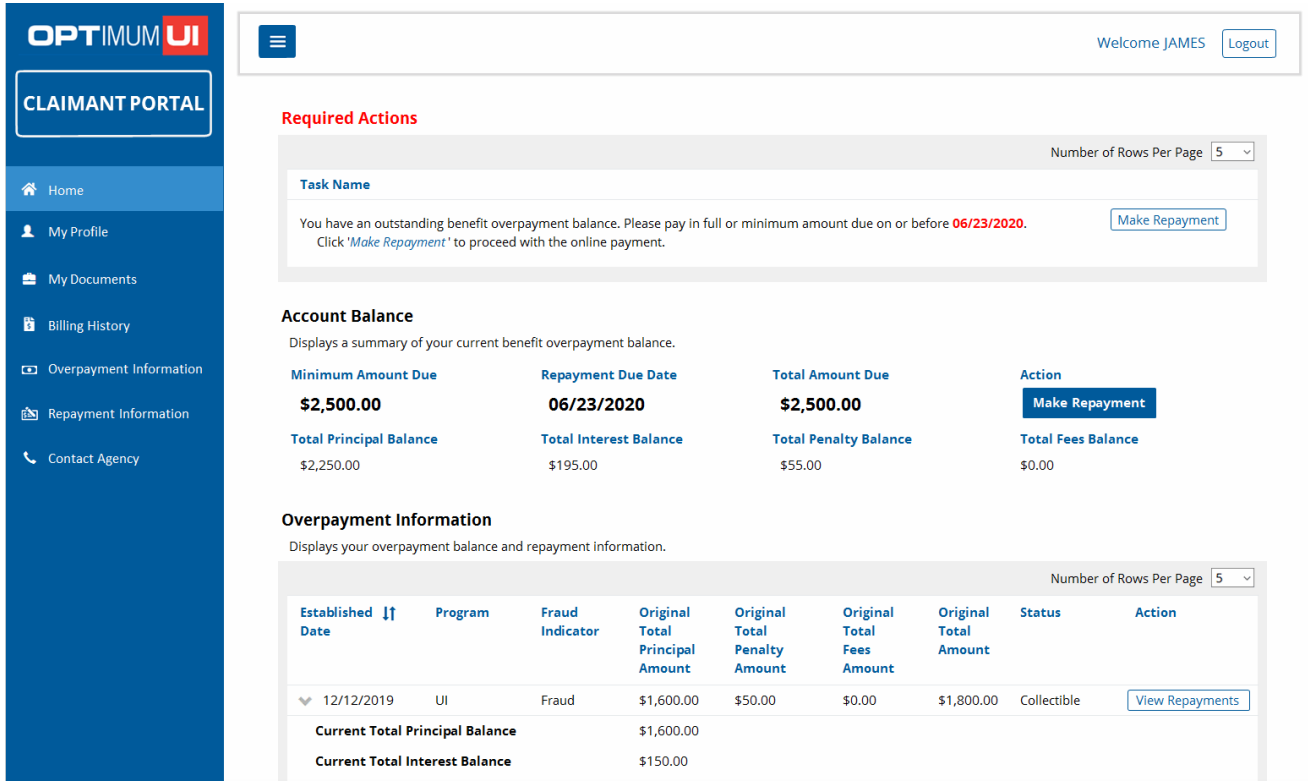
FastPath



- Auto-Recovery
  - Account fully automated
  - Generation of all collection notices
  - Intelligent assignment of tasks
- Directed-Recovery
  - Account assigned based on business rules
  - Returned to Auto-Recovery when business rules are met

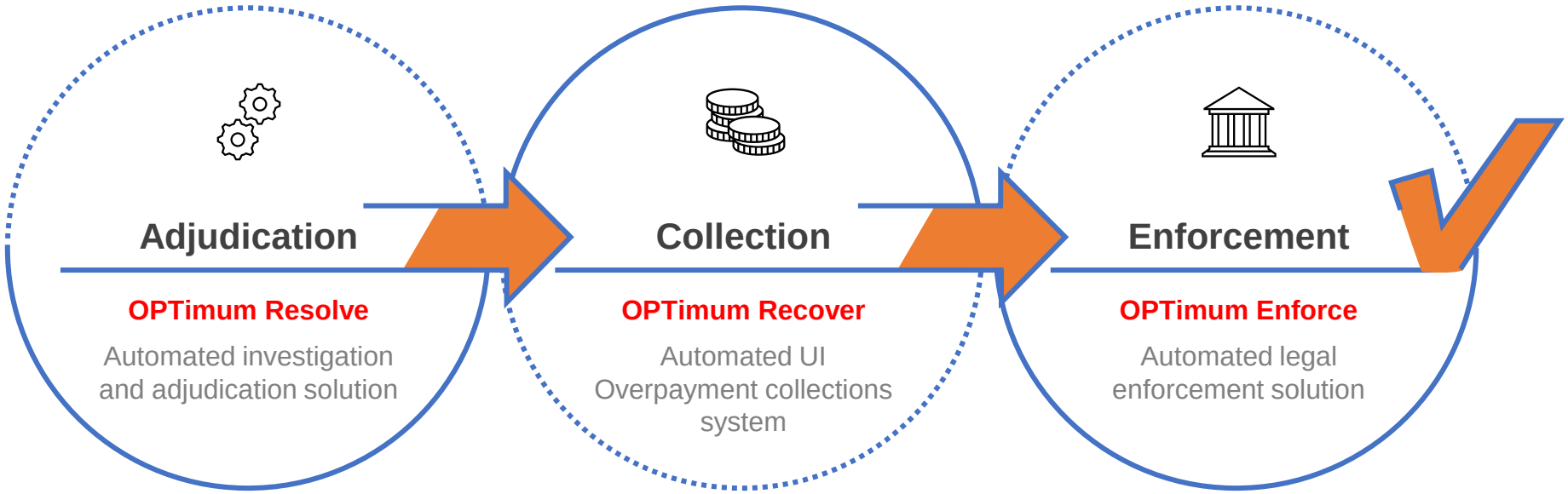
Back to Table of contents

Claimant Overpayment Payment Portal



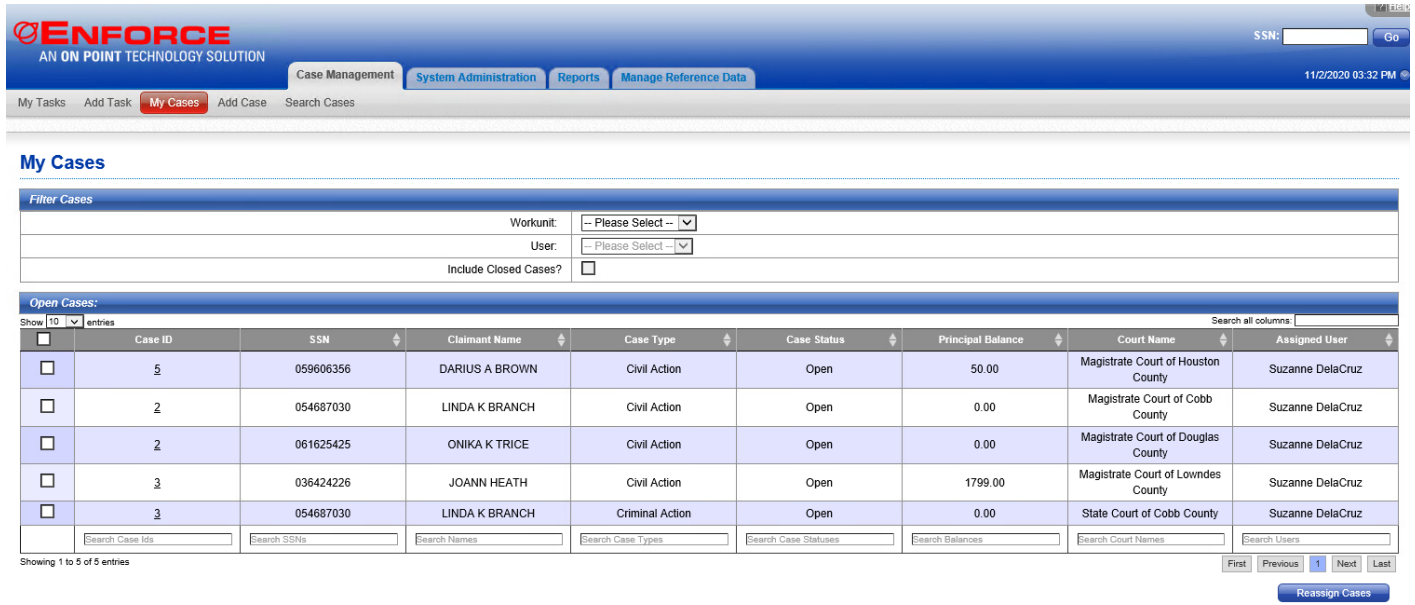
- Stand-alone or integrated within the state's current claimant interfaces.
- Instant access to up-to-date overpayment balance information and repayment history
- View and download all collections correspondence
- Email/SMS alerts
- Make one-time online payments
- Manage profile and contact information

Back to Table of contents



Back to Table of contents

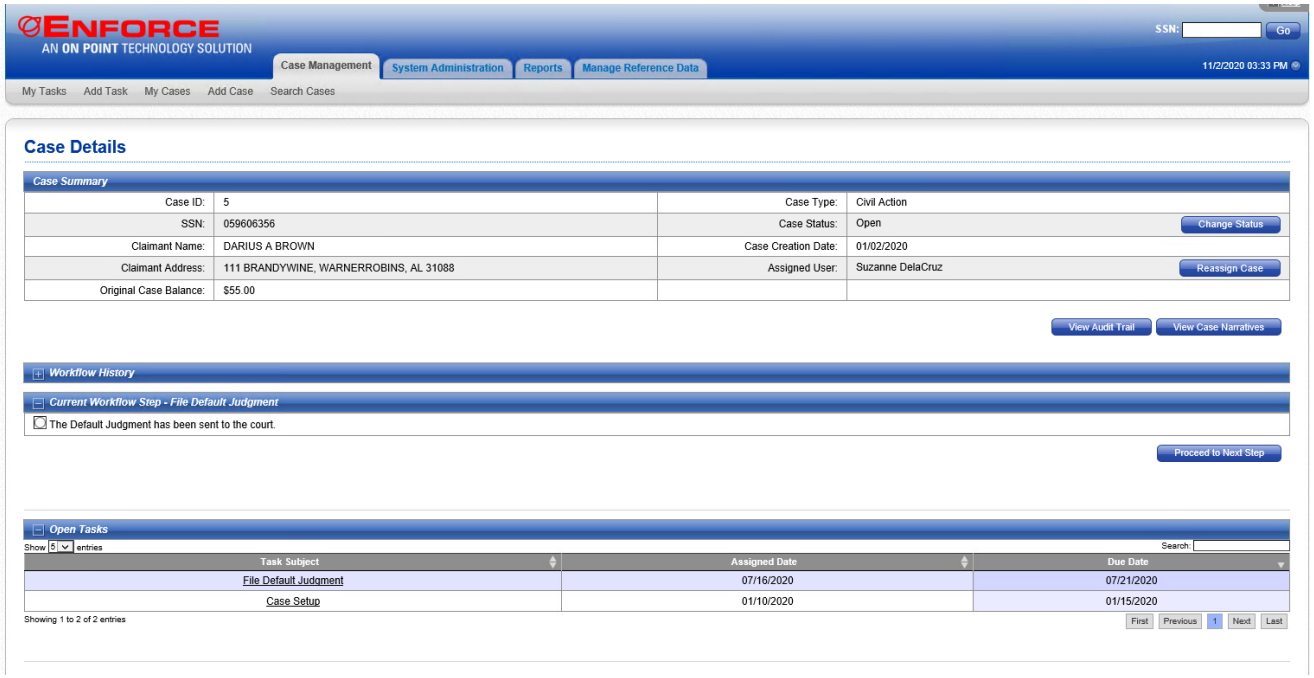
OPTimum Enforce



- Identifies, creates and manages cases based on established business rules
  - Liens
  - Garnishments
  - Civil Actions
  - Criminal Actions
- Proactively monitors legal action workflow steps
- Automatically creates customized documents and notices to court officials, claimants, and employers

Back to Table of contents

FastPath



- Creates cases without staff intervention
- Assigns cases to the appropriate court
- Alerts staff of missed due dates and deadlines as well as other failed responses
- Takes actions based on overpayment balances and repayments
- Automatically closes cases and releases liens, garnishments or other court orders

Back to Table of contents

Hosting & Subscription model

Subscription

- Worry Free administration
- Continuous Monitoring
- Product Road Map based upgrades
  - Annual dot releases and hot fixes
  - Annual major release
- State based security guidelines
- Proactive customer service
- Monitored Service Level Agreements

Hosting/Security

- Hosting is FedRAMP moderate and can be hosted within AWS GovCloud
- Hardware/environment agnostic design through Docker Containers
- Can be installed
  - on-premise
  - AWS Cloud, Google Cloud, Azure Cloud
  - or any compliant & FedRAMP certified IaaS cloud vendor

Single Tenant SaaS Model

- Software instance is not shared.
- Dedicated environment per client.
- Limited client customizations
- Improved Security
  - Customer's data is completely isolated from others
  - Isolated Virtual Private Cloud (VPC)
- Reliable Operations
- Flexibility in migration

Back to Table of contents

Integration and rollout strategy
Prevention / Detection

The implementation roadmap gives states access to powerful tools quickly and the grows the level of integration as the state's priorities require.

- Products get deployed early in the project, usually within 2-3 weeks of project launch.
- Early roll-outs require little-to-no integration. States users gain access to much needed defenses instantly.
- Subsequent roll outs progress into uploading/FTP of batch files extracted from the state's systems.
- Automated data transfers and automation of actions between systems are jointly developed by state IT/On Point concurrent to prior roll outs and deployed according to priority of the state.

Levels of Integration	OPTimum UIdentify	OPTimum IDH SAR Broker	OPTimum ID Theft
Base Implementation	3 weeks (from start of scheduled layer)	2 weeks (from start of scheduled layer))	2 weeks (from start of scheduled layer)
State instance live in Prod			
Manual entry of input data			
Access results though GUI and Reports			
Batch Processing	1 week (after base implementation)	2 weeks (after base implementation)	3 weeks (after base implementation)
Extract of data loaded for processing			
Access results though GUI and Reports			
Automated data transfers	3 weeks (after batch implementation)	3 weeks (after batch implementation)	3 weeks (after batch implementation)
Data transfers from state systems automated			
Results published to state systems automated			

Back to Table of contents

Integration and rollout strategy
Workload Automation

The implementation roadmap gives states access to powerful tools quickly and the grows the level of integration as the state's priorities require.

- Process automation requires stronger outlines of current process flows and alignment
- Base system implementation becomes available to state early in the project
- Subsequent roll outs allows for data integration and alignment
- Automated data transfers and automation of actions between systems are jointly developed by state IT/On Point concurrent to prior roll outs and deployed according to priority of the state.

Case Automation / Integration	OPTimum Resolve	OPTimum Recover	OPTimum Enforce
Base Implementation / OIC tools availability	3 weeks (from start of scheduled layer)	6 weeks (from start of scheduled layer)	3 months (from start of scheduled layer)
State instance live in Prod			
Initial issue type process automation			
Access results though GUI and Reports			
Batch Processing / Data alignment / Process Automation	2 weeks (after base implementation)	4 weeks (after base implementation)	1 Month (after base implementation)
Issue automation process implementation			
Access results though GUI and Reports			
Automated data transfers	6 weeks (after batch implementation)	2 weeks (after batch implementation)	2 weeks (after batch implementation)
Data transfers from state systems automated			
Results published to state systems automated			

Back to Table of contents

State IT/SME team capacity needed

The rollout plan allows the state to deploy the fraud protection most urgent while managing team member availability.

Each horizontal integration below assumes the vertical product is being deployed independently, there's efficiencies when rolling out multiple products

**rough order of magnitude estimates can increase or decrease based on state data accessibility/complexity*

Levels of Integration	OPTimum UIdentify	OPTimum IDH SAR Broker	OPTimum ID Theft	OPTimum Resolve	OPTimum Recover	OPTimum Enforce
Base Implementation	IT – 32 hours SME – 64 hours	IT – 32 hours SME – 40 hours	IT – 48 hours SME – 64 hours	IT – 40 hours SME – 80 hours	IT – 40 hours SME – 80 hours	IT – 80 hours SME – 120 hours
State instance live in Prod						
Manual entry of input data						
Access results though GUI and Reports						
Batch Processing	IT – 16 hours SME – 16 hours (in addition to base implementation)	IT – 16 hours SME – 16 hours (in addition to base implementation)	IT – 24 hours SME – 8 hours (in addition to base implementation)	IT – 24 hours SME – 8 hours (in addition to base implementation)	IT – 40 hours SME – 80 hours (in addition to base implementation)	IT – 64 hours SME – 80 hours (in addition to base implementation)
Extract of data loaded for processing						
Access results though GUI and Reports						
Full Integration	IT – 40 hours SME – 40 hours (in addition to batch implementation)	IT – 24 hours SME – 32 hours (in addition to batch implementation)	IT – 16 hours SME – 24 hours (in addition to batch implementation)	IT – 80 hours SME – 80 hours (in addition to batch implementation)	IT – 80 hours SME – 80 hours (in addition to batch implementation)	IT – 80 hours SME – 80 hours (in addition to batch implementation)
Data transfers from state systems automated						
Results published to state systems automated						

Back to Table of contents

Team On Point

Over the past 30 years On Point has been developing and managing integrity solutions for SWAs

Team members that span the nation totally centuries of UI experience.

We get UI, since our inception it's 100% of our business.

Sample of our UI Expertise

- Chief of Investigations (Washington ST) - Kathy Moore
- Manager of Benefit Systems (Illinois) - Norm Harelik
- UI Director (Virginia) - Becky Sperlazza
- Director of Tax Operations (Massachusetts) - Joe Pacheco
- Assistant UI Commissioner (New Jersey) - Bob Yokavonus
- CIO (New Jersey and NASWA) - Joe Vitale
- IT Solutions Provider (New Jersey and NASWA) - Tom Kusnirik
- Deputy Administrator, USDOL (Washington ST and Maryland) - Dale Ziegler

Back to Table of contents

Current installations

	Cloud solutions					On-premise solutions								
	Uidentify	**ID Theft**	**Resolve**	**IDH Broker**	**FraudX Audit**	**BARTS**	**BARTS DB**	**IRME**	**AWARE**	**RECOVER**	**ENFORCE**	**NORM (CORE)**	**OPTIMUM XMATCH**	**Workforce Reporter**
Alaska						X	X		X					
Arizona		X		X	X	X	X	X						
Arkansas	X		X	X		X	X	X		X	X	X		
DC						X				X				
Georgia						X	X		X	X	X			
Illinois						X								
Kentucky						X	X	X		X				
Louisiana									X					X
Massachusetts				X					X					
Nevada														X
New Jersey						X		X						
South Carolina													X	
Puerto Rico						X				X				
Texas									X					

Back to Table of contents

Performance statistics

State A was buried with a sizable backlog of claims they suspect was largely fraud.

- After filtering through UIdentify over 10% of the claims were discovered to be valid claimants. Those claims were quickly cleared and deserving claimants began receiving benefits.
- The solution will block the fraud they already suspected in that pool and any claims that result in an issue will be efficiently processed by Resolve.
- Trends are showing approximately 48,000 claims will go through the Resolve automated non-responsive claimant path, with an MPU of 40 minutes State A stands to save over 39,000 hours of work.

State B began to encounter that 70% of their initial claims over a period of a few weeks were hitting fraud score thresholds.

- Both the IDH broker and audits available within our ID Theft product are detecting the fraud claims and enabling the claims to be blocked.

State C using an audit available in our ID Theft solution discovered a pattern of debit cards, bank type, and address gave indication of fraud

- The ID Theft audit over a 2 month timeframe detected fraud and enabled the state to stop paying $22,049,595 in weekly claims. This would have resulted om over $1.1B in fraud if the claims were allowed to exhaust their benefits.

Back to Table of contents

Demo recordings / Customer testimony

OPTimum customer testimonial

- MA Integrity Director Brian O'Connell provides testimonial during OIC webinar

Click here for recorded testimonial (4:20 min)

OPTimum IDH broker

- Demo of SAR integration, IDV release not available at time of this recording

Click here for recorded demo of IDH broker (13:12 min)

OPTimum Resolve

- Demo of adjudication automation solution

Click here for recorded demo of OPTimum Resolve (4:51 min)

OPTimum Identity theft

- Demo of batch mngt, fraud report, and score tuning

Click here for recorded demo of ID Theft (15:52 min)

OPTimum UIdentify

- Demo of solution integrated to allow on demand id proofing by a state user.

Click here for recorded demo of UIDentify on-demand (2:07 min)

OPTimum UIdentify

- Demo of solution integrated within claims intake

Click here for recorded demo of UIdentify claims intake (1:05 min)

Back to Table of contents

FAQ

- Q: Which products within the OPTimum Integrity Cloud are provided as Cloud solutions and which are On-premise solutions?
- A: All products within the OPTimum Integrity Cloud are provided as Cloud solutions. The Cloud model allows On Point to best serve SWA and be most responsive to SWA's needs. The products can also be implemented On-premise or in a Private Cloud infrastructure, if determined to be most valuable for the state. On-premise solutions currently in production for any of On Point's current state customers date back to before states policies allowed for cloud hosted solutions.
- Q: The OPTimum Integrity Cloud infrastructure is stated to FedRAMP moderate certified. What's the current security standard for the OPTimum Integrity Cloud product solutions?
- A: The OPTimum Integrity Cloud is hosted within AWS FedRAMP certified infrastructure. The OPTimum Integrity Cloud product solutions have gone through NIST 800-53 and FISMA audits. We're currently progressing through a 3rd party SOC 2 audit which will be completed by end of February 2021, we'll embark on securing the SOC 2 certification immediately afterwards. On Point is open to participating in any security audits as requested by SWAs during product implementation.
- Q: What's the identity proofing process claimants that do not have an id or submit their claims in paper format?
- A: OPTimum UIdentify does provide an OCR solution where printed copies of a state id can be scanned and processed for validation. This would solve for paper claims. For claimants without a state id, Uidentify can validate other documentation such as utility bills, passports, etc. This is high quality identity verification process but requires more in-dept processes such as scanning integration or manual uploading to scans.
- Q: How do the OPTimum Integrity cloud solutions effectively align with similar products that are already in use by SWA's?
- A: The OPTimum Integrity Cloud utilizes layering of products to strategically block fraud. It does so using different types of systems (physical, systematic, procedural) making it virtually impossible for organized fraud to penetrate. OPTimum Integrity Cloud then employs workload automation layers to process work-items through the integrity stages (prevention, detection, investigation, adjudication, collection, and enforcement). Any solutions currently utilized by SWA's can be integrated within the layering strategy and the OPTimum Integrity Cloud solutions can fill gaps to boost capabilities as deemed valuable. During pre-proposal analysis SWA's and On Point subject matter experts will evaluate any overlap in functionality and determine if including the two systems as layers (for example fraud data analysis would benefit from additional layers of audits) is valuable or if one system would best fit the layer's objective.

Back to Table of contents

Prevention

Stop fraud before it starts and prevent pay & chase

Detection

Stop current fraud in its tracks

Adjudication

Proven backroom integrity tool that increase staff productivity

Collection

Mass pursue UI overpayments repayments

Enforcement

Automate flow from uncollectible to full restitution