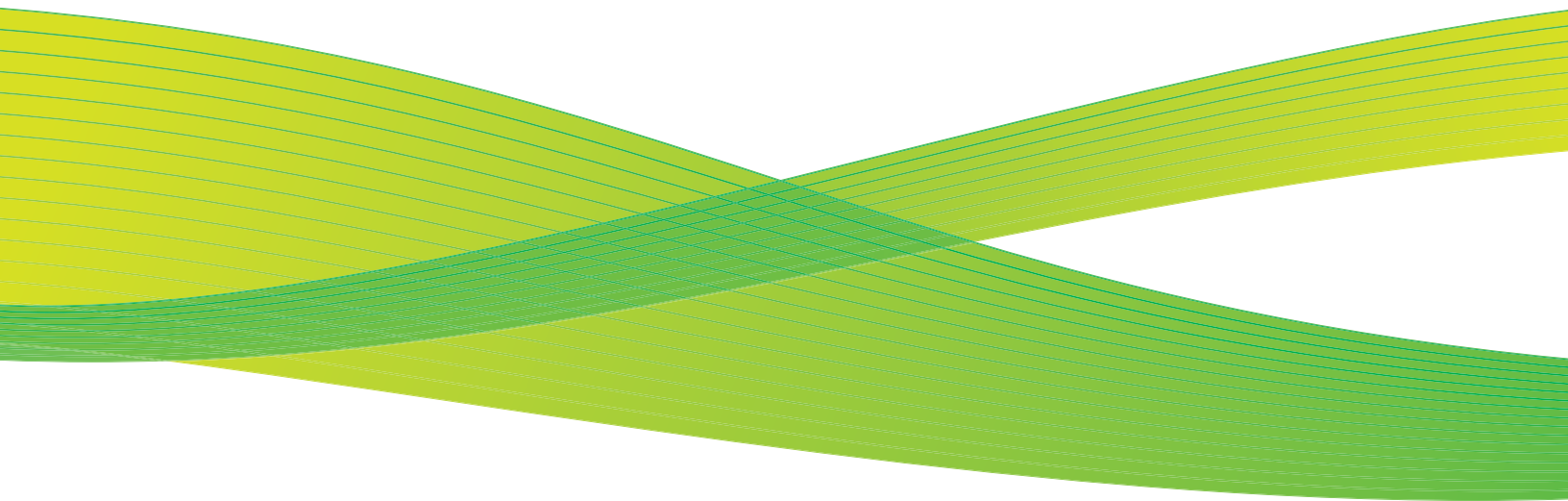


# Michigan wanted to make simple, paperless payments. We put it all on our card.

By replacing a paper process with electronic transactions, our solution helps 230,000 people in need receive their funds faster.



# Our EBT card solution for the Michigan WIC program is easy to use, and verification is automatic.

## The Challenge

The Michigan Women, Infants and Children (WIC) program provides nutrition education and benefits to approximately 230,000 participants each month. Historically, these funds have been redeemed at participating WIC stores via a paper-based coupon system. But the program was facing rising costs, resource demands for vendor training, lost/stolen coupon follow-up, and the need for improved data and information management.

Moving to an electronic solution was the answer. In 2005, we won a competitive bid to replace Michigan WIC's paper-based coupon benefits with an EBT card.

## The Solution

After extensive design sessions with the State WIC staff, we designed and implemented a pilot WIC EBT program that operated in Jackson County for about one year. More than 3,000 WIC participants replaced their paper vouchers with the WIC EBT card.

With the successful pilot complete, the project was rolled out statewide. By February 2009, all 230,000 participants in 130,000 families were using the WIC EBT card to access and redeem benefits. Participants statewide benefit from the ability to integrate WIC into a regular shopping trip, increasing convenience and eliminating the stigma commonly associated with using special coupons at checkout.

The program also has benefits for the State and authorized WIC vendors. Vendors are paid faster and clerk training is reduced. And because the system automatically validates approved items, errors are caught at the checkout lane instead of weeks later in an audit.

Benefits for the State include cost reductions for eliminating paper coupon processing, reduced Treasury Department fees and streamlined program administration. Plus, our online, real-time system enhances data collection and analysis, making it easier for State administrators to manage budget dollars.

## The Results

The first of its kind, Michigan's WIC EBT project is serving as a national model for other state WIC programs. For participants, the card means easier shopping and faster access to funds.

**"ACS has been user friendly, willing to work with us if there are any issues, and right on top of things."**

Stephanie Horning,  
RD, WIC Coordinator,  
Jackson County Health Department

**"Pilot and ongoing rollout has been one of the smoothest new implementations we have done."**

Gail VanNoller,  
Senior Systems Coordinator,  
Meijer Grocery Stores



**Sector:** State and Local Government

**Solution:** Electronic disbursement of WIC benefits

**Client:** Michigan Department of Community Health

**Challenge:** Rising costs for paper processing; stigma and inefficiency of voucher system

**Results:** Fast, secure funds delivery to participants; lower costs and more comprehensive information for DCH

You can learn more about us at [www.acs-inc.com](http://www.acs-inc.com).

## The Bottom Line

Frustrated with rising costs for paper-based disbursement of Women, Infants and Children (WIC) program benefits, the Michigan Department of Community Health needed an electronic solution. We worked closely with them to design

the WIC Electronic Benefits Transfer (EBT) program. It helps participants obtain funds faster, and replaces a cumbersome paper process with fast, reliable, auditable electronic transactions. The WIC EBT card is easy to use, and verification is automatic.

