

UNEMPLOYMENT FRAUD

IDENTITY THEFT & CREDIT MONITORING

Unfortunately, we have received word from a number of clients that they are receiving unemployment claims on employees who are still employed and have not filed claims. Please read on for more information.

Has there been a Data Breach?

Texas Workforce Commission (TWC) has publicly stated that they have not been hacked, and they are not providing credit monitoring, which would be the appropriate offering in the event of a data breach. TWC has, however, admitted the increase in fraudulent claims is wide spread, and they are working to address the situation.

What are Next Steps for Employers?

We have been told that if an employer receives any fraudulent claims, to file them as fraudulent with TWC. Here is a link to TWC to help with this process: https://www.twc.texas.gov/news/efte/fraud_reduction.html#:~:text=Call%20the%20TWC%20Fraud%20Hotline,%2Fbnfts%2Fuifraud.html. **BFG HR clients:** Please contact our team, and we will report to TWC on your behalf.

Employers should also notify the affected employee of the fraudulent claim, provide a copy of the fraud report filed with TWC, and keep the employee updated as to the status of their claim.

What are Next Steps for Affected Employees?

It is reasonable to be concerned when someone is attempting to collect unemployment benefits on behalf of someone else. We have been informed by our clients that full social security numbers of their employees have been compromised, so there is a risk of identity theft. Therefore, we believe it would be appropriate to suggest that anyone affected sign up for the credit monitoring services as a precaution. There are several different monitoring services. Please see the lists below. The first includes free services and the second is a list of paid services, which typically charge a subscription fee.

If employees want to reach out to TWC, the best way to do so is via the fraud email: TWC.fraud@TWC.state.tx.us.

Free Services

1. Experian (free option at the following website): <https://www.experian.com/consumer-products/credit-monitoring.html>

2. CreditWise from CapitalOne (free service available to everyone):
<https://creditwise.capitalone.com/home>

Paid Services

1. Equifax (paid service): https://www.equifax.com/equifax-complete/Equifax/?CID=2_equifax%20credit%20score%20monitoring_G_e&adID=502355995378&DS3_KIDS=p50281165251&campaignid=71700000061088289&sakwid=43700050281165251&gclid=Cj0KCQjw9YWDBhDyARIsADt6sGZa3TN7ZJu2dtBDdatS2S2PHUsCpjxadPWBB3A6A_8FE9IXEFBCdL0aAgK8EALw_wcB&gclid=Cj0KCQjw9YWDBhDyARIsADt6sGZa3TN7ZJu2dtBDdatS2S2PHUsCpjxadPWBB3A6A_8FE9IXEFBCdL0aAgK8EALw_wcB
2. TransUnion (paid service): https://www.transunion.com/marketing/upsidedown-brand-lp?channel=paid&cid=ppc:google:c:tui:brand_credit_monitor:1463286923:general:5568662983:cid9&gclid=Cj0KCQjw9YWDBhDyARIsADt6sGaMUCByerLeNEr8Xv_eayWiqJ0hHU40nNV_o_dzR3ZA9UcOpHKbiFP8aAkgWEALw_wcB&gclid=Cj0KCQjw9YWDBhDyARIsADt6sGaMUCByerLeNEr8Xv_eayWiqJ0hHU40nNV_o_dzR3ZA9UcOpHKbiFP8aAkgWEALw_wcB
3. IdentityForce (paid service):
https://secure.identityforce.com/sales_landing/step2?offer=cnbcdecusc
4. PrivacyGuard (paid service): <https://www.privacyguard.com/>
5. myFICO (paid service): <https://www.myfico.com/products/fico-score-plans>
6. Costco ID Protection (paid service for members): https://www.costco.com/identity-protection-services.html?EXTID=credit-monitoring-c&gclid=Cj0KCQjw9YWDBhDyARIsADt6sGZ5ufIEHc33TGICB06Y9dJ5IP00Lu3iRMEpA6akpby09m39m989KlkaAKHgEALw_wcB

In addition, the following article may be a helpful resource for affected employees: [9 Tips to Protect Yourself from Identity Theft](#). Within the article there are several links to websites with more information, including a government website for victims of identity theft (<http://www.identitytheft.gov/>).

For More Information

We're sorry for everyone having to deal with unemployment fraud and identity theft. But it appears this may get worse before it gets better.

We will continue to monitor this situation and release updates as needed. If you have any questions, please contact our HR team at **210-775-6082**, toll-free at **1-888-757-2104**, or HRmanagement@BFGonline.com.



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