



Be Aware, Report Fraud, Protect Yourself

Be Aware

- Unemployment Insurance (UI) fraud is a crime that affects **everyone**. Criminal enterprises using stolen personal information from earlier national data breaches have been attempting to file fraudulent unemployment claims. **This is part of a national unemployment fraud scheme.** The criminals obtain the stolen identity using a variety of techniques, including the online purchase of stolen PII, previous data breaches, computer intrusions, cold-calling victims while using impersonation scams, email phishing schemes, physical theft of data from individuals or third parties, and from public websites and social media accounts, among other methods. Criminal actors will use third parties or persuade individuals who are victims of other scams or frauds to transfer fraudulent funds to accounts controlled by criminals.
- Many victims of identity theft related to unemployment insurance claims do not know they have been targeted until they try to file a claim for unemployment insurance benefits, receive a notification from the state unemployment insurance agency, receive an IRS Form 1099-G showing the benefits collected from unemployment insurance, or get notified by their employer that a claim has been filed while the victim is still employed.
- If you believe someone has filed unemployment insurance in your name, you need to **report it immediately**. Please read on to find out how to report fraud. More information is available on the [FBI website](#). We have also included links to several helpful resources on the [third page](#) of this document.



How to Report Fraud

Report to ADWS

It is important to remain vigilant and immediately report any suspicious activity related to unemployment claims. If you receive a letter or debit card in the mail for unemployment benefits and you did not file for unemployment, or if you suspect someone has fraudulently filed for benefits using your name or any of your information, you need to report this to ADWS immediately!

Ways to Report Fraud to ADWS:

- Send an email to ADWS.InternalAudit@arkansas.gov.
- Call **501-682-1058** to speak with the ADWS Fraud Investigation Unit. If the line is busy, leave a message!

All tips and reports we receive are investigated regardless of how much information is provided. However, the more details you can provide, the more you will aid in the investigation. ADWS is committed to maintaining the confidentiality and security of any and all information provided or discovered during unemployment fraud investigations.

After you submit a fraud report, ADWS' Fraud Investigation Unit will take appropriate action, including freezing the account associated with the report. If any payments were made, they will not be recognized as income to you at the end of the calendar year. In addition, the fraudulent claim will not impact your ability to collect unemployment should you need to in the future and no charges will be assessed to your employer.

File a Police Report

File a police report with your local police department. **Be sure to get a copy of the report and provide it to ADWS by sending it via email to ADWS.InternalAudit@arkansas.gov or presenting it at your local [Arkansas Workforce Center](#).**



How to Safeguard Your Information

If you believe your identity has been stolen and a fraudulent unemployment claim has been filed on your behalf, here are some steps you can take to protect yourself:

1. Change passwords on your email, banking, and other personal accounts
2. Make a list of credit card companies, banks, and other financial institutions where you do business. Tell them you are a victim of identity theft and ask them to put a fraud alert on your account.
3. Get a copy of your credit report and dispute any fraudulent transactions. You can [request credit reports online](#) from the 3 major credit reporting agencies (Equifax, Experian, and Transunion) or by calling (877) 322-8228.
4. Place a [credit freeze](#) with each of the 3 major credit reporting agencies. Call each of the credit reporting agencies at these phone numbers or visit their websites to freeze your credit.
 - a. Equifax: 800-349-9960 or [freeze your credit online](#)
 - b. Experian: 888-397-3742 or [freeze your credit online](#)
 - c. TransUnion: 888-909-8872 or [freeze your credit online](#)
5. Place a [fraud alert](#) on your credit file. You can do this by contacting just 1 of the credit agencies to add an alert with all 3 agencies.
6. Take notes about all conversations and keep copies of all records.
7. Visit the [Arkansas Attorney General's website](#) to learn more about how to protect your credit.

More Helpful Links

- The Arkansas Attorney General's office has information about [reporting identity theft and protecting yourself](#).
- The Federal Trade Commission has a step-by-step guide on [how to report identity theft](#) and create a recovery plan.
- If you believe someone has filed unemployment insurance in your name, you need to report it immediately. Learn more here: [Is a scammer getting unemployment benefits in your name?](#)



How to Recognize Fraud and Scams

- The FBI advises the public to be on the lookout for the following suspicious activities:
 - Receiving communications regarding unemployment insurance forms when you have not applied for unemployment benefits
 - Unauthorized transactions on your bank or credit card statements related to unemployment benefits
 - Any fees involved in filing or qualifying for unemployment insurance
 - Unsolicited inquires related to unemployment benefits
 - Fictitious websites and social media pages mimicking those of government agencies
 - Requests for bank information
 - Surveys
- Never give out your personal information over email or text message.
- Don't wire money, and always ignore the following requests:
- Communications related to your UI benefits from someone asking for money;
 - Someone who says they can help you file for your benefits for a fee; and
 - Anyone claiming to work for DWS who says they need a fee to complete your application.
 - Don't open or respond to unsolicited emails or text messages.
- Pay attention to emails with misspelled words, unusual address, statements demanding action right away, emails asking for personal information or bank account information
- Never give out your personal information on websites or social media channels, especially those that claim they can help you apply for UI benefits. Third parties can't apply for your benefits.