VISA

How to protect yourself from unemployment insurance fraud

Unemployment insurance
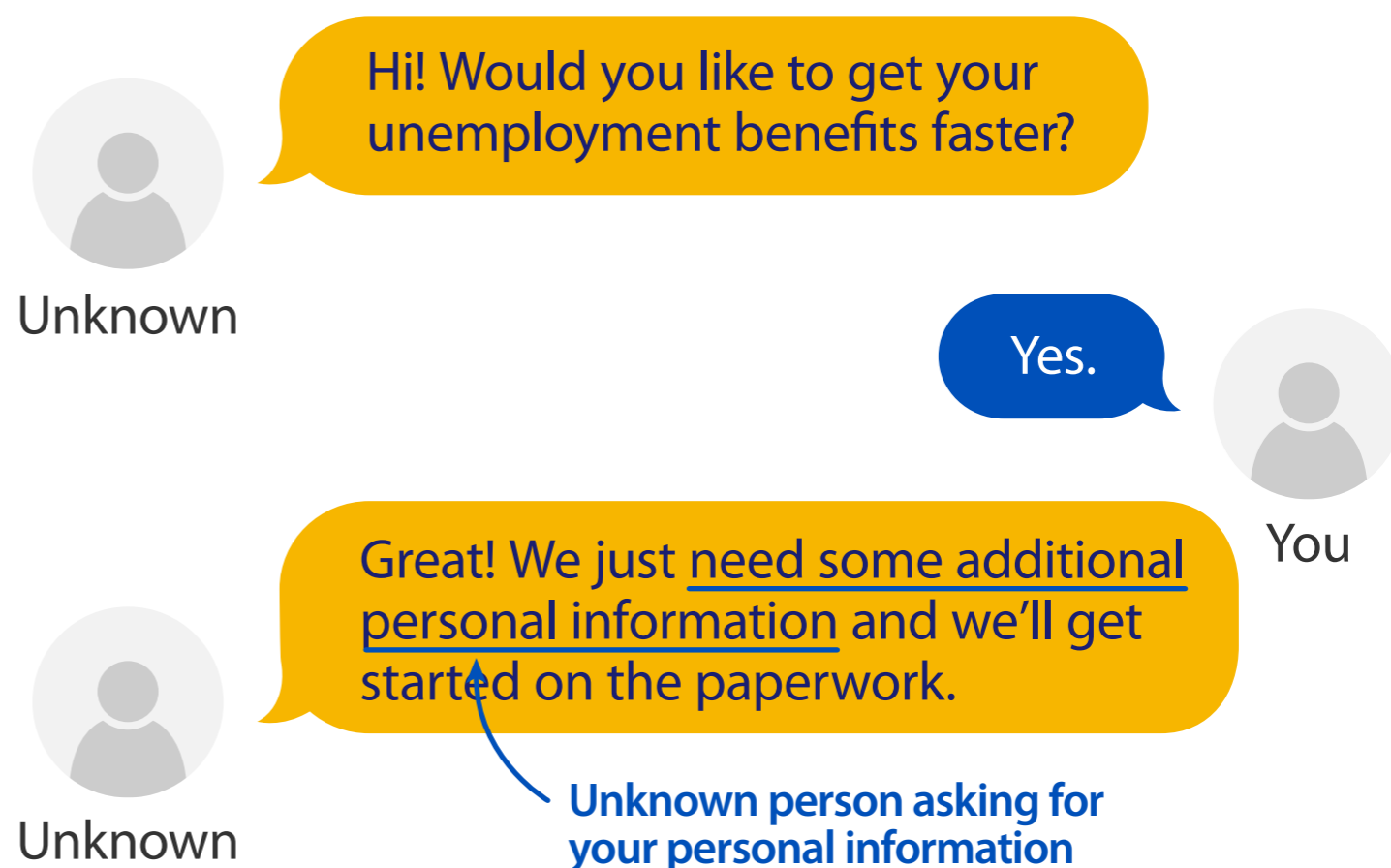Name
Address
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Fraud has been on a rise during the COVID-19 pandemic as criminals take advantage of consumer fears and uncertainty about their health, safety and financial security. Fraudsters have been targeting unemployment insurance benefits and stealing them from consumers who may be eligible, and even those who are not.

Protect yourself from unemployment insurance fraud schemes by following a few simple tips.

Look out for warning signs

Offers from people or organizations you don't recognize promising early and faster unemployment insurance benefit payments.

Solicitations from people you don't know offering money in exchange for your personal information.

Letters or email correspondence indicating new accounts or unemployment insurance benefits have been initiated in your name.

Unknown
Hi! Would you like to get your unemployment benefits faster?

Yes.
You

Unknown
Great! We just need some additional personal information and we'll get started on the paperwork.

Unknown person asking for your personal information

Keep your personal information safe

PERSONAL INFORMATION

1. Proactively register for an unemployment insurance account directly through your state's website.

2. Secure your personal information — online and offline — using software tools, lockable storage, and paper shredders.

3. Avoid social media and e-mail scams — if it's too good to be true, it probably is.

4. Just like your physical hygiene is crucial right now, so is your cyber hygiene — don't click on links or attachments from people you don't recognize or offers you didn't ask for.

5. Keep your personal information to yourself and never share it unless there's a legitimate reason.

Take action if you have been targeted

Contact all three major credit bureaus

Contact your respective financial institution

Contact your State Unemployment office by visiting www.dol.gov/general/maps/fraud

Visit IdentityTheft.gov to report the fraud to the FTC

Review your credit reports often

10:47
State unemployment office
Call
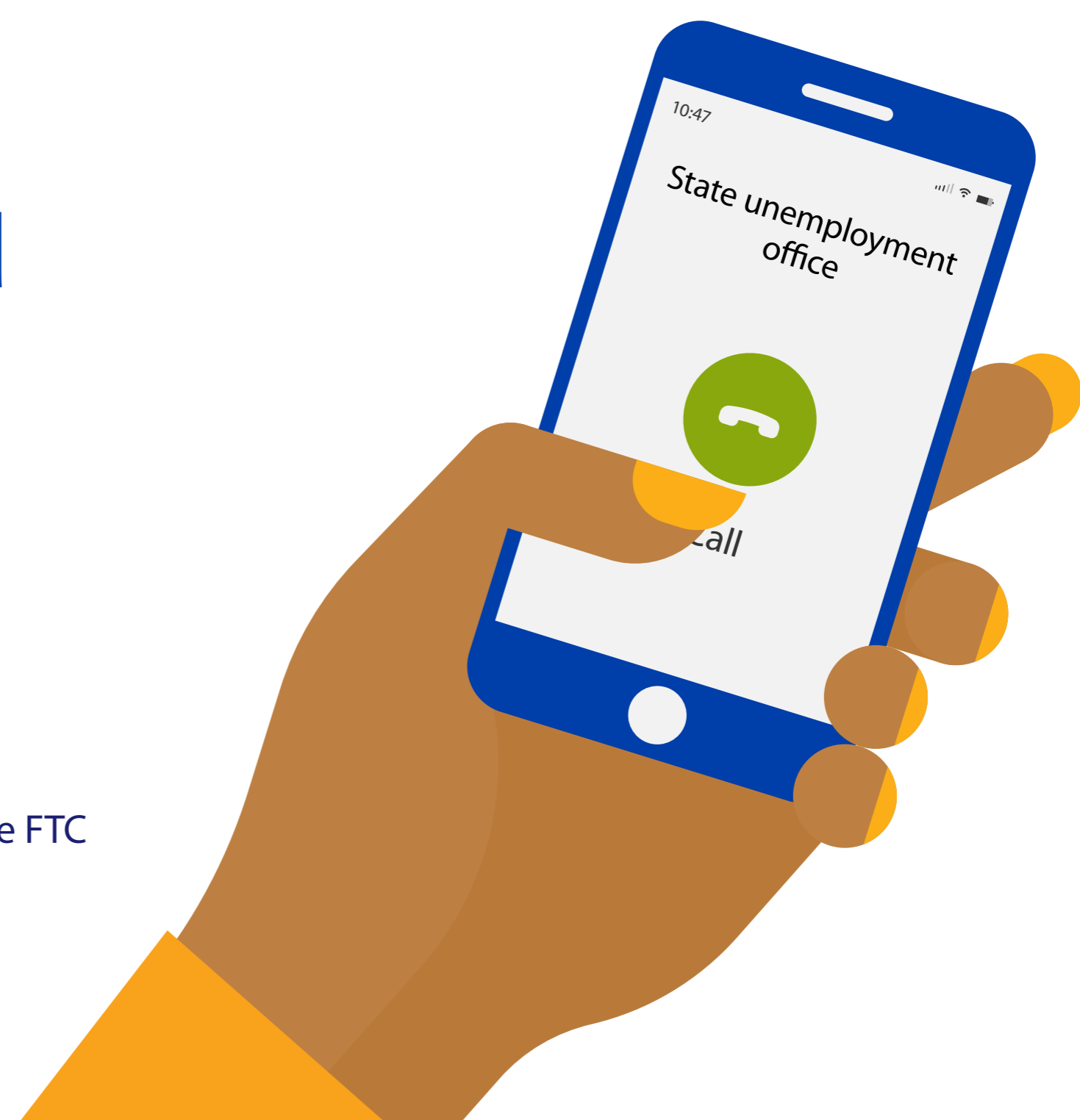
For more information on how to protect yourself from unemployment insurance fraud, visit visa.com/stopuifraud