



Building Integrated Workforce Development Systems

How to Respond to Imposter Claims and Improve Claims Investigation

**2022 National UI Issues Conference
June 30, 2022**

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Deploying New Pandemic Unemployment Systems in Response to the CARES Act



**Coronavirus Aid,
Relief,
and Economic
Security
(CARES) Act**

(CARES) Act

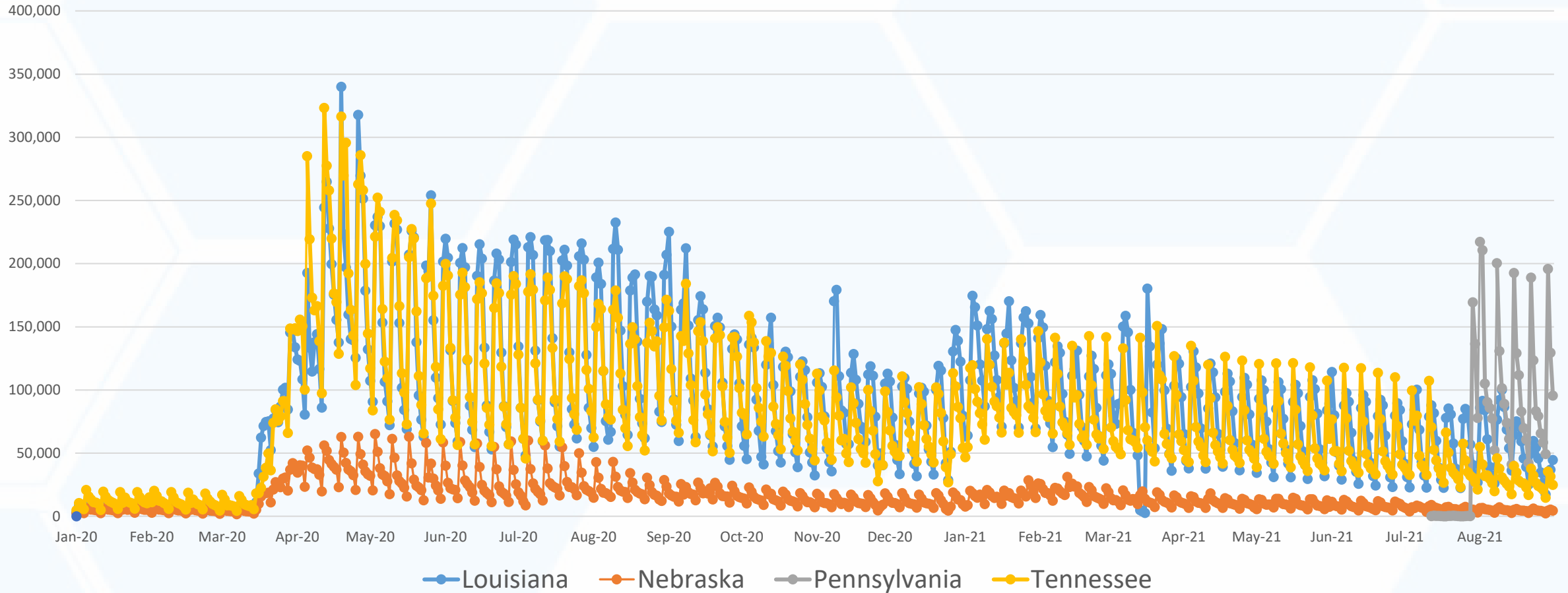


■ System Development & Launch
 ■ Accepting Applications
 ■ PUA Payments
 ■ FPUC Payments
 ■ PEUC Payments
 ■ LWAP Payments



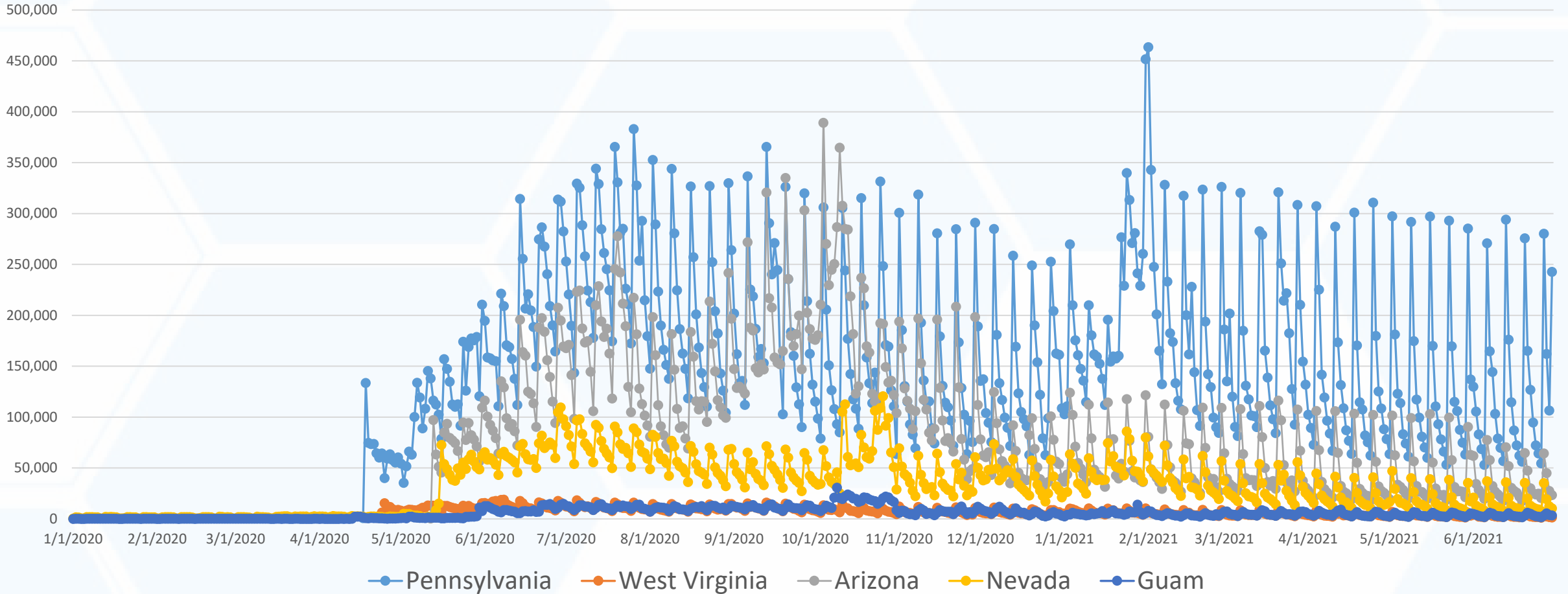
Traffic in Regular UI Systems

Daily Visits - UI Clients





Daily Visits - PUA Clients



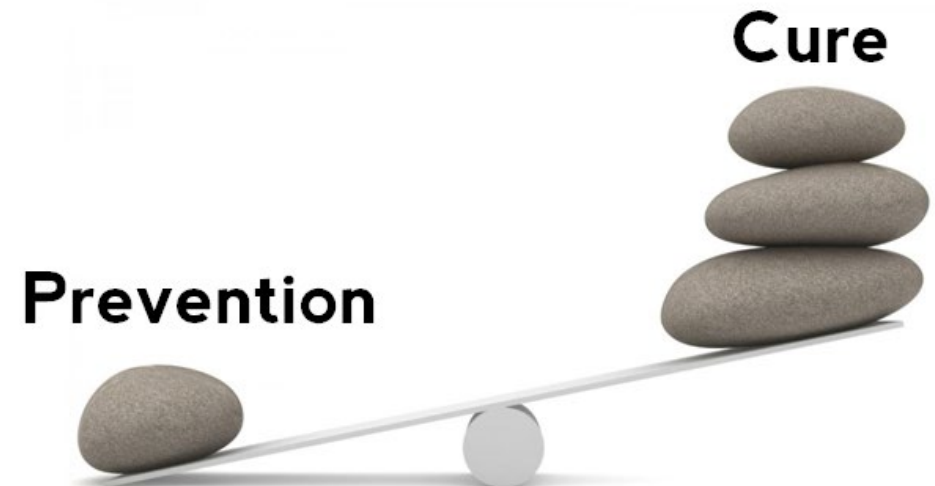


Unemployment Payments 3/1/2020 to 10/1/2021

State / Territory	Claimants Paid	Claims Paid	Total Benefit Payments
Pennsylvania (PUA Only)	1,261,264	1,631,560	\$24,914,571,784
Louisiana	773,142	1,130,761	\$10,014,656,583
Arizona	1,544,160	1,623,536	\$9,630,473,763
Tennessee	752,376	1,039,475	\$8,162,091,491
Nevada	141,565	183,551	\$2,918,070,194
Pennsylvania (Regular UI Since 6/8/21)	530,482	546,089	\$2,816,511,364
Nebraska	151,818	186,110	\$1,456,849,457
West Virginia	36,616	42,191	\$439,741,218
Guam	30,797	43,785	\$785,703,037
CNMI	14,119	14,625	\$240,090,420
Palau	65	65	\$412,596
TOTAL	5,236,404	6,441,748	\$61,379,171,909



Our philosophy on preventing fraud was to take measures to prevent it from ever happening

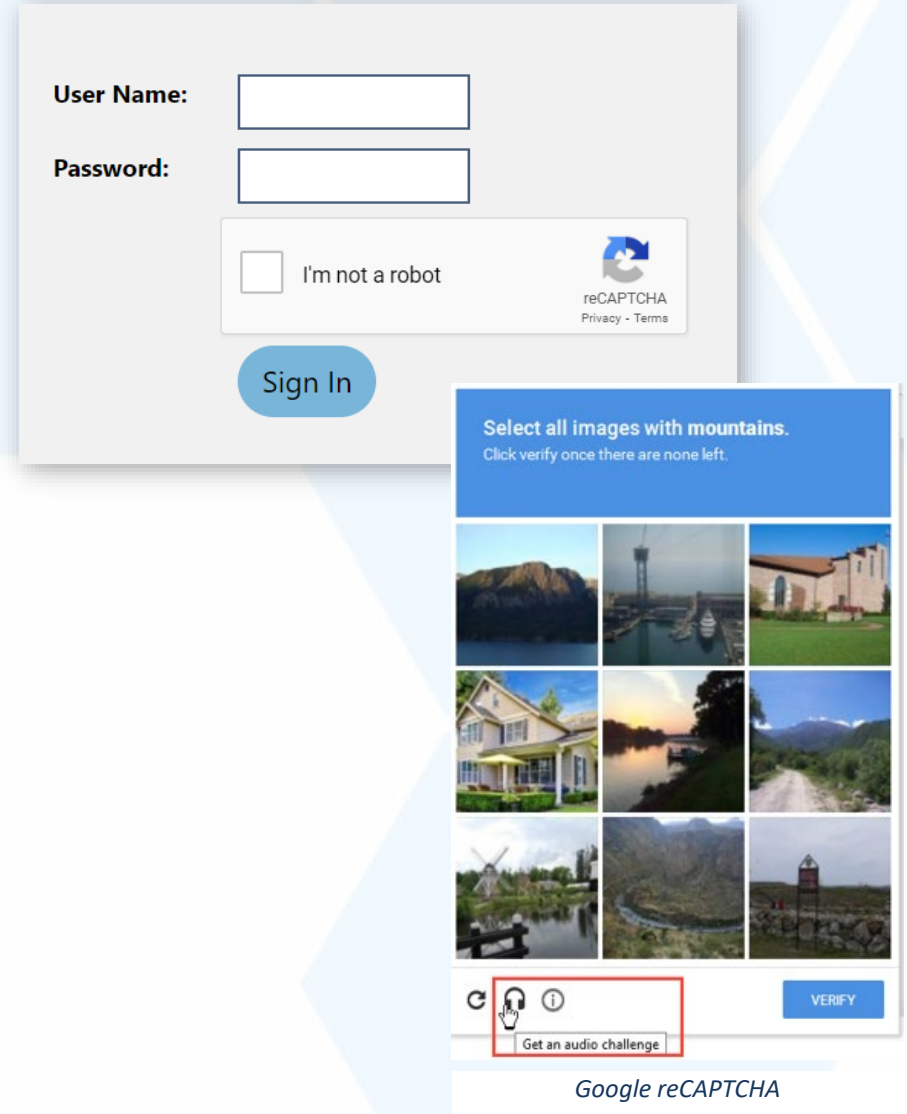


Upfront Fraud Prevention Measures



reCAPTCHA to Prevent Robot Activity

- Use Google reCAPTCHA to determine whether or not the user is human
- If reCAPTCHA detects that the page is being accessed automatically the user is asked to match images e.g. click on the images displaying traffic lights
- The intent of the test is to prevent spam and auto-registration of new accounts
- Options exist to display a reCAPTCHA on the filing of both initial and continued claims as well as login



The image shows a login form with the following elements:

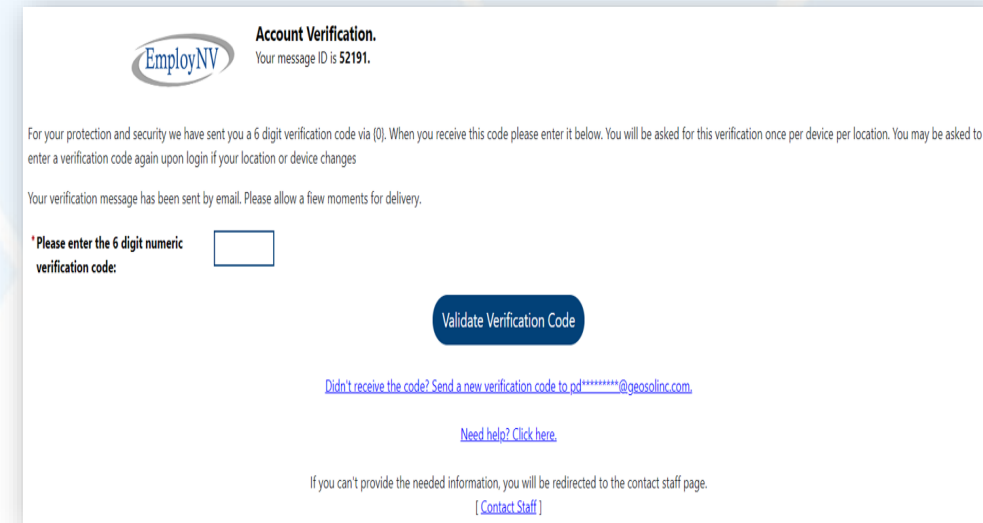
- User Name:** A text input field.
- Password:** A text input field.
- I'm not a robot
- reCAPTCHA logo with links for [Privacy](#) and [Terms](#).
- Sign In** button.

Below the login form is a reCAPTCHA image challenge:

- Instruction: **Select all images with mountains.** Click verify once there are none left.
- A 3x3 grid of images: a mountain landscape, a bridge over water, a house, a house with a porch, a sunset over water, a mountain path, a windmill, a river, and a water tower.
- At the bottom left, there is a **Get an audio challenge** button.
- At the bottom right, there is a **VERIFY** button.

Google reCAPTCHA

- This a function that sends a 6-digit code to an individual that they will need to enter into the system to verify their identity
- By default, the code is sent via SMS text message. If the individual did not provide a cell phone number, it is sent via email
- The 6-digit code is required to be entered upon registration, or on login.
- If the user accesses the system from a different IP location, the code is required again



Account Verification.
Your message ID is 52191.

For your protection and security we have sent you a 6 digit verification code via (0). When you receive this code please enter it below. You will be asked for this verification once per device per location. You may be asked to enter a verification code again upon login if your location or device changes

Your verification message has been sent by email. Please allow a few moments for delivery.

*Please enter the 6 digit numeric verification code:

[Validate Verification Code](#)

[Didn't receive the code? Send a new verification code to pd*****@geosolinc.com](#)

[Need help? Click here.](#)

If you can't provide the needed information, you will be redirected to the contact staff page.
[\[Contact Staff \]](#)

Consumer Record Verification

- Searches consumer records and then compares claimant data
- Matches on:
 - ✓ First name, middle name, and last name
 - ✓ Multiple address listings including status (current, previous, or second previous)
 - ✓ Multiple phone number listings including type (land line, VoIP, mobile)
 - ✓ SSN listing including: status, issue state, and issue date start/end range
 - ✓ Date of birth
- The service will check if the claimant's address or phone number is:
 - ✓ Reported as suspicious, misused, or used in fraud
 - ✓ If the claimant's SSN is reported as suspicious or belonging to a minor






Bank Account Verification and Authentication (GIACT)

- Will verify if the bank account exists.
- Will verify if the account is a pre-paid debit card.
- Will authenticate the claimant's data against signature data from the participating banks. Confirms claimant matches the following:
 - ✓ Claimant's name
 - ✓ Claimant's SSN
 - ✓ Claimant's date of birth
 - ✓ Claimant's address
 - ✓ Claimant's phone number



Identity Document Verification

- Self-service user interface for individuals to be able to add a digital document that establishes their identity
- Ability to scan the ID document, and read PDF417 code and compare the information with info provided by the individual
- A queue is created for staff of individuals who have provided proof of identity documentation. From this queue, staff can link directly to the document to view it. A link to resolve any issue is also available
- Staff will then review the identity document and if ok, release the issue so the individual can be paid

 **Proof of Identity - Document Upload**


Document Upload

You must upload documentation to verify your identity.

Maximum uploaded file size is 10MB.

Document 1:


Driver's licenses No file chosen - Driver's licenses (Front)



DL#: FFF1234567890
Name: John Smith
DOB: 12/24/1971

Driver's licenses Front:
Please ensure text is legible and your photo is clear. If sending a photo we suggest laying the DL on a flat surface and use ample lighting.

No file chosen - Driver's licenses (Back)



DL#: FFF1234567890
Name: John Smith
DOB: 12/24/1971

Driver's licenses Back:
Please ensure the bar code on the back of your license is clear in the image you upload. If sending a photo we suggest laying the DL on a flat surface and use ample lighting.

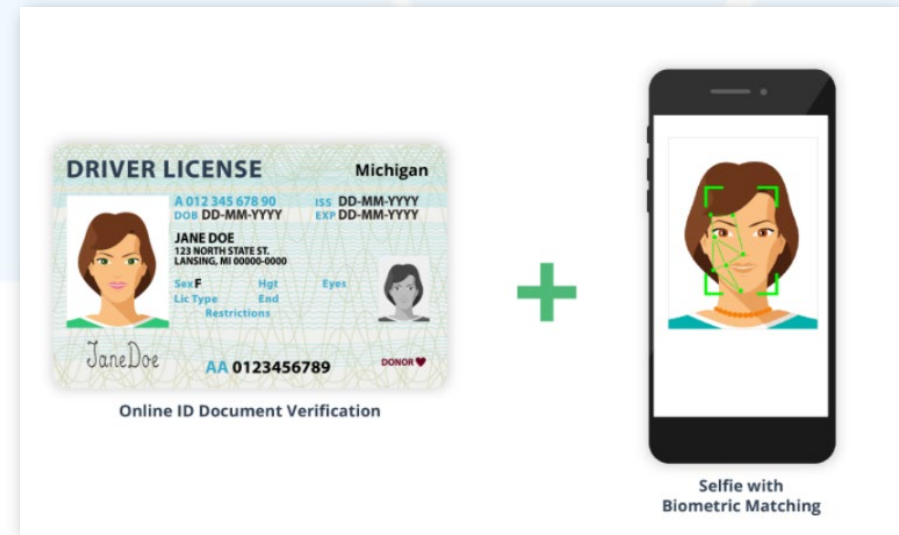
Document 2:

Select type No file chosen



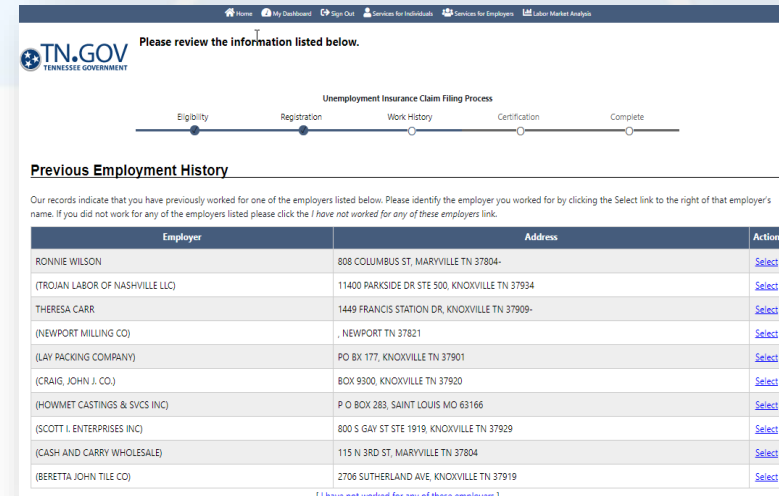
Two Options :

- **Option 1:** The system sends an email (and internal message) to any claimant that requires their identity to be verified. The message provides a link for the individual to go to the ID.me website.
- **Option 2:** When the individual indicates they wish to file an initial claim, they are passed directly to ID.me to verify their identity. Once the individual is authenticated by ID.me, they are redirected back to the system to complete their initial claim.



KBA requires the individual to identify personal information to prove that the person is the owner of the identity.

- **Ten Employer Check** - If the claimant has wages, the system will ask the individual to select the employer they worked for from a list of 10 employers
- **DMV Check** - In some states, the agency responsible for motor vehicle licensing has a database that can make available a check of the licensee's mother's maiden name
- **Lexis Nexis** - The system includes a web service interface available from the initial claim filing. This will provide a question, or questions, that only the claimant should know



The screenshot shows the TN.GOV website interface for the Unemployment Insurance Claim Filing Process. At the top, there is a navigation bar with links for Home, My Dashboard, Sign Out, Services for Individuals, Services for Employers, and Labor Market Analysis. Below the navigation bar, a progress bar indicates the current step is 'Registration', with other steps being 'Eligibility', 'Work History', 'Certification', and 'Complete'. The main content area is titled 'Please review the information listed below.' and 'Previous Employment History'. A note states: 'Our records indicate that you have previously worked for one of the employers listed below. Please identify the employer you worked for by clicking the Select link to the right of that employer's name. If you did not work for any of the employers listed please click the I have not worked for any of these employers link.' Below this note is a table with columns for Employer, Address, and Action.

Employer	Address	Action
RONNIE WILSON	808 COLUMBUS ST, MARVILLE TN 37804-	Select
(TROJAN LABOR OF NASHVILLE LLC)	11400 PARKSIDE DR STE 500, KNOXVILLE TN 37934	Select
THERESA CARR	1449 FRANCIS STATION DR, KNOXVILLE TN 37909-	Select
(NEWPORT MILLING CO)	, NEWPORT TN 37821	Select
(LAY PACKING COMPANY)	PO BX 177, KNOXVILLE TN 37901	Select
(CRAIG, JOHN J. CO.)	BOX 9300, KNOXVILLE TN 37920	Select
(HOWMET CASTINGS & SVCS INC)	P O BOX 283, SAINT LOUIS MO 63166	Select
(SCOTT I ENTERPRISES INC)	800 S GAY ST STE 1919, KNOXVILLE TN 37929	Select
(CASH AND CARRY WHOLESALE)	115 N 3RD ST, MARVILLE TN 37804	Select
(BERETTA JOHN TILE CO)	2706 SUTHERLAND AVE, KNOXVILLE TN 37919	Select

[I have not worked for any of these employers](#)

- **Suspicious Actor Repository**
- **Multi-State Claims**
- **Fraud Alerting**
- **Suspicious Email Domains**



Backend Fraud Detection





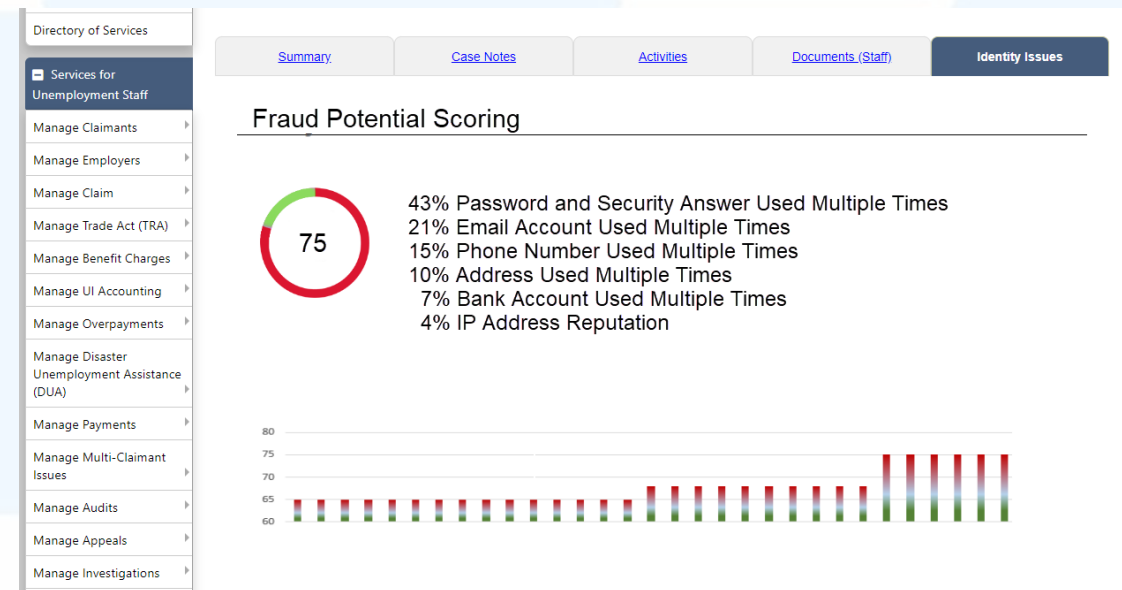
Run Fraud Analytics and Pattern matching on over 30 variables including:

- Addresses
- Email
- Phone
- Bank account
- SSN
- IP address
- Password + security answers



Composite score of claimant based on potential fraud indicators

- Allows for a graduated scoring on existing backend measures such as multiple use of primary data elements
- Includes additional data elements such as reputation of data including login names, security questions, and IP addresses
- Claims are scored at initial filing
- Claims re-scored nightly to detect changes in data points or additional claim matches after initial file





Fraud Prevented 3/1/2020 to 10/1/2021*

State / Territory	Claims Flagged	Weeks Claimed Prevented	Potential Total Payments Prevented
Arizona	3,499,911	\$13,164,524,061	\$36,073,368,711
Pennsylvania (PUA)	903,913	\$1,277,930,401	\$10,380,375,603
Nevada	811,761	\$1,898,640,492	\$8,933,522,563
Louisiana	531,241	\$808,283,103	\$2,995,795,838
Pennsylvania (Regular UI Since 6/8/21)	185,120	\$86,494,003	\$1,342,755,450
West Virginia	121,694	\$710,956,726	\$1,305,168,602
Nebraska	100,534	\$346,664,803	\$463,158,937
Guam	49,134	\$222,117,270	\$679,062,727
CNMI	16,621	\$130,862,019	\$282,615,211
Palau	1,724	\$8,153,737	\$29,680,692
TOTAL	6,221,653	\$18,654,626,615	\$62,485,504,334

*Does not include prevention via ID.me front end



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