



Advisory

United States Secret Service Department of Homeland Security

FinCEN Advisory (Revised 5/29/2020)

The United States Secret Service, along with other state and federal agencies, is investigating an extensive fraud scheme that involves the use of stolen personal identifying information to fraudulently claim unemployment benefits that are then paid out by state governments. Perpetrators apply online with the stolen identifying information, and direct payment of the benefits to a financial institution or debit account of their choosing. After funds are deposited in the identified account, they are then withdrawn at locations around the country and transferred to other accounts, including accounts overseas.

The most common indicators of this fraudulent scheme are:

- Account holder name and ACH ‘remit to’ name do not match;
- Unemployment deposits are in excess of \$5,000;
- Unemployment deposits are paid to account holder who resides outside of the issuing state;
- Multiple unemployment deposits into one account from the same issuing state or multiple issuing states.

Washington and Other Impacted States

The Secret Service has identified multiple states who have suffered significant fraudulent activity. If your financial institution has identified fraudulent transactions that originated from other states, these impacted states have requested that the funds be returned.

If your financial institution is able to reverse or return the fraudulent ACH transaction, then it should be done in accordance with AML obligations or normal banking procedures. If any of the funds have been withdrawn and the ACH cannot be reversed, the Secret Service requests the remaining funds be preserved. Your financial institution should contact their local Secret Service field office to assist in the recovery of funds.

In some instances, federal law enforcement may directly reach out to affected institutions to share or request additional information. If you have already been in contact with Secret Service representatives regarding this matter, no further notification is required at this time.

Please notify the Secret Service once you have filed a SAR based on the movement of fraud proceeds through accounts at your institution.

Please preserve any information regarding the accounts associated with fraudulent activity related to this issue, including account opening information, transaction data, and especially any surveillance photos or video that may be available between February 15, 2020 and the present.

Table 1 reflects ACH details for some of the states currently affected by this fraud. This may assist in identifying fraudulent payments.

Table 1

State	Identifiers
Washington	“WA ST EMPLOY SEC UI BENEFIT” “WA ST EMPLOY SECUI BENEFIT” “WA ST EMPLOY SEC - UI BENEFIT” Company ID: 1911762161 Keybank Account: 479681233389
Rhode Island	“RIDLT-UI UIDD”
Massachusetts	“MA DUA CARES ACT” “MA DUA MA UI” “MA PUA PROGRAM CARES ACT” Company ID: C046002284
Texas	“TWC-BENEFITS UI BENEFIT” “UI BENEFIT TWC-BENEFITS” Company ID: 2146000422
North Carolina	“NCDES-UIBENEFITS UI BENEFIT” Company ID: 7561545517
Oklahoma	Company Name: Conduent "DEP TRANSF" "PPD" Company ID: 7131996647
Maine	“Maine Dept of Labor UMEMP COMP” Company ID: listed as 1716000001
Michigan	“UI BENEFITUIA PRE-PAID CAR” “UIA PRE-PAID CAR UI BENEFIT” Company ID: 1382538297
Minnesota	“MN DEPT OF DEED” “MN DEPT OF DEED UI BENEFIT” Company ID: 1411681137
Montana	“STATE OF MONTANA MT30999” Company ID: 6602Y00000
Pennsylvania	“COMM OF PA UCD UCBENEFITS” Company ID: 1031301024
Iowa	“ST OF IA-UI PAY UNEMPLOYME” Company ID: 1426004546

Georgia	“GA DEPT OF LABOR REG UI” Company ID: 2586002009
Florida	“FL DEO UI BENEFIT” ACH ID: 1272818119
New Mexico	“New Mexico DWS UI BENEFIT” Company ID: 1456000565
Arizona	STATE OF ARIZONA BENEFITPAY 8660047930
Wyoming	“WYOMING DWS UI BENEFIT” Company ID: 1WYODWSUIB

Please contact your local USSS Field Office with any questions and/or assistance in the recovery of funds. Contact information for your local field office can be found at the following link:

<https://www.secretservice.gov/contact/field-offices/>

Thank you for your ongoing cooperation in this matter.