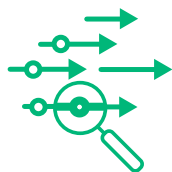


# Unemployment Fraud:

Rapid response to protect taxpayer dollars and citizens in need



## Surveillance Dashboard:

Effectively manage the influx of claims and respond to fraud immediately.



## Fraud Alerts:

Quickly respond to identity theft, suspicious business accounts and abuses.



## Balanced Response:

Root out fraud while expediting authentic claims.

## The Issue

The current challenges of providing unemployment insurance to those in dire need are overwhelming. Unemployment is at levels that would have previously seemed unimaginable. Legislation is so new that the ink hasn't dried yet, and already governments are facing another threat: fraud. You're working hard to make funding available to the individuals and families who need help today while bad actors are intent on exploiting gaps in the system. Fraudsters are taking valuable resources from those who need them most and causing harm to all citizens through identity theft and other schemes.

Addressing fraud is even more pressing because governments are going to need every fiscal advantage they can find to begin digging out of the economic wreckage left in the wake of COVID-19. You can't afford to lose hundreds of millions or even billions of dollars to unemployment fraud.

## The Challenge



**Data availability and complexity.** Numerous claims data collection systems and formats can result in slow identification of fraud. Hindsight analysis of questionable applications might stop tomorrow's fraud, but what about today's? SAS can help you monitor claims - all of them - continuously.



**Manual efforts or inadequate tools.** Data scale, complexity and the analytical speed required to identify fraud quickly are often beyond what some analytics solutions can handle. Response times and accurate reporting suffer as a result. We can help you rapidly scale a highly secure, cloud-based solution that can provide you with the extra analytical capacity you need.



**Unintended harm to those in need.** The volatility and speed of program delivery have created the opportunity for highly motivated and sophisticated fraud. As governments respond there is a danger that tighter restrictions will keep payments from legitimate applicants. Programs must find the right balance between short- and long-term strategies.

## Our Approach

With the sophistication and agility of fraud schemes, you need a way to correlate events and quickly apply domain expertise, network analytics and machine learning to identify the greatest threats continuously. SAS enables you to:

- **Find identity theft rings.** Analyze many accounts and claims simultaneously to identify and surface clusters of identity theft and fraud. Quickly build models of application attributes, claimant and work history to identify the patterns of stolen identities.
- **Safeguard PUA claims.** Without base wages and account histories, pandemic unemployment assistance (PUA) claims provide a significant challenge. Incorporating tax records, business licensing and other data sets directly into the analytics interface enables quick detection of fraud while paying legitimate benefits.
- **Identify highly suspicious claims.** Verify abuse of legitimate business accounts for employee separation notices and detect fictitious businesses.
- **Distinguish egregious and abusive behavior.** Find the high-dollar value claimants that were not affected by COVID from an employment perspective that are taking advantage of the program.
- **Manage the influx of claims more effectively.** Present claim and claimant insights by geography, industry business size, business claim density, and monetary and nonmonetary eligibility factors. Display prioritized results from the unemployment fraud analyses.

- **Separate fraud from processing problems.** Identify claims showing risk or process issues within a single interface. Separate real people from identity thieves. Allow payments to flow to people who may have claims stuck in manual processes for months.

## SAS® Difference

SAS has adapted its proven approach to unemployment fraud detection to a rapid-deployment, cloud-based solution focused on identifying the most egregious issues. The solution includes:

- An unemployment claims surveillance dashboard.
- Unemployment fraud analytics and generating claims fraud cluster alerts.
- Ongoing fraud model support.

SAS delivers initial fraud results within three weeks of receiving data. The solution is fully configured and maintained by SAS in the SAS Cloud (with options for Azure or AWS). There is no need for any direct connection with core systems that may already be overloaded. We provide you with the requirements for a simple extraction of key data that best identifies fraud and keeps your claimant data safe and secure. Your staff can access the solution through a secure portal, and you get insights and alerts without needing to maintain another system.

## SAS® Can Help



### Detect Organized Fraud

- Analytics across programs, claims and accounts to detect identity theft.
- Tuned based on years of unemployment fraud experience.
- Incorporate multiple data sets to give a broad view of identity and improve detection.



### Rapid Response

- Realize value quickly with initial results in three weeks.
- Claims fraud is brought into connected clusters for complete view and ease of review.
- Cloud hosted to protect overburdened core systems and IT staff.



### Protect Citizens

- Use sophisticated analysis to separate fraud from small issues.
- Benefit from enhanced data for PUA claims risk scoring.
- Reduce backlogs and ensure unemployed workers are paid.

Learn more at the [SAS COVID-19 Resource Hub](#)

