



Unemployment Imposter Fraud

The WesPay Payments Hotline has received an increased number of calls related to fraudulent Unemployment Benefit Payments originating from the State of Washington Employment Security Department. **The Secret Service published an [Urgent Alert](#) detailing the specifics of this particular fraud scheme.**

The State of Washington is suspending unemployment payments for the next several days as they investigate this issue. If any individual believes they have been a victim of imposter fraud, They are advised to go to esd.wa.gov/fraud and report it immediately using the instructions on that page.

RDFI Liability for Fraudulent Entries

The Receiving Depository Financial Institution (RDFI) should be aware that they are allowed to post all ACH Entries based solely on the account number and are not required to take a loss if they are requested to return any Entry that was sent to someone fraudulently.

If an RDFI has identified one of these Entries posting to an account at their financial institution and chooses to return it, we are advising you to use the R17 – Entry with Invalid Account Number Initiated Under Questionable Circumstances Return Reason Code and include the word QUESTIONABLE in the addenda Record of the Return Entry.

Consumer Information

The State of Washington advises that consumers may take the following to address stolen identity:

1. Go to the FTC identity theft website, identitytheft.gov This resource has the most current, detailed step by step process for reporting and protecting people from further victimization.
2. Request your free credit reports via annualcreditreport.com and review them for other fraudulent activities.
3. Find additional tips from the Washington State Attorney General at www.atg.wa.gov/recovering-identity-theft-or-fraud

The following guidance has been posted on Employment Security Department website:

1. If someone is a victim of fraud, they will not have to repay the money.
2. If someone is a victim of fraud and then needs to apply for benefits, they will still be able to do so.
3. We will only be reaching out to people from the esd.wa.gov domain and only asking people to provide information on our website: esd.wa.gov. We have seen other fraudsters offering to help individuals and businesses by sending them to phony web pages asking for their employees' information.