

KEYS FOR KEEPING YOUR IDENTITY SAFE DURING TAX SEASON



Tax season is often a time when consumers uncover identity theft. Prepare ahead and guard against tax ID theft by following these crucial steps to protect yourself, your family, your assets, and your credit.

- 1. File your taxes early.** Most people don't know they (or their children) are victims of **tax identity theft** until their tax returns are denied for using duplicate/previously filed information. Fraudsters file early to beat legitimate taxpayers to the punch, and it can go undetected for months until the rejection from the IRS is received. This is a particularly popular way that **identity thieves use children's identities** to claim additional tax credits.
- 2. File an IRS Identity Theft Affidavit and request an Identity Protection PIN (IP PIN).** If your tax return is rejected due to a duplicate filing, you'll want to file an IRS Form 14039, Identity Theft Affidavit. Enter your information, print it, attach the form to your paper return and mail everything into the IRS. If you believe you are a victim of identity theft and have filed this report with the IRS, you may be eligible for **an IRS IP PIN**, which will prevent criminals from filing taxes on your behalf. **As of January 2021, qualifying taxpayers can also request an IP PIN even if not a confirmed identity theft victim.**
- 3. Never send sensitive information via email or text.** IRS scammers will often **mask themselves with emails** or **caller ID** that looks legitimate. They reach out to you and request personal information that will allow them to file a tax return on your behalf. **Do not be fooled – the IRS never contacts taxpayers by email or phone.**
- 4. Use caution on public Wi-Fi.** Don't visit any sites that require a username and password, and especially don't visit sites containing personal information like health insurance data, banking and credit card numbers or credit report results. **If you need to connect, make sure you have mobile security features, including a Virtual Private Network (VPN), on your mobile device to keep information protected.**
- 5. Protect your personal identity.** Invest in the **#1 rated identity theft protection** for you and your family as an extra layer of security. **Identity restoration experts can assist you with all of the paperwork, phone calls and more, if you discover your identity has been compromised by criminals in an IRS tax fraud or unemployment benefit scam.**

FRAUDULENT UNEMPLOYMENT CLAIMS: HERE'S WHAT TO DO

Here's what you can do today to keep your personal information safe.

- **Stay on top of unemployment fraud news.** Thieves often draw benefits using numerous identities, leading to a spike of activity. It's not uncommon for the scammers to file in multiple states. So what should you do if you receive an unexpected letter or 1099-G tax form from any state's unemployment insurance office? **You should report the suspected fraud immediately. View a full list by state, compiled by the U.S. Department of Labor, detailing where you should start.**
- **Report unemployment and tax fraud immediately.** If you have discovered your identity has been used for tax or unemployment fraud, you have a **higher chance of being a victim of additional identity fraud.** Take these steps:
 - Contact the three credit bureaus (**Equifax**, **Experian** and **TransUnion**) right away to freeze your credit reports and minimize the damage imposed on your financial accounts.
 - Inform your employer and state unemployment agency of the fraudulent claim and file a complaint with the Federal Trade Commission (FTC) at **identitytheft.gov** or call 877-ID-THEFT.
 - You will want to place a fraud alert on your credit, monitor credit reports, and close any fraudulent accounts opened in your name. **Continuous monitoring** of your credit and accounts will help detect any other form of identity fraud made with your personal information.

ABOUT SONTIQ

Sontiq, a TransUnion company, is an intelligent identity security company arming businesses and consumers with a full range of award-winning identity and cyber monitoring solutions, as well as best-in-class restoration and response offerings. Sontiq products empower millions of customers and organizations to be less vulnerable to the financial and emotional consequences of identity theft and cybercrimes. Sontiq has an outstanding track record for delivering high-touch support and fraud remediation services, demonstrated through its 99% customer satisfaction ratings. <https://www.sontiq.com>

