

The Equifax logo is a red circle with the word "EQUIFAX" in white, bold, sans-serif capital letters. The background of the entire page is a photograph of a woman with curly hair, smiling and looking at a laptop screen, with another person's hand visible in the foreground pointing at the screen.

**EQUIFAX®**

# Unemployment Cost Management

One of the nation's leading choices  
for unemployment processes



## Trusted experts for unemployment management support

**At Equifax, we know that unemployment is hardly a fun process.**



With never-ending paperwork, changing state and federal regulations, plus tax liabilities that could cost your organization big bucks, it's often stressful and exhausting – taking a toll on HR departments everywhere.

We get it. For over 65 years, we've been working to help make sure our technology and services are there to help support your business needs. And we're well-equipped to support employers of all sizes. So what are you waiting for? Let us help take the burden off your shoulders, while making it easier for your team to track every claim.



# Why bigger is better

Yes, we're big. And that can mean bigger savings for you.



We're one of the nation's largest providers for unemployment claims and cost management, with over 6,000 clients already enjoying our personalized, results-driven program.

In fact, we process millions of initial claims yearly.

**That's typically between 20% and 25% of the nation's claims\*, giving us insight and connections** to state agencies.

With Equifax, you'll gain one of the most robust systems for unemployment, with a proven focus helping with:

- Reducing unemployment costs
- Managing your workflow
- And helpful expert advice at each step

In other words...**helping you improve your ROI.**

**#1  
TO THE  
MARKET**

- Automated Wage Audit Solution
- UI State Inquiry Portal
- On-demand Reports
- Claims Management App
- Web Portal Integrated With SIDES

\*2020 client data and DOL data

# Why bigger is better

## Why work with us?



### A quick look at what we deliver:

- An industry-leading win rate of 90%\*
- Benefit charge audits that uncover refunds of \$200+ million\* for clients each year
- Integrated systems, including:
  - Electronic wage audits
  - On-demand custom reports
  - Our innovative CaseBuilder™ program
- Nationwide mail centers
- Dedicated subject matter experts helping provide critical knowledge and insight
- A specialized government team that helps keep you up-to-date with changes in federal and state regulations
- In-house Hearing Representatives

**Seamless scalability:** Processed almost four times the previous year's claim volume during the 2020 pandemic on time and with no loss in overall quality.

Equifax research study\*\* using Department of Labor (DOL) data shows that on average unemployment claims managed by Equifax...

18%

have an 18% reduction in charge amounts compared to non-Equifax clients.

14%

exhibit 14% shorter durations (2.3 weeks) compared to non-Equifax clients.

4%

see a 4% decrease in weekly payments per states that provide weekly data.

This equates to a savings of \$944 per approved claim.\*\*\*

\*Equifax research study comparing key unemployment insurance performance measures for cases managed by Equifax versus those that are not; sourced using 2015 Department of Labor and Equifax UCM client data  
\*\*2020 Equifax client data

\*\*\* Past results, may not be indicative of your future success.

# Experts by your side

Our people help make unemployment a whole lot easier



Our staff is familiar with each state's complex regulations, deadlines, and reporting requirements. In short, we're here to **help you reduce your liability, expense, and frustration.**

At Equifax, you'll have dedicated **subject matter experts** involved in the process, including **claims, hearings, and tax**. Plus continuous training to help maintain high standards of quality.

## **TENURE**

- More than 450 employees dedicated to unemployment, averaging over 10 years of industry expertise

## **TRAINING**

- On-hand experts backed by one of the industry's most comprehensive training programs, including a minimum eight weeks of curriculum for new hires
- Plus, Equifax University provides robust continuing education for our unemployment employees

## **AUDITS**

- Internal quality control audits conducted on a regular basis for each employee
- Annual audits by a trusted third party to ensure consistency



# Service designed for you

A service that's about results



We know you're not in the business of throwing money away.

Choosing a vendor that understands the cause and effect of various approaches is critical to helping maximize your benefits. Our rigorous standards are designed to provide **results that are dependable and repeatable.**

There's a reason why we are trusted by so many of the leading companies in the nation to help lead their unemployment processes.

Our flexible Unemployment Cost Management plans are supported with leading practices crafted over years of experience.

We help you with your:

- Cost containment
- Improved workflow
- Risk avoidance

CHECK OUT

our range of plans at  
**[workforce.equifax.com](http://workforce.equifax.com)**

# Claims Management: support at the start

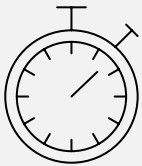
## Start out right with Equifax at your side

We know that claims can often be a headache.

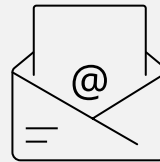
But with Unemployment Cost Management from Equifax Workforce Solutions, we'll be there for your team, from implementation to tax rate supervision.

We start by making the implementation process easier. Our **Digital Power of Attorney (POA)** and **Official Mailing Address System** mean you can have POA documents sent securely online for electronic signatures. That's speed and efficiency, wherever you are.

Next, our **nationwide mail centers** begin to process and track incoming and outgoing mail to help your communication stay timely and reliable. We do what it takes to help keep your correspondence moving.



With custom software and optical technology, we can prioritize state documentation during intake, processing those with shorter response times first to help maximize state-allotted turn time.



Our systems allow us to open and scan your mail usually the same day as received, often maximizing the window you have for responding to state requirements.



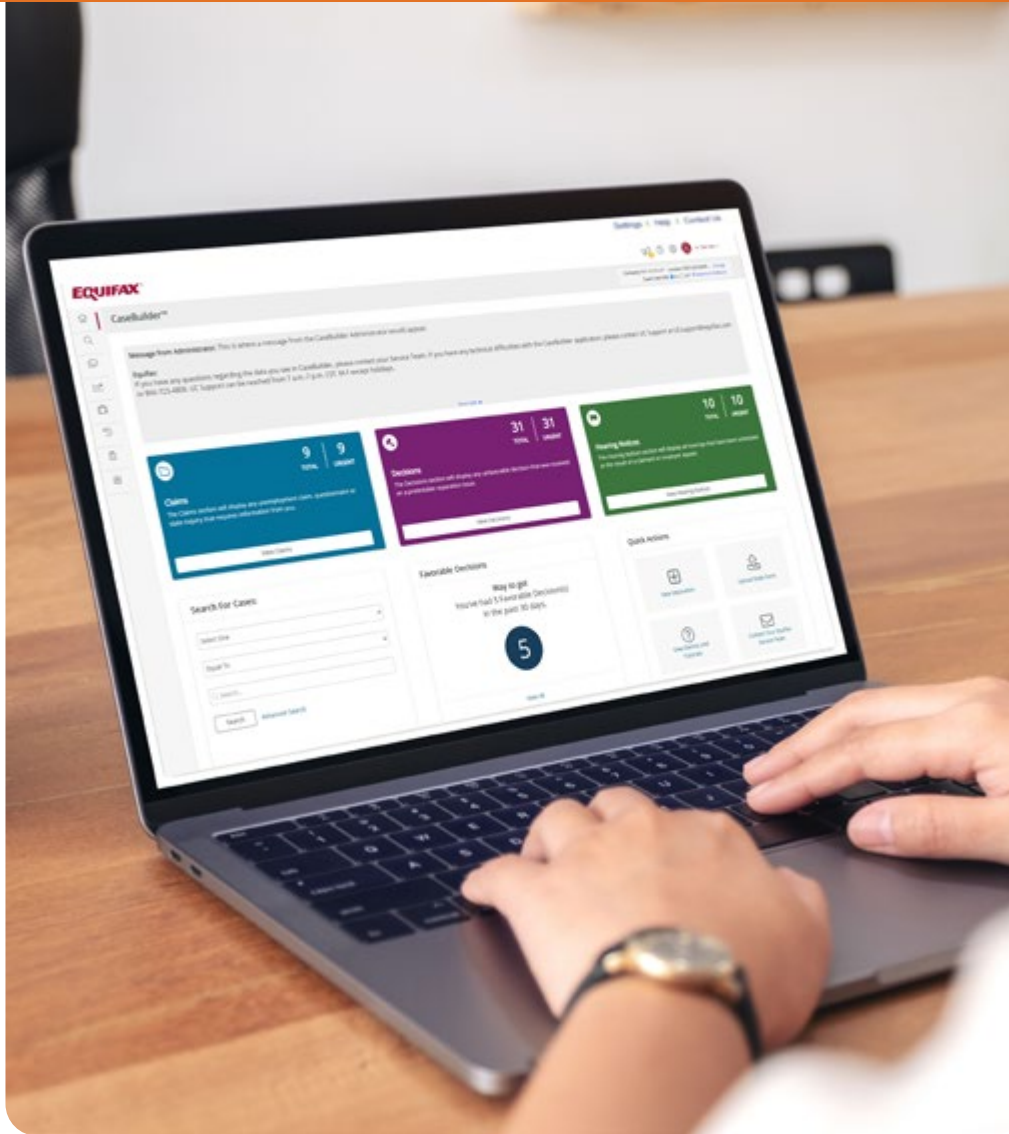
With multiple locations and backup processes (including equipment), we can quickly implement economic-disaster scalability.

And finally, once claims are received and digitized, they're assigned to our **experienced claim consultants** for analysis and additional pre-work, making them easier to manage on your end.

**But there's one more key ingredient that brings it all together...**

# Claims Management: CaseBuilder™

CaseBuilder helps put you back in control



CaseBuilder is our on-demand, responsive claims management tool

located within your Employer Portal. It helps you gather and submit documents and details for each stage of the unemployment process.

With CaseBuilder, you gain more **visibility, simplicity, and control** in an otherwise complicated operation. You'll be able to manage and resolve your claims within the system, including:

- Detailed status updates of each claim, from filing to final decision
- Clear prompts, such as email alerts
- Built-in ranking logic for quickly completing tasks across multiple departments or locations
- Easy-to-read, single-view dashboard providing more streamlined access to the info you need
- Rules-based technology implemented into the workflow for collecting and preparing responses to state agencies

JOIN OVER  
**150,000**  
USERS

who have streamlined  
their workflow.



# Claims Management: CaseBuilder™

The help you need to keep track of your information

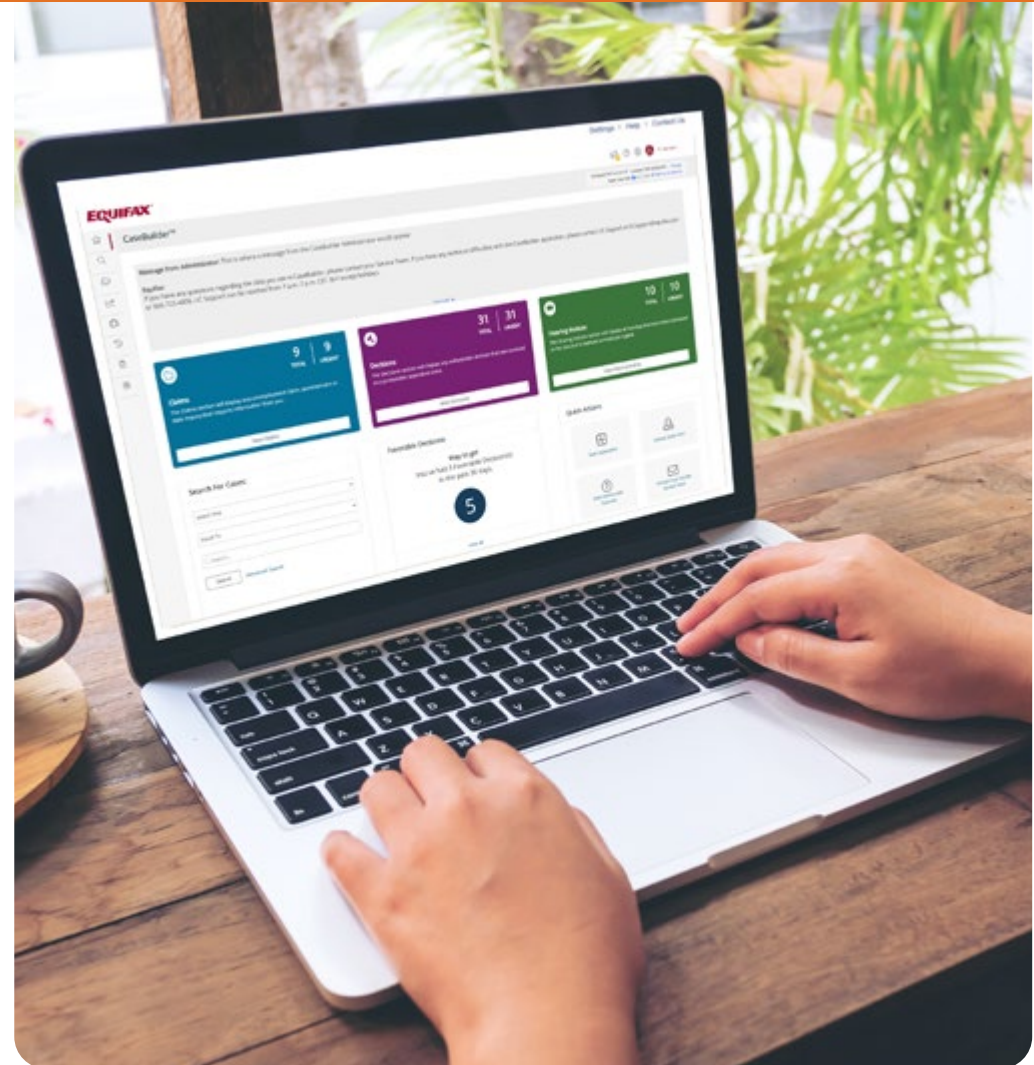
CaseBuilder's unique features go beyond the boundaries of most existing unemployment programs. Give your team what it needs to help be more efficient, with the following capabilities:

- **Team tools** like simple delegation functions help you assign cases to the right people. Personal user settings allow changes to how notifications are received, prioritized, and managed.
- When unemployment accounts in any given state approach the defined pattern of failure, you'll be notified for quick action with our exclusive **UI Integrity Alert**.
- Need to look backwards? CaseBuilder provides detailed information on outstanding claims, decisions, and hearings using **advanced search functionality** for both pending and historical cases. We help give you the data you need.

## DO YOU WANT TO HANDLE PROVISIONING AND DECISIONING IN-HOUSE?

**CaseBuilder** helps employers support a more effective in-house case-management program:

- Easily integrates into most existing internal unemployment case-management programs
- Helps you take care of document management, including regulatory rules and updates



# Claims Management: reports

Valuable insight ... to final decision and beyond



**You won't find stagnant reports here.**

Why? Because included in the Employer Portal is our **Reports app**. It provides the workforce data and intelligence necessary to help you gain a deeper look into your unemployment case activity – including claim responses, decisions, compliance issues, and benefit charges. It's all a few clicks away.

You'll have access to **custom reports**, for critical oversight and transparent updates in nearly real time.

- Reporting is customizable, providing key performance metrics that can be exported to Excel, while using data to keep you focused on your compliance
- We also include the UI Integrity dashboard for a more seamless functionality



# Claims Management: support team

## A real-life support team that helps get things done

The technology found in your Employer Portal, including CaseBuilder™, is only a piece of the support we provide.

The other piece? A dedicated network of specialists, working alongside you as you navigate the unemployment landscape.

Our experienced professionals include:

- **Unemployment Claims Specialists** who operate behind the scenes, screening initial claims and helping you make determinations for further action. They also help you create claim and initial level appeal responses based on each state's unique guidelines.
- **Unemployment Insurance Consultants** who interact directly with your team, providing unique program assistance and educational resources to help facilitate the unemployment claims process. You'll get one-on-one consultations to help provide fundamental information, answer questions, and discuss individual cases. We'll even apply or recommend unemployment procedures.
- **Dedicated UI Relationship Team**, which uses our lasting relationships with state agencies to help keep you up-to-date on the ever-changing regulations, issues, and trends at the federal and state levels.
- **In-house Trainers** who provide live, online training, as well as a library of on-demand videos. We look to help support you at each level of your organization with resources that are easy to follow and available whenever you are.

Carrying on our legacy of being the first to work with SIDES, we're the only provider with a State Connector Portal, plus a dedicated call center.

Our **State Agency Response Center (SARC)** gives states an on-demand access point to ask and receive UI answers, helping free up your staff's valuable time to focus on bigger issues.



# Claims Management: hearings

## Experts who know the process



When you're up against a protest or appeal in an unemployment case decision, it's never your intention to lose.

But putting your best foot forward can mean endless hours of work for your team.

You need experts who understand how to traverse the overwhelming processes involved. With our staff of talented professionals on your side, things are about to get a lot less stressful.

Your **Unemployment Hearing Consultant** will help:

- Notify you about upcoming hearings
- Offer informed advice
- Provide timely updates and a recap on each hearing

### YOUR HEARINGS ARE ALSO INTEGRATED INTO CASEBUILDER™!

This means you'll get comprehensive summaries of key details and updates, like postponement requests, venue changes, hearing withdrawals, and hearing representation messages.



# Claims Management: hearing representation

## Don't go into hearings alone



The outcome of a hearing is often **difficult to predict**. Help reduce the uncertainty and join the growing ranks of businesses choosing to keep our **Hearing Representatives** by their side.

With expert appellate services from Workforce Solutions, employers can tap into a highly specialized team of professionals who will help with preparation and assist you with your representation at the hearing. **All with a 98% satisfaction rating!**\*

- Our in-house reps allow quick access and more preparation time for each case
- Scalable to include single-case or multiple-hearing support
- Integrated CaseBuilder™ processes



**Our Hearing Representatives offer double-digit win rate improvements** versus unrepresented results\*\*! You can count on us to be there when you need us most.

\*2020 Equifax client survey data

\*\*2020 Equifax client data. Past results, may not be indicative of your future success.

# Claims Management: wage audits

Helping you streamline your wage audits

Responding to state wage audit requests is becoming more and more cumbersome.

Many states are no longer willing to accept data if not in a specific format and may impose penalties for incomplete or untimely responses.

**ADD OUR WAGE AUDIT SOLUTION  
TO HELP REDUCE THE BURDEN.**

Choose either our industry-first, **automated service** or our **prompted, online workflow** to help meet your team's needs.



**WATCH OUR VIDEO TO  
LEARN MORE.**





# Tax Management: introduction

An easier way to help manage your tax rates

At Equifax, we're not afraid of "complicated."

We'll track and review your annual tax rate notices and benefit charge reports. We also help you file protests to help protect merit-based and reimbursing account balances based on your recommendation.

And the best part? All your work is done by tax professionals who have an average of nearly 20 years' experience. **Our attention to detail helps uncover millions in potential tax savings for our clients every year.\***

# Tax Management: benefit audits

## We take benefit audits seriously

Every year we help recover hundreds of millions in improper state charges.\* That's money going directly back to our customers' accounts. Once we uncover a discrepancy and protest the charge, we follow up with the state agency until your credit is received. Don't let your refunds fly away!



### CHARGE FRAUD AUDITS

Earning wages while collecting benefits is a frequent cause of fraud in the unemployment insurance system. **Equifax has the largest unemployment payroll database in the industry.** We cross-reference information within our processes to help detect problems, then help you pursue resolution with all state agencies.



When you add The Work Number® service with Unemployment Cost Management, you unlock two great services with one impactful file. Further **increasing your charge fraud protection and helping reduce overpayment risk.** Helping to save your company thousands of dollars every year.

In fact, when clients provide payroll and separation data, they see on average a 5% lower approval rate compared to non-Equifax clients.\*\*

\*2020 Equifax client data

\*\*Equifax research study comparing key unemployment insurance performance measures for cases managed by Equifax versus those that are not. Sourced using 2015 Department of Labor and Equifax UCM client data.

# Tax Management: rate forecasting

## Tax rate forecasting

Forecasting unemployment tax rates can open up new horizons for your business.

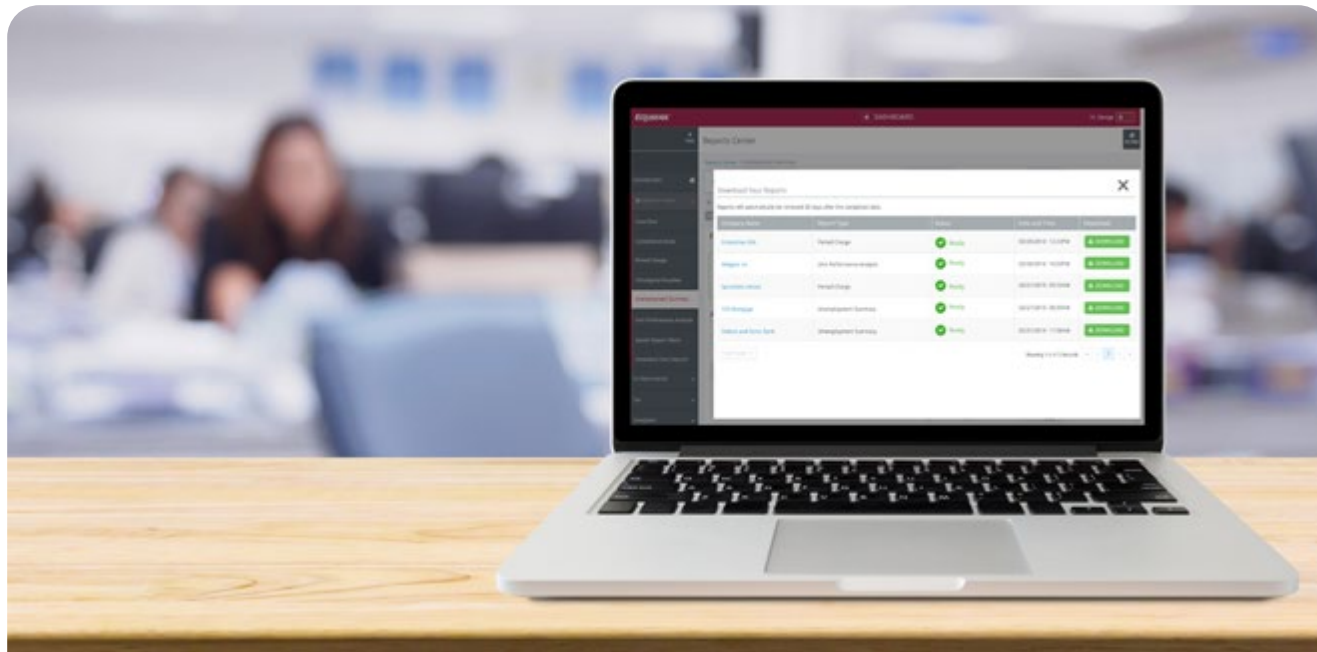


More accurate predictions allow an employer to create smarter budgets, initiate proactive cost management strategies earlier, and help avoid unexpected outcomes.

But a clear vision of the financial impacts made by an employer's unemployment tax rates requires a lot of work. It takes continuous monitoring, a thorough understanding of current economic conditions, a tracking of relevant regulatory initiatives, and the integration of each employer's unique history.

We've got the know-how to help. With our sophisticated forecasting techniques, we can **help employers anticipate the effects of unemployment taxes on their business and budget** for the ever-changing costs involved.

You'll also have **TaxManager** – our easy-to-use app within the Employer Portal – to help you manage the volume of data surrounding State Unemployment Insurance (SUI) tax accounts, while providing the actionable insights you need to help optimize your status.





# Tax Management: our experts

Equifax employer tax service experts are by your side

Don't let your organization's time and resources  
stay trapped by inefficient processes.

Our team of professionals specializes in helping businesses better maximize their tax profiles and helps free themselves of burdensome tasks. Here are some of our additional services:

## Mergers & Acquisitions and Internal Restructuring

M&A can significantly impact State Unemployment Insurance (SUI) tax rates. Our team of expert employment tax pros can help discover potential overpaid or duplicated employment taxes that might have cost your business thousands of dollars. Let us show you how painless it can be to help recover money lost due to double taxation.

## Transfers of Unemployment Experience (TOE)

TOE provisions are often difficult to grasp, especially for employers with multi-state operations. Equifax helps employers understand these provisions, all while helping identify areas of risk and opportunity.

## Voluntary Contributions and Joint Account Analysis

We work to help reduce your SUI tax burdens through effective joint account analysis and planning. We even examine the profitability of voluntary contributions.

## THE CLOCK IS TICKING.

If you've experienced any M&A or restructuring in the past three years, there may still be time to recover potential overpayments of tax. Get a free lookback done by our experts. [Click here to explore your savings!](#)

# Strong protection practices

## A commitment to security



**The safety of your data is our top priority.** Equifax Workforce Solutions maintains robust security practices in order to help effectively manage the evolving threat landscape.

We know how critical it is to trust the vendor you choose to handle your employees' personal information, and that's why we work tirelessly toward meeting and surpassing all compliance requirements as they're updated.

### **Security Standards:**

- SSAE16 - SOC1 Type II (Unemployment Cost Management, Employer Tax Services)
- FISMA Authority to Operate (ATO) - NIST Moderate
- Risk Based Authentication
- Data encrypted in transit and at rest
- Database housed in an isolated network with no direct Internet accessibility
- Data Loss Prevention - endpoint and network based
- Advanced malware detection capabilities, including malware analysis and reverse engineering
- 24/7 in-house monitoring of physical and logical security controls
- Extensive background investigations for all employees

# Designed to fit a variety of needs

Pick a plan that's right for your organization.

Unemployment Cost Management from Equifax is a leading choice for unemployment processes. We offer an extensive range of packages to help meet each client profile:

	<b>Core</b> Self-service solution that helps unlock the built-in expertise of our platform	<b>Pro</b> A balanced solution with dedicated industry experts in claims and hearings	<b>Elite</b> A more comprehensive solution with expanded charge checking and Hearing Reps built-in!
CaseBuilder™: Intuitive Case Management Platform			
State Unemployment Forms Management	✓	✓	✓
TaxManager Portal	✓	✓	✓
Robust Online, On-demand Reporting	✓	✓	✓
Online, Self-Service Wage Audit Portal	✓	✓	✓
On-demand Online Training/Educational Materials	✓	✓	✓
Benefit Charge Checking	✓	✓	✓
Tax Rate Verification/Voluntary Contribution Analysis	✓	✓	✓
Decentralized CaseBuilder User Support (if desired)		✓	✓
Dedicated Claims Consultant		✓	✓
Dedicated Hearings Consultant		✓	✓
UC Customer Success Resources*			✓
Nationwide Hearings Representatives	Optional / Per Diem	Optional / Per Diem	✓
Automated Wage Audit Processing (special data required)			✓
Charge Fraud Auditing (Wage/Benefits Cross-match)			✓

\* UC Customer Success engagement may vary from initial analysis/consultation to fully dedicated resources, depending on total annual calculated fee.



# Technology and services that help deliver and protect

Join the 6,000+ businesses that depend on us to help...

- Protect their unemployment tax rates
- Improve workflow and increase win rates
- Provide expert assistance with one-on-one guidance regarding taxes, claims, and hearings

Sign up for a demo today!  
**[workforce.equifax.com](https://workforce.equifax.com)**



**GET UNEMPLOYMENT TIPS NOW!**  
**CHECK OUT OUR HR INSIGHTS.**



Some features may only be available with certain plans. Screenshots are for informational purposes only.

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