



From Onboarding to Offboarding:

Identity Risk Across the
Employee Lifecycle

March 12, 2026



EQUIFAX[®]



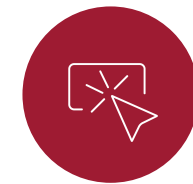
Housekeeping



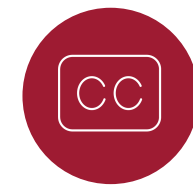
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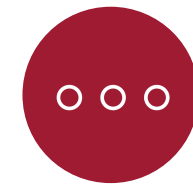
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Today's Identity Theft Protection Subject Matter Experts



Dan Pongonis

Solutions Engineer, Offboarding
Equifax



Ralonda Jasper

Alliance Manager
Equifax



Katie Baldwin

Solutions Consultant
Equifax

Agenda

- 1 Reframing Identity Theft
- 2 Why This Matters Now
- 3 The Workforce Identity Risk Map
- 4 Potential Human & Organizational Impact
- 5 Financial Aftershocks
- 6 Closing the Loop
- 7 Strategic Takeaways
- 8 Wrap-up + Q&A

Reframing Identity Theft

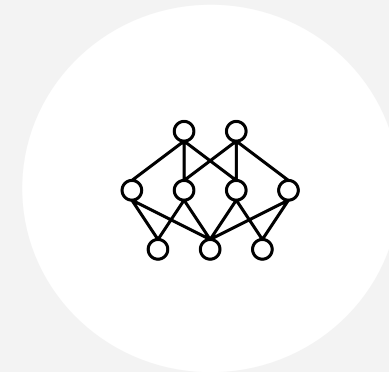
Identity Theft Is Now Workforce Risk



Identity fraud has evolved beyond consumer credit misuse.



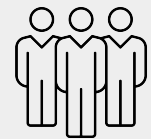
Workforce data ecosystems can create expanded exposure.



Every function here likely touches identity data daily.

*Today's lens:
Mapping
identity risk
across the
employee
lifecycle*

Why This Matters Now



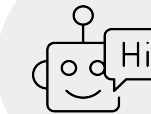
1 in 3 U.S. adults were victims of identity fraud in the past year¹



More than \$191 billion in unemployment insurance fraud flagged by the U.S. DOL since 2020²



95% of organizations report identity-related breaches³



AI-driven impersonation is accelerating fraud speed and scale⁴

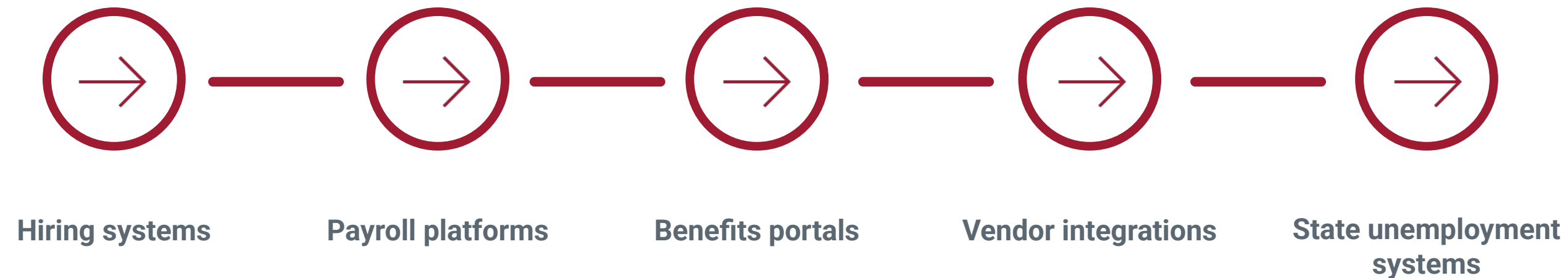
The Workforce Identity Risk Map



Meet Stella Thompson*

A Workforce Identity Journey

Her identity will move through:



Stella Thompson



Stella looks like any other new hire. But, her identity has now entered multiple interconnected systems.

At Hire: Identity Entry Point

Stella provides:

- SSN
- I-9 documentation
- Direct deposit details
- Home address & tax forms

- ⚠ Synthetic identity insertion into payroll systems
- ⚠ I-9 fraud and documentation manipulation
- ⚠ Verification gaps in remote hiring
- ⚠ 60% of businesses report attempted synthetic identity fraud¹
- ⚠ Remote hiring has increased impersonation risk²

Stella Thompson*



At this stage, there are no red flags. But risk may already be embedded.

During Employment: Data Multiplication

Stella Thompson*



If compromised now, Stella likely won't know immediately.

Stella's data now lives in:

- Payroll systems
- Benefits enrollment platforms
- Tax reporting systems
- Third-party vendors
- Cloud storage environments

Exposure Factors:

- Cross-system integration
- Vendor vulnerabilities
- Insider misuse risk
- AI-enabled impersonation attempts

Payroll data is among the most targeted information types in breaches¹

Cross-Functional Impact

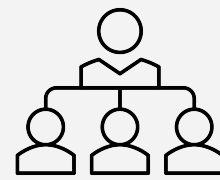
Payroll:



Wage data integrity

Tax exposure

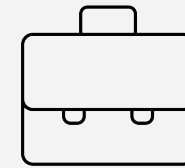
HR:



Compliance risk

Employee trust

Benefits:



Dependent fraud

Enrollment manipulation

Security & Tech:

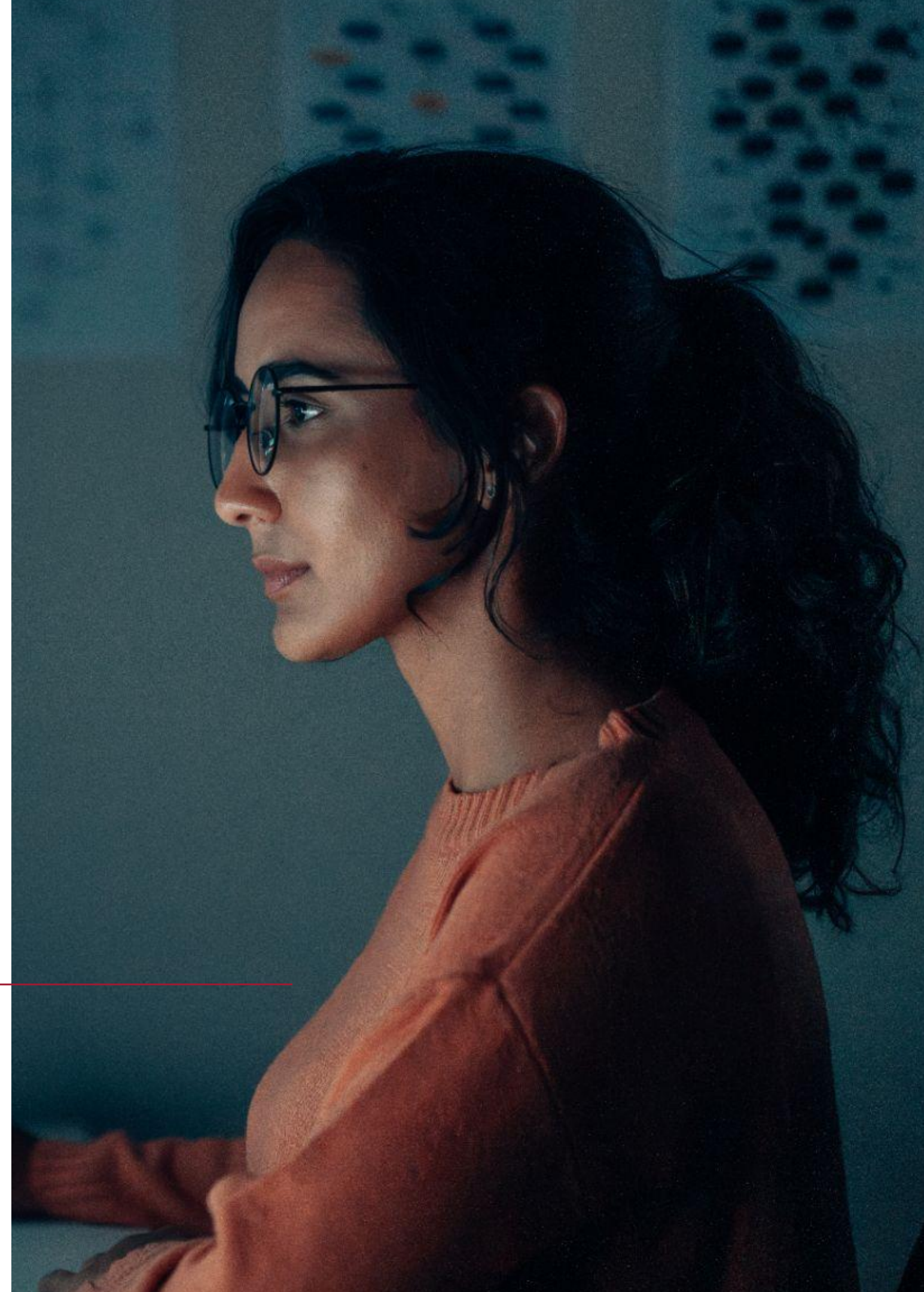


Oversight and risk

Cyber security

Identity risk touches every function.

Potential Human & Organizational Impact



Active Employment: The Hidden Risk Window

Stella is an active full-time employee.

Her data exists across multiple systems.

Unknown to Stella, her identity has been compromised.

A fraudster uses her stolen Social Security number to file a fraudulent unemployment claim in another state while she is still employed.

⚠ Stolen SSNs used for unemployment fraud

⚠ SUI charge disputes

⚠ Long-tail tax rate implications

⚠ Unemployment fraud losses exceeded \$100B during COVID-era expansion¹

Stella Thompson*



Stella is a full-time employee performing her job as usual.

Poll

HAVE YOU EVER EXPERIENCED
FRAUDULENT
UNEMPLOYMENT CLAIMS
TIED TO ACTIVE EMPLOYEES?

Yes, frequently

Occasionally

Rarely

Not that we know of

Identity Theft as a Productivity Risk

When Stella learns her identity was used:



- ✓ Hours spent contacting agencies
- ✓ Credit monitoring and documentation
- ✓ Financial stress
- ✓ Emotional strain
- ✓ Victims spend an average of 15+ hours resolving identity fraud¹
- ✓ 77% report emotional distress¹

Stella Thompson*



For Stella, this is personal disruption. For her employer, it becomes an operational disruption.

Why ID Fraud Is Often an Employer Issue

Identity fraud doesn't just hurt employees. It can create real work for employers; HR investigations, payroll corrections, regulatory compliance issues, and productivity loss.

Hiring & Onboarding

Criminals use "synthetic identities" and AI to exploit verification gaps, sometimes leading to "fake applicants" getting hired and possibly gaining access to corporate data.

[i4CP](#)

Payroll & Benefits

Fraudsters target income verification and benefits systems to divert direct deposits or siphon government benefits like Social Security and SNAP.

[Javelin](#) and [CISA](#)

Unemployment Claims

Fraudulent UI claims filed in an employee's name can lead to increased employer tax ratings, chargebacks, and administrative overhead.

[Dept of Labor](#)

Workplace Productivity

Employees can lose over 7 hours of productivity per week—roughly 30+ hours a month—attempting to resolve complex fraud cases.

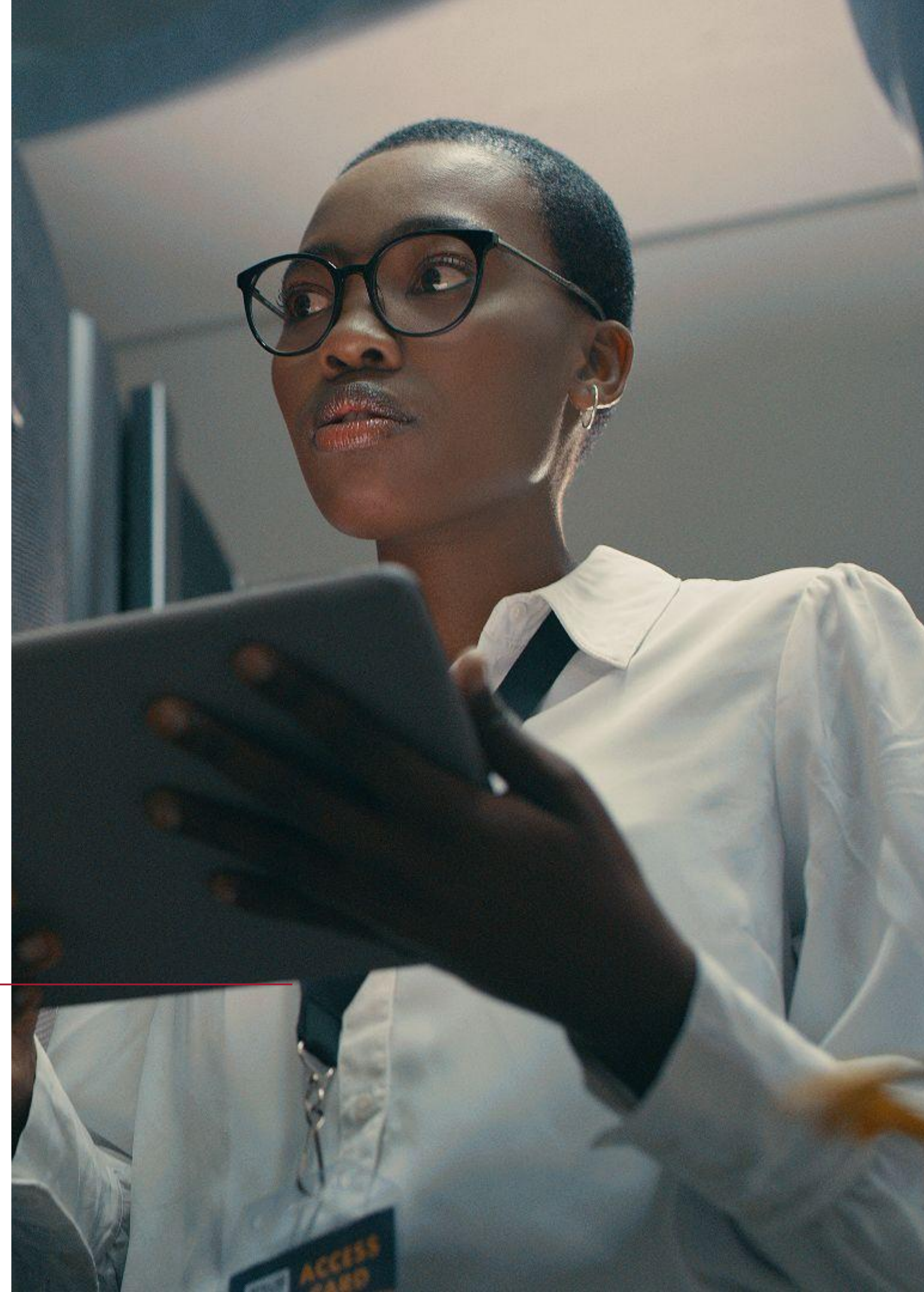
PWC Employee Financial Wellness Survey



If a fraudster uses an employee's ID to land a second job or file a fake unemployment claim, the employer could be the one paying the price in higher taxes, lost time, and security risks. Equifax doesn't just help protect the person; it often also helps protect the business.

Financial Aftershocks

**Connecting Identity Theft to
Employer Cost**



How Unemployment Fraud Often Works

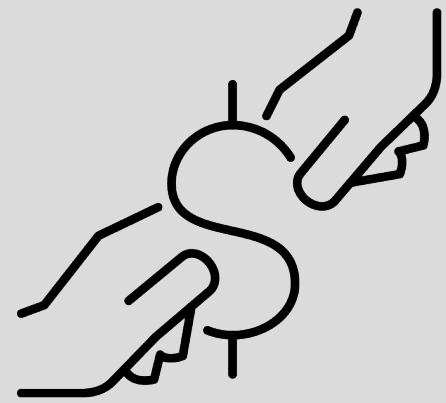
1. Stolen identity used to file claim
2. Employer receives claim notice
3. Charge disputes begin
4. SUI rate impact possible

Administrative Burden:

- HR time
- Payroll verification
- State correspondence
- Possible appeals processes



The Hidden Cost Layer



Beyond the Claim

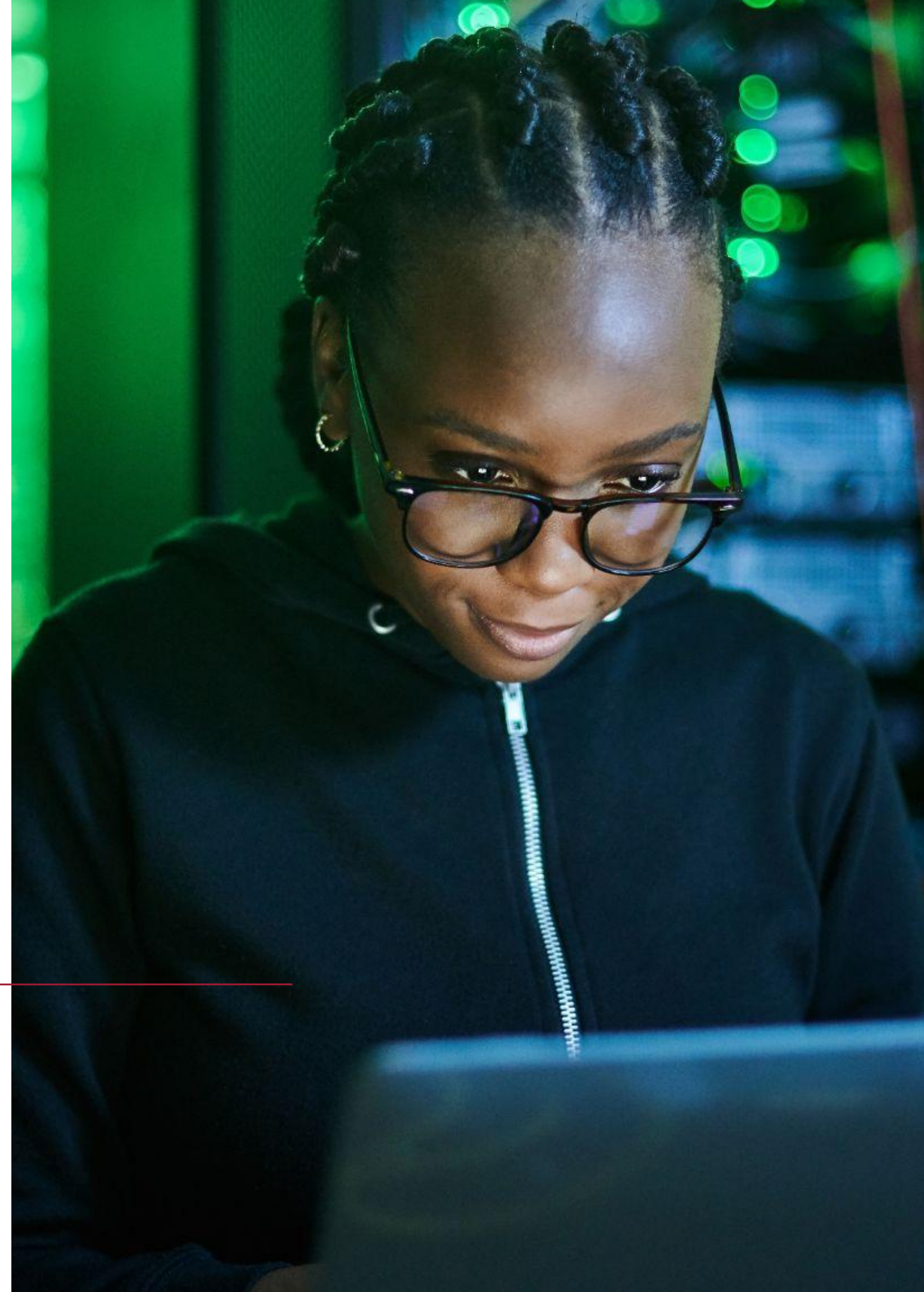
- Staff time diverted
- Legal and compliance review
- Audit documentation
- Tax rate increases
- Brand erosion and trust
- U.S. businesses continue reporting elevated unemployment fraud attempts post-pandemic¹

Stella Thompson*



Identity fraud can impact both employees and employers at the same time.

Closing the Loop



Reimagining Stella's Outcome

Imagine if:

Stella had identity monitoring through her employer

Fraud was detected immediately

Guided recovery support was in place

Potential Outcomes:

- ✓ Earlier fraud detection
- ✓ Faster dispute resolution
- ✓ Reduced SUI exposure
- ✓ Less employee disruption

Stella Thompson*



65% of employees indicate higher job satisfaction, and **62%** report **increased loyalty** when their employer provides identity protection benefits.¹

AI Fraud Is Entering the Hiring Funnel

The New Hiring Reality

what HR teams are facing in 2026



AI-generated resumes and synthetic identities
Fake remote applicants using stolen SSNs
Fraudulent employment verifications
Unemployment and benefits misuse tied to real employees

This isn't just a cyber issue. It can become a hiring, onboarding, and compliance issue.

Recruiting



Synthetic resumes
AI-generated applicants

Hiring



Identity misrepresentation
Fake credentials

Onboarding



SSN misuse
Verification fraud

Active Employment



Direct deposit fraud
Benefits misuse

Offboarding



Unemployment claims fraud

Equifax helps strengthen HR operations across the lifecycle through:

- Employment data monitoring powered by The Work Number®
- Unemployment claims fraud monitoring
- Employment verification alerts
- Workforce-wide identity resolution support

When fraud enters the employment lifecycle, HR becomes the front line. We help reinforce it.

Empowering Employees: Identity Theft Protection

Help employees and their families fight identity fraud for greater peace of mind with Identity Theft Protection, from Equifax.



Financial & Identity Fraud Protection

Put your trust into an award-winning identity theft protection service, recognized by Javelin Strategy & Research as a “Best in Class” leader for three consecutive cycles — we’ve built a reputation on excellence for our capabilities in detection, monitoring, alerting, and prevention.



Expanded Family Protection

We offer more features to help protect minors than any other provider. Additionally, you can choose to extend protection to family members living in the house or family living anywhere, so you can include coverage for dependents, parents, and even grandparents.



Personal Cyber Security

We want to empower everyone to navigate the digital world safely. Our solution includes robust digital privacy and device security tools you can adopt and implement on your devices, helping to reduce the likelihood of cyber attacks, phishing, or other AI-powered scams.



Resolution & Insurance

We’ve made protecting participants and their families from financial losses even easier — offering a financial safety net that makes sense for a broad array of situations to extend peace of mind. Even more, our team of resolution specialists are here to walk you through it, step by step.



“I wouldn’t have known that this (fraud) existed without an alert from ID Watchdog. Thank you for helping me get to the bottom of what this was and finally resolved. I would recommend your company.”

Nathan, a thankful employee, Sept 2024



Awarded Best in Class Identity Protection Service Provider for Consumers

A New Standard of Protection

ID Watchdog Total Guard Monitoring is a differentiated identity protection layer built exclusively on Equifax's proprietary employment, income, and public records data. You won't find it anywhere else.

Protection for All



Total Guard offers basic **protection for your entire workforce**, regardless of who is enrolled in ID Watchdog.

No Added Cost



The Total Guard plan **does not increase the cost** for you or your employees.

On from Day One



In the spirit of our **instant-on** philosophy, **protection starts as soon as we receive enrollment files**.

Dedicated Resolution



Our resolution specialists can help **limit the financial impact of fraud** for your entire workforce.

A More Holistic Approach to Helping Combat Fraud

Unemployment fraud is a continuing threat to businesses and employees alike*

We offer a powerful suite of tools that work together to help defend against unemployment fraud – helping protect both you and your employees.

Our more comprehensive approach combines proactive prevention and earlier detection with more thorough validation, and in-depth recovery support



Did you know?

We continue to update and offer robust training opportunities, ***at no cost to clients***, via our dedicated online community Connections.

New Hire Reporting

- Helps more quickly detect potentially fraudulent claims filed by individuals who are still working
- Helps reduce or prevent further payments and triggers state investigations

Wage Audits

- Helps verify the accuracy of reported wages
- Helps expose attempts to inflate earnings to receive higher benefits

Benefit Charge Checking

- Helps you more quickly identify and address potentially fraudulent claims typically *before* payments are made

UC Guard Monitoring & Fraud Alerts

- Under the Total Guard Monitoring Suite - Provides constant monitoring and sends instant alerts directly to an employee if a claim is filed in their name
- Provides personalized support to employee victims of fraud, helping them through the reporting and recovery process

Analyzing SUI Tax Rate Impact

- Providing more transparent, real-time period charge reporting to analyze charge detail down to the claim level
- Helping identify inaccurate benefit charges that can impact your tax rates and disputing them

Wrap-up + Q&A

- 1 Recognize identity fraud as a workforce risk, not just a consumer issue
- 2 Prepare for fraudulent claims that may occur while employees are still actively working
- 3 Consider identity protection as part of enterprise workforce risk strategy

Q&A

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Whether you're evaluating identity protection for the first time or looking to elevate your current offering, join us for a live, in-depth demo of ID Watchdog®—our award-winning identity theft protection solution built to better protect employees and help strengthen employer value.



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