

RBV Enhancement Proposal

*Fraud Screening and ID
Validation Service*



Agenda

▶ Introductions

▶ What is a CRA?

▶ Legislation for EV

▶ What is Electronic Verification (EV)?

▶ Current Benefits process

▶ Proposed Efficiencies

▶ Questions/AOB

Credit Reference Agency Data

500 million + SHARE records, including mortgages, credit cards, loans, mobile phones and utilities

600 + SHARE contributors including every high street lender

Full Electoral Register countrywide

Covering over 45 million adults

Data held on circa 50 million account openings in 2016

27 million households maintained

House moves for every adult over last 10 years

Over 360 million searches conducted in 2016

3.5m plus Noddle customers

9.7m email addresses, 5.9m mobile numbers and 2.6m landline numbers.

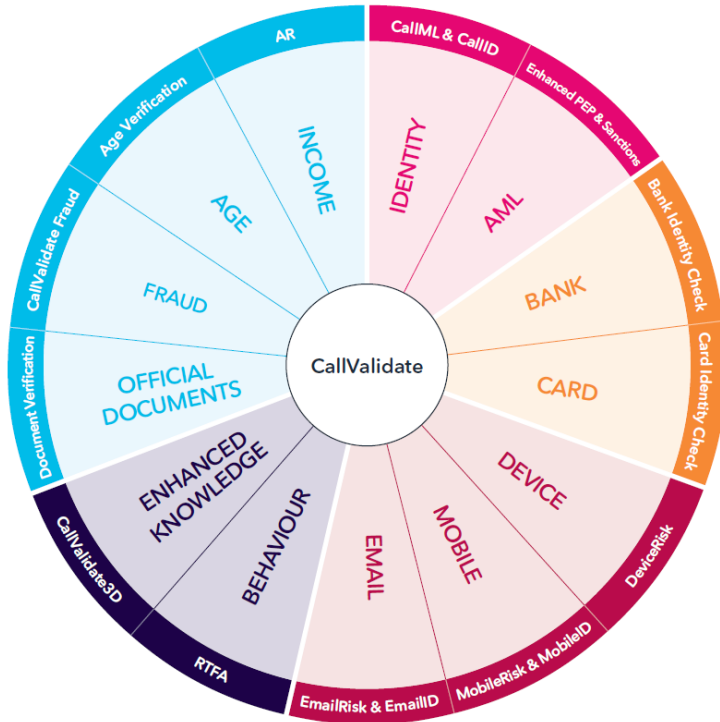


Legislation & Guidance on EV

- Section 19 (1) is covered by a CIS check of the NINO
- Checking the NINO is an identity check
- All other 'Identity' checks are not contained in the primary legislation so these can only be associated with the DWP audit certification process
- HB reg 86 give discretion with regard to evidences - RBV allows the council to use that discretion
- RBV allows the council to create its own policy and therefore does not need to adhere to the old DWP standards.
- Sign off needed from internal audit/section 151



CallValidate Overview



CallValidate provides a comprehensive suite of tools for ID verification and fraud protection. This allows clients to;

- › Validate an applicants identity electronically using a range of robust datasets and presenting a series of challenge and response questions
- › Simultaneously check bank account or card details, linking them beyond doubt to their true owner
- › Overlay a wide range of robust fraud checks, including velocity and data inconsistency checks

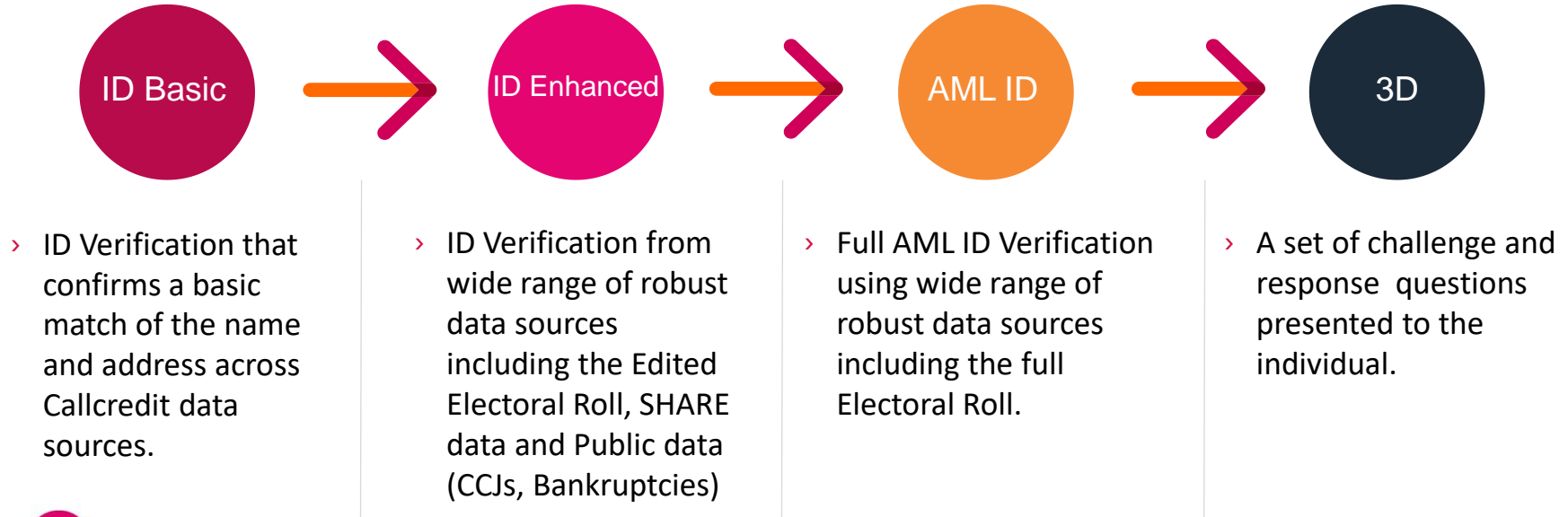
The modular architecture;

- › Puts the client in control of defining which components to utilise at which stage in the application process
- › Allows future modules and services to be easily added and enabled.

CallValidate Overview

Identity Verification Suite

- > Clients have access to the entire ID Verification Suite. Enabling you to run any form of ID check, from a basic Name and Address confirmation to a set of KBA questions returned in CallValidate 3D:



CallValidate Overview

ID Sources and Warnings

CallValidate provides different configurability options to allow customers to perform Anti Money Laundering checks which meet internal policy requirements and ensure compliance with JMLSG guidance:

- > **SHARE data**
- > **Electoral Roll**
- > **Bankruptcies and Insolvencies**
- > **County Court Judgements**

There are also many warnings that can be returned in the ID Verification suite, these are detailed here:



CallValidate Overview

Knowledge Based Authentication

- > CallValidate3D is a series of flexible and configurable challenge and response questions:
- > Client can set the number, type and priority order of questions returned
- > CallValidate returns the questions, the correct answers plus multiple choice wrong answers
- > Combine with velocity checks to spot repeat applicants
- > Delivered via a single call and response to the service

CallValidate3D (click here to hide)

When did you take out your most recent mobile phone contract?

- Less than 1 year
- Between 1 and 3 years**
- Over 3 years
- I don't currently have one

What is the approximate current balance of your most recently opened active mortgage?

- £0-£24,999
- £25,000-£74,999
- £75,000-£124,999
- More than £125,000**
- I don't have one

Which one of the following addresses have you previously lived at?

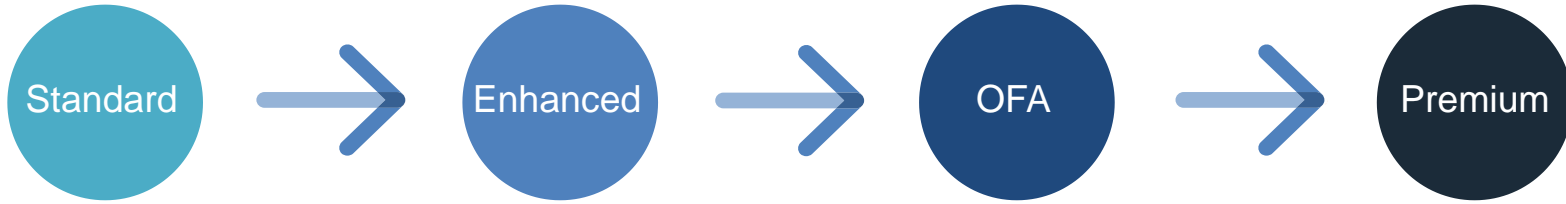
- 185 Priory Road
- 9 Webb Lane
- 200 Sarehole Road
- 11 WOODVALE ROAD**
- None of the above

How long have you been resident in your current address?

- Less than 12 months
- Between 1 and up to 3 years
- Over 3 years and up to 5 years
- Over 5 years and up to 8 years**
- Over 8 years

CallValidate Overview

Bank Verification Suite



Bank Checks

- > Confirms bank account & sort are valid, the bank name, branch address and the types of transactions available on the account.
- > Links the bank account to the name and address of the person.
- > Bank Enhanced is also able to return warnings if the bank account is a closed account.

Ownership Fraud Checks

Can we link the Bank Account to a different owner?

- > Joint Account
- > Different Address
- > Different Individual
- > Different Details
- > Different Forename
- > Different surname

Bank Account Premium

- > Where a bank account cannot be matched to the individual, or any other individuals within Callcredit's SHARE database, the BAP module will run.
- > CallValidate can return a variable confirming that the account provided is a non-consented account, and is in the name of the applicant.

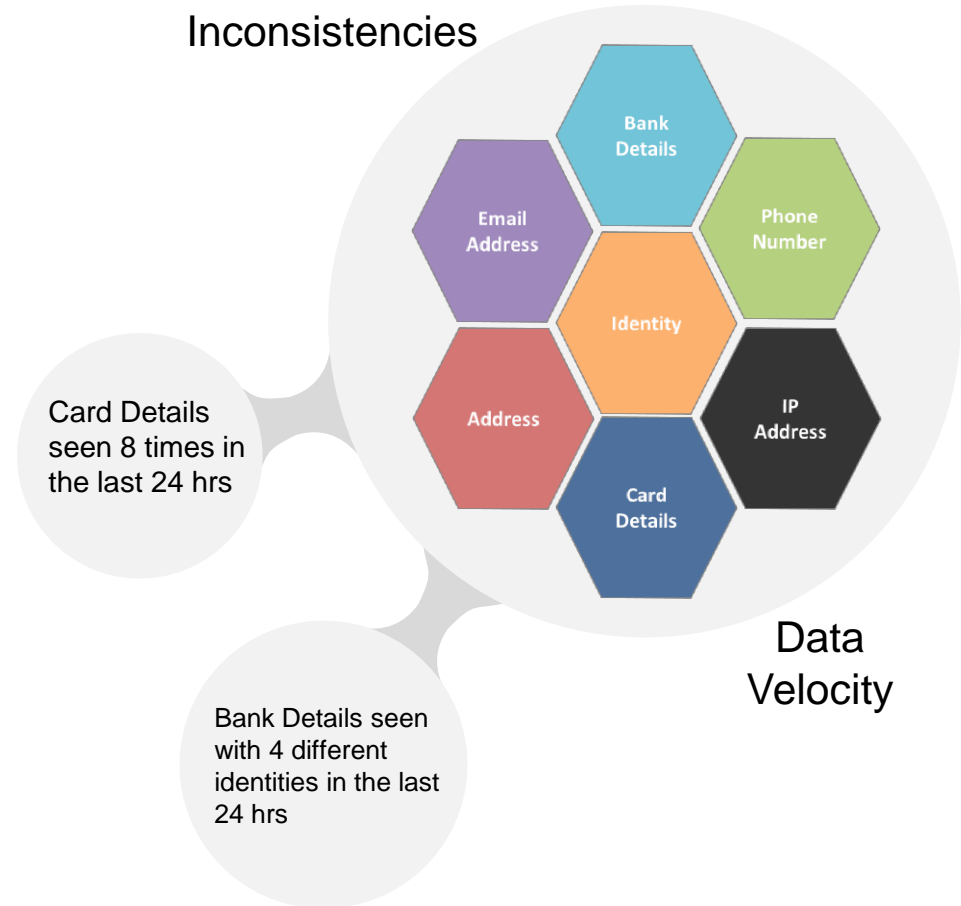
CallValidate Overview

Real Time Fraud Alerts

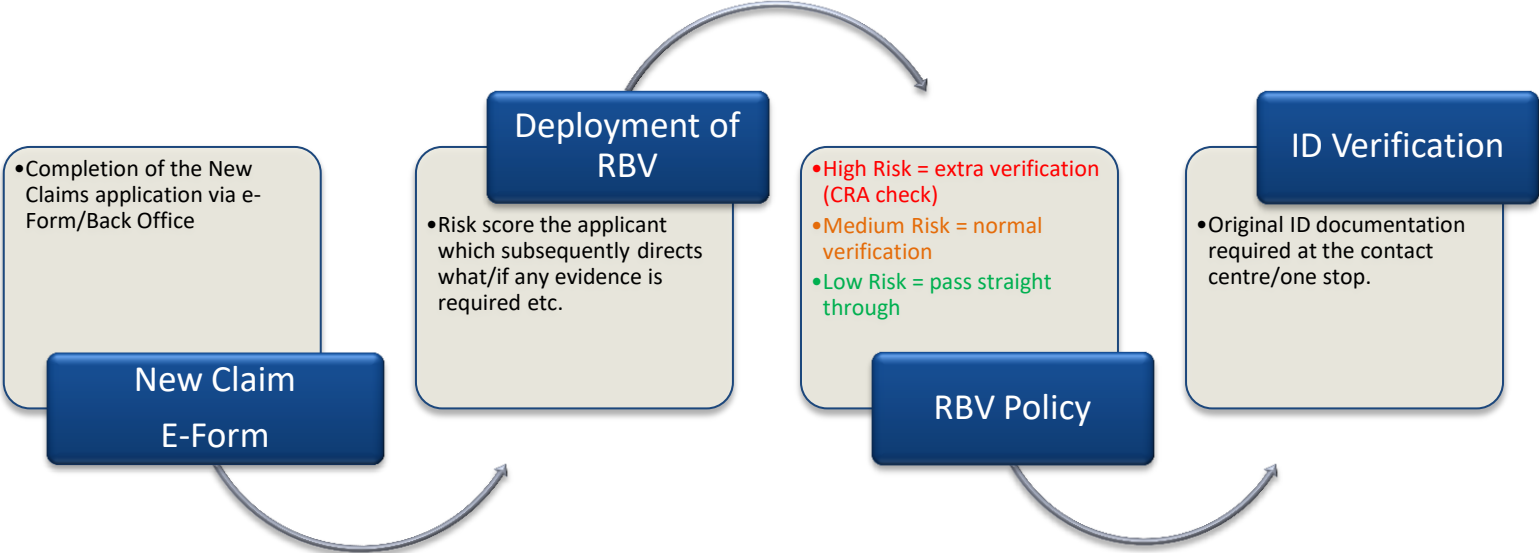
- > Enhancing Velocity to capture a greater range of data
- > Highly configurable
- > Four levels of matching:
 - > Global
 - > Sector
 - > Company
 - > Application



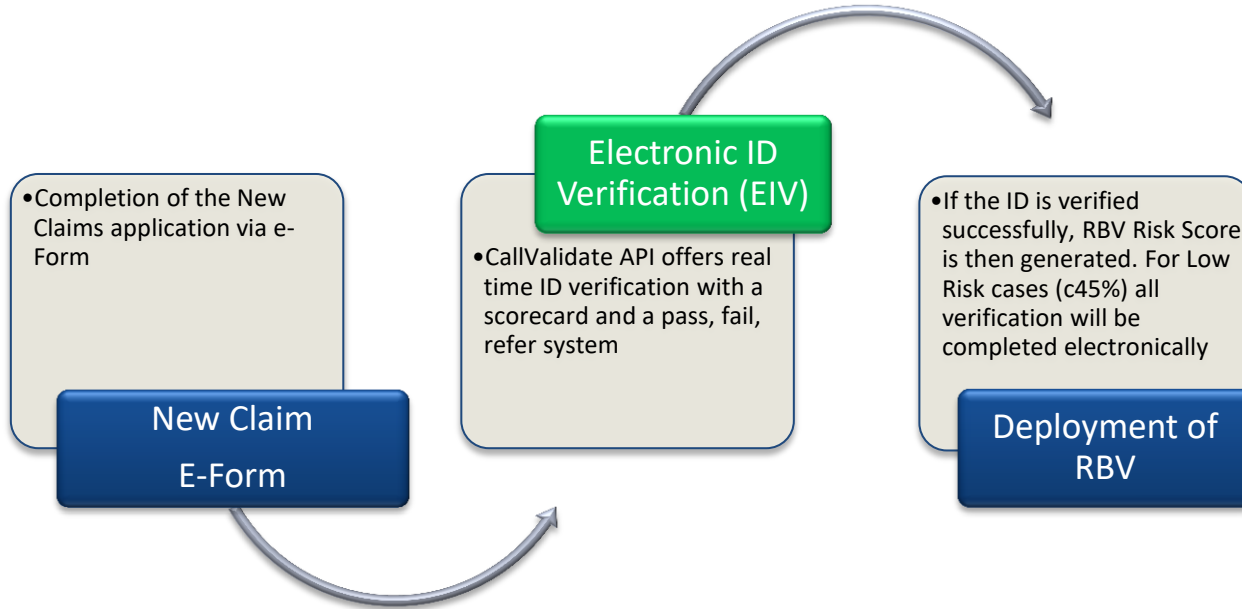
Data Inconsistencies



New Claimant Current Process



New Claimant Proposed Process



Questions

