

NFI MATTERS

Developing strategies to detect and prevent fraud



**The NFI -
delivering for you
today and tomorrow**

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Welcome to the 6th issue of NFI Matters

The last 12 months have been some of the most difficult in living memory for us all as we try to deal with the issues that the COVID-19 pandemic has caused. Despite these enormous challenges the NFI team would like to thank you again for your continued support. Hopefully as the COVID-19 vaccination programme starts to reach wider sections of the UK population we can begin to feel that there is light at the end of the tunnel and life can begin to return to something we are all more familiar with.

“Despite these enormous challenges the NFI team would like to thank you again, for your continued support”

A record number of NFI datasets were submitted on time for the 2020/21 data matching exercise. So thank you for your help in getting the data in on time. As a result we hope to be able to minimise the number of additional data match releases we have to issue in 2021. We know that minimising these match releases helps you to plan your investigation resource much more effectively.

Submissions of Council Tax and Electoral Register for this year’s annual Single Person Discount exercise were also above our expectations. Over the course of the 2019/20 annual Single Person Discount exercise, £26 million was identified by you, with just over 95% of overpayments being recovered. So those who engaged with us on this initiative have achieved some huge savings. Your hard work tracking down those continually claiming single person discounts when they are not entitled, is very much commended.

You will also see from the headline, in this issue of NFI Matters there is some really good information about all the innovative ideas we are working on with our IT partner, Synectics Solutions, to improve the effectiveness of the NFI.

There is a summary of the work we’ve been doing to improve the risk scoring functionality following the sessions we held with many of you last year. We have also included an update on our work widening the NFI data matching purposes with links to the consultation that opened on 10th February. We urge you to provide feedback on the consultation so please do send it through by 10th March deadline.

To try and give you some help and pointers for when you are reviewing your NFI matches, we have provided some milestones to follow that should ensure you get the best results (such as locating the most time critical matches to work on first, including those to students).

ALSO INCLUDED IN THIS ISSUE OF NFI MATTERS ARE:

New features in the web application - don't miss them!

FOCUS ON - Recording Council Tax Reduction Scheme outcomes relating to matches referred to the DWP

The changes that are being considered arising from our review of the NFI estimates of fraud losses prevented and detected

... And more

As always if you would like us to cover something specific in a future edition or contribute a counter fraud or NFI related article please contact me directly.

Yvonne Addison

Head of Operational Delivery and Communications, Cabinet Office

Contact us...

England
nfiquiries@cabinetoffice.gov.uk

Scotland
acairns@audit-scotland.gov.uk

Wales
david.rees@audit.wales

Northern Ireland
nficoordinator@niauditoffice.gov.uk

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What's coming through the pipeline

We know fraudsters are always looking for new areas to exploit and make money at our expense. We try to counter this threat by continually working with you, our counter fraud community, to come up with new ways of using data to identify fraud across the public sector - both for existing or for new emerging fraud problems.

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ABOUT THE NFI PILOT PIPELINE

The NFI pilot pipeline includes ideas in various stages, ranging from those that are in their infancy and require further research, through to those where the case for undertaking a pilot is clear. Some ideas are abandoned early on, maybe because there is no clear legal gateway, or perhaps there is a lack of evidence of fraud. Pilots can be small, involving one organisation using just their own data, or larger - involving multiple organisations using data from within and between bodies and also third party data, perhaps from the private sector.

An update on pilots that have been undertaken recently

PILOT TITLE	SUMMARY	OUTCOMES	NEXT STEPS
Multiple Residents Parking Permits	A pilot matching parking permits within and between two London Borough Councils to identify where a permit holder was not eligible due to not residing at the qualifying property or it not being their main residence.	The pilot resulted in 60 passes being cancelled which was a particularly effective hit rate from the 158 matches released.	We will be promoting this matching to London Boroughs but we are also keen to hear from local authorities outside London where this is a risk to them.
Car Hire	A pilot targeting potential fraudulent misrepresentation of name and address details when hiring vehicles.	The pilot prevented 135 vehicles being rented where the applicant could not be verified to NFI data.	We are now rolling out this functionality as part of the business as usual process for organisations in this sector.
HMRC insight	A pilot in England using Digital Economy Act (DEA) powers to access HMRC data to identify potential fraud across a range of local authority services, specifically targeting 'undeclared property', 'undeclared or under declared earnings', and 'household composition'.	The pilot reported £8.8 million outcomes to the DEA Board in April 2020 but outcomes have continued to be reported since then and by 17th December 2020 stood at £12.4 million.	A phase 2 of this pilot to further explore the insight HMRC data provides has been approved by the DEA Board. We expect to release matches in March 2021.

The effect of the pandemic

The pandemic impacted on our capacity to deliver pilots, as we diverted resources to support the wider Cabinet Office work around COVID-19 fraud countermeasures. This included work to build the Experian 'Bank account verification and active company check' into the NFI tool for local authorities to undertake checks on Business Support Grants. We also carried out a small pilot with six local authorities to help us understand the remit of the matching to be undertaken as part of the mandate of local authorities Covid-19 payments data, matching of this data is now underway.

HOWEVER

...the supply of pilot ideas has kept flowing and we are now planning to deliver more pilots during 2021/22. **Please help us continue this flow - if you have an idea for a pilot and would like to understand our process please contact Nathan Nash (nathan.nash@cabinetoffice.gov.uk) and quote 'Pipeline2021' in the subject line.**

Potential pilots in the pipeline and innovation themes

Some examples of pilots currently in the pipeline

PILOT TITLE	SUMMARY
NHS Learning Support to Student Loans	Targeting potentially fraudulent access to financial support for NHS students.
Social Security Scotland	This is to match Social Security Scotland data to identify potential fraud particularly targeting household composition and misrepresentation of residency e.g. individuals fraudulently declaring residency in Scotland in order to access benefits.
Beds in Sheds	Targeting properties that potentially have illegal accommodation.
Council Tax (CT) Voids	Available as part of the Premium Council Tax Single Person Discount service. Targeting properties fraudulently declared as void where there is potentially a resident.
Disabled Facilities Grants	Targeting potential misrepresentation of residency in applications for grants, and multiple applications for the same individual.
School Admissions Fraud	Looking at where applications for school places include an address which is potentially not the applicants permanent address.

How we are seeking to innovate and grow the NFI

We are currently working closely with our contractors on a number of potential innovation themes. Work is underway to scope each theme and build a detailed timetable. The projects fit in with the NFI strategic themes to continuously innovate using the latest technologies and methodologies to prevent and detect fraud. As usual we are keen to get input from users so as our plans develop we will reach out to you!

INNOVATION THEME

SUMMARY

Data Visualisation	Building on approaches such as network analysis, this theme looks to improve the visualisation of potential frauds for users particularly where this is complex and involves multiple datasets.
Predictive Analytics	Building on and learning from the success of predictive analytics to identify fraud in other sectors, use the NFI data and associated outcomes, to better predict where fraud may occur in future.
Management Information	Management Information (MI) plays a key part in the NFI Team's work and the number of different reports has grown exponentially. MI is used to validate the accuracy of outcomes reporting, understanding our impact, and refining our approach. We also appreciate it's very important for users to quickly and easily understand the impact of the NFI on their organisations so the review will cover all MI reports.
Automation of data collection	Submission of data for the main NFI exercise is a huge collaborative effort between participants extracting and submitting the data and the data then being processed ready for matching. We want to look at ways to reduce the burden and improve the regularity of data coming in to the NFI. The vision is to get to a situation where you can push the data into the NFI automatically and/or you can allow us to pull the data ourselves where possible. Of course this will be a big step so we'll start small.
AppCheck for Companies	Build a facility to undertake checks on companies. The work to date on business support grants has shown the value in utilising the data and technology the NFI holds to facilitate checks on companies. We will work with you to better ensure we understand your needs and to help shape this work.
Internal Fraud Hub	Building a facility within the NFI to allow participating government departments to check where individuals applying for employment may have previously been dismissed.



FraudHub

PREVENT MORE FRAUD BY BUILDING A TAILOR-MADE COLLABORATIVE COMMUNITY

FraudHub enables organisations to come together to share intelligence and insight to help identify and stop potential fraud.

FraudHub provides local authorities and other public sector organisations with the opportunity to work together to detect or prevent fraud or errors by sharing data in a secure way using proven techniques.



Contact us today

Tel: **0845 345 8019**

or
Email: **helpdesk@nfi.gov.uk**

to find out more about how you could build your own fraud prevention community specific to your location.

New features in the web application

A NEW LOOK FOR THE NFI GUIDANCE

We have overhauled our guidance to make it more user friendly and interactive. The new-look guidance can be found within the Help & Guidance section of the web application.

The guidance is an essential part of your toolkit that seeks to help you get the most out of the NFI, explains the purpose of the matches and highlights tips and tools that will make your review really efficient.



OTHER NEW FEATURES THAT YOU SHOULD LOOK OUT FOR...

+ Keyword Search

Type in a word or title/partial title of e.g. a guidance document and it will look for it and give a link to go directly to it.

+ Export

Ability to export just the columns from a report you require rather than all columns in the report and we have added an option to merge matches and comments into one export file.

+ Navigation

A 'Go to Match' option in a report so you can locate a match quickly rather than paging through.

+ Senior Responsible Officer changes

A tool that allows the Senior Responsible Officer or Key Contact to notify us of changes to Senior Responsible Officer contact details through the web application.

+ Outcomes recording

A Bulk Outcomes Upload tool is now provided in reports 52, 801, 803 and 814 - users download and complete a template, upload the template back into the web application and outcomes are added automatically. Guidance on how to use this new feature can be found in Section 8 of the new guidance.

+ Tooltips

To explain the categorisation of the Report Summary totals within a report i.e. Processed, Investigating, Cleared, etc.

+ Improvement to shared matches

Not all matches are shared with both organisations. There was a facility to enable the organisation with the match to share it with the other party but we have developed this so that you can now share comments on the match within the secure web application.

+ User Administration

The Key Contact or Senior Responsible Officer are now able to export the email addresses of the live users to correspond with over the NFI. A comment can also now be added against user accounts.

+ Matches referred to the DWP

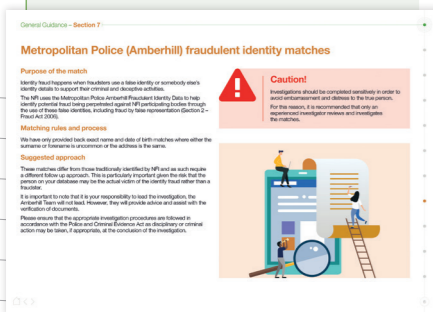
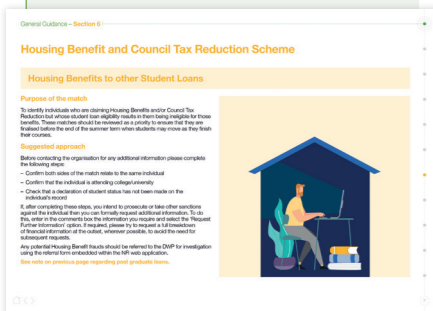
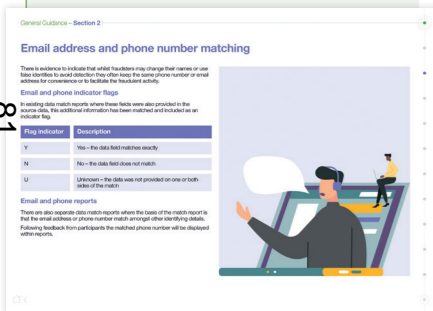
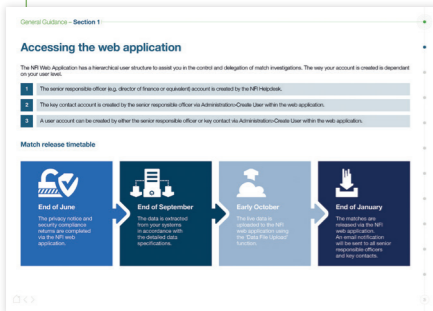
You can now reopen a housing benefit match referred to DWP if they subsequently notify you they do not want to investigate it with the new 'Revert Referral' button. This will enable you to record local outcomes e.g. council tax reduction scheme weekly reductions and overpayments.

+ Quick Links & Favourites

Two mini tabs have been added to the Home page where commonly used NFI pages or your own frequently visited pages can be stored.

+ Match filters

A dynamic filter on the 'Creditor Name' and 'Remarks' fields in trade creditors reports to allow you to prioritise matches for investigation.



If you need help using these new tools/features please do not hesitate to contact us for assistance.

We've enhanced our risk scoring in line with your feedback



We have been working closely with users over the last few months to further develop our approach to risk scoring the NFI matches. We did this through a user survey and three Town Hall sessions. The Town Hall sessions were a new way of engaging with users. We appreciated participation from a range of users/organisations, which provided valuable insight into how we can effectively support your needs. This has helped us to prioritise targeted developments over the coming months.

We have been working closely with our developers to enhance risk scoring functionality to more accurately reflect risk and to clearly signpost risk level. We hope this will help users in prioritising and allocating resources to review and investigate matches. We see this as a continuous journey, where we may make small tweaks each year. Capturing outcomes in the web application is essential to improving risk scoring as we can learn which match types are most effective.



Thank you to all those who sent feedback and attended Town Hall sessions. A number of enhancements were identified in addition to those outlined above which are being reviewed for addition in the future.

Enhancements

- + Addition of VH, H and M risk icons against matches along with the corresponding percentage risk scores
- + Change the default navigation from the NATIONAL EXERCISES menu from Fraud Risk view to the Matches view
- + Refinement of techniques used to generate recurring prior year matches using 2018/19 statuses (Closed - Already Known, No issue) to reduce unnecessary referrals in 2020/21

Coming soon

- + A way of identifying internal as opposed to external payments for NHS creditor reports to allow organisations to consider how they prioritise review of matches i.e. external creditors payments may be deemed higher risk
- + The ability to create custom filter combinations
- + A way of marking matches of interest e.g. a 'favourite' status
- + Addition of risk scores and filters in HMRC reports



New purposes update

In issue 4 of NFI Matters we told you about our work looking at whether we should widen the NFI data matching purposes as set out in the Local Audit and Accountability Act 2014. In doing so we have also been looking at possible updates to the NFI Code of Data Matching Practice.

To recap the powers are:

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to assist in the prevention and detection of crime (other than fraud)



to assist in the apprehension and prosecution of offenders



to assist in prevention and detection of errors and inaccuracies



to assist in the recovery of debt owing to public bodies

We launched a public consultation on 10th February. The consultation documents are available on GOV.UK and will be open for responses until 10th March. We would encourage you to review the consultation documents and respond at your earliest convenience. You can respond online or by email. The results of this consultation will be instrumental in determining the way forward.

Our research shows that the data matching purposes will create longer term efficiency savings that will help public services. Work to enact the purposes was one of the five key objectives set out in the NFI strategic delivery plan 2018 to 2022.

The proposals focus on increasing NFI's operational efficiency and value for the public sector. Early estimates suggest that by better utilising data already collected by NFI, supplemented by additional data collection where appropriate, enactment of these powers could deliver early efficiency savings (within the first 3 years) of at least £10 million a year to key public sector organisations. We would expect savings to be far greater over a longer time period. Critically, research shows that there are clearly important wider outcomes for citizens overall i.e. the data matching powers would help:

The police solve crimes other than fraud, or find offenders more efficiently than is currently the case

Local authorities and government departments to reduce debt owed to public bodies while adhering to the Fairness in Debt Management Principles

Agencies or departments to reduce any errors that might exist in official data records and thereby helping to deliver more effective services or to ensure citizens receive the benefits they are entitled to

For further information contact nfiquiries@cabinetoffice.gov.uk



AppCheck – Stop fraud at the door using the NFI fraud prevention and application verification solution



Watch the training video
on the NFI web application to see how AppCheck works and how it could help you to save time, resources and reduce fraud even further in your organisation.

AppCheck is designed to allow users to quickly ascertain if there are any factors affecting the eligibility of an individual to benefits and services and/or check identity.

AppCheck ensures that all applications are vetted, helping to provide your organisation with an effective fraud prevention process. The real time functionality will return a match or all clear reports within seconds of an application search being made. This makes the product ideal for usage within both call centres or by frontline operatives. AppCheck is an online service delivered by a secure web application. There is a hierarchical user structure to control access and monitor searches that have been conducted within your organisation.



Reduce the risk of your organisation falling victim to fraud by stopping invalid or fraudulent claims at the point of application



Reduce administration and future investigation costs by managing the risk of getting it wrong at application



Reduce or stop the provision of invalid or fraudulent payments

AppCheck provides built-in risk flags and intelligent colour coding to make it easier to identify genuine applications or prioritise referrals for further investigation. Key data sources are brought together into one system for ease of use, including the ability to run a further check against Credit Reference Agency (CRA) data.

This software can be used by multiple teams within your organisation at the same time to ensure your whole organisation is covered.

Getting started is quicker and easier than you think...

...and if you have not already done so we are still offering a **FREE TRIAL** of the service.

Please email: helpdesk@nfi.gov.uk or call **0845 345 8019**



NFI Milestones

dates for your diary

Here are some key milestones based on our analysis of activity within the web application, to help you plan your approach to the NFI exercise.



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2021

Feb 21

All time-critical/very high risk matches (i.e. deceased and student related) should have been allocated to investigators to action. As soon as you have outcomes, for example, from concessionary travel and blue badge reports please record them in the web application.

Top Tip

To help Users locate the matches you want them to investigate quickly we urge you to use the Assign User tool within reports. Assigning matches to users generates a personalised 'My Matches' tab where all the matches are stored in one place. Refer to the Guidance - Section 4 for details on how to use this tool.

Mar 21

Refreshed data from the national exercise received by the 1 December deadline should be available for matching against in ReCheck and AppCheck. We will also use this data to commence production of your report 803 Council Tax to NFI data (as applicable).

Apr 21

Report 803 Council Tax to NFI data will be released into ReCheck.

May 21

The remainder of the 2020/21 match reports should have been reviewed, matches selected and allocated for investigation. **Matches not selected should be 'Closed - Not Selected for Investigation'.**

Jun 21

Start to prepare data for additional mortality screening ready for the June submission deadline.

Sep 21

Outcomes from investigations should be feeding through so they can be recorded in the relevant reports. **You should be identifying case studies to pass to the NFI team to promote your successes.**

Oct 21

Start to prepare for the annual Council Tax Single Person Discount (CTSPD) exercise and submission of Council Tax and Electoral register data. Submission opens on 1 December.

Top Tip

You could get ahead by setting up your templates ready to create automated follow-up charge payer letters directly from the matches, to print and distribute locally (or use the templates we have prepared for you). Full details on how to use this tool are provided in the Council Tax Single Person Discount Guidance under the Help menu.

Nov 21

Start to prepare data for additional mortality screening ready for the November submission deadline.

We will be starting to look through the web application for any cases that are particularly noteworthy that demonstrate your hard work. If you have any you would like us to work with you on please contact us.

2022

Jan 22

Ensure you have uploaded your Council Tax and Electoral Register submissions before the end of January deadline, to generate your Council Tax Single Person Discount matches.

Feb 22

The majority of 2020/21 investigations will be completed. **Work may still be ongoing on CTSPD matches, but we urge you to record interim outcomes at the end of February** rather than wait until all work has been completed. You can update the figures in the web application when all work is completed. Why not use the new bulk outcomes upload tool mentioned on page 8.

Mar 22

It is important that outcomes are recorded promptly and accurately so the NFI Team can calculate the outcomes from the 2020/21 national exercise as at 31 March 2022, to be reported nationally.



FOCUS ON

Recording Council Tax Reduction Scheme outcomes relating to matches referred to the DWP

One of the improvements we have made in the Housing Benefit report for the 2020/21 exercise is to allow you to reopen cases that had been referred to the DWP for investigation using a new Revert Referral button within the Comments/Outcomes box.



The main reason we have done this is so that you can record reductions and/or overpayments of Council Tax Reduction following either a DWP investigation or a local investigation. You can also use this new facility to reopen a match to record other overpayments from a local investigation should the DWP have notified you that they did not wish to proceed with the investigation. The case should then be closed 'Closed - Error'.

Use the multiple occurrence link to coordinate investigations



When we are preparing matches for release, if we find another occurrence of the matched individual in a different NFI report we will connect them by adding a hyperlink to their surname. If you click on the surname, the location of the other match(es) are displayed along with other useful information such as the title of the report the individual appears in. You can then consider the other match(es) alongside your current investigation.

Another way of reviewing individuals that appear in more than one report is to look at Report 9999. You can use the filter tool within this report to highlight e.g. where an individual appears in 3 or more NFI reports; appears more than once in the same report; or appears in reversed reports. Refer to Section 5 of the NFI guidance (Communicating with other organisations) for more help with Report 9999.

WARNING - be careful not to record the same overpayment in multiple places as it will overstate your overall NFI outcomes.

If you have any feedback on this please contact nfiqueries@cabinetoffice.gov.uk



REVIEW OF ESTIMATES FOR THE NFI 2020/21 EXERCISE

changes that are being considered

We are in the process of completing a review of our fraud prevention and detection estimate methodologies to ensure they are based on current research and fit for purpose. Approved changes will be applied to the 2020/21 web application.

Each NFI dataset has its own methodology to calculate the estimated element of fraud prevented/detected.

THESE TAKE INTO ACCOUNT:



Data relevant to the fraud problem, including national published data and data from previous NFI cases



The policy context relative to the fraud problem



Any regional variances that may result in the generation of estimate methodologies specific to a region or area



Alignment (where possible) with relevant estimated savings methodologies used in other central government departments

GOVERNANCE PROCESS

Changes to estimates are shared with Audit Scotland, Northern Ireland Audit Office and the Audit Wales for initial approval.

We then present them to the Cabinet Office NFI Governance Board.

Finally we take them to the Cabinet Office Fraud Prevention Panel for approval. The Cabinet Office Fraud Prevention Panel consists of five cross government counter fraud experts who review and challenge, where necessary, methodologies for calculating the estimated value of fraud prevention initiatives across all government departments.

Once confirmed with the Fraud Prevention Panel the methodologies are built into the NFI web application, so your estimated savings for the outcomes you record can be automatically generated.

The following changes being explored for 2020/21 include:

Right to Buy - to reflect changes in house prices and Right to Buy discounts in England and Northern Ireland and cessation of the Right to Buy scheme in Wales

Recovery of a property (Northern Ireland) - to reflect the latest research from Northern Ireland Housing Executive

Recovery of a property (England) - a review of the current 'annual cost of temporary accommodation' aspect of the methodology

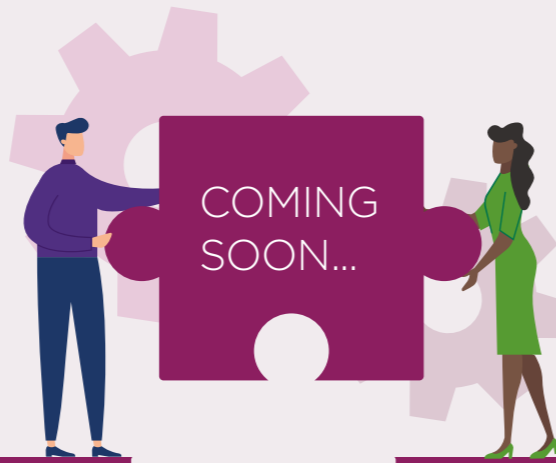
You can see your estimated savings at match level when you record outcomes. To view the overall outcomes for your organisation, including the estimated savings by dataset, open the applicable 'Outcomes Summary report (Form 4)' MI report, available in the 'Management Information' section of the web application.

Once finalised, a full breakdown of NFI 2020/21 estimated savings methodologies for each dataset will be available on the Help & Guidance menu.

For further information contact Susan Baker via nfiqueries@cabinetoffice.gov.uk



Working with HMRC to bring you refined matches



Following the successful pilot in England using HMRC information, identifying around £12.4 million of outcomes (as at 17th December 2020), we have been able to secure agreement to use the Digital Economy Act (DEA) 2017 and the Local Audit and Accountability Act 2014, to carry out a second pilot.

We are working closely with HMRC to make refinements that will reduce false positives and produce even better quality matches for participants to investigate. Wales is now on the DEA schedules and therefore Welsh Councils will also be included in the matching this time.

The matches will once again be concentrated on identifying undeclared property ownership, non or under declared earnings and capital along with misrepresentation of household composition.

Access to HMRC data presents a great opportunity and we would encourage participants to make the most of the matches as we anticipate that outcomes could exceed

those reported for the initial pilot. We welcome support and engagement from local councils in England and Wales to maximise the benefits of this matching. If the results continue to be significant the next step will be to consider how best to incorporate HMRC data into NFI in future.

If you are in Scotland or Northern Ireland, inclusion in the DEA schedules is under consideration. Subject to that happening, Scottish and Northern Irish councils could benefit from these matches next time.

SECURITY

We've changed our password policy

In November 2020, based on the latest guidance from the National Cyber Security Centre, we changed the way we ask you to create a password and the frequency we ask you to change it.

It is considered that enforcing password changes may increase risk of password discovery as users write passwords down, and/or increment a numeric element meaning they may be more readily deducible based on historic passwords.

Security of your login to the NFI system is also strengthened by 2-factor authentication. In addition, monitoring and periodic review of user activity such as out-of-hours logins helps to identify patterns of suspicious activity. Accounts are also temporarily locked out after multiple login attempts with incorrect passwords are attempted.

Useful reading:

https://www.ncsc.gov.uk/files/password_policy_infographic.pdf

<https://www.ncsc.gov.uk/collection/small-business-guide/using-passwords-protect-your-data>

https://www.microsoft.com/en-us/research/wp-content/uploads/2016/06/Microsoft_Password_Guidance-1.pdf

What's Happening Around the UK

Northern Ireland Fraud Risk Guides

The NFI Coordinator for Northern Ireland, Valerie Evans, has highlighted the work done in 2020 by the Northern Ireland Audit Office (NIAO) to raise awareness of increased fraud risks due to the Covid-19 pandemic.

"In terms of exceptional years, 2020 will be difficult to beat. The impact of Covid-19 has led to crisis and dramatic change across the globe, but there is one group of people who relish such circumstances, seeing them as a golden opportunity - fraudsters.

"Huge volumes of emergency grant payments administered at speed, dramatic changes in demand for certain types of products, a massive increase in remote working, a surge in online shopping during lockdowns - all of these provide significant opportunities for fraudsters, and pose serious threats for both organisations and individuals. There is already clear evidence that fraudsters have been quick to seize upon such opportunities, with regular stories in the media about organisations and individuals suffering financial loss as a result.

"The NIAO has worked with the Cabinet Office in relation to taking forward additional data matching around business support grants. In addition, we have been keen to raise awareness of the increased fraud risks, and in recent months have produced two guides - on Covid-19 fraud risks and procurement fraud risks - both available on our website at <https://www.niauditoffice.gov.uk/publications/type/goodPractice>.

"The guides provide a quick point of reference for Northern Ireland public sector organisations and set out the mitigating controls that can be put in place to minimise the risk of losses to fraud."



Self-Appraise your involvement in the NFI with these checklists for Scottish and Welsh participants

A two-part checklist, designed to help all participating NFI bodies self-appraise their involvement in the NFI prior to and during the NFI exercises, is available for Scottish and Welsh participants. Part A is designed to assist audit committee members and Part B is for officers involved in the NFI exercise. Some suggestions for improving the efficiency and effectiveness of reviewing and investigating NFI matches are also included.

Scottish Checklist:

National Fraud Initiative **Self-appraisal checklist**

Welsh checklist:

National Fraud Initiative **Self-appraisal Checklist**

Premium Single Person Discount Matching Service

GET A COMPREHENSIVE VIEW OF INDIVIDUALS CLAIMING COUNCIL TAX SINGLE PERSON DISCOUNT

Even if you have already uploaded your data for the annual NFI Council Tax Council Tax Single Persons Discount (CTSPD) exercise it's not too late to upgrade to our Premium CTSPD matching service to gain access to a more comprehensive view of your single person discount claimants' data footprint.

Price freeze at 2019 levels of just **28p per record**

One of the NFI's main objectives is to help you drive down the cost of fraud through continued product development and improvement. We believe this premium service gives you an enhanced view of the individuals claiming a single person discount. Combining credit reference data and the wide range of information held in the NFI data sets, can provide a more complete data footprint for a household, helping you identify undeclared changes of circumstances. Our continued partnership with one of the UK's leading credit referencing agencies delivers this seamless service.

The Premium CTSPD matching service will allow you to focus your resources effectively on investigating individuals based on the data footprint and appear to no longer be entitled to the discount. We provide clear risk scores for each record allowing you to drill down to review the record prioritising your work streams or areas of focus where you believe your organisation may be exposed to risk. The service also allows you to identify genuine customers whose entitlement is correct.

By using this premium service, you are protecting public services by:

- + Ensuring individuals are not receiving discounts they are no longer entitled to
- + Maximising the revenue from council tax collection
- + Reducing fraud levels for your organisation
- + Maintaining up to date customer records
- + Enabling eligible individuals to receive the discount they are entitled to

Councils that have used the premium service have reported actual, and prevented savings as a result of removing entitlement to the discount, of just over £4.3 million with 99.7% of actual overpayments recovered.

The service provides you with:



Confirmation of the claimants **current residence**



Verification that the claimant is **living alone**



Additional insights relating to **other individuals who may be living at the address who have not been disclosed**



Premium Single Person Discount Matching Service BARNLSLEY CASE STUDY

Increasing Council Tax Revenue with the Premium Council Tax Single Persons Discount Matching Service available through the NFI

Minimising fraud and irregularity is vital in ensuring resources intended to provide essential services to Barnsley residents are used for that purpose. The Council's Corporate Anti-Fraud Team is located within Internal Audit. The Team balances pro-active counter fraud work with investigations into allegations of

frauds and irregularities, fraud detection initiatives and identification of losses enabling the recovery of Council funds.

In addition, the team supports the application of appropriate sanctions including: prosecutions, cautions and disciplinary action.

APPROACH/SOLUTION

The Corporate Anti-Fraud Team coordinate the NFI exercise on behalf of the Council and are responsible for the review and investigation of many of the matches.

The Council's Benefits and Taxation Department also gets involved in the exercise, filtering and investigating the Council Tax Single Person Discount (CTSPD) matches. In 2019, the Department decided to use the Premium Council Tax Single Persons Discount matching service available through the NFI. This service offers enhanced checks on the single person discount and electoral register information already submitted as part of the mandatory annual NFI CTSPD exercise.

Just over 2,000 non council tax support records already identified in the mandatory exercise were targeted for the premium service.

VALUE ANALYSIS

The returned matches were displayed in the NFI secure web application in a dashboard format which made it easier for users to review and prioritise investigations. To date the Council has successfully generated £172,447 in increased council tax revenue due to the successful removal of single person discounts being claimed fraudulently or in error.



£172,447
IN INCREASED
COUNCIL TAX REVENUE

A spokesperson from Barnsley Council said:

"Using the NFI Premium CTSPD is a simple, cost-effective way to maintain the accuracy of the council tax database. We were able to target non council support records only and check matches against other sources of data, at a time that suited the Corporate Anti-Fraud Team and the Benefits and Taxation Department."

WANT TO FIND OUT MORE?

For more information about how to take up this service please contact the NFI helpdesk on **0845 345 8019** or email helpdesk@nfi.gov.uk

Mortality Screening from the NFI



The NFI has access to the most comprehensive and accurate data for Mortality Screening - and we are continually looking to improve

In a time of devastation and upheaval following the death of family members, failing to report the death in a timely manner will no doubt happen, but there is the more serious risk that criminals will take advantage in such situations and fail to report a death with the intent to commit fraud.

On a pilot basis we will look to improve the completeness of records received for mortality screening by appending data to poorly populated fields from other NFI data, for example, turning an initial into a full forename. This should result in matches with stronger matchkeys.

The NFI offers two mortality screening services:

Mortality Screening via the National Exercise - DWP screening every 6 months

Twice a year we access the deceased persons file held by the DWP. This data also contains National Insurance numbers which can be used as a matching field alongside name, date of birth and address. The data also holds details of some British Citizens who have died abroad and this has proven very successful particularly when administering pensions. Data is uploaded through the 2020/21 National Exercise, Data File Upload tool.

Dates to remember:

Friday, 25th June 2021

Data for the summer 2021 screening will be required no later than Friday, 25th June 2021.

If you wish to submit data please register your interest by emailing the NFI helpdesk@nfi.gov.uk or call **0845 345 8019**

Mortality Screening via ReCheck - On demand DDRI

We are in the unique position to have access to the Deceased Death Register from the General Register (DDRI). You can screen against DDRI at any time and results are usually available on the web application the same day. Data is uploaded through the ReCheck, Data File Upload tool.

Fees for the above services can be found on our **website**.



Cabinet Office

For technical queries relating to the web application:

Call: **0845 345 8019**

Email: helpdesk@nfi.gov.uk

For general queries contact:

England: nfiquiries@cabinetoffice.gov.uk

Scotland: acairns@audit-scotland.gov.uk

Wales: david.rees@audit.wales

Northern Ireland: nficoordinator@niauditoffice.gov.uk

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