



NAFN NEWS

ISSUE 7

SPRING2011

Welcome to the Spring edition of the NAFN Newsletter!

Spring is in the air at NAFN as we see several new services cropping up. Driving and transport emerged as a natural theme this quarter, with the newly re-launched Foreign Vehicle Service and Experian Car Mileage Checks becoming available. These are in addition to the existing DVLA Vehicle Keeper Check that NAFN provide. Colleagues in all departments can make use of these services, so read on to find out how. As always, we're only a phone call away if you need a hand.

February saw IOCCO (Interception of Communication Commissioners Office) conduct their second audit of NAFN's RIPA SPoC Service. The inspection was another success and we're happy to say IOCCO will continue to promote our service.

As a new feature to our newsletter we would like to introduce you to our team, to help you put faces to those voices on the telephone. In this edition James Gray will be telling you about a day in the life of a NAFN Intelligence Officer. He will be sharing his top tips to navigate the NAFN website more easily, and will be telling you how to get the most from your enquiries.

Many of you took part in our customer satisfaction survey. Thanks for participating. We need your feedback to make sure we get it right. We will also be sending out a member survey, to give you your say in shaping our future.

As with every edition we've got some success stories to share with you. We love hearing when something goes well, and so do your counterparts in other councils, so keep them coming.

Finally, we're all looking forward to time off at Easter. Whether you'll be waving a flag for the Royal Wedding, planning the weekend away, or just relaxing with friends and family, we hope have a good one.

Jeremy Frost
NAFN Business Manager

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FOLLOW THAT CAR! FOREIGN VEHICLE SERVICE

There are around 140,000 foreign registered vehicles on British roads at any time. It's a sad fact that one in three of these drivers contravene traffic regulations. The anonymity of foreign registered cars has historically made it difficult for councils to enforce penalties. For many, this means writing off thousands of pounds each year. We thought it was time to change that.

We have teamed up with EPC plc (Pan European Collection) to offer their **Foreign Vehicle Service**. EPC trace, issue and collect road traffic penalties for foreign registered vehicles on behalf of Local Authorities. They currently work with 450 authorities in ten European countries, and have access to 20 vehicle licensing authorities; the foreign equivalents of the DVLA.

Not only does EPC plc provide an easy solution for authorities to collect fines, they also make it easy for the contravener to pay. Penalties can be issued in 18 European languages and are supported by a multi lingual call centre based in London. Offenders can pay in 10 major currencies and can even do so at their own high street bank, wherever that may be. In 2010 EPC collected £3 Million on behalf of their customers. Now that NAFN and EPC have joined forces, you too can recoup losses from across the border.

EPC plc operate on a 'no win, no fee' basis. As a member of NAFN you are entitled to reduced commission of 25%, payable only if the fine is successfully collected. There is nothing to pay if the fine cannot be enforced, so there is no financial risk to you. Be sure to access EPC via the NAFN website to obtain your member discount.

In addition to the pursuit of traffic penalties, EPC can also assist member departments in the pursuit of other investigations involving the vehicle and its owner. When used for this purpose, the enquiry is free of charge

Last year, users of EPC reported a 30% improvement in road traffic compliance and a 50% average pay rate. Not only does it put money back where it belongs, it makes the roads safer and fairer for your local residents. Make sure your region makes the most of this new service, and stop foreign visitors flouting your road rules.

Please see separate user guide attached to this newsletter for further details.



SERVICE UPDATES

TURN BACK THE CLOCK – VEHICLE MILEAGE INFORMATION

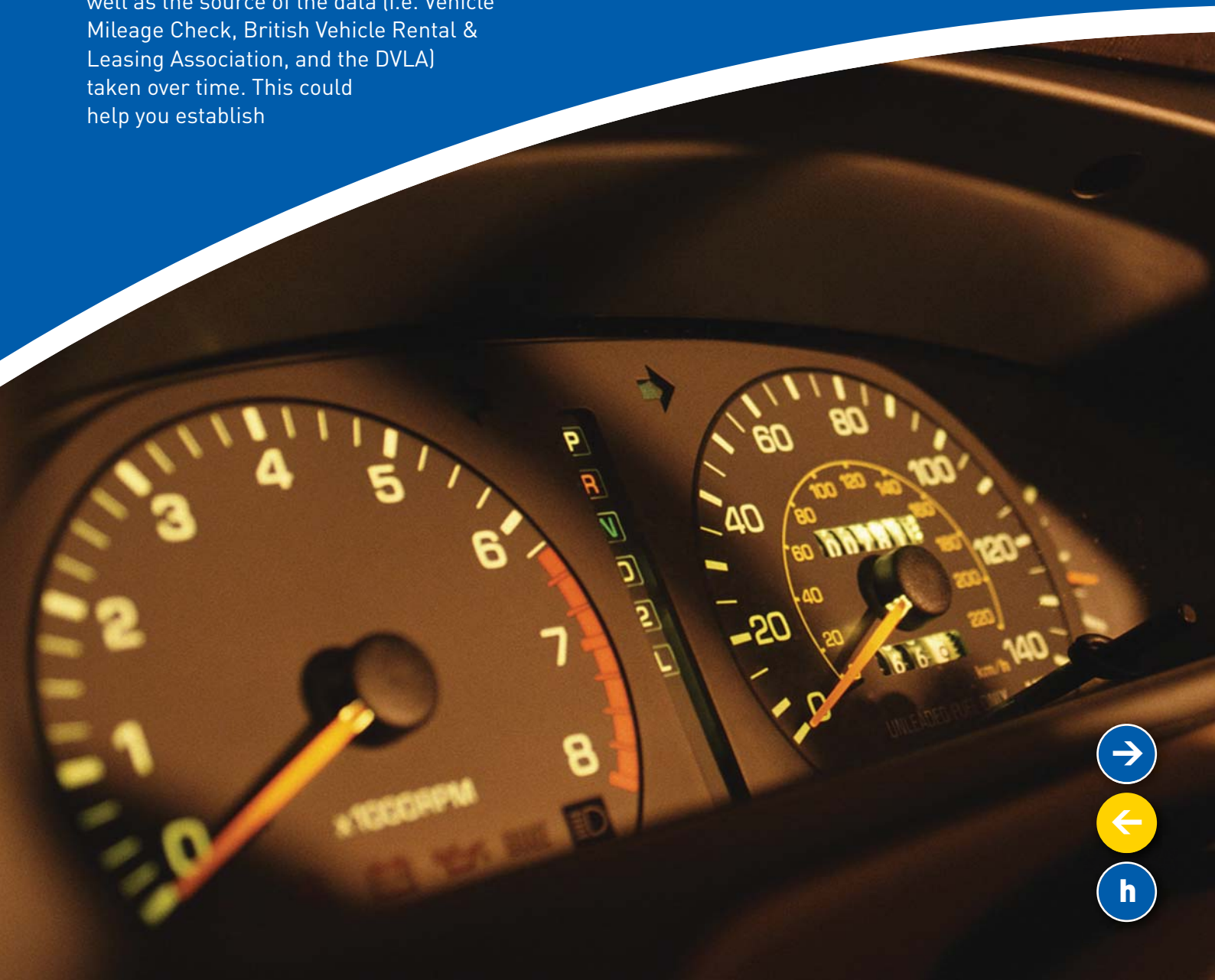
Those of you in Trading Standards will be interested to know that we now offer vehicle mileage information as part of the new Autocheck product.

Autocheck builds on the success of the Experian Gold Car Data check. You still have access to all the same data, including a description of the vehicle, existing finance information, and any warning messages e.g. whether the car has been scrapped or stolen.

If they're so similar, why use Autocheck instead? Autocheck gives you access to mileage readings and the dates of capture, as well as the source of the data (i.e. Vehicle Mileage Check, British Vehicle Rental & Leasing Association, and the DVLA) taken over time. This could help you establish

whether the odometer has been travelling in the right direction. In addition to mileage data, you'll benefit from a much friendlier report, with all the information you need laid out in an easy to use format. Why not see for yourself?

To request mileage data, simply use the Experian Vehicle Finance option on the enquiry type menu, stating in the free-text box that you would like mileage data included as part of the report.



Business Reports

Experian offers a wide variety of checks to Investigators. In addition to the standard credit checks they also offer business reports. If you are looking into a case of undeclared work or income, and suspect the claimant owns or runs a business of their own, the following reports could be of interest to you;

Experian Individual Director Report

This check shows any associations with businesses or companies. It includes both current and previous Directorships and Secretaryships, as well as any disqualifications or convictions.

Experian Company Director Report

If you have a company name, this check will reveal all directors, past and present.

Experian Bronze Company Report

This basic company report includes company details, credit opinion, risk analysis, corporate structure, summary accounts, and directors. Useful for obtaining a quick overview of a company and its current status.

Experian Gold Company Report

This fully comprehensive report provides more detailed information than the Bronze. It includes full financial details, payment profile, mortgages/charges, legal notices and CCJ details. A high-end option for those who want to conduct a detailed analysis of a company.



Customer Satisfaction Survey

We'd like to thank those of you who took part in our customer satisfaction survey. As always the results were enlightening. On the whole you rated us highly. See below for an overview;

- 98% of you were happy with our response times
- 98% of you felt the information we provided was useful
- 100% of you were happy to use us again
- 91% rated our support and advice as good/excellent
- 93% of you were satisfied with the overall service, rating us good/excellent

We received some great compliments;

“All the staff are very helpful, offer valuable advice and are very patient when requests are not clear”

“The support and advice received from the NAFN team is excellent. If there was a higher category you would be in it! Thank you.”

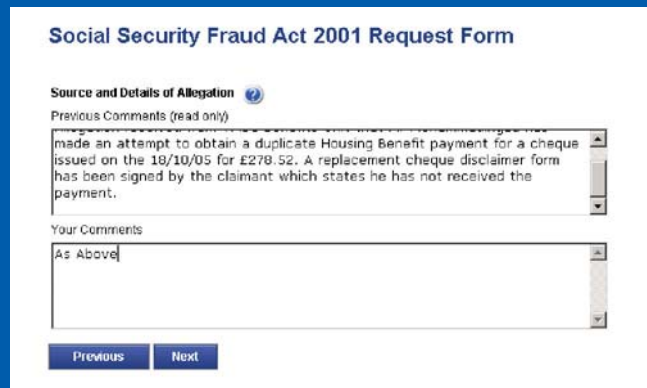
“Staff always helpful and pleasant to speak to and the results arrive speedily - unless of course it's because the sources are taking a long time to provide the information to NAFN!”

“Very helpful staff members – nothing ever too much trouble”

We received comments about delays, but you acknowledged that this was beyond NAFN control. Unfortunately some information providers are still struggling with backlogs. As ever NAFN officers continue to champion your requests until the information is received.

You gave us some feedback on ways we can improve too. We understand that our logging in system can feel complicated and lengthy at times.

The nature of our service requires a high level of security and protection, even more so now we have the document repository, where highly sensitive paperwork can be accessed online. As such, the integrity of our security systems is paramount. We use penetration testers to attempt to break into the NAFN website. This identifies any weaknesses in our systems. This regular testing tells us that using a combination of password, pin number, user code and grid card offers us the maximum protection against illegal hackers. Whilst we appreciate ease of use is vital to our customers, our priority has to be the safety of the data we hold. For this reason there are no plans to change the logging on procedure.



Finally, you told us that when logging additional SSFA enquiries on existing cases, you were confused by having lots of boxes to complete. If you do not have anything extra to add to that particular section of the enquiry, please feel free to put 'As Above' in the bottom boxes. You only need write additional information where necessary. If you only need to say that you now want a witness statement, simply write ****Witness Statement Required**** in the 'information to be returned' section. You do not need to repeat what has already been said, or copy and paste the top box into the bottom box.



RIPA IOCCO INSPECTION

Once again NAFN has been audited by the Interception of Communication Commissioner's Office. February saw the second inspection of the RIPA SPoC service since the introduction of the online service in December 2009.

IOCCO investigated 54 local authorities during their two day stay at the NAFN office. NAFN takes full responsibility for hosting the audit, meaning the authorities can get on with their day to day work undisturbed. In addition, they do not have to produce documentation for inspection, as would be necessary if conducting their own enquiries.

The inspection produced great results due to the hard work and commitment of our team of 14 SPoC's. IOCCO praised NAFN staff for their professionalism and customer focus. They continue to recommend NAFN to all interested parties. Special thanks go to our own Paul Choudhry, who has invested

considerable time and effort to ensure the smooth running of the RIPA function.

The report highlighted the rank of Designated Persons (DP) and the need to ensure the right person is chosen for the job. It is our duty to make sure that DP's of the appropriate level are identified during the registration process. This helps to maintain a robust and secure RIPA service. The position of DP is reserved for Heads of Service, Service Managers, Directors, or those of equivalent status.

In line with IOCCO's recommendations we now accept confirmation of DP rank from Heads of Legal/Senior Legal Officers, or Monitoring Officers only. If you are registering as a DP for your authority, and have any doubts as to your suitability for the role, please contact us for advice.

FREE TRAINING

Feedback on the RIPA process has shown that some Investigators still lack confidence in processing their enquiries. Free RIPA training/presentations are available on request. Please contact your regional office should you wish to book a session. Please take advantage of this no cost training. Recent feedback stated;

“It was extremely useful and very enlightening... Our members were impressed by your talk and will hopefully follow up on its content when they get back to the office.”

**Howard Turton, Regional Enforcements Manager
(Scambusters/Illegal Money Lending Teams)**



A Day in the Life of a NAFN Intelligence Officer

James Gray has been an Intelligence Officer with NAFN since December 2008. He works in the North office, which covers Scotland, North West, the Midlands, and North East. If you work in one of these regions you'll no doubt have heard his voice many times, or received responses from him. He may have even helped you with lost grid cards or difficulties in logging on. Let's see what makes him tick;



1. What did you do before you worked for NAFN?

I worked for a charity in Manchester city centre for six months that provided support to victims and witnesses of crime. Prior to that I was completing my Masters degree in Crime and Criminal Justice where I spent eight months carrying out primary research on youth gangs in South Manchester. Whilst finishing my Masters degree I was also working voluntarily for the Citizens Advice Bureau in Trafford and Victim Support and Witness Service in Trafford.

2. If your NAFN colleagues had to describe you in three words, what would they be?

Tall, dark, handsome!

3. What do you do in your spare time?

Having recently bought a house the majority of my spare time is spent decorating, and fixing things, although I'm no DIY expert.

4. Which regions do you cover?

As part of my role within NAFN I currently cover the region of Scotland and parts of the North East of England which has enabled me to present at a conference in Glasgow and provide training as far a field as Elgin in The Moray

5. If you could give one tip about the website to NAFN users, what would it be?

There are many areas on the website that investigators don't have the time to visit such as the alerts, the libraries, and the discussion forums. I would advise anyone to take a moment out of their day to have a browse through each of these sections as there is lots of valuable information available within that can assist investigators in their roles.

6. If you could shout about one particular service you feel is underused what would it be and why?

RIPA. I think people can feel intimidated by what seems like a complicated process. Once you've done a couple you soon get the hang of it though. If you're not sure just

give it a try and, if you do go wrong we'll help you out. After all, that's what we're here for. There are no questions too big or small to ask.

7. What guidance would you offer to someone trying to get the most from their SSFA application?

There are now help tabs available on the NAFN site, which appear as small blue question marks. I would advise anyone to click on these prompts for assistance. We also have NAFN in-house training that is becoming available once a month where investigators can receive training on the use of the NAFN system. Where the demand is in place we are also able to visit authorities to provide presentations and training on site.

8. What's the strangest case you've dealt with?

There are too many to single down to an individual one the cases that always make me chuckle are where the individual is living in a property in the middle of winter with no heating or lighting because they like living in the dark.

9. What advice would you give to someone who feels they've reached a dead end in an investigation?

Give NAFN a call and anyone of us will have a chat with you, there may be something you haven't considered looking into or didn't know we could obtain for you.

10. Finally, what's the worst job you've ever done?

Whilst I was a student at college and university I spent many weekends working within the frozen food section of a large local supermarket, the banter with colleagues was good although the conditions were pretty chilly.

James is currently delivering a series of free one day courses at the NAFN North office. Attendees can learn how to navigate the NAFN website better, as well as learn more about using RIPA, and what is available under DPA. Please email north@nafn.gov.uk with the number of places required to receive dates of availability.



SUCCESS STORIES

Cleaner Comes Clean

A pensioner who falsely claimed benefits from Manchester and Tameside Councils has finally had to come clean. The woman received almost £16,000 worth of housing and council tax benefit before Tameside Investigators pulled the plug on the deception. The claimant, who did undeclared work as a cleaner for five years, also failed to admit that she had inherited £33,000 from her late father's estate.

The fraud was discovered after an HBMS capital match found undeclared bank accounts in the woman's name. Tameside Investigators asked the claimant to provide statements due to high interest payments on the accounts. When she only supplied partial details NAFN was able to fill the gaps. We approached HBOS for the remaining statements to complete the full picture, which showed regular earnings and considerable capital.

The woman was ordered to pay £3,500 in fines and costs of £820 after admitting to the fraud. We're glad we could help Tameside Council notch up another success!

Trouble at' Mill

A man claimed nearly £17,000 in benefits before Investigators proved his undeclared partner was living with him and working. The pair, who lived in a converted cotton mill in Greater Manchester, had been living together for over three years whilst claiming housing benefit, council tax benefit, and income support.

The fraud was discovered after an anonymous allegation placed the partner at the property. NAFN was the first port of call for the investigator, who approached us for credit checks under SSFA. Intelligence

Officer Tracy Forth returned the Experian and Equifax results the following day. These formed the starting point for the investigation into their financial interdependency.

On proving the case, the man was given a 12 month community order with £250 costs to pay. The DWP are currently seeking to recover the overpayment.

NAFN officers provide thousands of Experian and Equifax searches for living together cases each year. This is just one example of how the humble credit check forms the foundation of many a successful case.

Mum's the Word

A single mother kept quiet about her live in boyfriend to fraudulently claim £6,000 in housing and council tax benefit, and income support. The couple, who lived together at two claim addresses, were foiled after their suspicious landlady questioned why the boyfriend had asked not to be named on the tenancy.

The investigator used NAFN from the outset, asking us to provide credit checks at the claim addresses for both parties. We also provided utility and telephone subscriber checks that corroborated the landlady's allegation. We finally assisted the investigator in obtaining witness statements to take to court. After building a strong case the investigator secured a successful prosecution.

The claimant was found guilty of benefit offences and will be sentenced shortly. The defence added that the couple had been in an unstable relationship and the partner had since left for good, so the young mum was literally left 'holding the baby'.



ANY OTHER BUSINESS?

Social Security Fraud Act Website Queries

When adding an SSFA enquiry the website you will see a notice stating 'The potential maximum cost for this enquiry is £100'. Please be aware that this charge is in respect of Witness Statements from selected information providers only.

A minority of IP's levy a charge for the Witness Statements required to support evidence obtained using the SSFA . All other enquiries made under the above act are free of charge, including credit history files for Experian & Equifax. You will be notified in advance of the request being processed if a charge applies.

Unauthorised Enquiries

When submitting your enquiries the penultimate page asks 'Do you want to add another enquiry?'

Please note that this refers to adding another request to the same case only. If you have finished adding requests for that particular case, you must click 'NO' in order to submit your request(s) to NAFN or for authorisation. If you navigate away from this page without clicking 'NO' your enquiries will remain in the Unauthorised Enquiries section of the website and will not be submitted for processing.



The screenshot shows a white rectangular box with a dark blue header containing the text 'Add Another Enquiry?'. Below the header, the question 'Do you want to add another enquiry?' is displayed. At the bottom of the box, there are two dark blue buttons: 'Yes' on the left and 'No' on the right.



ANY OTHER BUSINESS?

Experian SSFA Credit Check Results

When requesting Experian credit checks under SSFA you may receive a list like this; This means that we have searched for the person specified at the address, but they are not listed. It may be worth reading the list of people who are at the address to see if you can spot an AKA, a maiden name, or perhaps a variation in spelling.

Where the NAFN officer sees a similar spelling, e.g. Mackintosh v's McIntosh, or Reilly v's Riley, and it is reasonable to believe that this is the same person, they will send the closest possible match. If we return a slight variation in spelling it is not a mistake.



Trace Request Details Entered:	
Location:	sk136nz
Possible Match 1	
Name:	Mrs Denise M Kandiah
Address:	1, Adderley Road, Glossop, SK136NZ
Possible Match 2	
Name:	Mr Colin Kandiah
Address:	1, Adderley Road, Glossop, SK136NZ
Possible Match 3	
Name:	Mrs Kathryn T Paine
Address:	2, Adderley Road, Glossop, SK136NZ
Possible Match 4	
Name:	Mr Simon Paine
Address:	2, Adderley Road, Glossop, SK136NZ
Possible Match 5	
Name:	Mrs Joanne K Ingleheart
Address:	3, Adderley Road, Glossop, SK136NZ
Possible Match 6	
Name:	Mr Brian S Ingleheart
Address:	3, Adderley Road, Glossop, SK136NZ
Possible Match 7	
Name:	Miss Karen Smedley
Address:	4, Adderley Road, Glossop, SK136NZ
Possible Match 8	
Name:	Mr Stuart Missing
Address:	5, Adderley Road, Glossop, SK136NZ
Possible Match 9	
Name:	Mr Robert M Baxter
Address:	5, Adderley Road, Glossop, SK136NZ
Possible Match 10	
Name:	Mr David B Baxter
Address:	5, Adderley Road, Glossop, SK136NZ
Possible Match 11	
Name:	Mr James Fredericks

HBMS Undeclared Capital Match

We have started to receive batches of HBMS Undeclared Capital matches. In these circumstances it is NAFN's policy to obtain bank statements without you having to approach the customer first. This rule applies only to HBMS Capital Matches, all other HBMS matches are business as usual.

Please note that the reference provided with HBMS Undeclared Capital matches can be a red herring. They are not necessarily the first/last numbers of an account number as suggested. The numbers may have been scrambled, or they may be an internal reference number used by the Information Provider, rather than an actual account number. For this reason, please do not consider an account to be missing from your response because it doesn't match the numbers revealed on the HBMS report.



STOP PRESS...

Pass it on!

NAFN can be used by all departments of a member authority; this can assist in reducing costs by sharing membership across cost centres. Please pass this newsletter on to other departments to ensure that everyone at your authority is aware of NAFN services, and what we can do for them.

Easter & Royal Wedding Closure

Both offices will be closed for the following dates;

Good Friday 22nd April

Easter Monday 25th April

The Royal Wedding 29th April

May Day Bank Holiday 2nd May

That's all from the NAFN newsletter for another season. Thanks for reading, and enjoy the Easter holidays.

For more information please contact:
Jeremy Frost on 01273 291322
jeremy.frost@nafn.gov.uk



NATIONAL ANTI-FRAUD NETWORK

