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CRA Interface Overview

This procedure explains how the 2012 system requests and stores specific data from the credit reference agency (CRA) for paying parents.

Information received from the CRA can be used by caseworkers in any area of the business.

Information is retrieved from the CRA and stored against the paying parent's records. The CRA monitors paying parent's financial activity, which the Child Maintenance Group (CMG) is able to use to aid in case progression. This monitoring does not affect the paying parent's credit rating. The CRA provides information on the paying parent's credit activities.



This procedure uses the terms receiving parent and paying parent.

The receiving parent is the parent who receives or who is expected to receive child maintenance, known as the parent with care (PWC) or person with care (PeWC) on the system and in legislation. The paying parent is the parent who pays or who is expected to pay child maintenance, known as the non resident parent (NRP) on the system and in legislation.

CMG use interfaces in many scenarios to identify accurate information quickly. CMG sends information to the CRA via an interface and receives information back, stored directly into CMS.

Information received through the CRA interface allows caseworkers to obtain a view of the paying parent's current circumstances with regards to current location and financial situation.

This information will greatly increase the caseworkers ability to establish a confident address at applications stage or following a DLO return. It will also provide information to caseworkers when working on arrears or enforcement cases, detailing what credit is available etc.

See sections below for more information.

Confirm Current Location

The Confirm Current Location process is used to establish a confident or last known address for the paying parent. Information obtained through the CRA interface can significantly help complete this process.

The CRA monitors and updates on-going activity against the paying parent against all known addresses for them.

The CRA will then calculate a likelihood of the paying parent residing at that address, when deciding this likelihood the CRA will factor in such things as, paying parent on electoral role, credit searches at address, utility providers at address, open credit or financial commitments between the paying parent and the address.

When a **Residency Indicator** returns as **High** this indicates the CRA believes this to be the most confident address. Caseworkers should use this information along with other tools such as CIS to make their decision.

Other potential returns from CRA will be **Medium** and **Low**. These returns indicate that the CRA are less confident in these being current addresses for the **Paying Parent**.

For more information on the data populated in this screen refer to the glossary below.

Glossary

Contact Address Applet: Will display returns received via CIS.

CRA Matches: This applet will be populated after the caseworker has selected the search CRA tab. This will provide a list of up to 20 records returned via CRA. They will be in order dependant on the last time there was activity at the address, most recent at the top.

Title: Provides the title of the paying parent i.e. Mr, Mrs.

First name: Will give the paying parent's first name.

Middle Name: Will give the paying parent's middle name.

Last Name: Will give the paying parent's surname.

DoB: Will return the paying parent's date of Birth.

House Name/Number: Provides the number or name of the house.

Street 1: This will return street name, town, city etc.

Town/City: This will return the town/city of the address.

Post Code: This will return the postcode for the address.

Last updated: Date shows the last time there was a link to the address through the CRA.

Residency Indicator: Indication of how likely the paying parent is residing at this address. This will return a **High, Medium** or **Low likelihood**. A great deal of information is used to obtain this indicator, such as is the paying parent on the electoral roll, recent credit searches, utility provider accounts at address, bank account linked to address etc.

Non Residency Indicator: Indication of how unlikely the paying parent is residing at this address. This will return a **High, Medium** or **Low likelihood**. A great deal of information is used to obtain this indicator, such as is the paying parent on the electoral roll, recent credit searches, utility provider accounts at address, bank account linked to address etc.

Home Phone: Provides a home telephone number.

Mobile Telephone#: Provides a mobile telephone number for paying parent.

Web Search Applet: No change has been made to these applets.

Employer Details: No change has been made to these applets.

Financial Information

Financial Summary Screens

This is a high level view of the accounts held by the paying parent and the status of these accounts. For more information on what is returned, refer to the glossary below.

To perform a CRA search:

- Drill down on the contact name
- Select the **CRA Details** view
- Select the **Initiate New Searches** button - once this has been selected the fields will be populated with the required information.

If a Missed Payments SR has been generated, the fields within the **CRA Details** view will be automatically populated.

 If a caseworker is manually generating this search they should ensure they have a confirmed residential address in place. If a DLO, commercial (including army barracks) or correspondence address is recorded the interface will not provide any results. Caseworkers should consider completing a Confirm Current Location SR at this point to ensure the most up to date address is held. Caseworkers should be aware that financial information will only be provided against a residential address. An older or non-residential address will only return limited financial information.

Information received from CRA will aid in debt negotiation and securing payments. Caseworkers will see information such as how many credit cards a Paying Parent has and how much available credit is available on that card. If the Paying Parent has loans, it will detail how much the repayments are and how many repayments are left. Other information such as Mobile Telephone agreements etc may be returned, these may not aid with negotiations but will add more assurance that the address is confident.

Glossary

Credit Cards: A credit card is a card issued by a financial company giving the holder the option to borrow funds, usually at point of sale. Credit cards charge interest and are primarily used for short term lending.

Number of accounts: View of how many credit cards are available to the paying parent.

Current credit limit: Provides a total credit limit of all available credit cards combined.

Current worst state: Shows the worst run of missed payments on any one account.

Number of cash advances in last month: Shows how many cash withdrawals have been made from all credit cards in the last month.

Number of cash advances in last 3 months: Shows how many cash withdrawals have been made from all credit cards in the last 3 months.

Total current balance: Shows a total balance of all credit cards combined.

Current % Utilisation: Displays how much of the full credit limit is currently in use.

Fixed term accounts: A fixed term account is a financial agreement between the client and lender that runs for a specific amount of time and usually has fixed re-payment amounts. An example of this type of agreement would be a HP arrangement for car finance.

Number of accounts: This shows how many fixed term accounts the paying parent has.

Total current repayment amount: This shows the combined agreed total of re-payment.

Total current balance: This is the combined total of all fixed term accounts.

Short term lending: These are loans that usually run for a significantly shorter time than fixed term accounts. (Pay day loans).

Number of accounts: This shows how many short term accounts the paying parent has.

Total current balance: This is the combined total of all short term accounts.

Secured accounts: This is a financial agreement that is loaned (secured) against a property.

Number of accounts: This shows how many secured accounts the paying parent has.

Total current repayment amount: This shows the combined agreed total of re-payment.

Total current balance: This is the combined total of all secured accounts.

Unsecured accounts: This is a financial agreement that is not loaned (secured) against a property.

Number of accounts: This shows how many unsecured accounts the paying parent has.

Total current repayment amount: This shows the combined agreed total of re-payment.

Total current balance: This is the combined total of all unsecured accounts.

 The information displayed will only be relevant to the Paying Parent. Joint accounts etc will be shown in the total accounts but will not be viewable. Only information in the Paying Parents name alone will be available to CMG.

Arrears View Screens

Arrears caseworkers will be able to use information provided in this screen to establish if the Paying Parent has available funds to satisfy the missed payment. They will be able to view available credit on credit cards and available balances within an overdraft.

The search **more info** tab will provide details of credit cards held and associated credit limits with regard to negotiating a missed payment.

The arrears info tab shows details of all credit agreements and accounts held, this is where to look if trying to gain information on possible assets, if disclosure action is being considered for example.

For more information on what is returned, refer to the glossary below.

Glossary

Previous Search: This will give details of previous searches and if they have been removed or not. Caseworkers should be mindful of checking the last Date and time of search column and only trigger a new search if the last one was more than 14 days ago.

Trace Address Data Applet: This applet provides information on addresses held by CRA at the time of the search. Caseworkers should take notice of the Match Level, ensuring this is subject, Movement Type, this will either say previous, current or next (Possible new address). If it is current check the address we hold as the CRA data may be more accurate. The Date of Link will give information on when there was any financial activity on this address.

Telephone Data Applet: This will provide the most up to date telephone information held by CRA

Type: This is the type of telephone number that has been provided i.e. mobile or landline.

Date Loaded: This shows the date in which the telephone number was loaded onto the CRA Database.

Phone Number: This gives the telephone number.

Account Data Applet: This will provide information on the paying parent's accounts that have been created against them.

Active: This gives an overall total of all active credit agreements against the paying parent.

Default: This gives an overall total of all defaulted credit agreements against the paying parent.

Settled: This gives an overall total of all settled credit agreements against the paying parent.

Account Data Breakup Applet: This will show a detailed view of what financial agreements the paying parent currently has.

Company Name: This shows the name of the company who the paying parent has an account with.

Company Type: This shows what type of account that is held.

Account Type: This will detail what type of account it is i.e. Hire purchase, credit card or loan.

Account Number: This will give the account reference, where applicable, we will not see account numbers for bank accounts.

Joint Account: This shows whether the account is in joint names or just the paying parent's.

Credit Terms: This gives a view of the initial credit agreement showing how many payments at what amount and what frequency i.e. 12@£150(Monthly).

Credit Limit: This shows the agreed limit available to the paying parent at the start of the credit agreement.

Credit limit change: This field explains any changes to the agreed initial credit limit.

Balance-Current: This details the current balance of that account.

Court/Insolvency Applet: In this applet we will see details of any court judgments or insolvency information.

Court Name: This gives the name of the court that the record is held against.

Court Date: This shows the date on which the record was created against the court.

Type: This explains the type of record that has been created against the paying parent i.e. Court Judgement (Previously county court judgement)

Value: This shows the exact amount on which the paying parent has defaulted on.

Case number: This is a unique reference number created against the record.

Satisfied Date: If the record has been satisfied (paid to an acceptable amount) then the date on which payment was recorded will be shown here.

Director Applet: If the paying parent is or has been a director of a company then these details will be populated here.

Type: This shows what type of involvement the paying parent had in the company.

Address: This shows the address at which the directorship was held.

Enforcement View Screens

The only difference in the returned fields for Enforcement caseworkers is the Property Data Applet. This applet will give information on property the paying parent is financially linked to i.e. mortgages and current property value.

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