

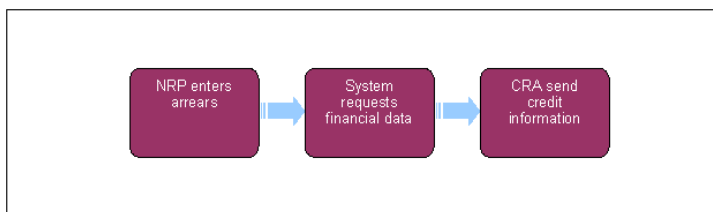
## Financial Data At Arrears


This procedure explains how the 2012 system requests and stores specific financial data from the credit reference agency (CRA) for paying parents, each time they enter arrears.

This process will be used by caseworkers within the maintenance service when the paying parent has missed a child maintenance payment or not paid the full expected amount.

In these situations information is retrieved from the CRA and stored against the paying parent's records. The CRA monitors and notifies the Child Maintenance Group (CMG) of any relevant changes. This monitoring does not affect the paying parent's credit rating. The CRA provides updates to the CMG on the paying parent's credit activities. The paying parent is removed from the list of those monitored if they are no longer in arrears at the annual review of the case.

For more information refer to the Policy, Law and Decision Making Guidance 



 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.


### Paying parent enters arrears

1. When a paying parent goes into arrears, the Child Maintenance Group (CMG) adds the paying parent's details to a list which is monitored by the credit reference agency (CRA).

### System requests financial data



2. The following are requested from the CRA:
  - Current account details
  - Mortgage details
  - Full financial bureau details (only enforcement caseworkers will be able to view this information)

 Where there is no match to the paying parent on the CRA database, the system generates a No Match Found service request (SR), against the paying parent's record. This is so you can review the case and check all the details are correct and up to date. For more information refer to [Confirm Current Location](#).


 If more than one possible match is found, the CRA will not consider it a successful match.

### CRA send credit information

3. When the CRA system does find a match to the paying parent on their database, it sends the following financial data in one response:
  - Unique identifier (reference number for the request)
  - Current account details, if available (name, sort code, account number, account type)
  - Mortgage details, if available (mortgage type, balance, start date, repayment period)
  - Full financial bureau details (only enforcement caseworkers will be able to view this information)

 The current account details are not for debt negotiation but the purpose of deduction orders only. For more information on applying deduction orders refer to the Policy, Law and Decision Making Guidance 

4. The system saves the financial data against the paying parent's record and this will be used by the arrears routing logic in the system, e.g. if a paying parent is self employed the system will not suggest a deduction from earnings order (DEO) as the next course of action.

 The system deletes CRA information received and stored after 30 days, leaving no CRA financial details in the system except for a summarised record that a CRA request was initiated. When this has happened you can use the summarised record to re-request the information previously requested from the CRA. For more information refer to [Financial Data - Enforcement](#).

NICMS replaces CMG in Northern Ireland

[Confirm Current Location](#)

[Financial Data - Enforcement](#)

[Terminology Changes](#)

[What happens if the CRA cannot provide a match for submitted details?](#)

A No Match Found service request is generated to prompt the caseworkers to check that all the information is correct and up to date.