

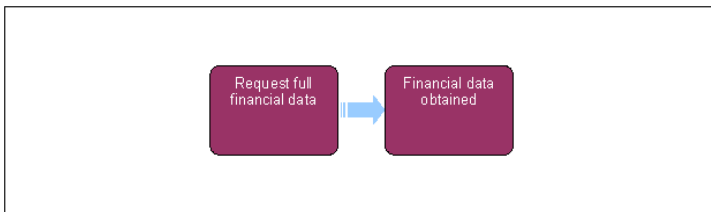
Financial Data - Enforcement


This process is to explain the action required in order to make a request for financial information and the detail of what information may be provided.

The Credit Reference Agency (CRA) tool is available to caseworkers to aid them with various tasks. These tasks may involve using CRA to search for clients contact details or viewing financial detail of a client in order to aid debt negotiation or implement a charging order.

This data will be held within the system for up to 30 days and will then be deleted. It can however be re-requested from CRA within 180 days from the date of deletion.

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.

Request full financial data

1. System automatically sends request for full financial data required at enforcement for the paying parent.
2. To ad hoc a search, select the **Credit Reference Agency (CRA) Details** tab then select **New Search** button.

 An ad hoc search may be required where the information is not held on the system or where the information already held is dated.

3. The CRA receives the full financial data request and searches for a match.

 Where no match can be found the CRA will send notification of this. The No Match Found flag will be highlighted within CRA details.

Financial data obtained

4. CRA sends full financial data to the system, information sent will include:
 - Unique identifier (reference number for the request)
 - Electoral role details
 - Financial associations
 - Current and historic information on income and expenditure, including debt repayment, subscriptions, consumer retail
 - All credit accounts, including bank accounts and bank account ownership, secured and unsecured loans and any information about relevant assets
 - Utility accounts
 - Other credit, rental or lease accounts

- Defaults and debts including county court judgements, bankruptcy and judgements made by the Enforcement Judgements Office for Northern Ireland cases
 - Directorship information
 - Financial transactions
 - Point in time balances
 - Property information including mortgage accounts and details; including information of repossessions, property value and land registry details
 - Credit applications previous searches (CAPS)
5. System receives the data and saves the full financial data against the paying parent to be used by enforcement caseworkers and the systems enforcement routing logic.
 6. The information can be found within the **CRA Details** tab. Select **Enforcement Info** once you are in CRA details. Full financial information will be displayed.
 7. Financial detail will be automatically deleted after 30 days however can be re-requested within 180 days of deletion.
 8. To do this select **CRA Details** tab and select **Search** again.

This procedure will be required for numerous enforcement activities. For more information refer to related items.

[Arrears - Consider Action](#)

[Disclosure For Deduction Order Action](#)

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

A 'no match found' SR is generated to prompt the caseworkers to check that all the information is correct and up to date.