

**NATIONAL FRAUD INITIATIVE****Observations from investigation of matches**

<b>Match Type</b>	<b>Typical reasons for match where no fraud or irregularity</b>
Housing and Council Tax Benefits	<ul style="list-style-type: none"> <li>• Change of circumstances around time of match (e.g. moved address);</li> <li>• Claimants in employment or receiving former employment pension - found to be declared in the vast majority of cases;</li> <li>• Same or similar name but not same person;</li> <li>• Incorrect NI number in our system or corresponding body's records (the latter in the vast majority of cases).</li> </ul>
Payroll	<ul style="list-style-type: none"> <li>• Casual and part time staff also in bona-fide employment with other audited bodies;</li> <li>• Members in employment by, or also holding elected office at, other audited bodies;</li> <li>• Low income employees on benefit with earnings declared (payroll to benefit matches);</li> <li>• Payments of salary or allowances to staff and Members made through creditors system (payroll to creditor matches). Typical reasons include BACS failures, salary advances, and special payment of Chair's allowance. These are checked to confirm that they have been adjusted back on payroll system.</li> </ul>
Housing Tenants	<ul style="list-style-type: none"> <li>• Change of tenancy around time of match (e.g. moved address);</li> <li>• Joint tenant moved out without relinquishing right to tenancy (these cases are referred to Housing &amp; Property Services for action).</li> <li>• Same or similar name but not same person;</li> <li>• NI number error (in corresponding body' records in the vast majority of cases).</li> <li>• Telephone number error.</li> </ul>
Right to Buy	<p>Usually very few referrals:</p> <ul style="list-style-type: none"> <li>• RTB applied for but not proceeded with;</li> <li>• Purchaser re-housed by Council after possession of RTB property by mortgage lender;</li> <li>• Same or similar name but not same person.</li> </ul>
Resident Parking Permits (to Deceased Persons)	<p>Usually very few referrals:</p> <ul style="list-style-type: none"> <li>• Automated renewal form sent back by surviving member of household instead of making new application – not fraudulent as applicant is entitled in own name.</li> <li>• Occasional cases with father and son sharing same forename, both having lived at same address.</li> </ul>

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Insurance Claimants	<p>Usually very few referrals:</p> <ul style="list-style-type: none"> <li>• Claims recorded on both Warwick District Council and Warwickshire County Council systems (usually repudiated by County when established as a District matter or vice versa).</li> <li>• Incident recorded in case of claim where no claim has been received.</li> </ul>
Taxi Drivers/ Personal Alcohol Licence Holders	<p>Matches to deceased and UKBA immigration data. Usually very few referrals if any and almost all prove to be different persons with same or similar names.</p> <p>There has only ever been one case of a licence being revoked as a result of an NFI match (2010 match - taxi licence revoked on grounds of failure to provide proof of right to work in UK when requested).</p>
Council Tax Discount	<p>In most cases, the additional occupants identified are disregarded persons under council tax regulations (e.g. still in full time education).</p>
Trade Creditors (overpayment of VAT)	<p>In last round, all referrals were invoices from the Council's bailiffs. These invoices have additional VAT that relates to fees already paid to them by deduction from recovered council tax arrears.</p>
Trade Creditors (duplicates creditors/ payments)	<p><u>Duplicate suppliers:</u></p> <ul style="list-style-type: none"> <li>• Legacy of previous lack of adequate checks on new supplier requests - this has been addressed with tighter checks and de-activation of duplicate suppliers to prevent further use. The number of referrals has significantly reduced over the last four years as a result.</li> <li>• Suppliers which are different trading arms of same company.</li> </ul> <p><u>Duplicate payments</u></p> <ul style="list-style-type: none"> <li>• 'non-trade' creditors included in the extraction (due to supplier type coding conventions, it not possible to filter out all non-trade creditors prior to submission);</li> <li>• regular or repeated equal payments where a non-unique entry has been made in supplier invoice number field.</li> <li>• duplicates already recovered (by credit note or refund).</li> </ul>