

Protecting the Vulnerable

Working in partnership with local authorities to safeguard those at risk of financial abuse



The UK's Fraud Prevention Service

Every year thousands of people in the UK fall victim to identity fraud. The risk is even greater for vulnerable individuals who lack the mental capacity to make sound decisions about their finances.

Local authorities have first-hand experience of the impact of financial abuse and identity fraud on the vulnerable people in their care and often bear responsibility for the financial affairs of these individuals. As such they have a duty of care to ensure that they exercise all possible means of protecting and safeguarding them from financial abuse.



What is CIFAS?

CIFAS is the UK's Fraud Prevention Service, a not-for-profit association dedicated to the prevention of financial crime and internal fraud. We provide the most comprehensive databases of shared fraud data to over 300 public and private organisations to help them prevent fraud. We also offer a range of complementary services in fraud prevention, using the latest technology.

How can CIFAS help?

Many local authorities have an Appointee and/or Court Deputy team that is responsible for the financial affairs of vulnerable people, whether they are living at home or resident in a care home.

We have tailored our existing Protective Registration service for individuals to meet the specific needs of Appointees and Court Deputy teams by helping them to protect the identities of those in their care.

CASE STUDY: ONLINE PURCHASE

An online application was made to a CIFAS retail member for a wide screen colour television. The member ran the application through CIFAS and matched on a Protective Registration for the Vulnerable case filed by the local authority.

The fraud team reviewed the case and immediately realised the named individual was not able to make such an application. The member telephoned the 'applicant' on the number he provided and asked him to attend the store to complete the application. Unsurprisingly, the 'applicant' never materialised.

'As the UK's Fraud Prevention Service, it is our responsibility to protect not only those organisations and individuals who seek our help, but also to look at ways in which we can reach the most vulnerable members of society and ensure they too have access to our services. By working in partnership with local authorities, we are demonstrating our commitment to providing the same safety net to those who most need it, and who can least afford it.'

Simon Dukes CEO, CIFAS



What is CIFAS Protective Registration for the Vulnerable?

CIFAS Protective Registration is a service designed to protect individuals who are at risk of identity theft, or who have already been victims, leaving them open to their details being used fraudulently by a third party to obtain credit or products and services. The service provides extra checks on any financial applications made in the individual's name, either to confirm that the application is genuine or to stop attempts to defraud the individual.

Protective Registration for the Vulnerable is specifically designed for clients who are subject to a court order of protection under the Mental Capacity Act 2005 and are not able to request financial or other services (such as credit, loans, passports and bank accounts). Appointed guardians – such as the Appointee or Court Deputy – may apply for Protective Registration for vulnerable individuals in their care. The person's details are then held securely and confidentially on the CIFAS database. When requests for credit or other services are made in the person's name to a CIFAS member organisation*, an alert is issued so the provider will be aware of the disabilities of the individual and take action.**

Appointee and Court Deputy teams who are responsible for the estates of deceased people can also apply for Protective Registration in the deceased person's name to prevent fraudulent abuse of their details.

*To view a list of member organisations, visit:
www.cifas.org.uk/cifas_members

CASE STUDY: BOGUS SOCIAL WORKER

A long established customer of a bank came into the branch accompanied by their 'social worker'. The gentleman wanted to switch his bank account from a savings account to an account he could access with a cash card.

The bank ran his details through CIFAS and matched on a Protective Registration for the Vulnerable case. The bank contacted CIFAS for advice, who in turn contacted the local authority. The local authority advised CIFAS that this situation could not be genuine, as no social worker would accompany one of their clients to a bank and that any change in financial products would come from the bank and not from the individual himself. CIFAS relayed this information back to the bank, and also provided the local authority with the name of the individual so that they could carry out welfare checks.

Is there a fee for this service?

No. Protective Registration for the Vulnerable is a key element of our Corporate Social Responsibility, and is offered as a free service to local authorities.

**Please note that database checks are usually only applied when a new request is made. Transactions on existing accounts and facilities will not be checked.

'Birmingham City Council's Appointee and Court Deputy Service looks after the finances and property of people who have been mentally assessed and proven to lack the mental capacity to manage their own financial affairs. Our clients are some of the most vulnerable members of society; open to financial abuse and identity theft, and prone to exploitation by others.'

Within two months of registering our vulnerable clients with CIFAS, credit search alerts revealed impressive, yet disturbing findings of two separate cases of attempted fraud, both online and in person, in the names of two of our clients.

These findings prove the effectiveness and efficiency of CIFAS Protective Registration and I would highly recommend this service to all local authorities.'

Angela Small, Appointee and Court Deputy Officer
Birmingham City Council

Want to find out more about how CIFAS
Protective Registration for the Vulnerable
can help meet the needs of you and your
clients?

Contact our Head of Operations, Beverley
Young, at: beverley.young@cifas.org.uk

Want to find out more about CIFAS and
the services we offer?

Visit: www.cifas.org.uk



The UK's Fraud Prevention Service

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