

BRS Proposal on tighter definition of the individual

1.4.1. Expansion of records:

The Industry will adopt a programme of transition to the point where the majority of existing active and all new records will have title, full first name, surname and date of birth. The target date for new records is October 2001. The industry will continue to access accounts with initial only for the period until those accounts “drop off”, but these should be updated with full details where it is possible to do so. The existing Notice of Correction facility, the Alias warning system, the improved alias processing, the addition of date of birth and the Notice of Disassociation facility will provide further consumer protection.¹

❖ The benefit to the consumer

It is in the interests of both consumers and lenders to use the most accurate data possible and fuller information on the applicant will enable records to be more accurately matched. Date of Birth will more easily enable records for those applicants who reside in households with others of exactly the same name to be correctly identified.

1.4.2 The collection of names information

The Industry would recommend that where possible, application systems/forms request other names ever used by the applicant. Alias records thereby generated, see Appendix B, would help to increase the accurate matching of individual records to individuals following receipt of applications from any member of the household.

❖ The benefit to the consumer

Reliance on name matching algorithms and the use of third party information to identify records will, over time, reduce for legitimate applicants with more than one name in operation. Collection of the data will enable the information to be linked together for future use. Those who seek to disguise themselves by suppressing information will stand out more through the Alert Process and when identification checks are undertaken, enabling investigation to be targeted effectively.

¹ see section 1.8 communication and education

This to be another attachment

Appendix II - Alias Processing - the generation of alias records

Applicant supplied - self	Application form - advises previous name	Account name change - provided through update tapes on CAIS/Insight	Consumer credit file request - declaring a range of names	Consumer notification - consumer writes in to advise Bureaux of change of name	Confirmation of query by Financial Services Provider
Applicant supplied - associate	Application form	Account name change	Confirmation of query by Financial Services Provider		
Inferred by lender - unconfirmed e.g.	Electoral roll shows change of name with consecutive dates - Janet Jones becomes Janet Brown on following year	Name is a known diminutive and there is no other individual of similar name at the address - Tony for Anthony	Name is middle name and there is no other similar named individual at same address - Janet Ann Jones becomes Ann Jones	There is no forename only title or title and partner forename and no other individual at the address - Mrs Jones or Mrs John Jones	Residents are cohabiting but use partners surname on occasion. Thus Ms Jones with Mr Brown calls herself Ms or Mrs Brown and he calls himself Mr Jones