

**EQUIFAX®**

Equifax Mortality Screen

Equifax Mortality Screen uses HALO deceased data to provide a fully verified checking service to help prevent and combat the costly and distressing effects of deceased identity fraud, or contacting a deceased person by mistake.

HALO is the UK's only fully verified deceased identity fraud prevention file, developed in conjunction with leading financial organisations and fraud specialists. Halo contains the details of circa 11 million deceased individuals with around 40,000 new records added each and every month. Equifax Mortality Screen uses fully verified Halo data including exclusive Halo sources ranked levels 1-10 based on the source of evidence.

Source	Level
Probate	10
Funeral	9
Insurance	8
Registrations	7

Key Benefits



Halo data is the preferred, proven and trusted choice throughout the UK, and guarantees more accurate, comprehensive and recent deceased data than any other commercial source.



Licensed specifically for fraud prevention and identity verification



Contains only fully verified data



Assists in verifying whether an individual is deceased before extending services or benefits.



Assists in compliance with anti-money laundering legislation



Essential part of the due diligence Know Your Customer process



Essential element of electronic identity check



equifax.co.uk/business



Probate Data

- Contract held for use of all UK probate data within Halo
- Notification is provided as Grant of Probate is issued
- Data is received weekly
- Due to the nature of the Probate process the average recency of this data set is 12 weeks (although some data may extend up to 12 months plus)
- Grant of Probate number is provided as means of verification
- This data set represents approximately 47% of each weekly file

Funeral Data

- Data is supplied to us from the main funeral providers in the UK
- Information is gathered as funeral arrangements are being put in place. Green forms or death certificates are required by the funeral directors which provide the verification level we require
- Data is received daily and includes deaths with recency being as early as the previous day
- This data represents approximately 40% of each weekly output.

Insurance Data

- Positive notifications of death from financial institutions. This data was collected from next of kin notifying a financial institution that a death has taken place. This data was not assumed or gathered by inactivity.

Registration Forms

- Death notification forms completed within registry offices or through our online registration service
- Forms are distributed to Registrars throughout the UK
- A death certificate number is requested during this process
- Data is received weekly and includes deaths from the previous two weeks
- This data set represents approximately 13% of each weekly file

Delivery Mechanism

Equifax mortality screen is available via batch submission. Output in csv. format on a one-off, weekly or monthly basis to suit individual.

Let's talk

Contact us today to schedule a consultation with one of our experts.

Speak to our experts