



**EQUIFAX®**

# Equifax Financial Investigations & Monitoring of Individuals

Equifax provides a range of services that help inform investigations of individuals. These leverage our extensive data attributes to provide a comprehensive view of an individual, including their name/identity, full address history, financial associations, directorships and other business interests, and their financial status.

## Service Description

### Online Portal for Investigations - Public Sector Gateway

Having access to an extensive range of data provides a comprehensive understanding of an individual and helps inform investigations. Equifax can provide a range of services to inform Financial/Criminal investigations, split into two basic parts:

- Pre-Investigation;
- Full Investigation.

## Key Benefits



Enables Law Enforcement Agencies to investigate criminal cases;



Enables Central Government to investigate potential fraud and other offences;



Enables Local Authorities to investigate potential fraud and other offences;



Informs decisions about how best to investigate a case;



[equifax.co.uk/business](https://equifax.co.uk/business)

## Pre-Investigation Report

The Pre-Investigation Report provides access to data regarding an individual that enables an investigation to be progressed without including their more sensitive (and potentially disproportionate) data, e.g. the individual's bank account number. The report has a 'Summary Page' that enables users to quickly understand the data in each category that has been found for the individual at each address. They can then access a 'Detailed Report' section that provides access to the full details of the data retrieved, should the user need that level of understanding, including:

- Full electoral roll data;
- Court and insolvency data;
- Utilities account data;
- Previous search data;
- Links to other address for the individual;
- Other names for the individual including alias and attributable names;
- Financial associate data;
- Other residents at the address;
- Data of birth data;
- Telephone number data;
- Property valuation data;
- Director match data/details of directors at the postcode;
- Details of businesses at the postcode;
- 'High risk' indicators e.g. matches to mortality data, sanctions data and CIFAS data;
- Notices of correction/discharge data.

Pre-Investigation reports provide a real time response, and can be refreshed as often as needed during the course of an investigation.



## Full Investigation Report

The Full Investigation Reports captures the name and up to three addresses for an individual and returns our most comprehensive report of the data we hold on them. The following data is returned:

- Any known addresses used by the individual;
- Any other names that we believe may be relevant to the individual, e.g. where the forename and surname have been transposed;
- Details of all individuals living at the address;
- Any other addresses that the individual is known to have lived at – derived from address movements supplied to, and recorded by Equifax and used to establish 'address links';
- Other addresses that might be relevant to the individual – derived from name and date of birth matches;
- Data of birth data;
- Electoral Roll data;
- Court and insolvency data;
- Credit account data, including full details of all accounts held;
- Previous search data;
- Property valuation data;
- Telephone numbers;
- Any matches to mortality data;
- Directorship data;
- Directors/businesses at postcode data;
- Sanctions data;
- CIFAS data (subject to membership);
- Notices of correction/discharge data.

Full Investigation Report provides a real time response, and can be refreshed as often as needed during the course of an investigation.

Where other names and/or addresses for the individual are returned, or where we have identified business interests for them, then new reports for those names/addresses/businesses are quickly and easily generated without having to re-key the data.

## Delivery Mechanism

The Financial/Criminal Investigation service can be delivered via an API or on-line portal.

# Let's talk

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

[Speak to our experts](#)