NFI Real Time Application Screening

The National Fraud Initiative's real time application screening service is designed to prevent fraud against financial institutions where an applicant has falsely declared they have a right to reside and/or work in the UK.

Addressing your risks

The National Fraud Initiative (NFI) real time application screening service matches your data on applications for secured and/or unsecured loans to a regular feed of the Home Office records of immigration overstayers, and refused and expired visas.

This identifies applicants that have no right to stay and, if applicable, no right to work in the UK, allowing you quickly to authenticate the immigration status of the applicant and prevent fraudulent applications being approved.

All new applications for credit can be checked on a real time basis. Retrospective checks of your existing customer data can also be matched on a batch basis.

Easy to use service

A summary of each match is provided within your existing credit reference agency case management system along with a link to the secure NFI web application that provides full details of the match.

The NFI's real time application screening service can also be embedded in non-credit reference agency case management systems. An alternative stand alone solution is also available.

Fast and accurate information

The NFI can offer you fast and cost effective access to accurate immigration information so that you can make informed and confident application decisions.

- Applicants are matched on a real time basis at the point of application, against up-to-date Home Office data.
- The outcome is returned to you almost instantaneously.
- You link directly from the real time referral on your existing system to the secure real time web application to see more details about the match.
- Applicants with no right to stay and no right to work are highlighted to you.
- The integrated immigration status facility also allows you to check the very latest immigration status on an individual with the Home Office at any stage.

Fees

If you are a financial institution you qualify for one month's free trial. After this, you can subscribe to the service on an annual basis.

The NFI can also match existing product data, for example, mortgages already approved and live, on a retrospective batch basis. The cost of this service would be additional to the annual membership fee.

Safe and Secure

The NFI is a secure web-based system which applies automatic encryption and password controlled access. It is compliant with the information security standard ISO27001 and accredited against the UK Government's information assurance standards.

Data submission

Data is submitted in xml format to the NFI web application for matching. Once the matching is undertaken a summary of each match is provided within the credit reference/ non credit reference agency case management system. A link to the NFI secure web application, which includes full details of the match, is also provided.

Legal powers

The Cabinet Office provides the NFI through powers under Part 6 of the Local Audit and Accountability Act 2014 to conduct data matching exercises to assist in the prevention and detection of fraud.

Data matching is conducted in accordance with the Code of Data Matching Practice (the Code) which sets out the requirements governing NFI to ensure compliance with the Data Protection Act 1998.

About NFI

The NFI has been helping public and private sector bodies since 1996, by matching electronic data to prevent and detect fraud. NFI has attracted international recognition and has identified more than £1 billion in public sector fraud and overpayments.

Contact us

For more information please email:
nfiqueries@cabinetoffice.gov.uk