

Anti-fraud checklist

All recent fraudulent apps have:

- requested support for rent arrears to a private landlord or payment of a specific service (e.g. a funeral).
- provided both a payslip and a separate supporting letter from an employer. Considering the issues we often have obtaining proof of employment, this stands out!
- shown anomalies on the bank statement, either in formatting inconsistencies and/or unusually low levels of transactions.

If any or all of the above occur, key things to look out for are:

- **Rent arrears** - If support being requested is for rent arrears, pay extra vigilance where the landlord is a private landlord, as opposed to a Letting Agent or Housing Association.
- **Private Landlord** - Cross reference name of landlord on arrears statement against rent payment on bank statement.
- **Employer check** - Google the employer to verify that the name, location etc. match the evidence provided.
- **Proof of employment** – Does the name of the employer on the payslip match that on the supporting letter and/or the app form and/or the internet/companies house? Look out for typos, spelling mistakes.
- **Payslip** – Consider comparing format against previous cases from the same employer, where possible. Look out for formatting errors, unusually high or low rates of tax/NI or YTD figures.
- **Bank statement** - Check the bank statement for formatting errors (i.e. misalignment of dates/text, random bold text or variable fonts), check for dates out of sequence or rolling balances not adding up.
- **UC statement** – is the standard rate correct? Does the housing element look appropriate for the area? (check against LHA rates online). Consider font and formatting against legitimate UC statements.
- **National Insurance Number** - Check the format of the NI number – does it follow the usual format (see [Gov guide](#) if in doubt)? Does it have letters not usually seen in NI numbers? Does it match payslip, app form, P60/P45, etc?
- **Payment details** - If support is being requested for an item or service, ensure the bank account details are in a company name, rather than an individual.

In the event of suspicion on any or all of the above, discuss with Grants Manager and consider referral to Action Fraud in overt cases and/or whether to enforce use of Open Banking to allay suspicion.