

CIFAS – PREVENTING FRAUD SINCE 1988

A short explanation about Cifas and how it works to prevent internal fraud

What is Cifas?

In 1988 Cifas was founded. Cifas is a not for profit membership association solely dedicated to the prevention of financial crime. Cifas provides a range of fraud prevention services to its members, including a database of internal frauds. This allows Member organisations to share details about applications for employment or applications to provide personal services, which are considered to be fraudulent, because the information provided by the applicant fails verification checks. This system also allows Member organisations to share basic information relating to Staff whose actions, after they have been thoroughly investigated by the Member, are considered to constitute fraud or some other criminal offence. Cifas Members provide those whose information may be shared on the system with notices that explain how personal data may be used. These are provided with their documentation or by other means.

How does Cifas work?

When a Member of Cifas uncovers an internal fraud, or a fraudulent job application, it creates a record on the Cifas Internal Fraud prevention system. This shows the personal details used on an application, during employment or during the course of providing personal services to a Cifas Member. Any Cifas Member vetting prospective or current staff can search the Cifas system. The records do not mean the individual has been blacklisted but it does mean the Member will be made aware of the previous conduct of the named individual.

How is Cifas information used?

A Cifas Member organisation that discovers that your details have been recorded on the system is not allowed to reject automatically your application for this reason. It is required to make further enquiries to confirm your previous conduct and may confirm your identity before making a decision. If its investigation leads to the conclusion that your previous conduct would make you unsuitable for employment, it must notify you of this.

What are your Rights?

The Data Protection Act 1998 gives you the right to request a copy of any information held about you by any organisation on computer or in some manual files. If you wish to request a copy of any information held about you by Cifas, the address to write to is set out below:

The Compliance Officer – Internal
Cifas
6th Floor, Lynton House
7-12 Tavistock Square,
London
WC1H 9LT

You should write, providing your full name, full address, date of birth and 2 proofs of your identity, one from each of the two groups below. One must be an original document, not a copy. Original documents will be returned to you. It is recommended that you do not send your original passport or driving licence due to the risk of theft in transit – send a photocopy instead.

The £10 payment should be made by credit/debit card (please note that the fee is non-refundable, even if our enquiries reveal that we do not hold any information about you). Please provide the credit/debit card number, expiry date, name on the card and postcode for the card holder. Alternatively you should send a £10 postal order or cheque made payable to 'Cifas'.

LIST A - Enclose a clear photocopy of one of the documents below:	LIST B - Enclose one original document from the following (PLEASE NOTE: We cannot accept bank statements or utility bills downloaded from the internet and the document must show your name and current address. Some of the required documents must be dated within the last three months).
A valid signed Passport including photograph	Original current council tax demand letter or statement
A valid UK Photo-Card Driving Licence (Full or Provisional) or a valid 'Old Style' UK Driving Licence	Original utility bill dated within the last 3 months
Recent evidence of entitlement to a state or local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant.	Original current bank statement or credit/debit card statement, dated within the last 3 months, issued by a regulated financial sector firm in the UK, EU or an equivalent jurisdiction
A valid Biometric Residence Permit including Photocard (BRPs)	Original Income Tax Notification from HM Revenue & Customs
National Identity card (non-UK nationals)	Original Local Council Rent card or Tenancy Agreement
Identity card issued by the Electoral Office for Northern Ireland	Original Instrument of a Court application (such as liquidator, or grant of probate) dated within the last 3 months
Firearms certificate or shotgun licence	

How do I complain about a Cifas filing?

In the first instance you should write to the Cifas Member organisation that provided the information. Its name will be supplied by Cifas should you write to Cifas to request a copy of any information held about you. Cifas Member organisations operate their own internal complaints procedures and can either send you details of the procedure or advise you what to do.

If you and the Cifas Member organisation are unable to reach an agreement on your complaint, you should request a letter from the Cifas Member organisation confirming the complaint procedure is completed or exhausted. Sometimes this is known as a "Final Response Letter".

If you then decide you want to take your complaint further you may ask Cifas to investigate your complaint. Cifas cannot become involved in a complaint until the 'Final Response Letter' has been issued. Cifas will contact the Member organisation and review the details of your complaint. Cifas does not have the power to recommend financial awards, but Cifas will confirm whether the Cifas Member organisation adhered to the correct Cifas procedures. For full details of the Cifas complaints procedure please either visit the Cifas website at www.cifas.org.uk or write to Cifas and request a copy of the complaints procedure at the above address.