

3RD PARTY CHECKS – HOW TO USE THE DATABASES (April 2010)

General:

- Third party databases are a tool to confirm applicant/client information. If discrepancies arise as a result of your searches, seek clarification/further information from the applicant or client.
- Search applicant/client names only. Do not search landlords, employers, your own name, relatives or neighbours names, etc.
- It is not necessary to print search results where there is no matching applicant/client information (nil searches). Do not print information that does not relate to the applicant/client.
- You may search AKAs if the AKA information was provided to you directly by the applicant/client.
- Searching by name may return a list of potential matches. View each name on the list just enough to determine if it is the applicant/client. Exercise extreme caution when printing to ensure you only print search results relating to a ministry applicant/client.
- When you contact a third party, use caution not to disclose that a person has applied for, or is receiving, assistance.

Consent:

- Verbal Consent – When applying for assistance via telephone, applicants may provide verbal consent for staff to conduct searches to speed up access to benefits. The applicant must provide a signed consent within five working days of providing the verbal consent in order for the application to continue. If a signed consent is not received from the applicant within five working days, all processing of the application must stop. Verbal consent does not authorize Canada Revenue Agency (CRA) searches.
- Electronic Consent – When applying for assistance via the Self Serve Assessment and Application tool, applicants are asked to consent to third party checks in Part 1 of the Application. This electronic consent authorizes staff to conduct 3rd party checks, however written consent on the HSD80A must be obtained from the applicant at the eligibility interview (stage 2 of the application process). This electronic consent does not authorize a Canada Revenue Agency (CRA) check. A written consent must be obtained from the applicant at the eligibility interview (stage 2 of the application process) to conduct a CRA check.
- General Consent – The General Consent section is on the HSD0080A (application for assistance Part 1). The signed General Consent allows HSD to perform verification activities as necessary, within the parameters of legislation and policy. General Consent does not authorize you to do CRA searches.
- CRA Consent - Applicant/clients sign a separate consent, also on the HSD0080A, to allow Canada Revenue Agency to release information to the ministry. The signed CRA Consent is valid for the year of signature, one year prior to signature and all subsequent consecutive years that the client continues to receive assistance.

EQUIFAX

1. <http://www.equifax.ca/credit/>
2. Enter your client id, user id and password
3. Click on "Continue"
4. Click on "Report"

MANDATORY

WHAT:

Equifax reports display the applicant/client's name, address, date of birth, spouse, and employer, financial activity such as credit applications, loan information and payment frequency.

The ministry's Equifax queries do not display on a applicant/client's Equifax report when other enquirers do a search. This is to avoid disclosing an applicant/client's receipt of assistance to other enquirers. Applicant/clients see all inquiries, including the ministry's, when they request their own Equifax credit report.

HOW:

1. Enter the applicant/client's name, date of birth and SIN (if known). If you do not know the applicant/client's address, type "NFA" (no fixed address) in the street number and name fields, and enter the current city and province.
2. Enter the spouse's name if there is a spouse on the file.
3. Click on "Submit" to display the report.
4. Review the report.
5. If the Equifax report displays information relating to the applicant/client, print the report and scan it to the applicant/client's file.

Equifax reports are a tool to identify additional questions you may want to ask the applicant/client. These reports may contain outdated or incorrect information reported by other enquirers. It is important to discuss discrepancies with the applicant/client.

Equifax Report information is listed under 6 sections:

1. **Consumer Alert** – Identifies concerns such as the applicant/client having 2 SIN#s or past identification theft issues
2. **Identification** – Applicant/client's name, AKAs, date the file was established, date of last activity, current address, date address changed or added, 2nd former address, DOB and marital status.
Note: Do not run AKAs through Equifax unless the applicant/client provided the AKA information to the ministry.
LOOK FOR: Discrepancies between the information reported to the ministry on the application and the Equifax report. If a recent out of province address displays, inquire if applicant/client was receiving assistance from social services in the prior province of residence.
3. **Inquiries** – Provides a chronological history of inquiries made by agencies where the applicant/client may have applied for credit, a bank account or may have other financial involvements.
LOOK FOR: Inquiries from banks not declared on the application. Ask the applicant/client to provide bank profile forms from all banks listed to confirm accounts. Recent credit inquiries might indicate that the applicant/client is applying for refinancing or a loan.
4. **Employment** – Lists the current and former reported employer (this can be outdated), position, job title.
LOOK FOR: Confirm employment history with the applicant/client, review for possible self employment.
5. **Summary** – Indicates when the applicant/client first established credit, the date of their last credit activity, the number of public record items such as liens, charges, or judgements, and the number of credit agencies the applicant/client has on file.

6. **Credit/Trade Info** - Lists the name and phone # of the agency where the applicant/client has credit, the last date of any activity reported, if credit was acquired individually or jointly, highest limit of credit granted by that agency, current balance, what amounts are past due, credit rating, description of payment terms.

LOOK FOR: Banks that are not declared on the IA application, (request bank profile forms from all banks listed to confirm accounts). Are credit/loan payments up to date – how is applicant/client managing? Undeclared income? Is someone assisting applicant/client with these payments? Look for joint accounts, indicated by a “J”, who is the joint holder and the relationship to the applicant/client?

TIP: All underlined headings in the Equifax report are hyperlinked to the help directory for more information.

ICBC

1. On MIS login in page, press F6
2. Enter ICBC user ID, password, CTRL
3. When “Sign Command Completed” appears at the top of the screen, press the “Pause/Break”
4. Type “/for fcuj” and CTRL. Inquiry screen will appear.

MANDATORY

WHAT:

The ministry’s ICBC access provides information on BC drivers and vehicles registered with ICBC. Information includes:

- Driver licence # and DOB
- Name/address, including most recent date of name/address changes
- Policy/licence particulars, including cancelled replaced and active plates; number of owners of a vehicle; Autoplan 12 financing information; lease company that holds the vehicle.

HOW:

1. Enter the applicant/client’s driver’s licence number or surname plus the first 3 letters of their first name and birth date. Search by name if you think there may be jointly owned vehicles.
2. A list of all possible matches (hits) will display. Review and scroll through until you reach the system message stating ‘Search Exhausted’. Query and print any records belonging to applicant/client. You will have to re-query the name each time you view a single possible hit. Print query results that relate to applicant/client.
3. When you locate a match, the applicant/client Summary screen showing the DL#, address, DOB, last address/name change dates and a list of current and historical licence plates will display.
4. Press Ctrl to view the additional plates if the list exceeds one page. Print screens that list information relating to the applicant/client.
5. If further searching is necessary, press Pause/Break key to clear screen and enter the inquiry field you want to search:

Additional Searches Available:

- 1027(space) drivers license #
- 1028(space) license plate #
- 1068(space) registration #
- 1037(space) floater license # (demo plate)
- 1048(space) vehicle ID #

QUICK REFERENCE GUIDE



Abbreviations:

Plate status: C – Cancelled R – Replaced

Expiration date:

(plate number) - still active

(plate number)/8 – last registered to this owner in 1998

(plate number)/3 – last registered to this owner in 200

Handy Hints:

Plates in letter, number, letter format = temporary plate

Plates in 3 letters, 3 number format = cars

Plates in 2 letters, 4 number format = trucks

Autoplan 12: A or P (P indicates applicant/client is paying monthly by preauthorized payment)

LOOK FOR:

- Confirm names, address, DOB
- Registered vehicles not declared on application
- Recent expired plates for vehicles still in applicant/clients' possession – review for asset disposal
- More than 1 owner/driver – review for joint assets/dependency
- Autoplan 12 – compare with declared bank info; P indicates applicant/client is paying monthly by preauthorized payment (inquire about bank account)
- Leased vehicle? How is applicant/client managing payments?

TIP: You must log onto ICBC once every 90 days or your access will be revoked.

CANADA REVENUE AGENCY

YOU MUST HAVE A SIGNED CRA CONSENT; VERBAL or ELECTRONIC CONSENT IS NOT VALID FOR CRA.

1. Enter G / TXI / Q / PID (TXI screen will provide information for applicant/client's who have a SIN# recorded on MIS).
2. Enter Tax Year (consent is **only** for current, one previous year and all subsequent consecutive years that the client continues to receive assistance).
3. Enter "NEW" for application or "REV" for financial reviews.
4. Enter "Y" for consent signed and May take 24 hrs to process.

Note: Do not select 'Y' for Legal Representative, unless the applicant/client actually has an agreement in place where a party has legal financial responsibility for the applicant/client, ie Public Guardian and Trustee.

MANDATORY

WHAT:

The ministry's agreement with Canada Revenue Agency provides the ministry with access to income information reported to CRA by the applicant/client. The agreement is very restrictive:

- Do not search CIHR, MSO, or applicant/clients under 19 years of age
- A signed consent is necessary (a verbal consent is not valid for CRA)
- The signed consent is valid for the year of signature, one year prior to signature and all subsequent consecutive years that the client continues to receive assistance
- Do not fax or scan CRA documents under any circumstances. Printed results must be stored on the physical file.

HOW:

1. Confirm that the applicant/client signed the CRA Consent section on the application for assistance.
2. View the CRA information on the MIS TXI screen. If it is necessary to print the search results, use the PF6 key (don't use 'Print Screen'); you must file CRA printed results on the client's physical file (do not scan).
3. Review for marital status, address, income, assets, investment/business income, tax refund, etc.

LOOK FOR:

- Confirm names, address, DOB, marital status
- Investment income, trust income,
- Previous years' reported income, indications of business income, income assistance payments, etc.

BC ONLINE

(access to BC Assessment, Personal Property Registry, Manufactured Home Registry for a fee)

1. <https://www.bconline.gov.bc.ca>.
2. Enter your MIS User ID and password.
3. Click "Sign On".

MANDATORY**BC ASSESSMENT****WHAT:**

BC Assessment displays real property (land) values and sales information for tax purposes on all properties in BC, including:

- Owners' name & address,
- # of owners,
- property address,
- legal description/land use,
- current & previous assessed value,
- sales history,
- document numbers from previous sales.

HOW:

1. Once you are signed on to BC Online, click on "BC Assessment" and "Submit"
2. Click on "Proceed"
3. Enter the property street number and name. Use the "*" as a wildcard when unsure of the correct spelling. For example, for "Riverwynd" street, enter "Riverw*" Click "Address Search"
4. Click on "confirm"

- AND -

1. Enter the applicant/client's last and first name followed by *, click on "Name Search"
2. If the name is common or if the applicant/client owns several properties, you may get a list of addresses. Compare the applicant/client's middle name to the name on BC Assessment record to determine if it is the applicant/client.

- OR -

1. Enter a business name in "Free Form Name" and click on "Name Search"

LOOK FOR:

- Discrepancies in ownership and addresses provided on the income assistance application vs the BC Assessment report
- Undeclared joint ownership of property/ dependency
- When property was bought or sold and for how much
- Sales history
- Known basement suite, rental premises (possible rental income)

TIP: Enter an astrix after the applicant/client's surname to capture BC Assessment Authority records where the surname is followed by additional information, i.e. an * after the name Jones will capture "Jones Executor of Estate".

MANDATORY

PERSONAL PROPERTY REGISTRY

WHAT:

The Personal Property Registry displays charges such as liens, security interests and encumbrances filed against personal property/assets. The information provided includes:

- Name of person who took out the loan
- When the loan was registered (date and time)
- Period of time the loan is registered for
- Name of lending institution (bank, etc)
- Collateral used to secure loan

HOW:

1. Once you are signed onto BC Online, click on "Personal Property Reg." and "Submit".
2. Click on "Search Request" and "Submit".
3. Enter applicant/client's last, first, or business name and "Submit". If the applicant/client's name is very common, enter their middle name also.
4. If there are other people with the exact same name, a list will appear, click on the box beside the applicant/client's name and/or "Display Selection".
5. Compare the applicant/client's birthdates with the Personal Property Registry information to ensure you display documents for the correct person.
6. Click on "Page Forward" to move through the document.
7. To print, click on the grey "Print" button, then "Check for Prints". It may take a few seconds to process, click "Refresh". Your print will be listed in blue, click on the link, then print through Windows Explorer. Scan the print to the applicant/client's file.

LOOK FOR:

- Assets, declared or otherwise
- Undeclared income (to make loan payments)
- Potential dependency issues if loan(s) are taken out jointly
- Existence of a business
- Other bank/lending institutions which are not listed on application
- When loan was taken out and when it should be paid off
- Details of collateral used to secure the loan

OPTIONAL

MANUFACTURED HOME REGISTRY

WHAT:

The Manufactured Home Registry provides information about mobile home ownership including name, address, registration number, date of registration, and whether the information active or historic.

HOW:

1. Once you are signed on to BCOOnline click on "Manufactured Home Registry" and "Submit".
2. Click on "Proceed"
3. Enter applicant/client's first, middle and last name.
4. If the applicant/client is found, review the information, noting the current status, click on the link to open the details page. The current owner information will display.
5. Review the ownership record. If applicant/client is the current owner, print the report and scan to the applicant/client's file. If the applicant/client is no longer the current owner, do not print the report.

LOOK FOR:

- Status of home (active or historic)
- Current owner. Inquire about recent sale
- Location of MH – same as declared address?

TIP: If status of MH is exempt, the current ownership information may not display – check BCA to determine if still registered to applicant/client, or when it was sold.

WEBAOBLINK

1. Email the "HSD WebAOBLink Users" in your office
2. Email subject must be "WebAOBLink query Region #?"
3. Include the applicant/client's name, PID and SIN in the body of the email.

OPTIONAL**WHAT:**

WebAOBlink provides information about Employment Insurance claims including EI claims pending, type of claim, disqualifications for quit/fired, last EI pay received.

HOW:

1. The WebAOBlink coordinator will email the WebAOBlink results to you.
2. Review the WebAOBlink information.
3. If the applicant/client's medical EI expired but the applicant/client may be eligible for regular EI once medically fit for work, set a BF to review the file.
4. Do not scan or fax WebAOBLink results. WebAOBLink printed results must be stored on the physical file.

NOTE: Do not ask the applicant/client to provide EI documents or correspondence. This information is available through the WebAOBLINK.

LOOK FOR

- Confirm names, address, DOB, marital status
- Recent/past employment
- Eligibility for EI benefits and reasons benefits may have been denied
- Any appeals or decisions pending.

QUICK REFERENCE GUIDE



OLR → Verification and Eligibility → Verification → Procedures:

Staff: https://qww.hsd.gov.bc.ca/intranet/meia/online_resource/verification_and_eligibility/verification/current/procedures.html

Public: http://www.gov.bc.ca/meia/online_resource/verification_and_eligibility/verification/procedures.html

OLR → Verification and Eligibility → Compliance Review → Procedures:

Staff: https://qww.hsd.gov.bc.ca/intranet/meia/online_resource/verification_and_eligibility/compliance/current/procedures.html

Public: http://www.gov.bc.ca/meia/online_resource/verification_and_eligibility/verification/procedures.html

**OLR → Verification and Eligibility → Loss Management – Referral for PLMS
Review or Investigation → Procedures:**

Staff: https://qww.hsd.gov.bc.ca/intranet/meia/online_resource/verification_and_eligibility/lossman/current/procedures.html

Public: http://www.gov.bc.ca/meia/online_resource/verification_and_eligibility/lossman/procedures.html