

## CRA - Case Surveillance

The purpose of this procedure is to show you how the automated process for when 2012 scheme sends a monitoring list for the Credit Reference Agency (CRA) to monitor and how CRA will notify the 2012 scheme when changes are detected.

When a case goes into arrears on the 2012 scheme, the paying parent's details are automatically added to the 2012 CRA Monitoring List. This list is sent to the CRA for them to monitor for the following changes:

- Change to address/contact details
- Change to bankruptcy/sequestration status

When the CRA become aware of a change to the paying parents bankruptcy/sequestration status details will automatically be sent to the 2012 system if they are on the CRA monitoring list. The paying parents details will be updated automatically with the details received from CRA.

The paying parent will remain on the list until the next annual review and will only be removed if there are no outstanding arrears.

### Change to address/contact details

When the CRA become aware of a change to the paying parents address/contact details, the 2012 scheme system will create a Change Contact Details Service Request (SR) for the team who own the paying parent's case to complete. The SR created is:

- **Process = Change of Circumstances**
- **Area = Change Personal Info**
- **Sub Area = Change of Address**
- **Source = CRA**


This SR won't contain any new address or contact information and is solely to prompt for the caseworker to consider using the various locate tools available. For more information on the SR created refer to [Change - Address Details](#) and for more information on the locate tools refer to [Confirm Current Location](#).

### Change to bankruptcy/sequestration status

Bankruptcy can be filed by a person in financial hardship where debt/s is/are owed and that person is no longer in the financial position to repay the debt/s. Any assets owned would be offset against most debts in England and Wales, except child maintenance, which would still have to be cleared. There is a similar process in Scotland known as sequestration, but with this child maintenance is included with the rest of the debt that is cleared by assets.

The bankruptcy/sequestration status can be viewed in the clients Contact Summary view More Info tab.

Bankruptcy of a client will not impact a case in any way except for when a case is with enforcement; however there are certain actions that need to be taken when sequestration is applied. For more information of sequestration refer to [Sequestration - Scotland](#).

 This procedure uses the terms receiving parent and paying parent.

The receiving parent is the parent who receives or who is expected to receive child maintenance, known as the parent with care (PWC) or person with care (PeWC) on the system and in legislation. The paying parent is the parent who pays or who is expected to pay child maintenance, known as the non resident parent (NRP) on the system and in legislation.

[Change - Contact Details](#)

[Confirm Current Location](#)

[Sequestration - Scotland](#)