

Credit Risk Score

This process is completely automated with no caseworker involvement, this procedure describes how client risk scores are obtained. This process is undertaken at the initial application stage and other stages in a case lifecycle.

The credit risk score uses information gathered about the paying parent on the system and in legislation) including:

- Information gathered from the receiving parent at the application stage.
- Case information, eg the paying parent landline telephone number
- Information obtained from the Credit Reference Agency (CRA) ie a credit score

The credit risk score uses the information gathered to provide an overall score, depending on this score a risk category is assigned to the a case, the risk categories are:

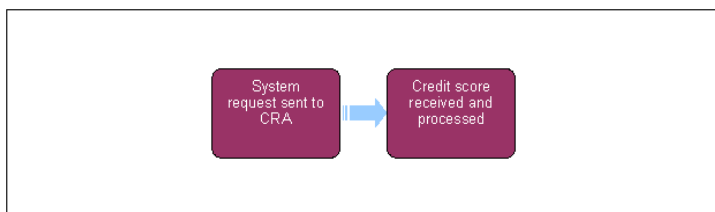
- Low risk
- Medium risk
- High risk


In the future the risk category may be used for:

- Allocating work to specific teams based on the paying parents risk category
- Issuing specifically tailored letters and communications (based on the risk score)
- A tailored Arrears service (based on the risk score)

At present although each paying parent is assigned a risk category it doesn't affect how the case is handled by caseworkers and the 2012 system.

If the CRA interface isn't working correctly at the time the risk score is being calculated, a neutral score is applied to allow the case to progress.



 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.

NICMS replaces CMG in Northern Ireland