

Biographical Tests

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Introduction

When conducting a Biographical Test, agents should be aware of the following principles:

- use robust claimant information and varied questions
- do not use any information provided by the claimant in their Universal Credit declaration
- do not confirm or disclose any information held on CIS (Searchlight) to the claimant
- do not conduct a Biographical Test when the claimant information is weak or insufficient
- do not help claimants answer biographical questions.

Biographical Test general principles

Applying these Biographical Test principles will help to prevent identity fraud.

Use robust claimant information and vary the questions

Repeatedly using the same type of biographical information makes it easier for fraudsters to identify what questions may be used for a biographical test.

Using robust biographical information and varying questions will protect against identity fraud.

Do not use any data provided by the claimant in their Universal Credit declaration

Agents must **not** use any details from CIS (Searchlight) that are already held on the claimant's Universal Credit declaration.

When creating biographical questions, agents must review claimant declarations and compare against CIS (Searchlight).

Do not confirm or disclose any information held on CIS (Searchlight) to the claimant

A fraud attempt may be from someone (other than the claimant) trying to obtain information to which they are not entitled.

Most frequently, fraud is attempted by impersonating a claimant or someone else that the Department would be able to legitimately disclose information to.

Agents conducting Biographical Tests must never disclose or confirm any claimant information held on CIS (Searchlight).

Do not conduct a Biographical Test when claimant information is weak or insufficient (new claims)

Some claimants may not have interacted with the department or HM Revenue and Customs in the past. This may mean that the available claimant information is weak or insufficient.

Agents must not conduct a Biographical Test when the available claimant information is weak or insufficient if conducting the Biographical Test as part of a new claim.

Do not help claimants to answer biographical questions

Agents must not prompt or help the claimant to answer biographical questions.

Using biographical questions for a new claim

The 'Verify claimant identity: biographical questions' to-do will generate questions from CIS (Searchlight) using the search categories selected by agents.

The agent must select at least 2 Searchlight categories rated as high-level.

Using the Biographical Test for account recovery

Agents must follow this guidance whenever a Biographical Test is required for account recovery.

Only the claimant information recorded in CIS (Searchlight) must be used to create biographical questions. Do not ask any questions relating to the claimant's Universal Credit account.

Agents completing the Biographical Test must record the questions asked in the to-do or 'Claimant history' notes as required.

Where possible, the claimant information used to conduct previous Biographical Tests should not be used again.

Agents must check what information has been used in any previous Biographical Tests conducted after the 14 June 2021.

Identifying biographical information using CIS (Searchlight)

Claimant information from the same high-level category can be used to conduct the Biographical Test, however best practice is to use information from at least 2 high-level categories.

High-level search categories are:

- benefits
- income
- relationships

Medium search categories are:

- personal details
- address
- contact
- interests

Where possible, agents must use data recorded before 8 March 2020 especially if:

- there has been a previous claim, or claims with doubts over the claimant's identity
- there are security concerns regarding the claim

Claimant identity is established when the claimant successfully answers 2 biographical questions out of a maximum of 3 drawn from CIS (Searchlight).

Tolerance levels risk

Agents will sometimes ask biographical questions that require the claimant to provide a numerical answer, for example "how long have you lived at your address?"

A margin for error is allowed in the answer, as many claimants will not know the exact period off-hand.

Agents must decide the level of risk tolerance to be applied to claimant answers.

Risk tolerance for home address questions

Tolerance levels may only be considered for:

- time at address
- previous address details

Risk tolerance for financial questions

Tolerance will be dependent on the amount involved.

Risk tolerance for date of birth questions

No tolerance levels should be applied.

Risk tolerance for dates when a claim for a benefit started

Only the correct month and year must be accepted.