



TxP



Transaction Protection



Using address to protect citizens and prevent fraud

We share some information across
departments.

But its too slow...



Company House

1000s of companies register to a single house



And fake addresses...

Flat A-F might be real

Flat G does not exist - Its a
dead letter drop for
criminals



catch me

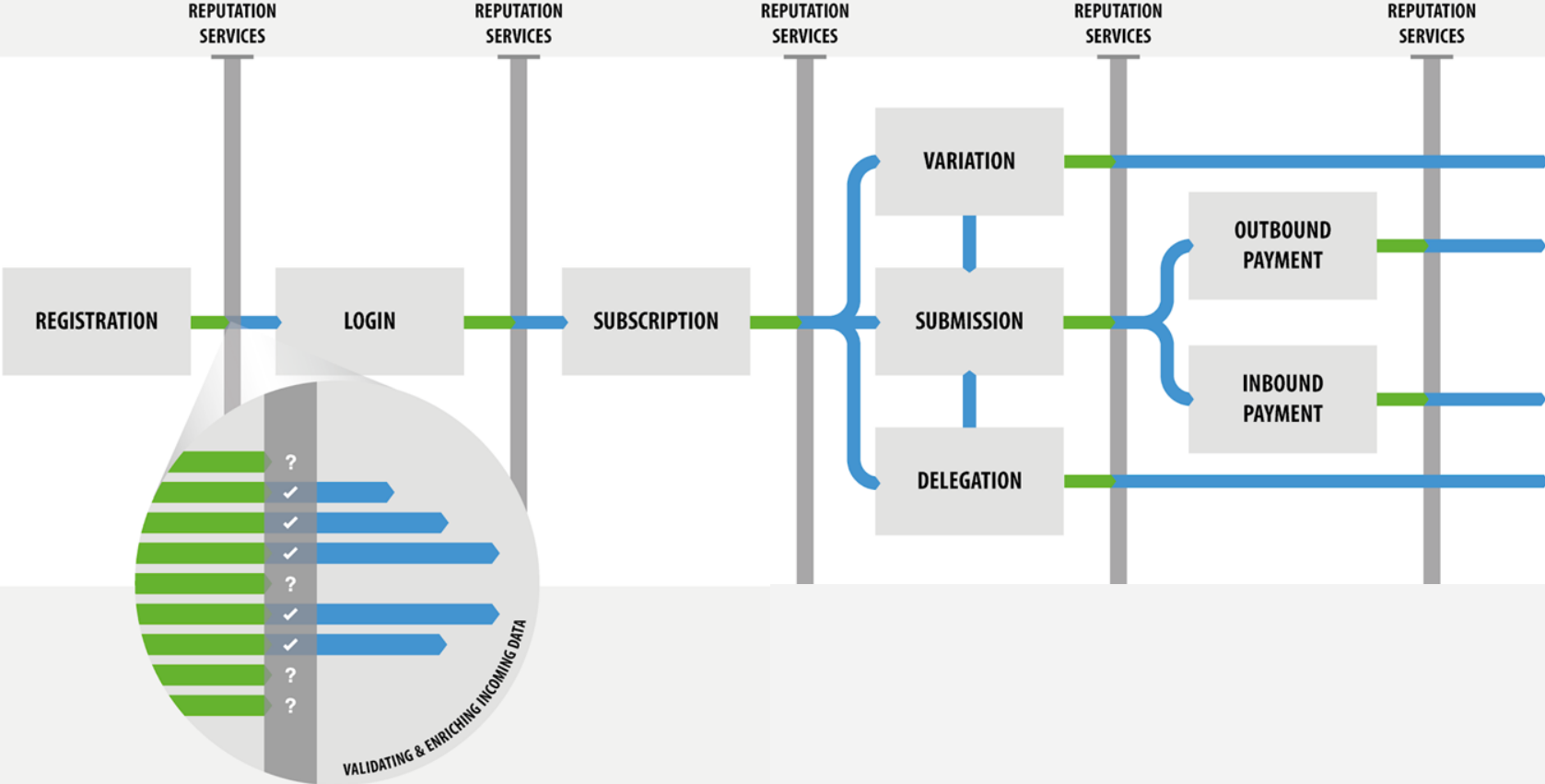


if you can

**“What I did in my youth is hundreds
of times easier today. Technology
breeds crime.”**

Compliance is like chasing Frank Abagnale?

HMRC Capture & Enrichment





Address

92% match

Ensuring addresses are
correct and uniform
across HMRC systems

Address Reputation Service

2018-19 - **3.5m** address changes

Busiest Day 5/3/2018 - **24,183**

A Front End

<https://github.com/hmrc/address-lookup-frontend>

A Backend

<https://github.com/hmrc/address-lookup>

An Auto Ingester

<https://github.com/hmrc/address-reputation-ingester>



CHANGE ADDRESS

Address

27-45 Stamford Street

London

Postcode

SE1 9NN

Submit

AUDIT DATA CAPTURED

Time

01/06/2016 23:02:37.250

Device ID

b3dcab4457ed8f881bdea341a

Address

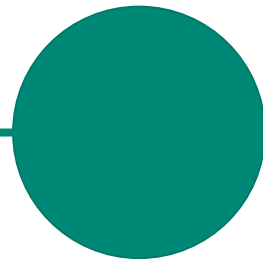
Address data

Postcode

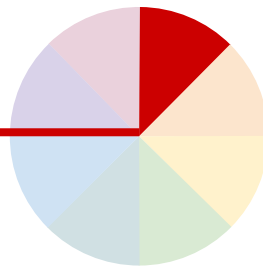
SE11 9NN

AUDIT DATA

- _____
- _____
- _____
- _____



NORMAL FOR
USER?



KNOWN
ADDRESS?

**We only scratch the
surface**



An iceberg graphic with a white tip above a horizontal line and a light blue body below. The text is centered within the blue body.

**What if we
shared
what we
know**

**With xGov
Reputation
Services**



HM Revenue
& Customs



Government
Digital Service

Tx Protection



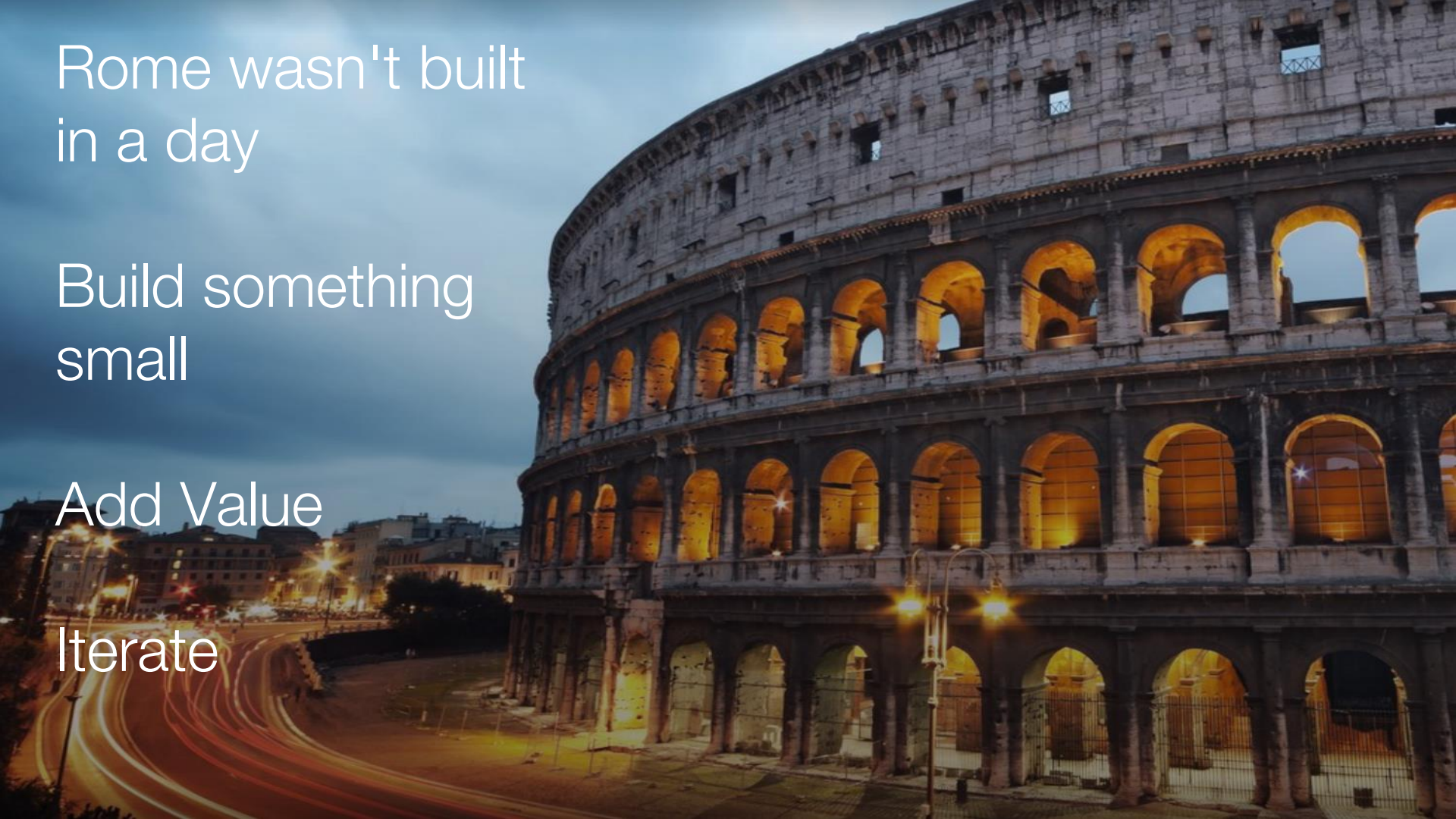
Address Rep

Rome wasn't built
in a day

Build something
small

Add Value

Iterate





- Build common Address Reputation Service
- Add xGov fraud indicator exchange



- Scale Service
 - DWP
 - Home Office
 - DVLA

Then add more
users.....

- Central Gov
- Regional & Local Gov
- Private Sector?

Want to join in?



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