

Consumer Bank Account Checker

Understanding Your Result

This guidance should help you to make an informed decision based on your result.

Once you have received your Consumer Bank Account Checker result, it is important to understand what it means and what you should do next.

Any result provided by Lawyer Checker should only form part of your decision-making process.

What does Consumer Bank Account Checker provide?

Lawyer Checker's Consumer Bank Account Checker uses reliable data to provide a result on whether:

1. The bank account details you entered match a valid UK bank account
2. The account you are searching has matched to the type of ownership
3. The name and Date of Birth (DOB) entered match the personal details that are linked to the account searched
4. The address entered matches the address details that are linked to the account searched

The information we provide in your result may suggest that the bank account presents a potential risk.

We suggest that you need to satisfy yourself that you are comfortable with sending money to/receiving money from the account in question.

The Account Check

This section shows if the account details entered match a valid bank account. The result can be one of three results:



Match

The account details you provided match to an existing bank account.



No Match

The account details you provided do not match to an existing bank account. We suggest you exercise caution in these circumstances and fully review your file for any risk indicators.



Unable to Check

Unable to check means that the bank account exists but Experian do not hold the data and therefore cannot confirm the ownership. This means a definitive response cannot be given and you will not be charged.

Why might this be? It may be because Experian do not hold ownership data for this bank or that the account is on old terms with their bank and therefore we do not have consent on this particular account due to its age.

We suggest you exercise caution in these circumstances and fully review your file for any risk indicators.

Please note that if you do not receive a 'Match' on the Account Check, the following checks on the account ownership, personal and address details will not be conducted.

The Account Ownership Check

If they have completed the joint/single ownership field on your order form, this section will show whether the account you are searching has matched to the type of ownership.



Match

The ownership type you entered matches the account record.



No Match

The ownership type you entered does not match the account record.

Personal Details Check

This section of the result shows whether the name and Date of Birth (DOB) entered match the personal details that are linked to the account searched. This is provided as a score, out of 9.

Guidance:

Please note that a sophisticated fraudster may set up an account with the names of legitimate account and therefore you should take this section into account combined with the Account sections of the result.



0-1 No Match

Name and/or DOB are incorrect. Typically, you would reject this.



2-3 Possible match

Name and/or DOB are partly wrong. We recommend you check the particulars searched.

4-6 Probable match

Name and/or DOB are slightly wrong. We recommend you check the particulars searched.

7-8 Highly probable match

Name correct and DOB one digit out. We recommend you check the particulars searched.



9 Exact match

Exact match to name and DOB searched.

Account Details Check

This shows whether the address you entered matches the address details that are linked to the account you have searched. Each score has been ranked out of 9 with the following advice:



0-1 No Match

We recommend you check the particulars searched.



2-3 Possible match

We recommend you check the particulars searched.

4-6 Probable match

Some details missing/partly wrong. We recommend you check the particulars searched.

7-8 Highly probable match

Minor details missing/partly wrong. We recommend you check the particulars searched.



9 Exact match

Address correct.