OMNARETH

SOLUTION BRIEF

Government Benefits Fraud Prevention

Pay the claimant. Not the identity thief.

The challenge

Public benefit programs pay at scale, and organized rings target them with stolen identities. Each claim looks like one more applicant; the ring only shows across cases.

The solution

Benefit fraud rings file with stolen identities and the identities of people who have died, and redirect genuine claimants' payments to accounts they control. Omnareth checks every claim and payment change against the case before money moves, and recognizes the account, device or address behind a ring across cases.

14
reference rules for government benefits

75 ms
median fraud-checked, audited decision, lab test

8/8
reference scenario decisions correct and verified on chain

How it fits

ELEMENT	IN THIS SOLUTION	WHAT IT COVERS
The record	The benefit case	Status, weekly benefit, weeks paid and verified payment accounts.
The events	Claims and account changes	A claim needs a verified, living claimant, a verified account and an unpaid week; an account change needs re-verification.
The memory	One account, many cases	The ring's account, device and address are held responsible, never the people whose identities were stolen.

Evidence for auditors and regulators

Every decision stores the record, the request and the exact rules evaluated, with what was known about everyone involved, under a SHA-256 integrity hash anchored on the Omnareth chain. Edits, even covered-up ones, fail verification.

Next step: run the scenario with your team (`examples/government-benefits/demo.sh`, one command, every record verified), then scope a 90-day shadow-mode pilot. See the Pilot Program Guide.

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What it stops

RULE	WHAT OMNARETH CHECKS	DECISION
Payment to Unverified Account	Benefits are paid only to accounts verified for the claimant.	DENY
Case Not Active	Benefits are paid only on active cases.	DENY
Claimant Deceased	No benefits are paid for a person whose identity matches a death record.	DENY
Week Already Paid	Each week is paid once.	DENY
Filed From Abroad	Flag claims filed from outside the country.	FLAG
Identity Not Verified	A claim is paid only after the claimant's identity is verified.	DENY
Over Weekly Benefit	A weekly claim may not exceed the case's weekly benefit.	DENY
Employer Reports Still Employed	Flag a claim when the employer reports the claimant is still employed.	FLAG
Payment Account Change Unverified	A change of payment account takes effect only after the claimant is verified again.	DENY
Account or Device Across Cases	Flag an account, device or address implicated in denials on 2+ other cases in 24 hours.	FLAG
Identity on Several Cases	A national ID on another case may be stolen or claimed twice.	FLAG
Repeat Offender	Flag events involving an identity implicated in two or more denied events in the last 30 days.	FLAG
Blocked Identity	Identities blocked on the fraud watchlist may not take part in any benefit case event.	DENY
Watched Identity	Identities under watch may proceed only with a flag for review.	FLAG

The reference scenario

#	EVENT	DECISION	FRAUD CASES
1	Genuine weekly claim, paid to the verified account	ALLOW	
2	A claim under a stolen identity, paid to the ring's account	DENY	
3	A claim in the name of a deceased person, same device and account	DENY	Repeat offenders; three identities watched
4	A genuine claimant's payments redirected to the ring's account	DENY	One account across three cases: case opened
5	A week claimed twice	DENY	
6	A genuine claim filed while travelling abroad	FLAG	
–	Analyst confirms the account case	-	Account blocked everywhere
7	After a caseworker marks its account verified, the ring claims again	DENY	
8	Genuine weekly claim	ALLOW	

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