



Industry and Government recognise that identity proofing is often a frustrating part of the home buying and selling process for a consumer, who might have to repeat the verification process up to 5 times, providing similar information each time. This can also cause delays in the sales process and unnecessary cost.

Checking identity information is a legal requirement to help safeguard transactions and failing to provide ID documents could slow down the process and introduce further costs into the transaction.

This trial project is intended to put the consumer at the heart of the process by providing a single comprehensive identity check, which can then be relied upon by other parties.

The Goal

To enable your client to get their identity verification done once by a certified identity provider and to then be able to share that verification with all other service providers through the sales process.

This trial project is to help develop a solution for the whole home buying and selling sector.

The Trial

To demonstrate that this process will work, we are running trials in the following locations:

Battersea, Chiswick, Clapham, Kew, Putney, Richmond, Wimbledon, Cheltenham, Gloucester, York and Harrogate.

We will run real live transactions and identity checks from October 2021 until July 2022.

Following a successful trial, we will roll out the new process across the country.

To keep updated on all project participants, including other estate agents, conveyancers, mortgage intermediaries, lenders and identity providers please go [HERE](#). These lists will evolve.

To take part in the Trial please email us at s.young@myidentity.org.uk

This pilot project will be funded by all project participants based on a cost recovery basis.

What do you have to do?

- Most consumers start their journey with an estate agent or intermediary and as part of this trial may have already been directed to the Scheme and had their identity verified by an identity provider, working to a set of Government standards.
- You do not have to get your client to do another identity verification (IDV) as they will share their identity details with you. You can use this and check against the scheme that the used identity provider is working to the Scheme standards. [LINK](#)
- However, if your client has not had their IDV done, direct your client to the www.myidentity.org.uk website and ask them to pick an identity provider (IDSP) from the approved list. You can also direct your client to your recommended IDSP on the approved list. Putting the consumer at the centre is key.

- Your client will get their identity verification completed using their mobile phone within a few minutes, from the comfort of their home, 24/7.
- Your client can now share their identity verification with their estate agent, solicitor, financial intermediary and other service providers, using their identity providers app.
- Your client will either pay for their own identity verification themselves or you can cover the cost as part of your service. Either way your client owns their identity verification.
- We have advised consumers and the rest of the industry that lenders will probably still have to carry out additional checks, source of funds and AML checks, but this reduces the number of checks your client has to do, thus quickening the process and reducing associated costs.
- This part of the trial project is focused on identity verification. For further AML and CDD checks you can use the IDSP your client used, another IDSP from the Scheme or your existing IDSP.
- This identity is valid for a single transaction but may need to be refreshed after 6 months.

What does this mean for intermediaries and lenders?

- ❑ It enables you to focus on the finance and lending part of your job with the confidence that the identity verification has been done to a Government backed standard.
- ❑ Ensures compliance with identity verification requirements working to Government backed standards. Links to GPG45 [Identity proofing and verification of an individual](#) and DCMS [The UK digital identity and attributes trust framework](#) and the ICO [blog post on the implementation of digital identity](#).
- ❑ Solicitors/conveyancers will be able to use the shared identity verification of your client and still receive the supporting evidence, ensuring they meet your obligations. This is to help de-risk the whole transaction as buyer or seller will prove their identity to the same high standard and therefore no shocks or unexpected information regarding the identity comes to light at a late stage. All identities are proven to the same government backed standard and the identity providers are going through a certification process to meet improved standards.
- ❑ Onboard your client more quickly in a more secure digital process.
- ❑ Help towards quickening the sales and completion process.
- ❑ You no longer need to worry about the technical and security issues of storing confidential client information.
- ❑ You do not need to worry about GDPR as your client owns and shares their identity verification with you, which is consent driven i.e. they are giving their consent to share their details with you.

What if my client doesn't have a mobile phone or Internet access?

If your client does not have a mobile phone or access to the Internet please refer back to your current non-digital identity verification process. This scheme is designed to be inclusive reflecting the needs of digitally disadvantaged people or those who might lack a passport, for example.

What if my usual identity provider is not on the Scheme list?

If your IDSP does not take part in the trial then you should proceed with your client as you would normally do. It just means that your client will still have to go through multiple identity verification checks causing greater friction for them with potential delays and additional costs.

We have contacted as many identity service providers as we can who have engaged with the project. In some instances, we might have missed an IDSP and they can still come and work as part of the Scheme. We will support them to achieve this. They need to contact us at s.young@myidentity.org.uk This trial has been designed to enable IDSPs, as well as service providers, to take part later on through the trial.

How do I and my organisation get involved?

Please contact the Scheme at s.young@myidentity.org.uk for joining information.

Industry Support

Work on MyIdentity started in 2019 with input and consultation from over 100 organisations including Government, regulators and representative bodies.

Outputs to date have led to two white papers:

- 1) A Digital Identity Trust Framework and Home Buying & Selling: March 2020 [LINK](#)
- 2) Digital Identity Trust Scheme for the Home Buying & Selling Sector: April 2021 [LINK](#)

These white papers form the scope and parameters of MyIdentity digital identity trust scheme aligned to the DCMS Digital Identity & Attributes Trust Framework.

Project FAQs [LINK](#)

More information can be found at [DITS](#).

Etive will continue to develop MyIdentity during the trial period.

Project Support

For further information email us at help@myidentity.org.uk

