



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

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

This trial is being split into two; one for second-hand homes and one for new builds.

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

Second Hand Sales

We are running trials in the following locations:

Battersea, Chiswick, Clapham, Kew, Putney, Richmond, Wimbledon, Cheltenham, Gloucester, York and Harrogate. Additional locations to be included in early 2022.

New Homes

We would like some new home developments for the project, location is not a determining factor. Ideally, we need developments where sales will start this summer as we will run real live transactions and identity checks from October 2021 until August 2022.

The larger the development the better ensuring we can get good case studies and volume through the process.

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 or speak to the [HBF](#).

What do you have to do?

1. Either direct your client to the www.myidentity.org.uk website and ask them to pick an identity provider (IDSP) from an approved list or you can direct your client to your recommended IDSP on the list.
2. Your client will get their identity verification completed using their mobile phone within a few minutes, either from within your office or the comfort of their home, 24/7.
3. Your client can now share their identity verification with you and their conveyancer/solicitor, financial intermediary and even a mortgage lender.
4. Your client can 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.
5. Your client's mortgage lender 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.
6. 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.
7. This identity is valid for a single transaction but may need to be refreshed after 6 months.

What does this mean for me as a Developer?

- ❑ Onboard your client more quickly in a more secure digital process.
- ❑ Help towards quickening the sales and completion process.
- ❑ You no longer have to worry about gathering identity information from your client which causes huge frustration and can introduce unnecessary delays into the process.
- ❑ 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.
- ❑ 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.

Does the Scheme help me meet HM Land registry's Digital Identity Standard?

HM Land Registry's [Digital Identity Standard](#) is aligned to the DCMS's trust framework and founded on the principles of GPG45. MyIdentity considers that the Scheme will enable conveyancers to comply with the current requirements 1-3 of the Digital Identity Standard. MyIdentity recognises that the Digital Identity Standard will evolve and will keep under review the Scheme's compliance with the Standard.

How do I and my firm get involved?

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

For more information please contact the [HBF](#).

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.

