



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.

Although surveyors are not required to perform identity checks on clients, it is important to understand the process and how it will impact on the consumer experience throughout their sale and purchase.

The Goal

Enable the 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.

For a list of all agencies in your area that are working on the trial please go [HERE](#).

For a list of all the other project participants including estate agents, 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 RICS or RPSA.

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

What do you have to do?

1. The client will be directed to the www.myidentity.org.uk website and asked to pick an identity provider (IDSP) from an approved list, or the client can be directed to a recommended IDSP. The client has a free choice of provider.
2. The client will get their identity verification completed using their mobile phone within a few minutes.
3. The client can share their identity verification with other parties, such as estate agent, conveyancers, intermediaries and mortgage lenders, using their identity providers app.
4. The client can pay for their own identity verification or professionals can provide it as part of their service. Either way the client owns their identity verification.
5. The client can now share their identity verification with their estate agents, conveyancer/solicitor, financial intermediary and even a mortgage lender.

6. The 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 the client has to do, thus quickening the process and reducing associated costs.
7. 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 or another IDSP from the Scheme.
8. This identity is valid for a single transaction but may need to be refreshed after 6 months.

What are the benefits?

- ❑ Clients can be on boarded more quickly in a more secure digital process.
- ❑ Help towards quickening the sales and completion process.
- ❑ Professionals no longer have to worry about gathering identity information from their 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](#).
- ❑ Professionals no longer need to worry about the technical and security issues of storing confidential client information.
- ❑ Professionals do not need to worry about GDPR as their client owns and shares their identity verification, which is consent driven i.e. they are giving their consent to share their details.

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

If the 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.

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 or Andrew Knight (RICS) aknight@rics.org or Alan Milstein (RPSA) chairman@rpsa.org.uk