Digital ID Standard and Thirdfort

– HM Land Registry have released requirements for a 'higher standard of identity check', based on the guidelines in the Government's Good Practice Guide (GPG) 45.
– If these guidelines are followed and the 'Digital ID Standard' is met, a conveyancer will reach a 'Safe Harbour', meaning that they have 'fulfilled their obligation to take reasonable steps in relation to the requirement to verify their client's identity'.

What are these requirements?

1) Obtain evidence from the client
This must be either an ICAO-compliant biometric passport, an EU or EEA biometric identity card or UK biometric residence permit.
2) Check that this evidence is a valid document
This can be done by using a Digital Identity Check provider like Thirdfort – this will check documentary and cryptographic security features of the evidence are genuine. The identity check provider's system must read the chip within the evidence using Near Field Communication (NFC) by providing any required cryptographic keys.
3) Make sure the evidence matches the client
Conveyancers must make sure the person presenting the evidence matches the photo on the documents gathered. This must be done using a Digital Identity Check provider, so that the biometric information gathered using the NFC chip can be matched with a liveness test.
4) Obtain evidence to ensure the transferor, borrower or lessor is the same person as the owner.
Obtain two forms of proof of address and make sure the name and address of the client match that on the document. You can find more information on these requirements here.

What does it mean for conveyancers?

It's important to note that this is <u>not</u> a compulsory standard. If the 'Digital ID Standard' is met for a transaction, HM Land Registry will not pursue conveyancers with recourse if a fraud does occur.

How Thirdfort will meet the 'Digital ID Standard'

Requirement #1:
Using document capture technology to identify the ID document in order to enable the use of the NFC chip reading functionality within the Thirdfort app, where possible.
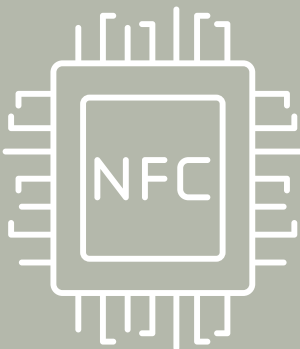
Requirement #2:
Building NFC chip reading into the Thirdfort app, so biometric information from an ICAO-compliant passport can be securely extracted. This process will ensure the requisite digital signatures and signing key checks are successfully completed to help you verify your client and their documents.
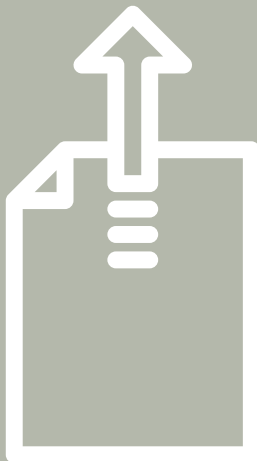
Requirement #3:
A 'liveness' check using facial biometric technology, to make sure the facial biometric information obtained from this check matches that contained on the NFC chip.

For NFC-enabled app journeys, Thirdfort is changing the way we do this by partnering with an additional provider called Iproov. They are another government-grade provider that provides facial recognition capability for the US and Singapore border authorities, as well as being used in the Home Office 'Brexit' app.

Requirement #4:
Further using document capture technology as part of the same NFC chip reading app journey to allow your clients to provide the necessary proof of address documents for review.

To keep up to date with how Thirdfort are meeting the 'Digital ID Standard', make sure to sign up to our newsletter, or get in touch at contact@thirdfort.com.