



**The property 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 and frustration for all the stakeholders involved.**

**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.**

**The MyIdentity Beta project is intended to put the consumer at the heart of the process by providing a single comprehensive identity check, which can then be used by other parties.**

## The Goal

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

## The Beta

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To demonstrate that this process will work, we are running a MyIdentity Beta project across England & Wales including estate agents, lawyers/conveyancers, intermediaries and lenders.

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

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 Beta please email us at [s.young@myidentity.org.uk](mailto:s.young@myidentity.org.uk).

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

## What do you have to do?

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1. Most consumers start their journey with an estate agent and as part of this Beta may have already been directed to the Scheme and had their identity verified by an identity provider, working to a set of Government standards.
2. Your client does not have to do another identity verification (IDV) as they can share their identity details with you. You can check that their identity provider is part of the scheme, so working to agreed standards, and enable you to check the validity of the identity. [LINK](#)
3. However, if your client has not had their IDV done, direct your client to the [www.myidentity.org.uk](http://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 preferred IDSP on the approved list. However, the consumer must have a choice as this is about consumer choice and control.
4. 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.

5. Your client can then share their identity verification with you, their estate agent, financial intermediary and even a mortgage lender.
6. 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.
7. You may still need to carry out additional checks, as your client's mortgage lender might need to do. However, this still reduces the number of checks your client has to do, thus quickening the process and reducing associated costs.
8. This part of the Beta 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.
9. This identity is valid for a single transaction but may need to be refreshed after 6 months.

## 5 questions are being asked through the process

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Do I know who I am dealing with?

Am I confident in what I am receiving?

Is the IDSP Certified to a standard?

Am I sure that this exchange is allowed?

Can I consent to this exchange?

## What does this mean for me as a Lawyer / Conveyancer?

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- ☞ You will be able to use the shared identity verification of your client and still receive the supporting evidence, ensuring you 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. All identities are proven to the same government backed standard and the identity providers are going through a certification process to prove they meet the Scheme standards.
- ☞ You will still have access to all the information you need. Nothing is changing, apart from improving the identity verification services of the identity providers to a set of Government standards. This ensures that all client identity verification is done to an agreed industry standard, instilling greater trust. You are still able to complete your full due diligence with the full set of evidence used to prove the identity.
- ☞ 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](#).
- ☞ Onboard your client more quickly in a more secure digital process.
- ☞ Help towards quickening the sales and completion process.
- ☞ The scheme, MyIdentity, is being designed to help you better manage GDPR risks 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?

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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. There are identity providers who can help a consumer verify their identity without a mobile phone or who might not have direct access to the Internet.

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

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The first thing you need to do with your current supplier(s) is check that they are working towards the DCMS Certification and also working towards meeting scheme obligations.

If your IDSP is doing neither of these 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](mailto:s.young@myidentity.org.uk)

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

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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.

You should remain vigilant throughout the transaction and be prepared to carry out additional checks and enquiries if you have any reason to doubt that one of the parties is not who they claim to be. Conveyancers acting for transferors, borrowers or lessors will also need to carry out additional checks to comply with requirement 4 of the Digital Identity Standard.

HM Land Registry supports the development of a single, robust digital identity check which can be used throughout the home buying and selling process. Whilst it is not mandatory for conveyancers to comply with the Digital Identity Standard, doing so may help protect you as HM Land Registry would not seek recourse against you in the event a fraudulent transaction is registered and your client turns out not to be who they claimed to be.

## How do I and my firm get involved?

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Please contact the Scheme at [s.young@myidentity.org.uk](mailto:s.young@myidentity.org.uk) to help us design an identity trust scheme that meets your needs.

## Industry Support

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Work on MyIdentity started in 2018 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 Beta period.

# Project Support

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For further information email us at [help@myidentity.org.uk](mailto:help@myidentity.org.uk)

