MAKING DIGITAL ID VERIFICATION SIMPLE AND ACCESSIBLE

Partnership solutions for a fast-changing landscape

Digital IDs provide a friction-reducing route for people and service providers to interact safely, smoothly and with trust in an increasingly digital world. But only if their widespread adoption is supported in practice. The question is, how?

The **UK Digital Identity & Attributes Trust Framework (UK DIATF)** and recent changes to the Good Practice Guide 45 (GPG45) form a vital part of the answer. As do technology partnerships that make Digital ID processes simple and accessible. Which is right up our street!

Using our own National SIRA data, we see an opportunity to partner with ID Service Providers (IDSPs) and Relying Parties (RPs) to support the creation of a workable Digital ID market and to promote financial inclusion within it. Our work with global digital identity company Yoti is a great example.

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SOLUTIONS THAT START WITH A TRUSTED SOURCE

National SIRA is the largest syndicated database of cross-sector customer risk intelligence in the UK. It is regarded by many financial institutions and insurance companies as the default fraud detection and prevention solution.

In the context of Digital ID, Synectics Solutions draws on this data to serve as an Attribute Service Provider (ASP), providing the information necessary to verify identity in line with GPG45 requirements. We call this dedicated solution **SynID**.

SynID features enhanced strength, validity, identity fraud and activity history attributes to ensure customers are who they say they are.

WORKING WITH YOTI: EVOLVING DIGITAL ID TOGETHER

We first started working with Yoti in 2019 recognising that, with their digital identity verification process and our counter-fraud datasets, we had a effective offering for the UK financial services market: robust ID verification and fraud detection in one service. **Project Endeavour** was born.

Footsteps in the sand

Being accepted onto the FCA's regulatory sandbox was another important milestone in our relationship, giving us the opportunity to test Digital ID solutions with enhanced fraud scanning capability. In this instance we focussed on how use of Digital IDs could potentially transform customer experience, access to finance, and fraud prevention in the pre-paid card market.

The outcome was simple. With Yoti's ID platform and our data, an end-to-end digital customer journey with verifiable credentials was possible for this application.

Partnering on progress

The advent of the UK DIATF brought with it renewed focus on GPG45, the UK Government's framework for verifying identities. And the next stage in our partnership with Yoti was born – offering UK government-approved Digital ID services leveraging SynID.

> "One of the components within this framework is the ability for IDSPs to determine whether a claimed identity has been 'active in society over time'. Synectics' access to the National SIRA dataset provides good coverage of this 'activity history' data and much more besides. Essentially, Synectics offer a single integration for multiple data points that help with GPG45, so they are well-placed to assist the industry in this fast-moving sector"
>
> said John Abbott, Chief Commercial Officer at Yoti.

A certified first for Digital ID

Following a rigorous audit process undertaken by the Digital Identity Systems Certification service authorised by DCMS and UKAS, Yoti and their partner, the United Kingdom Post Office, became the first identity service provider (IDSP) certified for Right to Work, Right to Rent and criminal records checks. The solution was developed leveraging the benefits of SynID.

The **Yoti** and **EasyID** reusable Digital ID apps give people straightforward ways to prove their identity with their phone, which is particularly useful for people like contractors and temporary workers who need to do this regularly. Alternatively, businesses can use a dedicated web service which simply requires a customer to scan their documents and add any other required information.

In November 2022, Yoti and the Post Office were also certified for additional identity profiles, allowing Digital ID verification for criminal record checks through the Disclosure & Barring Service.

> "Progressing Digital ID is hugely dependent on collaboration. The functionality we now have with our identity verification service was made possible thanks to our longstanding partnership with data insight specialist and Attribute Service Provider (ASP) Synectics Solutions"
>
> said John Abbott, Chief Commercial Officer at Yoti.

DO MORE WITH DIGITAL ID

The accurate verification and authentication of ID is fundamental to maintaining customer trust and guaranteeing the security of transactions. The shift to Digital ID verification processes has the potential to deliver:

- Improved customer experience
- Improved access to financial services
- Reduced costs
- KYC accuracy and fraud prevention

As an Attribute Service Provider, already working with leading IDSPs like Yoti - and directly with financial services companies - we can help you explore opportunities in a rapidly evolving Digital ID landscape.