

Verifying a customer's identity

This information is correct as at August 2020

Table of contents

Passport	3
UK driving licence	4
National identity card	4
Benefit agency letter	5
Certificate of travel (black)	5
Disabled parking document (blue or orange)	6
Foreign and Commonwealth Office letter	6
HMRC tax notification	6
Northern Ireland voter's card	7
Travel document (blue and red only) issued by the UK Home Office	7

This content is for Intermediary use only and is updated regularly. If you have downloaded or printed this material from our website, it may not be the most recent version. Only content viewed online is considered current and legally valid.

Verifying identity

When you submit an application online, we will automatically run an electronic identity check. If your customer's identity cannot be verified electronically, we'll ask you to provide one of the following documents. Please note, a separate document will be required to verify proof of address.

Our preferred forms of identification are:

- Passport
- UK driving licence
- National identity card.

Passport

- It must be a current full valid passport and must not have expired (usually a full valid passport is 10 years for adults and 5 years for minors). A temporary/one-year passport is **not** acceptable.
- Provided that you are happy with the validity of the document, UK passports can be accepted if they are not signed, however customers are to be reminded that they need to sign their passport.
- **EU adult passports** must contain the signature of the holder
- For non-EU countries, there is sometimes no requirement for the passport to be signed. In these cases, there will be no signature line evident on the passport. If there is a signature line evident, and the passport is not signed, you cannot accept the passport and alternative identification must be sought. If there is no signature line evident then you may accept the passport, provided the photograph is clear and gives a true likeness of the applicant. Ensure all other required information is evident.
- For non-UK residents, examine and photocopy all pages relating to any relevant visas. In particular, ensure the visa has not expired
- **Sole names:** Some customers may only be known by one name, or have 2 names inserted within one field on their passports. In these scenarios (predominantly for customers with Indian/Chinese heritage) when entering customer details please ensure two hyphens are used in the blank field (- -). This procedure should be applied for both BMM and assisted digital applications.
- Indonesian passports – from 26 January 2011, both first name and surname should be detailed. Prior to this date there may only be one name quoted, in which case process as per the Indian passport

- Portuguese passports – new editions have a hologram over the face of the holder, which prevents clear scans being made. The central ID and VA processing teams will not reject photocopies of Portuguese passports for this reason.

Please scan all the relevant pages, making sure the following is clearly visible: photograph, date of issue, passport number, country and place of issue and all pages relating to visas (non-UK residents).

UK driving licence

Photocard driving licence

- Must be current and not have expired
- Photocard provisional licences are acceptable
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address
- Ensure the address on the driving licence is the customer's current residential address.

Scan the front of the card that shows the photo and signature, making sure the date of issue, driver number and date of birth can easily be read.

Full UK paper driving licence

- Must be a current licence and must not have expired
- Duplicates are acceptable
- Do not accept a paper provisional licence
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address
- **Ensure the address on the driving licence is the customer's current address.**

Scan the entire document, making sure the date of issue and driver number can be easily read.

National identity card

- This is only acceptable for EEA and Swiss Nationals
- Must include applicant's photograph
- Cards issued in **Cyprus, Spain, Sweden** and **Estonia** do not include place of issue
- Cards issued in Spain show the date of issue in the hologram, however this does not show when the card is photocopied and there is no requirement for this
- Cards issued in **Portugal** do not include place of issue. There are two types of Portuguese national identity cards: yellow (old version) and grey (new version) –

both are acceptable. For date of issue input 5 years prior to the expiry date if the card holder is under 25 years old as these cards are valid for 5 years, and 10 years if the card holder is 25 years old and over as these cards are valid for 10 years. There are two types of cards issued in Hungary, one includes customer details (acceptable for ID purposes) and one has address details. Both versions of the card must be taken for address verification.

- Where an address is shown, please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address.

Check all details on the card and scan both sides, where appropriate, making sure the date, ID number and country and place of issue can be easily read.

Benefit agency letter

- An official letter confirming the applicant's right to benefits or state pension from the following departments is acceptable: Benefits Agency, Department of Work and Pensions (DWP) including Jobcentre Plus, Child Benefit Office, Veterans Agency
- Letter must be dated within the last four months, on official headed paper and include the applicant's full first forename, surname and address
- Must quote a full and complete National Insurance number (e.g. NE123456B), partial details (e.g. NExxxxxxB) are **not** acceptable
- If the applicant has lost/mislaid their letter, advise them to obtain duplicate from the benefits agency that issued the letter
- Housing benefit and Council Tax benefit are administered by local authorities on behalf of the Department of Works and Pensions (DWP)
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address.

Scan the original official letter and record the following details: the date of letter, the National Insurance number and the issuing department, for example, Benefits Agency.

Certificate of travel (black)

- The certificate of travel must contain the applicant's full first forename and surname
- It looks similar to a passport
- It's issued in the UK by the Home Office.

Scan the original certificate ensuring that the photograph, signature, date of issue, certificate number, issuing authority and country and place of issue are all visible.

Disabled parking document (blue or orange)

- Must include applicant's full first forename and surname. Initials are **not** acceptable
- Must include applicant's signature, photograph and date of birth
- Please note, new style documents do not contain a signature or date of birth so are **not** acceptable
- Please do not use this document to identify the applicant and verify the address – a separate document will be required to verify address.

Scan the entire document, ensuring all the details can be easily read

Foreign and Commonwealth Office Letter

- Acceptable for Foreign Diplomatic staff only
- Can be used to identify and/or verify the address of the applicant
- Letter can be addressed to bank or 'to whom it may concern'
- Letter must be an original document on official headed paper, dated within the last four months
- Letter must confirm the applicant is who they say they are and/or confirm their address
- Where a passport, national identity card or UK photocard driving licence has not been presented for identification the letter must contain the customer's full first forename and surname. Initials are **not** acceptable
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address.

Scan the entire letter, ensuring all the details can be easily read.

HMRC tax notification

- Must show the applicant's full first forename and surname
- The letter must be issued by HMRC, not the employer, and dated within the last four months, even if it relates to a previous tax year
- The letter must be on official headed paper
- The following forms are acceptable: PAYE coding notice, HMRC notification of working family tax credit, HMRC notification of children's tax credit, HMRC notification of disabled person's tax credit, HMRC tax calculation, HMRC National Insurance number (acceptable for customers who have been in the UK for less than 6 months)
- P45's and P60's are **not** acceptable

- Where a passport, national identity card or UK photocard driving licence has not been presented for identification the letter must contain the customer's full first forename and surname. Initials are **not** acceptable
- Where an address is shown, please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address.

Please scan the front of the form ensuring the following information is clearly visible: a full and complete national insurance number, name of applicant, home address (if held), date and type of letter, for example PAYE coding notice.

Northern Ireland voter's card

- Must be current and not have expired
- Where a passport, national identity card or UK photocard driving licence has not been presented for identification, the letter must contain the customer's full first forename and surname. Initials are **not** acceptable
- Please do not use this document to identify the applicant and verify their address – a separate document will be required to verify address.

Scan the entire document, ensuring all the details can be easily read.

Travel document (blue and red only) issued by the UK Home Office

- Looks similar to a passport
- Only acceptable if issued in the UK by the Home Office
- Must refer to Convention of 28 July 1951 or 28 September 1954
- Must contain the customer's full first and last name. Initials are **not** acceptable.

Please scan all the relevant pages, making sure the following is clearly visible: photograph, signature date of issue, country and place of issue, travel document number, issuing authority (only acceptable if issued in the UK by the Home Office) and the reference to 'Convention of 28 July 1951' or 'Convention of 28 September 1954'.