Post Office

Post Office and Yoti have formed a unique partnership in the UK to provide privacy-preserving and accessible identity verification services, online and in-person.

Together, we represent a truly unique combination of Post Office's branch network and heritage of UK identity services, with Yoti's world-leading identity verification technologies.

Partnering with Yoti

Identity Verification (IDV)

18 MAY 2022
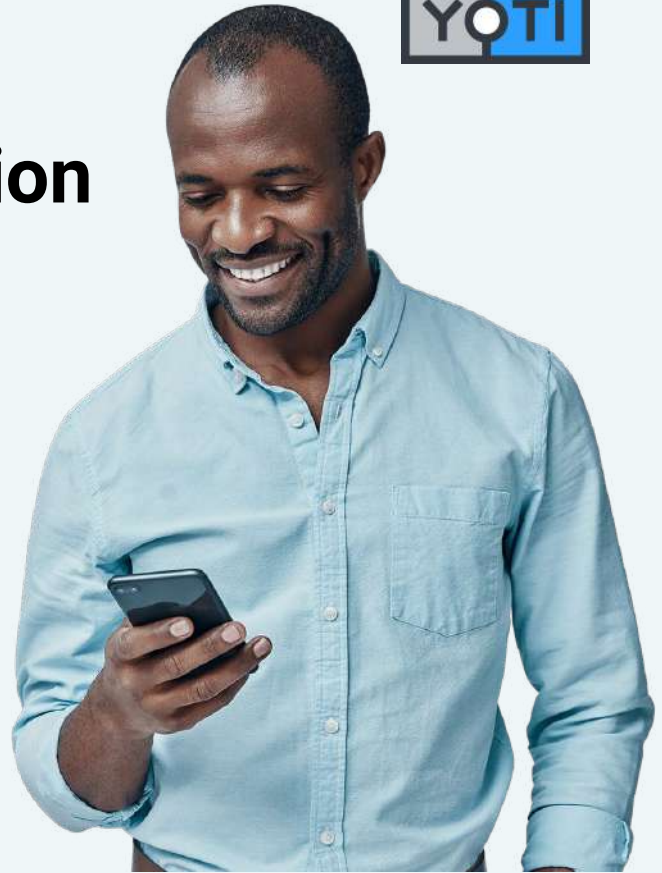
IDV Service Overview

Identity Verification

Yoti Identity Verification allows your customers to remotely prove who they are with just an ID document and selfie.

Simply send a web link from our no-code portal or integrate for a seamless end-to-end process in your website, app or kiosk.

Fast-track genuine users without compromising security

Select the verification methods you need and set the fraud risk levels. Send low-risk users through an AI-powered process, and for trickier submissions, layer in our verification experts.

All in one KYC and AML tool

Supercharge your compliance team with automated AML screening during the onboarding process. Stay informed with real-time notifications to changes in risk status.

Inclusive design

Offer customers choice in how they prove their identity - online, in-branch or with our world-leading reusable digital ID app.
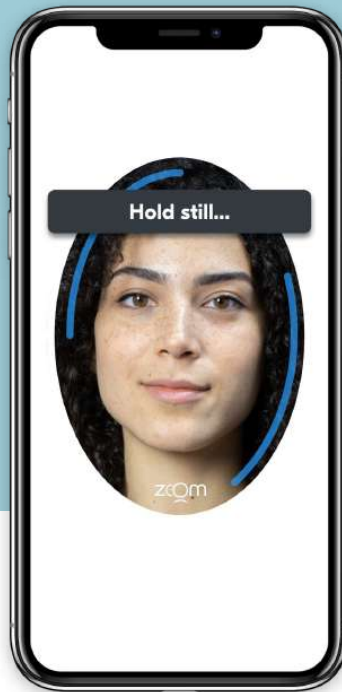
95%

automated checks

200+

verification specialists

VELOCITY TRADE   BITCOINIACS   STIFEL

Identity Verification

1 Capture ID document

Data extraction
Extract data with OCR and NFC technology.

Document authenticity
Ensure it's a genuine document with AI-led authenticity checks.

2 Capture Selfie

Liveness detection
Make sure it's a real person with anti-spoofing liveness technology.

Biometric face match
Match the selfie to the ID document photo.

3 Supporting Documents

Proof of address
Capture a supporting document, like a utility bill or bank statement.

Address verification
Verify a name and address against a source database.

AML Watchlist Screening
Screen extracted data against sanctions and watchlists, PEP and adverse media profiles.

Ongoing monitoring
Get real-time alerts to changes in risk status.

Comply Advantage

John Doe

Matched:	Adverse Media - Fraud
Relevance:	Name matched exactly
Type:	Organisation

Match found on 1 lists.

SDK · API · No-code portal · Web · Mobile web · Native app

Certified
B Corporation

B Corp Certified

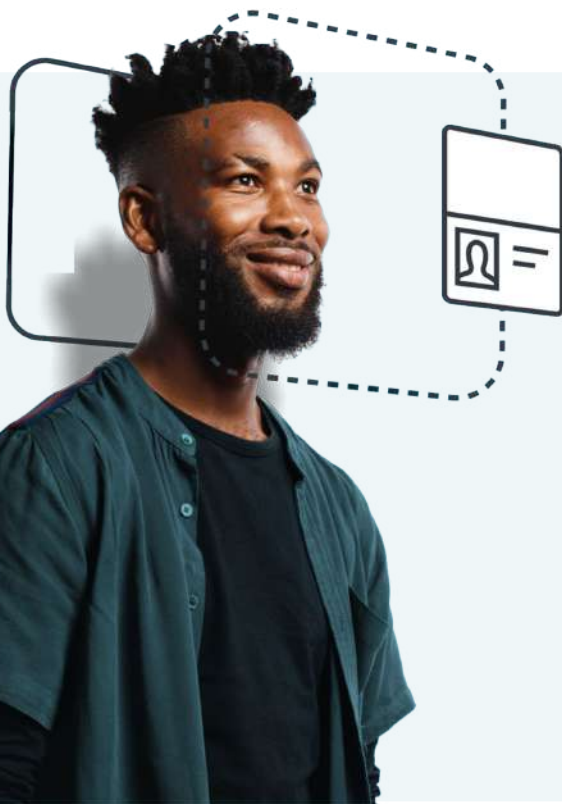Balancing purpose, profit and the planet

ISO 27001

Certified for security management standards

SOC 2 Type 2

Proven for technical and organisation security

95% automation rate

Instant NFC verification for native mobile apps within 8 seconds.

200+ team of verification specialists

Tailor automated checks to be reviewed by our verification experts based on your risk levels.

Pay-as-you go pricing

With no yearly commitments or minimum volumes, our pricing scales with you.

""Out of the 12 providers we looked at, Yoti was the only company that detected all of the forged documents we tested. Some providers passed blatant forgeries that had been used in financial crime to defraud businesses.""
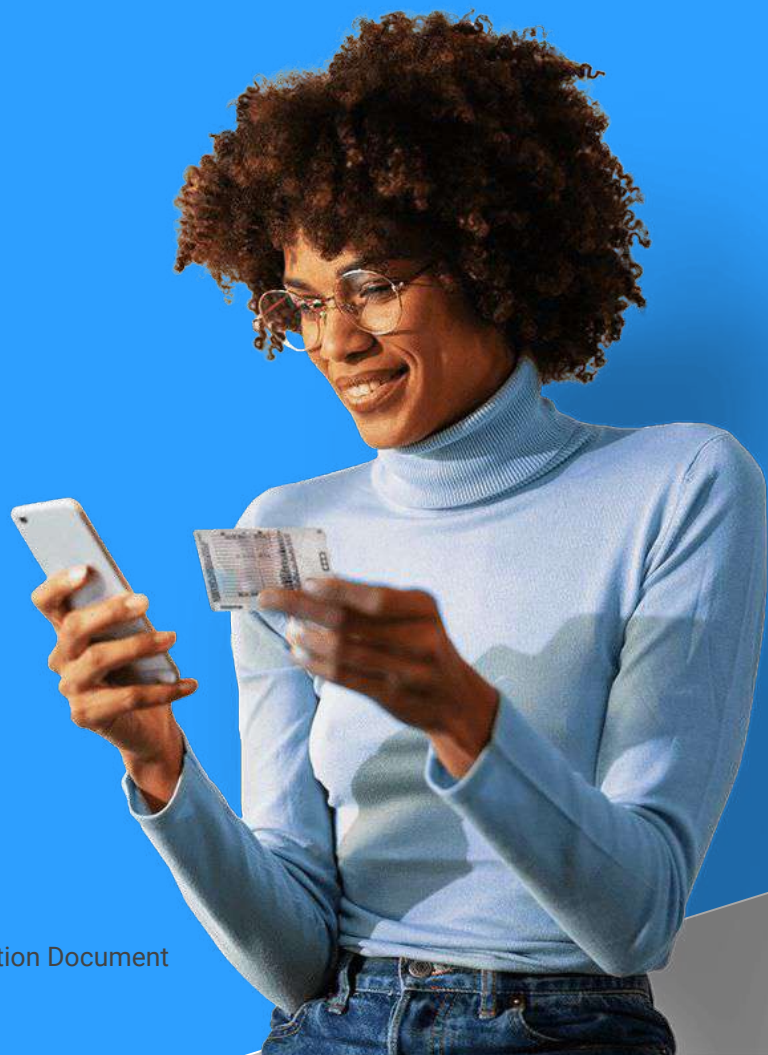
Martin Pashley
Chief Commercial Officer
Kompli-Global

Request a free trial or demo - **business@yoti.com** | **www.yoti.com**

IDV for Right to Work Checks

POST OFFICE | YOTI

The new way to complete Right to Work checks

From April 6th, employers will be able to perform Right to Work checks remotely using digital identity service providers. Post Office and Yoti are undergoing certification to Home Office standards so you can future proof your Right to Work processes.

Why partner with us?

1 Faster
Pre-verified digital IDs can complete a check in seconds - no waiting for additional approvals.

2 Convenience
Employees can choose when to share their Right to Work documents.

3 Mitigate risk
Digital ID has already been verified by certified technology and processes.

4 Remote and efficient
Works for hybrid or purely remote models of working,

5 Reduce friction
Candidates can complete Right to Work checks in seconds.

6 UK and Irish Passports
Enables the employee to share an image of their passport.

7 Statutory Excuse
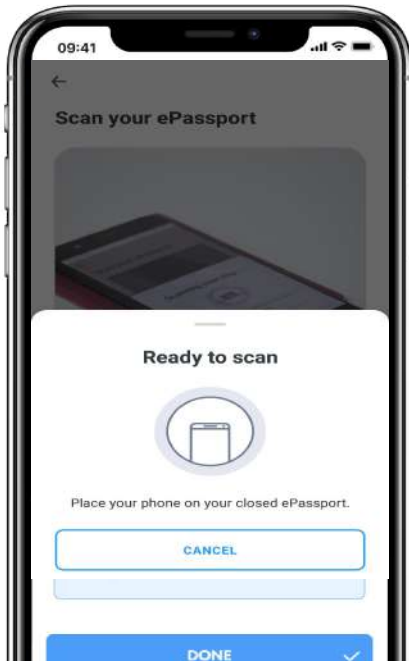Compliant in the the steps an employer can take to avoid liability for a civil penalty.

8 Secure
Reduces risk of data leaks. No need for emailed images of documents.

Working with

First Advantage

uCheck
a uGroup company

Three simple steps for your candidates

1 Upload ID document	**2** Input address	**3** Capture selfie
Document verification Extract data with OCR and NFC technology.	**Address verification** Verify details against a credit reference agency.	**Facial verification** Make sure it's a real person. Match the selfie to the ID document photo.

The checks we perform

Document Verification

Address Verification

Facial Verification

Fraud Check

Human expert check

Digital report

We'll send you everything you need to meet compliance - an image of the candidate's passport to you with the metadata that includes our certification as an Identity Services Provider (IDSP).

The most complete Right to Work solution

Remote verification
Our tech embedded in your user flows. candidates can upload a scan of their ID document and take a biometric face scan.

In-branch verification
Those that prefer some human assistance can take their documents to a Post Office branch, assisted by a Postmaster

Digital ID
Alternatively, they can use a reusable digital ID and share identity details which have been pre-verified by our security team. Customers can use either Post Office EasyID or the Yoti app.

- Pre-verified digital ID
- Checks completed in seconds
- Trusted network, over 3m users
- Experts in identity verification

Additional services

eSignatures
eIDAS compliant and legally binding, speed up your contract signing.

Proof of ID for DBS checks
Compliant proof of identity to enable you to perform DBS checks.

Get a head start and test our services now

IDV for DBS Checks

Prepare now for DBS policy changes

The DBS is enhancing its policies to support Digital Identity for Basic, Standard and Enhanced criminal records checks. This will create a transformative opportunity for the HR Vetting industry and all employers by removing the need to physically inspect ID documents. Start planning your integration now with the most complete identity verification solution in the UK.

The most complete identity verification solution compliant with DBS policies

Digital Identity

A candidate can use their reusable Digital Identity to share identity details which will have been verified to DBS Digital Identity policy and standards.

After a quick onboarding process, with one click they can share the information needed for a transaction.

In-Person Verification

Those that prefer some human assistance, or don't have the required photo ID, can take their documents to a Post Office branch and have their documents inspected by a Postmaster.

Aligned to DBS ID verification policies. The network currently performs over 500k checks per year

We are working with the Department for Digital, Culture, Media & Sport (DCMS) on the Digital Identity and Attributes Trust Framework and we will be certified to DBS policies early in 2022.

Our products are available for you now to trial and get up to speed on what's required to adopt our services.

Frequently Asked Questions from HR Professionals

What does this service "replace" for me – i.e. what can I stop doing as a result of this service?

Employers can deploy their HR resources more effectively. They no longer need to spend time reviewing ID documents for the purposes of DBS criminal records checks.

Does this mean that I just need to send candidates to a Post Office and this will be done for me?

The introduction of the new DBS policies mean that candidates who have Government issued photo ID documents and a smartphone can create a Digital Identity and use it from wherever they are. The candidates who require assistance with the process or do not have the required government issued Photo ID will need to go to a Post Office branch.

How are records kept (GDPR impact) and how do I access them?

All the records are maintained by the employer or the employer's agent. They are deleted from the Post Office and Yoti systems according to the agreed retention policies.

How does the service offered compare to the other leading providers?

We are unique in the market and the only organisations that can provide both the In Person ID Verification and Digital ID Verification at scale in the UK.

Does this take away the need for us as a business to do physical right to work document checking?

Unfortunately the Home Office requirements for the the right to work statutory excuse still requires physical inspection and copying of ID documents (albeit current Covid rules). The Home Office right to work policy team are looking to changes to secondary legislation to allow Digital Identity Verification technologies to be used.

How much does this cost? Is the cost on top of the standard DBS cost or included – i.e. do I have to pay both?

There is a transaction fee for the Identity verification which is still being finalised in alignment to the emerging DBS Policies. This is on top of the DBS fee.

Does it work in all areas of the UK – i.e. Northern Ireland and Scotland?

The Digital Identity and In-person ID verification works in all part of the UK. However criminal records in Scotland are conducted by Disclosure Scotland.

POST OFFICE | YOTI

Overview of Yoti

About Yoti

Founded in 2014, Yoti has created a highly-secure, privacy-focussed and flexible digital Identity platform with user experience and real-world utility at the forefront. We strongly believe that Yoti will be a great partner for the provision of digital services to government and local authorities allowing citizens to interact, securely, across a range of scenarios.

Our digital identity product (app), aligned with GPG45 and eIDAS frameworks, allows individuals to create their own reusable digital identity (using their smartphones, biometrics and Government issued photo IDs) and gives them the flexibility to choose what data to share and with whom in a privacy focused way. It can be used across all digital platforms as well as in-person scenarios.

Complementing our digital identity app is our embedded Identity Verification service, which provides an alternative identity verification channel for those that do not have access to such technology, allowing anyone with an ID document to interact in a digital world.

Organisations using our services include governments, health services, global retailers, financial institutions, charities and many more. Yoti has always taken security incredibly seriously and has been audited in accordance with ISO 27001, SOC2, BBFC Age Verification and a number of other standards.

How we verify individuals

Yoti's robust verification process

Yoti incorporates a range of technologies and processes to ensure that an individual is exactly who they say they are during account creation.

At the highest level we use NFC technology to read and extract data from the chip in ICAO 9303 standard documents, such as an epassport, and then use NIST approved facial recognition & liveness detection software to match that to the individual (45% of UK passports are verified via this method). For other document types we use leading OCR algorithms and a range of manual verification checks, by security experts, supplemented with checks against multiple third party databases.

Our verification processes are trusted by governments & councils, airports, financial services, leading retailers and regulators and have been independently vetted by leading experts. Full details of our verification processes can be shared on request.

"Having reviewed the Yoti document and identity screening process in detail, we are confident that the processes and systems in place to verify documents and counteract the risk of identity fraud are strong, with many safeguards in place."
Tony Smith (Managing Director of Fortinus Global and a former Director General of the UK Border Force); and Howard Pope (an international document and forgery expert and UK National Document Fraud Unit (NDFU) trainer)

"Overall, it has been insightful to challenge the Yoti team on all of this and learn about the security framework - it is pretty thorough! Yoti has an impressive story to tell e.g. to investors, partners and government. Nothing is completely foolproof, but the Yoti approach certainly has a lot of strong and very well thought-through defences to support the Yoti identification process."
Frank Smith (former Deputy Director of the Home Office)

Case Studies

The Yoti Digital Identity network

By partnering with Yoti your organisation will be able to harness our pre-existing digital ID network and provide further utility to its customer base. Below is an overview of some of our partners and more detailed case studies cover various business verticals and products.

Case Study - Improvement Service

Digital identity account verification and strong authentication

Challenge:
Citizens wishing to access online council services were required to present at a local council building to undertake an in-person identity check. The digital platform, ' My Gov', could not authenticate individuals to the necessary level of assurance to conduct this check digitally and grant access to their online accounts

Solution:
By integrating Yoti with the 'mygovt' platform, citizens were able to create a 'verified' account (as a new user) or upgrade their existing accounts to 'verified' status through Yoti, thereby gaining access to online services.

Result:
Local councils can transform the delivery of existing services and deliver new services online, gaining efficiencies, cost savings and improving the citizen user experience, with user numbers rising to over 800k.

This has led to the use of Yoti in the launch of 'getyournec.scot'. It provides a range of services including Young Scot first time applications, Disabled Concessionary travel, and the ability to use Young Scot as an anchor document to create a Yoti.

Case Study - Government of Jersey
Digital identity account verification and strong authentication

Challenge:
As part of their digitisation and modernisation programme, the Government of Jersey sought to provide a new range of digital services to its citizens, such as filing tax returns, registering to vote and applying for services that historically were done in person. They faced a key issue of cost effectively digitally verifying and authenticating their citizens to access these services easily and securely.

Solution:
The Government of Jersey selected Yoti's reusable digital ID app due to our leading technology and our ability to provide a truly citizen centric experience that can be deployed across both the public and private sectors. Jersey citizens can digitally verify and authenticate online, offline, and in-person for Government services at a disruptively low cost.

Result:
Over 50% of the population have now created a Yoti account in the 18 months since the programme launched and this continues to grow as more utility is migrated to digital.

Case Study - Co-op

ID checks for Co-op volunteers

Challenge:
The Co-op sought to offer delivery of weekly shopping, through an army of volunteers, to those individuals at high risk during COVID 19. Identification of the volunteers interacting with vulnerable individuals was an essential aspect of the initiative.

Solution:
The Co-op integrated and launched the Yoti Identity Verification in just 3 days, providing a secure and seamless way for their volunteers to verify their identity online, meeting essential safeguarding measures required to interact with vulnerable individuals.

Result:
The identity of over 2,000 volunteers were verified, allowing the Co-op to successfully achieve their objectives.
The relationship is now growing as the group integrate Yoti ID solutions across its group.
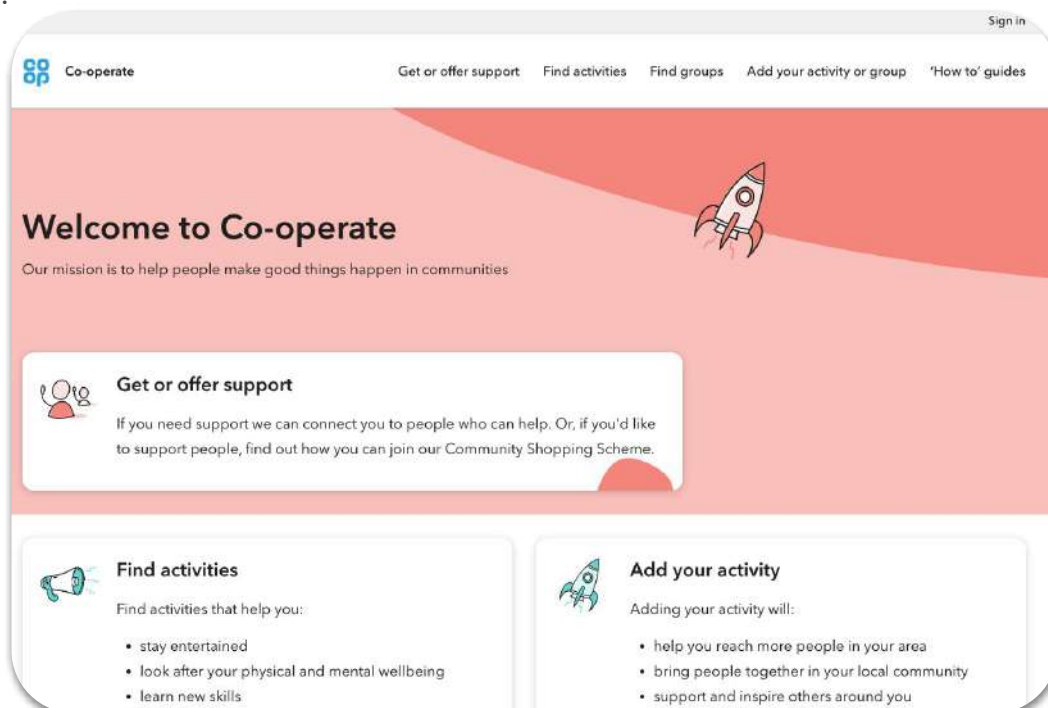
Technical integration
and support

Integrating our verification solutions

Identity Verification service

IDV can be set up and configured with our API, which will allow you to render a user view and provide your users with a seamless flow within your website or application. Yoti will perform the requested checks and will send you the results, giving you the means to process the user as you wish.

The integration is simple, through our API, and it only takes 5 steps to get your organisation live. Should you have any issues we have a dedicated integration team that can help you throughout the process.
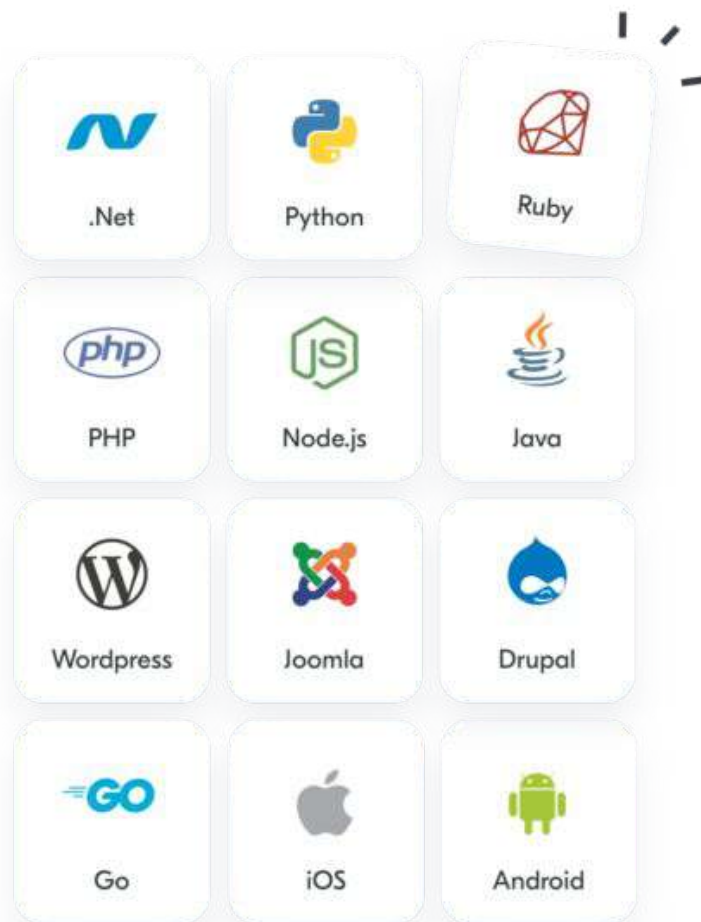
Customer Service and support

Customer service

Our customer service team operates 24/7 and responds to 86% of requests within an hour with a satisfaction rating of 85%. Our core office hours for any required video calls are:

- **Monday to Thursday 7am to 9pm (GMT)**
- **Friday from 7am to 11pm (GMT)**
- **Saturday from 2pm to 11pm (GMT)**
- **Sunday from 10am to 7pm (GMT)**

We also have a full list of over 200 FAQs available online 24/7 that are accessible to anyone.

Account management

You will be assigned an account manager who can be leveraged to advise you on optimum product offerings and services in order to best meet your requirements. They also serve as a single point of contact for any issues or concerns

SLA's

Yoti can commit to an uptime of at least 99.9% measured monthly, less agreed downtime and events outside of Yoti's reasonable control.

Termination Rights

Clients may terminate standard use of Yoti's IDV service immediately at any time on written notice to Yoti.

Pricing

Yoti Identity Verification

	Price
Data extraction Accurately extract data from thousands of ID document types	**£0.30** per verification
ID document authenticity Ensure the ID document submitted is genuine	**£0.30** per verification
Face match Matches the user to the ID document	**£0.25** per verification
Liveness Robust, anti-spoofing liveness test	**£0.15** per verification
Proof of Address Uploads and scans data from supplementary document	**£0.20** per document
Credit Reference Agency Check Verifies data captured in the IDV flow with a bureau data source	**£0.32** per check
AML Screening Checks against PEP and Sanction watchlists	**£0.25** per check

* Pricing discounts on a volume basis are feasible above 5,000 transactions per month

Yoti Identity Verification

	Price
Right to Work check UK and Irish nationals providing their passport	**£0.90** per verification
Right to Rent check UK and Irish nationals providing their passport	**£0.90** per verification
DBS Basic check Matches the user to the ID document	**£2.00** per verification
DBS Standard / Enhanced check Robust, anti-spoofing liveness test	**£2.50** per verification
In Branch Verification In-person service where a UK Postmaster Matches assists the user in verifying their identity for DBS and RTW	**£7.50** per verification

Why Yoti?

Trusted and Secure platform

We understand that trust is paramount for a consumer centric digital identity platform. In order to build trust, we are transparent (both internally and externally), we hold ourselves to very high standards of ethics (through our Guardians Council and Ethics Committee) and our products place privacy above commercialisation (we have no visibility of our customer data).
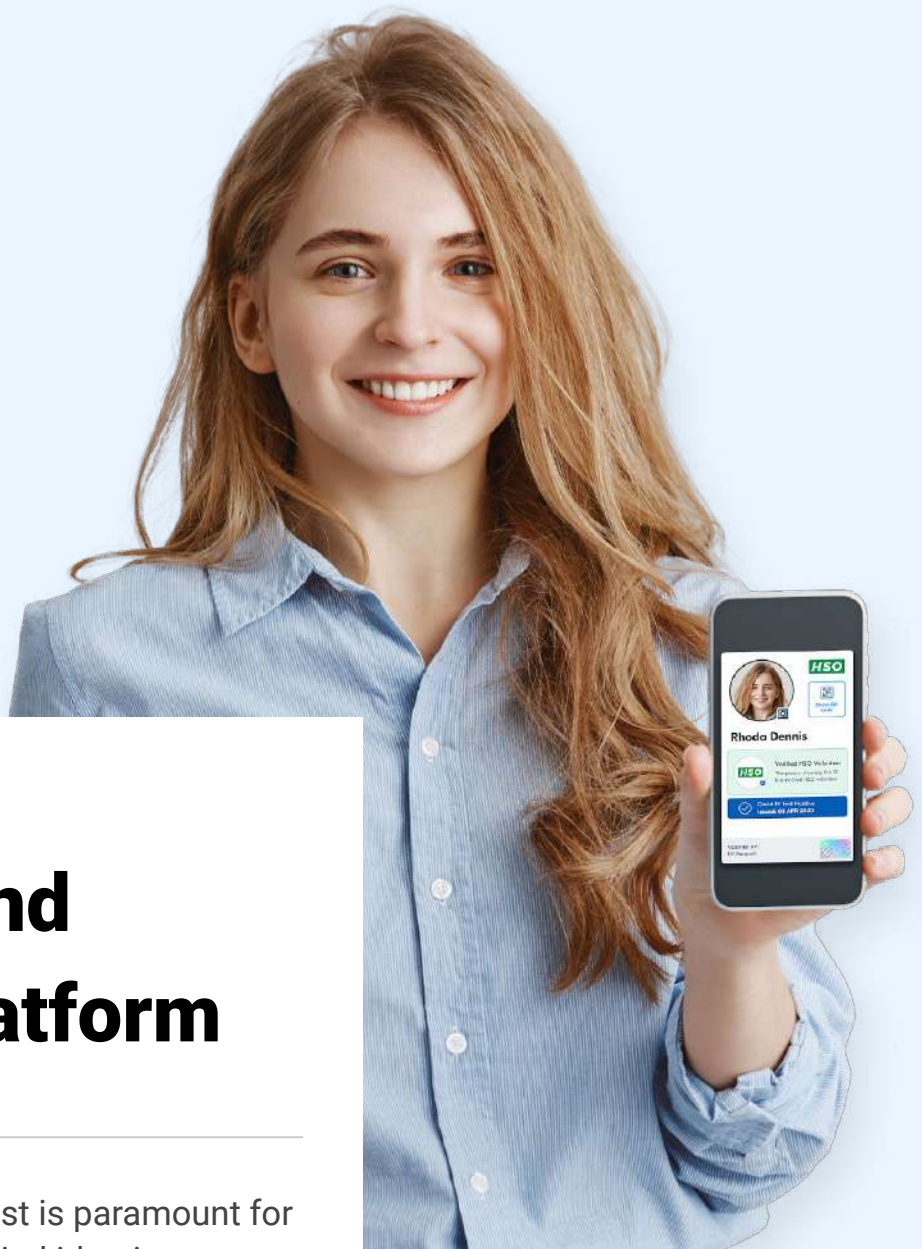
Yoti has a highly secure approach to storing sensitive data

Separately encrypted details

Any details a user adds to their Digital ID are split up, individually encrypted and safely stored in Yoti's database.

Only accessible by the user

Only the user has the key to unlock their encrypted details. This key is also encrypted and stored safely on their phone, not on the Yoti database.

UK-based infrastructure

Yoti's systems are architected using PKI technology, which means a user's data can only be accessed by the user.

Tier 3 physical data centres

SOC2 and ISO certified, HIPPA compliant and already trusted by UK government, airports and retailers.
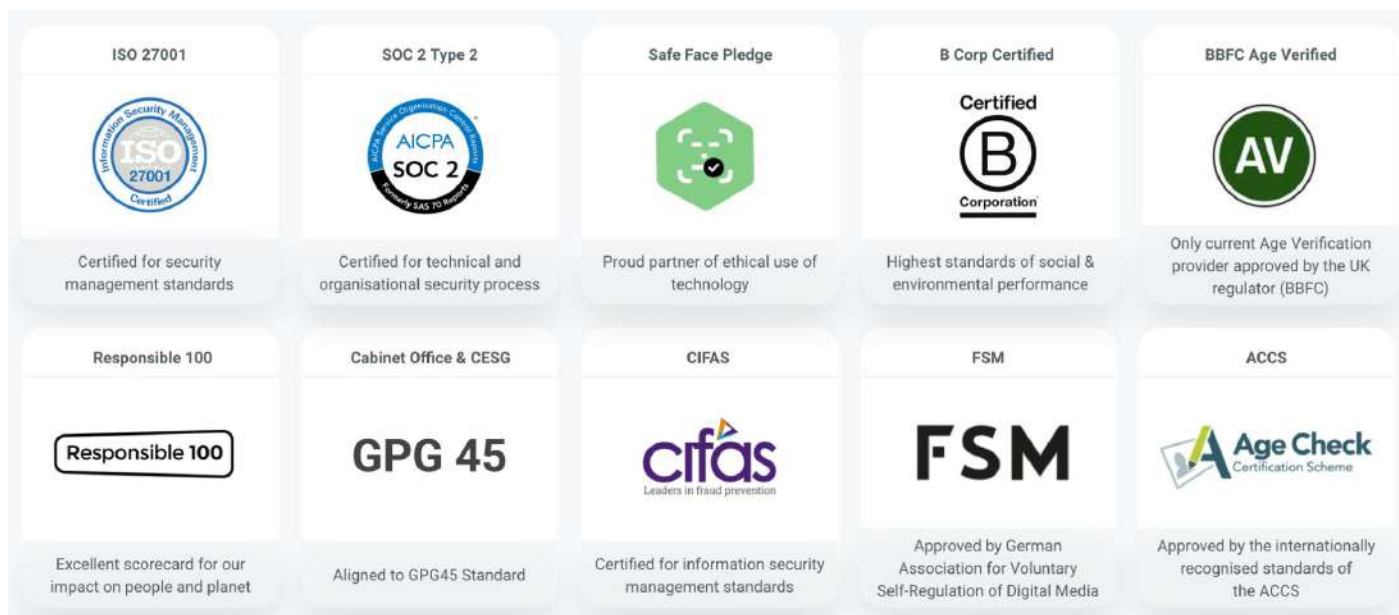
Tested and approved by

Security certifications

Security Certifications

For the period 1 January 2021 to 31 December 2021, Yoti's controls framework for security was assessed according to the AICPA TSP 100 Trust Services Criteria, and our provision of online age checking services was assessed for conformance with the BSI's PAS 1296 code of practice. Yoti received a ISAE 3000 ('SOC 2') Type II Service Auditor's Assurance Report from a global 'top four' auditing firm, which is available on request. These are reviewed on an annual basis.

Yoti's information security management system, for the physical and logical security of operational and technical business functions, has been certified to meet the requirements of ISO/IEC 27001. Yoti has held ISO 27001 certification since July 2015. Yoti's Statement of Applicability for ISO 27001 is available on request.

ISO 27001	SOC 2 Type 2	Safe Face Pledge	B Corp Certified	BBFC Age Verified
Certified for security management standards	Certified for technical and organisational security process	Proud partner of ethical use of technology	Highest standards of social & environmental performance	Only current Age Verification provider approved by the UK regulator (BBFC)
Responsible 100	Cabinet Office & CESG	CIFAS	FSM	ACCS
Excellent scorecard for our impact on people and planet	Aligned to GPG45 Standard	Certified for information security management standards	Approved by German Association for Voluntary Self-Regulation of Digital Media	Approved by the internationally recognised standards of the ACCS

Yoti is the first company to be certified under the 'AV Certificate' scheme by the UK Government's Age-Verification Regulator. This scheme ensures age-verification providers maintain high standards of privacy and data security.

Yoti is B Corp certified.

Yoti Principles

- **Keep our community safe -** Yoti is a community of people who have proven that they are who they say they are. We will take appropriate legal action if we detect any attempt to break the trust that comes with that.
- **Be transparent and accountable -** We will be open about how we operate. Our terms and conditions are written to be easily understood, with all amendments and changes highlighted on our website. Meetings with our Guardian Council are also recorded and published to our website.
- **Make Yoti available to anyone -** We don't believe you should have to pay for your digital identity. That's why Yoti is free for all individuals to create and use.

- **Always act in the interest of our users -** At Yoti the user is always first. A user cannot trust us unless we put them before everyone else.
- **Encourage personal data ownership -** Personal data should be exactly that; personal. People should always decide which details they want to share and who with.
- **Enable privacy and anonymity -** We believe people should only have to share the minimum information needed to get something done. For example, once someone has set up their Yoti, even we don't need to see their personal details. So we don't.
- **Keep sensitive data secure -** We use the latest, advanced 256-bit encryption to keep personal and other data safe. By scrambling, encrypting and storing personal information with separate cryptographic keys, we ensure there isn't one honeypot of data for hackers to target.
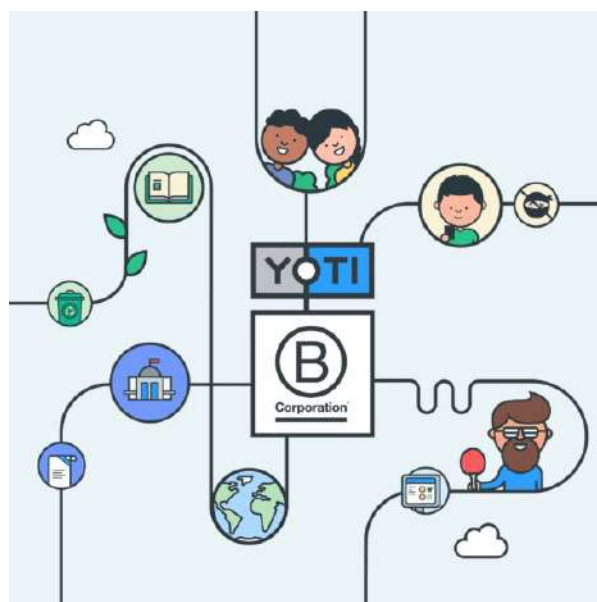
We are held accountable to these principles by the Guardian Council, our independent committee of influential professionals who have expertise spanning human rights, consumer rights, online harms, data responsibility and sustainability. They make sure that we always seek to do the right thing, and that we are transparent about what we are doing and why.

We also have an Internal Ethics and Trust Committee that oversees the development and implementation of our ethical approaches and work alongside the Guardians to make sure everything we do is in line with the seven principles.

We are a certified B Corp company and have been internationally awarded for our commitment to rigorous standards of social, environmental performance, accountability and transparency. You can read our 2019 B Corps report to see how we are continually developing as a force for good.

GDPR

The Yoti app has been built in a jurisdiction subject to the GDPR and with user privacy at its core. Privacy by Design is the Yoti application's USP. Yoti takes user privacy incredibly seriously. Yoti has worked hard to ensure that the Yoti application is transparent to the user, puts the user in control of their data, enables data minimisation and most of all, is extremely private.

Yoti has a comprehensive Privacy Governance Framework in place to implement the requirements and obligations of the GDPR, Data Protection Act 2018 and any other data protection legislation we may be subject to. This Governance Framework is based on established privacy management and accountability frameworks and includes policies, procedures, privacy risk assessments, training and awareness and supplier due diligence. Yoti has a Data Protection Officer who monitors implementation of this Governance Framework and advises the business in all matters of data protection compliance.

Accessibility

One of our founding principles is to make digital identity available to all and we take this principle seriously. When looking at digital identity accessibility there are a wide range of different challenges including access to the required technology, access to government documents and physical disabilities that all need to be addressed.

Technology - Yoti first and foremost is a mobile application and requires access to the internet to work, this is naturally a blocker for millions who do not have a smartphone or access to the internet. As a result Yoti has developed further products such as Doc Scan, which allows users to verify their ID without needing a mobile phone and Yoti Keys, which is our offline low cost identity fob. By offering all of these products to consumers we aim to maximise the number of people who can create and use a digital ID and thus uphold our principles.

Physical documents - We aim to accept as many ID documents as possible and we now accept ID docs from over 200 countries including passports, driving licenses and national ID cards. We have also developed products that do not require an ID documents such as Yoti Age Scan and our credential management technology. Finally, we have partnered with Citizen Card to help those who cannot afford passports or driving licences to have an ID card and be able to onboard onto Yoti.

Physical disabilities - Where possible we have endeavoured to make our products accessible by design. The Yoti app is built to leverage the native accessibility assistance provided by Android and iOS operating systems. As a design principle, we do not rely on colour or visual elements to define 'calls to action', words are always written inside a button - which is important both for visual understanding and screen readers. We offer guidance in our customer FAQs on accessibility and call out some specific areas (e.g. liveness tests) where some less able-bodied people may require assistance.

To find out more visit
yoti.com