

**PERSONNEL
CHECKS**

A COMPREHENSIVE GUIDE

WHAT IS ONLINE ID VERIFICATION

EBOOK - 2023

Welcome

Thank you for accessing our guide to What is Online ID Verification!

In this guide, we will be looking at how Online ID Verification works to establish confidence in someone's identity. We'll be looking in technical detail at the technology used and how confidence is established against the legislative frameworks that have been put in place to govern it.

Use the links in the contents below to navigate around the guide, or, keep scrolling to continue reading.

NOTE: If you are looking for a guide on the actual process you or your Subjects go through to complete ID Verification, this isn't the guide for you. You can find what you need [here](#).

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ID Verification & DBS Checks

Confirming the identity of your Subjects is an integral part of the DBS Check process. If it is done incorrectly it can invalidate a DBS Check, meaning you have to start the process again. Or worse.

Failing to confirm someone's identity properly, could allow an unsuitable individual from working with a vulnerable group.

This is why ID Verification is one of, if not the most, important parts of completing a DBS application.

Traditional or 'Manual' ID Verification

Traditionally, ID verification involved the manual checking of a Subject's ID to confirm their identity.

Depending on the level of DBS Check, employers were required to check either 2 or 3 identity documents, make sure they were valid and real, and then cross-reference the information on the documents against the information provided on the DBS application form.

Despite being a simple process, it tended to be the most time-consuming part of the DBS application process. It is also prone to human error, which causes problems later in the DBS Check.

Online ID Verification

Online ID Verification is the culmination of a huge effort between UK Government, the Disclosure and Barring Service, and industry to establish a modern identity-checking service.

Online ID Verification (OIDV) provides a quicker, more secure, and, more accurate ID verification process for DBS Checks, making life easier for you as an employer and for your Subjects.

In the next section, we will be taking a deep dive into what OIDV is and how it works.

What is Online ID Verification?

Before we answer this, first we need to clarify the Government's stance on what identity is. UK Government defines identity as a combination of 'attributes' (or characteristics) that belong to a person.

To be able to verify someone's identity, a combination of attributes needs to be assessed. In the case of DBS Checks, the attributes being assessed are:

- A Subject's personal information (i.e name, DOB, and address history)
- A Subject's ID (Passport, Driving Licence, etc.)
- A Subject's physical resemblance to their ID

OIDV enables this assessment to be carried out digitally by uploading documents via an online service or platform.

The organisations that enable this service are government-certified identity service providers (IDSPs). IDSPs use extensive databases and advanced technology, like AI, to establish confidence in someone's identity.

This removes the need for humans to manually carry out the verification process and can be performed to a high level of confidence very quickly.

Online ID Verification with Personnel Checks

The way we have implemented OIDV into Personnel Checks streamlines the DBS application process even further.

Subjects now carry out the ID verification portion of the application first. They scan their documents, take a selfie and upload this via our OIDV portal. Once they've completed this successfully, their data is automatically populated onto the application form, straight from the documents they've uploaded.

This not only makes the application process quicker but, by removing the need for manual data entry, it significantly reduces the risk of typos and other errors.

In the rest of this guide, we're going to deep-dive into exactly how a person's identity is verified by the technology of our IDSP partners, Yoti. We will break down this into three sections.

The first section will look explore the notion of 'confidence' and identity profiles. The latter two sections will examine OIDV for Basic DBS applications and OIDV for Standard and Enhanced DBS applications. The process is essentially the same but there are some key differences.

Identity Profiles & Confidence

Any ID verification that happens in the UK needs to confirm with the guidelines set in the [GPG \(Good Practice Guide\) 45](#).

Under this guidance, until an identity has been verified it should be treated as a 'claimed identity'. A claimed identity is a combination of information (often a name, date of birth and address) that represents the attributes of whoever a person is claiming to be.

Once a claimed identity has been provided, a process called 'identity checking' can begin. There are 5 steps to this process:

- Get evidence of the claimed identity
- Check the evidence is genuine or valid
- Check the claimed identity has existed over time
- Check if the claimed identity is at high risk of identity fraud
- Check that the identity belongs to the person who's claiming it

Once a Subject has uploaded their ID and selfie via our portal, the identity checking process is carried out. Each step receives a score, which is then used to meet an 'Identity Profile'.

Meeting Identity Profiles

An Identity Profile is a combination of scores used to establish a level of confidence in someone's identity. There are 4 levels of confidence in the guidance, low, medium, high, and very high.

For DBS Checks we're only interested in 'medium confidence' and 'high confidence'.

Medium confidence is the minimum level of confidence needed in someone's identity to carry out a Basic DBS Check. High confidence is the minimum level of confidence needed to carry out Standard or Enhanced DBS Checks.

This entire process is carried out automatically when a Subject submits their OIDV data via our portal. This means you don't need to worry about remembering what scores are needed to meet each identity profile.

Personnel Checks will tell you definitely whether someone has met the required threshold for their identity to be verified.

If you would like to see a comprehensive breakdown of recognized identity profiles, you can visit the GOV.UK website [here](#).

In the next section, we will look specifically at the OIDV process for Basic DBS Checks.

OIDV for Basic DBS Checks

When completing OIDV for a Basic DBS application, medium confidence is required to confirm a Subject's identity.

Subjects are required to scan one piece of ID. They upload this via our OIDV portal, before being asked to take a selfie using the rear-facing camera on their smartphone.

So, what happens with this data?

The data is sent via our portal to our IDSP partner Yoti, who then conduct a series of different checks.

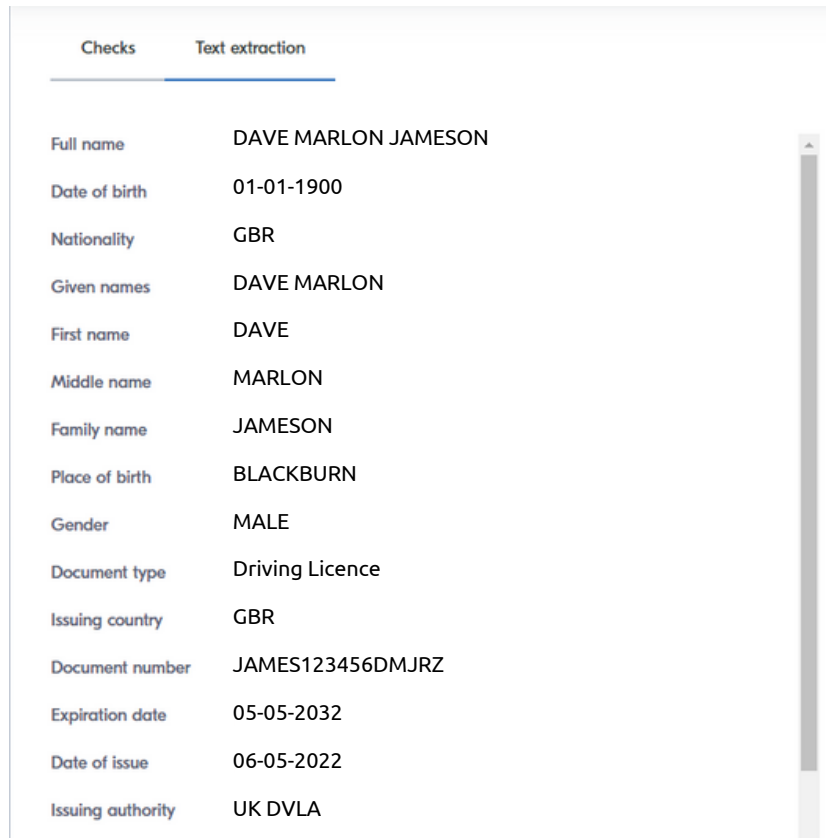
Using advanced technology, such as artificial intelligence and machine learning, we can compare the information on the documents with the personal and biometric information provided by the Subject.

The document provided is scanned using Optical Character Recognition.

This allows the text from the document to be read, extracted and converted into digital data, which can then be processed and analyzed.

The image to the right shows the text extracted from a driving licence following a successful verification.

The document is also checked for signs of forgery, tampering, and the correct security features.



Checks	Text extraction
Full name	DAVE MARLON JAMESON
Date of birth	01-01-1900
Nationality	GBR
Given names	DAVE MARLON
First name	DAVE
Middle name	MARLON
Family name	JAMESON
Place of birth	BLACKBURN
Gender	MALE
Document type	Driving Licence
Issuing country	GBR
Document number	JAMES123456DMJRZ
Expiration date	05-05-2032
Date of issue	06-05-2022
Issuing authority	UK DVLA

At the same time, the document is also crosschecked against the selfie that the Subject has uploaded.

Yoti uses a combination of NIST-Level 2 anti-spoofing liveness technologies to confirm that there is a real person in front of the camera during the verification process. This prevents people from carrying out OIDV fraudulently by scanning a picture of someone's face or using other methods.

The image of the Subject's face is then matched to their ID document photo using cutting-edge biometric face match technology.

In the image below, you can see the results of all the checks carried out during an OIDV session for a Basic DBS application.



Driving licence (GBR)

Checks

Text extraction

Authenticity



Approve

The user has passed this check.

- ✓ Age estimation dob comparison
- ✓ Doc number validation
- ✓ Document in date
- ✓ Fraud list check
- ✓ Hologram
- ✗ Hologram movement
- ✓ No sign of forgery
- ✓ No sign of tampering
- ✓ Other security features
- ✓ Physical document captured

Face match



Approve

The user has passed this check.

- ✓ AI face match
Confidence score: 0.91

Synectics identity fraud



Approve

The user has passed this check.

- ✓ Activity history
Score: 4
- ✓ Identity fraud
Score: 3

On top of the checks we've already mentioned, you'll notice it says 'Synectics identity fraud' in the bottom right corner.

Synectic Solutions manage the National SIRA Fraud Prevention database and the data syndication program for the Cabinet Office under their National Fraud Initiative (NFI).

Under the UK digital identity and attributes trust framework, Synectics are an Attribute Service Provider. This means they can use their extensive databases to provide information in support of a Subject's ID verification.

They use their data to assess whether someone's identity could have been compromised, or stolen, or whether the provided identity is entirely fabricated.

All of this data combined gives an 'Identity profile assertion'. This will confirm whether the requirements have been met to confirm the necessary level of confidence in a Subject's identity.

The image below shows behind-the-scenes of a successful OIDV session.

You can see the collected scores for the identity-checking process, the level of assurance gained including the identity profile used (M1B), as well as the legislative frameworks that have been complied with to achieve ID verification.

Once OIDV is completed, relevant data is populated onto the Subject's Basic DBS application form. They can then continue with the DBS application process.

The screenshot displays an 'Identity profile assertion' interface. At the top, there is a header 'Identity profile assertion' and a sub-header 'DBS Basic details' with a 'Requirements met' status indicator. Below this, the following details are shown:

Framework	UK_TFIDA
Scheme	DBS - Basic
	✓ Requirements met

For more details, go to the [Supporting checks](#) section below.

The assurance section includes the following details:

Full name	Dave Marlon Jameson
Date of birth	01-01-1900
Address	123 Cheltenham Close, Tottington, AB1 1BA
Assurance	Learn more
Policy	GPG45
Level of assurance	Medium
Procedure	M1B
Identity fraud	3
Activity history	3
Verification	3
	Driving licence
Strength	3
Validity	2

OIDV for Standard & Enhanced DBS Checks

For Standard and Enhanced DBS Checks, a high level of confidence is needed in a Subject's identity.

When completing OIDV for these levels of DBS Check, Subjects are required to scan two pieces of ID. They upload these scans via our OIDV portal, before being asked to take a selfie using the rear-facing camera on their smartphone.

So, what happens with this data?

The data is sent via our portal to our IDSP partner Yoti, who then conduct a series of different checks.

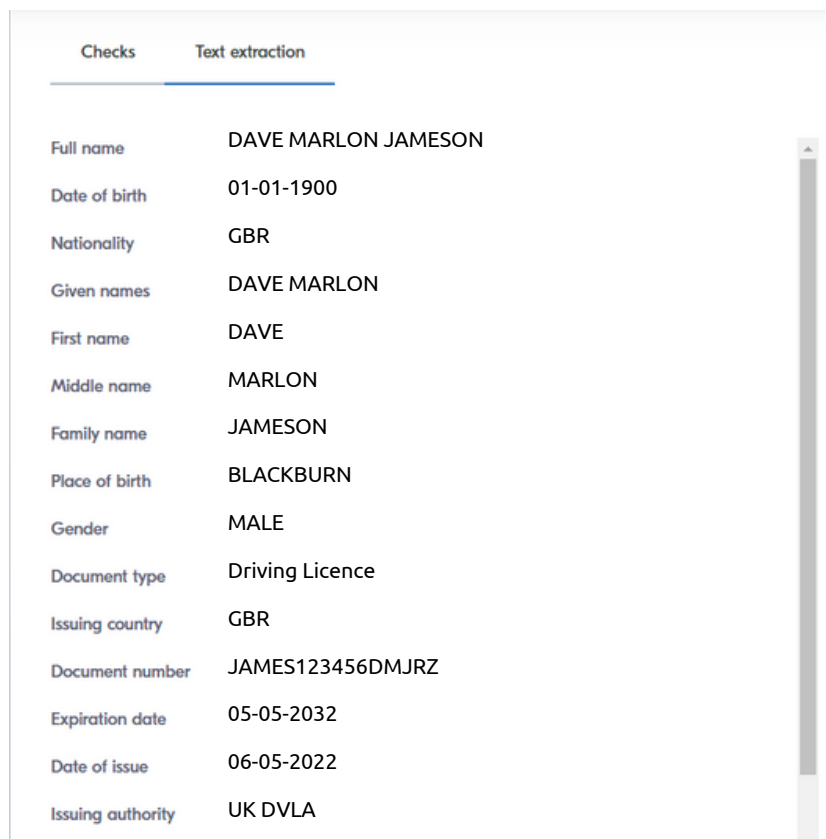
Using advanced technology, such as artificial intelligence and machine learning, we can compare the information on the documents with the personal and biometric information provided by the Subject.

The documents provided are scanned using Optical Character Recognition.

This allows the text from the documents to be read, extracted and converted into digital data, which can then be processed and analyzed.

The image to the right shows the text extracted from a driving licence following a successful verification.

The document is also checked for signs of forgery, tampering, and the correct security features.



Checks	Text extraction
Full name	DAVE MARLON JAMESON
Date of birth	01-01-1900
Nationality	GBR
Given names	DAVE MARLON
First name	DAVE
Middle name	MARLON
Family name	JAMESON
Place of birth	BLACKBURN
Gender	MALE
Document type	Driving Licence
Issuing country	GBR
Document number	JAMES123456DMJRZ
Expiration date	05-05-2032
Date of issue	06-05-2022
Issuing authority	UK DVLA

At the same time, the document is also crosschecked against the selfie that the Subject has uploaded.

Yoti uses a combination of NIST-Level 2 anti-spoofing liveness technologies to confirm that there is a real person in front of the camera during the verification process. This prevents people from carrying out OIDV fraudulently or incorrectly.

The image of the Subject's face is then matched against their ID document photo(s) using cutting-edge biometric face match technology.

Below you can see an example of the different checks run on a Subject's driving licence and passport:

Driving licence (POL)

Checks Text extraction

Authenticity

Approve
The user has passed this check.

- ✓ Age estimation dob comparison
- ✓ Document in date
- ✓ Fraud list check
- ✓ Hologram
- ✗ Hologram movement
- ✓ No sign of forgery
- ✓ No sign of tampering
- ✓ Other security features
- ✓ Physical document captured

Face match

Approve
The user has passed this check.

- ✓ AI face match
Confidence score: 0.96

Passport (POL)

Checks Text extraction

Authenticity

Approve
The user has passed this check.

- ✓ Age estimation dob comparison
- ✓ Document in date
- ✓ Fraud list check
- ✓ Hologram
- ✗ Hologram movement
- ✓ MRZ Validation
- ✓ No sign of forgery
- ✓ No sign of tampering
- ✓ OCR MRZ comparison
- ✓ Other security features
- ✓ Physical document captured

Face match

Approve
The user has passed this check.

- ✓ AI face match
Confidence score: 0.82

For an extra layer of assurance, the address provided on the documents is also cross-referenced against held data.

You can see the results of these checks in the example to the right.

All of this data combined gives an 'Identity profile assertion'. This will confirm whether the requirements have been met to confirm the necessary level of confidence in a Subject's identity.

You can see an example of this on the next page

Address verification

Address verification

Approve
The user has passed this check.

- ✓ Address match
Provider org: TransUnion
- ✓ Deceased
Provider org: TransUnion
- ✓ Date of birth match
Provider org: TransUnion
- ✗ Electoral roll
Provider org: TransUnion
- ✓ Name match
Provider org: TransUnion
- ✓ Pep warning
Provider org: TransUnion

Identity profile assertion



DBS Enhanced details

✓ Requirements met

Framework UK_TFIDA
Scheme DBS - Enhanced
✓ Requirements met

For more details, go to the [Supporting checks](#) section below.

Full name Dave Marlon Jameson

Date of birth 01-01-1900

Address 123 Cheltenham Close,
Tottington,
AB1 1BA
United Kingdom

Assurance [Learn more](#)

Policy GPG45

Level of assurance High

Procedure H2B

Identity fraud 2

Verification 3

	Passport	Driving licence
Strength	4	3
Validity	2	2

You can see the collected scores for the identity-checking process, the level of assurance gained including the identity profile used (H2B), as well as the legislative frameworks that have been complied with to achieve ID verification.

Once OIDV is completed, relevant data is populated onto the Subject's Standard or Enhanced DBS application form. They can then continue with the DBS application process.

Additional Resources

Being able to confirm your identity digitally via an online platform is an incredibly new and often complex phenomenon.

To further enhance your understanding of the concepts discussed in this guide, we would recommend exploring the resources included in the links below:

- [DBS digital identity verification guidance](#)
- [UK digital identity & attributes trust framework alpha v2](#)
- [Good Practice Guide \(GPG\) 45](#)
- [Understanding attributes](#)

Contact

If you need to contact Personnel Checks for support with any aspect of your organisation's DBS Checks, you can get in touch via the means below:



[01254 355688](tel:01254355688)



letstalk@personnelchecks.co.uk

If your Subjects need assistance with any part of the DBS process they can get in touch via the details below:



[01254 355681](tel:01254355681)



applicants@personnelchecks.co.uk

Our contact centre is open Monday to Friday, 8:30 -17:00. We aim to respond to all queries within an hour. At peak times, this may be longer.