

Verification of Identity

1. When the identity check is completed you should record how identity was established. It is not sufficient merely to show that identity has been established. You must record how it was established in each case.
2. When establishing the identity of a customer, or their partner, efforts must be concentrated on the whole picture the individual has presented rather than just one piece of evidence, or one aspect of the process. The amount and range of information that is required to establish identity will depend on the customer's circumstances.
3. There are many sources of information that can be used to help build up a picture of the customer and, where appropriate their partner. These include:
 - The claim form;
 - Other documentation;
 - Interview;
 - Previous claims/records;
 - Council Tax records, housing records etc; and
 - Other organisations and third parties such as, Jobcentre Plus, The Pensions Service, Home Office, Social Services, Probation Service, GP etc
4. This list provides examples of the source of information that may be available to help establish the identity of a customer. Each case should be considered in the context of the individual's personal circumstances.
5. The aim is to be **satisfied** about the validity of a customer's identity by collecting a **sufficient** amount of information and evidence about the customer and their circumstances. One way for you to determine if the requirement has been met is to pose the question 'would any reasonable person, considering the same evidence, be able to draw the same

conclusion? If the answer is 'yes' then the test requirement has been met. If the answer is 'no' or 'unsure', then more evidence or information is needed.

6. There are many documents that can be produced to help establish the identity of a customer, but no single document can in itself do this. When attempting to establish identity it is important to strike a balance between accepting the information provided, and corroborating it with documentary evidence.
7. Many of the documents that a customer may produce to validate other aspects of their claim can be used to help establish identity. For example, they may produce current bank statements, or benefit details as evidence of income and capital.
8. Some documents are more secure than others because they are subject to checks and controls before they are issued. A guide to some of the more common documents, and their integrity, which was produced by the Inter-Departmental Identity Fraud Forum is contained in this desk aid.
9. When using documents to help establish identity, you should only accept original documents. These should be checked for authenticity and alterations. You should bear in mind that in some instances customers may not have access to their documents because, for example, another Government Department has retained them.
10. When using documents to help establish identity you should try and rely on documents that you recognise.
11. Where evidence is documented, as opposed to copied, you must ensure that the following details are the minimum that is recorded:
 - The customer's/partner's full name (including previous or 'known as' names and date of birth;
 - The customer's/partner's National Insurance Number;
 - The type of evidence provided (for example, passport, driving licence, letter from social worker, etc);

- Where evidence contained a photograph of the customer/partner, whether the photograph was checked against the document's were present.

It is not sufficient just to record that a birth certificate has been seen.