

Identity verification and validation of evidence

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Introduction

Claimants must verify their identity to claim Universal Credit and at every contact with the department. This confirms a claimant's circumstances and history; this ensures we link the right person to the right claim and help to reduce identity fraud.

Claimants can do this by:

- using GOV.UK. this is the preferred method of verification
- providing documentary evidence
- passing a biographical test using information held on Customer Information System (CIS)

The standards set out in the Common Standards for Identity Verification (CSIV) show the various ways the claimants can prove their identity.

The onus is on the claimant to prove who they are.

GOV.UK Verify

Claimants can choose to verify their identity(ID) using [GOV.UK Verify](#).

If there is a successful match between Gov.UK Verify Identity Providers and Universal Credit full service, these claimants will not be required to undertake a full Initial Evidence Interview (IEI). The claimant will still need to attend an interview to receive a Personal Security Number (PSN) and must still supply

evidence of their ID so it can be verified that they are the Universal Credit account holder.

Documentary evidence

Claimants who do not verify their identity using Gov.Uk must provide one piece of primary evidence and two pieces of secondary evidence when they attend their IEI:

- Primary Evidence is where the issuing source of the evidence confirmed the applicant's identity through an identity checking process, such as a passport
- Secondary evidence is where the issuing source of the evidence performed little or no identity checking, such as a council tax bill

If the claimant cannot provide the required documents to confirm their identity, they will undertake a biographical test.

Additional primary evidence for Universal Credit only, now includes:

- photographic ID that has expired, but still shows a true likeness of the claimant.
- a bank card of the account that the Universal Credit is paid in to. The secondary evidence supplied must not relate to this bank account.

Biographical test

When the claimant is unable to provide documentary evidence, they must pass a biographical test.

When they attend their IEI, the claimant has to successfully answer two out of three questions correctly. They have two opportunities to satisfy this test.

However if the claimant answers one correct from each set of three questions then they will pass. The BIO template will tell you if a customer has passed or failed

Complex needs

If the claimant is unable to provide the primary evidence and is considered to have complex needs but can provide their National Insurance Number (NINo), the biographical test should be applied..

Biographical check

Where the claimant does not pass the security questions, biographical checks are undertaken to verify their ID.

Where a claimant has the details of suitable third parties they need to complete a consent form and statements that the third party will then need to confirm.

Validation of evidence

Documents provided by the claimant are checked using the ultra violet light box, high quality magnifier, natural light and other resources to validate they are genuine. Any doubts on the validity of the documents should be raised with the identity fraud team on 0141 6368124. They will advise of the action to take.

Document high risk list.

A Document High Risk List (DHRL) and ad hoc alerts are produced identifying high risk documents. These documents must be checked in all cases with the Identity fraud team.

Ongoing Contact

After the initial verification of a claimant's identity, it is important to continue to protect sensitive information at every future contact in person or by telephone.

The claimant's identity must be confirmed each time there is contact in person or by telephone.

Ongoing contact - attending in person

When a claimant attends the Jobcentre they must verify their identity in accordance with standard S4 of the Common Standards for Identity Verification

Claimants must not be asked to confirm identification by asking them to log into the service.

Ongoing contact – using the service or by telephone

Claimants contacting the Department by using their account or by telephone will prove identity

- using security questions to log into the service or
- using the allocated PSN number to log into the service