To: Programme Board

Date: 22 September 2016

Title: UC Full Service and GOV.UK Verify Update

1. Issue Summary

This paper describes the team’s progress implementing a range of improvements across UC Full Service and GOV.UK Verify, which have improved the overall success of UC claimants using GOV.UK Verify to prove their identity with minimal DWP agent involvement. It further sets out how this strand of work will continue, but does acknowledge the need for Assisted Digital support through DWP agent involvement to give us confidence that we can achieve 60% use of GOV.UK Verify by July 2017.

To this end, this paper also sets out a roadmap for how the programme will develop and govern the risks of a complementary identity proofing service to reduce or remove the effort associated with safely proving the identities of claimants who are not successful in using GOV.UK Verify.

UC Full Service and GOV.UK Verify as a joint project have been focusing on increasing take up of GOV.UK Verify through a range of improvements across 5 key areas:

- Removal of the need for face-to-face contact for all claimants
- Up-skilling DWP staff and claimants about GOV.UK Verify
- Continuing improvements to the Identity Provider’s (IDPs) user journeys and development of new types of evidence
- Research and development focussing on the IDP journeys using Rugby JCP
- Improvements across the UC ID journey (including Verify and the face-to-face IDV journey)

We can see that this work is having a positive effect, with the Verify success rate currently at 33% and the UCFS rate at 28% post matching, a clear upward trend is developing. Although we can also see a lag of between 2-3 weeks before new functionality being included increases the success. The graph below shows some of the improvements that have been made to UCFS, the Verify hub and by the IDPs. On top of these key improvements there has been a continuous range of small scale improvements being implemented by individual IDPs to their matching algorithms, choices of data source to better verify a user’s identity and other small changes which should be taken into account.
Furthermore if we break down the success measure by Work Group we can also see that the success rate is higher for those groups who gain the most from removing the need for a face-to-face IDV process (in particular Working Enough claimants).
This analysis looks at how able some customers are to self serve online.
This differs from:

- the established measure for success of the GOV.UK Verify journey which counts where claimants made an attempt at Verify each week, whereas:
- this emerging measure is for the success of individuals which counts where claimants in particular workgroups have made a claim and then were successfully able to self serve using GOV.UK Verify.

However what we can see is that the improvements to the success rate for GOV.UK Verify are incremental; there is no silver bullet. But the improvements do give greater confidence in achieving 60% success by May 2017, and we have a joint Verify/UCFS roadmap of further improvements to continue to drive up the success rate.

Through the research and development work undertaken in Rugby JCP we have already identified a wide range of further improvements and we expect to see new functionality coming through from the IDPs. From the Rugby trials we have also identified a clear need for Assisted Digital for some claimants and UCFS are looking at options for delivering a service to claimants either face-to-face or over the phone.
Alongside the work to improve uptake of GOV.UK Verify to achieve the 60% success rate, it is recognised that we will always have a proportion of UC claimants who will not be able to use GOV.UK Verify either because they lack the relevant evidence or the skills and confidence to undertake an online verification process. To support these claimants we will need complementary services which minimise operational effort, as well as manage the transactional risk across the lifecycle of a claim based on data analytics. A range of options are being explored for a new type of service, while we also continue to iterate and streamline the current face-to-face ID verification (IDV) process within UCFS.

2. Rugby – Research and Development

From the 13th July-1st June Digiidentity provided an Assisted Digital service for claimants at Rugby JCP. This was for claimants who had already tried to use GOV.UK Verify at home but had been unsuccessful.

The trial had two objectives:

- **Primary:** To better understand issues users are experiencing in the UC/Verify journey and causes of dropout failure
- **Secondary:** To explore the user need for assisted digital

- Overall, fifty-three claimants were seen by Digiidentity following a triaging process. Of those seen by Digiidentity and supported through the Verify journey 64% succeeded and 36% failed (either because they couldn’t be verified, or the Assisted Digital session had to be ended before the claimant had made it through the whole journey). Of the 64% who did succeed it was identified that a significant proportion (62%) would not have been able to complete the journey without some form of assistance.

From this trial, as well as a series of observational research activities a range of improvements have been identified by Verify and the IDPs which are currently being worked through and delivered

Key themes for improvements so far:

- Increasing user confidence in the app
- Better messaging to users explaining the documents they can use to verify their identity
- Getting claimants back to the UCFS once they have verified their identity
- Improvements to the terminology in the IDP journey

Improvements which have been done or are coming soon:

- Digi/Post Office to produce a video to walk users through how to use the app including how to use the QR code
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• Digi/Post Office to include a message on their app download page to advise users that the app is free
• Messages changed to emphasise the use of a provisional licence as an identity document
• Update to the Verify hub success page to make it clearer that users need to return to the service
• Auto redirect from the IDP success page back to Verify
• Experian has now implemented their first use of Hints (which uses the information from the Verify hub about what documents a user has access to). Timetable for others IDPs to be confirmed.
• Barclays are now making use of their own data in the verification process. We are hoping that Barclays will be available to UC customers from next month.
• The Post Office is currently working on a business case for developing a face-to-face identity verification service which would link to a GOV.UK Verify account. This will require board approval before work begins on a prototype.

3. Assisted Digital Options

To support claimants who are identified as requiring assistance to successfully verify their identity online UCFS and GOV.UK Verify are looking to develop training and processes to trial two Assisted Digital services, focussed on GOV.UK Verify. Both options would look to identify claimants as early in their new claim journey as possible to reduce any impact on processing the UC claim.

• Specialist Verify telephony support
  – Trial using 5 service centre staff
  – Detailed training on the three key IDP journeys (Digidentity, Post Office and Experian)
  – Hand off from Capita appointment booking team following a triaging process
  – Service centre staff support claimant through Verify journey and could then also book whatever appointments are now needed.

• Face-to-face assisted digital for Live to Digital Transfers
  – Utilise the Live to Digital Transfer process to capture claimants before they move onto UCFS to undertake group sessions advising them how to get through the Verify journey

We are looking to begin a trial of the telephony support in the next two months following adequate training and development of a triaging process for Capita teams, and expect to roll out a service to Live to UCFS transfer claimants as we start the transfer process again from October.

4. Smoothing out the UC ID verification journey

UC Full Service undertook an exercise to look at the whole ID verification journey to see what improvements could be made to streamline the current process (particularly focussing on the face-to-face IDV meeting)
Main problems identified:
- Ensuring claimants who cannot get through GOV.UK Verify successfully come back to UC Full Service and through the rest of the IDV journey in time
- Ensuring claimants are booked the right IDV appointments
- Ensuring claimants bring in the right evidence for their IDV appointment

Three key ideas being developed:
- Changes to the GOV.UK Verify to-do following the first attempt to bring them into the book appointment journey seamlessly
- Helping claimants make a conscious decision about what documents they will be bringing in for their ID appointment
- Giving claimants a better understanding of what happens next during the first Assessment Period

Improvements are currently being prototyped and user tested. These improvements should help claimants to continue their journey if they are not successful with GOV.UK Verify, ensuring that their claim is not closed because of inactivity, but also that the right appointments are booked for claimants reducing time spent in the job centre and the number of appointments that need to be rebooked.

5. Complementary Service

The complementary service should support those claimants who are unable to verify through GOV.UK Verify. The complementary service provides a third way to verify identity, removing the need for costly hour-long interactions with a work coach in a UC jobcentre (which is the only current IDV alternative). All options being considered would require significant investment in risk assessment to avoid being open to identify fraud attack and would not give us the same level of identity assurance across the lifetime of a claim as we would achieve through GOV.UK Verify.

A range of potential ideas are being explored currently which may be all or part of the solution for claimants unable to have their identity verified using GOV.UK Verify
- Voice recognition based on calls for legacy benefits
- CIS check plus a simple IDV drop in
- Home Office Biometrics
- HMRC

All complementary service options require further feasibility investigation, including exploration of all options with CESG colleagues.

5.1 - Voice Biometrics

This solution would make use of voice recognition software to tie a UCFS claimant back to a previous legacy claim using their interactions with DWP over the phone. This could be done following a match in CIS which showed a pre-existing relationship with DWP.
and a strong correlation to the information in previous claims to legacy benefits where have confirmed the claimant’s identity

First steps to make this work would be to identify applicable legacy services, assess the quality of historical identity proofing and compare against UC needs. Further work is required to understand the feasibility of the solution, in particular the legal implications, integrating with telephony services and voice recognition supplier(s), as well as engaging suppliers and understanding any commercial constraints.

5.2 - CIS check plus simple IDV check

This would be a relatively lightweight face-to-face identity check, but would need to include a rigorous risk assessment. Again it would use CIS to find a pre-existing relationship with DWP and a strong correlation to the information in previous claims to legacy benefits.

Following the strong match to a CIS record including previous engagement with the department a very basic ID check using one piece of primary evidence could be undertaken in a JCP. This lightweight ID check could be done as a drop in service, it could take a minimal amount of time, and would not need to be done by a Work Coach but could be performed by any member of staff in a JCP.

This could be made more remote by using the document checking service to validate the primary evidence – however we would need to utilise a strong risk assessment process (including rules based on relevant data feeds), as well as an on-going process throughout the lifetime of the claim to give us confidence in the claimant’s identity as this could be a vector for identity theft.

5.3 - Home Office Biometrics

The Home Office Biometrics team is working on a range of biometrics based products. One key project is trialling a facial recognition service to support HMPOs passport renewal and fraud prevention services. Initial conversations suggest there may be an appetite to explore a facial recognition service which could be utilised by UC Full Service.

This would support claimants who do have a passport (current or expired), or are recent immigrant to the UK, but do not have the necessary activity history to successfully use GOV.UK Verify.

5.4 - HMRC

Currently we are not exploring the HMRC IDV solution further. The HMRC's solution provides a biographic basis for proving claimant identity along with an additional piece of evidence. While this combination is sufficient for locating a record within CIS (or
CID), it requires attackers to only acquire a subset of information from a physical piece of evidence and open source biographic data in order to defeat.

As with some of the other complementary options, substantial work would be required to deliver a suitable user experience, as well as manage risks of delivery through a third party.

6. Next Steps

We will continue to work collaboratively with GOV.UK Verify and the IDPs to progress the roadmap of improvements and continue to drive up the success rate for GOV.UK Verify with a target of reaching 40% by Christmas.

Trials of the telephony and face-to-face Assisted Digital offerings will be started in the next two months.

To support those claimants who are unable to use GOV.UK Verify we will need complementary services that minimise operational effort, as well as manage the transactional risk across the lifecycle of a claim based on data analytics.

UCFS is looking to driving down the cost of our current face-to-face identity process from 60 minutes to a target of 30 minutes through removal of the Personal Security Number, no longer asking for the NINO face-to-face and improvements to the biographical question process by June 2017.

Building on this work we will prioritise options for more extensive use of CIS to reduce face-to-face IDV down to just a 5-minute drop in, which we will look to test by July 2017.

Prototyping and feasibility work will begin in September 2016 to consider the whole range of future options, in particular focussing on the voice biometrics service that would then remove the need for any face-to-face contact at all, but we would not look to depend on these services for the July 2017 scaling event.

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