Written evidence submitted by Yoti

As the Public Accounts Committee website says, "GOV.UK Verify (Verify) is the government's flagship identity verification platform." It is however not the only identity verification platform available to the general public. Verify exists in a marketplace alongside companies such as Yoti (www.yoti.com) which offer digital identity services. In order to prevent fraud, identity providers like Yoti need to be able to check if UK passports and driving licenses are valid on a yes/no basis. The issue that we wish to raise with the Committee is that Verify is operating like a closed shop and denying the wider market access to its document checking service.

Yoti’s focus has been on helping people to verify their age and identity through a mobile app. This app is based on anchor documents such as passport, driver’s licence and PASS1 cards. Yoti checks against the CitizenCard database in Scotland and also against the US Driving License database (AAMVA). However, Yoti and all other non-Verify ID Providers (IDP), are unable to cross-check the authenticity of passports or UK drivers’ licences against HMPO’s and the DVLA’s databases via the Government's Document Checking Service (DCS). This is run by GDS as part of the Verify programme. In the Cabinet Office's own words: We've built the document checking service so that identity providers can check digitally - immediately - to make sure the information provided by the user matches a valid record. This service was presumably designed to scale to meet the demands of Verify - up to 20-30 million UK citizens...

What the website (https://identityassurance.blog.gov.uk/2014/10/10/introducing-the-document-checking-service/) fails to make clear is that the DCS is open only to the Identity Providers who are registered with Verify. Verify has not opened its doors to new IDPs for registration. This means that non-Verify IDPs are unable to check a document’s validity digitally even in the time period until Verify public funding ends. This effectively puts a brake on the market. The Government is perpetuating a closed shop that is stifling competition because some IDPs are denied digital access to these crucial anchor documents. This is bad for the UK fraud landscape, poor value for tax payers and anti-competitive for new market entrants.

Yoti would like to ask the following questions:

1. The US Government charges US$0.5 for registered IDPs such as Yoti to check the authenticity of documents. When is the Government going to open up the DCS marketplace to allow increased competition, with all the benefits that brings, as well as accessing this revenue stream for the benefit of all tax payers?

2. Given that (i) global technology players such as Apple and Google* have signalled their interest in entering the identity space and (ii) the current framework of Verify and the GPG45 has not resulted in a healthy take-up by consumer, is the UK government committed to allowing a healthy ID marketplace to develop in the UK that does not favour just incumbents or global companies, but which offers a sensible, agile, competitive framework for consumers and businesses alike?

1 http://www.pass-scheme.org.uk/
In May 2016\(^2\) The Driver and Vehicle Licensing Agency (DVLA) announced, despite no public tender, that it was working on a prototype iPhone app that would let drivers store their driving licence in their Apple Wallet. DVLA chief executive Oliver Morley posted an image on Twitter to show what the new app would look like and confirmed it was in development.

Google has stated in March 2019 that it is seriously looking at allowing users to store their driver’s licence and passport information on Android devices following the ISO 18013 standard.

March 2019

\(^2\) https://www.autocar.co.uk/car-news/industry/dvla-reveals-driving-licence-smartphone-app