

Identity verification: Guidance

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Introduction

The claimant must verify their identity in order to claim Universal Credit. This is to confirm that the right person is linked to the right claim and helps to reduce identity fraud. It is the responsibility of the claimant to prove who they are and keep their personal information up to date.

Advances are not available until identity is verified.

In exceptional circumstances, a home visit can be considered to verify identity.

Online verification

Claimants can verify their identity (ID) online.

The online identity check verifies the claimant's identity by cross-referencing their personal information against a variety of background sources.

Claimants who have verified their ID online may not be required to undertake a full Initial Evidence Interview.

If the claimant's identity cannot be verified online, the Biographical Test is used.

Two-factor authentication and personal security

Claimants making an online claim can register to use two-factor authentication (2FA) as part of their log in process. This strengthens log-in security and provides additional protection to the claimant's personal data

by requiring a second piece of information in addition to a username and password.

The second piece of information is a temporary code which is sent to the claimant's trusted mobile phone or email address to be used to log into their Universal Credit account.

Claimants whose circumstances mean that they can no longer use 2FA, perhaps if they no longer have a device to access the internet, must have their identity confirmed by another method.

Moving claimants to two-factor authentication

Some claimants still use a Personal Security Number and must complete security questions to access their account. To enable them to set up 2FA, they will need to have a mobile phone or a trusted email account.

Documentary evidence

Claimants who do not confirm their identity online must provide one piece of primary evidence and two pieces of secondary evidence when they attend their Initial Evidence Interview.

Checking documents

There are documents and circumstances that have been identified as high risk. All documentary evidence is examined to confirm they are genuine and valid.

Where identity documents have been identified as having a high risk of not being genuine by serious fraud teams, a Document High Risk List (DHRL) and ad-hoc alerts are produced and sent to offices listing the current high-risk documents. The list is held in shared folders within offices.

These documents must be checked in all cases with the Document Examination Team whilst the claimant is in the office.

Biographical Questions for Identity Verification (IDV)

Biographical Questions can be used to verify a claimant's identity. This consists of three questions which are generated automatically in the service using information held on the Customer Information System (Searchlight).

A claimant may still need to attend a face-to-face IDV appointment even after successfully answering the Biographical Questions.

Agents can use the 'verify claimant identity: biographical questions' to-do, even if the date of birth and/or NINO are showing as unverified on Searchlight. This is not a pre-requisite for Gather and Confirm.

Third-Party Biographical Check

A Third-Party Biographical Check involves the validation of information provided by the claimant and checked with third parties or organisations such as:

- other government departments
- utility companies
- employers

Universal Credit must get consent from the claimant before contact with any third party is made.

For further information see Consent and Disclosure.

Identity or security concerns on earlier claims

Where identity information is marked as stolen or fraudulent on an earlier claim and a new claim is made for Universal Credit, any payments or Advances are blocked.

Extra identity checks are made to ensure the claimant is who they claim to be.

If online verification is used, the claimant is notified that we will contact them to ask for more information.

CIS (Searchlight)

When comparing the information held on the Service and the information held on CIS (Searchlight), it is essential to make sure that all details match exactly (including the date of birth and National Insurance number).

These must show as verified on CIS (Searchlight). Matching details to the wrong person could result in benefits being incorrectly paid or stopped in error and may affect the amount of future pension payments.

Ongoing contact

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

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

In person

When a claimant is known and recognised it is not always necessary to see identity documents or to ask security questions at each visit.

However, this cannot be guaranteed so claimants must continue to bring identity documents to each appointment.

The identity verification process is followed if the claimant is seen for the first time and/or cannot be recognised. This does not apply to the Initial Evidence Interview.

Via their account

Claimants who contact the Department by using their account will prove their identity:

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