



The importance of accessible and inclusive identity verification



Online identity verification typically involves confirming that the person providing information online is the same as the person they claim to be. It can be an efficient, secure and convenient way to prove who we are to access services. But, amongst the GB adults who have used a physical identity document online, 16% experienced some difficulty when doing so, and 4% said they found it very difficult.

We are committed to ensuring our identity checks are as simple and accessible as possible. However, we know that not everyone wishes to use digital services and some would prefer to do things in person.

Whilst almost half (47%) said they would prefer to prove their identity online, 26% said they would prefer to do this at a Post Office. One in five (20%) expressed no preference. That's why we offer a full suite of identity verification services, including an in-person option. This helps our identity checks to be as inclusive and accessible as possible.



Why is online identity verification important?

There are a number of ways to verify someone's identity online:



Document verification - asking people to upload a copy of their identity document, like a passport or driving licence. Checks are then completed to verify the document's authenticity.



Knowledge-based verification - asking users to answer a series of questions which only they should know, such as their mother's maiden name or the name of their first pet.



Biometric verification - asking people to confirm their identity using a fingerprint or facial scan. This method is becoming increasingly common. Many people now use their face or fingerprint to unlock their phone, log in to their banking app or confirm a payment.



Database check - companies can verify their customer's name, date of birth and address against a credit reference agency database. In some countries, users will be on a database if they have signed a credit agreement.

Online identity verification is critical to access a variety of goods, services and experiences, including:

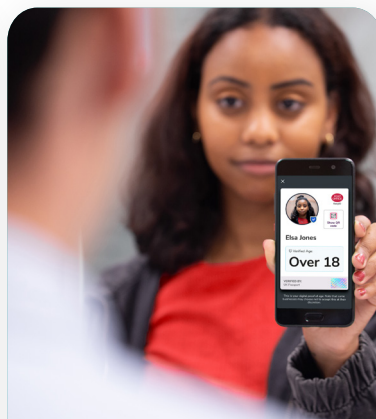
- accessing public services, such as healthcare and education
- receiving public support, such as pensions, benefits and loans
- accessing financial opportunities, such as opening a bank account or applying for a mortgage
- proving age to access age-restricted goods or services
- proving right to work or rent status

With more services moving online, it's important for online identity verification to be as accessible as possible. This is a challenge the whole identity industry faces and needs to consider.

Through our partnership with the [Post Office](#), we are making strides to ensure our solutions cater to as many people as possible. We offer three verification options:



Online identity verification



Reusable Digital ID app



In-branch verification

We believe this approach creates the most inclusive identity solution on the market. Yoti and Post Office can help verify the majority of people online whilst offering an alternative for those who can't or don't wish to verify their identity this way.

Together, our mission is to provide businesses across the UK with a secure solution to help prevent identity fraud and to give people a convenient and safe way of proving their identity – online or at a Post Office.

Online identity verification

A recent survey of 2,000 GB adults found that 69% have proved their identity online using a physical document. Of those, 71% found the process easy to use.

However, 16% found the process difficult. This was even higher for those aged 55 or over, with nearly a quarter (23%) saying they found the process difficult. When looking at geographical differences, 22% of people living in Wales said proving identity online was difficult compared to 18% in Scotland and 15% in England.

These stats have been further corroborated in a Post Office survey of 2,003 adults, which found that 28% of people had some difficulty in proving their identity online and 5% had a lot of difficulty.

With more services moving online, it's important for online identity verification to be as accessible and easy to use as possible.

The Web Content Accessibility Guidelines ([WCAG](#)) are a good benchmark to determine if a service is accessible:

- Level A conformance requirements prohibit elements that make the product inaccessible. If products don't meet Level A criteria, they're almost impossible for people with disabilities to use.
- Level AA conformance means that products are usable and understandable for the majority of people with or without disabilities. The meaning is conveyed and the functionality available is the same.

Our online identity verification meets all A and AA criteria, achieving [WCAG 2.2](#). This is a positive first step, but we recognise there is more to be done.

For our products to be truly impactful, they need to be accessible to everyone, everywhere. The idea sounds simple, but everyone's requirements are different. Think about how a blind person would use our solution or how someone with a motor disability would complete an online process.



Reusable Digital ID app

Our reusable [Digital ID](#) gives people a faster, easier and safer way to prove their identity from their phone. Individuals can complete identity checks in seconds - speeding up and simplifying the way they prove who they are. It makes identity verification available to more people, as they do not need to use physical documents every time they need to prove their identity.



When given the choice, 50% of individuals choose to create a Yoti ID or Post Office EasyID instead of doing a one-off identity check.

When someone first creates their Digital ID, we verify their identity against a government-issued document. Once we've verified their details, users have a free, reusable Digital ID they can use time and time again. They can prove who they are in seconds; transforming the way they prove their identity.

A Digital ID eliminates the need to carry around and use physical identity documents, which can be easily lost, damaged or stolen. This is mainly a problem for young people who need to show physical ID more frequently than those who look visibly older. Digital IDs also reduce the need for individuals to complete lengthy forms or scan and upload documents, saving them time and reducing the risk of manual error.

A Digital ID allows individuals to share verified details quickly and easily from their phone. They can select specific information to share; so if they only need to prove their age, they could share a verified date of birth or 'over 18' proof of age. They always consent to share their details and receive a receipt each time - giving them a record of who they have shared their information with.

To make our Digital ID accessible to as many people as possible, we accept over 350 documents from around the world, and we're always working to add more. This includes the UK Citizencard, which provides a more affordable identity document for those who can't afford a passport. It's also an inclusive option for young people who aren't old enough to own a driving licence.



Together with Post Office and Lloyds Bank, we're committed to bringing Digital ID to as many people in the UK. The three Digital ID apps - Lloyds Bank Smart ID, Yoti ID and Post Office EasyID - form 'Digital ID Connect', the UK's largest network of reusable Digital ID apps with over four million downloads already. Working with Lloyds Bank and Post Office helps us to reach more people and gives them the opportunity to create a secure, reusable Digital ID.

We appreciate that not everyone will want or be able to get a Digital ID. They might not own a smartphone or feel ready to use a Digital ID. That's why we offer an alternative option for those who prefer to do things in person.








In-branch verification

The rise of digital services should not exclude those who can't or don't wish to use them. While a higher proportion said they would prefer to prove their identity online (47%), 26% said they would prefer to do this at a Post Office. This is even higher for certain groups of people, including those who are retired (40%) and those in social group CD2E (30%).

Further evidence shows that every month, tens of thousands of individuals take their documents to a Post Office to be manually processed. This is so they can complete identity checks for different businesses.

There's a whole list of reasons why some people might prefer to complete tasks in person:

-  They have limited or no access to the internet (In 2022, around [500,000](#) people in the UK were classed as being completely “offline”)
-  They do not own or have access to a smartphone
-  They have a disability which impacts their visual or motor skills
-  They have low digital literacy ([Over 2.4 million](#) UK adults are unable to complete a single basic task to get online such as connecting to Wi-Fi or updating a password)
-  They don't want to share documents online

Through our unique partnership with the Post Office, we provide the most accessible and inclusive identity services. We're proud to offer additional help and support for those who need it.



I like having a sense of human contact, and it avoids the need to upload documents.

Individuals who prefer can now take their identity documents to a Post Office where a Postmaster will scan their documents and confirm their identity.

How it works?



1 Customer opts to complete verification in-branch at home.



2 Postmaster inspects and captures documents in-branch.



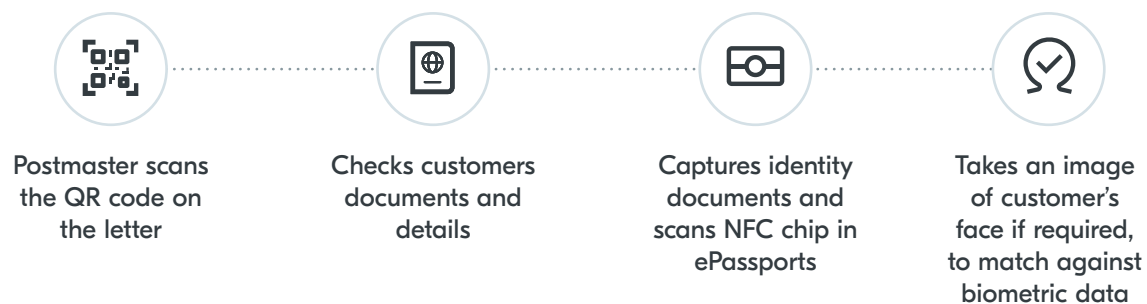
3 Optional additional checks completed by Yoti technology.



4 Results and document images sent to organisation.

Customers who select this route will receive a downloadable PDF, which they'll need to show in-branch. The PDF also outlines which documents they need to take with them. Alternatively, for non-digital customers, a branch verification request may be facilitated by a business' contact centre and posted out.

Individuals take the PDF and their identity documents to the Post Office to complete the verification process:



We use the same identity verification technology in-branch that we do to complete our online identity verification. This includes document authenticity checks to ensure every document is genuine, and biometric face matching to confirm the document belongs to the individual.

The identity details are then securely sent to the organisation that requested the identity check. The business receives digitally-signed copies of the documents that have been inspected by Postmasters. They also receive data and images captured in-branch plus details of where and when the verification took place. Whether a customer verifies their identity online or in-branch, the data the business receives is the same.

To make our in-branch service accessible to as many people as possible, we can check a range of documents including, but not limited to, passports, driving licences, utility bills and bank statements. We accept hundreds of passports and driving licences from around the world, and we're always working to add more.



Post Office is local and I am known there

With over [95% of UK citizens](#) living within 10 miles of a Post Office offering in-branch verification, businesses have a unique way to offer more accessible and inclusive identity checks to their customers. This also allows businesses to reach more customers, who would previously have been unable to access their services.

Conclusion

With more services moving online, it's important that identity checks are inclusive and accessible for everyone. Over a quarter (26%) of people said they would prefer to prove their identity at a Post Office, so companies need to offer solutions for those who can't or don't wish to use digital services.

We believe that people should have a choice in how they prove their identity; so they can choose the method which works best for them. Whether online, with a Digital ID or in-person at a Post Office, we're proud to help make identity verification as accessible and inclusive to as many people as possible.

Note: All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2047 adults. Fieldwork was undertaken between 19th - 20th September 2023. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

Post Office survey - a nationally representative online survey of 2003 consumers, conducted by Post Office via the Dynata research panel.

To find out more about our identity verification solutions, please [get in touch](#).

