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# THE DIGITAL IDENTITY VERIFICATION BUYER'S GUIDE.

PREPARE YOUR BUSINESS FOR THE DIGITAL  
AGE WITH THE RIGHT DIGITAL IDENTITY  
VERIFICATION SOLUTION.



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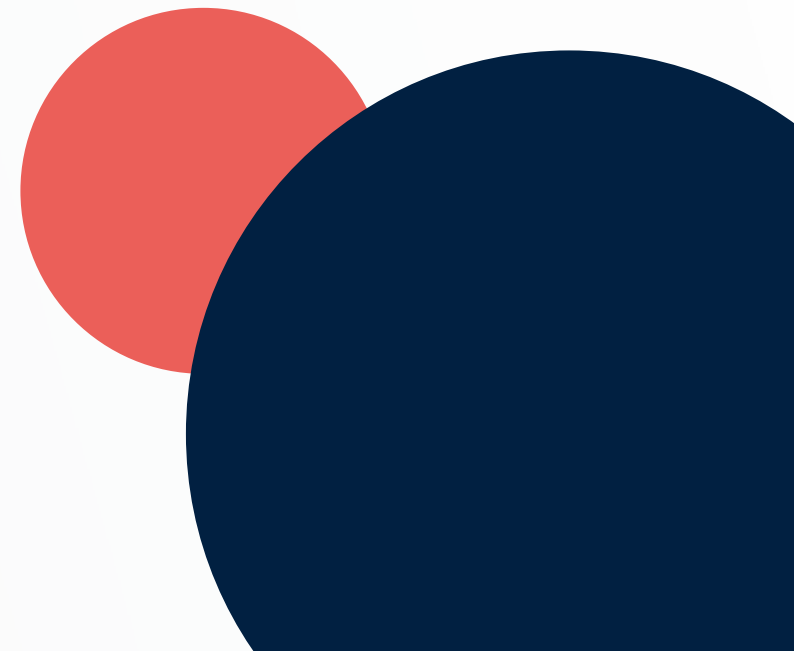
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# BUILDING TRUST IN A DIGITAL-FIRST WORLD

Everything about business and consumer interactions has gone digital. From onboarding new users to processing transactions, today's digital-first approach delivers convenience, speed, and accessibility like never before. However, this evolution comes with its own challenges, making it harder to ensure trust and security in an increasingly digital economy.

Fraud has completely changed in both its nature and size. According UK Finance, the UK lost GBP 571.7 million in the first half of 2024. Fraudsters are increasingly using deepfakes, synthetic identities, and account takeover techniques, among other methods, to perpetrate their crimes. Businesses need to adopt identity verification (IDV) solutions that are digital by nature and designed to combat the evolving fraud landscape.

## Finding the right fit: a tailored approach to IDV

Choosing an IDV solution for your business is like picking the perfect shoes—the right pair will do more than just protect your feet. The IDV solution should fit perfectly, align with your needs, and go the extra mile by adding value.

What are your business objectives? What industry are you in?  
How much resource are you willing to dedicate to it?  
What is your risk appetite? Before investing in an IDV solution, these are just a few of the questions you need to answer.





## Balancing effectivity with user experience

While adding multiple layers of verification may seem natural, if these measures add undue friction, your users are likely to drop off. Today's customers demand seamless journeys that fit into their fast-paced, digital-first lifestyles.

## Beyond verification: driving business value

Businesses today expect the solutions they invest in to serve more than one purpose. It's the same with your identity verification solution. In fact, modern identity verification solutions are delivering more than just verification – they can empower your business to do more. By streamlining operations, driving efficiency, and reducing costs, it can drive digital transformation, streamline workflows, automate repetitive tasks, and help you focus on what matters most—building trust and delivering value to your customers.

## Your essential guide to identity verification

'The Digital Identity Buyer's Guide: Prepare Your Business for the Digital Age' lists the questions they must ask, the things they should know and the factors to consider when choosing an identity verification solution.

## This guide will give you:

- A new way to assess your identity verification needs by spotlighting user behaviours, risks, jurisdictions, and more.
- A broader understanding of how to price in for identity verification
- A long view of what your current IDV partner should provide and what to ask the IDV provider who you have shortlisted.

In the digital age, your ability to trust who you're dealing with will be the key to success. And this begins with having a digital identity verification solution that delivers on your business's unique needs.

Whether you're switching providers or exploring IDV for the first time, The Digital Identity Buyer's Guide is your roadmap to finding the perfect solution.



# YOUR IDENTITY VERIFICATION NEEDS

## 1. WHAT'S THE PRIMARY OBJECTIVE OF INTEGRATING A CUSTOMER VERIFICATION SOLUTION? IS IT COMPLIANCE, FRAUD PREVENTION, CUSTOMER EXPERIENCE OR SOMETHING ELSE?

Define the core aim behind implementing an IDV solution. Whether you focus on regulatory compliance, fraud prevention, enhancing customer trust, or digital transformation – your priorities will shape your overall strategy.

Many businesses are required to have some basic level of customer verification and onboarding solutions in place. A basic solution like self-declaration of age with the 'I'm over 18' checkbox to access services was acceptable until a few years back. However, one new consideration and question you need to ask is whether this will be enough now that the [Online Safety Act](#) (OSA) has been enacted.

The evolution of digital tools has made it relatively easy to create deepfakes and synthetic IDs that can pass traditional identity verification methods. **AI-driven attacks cause 38% of revenue loss to fraud.** How high do you place revenue and reputational losses from fraud on your list?

Customers expect the same seamlessness of digital-native businesses from every business. A stringent verification measure could disrupt the customer journey. **68% of onboarding abandonment** happens due to friction in verification processes. How will you tackle onboarding friction?

*OneID® is the UK's only government-certified bank-based digital IDV provider. Its completely document-free process and use of the bank's strong customer authentication give businesses enhanced protection from deepfakes and elevate the customer experience with a frictionless journey.*

## 2. WHAT JURISDICTIONS DO YOU NEED TO BE COMPLIANT IN?

Ensure that your identity verification service provider understands the specific regulations of the jurisdictions in which you operate. Their solutions are designed to comply with varying requirements, minimise legal risks, and ensure smooth operations across different regions.

*OneID® has partnered with like-minded IDV providers to enable UK businesses to verify customers worldwide. Individuals can verify themselves using bank ID, electronic ID services, or identity documents—all compliant, safe, and seamless.*

## 3. ARE YOU WORKING IN A HIGHLY REGULATED SECTOR?

Certain industries, such as finance, gambling and healthcare, face heightened scrutiny. You need to have greater certainty about your customer's identity. Is your customer a Politically Exposed Person or on a Sanctions' list? Do you need to put them through your Anti-Money Laundering onboarding process?

UK law mandates that eCommerce stores verify that their customers buying knives or alcohol are over 18 years old. The OSA also mandates that eCommerce stores, cam sites, streaming sites, content and search sites, and other services that specifically cater to adults deploy highly effective ways to verify the age of their users.

Search, content, and social media sites are also required to verify the age of their users to protect them from harmful content.

*OneID® is being used by eCommerce sites on Shopify and dating apps like Sizzl to verify the customer's age in a frictionless and completely digital way. Ofcom has indicated that bank-verified IDV is highly effective in verifying a user's age. By using a process that doesn't use document scans or selfie uploads, OneID® preserves the privacy of the user – one of the guiding principles of implementing the OSA.*

#### 4. WHAT KIND OF FRAUD IMPACTS YOUR INDUSTRY, AND WHAT REGULATIONS MUST YOU KEEP UP WITH?

Each industry is impacted by a different kind of fraud. For instance, retail and financial services businesses are particularly affected by account takeover fraud – where a fraudster pretends to be a customer who has lost the account details and manages to reset the credentials. Similarly, stolen card or account details could be used to pay or set direct debit for fraudulent purchases. Fraudsters could also input their account details to claim refunds or benefits. While the Payment Systems Regulator (PSR) has mandated that banks reimburse fraud victims, but some of the cost burden, the cost burden will still land on businesses.

*OneID®'s solutions are designed to address a wide range of fraud scenarios, including identity theft, account takeover, authorised push payment (APP) fraud, Direct Debit fraud, beneficiary fraud, and more. Its completely digital process and bank-verified data auto-populate account details with the user's consent, eliminating the possibility of entering incorrect account details when setting up payments.*

#### 5. HAS FRAUD IMPACTED YOU, AND HOW, IF YES?

Analyse the historical impact of fraud on your business operations. Understanding past incidents can help prioritise your requirements for your IDV implementation and budget, reinforcing the case for more robust solutions or providing more convenient ways for your customers to confirm who they are while increasing the protection level. Consider how processes can be automated and which channels need to improve user verification.

*As a bank-verified digital identity, OneID® provides best-in-class protection from fraud and the best user experience. OneID® and the banks' continual investment in tackling fraud will prevent future attacks.*

*OneID® uses the identity data that banks have verified stringently. Banks invest the most in securing their infrastructure and protecting their customer's data. This data is accessed with the customer's consent and shared using secure APIs directly with your business. In fact, OneID® delivers identity verification up to Very High Confidence Levels against various GPG45 (Good Practice Guide) profiles.*



## 6. DOES IT MATTER IF THE ID VERIFICATION COULD DELIVER MORE VALUE TO YOU AND YOUR CUSTOMER THAN JUST VERIFICATION AND FRAUD PREVENTION?

Look for IDV solutions that offer more than verification. A conventional solution might work if you just want to verify a customer once. This method, however, will add additional onboarding steps like lengthy form-fills and manual verification on your part.

If you want to generate repeat sales and nurture long-term relationships with your customers, you must look for a digital solution. This solution will enable auto-form fills with verified data, one-tap customer onboarding, and instant updates of customer records. A completely digital identity verification solution, like bank-based digital IDV, speeds up processes, enhances CRM initiatives, drives efficiencies, and better manages resources, all of which will contribute to your digital transformation.

## 7. WHAT'S THE MINIMUM DATA YOU NEED TO KNOW ABOUT YOUR CUSTOMERS TO LET THEM IN? WILL THIS CHANGE IN THE FUTURE OR AS THEY PROGRESS IN THEIR RELATIONSHIP WITH YOU?

Identify the essential customer data needed for verification and how it may evolve. Consider how you can collect user data and complete verification in a progressive way, both to minimise the data you hold based on the current need and risk and to reduce the friction that will prevent you from gaining a new customer.

*OneID® allows for flexible data collection, enabling you to gather more information as customer relationships develop, reducing friction at every step and thereby enhancing security without compromising user experience.*

## 8. HOW WILL YOU MEASURE SUCCESS?

Establish clear KPIs for evaluating your IDV solution's performance. Metrics might include reduced fraud rates, improved user satisfaction, or enhanced operational efficiency. Where do you see customer drop-off or frustration in your current operations? How can you implement measures to determine the current performance baseline of your existing controls? Consider the critical areas for improvement to increase customer satisfaction.

*OneID® continually evaluates user interactions within the verification processes, seeking to reduce the time it takes for a user to complete the task at hand, whether it be confirming their age or completing a high-assurance identity verification. This constant process monitoring ensures that even a first-time user can complete the necessary check within seconds. It's the reason why four out of five users rated our service five stars.*

## 9. WHAT'S YOUR RISK APPETITE? ARE YOU WILLING TO RISK CONVERSION TO STRENGTHEN FRAUD CONTROLS?

The answer to this question also depends on your historical fraud assessments. If your organisation has been consistently under attack or has had compromises, you'll have to look at stronger defences. Large enterprises factor in some level of fraud as operational costs. However, this could be detrimental to small and medium-sized businesses. How elaborate and strong your fraud prevention measures are depends greatly on your risk appetite. How much of your revenue are you willing to let go to fraud?

But these stronger defences shouldn't create a complex and sluggish user experience, which could drive away genuine users.

*OneID® provides best-in-class verification with the simplest user experience. Providing fully digital processes will help you compete with digital-native businesses.*





# USER EXPERIENCE

## 1. AT WHAT POINT IN THE JOURNEY WILL THEY VERIFY THEMSELVES? WHERE DO YOU THINK THEY'LL USE THE SOLUTION?

Consider the optimal points in the customer journey for verification. When they make an account with you, will you verify them right at the start of their journey? Or will you wait until they make their first purchase or even later? Could you complete the check when the product is about to be delivered? Where you complete verification depends on how crucial IDV is, the friction it can add, and how committed your customer is to completing the process.

*OneID® is a modular solution that enables you to insert it at various customer journey points and perform the check in different forms. For instance, if you're using OneID® as part of an eSign solution, it could be initiated even before the contract is opened – to verify the right person is viewing and signing the document. If you're an eCommerce store, the checks could be performed silently when the customer is at checkout or even after checkout once they have made their purchase. This modularity allows you to integrate it at a point where it is least disruptive and most likely to be completed.*



## 2. HOW URGENT AND CRITICAL IS YOUR PRODUCT FOR THEM? HOW MUCH TIME AND EFFORT ARE THEY WILLING TO COMMIT TO VERIFYING THEMSELVES? HOW LIKELY ARE THEY TO ABANDON THE JOURNEY AND THE PROCESS?

Make a realistic assessment of the urgency of your product to customers. They will be more willing to invest time in verification for critical services. If it's something that can wait, then minimise the hassle for your customer; complete the check after they are committed to you. Most onboarding journeys are abandoned because of complicated processes.

They are more likely to reconsider the purchase if they postpone the process, if they have to look for their passport or utility bill, or if they think the process will capture more information than required. How can you enable them to complete the verification without disrupting what they are doing?

*Seamless IDV processes that let customers move on easily in the journey are more likely to succeed. Verification using OneID® takes just a couple of clicks and can be completed in seconds. With no documents to scan, OneID® reduces the effort a customer has to put in to verify themselves. And with a journey that can be completed on mobile, customers are less likely to put it off for later.*

## 3. HOW WILL YOU ENSURE CUSTOMER PRIVACY?

Customers are becoming increasingly concerned about their data—who is seeing it, where is it being stored, and how is it being used? Answering these questions will help you win your customers' trust. As the concept of data minimisation gains prominence, customers will question the need to share their full name, address, and even their face just to verify their age, for instance.

*Bank-verified digital IDV solutions like OneID® prioritise customer privacy. Only the information required for verification—age, identity, address, or account details—is fetched from the bank, and the data is encrypted, tokenised, and not stored. Clearly communicating how user data is processed and protected enhances customer confidence in the verification process.*

# COST

## 1. WHAT IS YOUR BUDGET FOR A VERIFICATION SOLUTION?

When costing a customer verification and onboarding solution, it's easy to compare their monthly or annual pricing. While in isolation, one IDV solution might hold a price advantage over others; there are additional cost and opportunity considerations you must factor in.

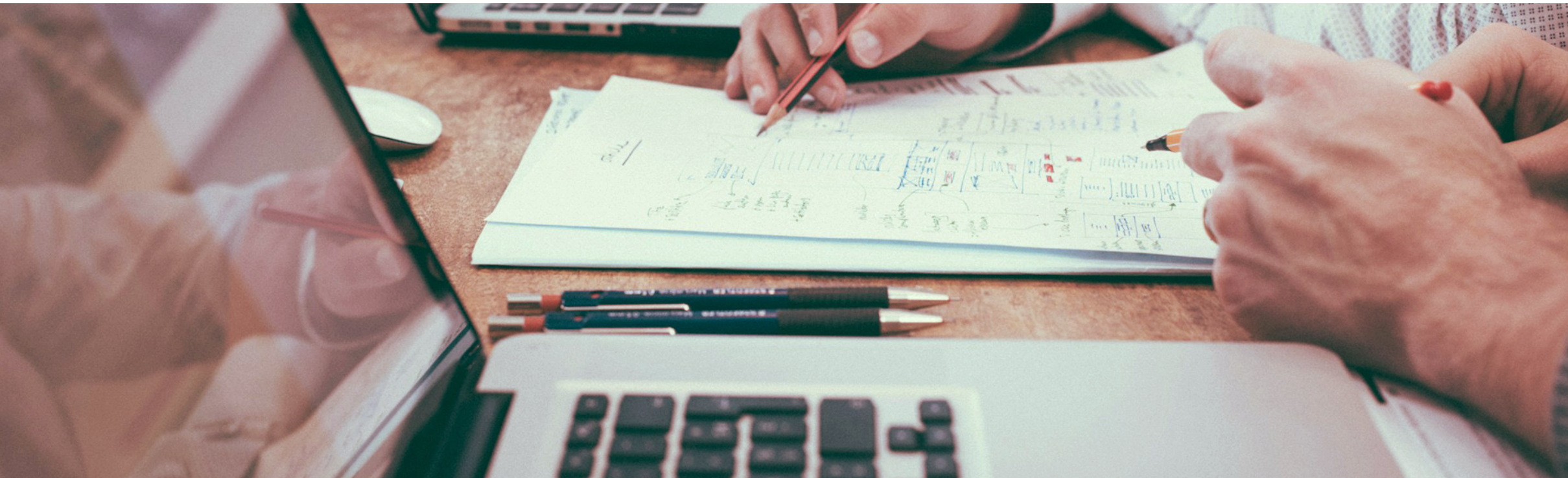
Do you have a team of developers who you can dedicate to integrating and managing the solution? Do you have people who could complete the verification process if a document verification doesn't go through? Make sure to cost for their time when budgeting. How much is fraud currently costing your business? Consider your business' immediate and long-term plans as well. Can your teams and resources be dedicated to these goals than verification?

*OneID® is designed to improve cost and process efficiencies. It can be integrated within a day, with minimum developer support. Its completely digital and document-free process, which shares the required information over secure APIs, eliminates the need for manual verification – freeing up resources for more critical tasks.*

## 2. ARE YOU EXPECTING YOUR REQUIREMENTS TO CHANGE?

Your user verification solution shouldn't just serve your needs for today but also factor in how your business will evolve in the near future. If you plan to add new products and services for your customers, think if it would add a new set of audiences to your base. And if it does, would this new audience require additional verification protocols – think Politically Exposed Persons (PEPs), think Sanctions, think AML, or even age assurance that the user is over 18? If new markets and regions are on your list, how will you go about the KYC and user verification in those markets?

This view of the long term can help you filter out verification service providers by their scope or data sets they can provide, the markets they serve, and even the versatility of their solution – bank ID, document scanning, eID, etc. It also helps you look at the cost of integrating the IDV provider over a longer period and compare it with the value it adds to the opportunities you're exploring.





# YOUR IDV PROVIDER

## 1. WHAT INSIGHTS AND ANALYSIS WILL YOU GET FROM THE IDV PROVIDER?

Look at it this way – your identity verification service provider is the first to interact with your customer. They're vetting all your customers and, therefore, should be able to share a detailed view of who is coming to your front door.

Your IDV provider should look at it as a consultative process with a solid understanding of your operations. Providing data and analysis about the process, pass rates, failures, etc., on-demand and periodically goes without saying. But what will give you an edge is that they provide regular insights on threats and trends from your industry and views on improving your process to keep you ahead.

*OneID®'s customer success team works closely with businesses, providing data and analytics on their verification journey and offering agile solutions to their challenges.*

[Speak to one of our team members to know more.](#)

*In addition, our regulatory, technology, and identity experts constantly scan the market and interact with industry professionals and policymakers to stay on top of the trends that will shape the industry.*

## 2. WHAT FORMS OF IDS (DOCUMENTS/ WALLETS/ APPS/EID, ETC.) AND NATIONALITIES ARE COVERED? HOW MANY IDENTITY DOCUMENTS (DL/PASSPORT/NI CARD, ETC.) DO THEY COVER?

Different use cases and regions require different capabilities. For example, UK laws allow document-free bank-based identity checks for Disclosure and Barring Service (DBS) but require a passport or a share code for Right to Work checks. If you're operating in more than one country, can the same IDV provider serve those markets? If so, what are their capabilities in those markets?

*Along with document-free and real-time verification using bank ID, OneID® also delivers highly accurate document verification using AI-powered solutions. OneID® has partnered with like-minded identity verification services that support bank ID and electronic ID verification across Europe, as well as document scanning for over 220 countries.*

*OneID® is now also available as a wallet. Once a user has verified themselves using OneID®, they can allow OneID® to remember them. This means they could instantly verify themselves just as they unlock their device—with a single tap.*

○ [Speak to our team to learn more.](#)



### 3. WHAT ARE THEIR CERTIFICATIONS? ARE THEY COMPLIANT WITH THE STANDARDS NEEDED FOR YOUR INDUSTRY?

OneID® is certified as a reusable Identity Service Provider, authorised by HM Government's Department for Science, Innovation & Technology (DSIT), under the UK Digital Identity & Attributes Framework (DIATF). We were also the first Orchestration Service Provider to receive certification. We are also regulated by the Financial Conduct Authority (FCA) to act as an Account Information Service Provider (AISP). This means OneID® is authorised, with customer consent, to use Open Banking infrastructure to capture personal data from banks and share it with selected parties in real time.

OneID® is certified by the Age Check Certification Scheme (ACCS), which safeguards young people by preventing access to age-restricted products and services. Ofcom has indicated Open Banking as a highly effective age assurance measure under the Online Safety Act.

Our document-free, bank-verified identity checks comply with the regulations for Disclosure & Barring Service (DBS) checks. We are also compliant with anti-money laundering (AML) identity verification as per the Joint Money Laundering Steering Group (JMLSG) guidelines, Legal Sector Affinity Group (LSAG) guidelines and Consultative Committee for Accountancy Bodies (CCAB).

### 4. HOW LONG DOES IT TAKE TO COMPLETE THE PROCESS AND GET THE RESULTS?

When thinking about the time it takes to complete the process, you must also think about the process itself. What steps should the customer take for the verification? Do they have to download an app? Do they have to scan a document? Do they have to create an account? Or upload a selfie?

The more steps they have to complete, the more likely they will postpone the verification. So, it's not just the process's length but also the task itself that delays onboarding new customers. In addition, if the verification has manual processes at the backend, you've got to factor those in.

*OneID® is a digital and document-free solution that allows users to verify themselves using their online banking app, even on the move. It does not require an app download or a properly-lit selfie. The verification can be completed instantly, and the result is shared in real time.*



## 5. HOW LONG DOES IT TAKE TO INTEGRATE THE SOLUTION?

Selecting and signing an IDV partner is only one part of the job. Getting the solution up and running is a whole different story. How long it takes to integrate a solution will depend on its complexity and your business's technology infrastructure, among other things. If you have a relatively small team of developers, an easy-to-integrate solution that requires minimal effort from you to run would be ideal.

*Integrating OneID® is easy and can be completed within a day – meaning the solution could be monetised from day one. With a dedicated team of developers, OneID® can help businesses of any size implement and maintain their customer verification process with the least effort.*

## 6. CAN THE SOLUTION BE CUSTOMISED TO MEET SPECIFIC NEEDS, SUCH AS BRANDING, WORKFLOWS, OR ADDITIONAL CHECKS?

When selecting an identity verification solution, consider whether it can blend in with your organisation's look and feel. When your user goes through the journey, will it be consistent with the experience your brand wants to deliver? Can it be integrated into your workflow in a way that maintains and enhances your operation's efficiency?

*OneID® offers a fully customisable solution, including white labelling, so it aligns entirely with your brand's identity and experience. The solution could be scaled and integrated seamlessly into your workflow to meet the scopes and requirements of your checks.*

[Speak to our team to learn more.](#)

## 7. HOW MANY API CALLS CAN THE SYSTEM HANDLE?

The scalability of an IDV solution is critical, especially for businesses operating in industries with fluctuating demand, such as retail or financial services. Peak periods like seasonal sales can significantly increase the number of users requiring verification simultaneously. Your IDV provider's infrastructure can handle these spikes without performance issues.

*OneID®'s cloud-based infrastructure is designed to scale effortlessly, meeting high-volume demands during peak hours within a day or seasonal spikes during the year. Whether you need to process thousands or millions of verifications, OneID® ensures consistent performance and rapid response times. This scalability extends globally, supporting businesses expanding into international markets with the same robust capabilities.*

## 8. HOW EASILY CAN THE SOLUTION SCALE AS YOUR BUSINESS GROWS OR YOUR VERIFICATION NEEDS CHANGE?

As your business expands globally, so will your verification requirements. Expansion into new markets – whether in terms of regions or sectors – may require compliance with additional regulations or the inclusion of diverse verification methods.

*OneID® is built for growth and offers seamless scalability both locally and internationally. Through partnerships with global identity providers, OneID® can deliver digital or electronic ID, bank-based, and document-based verification in multiple countries.*

Along with scaling the verification to additional regions, OneID®'s scope can also be broadened to meet the compliance requirements of different sectors, such as banking, automobile, gambling, etc. OneID® can seamlessly integrate scopes like Politically Exposed Persons (PEPs), Sanctions lists and Anti-money Laundering checks, among others, into its digital identity checks.

## 9. WHAT ARE THE ERROR RATES?

Error rates in identity verification often stem from manual entry or scanning of documents. Poor lighting, obstructed text, or inconsistent data formatting can also lead to inaccuracies. A truly digital solution that eliminates manual processes helps mitigate the possibility of errors.

*With the user's consent, OneID® accesses bank-verified identity data and shares it digitally with you. The data is not processed or interpreted; it is shared directly to your platform using Open Banking rails. This document-free process removes errors caused by environmental factors like poor lighting, background, etc., or human factors like hidden characters or incorrect angles when scanning a document and provides the exact identity data the user shared with their banks.*

## 10. IS IT WHOLLY AUTOMATED, OR DOES IT REQUIRE HUMAN INTERVENTION?

31-60% of KYC tasks—like identity verification—are still being done manually, dragging the onboarding process down unnecessarily.

*OneID®'s fully digital process uses the secure APIs to instantly share the requested data with you without human intervention. The entire process takes only a few seconds.*



## 11. HOW IS CUSTOMER DATA PROTECTED? WHAT STANDARDS ARE USED IN THE PROCESS? WHAT ENCRYPTION METHODS ARE USED?

Customers who verify themselves on your site trust you with sensitive personal information. Therefore, it is business-critical to know the effectiveness of an identity verification service provider's protective measures from a GDPR and reputational perspective.

*OneID® protects the customer's identity and age data by keeping it distributed and where it belongs—the banks—rather than copying it and building a data bank. Only a record of the shared data fields (e.g., Name, Address) is stored, not the actual values of the data (e.g., 'Jane Smith', '123 Acacia Avenue'). The user's bank stores and protects the actual identity data.*

*OneID® uses global open standards to connect to banks and collect and share identity data with the user's consent. Open ID Connect (OIDC) provides the protocols for sharing ID data and is the basis of the Financial APIs (FAPI) security layer of Open Banking.*

[Speak to one of our team members to learn more.](#)

## 12. HOW EASY IS GETTING ALL THE INFORMATION ABOUT THE PRODUCT AND ITS TECHNOLOGY? HOW COMPREHENSIVE AND WELL-DOCUMENTED ARE THE APIS AND DEVELOPER RESOURCES? ARE THEY EASY TO IMPLEMENT AND MAINTAIN?

Developer-friendly APIs and detailed documentation are critical for quick and successful integration. Look for providers offering accessible, well-maintained resources.

*OneID® provides comprehensive API documentation and developer resources, easily accessible through its website. Clients can also access a sandbox environment to test integrations before deployment, ensuring a smooth implementation.*

## 13. IS THERE A PRIVACY POLICY IN PLACE, AND WHERE CAN IT BE ACCESSED?

A transparent privacy policy ensures trust and compliance. Check that it is easily accessible and addresses key concerns, such as data handling and storage practices.

*OneID® includes a detailed privacy policy within its user journey. This ensures transparency and compliance with privacy regulations, giving businesses and users peace of mind. In addition, the privacy policy for the users and businesses could be accessed from the OneID® website.*



## 14. DO THEY GIVE ACCESS TO A TEST ENVIRONMENT?

Testing allows your teams to understand the solution's capabilities, assess compatibility with existing systems, and identify potential adjustments. A well-maintained and easily accessible test environment enables smoother onboarding and integration.

*OneID® offers a dedicated sandbox environment, allowing clients to test the product and its features extensively. This enables businesses to explore integration capabilities, simulate user journeys, and ensure a seamless launch. The sandbox is fully supported with comprehensive documentation, making the testing process straightforward for technical teams.*

## 15. WHAT USER EXPERIENCE DOES THE IDV DELIVER? WHAT DO USERS SAY ABOUT THE IDENTITY SERVICE PROVIDER?

How smoothly your customers complete their verification will determine how quickly they start using your services and staying close to you.

*OneID® prides itself on being the fastest and easiest customer verification method. As a truly digital solution, OneID® offers a seamless journey that can be completed in seconds with just a few clicks. The OneID® Wallet makes this smart solution even smarter. Repeat users of OneID® can instantly verify themselves with just one tap.*

## 16. HOW MANY CLIENTS ARE REFERENCEABLE AND FROM YOUR INDUSTRY? HOW VARIED ARE THEIR USE CASES

Knowing how many businesses from your industry an IDV provider has worked with will give you an idea of the solution's applicability and success in your process. Even if it's not a like-for-like match, having businesses that may have relied on a similar scope of data as your business will be a good indicator of the solution's capabilities. In addition, knowing how varied their use cases are will give you a good view of how the IDV provider could support you as you scale and grow.

*OneID® works with businesses in eSigning, KYC, dating, eCommerce, employment screening, and public-sector organisations. Businesses have been using OneID®'s document-free identity checks for DBS, contract signing, customer onboarding, payment setup, checkouts, age verification, and more. OneID® has partnered with like-minded document-scanning and eID providers for right-to-work, right-to-rent checks, and cross-border identity verification.*

[Speak to one of our team members to learn more.](#)

## 17. HAS THE PROVIDER EXPERIENCED ANY DATA BREACHES? IF SO, HOW WERE THEY HANDLED?

Understanding how a provider handles data security is crucial. While no system is entirely immune to breaches, robust preventive measures and effective responses can safeguard sensitive information and minimise exposure.

*OneID® is designed to minimise data exposure by not storing customer identity data. The data remains securely within the banking system, reducing the risk of breaches. Banks, which adhere to stringent security standards, add an additional layer of protection. To date, OneID® has had no reported breaches, reflecting its commitment to secure and reliable processes.*

## 18. DO THIRD PARTIES REGULARLY AUDIT THE PROVIDER'S SECURITY PRACTICES? CAN THEY PROVIDE REPORTS OR CERTIFICATIONS?

Third-party audits and certifications validate a provider's commitment to security and reliability. Look for certifications and testing standards that demonstrate a proactive approach to safeguarding data and ensuring system integrity.

*OneID® undergoes regular penetration testing to ensure the system's resilience against potential vulnerabilities. It holds certifications like Cyber Essentials for data security and the DIATF certification (for product reliability and accuracy) as a reusable identity service provider, capable of providing identity verification up to very high confidence levels for many GPG45 (Good Practice Guide) profiles. These assessments ensure that the service meets rigorous standards and provides secure and dependable identity verification.*



## 19. WHAT IS THE PROVIDER'S TRACK RECORD OF INNOVATION? HOW DO THEY STAY AHEAD OF TRENDS AND EMERGING THREATS?

A strong track record of innovation indicates that a provider is not just meeting today's needs but is also prepared for future challenges. Look for developments in emerging technologies and solutions that can keep your business competitive and secure.

*OneID® leads innovation in the identity verification space. It is the only truly digital and document-free identity service provider delivering a user journey that fits the digital age.*

*The OneID® Wallet enables users to reuse their verified identity even more easily with just a tap of a button, without downloading apps or compromising their privacy. OneID®'s Access Network enables businesses to verify individuals worldwide seamlessly and effectively. OneID® continues to anticipate industry trends and user expectations and develop solutions that simplify and strengthen the verification process.*

## 20. WHAT TRAINING AND RESOURCES ARE PROVIDED POST-IMPLEMENTATION? ARE THERE REGULAR UPDATES OR SESSIONS TO KEEP YOUR TEAM INFORMED?

Post-implementation support ensures your teams can maximise the solution. Comprehensive guides, training sessions, and access to support teams enable smooth operation and quick resolution of any challenges.

### OneID® offers:

- **Comprehensive Guides:** Detailed documentation covering integration, troubleshooting, and best practices.
- **Dedicated Support:** Access to OneID®'s product development and customer success teams for assistance during integration and beyond.
- **Personalised Onboarding:** One-on-one guidance to help businesses optimise the solution for their unique needs.

*While OneID®'s easy-to-integrate and simple-to-maintain solutions minimise the need for formal training, its support structure ensures clients are always equipped to achieve their goals.*

- To learn how OneID® can support you, speak to our team.





## ○ About OneID®

OneID® is the only provider of truly digital, real-time identity services that create absolute certainty between a business and a customer, in the fastest, cheapest and safest way.

Our digital ID services use the most advanced counter-fraud measures to help protect banks, businesses and consumers from online identity fraud. By streamlining existing ID processes, including payments, direct debits, onboarding and more, we help businesses reduce operational costs, increase sales and improve customer engagement. As the only UK Identity Service with access to bank-verified data, nearly 50 million UK adults are already set up to use OneID®, for real-time verification.

OneID® is certified by the Age Check Certification Scheme (ACCS), which safeguards young people by preventing access to age-restricted products and services.

OneID® is certified as a Digital Identity Service Provider, authorised by HM Government's Department for Science, Innovation & Technology (DSIT), under their UK Digital Identity & Attributes Framework (DIATF). We were also the first Orchestration Service Provider to receive certification. This allows OneID® to act as a hub to connect all of the UK's high street banks with providers and any online journey that needs customers to identify themselves.

Our certifications also include schemes such as Disclosure & Barring Service (DBS) checks for employee screening and Anti-Money Laundering (AML) compliant identity verification.

OneID® is also regulated by the Financial Conduct Authority (FCA) to act as an Account Information Service Provider (AISP) under the Payment Services Regulations, 2017. This means OneID® is authorised, with customer consent, to use Open Banking infrastructure to capture personal data from banks and share it with selected parties in real time.

We are also a B Corp business.

To learn more visit [www.oneid.uk](http://www.oneid.uk)



○ FOR MORE INFORMATION  
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