

Introduction

In line with [our Charter](#), we need to ensure that the right people have access to the right benefits. We also want to prevent the wrong people from being able to access benefits they're not entitled to, such as organised criminals and individuals committing identity fraud.

Prior to paying a client, we need to have confidence that the identity the client is using does belong to them, and that it is a real identity. We complete an identity verification check when an application is made, to meet a suitable level of confidence that the client is who they say they are, and that their identity is real. We also complete authentication (security checks) each time a client contacts us to make sure we're talking to the right person.

Learning objectives

On completing this learning, you will be able to:

explain what identity verification is and why it's important

- explain what authentication checks we need to complete when a client contacts us
- verify an applicant's identity when they apply for disability benefits
- explain when to arrange an appointment with Local Delivery to complete face-to-face identity verification
- verify an applicant's identity using a BASRiS or DS1500 for applications made under Special Rules for Terminal Illness
- explain what happens if an applicant's identity cannot be verified.

What is ID&V?

Identity and verification (ID&V) covers the proofing and verification of the identity of an individual and authentication of that identity.

Identity verification

Identity verification ties a claimed identity to a person or organisation, to a suitable level of confidence. This involves looking at suitable evidence and comparing it with claims received by an individual, proving that the person exists and the identity is not used in a fraudulent way.

We complete identity verification when an application is made.

Authentication

Authentication establishes that the person who wants to carry out a transaction is the one who owns the identity. This involves comparing the answers given by a person with a shared 'secret' that only the right person would know, for example a username and password.

We complete authentication each time a client contacts us.

Identity Verification

We must verify an applicant's identity when we receive an application, to make sure the identity they are claiming is real and belongs to them.

When an applicant submits part one of the application, their identity is automatically checked using the Identity Service Check. This will show either a pass, fail, or blank result in SPM.

If the result is a pass, the applicant's identity has been verified and we can continue processing their application. If a fail result is shown, we will instead need to confirm the applicant's identity using another method, such as face-to-face identify verification at an appointment with Local Delivery.

Authentication (security checks)

A client or their representative may contact Social Security Scotland before or during the application process, or after they've received a determination on their application.

Authentication, also known as **security checks**, are completed to ensure the person contacting us is who they say they are. This usually involves asking them to confirm their personal details, and answering security questions.

We complete authentication each time a client contacts us.

In this training, we will cover each of the above processes in more detail.

Authentication (security checks) summary

Authentication, also known as 'security checks', must be completed whenever we come into contact with a client.

Our clients come in to contact with us through a variety of channels, such as:

- telephone
- webchat
- face-to-face
- video call
- online, when signing in to our Digital Portal.

A client may come in to contact with us before, during or after the application process. We complete authentication, or security checks, whenever and however a client decides to contact us. We do this to ensure the client is who they say they are.

Example

Clarise contacts Social Security Scotland via webchat to check on the progress on their application. Before we can give them any information, the client advisor asks them to confirm their personal details, and answer security questions.

Example

Ben arranges an appointment with Local Delivery to help him complete a form about his son's scheduled review. When the Local Delivery admin team arrange an appointment, they ask Ben if he has photo identification which he can bring to the appointment.

When the client support advisor arrives at the appointment, they ask for Ben's full name, date of birth and address and check Ben's photo identification.

Example

Stella has already started an application using the Digital Portal, and wants to sign back in to continue where she left off. The Digital Portal asks her to sign in using myaccount to authenticate that she is the right person to sign in and continue with the application.

PHONE OR WEBCHAT FACE-TO-FACE

Clients may contact us by phone or webchat for a number of reasons, for example:

- to ask questions before applying, to apply, or request help applying
- to check up on the progress of their application
- to report a change in their circumstances
- with a query relating to their benefit, for example a query about their payment.

When a client contacts us by phone or webchat we complete authentication by asking for the client's personal details and asking security questions.

Read more about this process in guidance: [Security checks for inbound calls and web chat](#).

If your role involves talking to clients, either face-to-face or over the phone, then you will receive separate learning on how to carry out security checks.

Identity Service Check

We must verify an applicant's identity after we receive an application for disability benefits. Unlike authentication which must be completed each time a client contacts us, identity verification is done once, when we receive an application.

For Child Disability Payment, we must verify the identity of the person who makes the application and has responsibility for the child or young person the application relates to. This is usually the child's parent or guardian.

For Adult Disability Payment, we must verify the identity of the client the application relates to. If the client has a representative acting on their behalf, such as a Legal Acting Body or Appointee, we'll also need to verify the representative's identity unless this has already been done previously.

If an applicant gets help or support with their application, or someone else submits an application for them, we must still verify the applicant's identity.

Example

Toni is applying for Child Disability Payment under Special Rules for Terminal Illness for her daughter. A representative from Citizen's Advice Scotland fills in the application on Toni's behalf. We must verify Toni's identity, not the representative from Citizen's Advice Scotland.

When do we verify an applicant's identity?

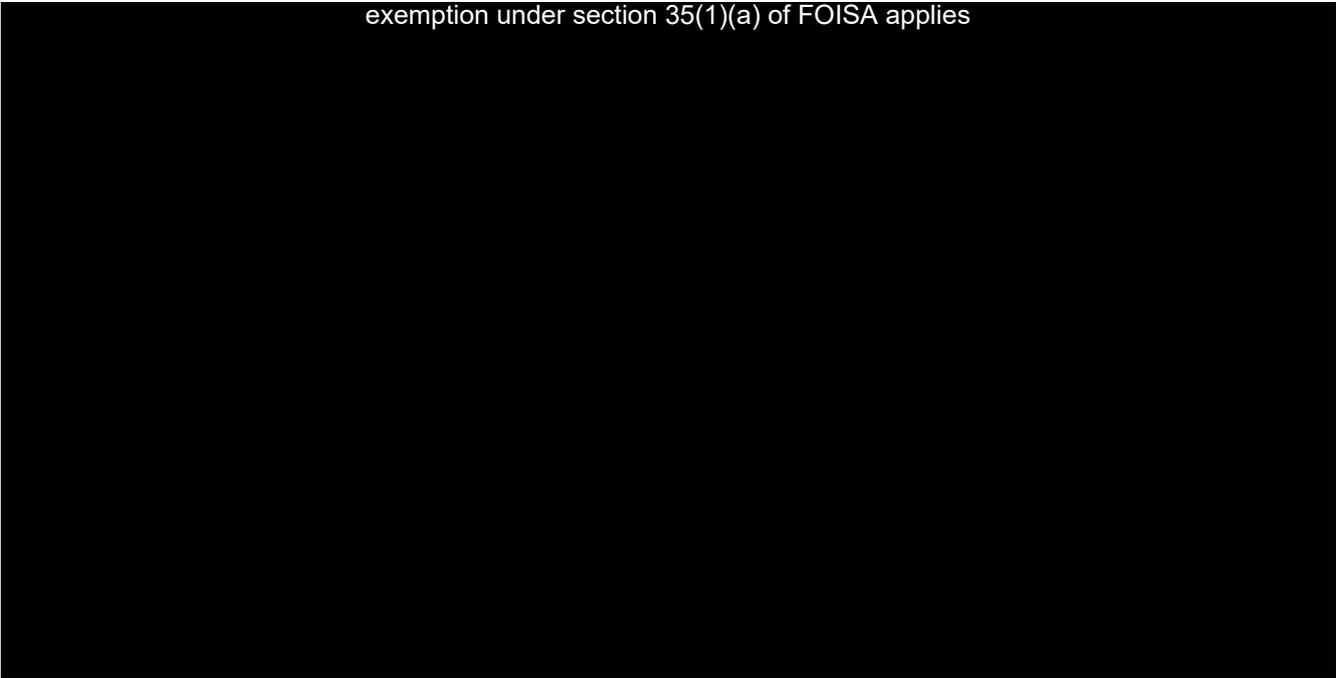
We verify an applicant's identity after they submit part one of their application. An applicant's identity must be verified before we are able to complete any other verifications and process their application.

When part one is submitted, SPM creates identity evidence and a verification is raised. Once we have verified identity, the evidence is updated with a pass result, which then clears the verification.



A list of outstanding verifications is shown on SPM, including 'Verifying Identity Verification'.

exemption under section 35(1)(a) of FOISA applies



When part one is submitted, the applicant's identity will automatically be checked by the Identity Service Check.

The Identity Service Check will automatically update the Verifying Identity Evidence on SPM with a pass or fail result. The fields highlighted below will be updated. You won't be able to edit these fields once they have been updated.

A blank result will be shown if the Identity Service Check could not be carried out automatically.



Verifying Identity Evidence screen in SPM shows the fields 'Back office identity service check?',

'Back office identity service check date' and 'Back office identity service check reference number'.

Pass

If the 'Back Office Identity Service Check?' field has been updated to a Pass then the applicant's identity has been verified.

You don't need to do anything else, and you can continue to process the application.

Fail

If the 'Back Office Identity Service Check?' field has been updated to a Fail then we need to verify the applicant's identity using another method.

For applications made under normal rules, identity can be verified at a face-to-face appointment with Local Delivery. A notification is automatically sent to the applicant letting them know that Local Delivery will be in touch to arrange an appointment. A referral is automatically sent to the Local Delivery admin team so they can arrange a suitable appointment.

For applications made under Special Rules for Terminal Illness, identity can be verified using the Benefits Assessment under Special Rules in Scotland (BASRiS) form. A task is automatically sent to the BASRiS team so they can verify the applicant's identity using the BASRiS.

Blank

If the applicant doesn't provide UK bank account details on the application, then the Identify Service Check cannot be carried out automatically. The fields shown above will not be updated, and a task will be raised to manually invoke the Identify Service Check within 48 hours.

To manually invoke the Identify Service Check you should:

1. Open the Outstanding Identity Verification Screen.
2. Invoke the check from the Actions Menu.

You will now get either a pass, fail, or another blank result.

If you get another blank result, exemption under section 35(1)(a) of FOISA applies



Read the guidance on the Identity Service Check:

Check the applicant's identity using the 'Back office identity service check'

Client Representatives

For Adult Disability Payment, a client who is incapable of acting for themselves may have someone else acting on their behalf, such as a Legal Acting Body or Appointee. Both the client and their representative must pass the identity verification check.

If either the client or their representative does not pass the automatic check, a face-to-face appointment should be made with Local Delivery. Where possible, Local Delivery will complete all required checks at the same visit.

Example

Emma submits a new application for Adult Disability Payment on behalf of Jane. Emma tells us she would like to become Jane's appointee.

Social Security Scotland need to:

- verify Jane's identity (the client)
- verify Emma's identity (the potential appointee)
- carry out an appointee referral visit to confirm Jane needs an appointee and that Emma is a suitable person to act on Jane's behalf.

Jane passes the automatic identity check, however Emma does not. A face-to-face visit with Local Delivery is arranged to:

- verify Emma's identity using the face-to-face method
- carry out the appointee referral visit.

These are done at the same visit. We don't need to verify Jane's identity using the face-to-face method as this has already been verified by the automatic identity check.

Example

Dana submits a new application for Adult Disability Payment on behalf of Henrik. Dana tells us she has Power of Attorney for Henrik and is applying as a Legal Acting Body.

Social Security Scotland need to:

- verify Henrik's identity (the client)
- verify Dana's identity (the Legal Acting Body).

Both Henrik and Dana do not pass the automatic check. A face-to-face visit with Local Delivery is arranged to:

- verify Henrik's identity using the face-to-face method
- verify Dana's identity using the face-to-face method.

As Henrik and Dana live together, it is convenient for these to be done at the same visit.

If a client representative has applied for the client under Special Rules for Terminal Illness, the face-to-face visit can be fast-tracked.

You can find out more about this in the guidance:

- Appointee referrals for adults and Special Rules for Terminal Illness (SRTI)
- Verifying legal acting bodies and Special Rules for Terminal Illness (SRTI).

Face-to-face identity verification

Face-to-face identity verification is completed by a client support advisor from Local Delivery. The client support advisor will verify the applicant's identity by checking their identity documents to ensure they are valid. They will also compare the personal details in the documents with the details on SPM to ensure they match.

A client support advisor can complete face-to-face identity verification at an in-person appointment, or by video call, depending on what works best for the client. Whenever a client support advisor from Local Delivery meets with the applicant, they must also complete authentication. This can be done by checking the applicant's photo identification if they have any, or by asking security questions where they don't have photo identification.

Example

Madinah arranges an appointment with Local Delivery to get help finding supporting information to provide with her application for Child Disability Payment. When the client support advisor arrives at Madinah's home, they complete authentication. As Madinah's identity has not yet been verified, they must also complete identity verification.

Example

Henri arranges an appointment with Local Delivery to get help completing a re-determination request. When the client support advisor meets with Henri by video call, they complete authentication. Henri's identity has already been verified when he previously made an application, so the client support advisor does not need to complete identity verification.

Arranging an appointment

Where the need for a Local Delivery appointment is identified, the Local Delivery admin team will set up an appointment using the Appointment Booking Tool.

Read the guidance on [Identity checks for face-to-face appointments](#).

The process we follow to verify the applicant's identity depends on what documents they have.

The Local Delivery Admin Team will ask the applicant what documents they have available. They will tell the applicant what to bring with them to the appointment.

PHOTO IDENTIFICATION

If the applicant has photo identification, they will be asked to bring this and proof of address.

Their identity will be:

- authenticated using their photo identification
- verified using their photo identification and proof of address

NO PHOTO IDENTIFICATION

If the applicant does not have photo identification, they will be asked to bring their birth certificate, the bank card for the account the benefit will be paid to, and proof of address.

Their identity will be:

- authenticated using security questions
- verified using their birth certificate, bank card and proof of address.

NO APPLICATION ON SPM

If the applicant doesn't have photo identification and there is no application on SPM, then security questions cannot be prepared.

Their identity will be:

- authenticated by confirming their personal details
- verified using their birth certificate, bank card and proof of address.

NO DOCUMENTS

If the applicant cannot provide the required documents, for example, because they do not own any of the documents listed, then we follow the exceptions process.

exemption under section 35(1)(a) of FOISA applies

If the applicant has photo identification, they will be asked to bring this and proof of address.

Their identity will be:

- authenticated using their photo identification
- verified using their photo identification and proof of address.

Photo identification

The applicant should provide one of the following:

- Passport
- European Economic Area (EEA) National Identity Form
- UK provisional driving license
- UK or European Economic Area (EEA) full driving licence
- UK Identity Card with 'PASS' logo

- Biometric Residence Permit
- Armed Forces Card

The details on the document must be up to date and the document must not be expired. The document must show a likeness of the applicant's physical appearance.

You can still accept a driving licence as photographic ID if the individual's previous address is listed. However, you should ask them to provide proof of their current address using the list of acceptable evidence.

Proof of address

The applicant should provide one of the following:

- bank statement
- council tax statement or bill
- utility bill
- leasing agreement for a vehicle
- NHS appointment letter
- payslip
- mobile phone contract (from a defined list of major suppliers and not Pay As You Go)
- residential property rental/purchase agreement
- credit card bill
- mortgage statement
- local account
- student loan account

These cannot be an online copy or PDF, and must be dated within the last 6 months.

Birth certificate and bank card

The applicant should provide one of the following:

- bank statement
- council tax statement or bill
- utility bill
- leasing agreement for a vehicle
- NHS appointment letter
- payslip
- mobile phone contract (from a defined list of major suppliers and not Pay As You Go)
- residential property rental/purchase agreement
- credit card bill
- mortgage statement
- local account
- student loan account

These cannot be an online copy or PDF, and must be dated within the last 6 months.

A client support advisor from Local Delivery won't make copies of the document, but they will record which documents they have seen on SPM.

At the appointment, the client support advisor will follow the steps in the guidance Complete identity checks at an appointment.

Once a client support advisor has completed all the required checks, they can update the evidence in SPM with a pass or fail result.

This raises a task so the client advisor can:

- continue processing the application if the applicant's identity has been verified
- deny the application if the applicant's identity could not be verified.

Applications made under Special Rules for Terminal Illness

If an applicant fails the Identity Service Check and they have applied under Special Rules for Terminal Illness, the BASRiS team can verify their identity using the information on the BASRiS or DS1500 form.

The colleague in the BASRiS team should:

- check if a BASRiS or DS1500 is available - if it isn't, then one should be requested as this will be required for making a determination on the application
- check the applicant's details on the BASRiS or DS1500.

exemption under section 35(1)(a) of FOISA applies



An example BASRiS showing the parent's details.

If the applicant's details provided in the BASRiS or DS1500 match those held on SPM, then the applicant's identity has been verified and no further checks need to be done. The Verifying Identity Evidence should be updated to record a pass result next to BASRiS received.

If the details do not match those held on SPM, then the face-to-face identity verification process should then be followed, and an appointment should be made with Local Delivery. Read the guidance on how to Verify the applicant's identity as part of a special rules application.

Verifying Identity Evidence in SPM

exemption under section 35(1)(a) of FOISA applies



Identity cannot be verified

If we are not able to verify an applicant's identity, then a fail outcome should be recorded on SPM.

The steps you need to record the outcome as a fail depend on the reason why you could not verify their identity:

- the identity documents did not confirm the applicant's identity
- the BASRiS form did not confirm the applicant's identity
- the applicant could not provide the identity documents
- the applicant did not attend an appointment
- the applicant did not book an appointment
- we could not contact the applicant's referee.

Steps to take in each of these scenarios are explained in the guidance: **Record the identity verification on SPM.**

exemption under section 35(1)(a) of FOISA applies

Edit verifying identity evidence to record a fail result.

Example

We received Karen's application on 14 April and arranged a face to face appointment to verify her identity on 26 April.

The client support advisor was not able to verify Karen's identity as the documents she provided did not confirm her identity.

A fail result is recorded for the face to face check on SPM and the reason entered in the comments field.

If we are unable to verify an applicant's identity, we must deny the application. A client advisor must only deny an application after receiving completed part two of the application.

Summary

- ID&V processes ensure we're doing everything we can to pay the right people the right benefits.
- Security checks (authentication) are used whenever and wherever a client contacts us, to confirm we're talking to the right person - this involves asking security questions, or providing photo identification when meeting face to face.
- Identity verification is required when we receive a new application, to verify the identity of the person applying for the benefit - this is done automatically using the Identity Service Check when part one is submitted.
- If the Identity Service Check records a pass result, you can continue processing the application.
- If a fail result is recorded then a face-to-face appointment is arranged with Local Delivery (for normal applications made under normal rules) or a BASRiS check is completed (for applications made under Special Rules for Terminal Illness).
- A client support advisor from Local Delivery carries out a face-to-face check by checking the applicant's documents to ensure they are authentic and that the details match with those on SPM.
- For applications made under Special Rules for Terminal Illness, a task is raised so the BASRiS Team can check the applicant's details on the BASRiS form match those held on SPM.
- If an applicant's identity cannot be verified, this is recorded on SPM so a client advisor can deny their application.

Read the guidance on the Knowledge Hub if there's anything you'd like to recap.

