

APP BASED ID VERIFICATION

WHAT IS IT?

Responsible law firms and other regulated entities are moving towards using App based verification solutions in a bid to protect their client's information from criminals and identity fraud.

In addition to the security it provides, it enables you and other relevant individuals who are a party to the transaction to have their identity verified in a simple and efficient manner, whilst ensuring we comply with our regulatory

WHO ARE OUR SERVICE PROVIDERS?

We currently work with the following firms that offer App based verification, as we believe they fit our needs and provide the service we need at the right cost.



HOW IT WORKS

Firstly, we will ask you to provide us with your full name, address, DOB and mobile device number. We will also need this information for other individuals whose identity we need to verify. On corporate transactions we will tell you who these people are. The App based solution can verify the identity of non UK based individuals too.

SMART SEARCH

1. Grab your phone and ID
ID documents accepted are passports, driving licence or National ID cards.
2. Click on the link in the text you receive from Smart Search.
3. Follow the instructions to upload a photo of your ID document and a selfie.

THIRDFORT

1. Grab your phone and ID
ID documents accepted are passports, driving licence or National ID cards.
2. Create an account
You will receive a text from Thirdfort providing a link to download a free app. Complete your details to set up the account. All your data is encrypted and your personal information will not be shared with anyone else.
3. Complete your tasks
The home screen will guide you through the information you need to complete and the tasks you need to do, which may include:
 - Input personal information (e.g. name, address, DOB)
 - ID check: take a photo of your ID and complete a biometric check, to ensure it is you;
 - Proof of address: take a copy or upload evidence of your address (e.g. a utility bill)

Where we are acting on a property transaction or other transaction where we need to verify the source of funds, we will use Thirdfort and you will be asked to:

- Let us know where the money you're using to fund the property purchase or other transaction (e.g. investment on a fundraise) has come from.
- Provide us with evidence of your source of funds in the form of bank statements: Thirdfort securely connects to your bank to get digital statements direct from your account (see more information below). If we do not obtain evidence of funds for the transaction through Thirdfort, we will still require the information from you in

If you have any questions please contact our compliance team on 0345 070 6000 and ask for Camilla Williamson. If you do not have a suitable mobile device to complete App based verification, please do not worry, just speak to us and we will verify your identify in an alternative way.

SECURITY

THIRDFORT AND HOW THEY CONNECT SECURELY TO YOUR BANK ACCOUNT

By law, when we are dealing with transactional funds, we need to understand where that money comes from. This helps to stop fraud, like money laundering. As a regulated law firm we are required to carry out checks on source of funds by law.

Some firm's ask for paper bank statements, which is slow, time consuming and when being sent by email at risk of interception by fraudsters. We use Thirdfort, as they have a solution that enables you to provide digital bank

OPEN BANKING IS CHANGING THE WAY WE MANAGE OUR MONEY

It lets you give companies like Thirdfort secure access to your financial information. They're regulated and authorised by the Financial Conduct Authority (FCA) – the same regulator as high street banks. All your data is encrypted. This is the safest way to provide this information.

THIRDFORT NEVER SEES YOUR PASSWORD OR LOGIN DETAILS

Open Banking does not share your password or login details with Thirdfort or us. Their App securely connects to your bank or building society to verify it's you, without sharing any details.

Once you confirm you're happy to give Thirdfort access to your bank statements, your bank or building society will redirect you back to the Thirdfort App to continue the checks.

THIRDFORT DOESN'T STORE OR SHARE YOUR BANKING DATA

Your information is only held by Thirdfort temporarily for the purposes of our verification checks. Once the checks are complete the information is permanently deleted from the App. Data may be stored locally on your mobile device and deleting the App will delete any data held locally.

AML VERIFICATION DATA RETENTION THIRDFORT AND SMARTSEARCH

EMW will hold the results of the verification check in line with our obligations under the Money Laundering Regulations. We hold this information securely for a period of 5 years from the end of our relationship with you.

SERIOUS ABOUT SECURITY

EMW and our providers take the protection of your personal information very seriously. Our decision to use both these solutions includes a risk assessment on their approach to how they protect your data on their App.