INTERVIEW

'It's the thing we've been waiting for'

You might not expect a 360-year-old brand to thrive in the face of a digital transformation. But, for **Elinor Hull**, identity services director at the Post Office, the arrival of digital ID has been an opportunity to reshape the business around a secure *and* accessible offering

Emily Seares

With 11,500 branches nationwide, the Post Office has the single biggest retail network in the UK. It also carries out more than 10 million identity-based transactions annually.

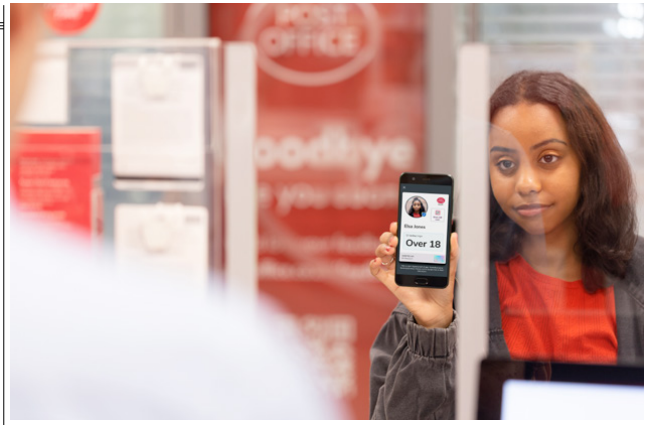
Unfortunately, those transactions aren't all plain sailing. The volume of different identity policies in play and the many different documents required for face-to-face authentication has been a big challenge for this legacy business – made worse by an inability to seamlessly link in-person and digital transactions.

"As a portfolio business, we handle so many different transactions and a lot of services that require ID," explains the Post Office's identity services director, Elinor Hull.

"Whether you're picking up a parcel, buying euros or want to withdraw cash from your bank account, you need proof of ID. And one of the hardest things our postmasters face is knowing what ID they can accept with which transaction because for many of these services we work with third parties, which have their own identity policy," she says. Customers are also confused because they don't understand the rationale behind the different policies.

Those are just the problems which might come up during the first stage of the transaction. Beyond establishing which ID can be used, the process of ascertaining whether the ID itself is genuine has long caused issues. "Our postmasters are not identity document experts," says Hull. "It makes them nervous if they have to question whether a passport is genuine or they aren't sure about a driving licence." This can cause friction and arguments for postmasters and consumers. "That's not what we wanted. And it isn't how we want to service customers," she adds.

Adapting, though, hasn't been easy. Initial attempts to help customers access government services through Gov.UK Verify ran aground when it was confirmed earlier this year that the system would be discontinued in April 2023 after take-up was lower than expected. Even so, Hull says that the Post Office remains clear about the need to go further with integrating digital and face-to-face identity transactions. "We've been around for 360 years, and we definitely don't want a Blockbuster moment," she says. "We're constantly looking to evolve, to ask how we can still be relevant in customers' lives and how we can leverage the trust they've placed in us."



The Post Office Pass Card provides proof of age but no other information

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In response to these challenges, Hull launched a partnership with Yoti, an expert in digital identity and biometric authentication. This partnership has produced a free-to-use EasyID app, which Hull describes as the Post Office's "biggest identity-related success" to date. The app combines customers' personal data and biometrics to create a secure, reusable ID on their phone. That's in addition to in-branch services for those customers who do not have access to a smartphone or who prefer face-to-face contact when confirming their identity.

Naturally, security has been a priority. Customers using the app can simply hold their phone up to the postmaster to show the single piece of identity information relevant to that transaction, in bold and backlit, with a recent photo to accompany it. And to safeguard privacy, identity attributes are all stored separately, with only the individual having the key and the ability to link all these pieces of information.

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"A product like this helps reinvent and refresh the Post Office brand, showing that we're more than just bricks-and-mortar," Hull explains.

The app also demonstrates the Post Office's ongoing transformation into a digital identity service provider (IDSP). For instance, companies can now use Post Office and Yoti identity verification services for fraud detection, e-signatures and customer authentication, all done via secure biometric face-matching and Liveness Detection.

The app's not the only change, either. The Post Office has introduced other identity services, including the Pass card, a physical photographic proof-of-age ID card, aimed at young people. "We're removing some of the barriers," says Hull, "starting with the ability to prove your identity, full stop, and then your ability to interact digitally."

This year, the UK government released its updated digital identity and attributes trust framework, which defines rules, standards and governance oversight for IDSPs. The objective is to establish the basis for a digital identity that is as trusted as using passports or bank statements. And in June, the Department for Digital, Culture, Media and Sport named the Post Office and its partner Yoti as the UK's first certified IDSP.

"It has been profound for us," says Hull. "I guess it's the thing we have been waiting for, for years. Ultimately, it is the gold standard. It is the sign that your product and your service can be entirely trusted. And that's what has been lacking in accelerating UK adoption."

Hull points out that the recruitment sector is already using the Post Office's digital ID technology and with great success. The Post Office has also just completed a series of trials with supermarkets, testing the use of digital ID as proof of age for alcohol purchases. Her ambition now is to participate in a sweeping standardisation of digital identity. Higher adoption rates and more collaboration between industries will be the key to making that a reality.

To date, 3.5 million UK customers have downloaded digital identities via the Post Office's partnership with Yoti. Hull says this is good – but not good enough.

"We need to be much closer to 5 or maybe 10 million to have the type of authority that will reassure businesses that customers will have a seamless transaction. And, equally, I can be an advocate of the product – stand from the rooftops and scream about it – but unless there are places where people can use it, it will just stay as smart technology, and nobody will care."

It is partly a cultural change that Hull has in mind. "We need the same transformation in digital identity as we've seen in the payments sector, which has moved from cash to digital payments. I don't even think about how I'm making a payment now. I can just double-click a smart watch and it's all done," she says. "We'll have been successful when everybody stops talking about digital identity."

90% of people in the UK live within a mile of a post office

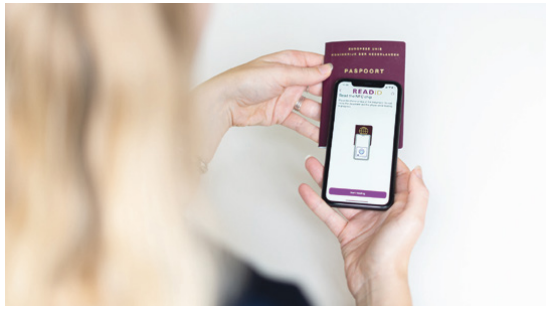
30,000 stores accept the EasyID app as a form of identification

200,000 Disclosure & Barring Service checks are processed by post offices each year

46% of consumers do not like it when businesses take photocopies of their ID documents

Post Office, 2021

Commercial feature



Tackling the growing problem of identity fraud

Inverid's ID verification solution ReadID provides comprehensive security while enhancing the user experience

Identity theft and fraud have grown exponentially over the last decade. Year-on-year, reported ID fraud cases climbed by almost one quarter (22%) in 2021, according to the UK's National Fraud Database.

The very fact that more people than ever are working or making transactions remotely online, accelerated by the Covid-19 pandemic, means that there are also far more opportunities for criminals to attack remotely. The hackers have become more sophisticated in their methods too, so it's critical for governments and institutions to be able to effectively and remotely verify a person's identity.

Netherlands-based firm Inverid first developed a solution to this problem in 2015, when it collaborated with the Dutch police on an app that checks people's identity using the officer's smartphone. It leverages the fact that most identity documents have a very secure chip inside. Since then, it has rolled this ReadID technology out to governments, banks and other organisations worldwide.

In April 2019, the company was a key supplier for a new remote identity verification programme for the UK government's European Union Settlement Scheme, which enables European Economic Area nationals living in Britain to apply for UK immigration status. The app, which again uses ReadID technology, can be downloaded on almost all smartphones, both iOS and Android.

It enables the user to check that the passport, ID card or residence permit is authentic, and to verify that the person in possession of the document is the same person by using biometric matching. By reading the bottom two lines on the picture page of the passport, or the bottom three lines of an ID card, known as the Machine Readable Zone (MRZ), the technology captures the required details to get access to the chip in the document using Near Field Communication (NFC).

Authenticity proved

After reading the data, including the original high-resolution photo of the holder, the software verifies if it's authentic or not instantly. The data is cryptographically validated to see if it has been manipulated or if the chip has been cloned using a list of known country security certificates. Authenticity of the document can be proven with 100% certainty. This compares favourably with checking documents visually, as some fraudulent documents can hardly be detected.

If the app identifies that the document isn't authentic – for example, if it has not been issued by a trusted source or it has been cloned – this information will be made available to the customer.

Optionally, Inverid works with partners to add liveness, presence and biometric matching through a selfie process, which matches this data against the high-resolution photo in the chip.

"Essentially, it's an immigration e-gate in your pocket," says Wil Janssen, co-founder and CMO of Inverid, which opened an office in London in September and has plans for another in Spain by the end of the year. "The beauty is it's so easy to use that the customer doesn't need to compromise on either security or user experience."

Such is the app's success that, by the end of June 2022, 6.7 million applications had been received through the EU Settlement Scheme (EUSS). Feedback from the 2019 EUSS survey also found that 79% of applicants said proving their identity through the app was either very or fairly easy.

The NFC technology, which meets the UK's Good Practice Guide 45 requirements, currently works with identity documents from 163 countries. Customers can see what the data will be used for, in order to comply with the General Data Protection Regulation. No personal data is stored by Inverid.

The app's range of uses is almost endless. As well as standard ID verification – for the likes of right to work, right to rent, security clearance, checking visas, setting up bank accounts, buying and selling property and mortgage approvals – it's increasingly being used in remote employee onboarding and industries such as cryptocurrency, gambling and gaming, which are becoming highly regulated and where age checks or identity verification are required.

22% Reported ID fraud cases climbed by almost one quarter in 2021

Cifas, 2022

Learn more about trusted identity verification at inverid.com

inverid
Creators of ReadID