# 回 Digital ID

Fact sheet



#### Introduction

In today's world, we use our phones for more than sending a text or making a phone call. We can do our online banking, watch our favourite shows, follow an exercise class and complete our weekly food shop - all from the palm of our hands. Phones have transformed so many aspects of our lives and yet, the way we prove our age or identity hasn't changed. We're still asked to show physical documents each time we need to prove who we are.

We can do almost everything with our phone, so why not use it for ID too? A Digital ID is the new way to prove who you are. It's your ID on your phone and gives you an easier, smarter and safer way to prove your age or identity.

Yoti, Post Office and Lloyds Bank are committed to bringing Digital ID to as many people in the UK as possible. That's why we've formed Digital ID Connect - a network of Digital ID apps. You can choose which Digital ID app to use - Yoti ID, Post Office EasyID or Lloyds Bank Smart ID. Each app has the same core functionality but has a tailored user experience to align with their brand values. All three apps can be used in the same places.

Unfortunately, there are a few misunderstandings about Digital IDs. Some people worry about their privacy, that they could be the start of a national ID system, or a way to collect lots of personal data. With our three Digital ID apps, none of these claims are true.

We believe people should choose whether they'd like to use a Digital ID - based on the facts.

## Our Digital IDs are an accepted form of ID

In the UK, Yoti ID, Post Office EasyID and Lloyds Bank Smart ID can be used for:

- Buying age-restricted goods including energy drinks, vapes, tobacco, lottery tickets, games, fireworks and medicine
- Accessing age-related travel discounts on trains and buses
- Watching age-restricted films at cinemas
- Entering 18+ gaming or gambling premises
- Accessing tattoo and beauty salons
- Proving identity for right to work, right to rent and criminal record checks
- Proving identity for collecting parcels in Post Offices

With Yoti ID and Post Office EasyID, you can also swap verified details with someone to give you more confidence about who you're talking to. This could be when you're buying or selling a secondhand item online or chatting to someone on a dating site.





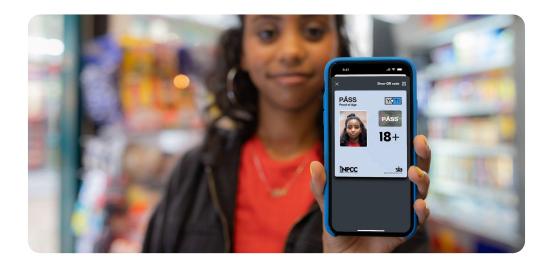


## Our Digital IDs are a safer way to prove your age and identity

Using a Digital ID means you don't always need to carry around and use physical identity documents, which can easily be lost, damaged or stolen. In fact, over one million driving licences and 400,000 passports are lost every year.

<u>Losing your passport</u> is not only an inconvenience and costly to replace, but it can leave you vulnerable to identity theft and fraud. If it falls into the wrong hands, that person could use your ID and impersonate you to open bank accounts, apply for credit, and create fake social media accounts - all in your name.

Our Digital IDs give you an easier, smarter and safer way to prove your who you are. You can share verified details with businesses and other people, without using physical identity documents every time. Your Digital ID is not a photo of your ID stored on your phone's camera reel. In fact, there are many reasons why storing a photo of your passport on your phone is a bad idea.



## Our Digital IDs protect your data

When you create your Digital ID, each piece of your data is encrypted, made unreadable and then stored individually. Think of each piece of data being locked in its own safe, which only you can unlock. You literally hold the key - your own private one called an encryption key. This gives you, and you alone, access to your information. The only place that this encrypted key is stored is within your phone.

Your Digital ID is <u>secured</u> with your unique biometrics and a PIN. So even if someone else got hold of your phone, they would not be able to access or share your personal data.

When you use our Digital ID, we can't see what you're sharing with a business or another person. You always consent to share your information and you have a record of what data you've shared and who you've shared it with.

Each piece of your data is encrypted and then stored individually.



## Our Digital IDs let you share less data

Every time you use your passport or driving licence to prove your age, you reveal so much personal information about yourself – your date of birth, full name, address, nationality, passport number, photo and so on. This is because it's not possible to prove your age with a physical document, without sharing other information.

We believe in only sharing the necessary details. That's why our Digital ID apps let you share specific details. So you could share your photo and age group (e.g. 18+), without disclosing any other personal data.





## Our Digital IDs are private and secure

The Yoti ID, Post Office EasyID and Lloyds Bank Smart ID apps are all designed with <u>privacy and security</u> at their core. Each app allows you to securely share verified information when you need to prove your age or identity.

Each app has a number of privacy features including:

- Each individual piece of your data is encrypted and stored separately, instead of storing it as a single record in one big database.
- We can't see what information you've shared, and we can't track you.
- You always consent to share your information.
- We can't sell your information to third parties for marketing or any other purpose. Because of how the technology is built, it's literally impossible for us to do it. We can't send you emails or marketing texts as we can't access your personal information.
- It is impossible for anyone other than you to control and share your data.



## They can't be used to buy alcohol (yet)

Digital IDs are not currently accepted for buying alcohol. But, a number of UK supermarkets, including Asda, Morrisons and The Co-op, have tested our Digital ID apps, with <u>positive results</u>.

To meet the UK Licencing Act (2003), the law currently states that a 'responsible person' must approve the sale of alcohol by seeing identification bearing their photograph, date of birth, and a holographic mark. So the UK government needs to update this legislation to allow Digital IDs to be used for the sale of alcohol.

When this happens, any one of our Digital IDs (Yoti ID, Post Office EasyID and Lloyds Bank Smart ID) are ready to help you prove your age.

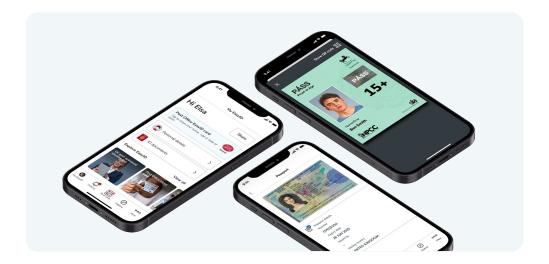
We should say that you can use the apps to buy alcohol online just not in person at supermarkets and other licensed premises (like bars or nightclubs).



## There are three Digital ID apps that make up Digital ID Connect

<u>Digital ID Connect</u> is a network of reusable Digital ID apps that allow businesses and people to trust who they're connecting with. The Yoti ID, Post Office EasyID and Lloyds Bank Smart ID apps make up Digital ID Connect. These three apps can all be used as proof of age and identity in the UK.

You can choose which of these Digital IDs to use. All three apps work the same and are accepted in all of the same places. Each app has the same core functionality. However, they also have a tailored user experience to align with each individual brand.



## Our Digital IDs accept hundreds of identity documents

When you first create your Digital ID, you can add an identity document, such as a passport or driving licence. We use this document to verify your details (like your name and date of birth). Once your details have been verified, you can then use your Digital ID to prove who you are.

To make our Digital IDs available 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.



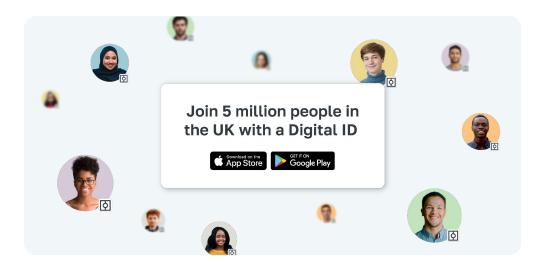
## Our Digital IDs are optional

Our Digital ID apps don't exclude or discriminate against those who don't use them. It's about offering people a safer and more convenient way to prove their age or identity.

We believe there should always be an alternative for those who still want to prove who they are using physical documents. That's why we offer different ways you can prove your age and identity:

- Online identity verification
- Reusable Digital ID apps
- In-branch verification at Post Offices
- Yoti Citizencard and Post Office PASS card

It's your choice whether you want to create and use a Digital ID.



## Our Digital IDs are not owned or controlled by the government

Yoti ID, Post Office EasyID and Lloyds Bank Smart ID are all independent apps. They are not run by the UK government.

The UK government has approved certain use cases for Digital IDs though. In April 2022, they changed the law so that Digital IDs can be used as proof of identity for employment checks (right to work and criminal record checks) and to rent a property (instead of having to show physical documents to employers and landlords).

It's your choice whether you'd like to use a Digital ID. We just want to give people a safer way to prove who they are, without having to rely on physical identity documents or share lots of personal data.





www.digitalidconnect.com