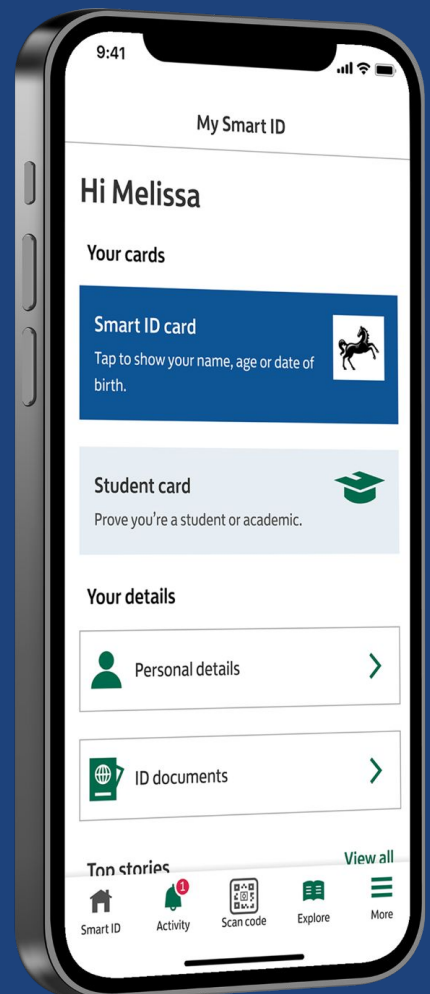
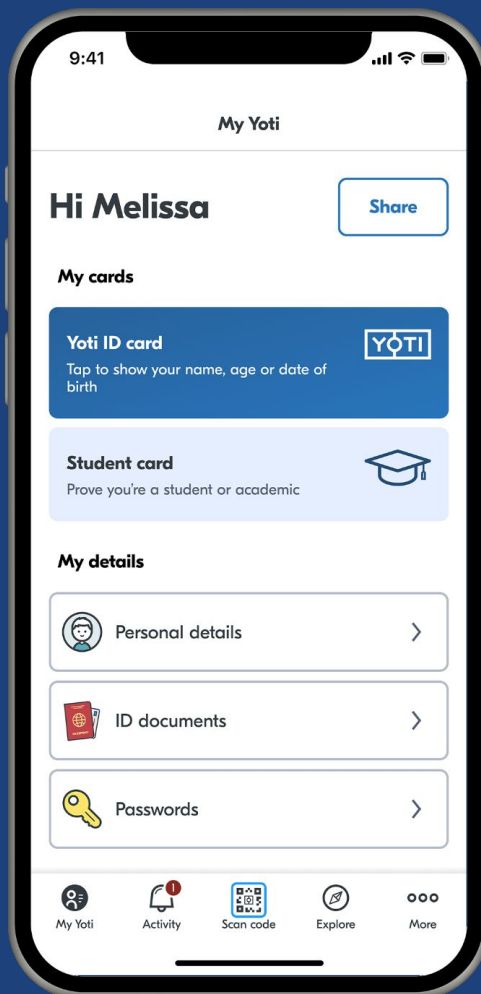
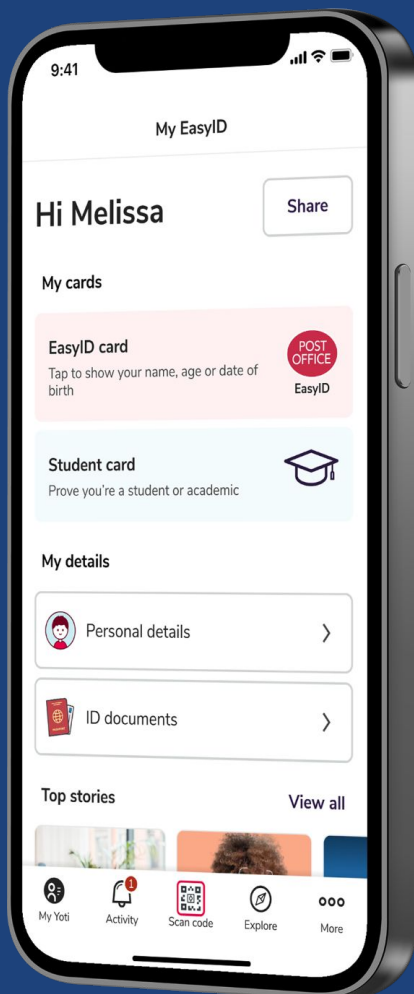


Why your business needs Digital ID

Digital identity report series: 2

March 2025



Introduction

Businesses want to make sure that identity verification is as simple as possible for their customers, without sacrificing the robustness of the identity check.

Asking customers to use physical documents every time they need to prove their age or identity is time consuming, costly, inconvenient and creates negative friction to the customer journey.

A digital ID offers customers a smarter way to prove who they are, without repeating the entire verification process, or showing their document, every time.

It also enables users to reauthenticate to a very high level of security, quickly and easily.

This increases conversion, reduces the cost of each verification and creates a better user experience.

This report explores the main features and benefits of digital IDs to illustrate their applications.

Why your business needs Digital ID

Simple way to improve conversion

- Individuals can complete a verification request anytime, anywhere. As a result, more people are likely to successfully complete the identity or age verification check, which ultimately leads to more customers.
- A Digital ID only needs to be verified once, so the cost is much cheaper than a standard transactional identity verification (checking a physical document every time).

Speed of verification and authentication

- Verification with our Digital IDs can be completed in less than three seconds.
- The customer does not have to use their physical document, or go through a verification process which requires them to have their government documents with them. Digital ID creates a quicker journey for the customer.
- With our Digital IDs, customers are preverified. So when they need to share details like their name or age with a business, they just tap a 'share' button in their Digital ID app or scan a secure QR code generated by Yoti.

Embrace the power of less data

- A good Digital ID lets customers select and share specific information. So if your business only needs to know a customer's age, you can ask for this specific information, instead of asking for and storing unnecessary personally identifiable information (PII). With less data, you can:
 - Give customers greater protection over their information
 - Create a better customer experience
 - Only ask for and pay for the information you actually need
 - Reduce verification costs
 - Store less personal information

Be seen as an innovator, investing in user security

- Digital ID is the future of identity verification. Offer your customers the option now and give them the reassurance that you are at the forefront of security and fraud prevention .

Reduction in fraud and stronger protection against fake IDs

- Digital ID verifications offer your business stronger protection against fake documents. Every one of our Digital IDs goes through a strict verification process when the user first creates their account. This process includes the following security checks:
 - **Document authenticity checks** confirm the document is genuine and not fake or fraudulent.
 - **Face matching** confirms the person using the document is the owner of that document.
 - **Liveness check** confirms it's a real person creating the Digital ID.
- Additionally, once you know that a Digital ID has been used multiple times elsewhere, you can have further confidence it's unlikely to have been set up fraudulently.

Improve security against account takeovers and ID theft

- Digital IDs reduce the risk of identity theft and prevent multiple account creation from the same person.
- Only the user can access their Digital ID on their phone. This gives companies a higher level of assurance that the correct person is accessing the account. In comparison, if a customer has their login credentials like their username and password compromised, you can't be sure it's the right person accessing the account. Digital ID solves this problem.

Ensure that people are the right age to access age-restricted goods or services

- Digital IDs offer a high level of assurance that someone is the right age to access age-restricted goods, services and content.
- Age verification is not the same as identity verification. Our Digital IDs allow people to share their age or age range, for example over 18, without sharing any other details. Being able to prove their age anonymously is particularly important for certain businesses and sectors, such as accessing online adult content. Yoti offers a suite of over 10 age verification services to suit the particular use case, including document identity verification.
- [Ofcom](#) has supported this, saying digital identity wallets can be used for highly effective age checks for online adult content.

Comprehensive identity checks

Digital ID gives your customers a convenient and privacy-friendly way to prove who they are to your business. With reusable Digital ID apps like Yoti ID, Post Office EasyID and Lloyds Bank Smart ID, users only need to verify their identity details once to create a Digital ID they can use to instantly access your services. Robust verification processes ensures only genuine users can create a Digital ID, including document authenticity checks and biometric face matching.

In 2022, the UK government updated legislation, allowing Digital IDs to be certified and used for right to work, right to rent and DBS (criminal record) checks. To become a [certified digital identity service provider](#) (IDSP) under the [UK Digital Identity & Attributes Trust Framework](#), companies must complete a rigorous audit process. This gives employers confidence that these digital checks are robust, secure and accurate.

This legislative change has made a huge difference to the background screening industry alone. The UK government has said they would like to support digital identities and verification, through the new Data Bill. It's hoped that this legislation would enable UK residents and businesses to use Digital IDs with the same confidence as paper documents in more situations, expanding the adoption and benefits of Digital IDs to other sectors.

Adding Digital ID to your existing processes

We understand that adding Digital ID to your current verification process might appear to be more disruptive than beneficial. So we have developed a series of options that can work alongside and complement your existing processes, to only enhance your flows and increase your conversion rates.

IDV Plus: converting transactional identity to reusable identity

With a single integration, Yoti IDV Plus gives your customers the option to import the identity verification they complete on your website or app into one of our Digital IDs apps (Yoti ID, Post Office EasyID or Lloyds Bank Smart ID). They can then reuse their Digital ID to verify and authenticate themselves again and again.

When customers return to you, they can quickly and easily prove who they are using their Digital ID - creating a more seamless experience for your customers. It's also giving the customer additional value from the identity transaction they complete with your business; they now have a reusable Digital ID they can use across a wide variety of other [use cases](#).

DIDC Match: access a pre-verified audience

During the onboarding process, organisations can send an email or mobile number to Yoti's API and get a near instant response if there is a match to our network.

If so, this can enable a QR code to be displayed to onboard pre-verified users within seconds.

Adding Digital ID as part of your onboarding process

Adding Digital ID as part of your onboarding process is simple. It offers your users an easy way to onboard should they have a Digital ID, or continue onto the usual verification process.

Expanding the Digital ID wallet - examples of additional identity credentials

Additional credentials can be added to a Digital ID aside from identity details, but which are commonly used in everyday life. These can be issued by a governing authority or self asserted. An example of a self asserted credential could be an address history or allergies.

An example of a verified credential could be a staff, student, or volunteer card, which could be awarded and revoked by an issuing authority in real time without the need for physical cards. Verified credentials can be controlled by the issuing authority, to issue, update or revoke credentials in a real time basis.

Verified credentials

Staff, student and volunteer ID cards	Residency status
Right to work and background checks	Address history
Academic or workforce credentials	Work history
Awarding and testing certification	Association or union membership

Blended - self asserted and / or verified

SSN / National Insurance	Tax number
Insurance details	Address history
Bank details	Allergies
Blood type	Gym membership
Phone number	Email

Working with:



Memberships, associations and accreditations:



Reviewed by:



To find out more visit yoti.com