




User Guide & Helpful Hints



Getting Started

The introductory email from your firm's eIDV supervisor should contain your username.



To get started goto www.eIDV.co.uk click on  button this will redirect you to the main site. Add this website address to your favourites in your internet browser for future use. You may also find the "HELP" tab at www.eIDV.co.uk valuable as it includes some helpful hints and FAQs about the system, a number of which are included in this document.

Goto <https://webportal.gb.co.uk/gbportalkyc/asp/aidvwebportal.aspx> and add this address to your favourites for future use. This is where you will verify the identity of your customers.



Select the  button at top of screen.

Username

Password

[New to the Portal or Forgotten your password? Click here.](#)

Enter your Username and follow the "New to the Portal" link.

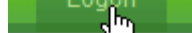
Please use this box if you have a registered e-mail address

Username

Your Registered E-Mail Address

Enter your username and password and select the "Request Password" button. Your new password will be emailed to you by the system within a minute or two.



Then select the  button and enter your username and password details

Username

Password

[New to the Portal or Forgotten your password? Click here.](#)

and

The first time you login with a new password you will automatically be asked to change it on the following screen:

Enter your supplied Username and Password when you will be presented with the following screen.

User Name

Old Password

The new password must have more than 7 characters and contain at least one capital letter and a number .

New Password

Confirm New Password

Then change your password following the instructions on screen, i.e. Password must have at least 7 characters and contain at least one Capital letter and a number, e.g. Surname99.

User Name

Old Password

The new password must have more than 7 characters and contain at least one capital letter and a number .

New Password

Confirm New Password

Press the Continue button, when you will be presented with a Welcome screen.

You will no longer need to carry out this change password action again. If you mislay your password you can request a new one at the system logon page where it will be

Username

Password

[New to the Portal or **Forgotten your password? Click here.**](#)

emailed to you.

To conduct a customer ID Verification check select 

You will be presented with the customer data entry screen

Home Welcome Carry out an IDV Check Logout

Check personal information

Personal Info Verify Docs View Results

Please use the form below to collect the customer information we need to perform an identity check. Identity verification at eIDV is performed by GB Group and BT's award-winning [URU service](#).

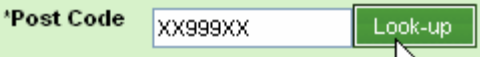
Prev Addresses


Curr Addr Prev Addr 1 Prev Addr 2

Title *First Name Middle Name *Surname *Gender *Date of Birth Home Telephone Ex-Directory? Mother's Maiden Name *Post Code Flat Number House Name/House Number *Address Locality *Town or City County *Date Moved to this Address YYYYY


HELPFUL HINT: You might consider using name with middle initial, address using the postcode look-up button and date of birth as sufficient input to verify the identity of most customers. Adding additional information such as previous address and/or driving licence reference number only if required for additional corroborative verification following an initial “refer”.

Enter the customers full name including middle name or initial. We suggest that you

use the postcode  look-up button to obtain the address. This will probably provide a cleaner address match than free text typing which could include typos which are less likely to match the underlying databases.

Enter the  field. NB: this does not need to be an exact date an approximation is usually acceptable for matching purposes.

If the customer has not been at the address for long you should consider adding a


 which can increase the chances of a match on the underlying

databases. If the customer has been at the current address for six months or more a match is highly likely using solely the current address details. The issue can be how long it takes the local Electoral Register to be updated.

HINT: A first step might be to carry out a check using only the current address, which should be sufficient for the majority of customers, and if that fails use the “Try Again” option adding the previous address.

Then select the “NEXT” button.




You can add additional information on this screen. The  buttons provide help as to which document numbers should be inserted. It is not essential to add additional information on this screen but the more information you enter the more chances you will have of a match.

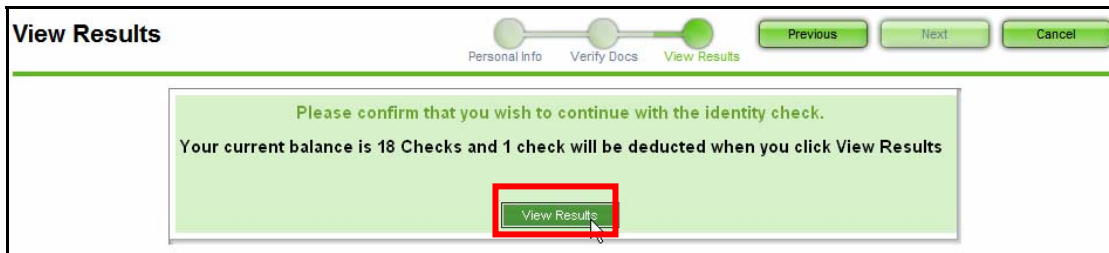
If you enter document numbers incorrectly the system will consider the document to be a possible invalid document and note the customer as “REFER”. This means that the case has not “PASSED” and needs referring to the MLRO (Money Laundering Reporting Officer) for final confirmation as to whether you should continue or cease advising the customer. This is the same course of action which would previously have been followed if the paper documents were insufficient to verify the customer’s identity.

NB: In most cases where a customer has been at their current address for a year or so a positive match will be achieved with just the first screen of data entered, i.e. full name including middle initial, full address using postcode lookup where possible and date of birth.

The dates are for recording any additional manual checks that may have been conducted. This facilitates the capture and storage of this data in one place, which can be useful for cases referred to the MLRO.

Having populated this second screen, or not, select the  button.

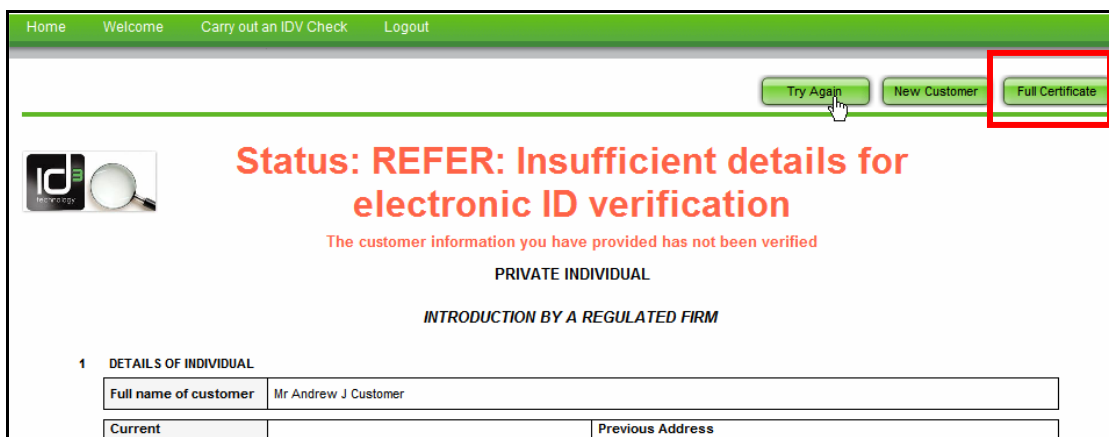
The following screen allows the user one last chance to review or amend data entered prior to submission for electronic matching.



Select the 'View Results' button

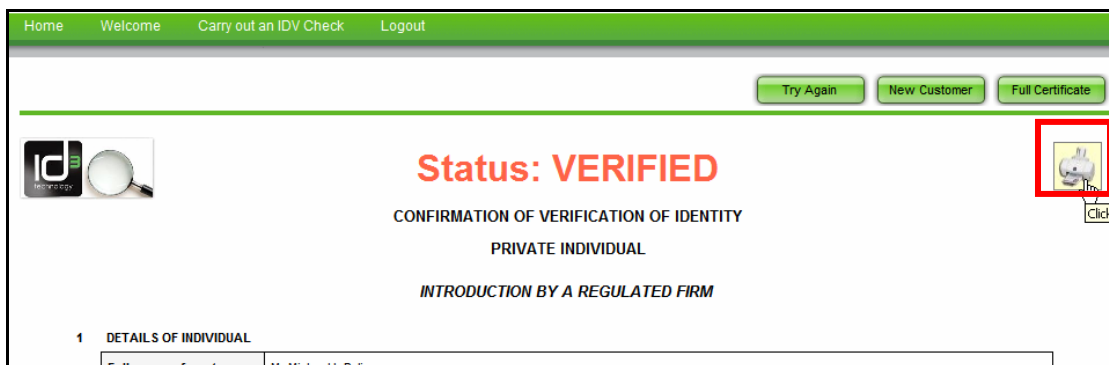
HINT: If you see that the number of available checks left on your firm's account has reduced to 25 or less please inform the firm's eIDV supervisor so that they top up the account for your and other users future use.

If the customer has failed the check the screen will show:




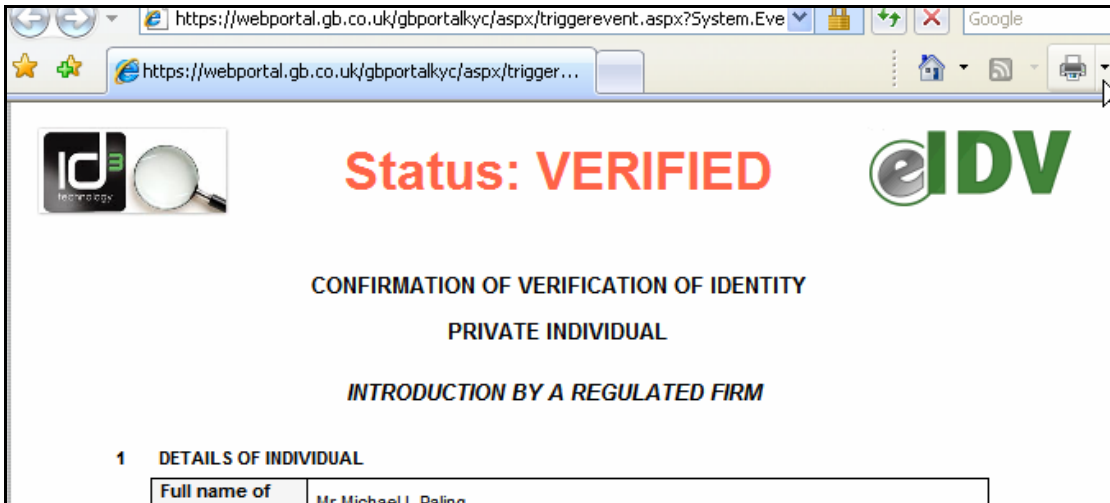
The "Full Certificate" will provide sufficient detail to establish why and what else is needed to "Try Again". See below.

When the customer passes the screen shows a pre-populated version of the JMLSG CVI (Confirmation of Verification of Identity) certificate:

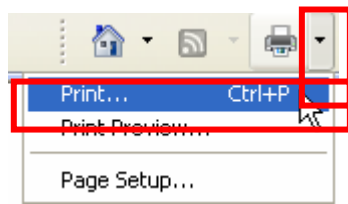




To **print** the prepopulated CVI certificate select the  icon, which will build a HTML document.

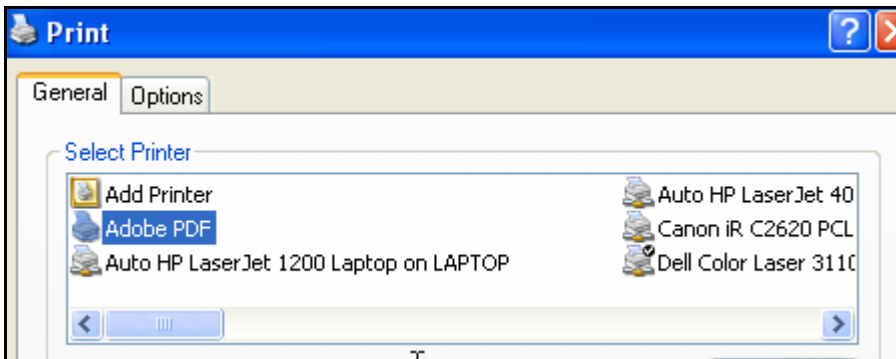


This can be printed to a connected printer and/or as a PDF document for electronic storage. Select “file” and “print” option to display the list of printers connected to your



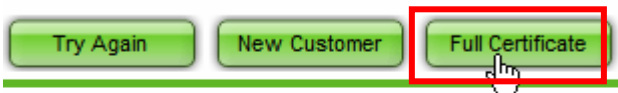
computer.

If you have Adobe PDF or similar in your list of



available printers you can create a PDF version of the document for electronic filing.

After printing the CVI, close the window and select “full certificate” for printing.



This full certificate will display the data entered, the databases matched or not, the results, manual checks conducted, Alert databases checked and the firm’s details as shown below.

Q. What if the customer has not been at their current address for long enough to match against the underlying databases?

A. Try first with the current address. If that fails either add driving licence number or enter their previous address where they should be registered on the credit database and electoral registers.

Q. Can I retrieve the CVI certificate or the full certificate after leaving that customer record?

A. No, so ensure you print the certificates as soon as they are delivered on screen and probably best to save them as PDFs to your customer records. Although your firm's master user will have access to the underlying results data.

Q. How accurate does the date entered property need to be?

A. Bear in mind the underlying databases, e.g. Electoral Register, are often not updated for several months after the person moved into their address and customers often do not recall the exact date, these dates should be as close as is reasonably achievable.

Q. How do I add/remove users for my firm?

A. The local administrator for your firm will add/remove users under their login at "Manage Users". Other users cannot access this functionality.

Q. How do I top-up my account?

A. The billing user for your firm will be able to do this under their login.

Q. Why does the Windows 'refresh' button kick me out and back to the home page?

A. This is for security reasons and stops cross browser or session hacking and is done because of the data GB Group processes.

Q. Do I need the customers' permission to carry out an IDV Verification check?

A. No, this is not a credit check. However, firms should inform customers that they will, from time to time, in accordance with the anti-money laundering regulations, verify their identity using electronic systems. Your Terms of Business is the obvious place for this to be inserted.

Q. Is it true that conducting electronic ID verification checks leave a footprint on the customer's record?

A. A 'lite' footprint will be left on the customer's record confirming that an identity verification check has been carried out. This will not affect their credit rating as does the footprint from a credit check.

Q. Does eIDV include checks against the Treasury Sanctions list, Office of Foreign Assets Control, Politically Exposed Persons listings and Royal Mail redirect register?

A. Yes. Matches against these ALERT lists would cause a customer to be 'referred' to the MLRO for further consideration, regardless of whether their name, address and DOB match.



Q. No content is displayed in centre of page/screen but green borders are displayed.

A. This is probably due to another person logging in with the same details. Login details should be unique to each user and not shared. Although you could try the refresh



button on your internet browser toolbar.

HELPFUL HINTS

- Check spelling of all names as incorrectly spelt names will not match
- Better chances of successfully verifying the identity of customers can be achieved by entering full name including first name and middle initial, full address including postcode, date of birth and driving licence reference number.
- Always use the postcode look up button  to locate addresses. It means that address matches against underlying databases will be that much easier than free type which may contain errors.
- If the driving licence or passport document reference numbers are entered incorrectly the system will consider them as potentially fraudulent and "REFER" the customer even if all other details matched. Beware of typos!
- Using the  button provides assistance as to what data is required and where it can be located, e.g. which driving licence reference number is it?
- Remember that resubmitting the same data will not change the result. If a customer fails, don't click the try again button without checking and changing incorrect details, e.g. typos. You will be charged for each check.
- Ensure you **PRINT** the **CVI certificate** using the print icon on top right of screen and check and print the **Full Certificate** as your audit trail. DO NOT EXIT this area before printing these documents.
- For electronic storage and retrieval of these certificates, we suggest you print them both to Adobe PDF format and file electronically.
- If, when you select print, your print dialogue box does not include a printer titled "Adobe PDF" or similar you could download one of the many options available. For example go to www.google.co.uk and search for "adobe creator" to find one of the many free programmes.
- The 'full certificate' will show the data entered and databases matched or not. This is often the place to establish what else is needed to verify the customer's identity or whether there are any errors in the data entered.
- If customer moved recently try first with current address. Should that fail to match the underlying databases use the "Try Again" button and add the previous address and/or driving licence reference number.
- Most customers' identity should be verified by entering full name, address and date of birth. See scoring or matching help below.

MATCHING SCORES:

Database	Name	Address	Date of birth
Electoral Register	1	1	0
Credit Database	1	1	1
Driving Licence number	1	0	1

Using the three data items; full name + address + date of birth, the JMLSG Guidance requirement is for a combined 'score' of 2+2+0 or 2+1+1 or above this benchmark.

A match on Electoral Register and credit database would provide a combined matching 'score' of 2+2+1 which is more than sufficient for a pass.

A match on the credit database and driving licence reference number would provide a combined matching 'score' of 2+1+1 again sufficient for a pass.

You will find that completing the first screen only with name, address and DOB should be sufficient to verify the majority of customers. Suggest using middle initial only and not full middle name(s) as it is often easier to match middle initial against the electoral register than multiple middle names.



Status: VERIFIED



CONFIRMATION OF VERIFICATION OF IDENTITY

PRIVATE INDIVIDUAL

INTRODUCTION BY A REGULATED FIRM

1 DETAILS OF INDIVIDUAL

Full name of Customer	
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Current Address		Previous address if individual has changed address in last three months
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Date of Birth	DD-MM-YYYY
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2 CONFIRMATION

We confirm that

- (a) the information in section 1 above was obtained by us in relation to the customer;
- (b) the evidence we have obtained to verify the identity of the customer:

meets the standard evidence set out in the guidance for the UK Financial Sector issued by JMLSG	Yes
exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).	

Electronic ID Check Details:

Name	Andrew Adviser
GB Unique reference	95dfedb-111c-34b0-9f99-b123456937493708
Date	DD-MM-YYYY HR:MIN:SEC

3 DETAILS OF INTRODUCING FIRM (OR SOLE TRADER)

Full Name of Regulated Firm	XYZ Professional Advisers Limited
Address of Regulated Firm	
Regulator's Ref. Number	123456



Identity Verification Certificate
utilising the 'industry' agreed benchmark



INPUT

Title		Family name	
First name		Middle name(s)	
Place of birth		Date-of-birth	DD/MM/YYYY
		Yrs at current address	
1 st line of address		Prev. address line 1	
2 nd line of address		Prev. address line 2	
3 rd line of address		Prev. address line 3	
4 th line of address		Prev. address line 4	
Postcode		Prev. postcode	
Home phone number			
Passport ref number			
Driving Licence ref number			

DATABASE MATCHES

Primary		Secondary	
Electoral register	√	Electricity Supply	
Passport Ref No.		Telephone Directory	√
Drvg licence No.	√		
Births register			
CAIS/Insight/SHARE	√		

CONFIRMATION OF RESULTS

Matches	Full name	Full address	Date of birth	Result
Number of databases matched	3.5	3.5	2.0	Pass/Refer

ADDITIONAL CHECKS CARRIED OUT BY FIRM

Home visit	Dated	Premises entered	Dated
Original passport seen	Dated	Original Driving Licence seen	Dated
Original Mortgage statement seen	Dated	Original Inland Revenue tax notification	Dated
Utilities bill(s) seen	Dated	Original Council Tax Bill	Dated
Comments:			

ALERTS

Potential Fraudulent Documents	PASSED	Sanctions BOE database	PASSED
Mortality register	PASSED	Office of Foreign Assets Control	PASSED
Royal Mail Forwarding Address	PASSED	Politically Exposed Persons	PASSED

VERIFICATION CARRIED OUT BY

Name of Regulated Firm	XYZ Financial Services Ltd	Regulator's Ref Number	123456
Address of firm	123 High Street, Bigtown, Somecounty XX99 9XX	Telephone number	0123 456 7890
IDV check Performed	21 st October 2007 15:46	ID Check Reference	95dfedb-111c-34b0-9f99-b123456937493708