



**Digital ID**  
Consumer Testing now  
complete

September 2021

# Proof of Concept Phase now Completed

TISA has now completed the Proof-of-Concept phase of its Digital Identity programme. This included building and implementing a test platform with live connections between financial services (including Fidelity, MoneyHub and Profile Pension) and identity providers (including the Post Office, Yoti, Digidentity and OBid).

We developed and tested user journeys including using a digital identity to open a new account, which **reached an 84% success rate, so improving the onboarding rates for financial services and reducing AML costs.**

# The components of the Proof-of-Concept components



## Proof of Concept



### Technical

- Built and Implemented a “test platform” to connect financial services firms to multiple identity providers via a **single API**.
- Ensured Firms can be **securely connected** to identity providers in a way that respects the **user’s privacy** but also allows for an **audit trail** of who has provided what data and when.



### User Experience

- Tested **user journeys**, and importantly tested the user **sign in and registration success rates**. Live connections to identity providers were used so the success rate measured was as realistic as possible.
- **User understanding** of the concept tested and concept messaging defined. **User consent** model proven.



### Policies

- Explored the **rules, policies and procedures for the ID Scheme** to meet AML KYC certification requirements: Security and Technical Standards, API Schema definitions, ID Proofing and Authentication standards, Fraud Controls, Record Keeping, User and Firm operational and support requirements.
- Created **draft policies** to be used in the Pilot and Live Schemes.



### Business case

- Refined costings for the set up and operation of the ID Scheme, leading to a firm **business case** for the establishment of the **ID Scheme**



# Consumer Testing

Our Consumer testing was focused on answering the following questions:

- Will they use this service?
- How will it be promoted to users and incentivise them to drive growth? What are the key features and functionality required? This includes cross-sector.
- How can we optimise the ID registration user journey and weave these into existing journeys?
- Testing existing Verify customers to see if they would use the service
- Testing if customers with a Digital Identity from elsewhere will use the service
- Testing new customers to see if they would use the service

# Highlights from the Testing Phase:

We developed and tested user journeys including using a digital identity to open a new account, which **reached an 84% success rate, so improving the onboarding rates for financial services and reducing AML costs.**

Latest consumer research findings included:

**80% of those tested** want to use their Digital ID to access their products following set up users found applying for a product with a **Digital ID straightforward** and it **flowed logically**

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Consumers were **open to setting up and using a Digital ID** in the future on the basis of convenience and in line with the move to digital across services.

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*“I enjoyed the convenience compared to signing up for multiple websites and having to confirm my identity separately.”*



# Press release:

## GLOBAL DIGITAL IDENTITY COULD SOON BECOME A REALITY AS TISA COMPLETES LATEST TESTING PHASE

The Investing and Saving Alliance (TISA), the cross-industry financial services membership body, has completed the proof-of-concept phase of its Digital Identity Programme to assess the viability of its new Digital Identity system.

In this phase, the Digital Identity Programme tested real-life user journeys, including using a digital identity to open a new account. **84% of participants successfully used the service to open an account, demonstrating how the Digital Identity System would improve the onboarding rates for financial services and reduce AML costs**

“It’s really exciting to see all the benefits that this phase of testing has brought to consumers, including reduced costs and a wider range of services. Consumers feel really comfortable in using digital identify because of the reduced risk of fraud and the financial service industry is also benefiting from this. After the success of the proof-of-concept phase we’re really looking forward to the “Live Pilot” phase, which will bring us one step closer to the wider role out of our world-class Digital ID scheme.”

[Harry Weber-Brown](#), Digital Innovation Director, TISA

Read full article [here](#)





# Polling Results: benefits to firms

TISA also undertook a survey at our last an Open Event on Digital ID, where firms indicated **the top benefits of Digital ID** for them, which ranked as:



**Efficient ID verification** – including quicker and more costs effective onboarding, less manual processing



**More robust verification process** – reduced ID Fraud risk through Strong ID Proofing and “Robust Fraud Controls”



**More effective KYC process** – leading to better consumer experiences



# Live Pilot phase up next

Our next phase is the “**Live Pilot**” where we will connect identity providers to live onboarding processes using a Live Hub and a single API.

## Key stages include:

**Industry:** Recruiting financial service firms to connect their live onboarding process to Identity Providers using the IDP selector and related infrastructure.

**Technology:** Proving data delivery from different IdPs using different data formats and protocols in a single format — “single API”.

**Consumer:** Assess consumers usage of re-usable Digital Identity across sectors and the benefits (e.g. reduced fraud, improved accessed) in a Live environment.

**Testing:** the Live Hub and connectors by financial services of all sizes that will feed into the efficient design of the live service.

**Regulation:** the intention is for the Live Pilot to be included in the FCA’s Regulatory Sandbox (part of Innovate); this is being discussed.

TISA wishes to run the live test with financial services of all sizes.

Please [contact us here](#) to have a demo of the service, hear about the research results and discuss the next steps.





# Get in touch

These are the current opportunities to get involved with the Digital ID project.

- ✓ Join the project as a full participant
- ✓ Join the subcommittee for suppliers
- ✓ Get connected with the Live Pilot
- ✓ Receive mail updates
- ✓ Attend open industry events

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Email [Harry.weber-brown@tisa.uk.com](mailto:Harry.weber-brown@tisa.uk.com) to find out more and get involved.

