

VERIFICATION OF IDENTITY

ARNECC has received a number of queries in relation to the use of technology based verification of identity solutions.

Verification of Identity (VOI) is one of the most fundamental aspects of an electronic conveyancing transaction as it is essential to establishing who the transacting parties are and their right to deal with the land. A negligent or fraudulent VOI could lead to an innocent person losing their home through it being transferred to another party or having an improper mortgage registered against it.

The VOI Standard (set out in Schedule 8 of the [Model Participation Rules](#) (MPR)), adopted by the Registrar in each jurisdiction, was developed by a group of identity experts and has been the subject of extensive industry consultation. ARNECC is monitoring what is happening in the digital identity space and recognises that the VOI Standard needs to evolve, especially in light of technological advances.

In considering the questions raised, ARNECC has been engaging with the Digital Transformation Agency and is closely watching the ongoing development of the [Trusted Digital Identity Framework](#) (TDIF). ARNECC considers that any digital identity proofing level will need to be at least equivalent to the current face to face VOI Standard. Recognition of Identity Service Providers accredited under the TDIF to the appropriate level of proofing, or an equivalent accreditation, may be incorporated into future versions of the MPR. In the meantime, employing the VOI Standard continues to remain the preferred approach and should be undertaken by Subscribers in the first instance wherever possible.

It is important to understand that ARNECC does not endorse, approve or otherwise regulate providers of VOI services (including Identity Agents) or technology based VOI solutions. It is for a Subscriber to determine the most appropriate method of VOI given the circumstances that meets the requirements set out in the MPR.