

INFORMATION FOR PRIVATE SECTOR ORGANISATIONS

What is the Evidence of Identity Standard?

The Evidence of Identity (EOI) Standard is a good practice guide for government agencies who need to establish and/or subsequently confirm the identity of customers accessing their services. It only applies for those services that have a degree of identity-related risk.

Who uses the Evidence of Identity Standard?

The Evidence of Identity Standard has been developed primarily for use by New Zealand government agencies and will apply to both online and offline services provided by agencies.

However, private sector organisations may choose to use the Standard for services that involve identity risk. These include applying for financial services or services that may entail a security risk.

Both public and private sector agencies may also choose to use the Standard for staff recruitment when they need confidence in identity.

Why was the Evidence of Identity Standard introduced?

The Evidence of Identity Standard was developed in response to the need to ensure that government agencies apply consistent, good practice methods of establishing and/or reconfirming the identity of individuals with whom they transact.

It is important that the correct level of identification is collected for the appropriate service.

- If your organisation collects **too much** identity-related information, this may be inconsistent with New Zealand's privacy requirements.
- If your organisation collects **too little** identity-related information then it might not achieve its business objectives; identity crime may occur, leading to other fraudulent activity.

Why should private sector organisations use the Evidence of Identity Standard?

The Evidence of Identity Standard was developed primarily for use by public sector agencies, but the guidance material contained within the Standard can be used by private sector organisations whose services include identity-related risks.

It will be useful for organisations that are large repositories of personal information, such as: banks, credit agencies, insurance companies, and telecommunications providers. The Evidence of Identity Standard stresses the need for the development of identity-related business processes that are privacy compliant.

The Evidence of Identity Standard provides relevant guidance to assist financial service providers to meet their customer due diligence obligations under the Anti-Money Laundering and Counter-Financing of Terrorism Legislation.

Private sector organisations often deal with significant financial risks that relate to the incorrect attribution of identity. For example, the grant of a bank loan to an individual whose identity is established falsely creates the risk of a significant loss of finance and reputation to the bank, and reduced levels of public confidence.

Adoption of the Evidence of Identity Standard in the private sector would complement the implementation of the Standard in public sector agencies. The development of consistent evidence of identity business practices across sectors is likely to raise the overall level of public trust in identity verification and have a positive effect on prevention of identity fraud.

How is it used?

The focus of the Standard is on an organisation's contact with an individual accessing a service or services. This applies to both initial establishment of identity and/or subsequent confirmation of that individual's identity during later contacts with the organisation in relation to that service.

There are three components for establishing an individual's identity. The Evidence of Identity Standard maintains that all three must be verified for moderate to high- risk services before being confident that an individual is who they claim to be.

1. Is the identity valid? **Was that person born? Are they still alive?**
2. Does the presenter have links to the identity? **Is this their identity information?**
3. Does the presenter use the identity? **Is this how they're known in the community?**

There was a new version of the Evidence of Identity Standard released in 2009, what is the difference and why was a new version released?

The Evidence of Identity Standard was originally published in 2006, as Version 1.0 and piloted by some government agencies. After these pilots the Standard was evaluated and additional guidance was developed for some areas, such as document recognition of overseas documents and identifying children (who commonly have few identity documents).

Version 2.0 is not a fundamental change from Version 1.0, but just provides more clarification and guidance to assist agencies in implementing the Standard.

The original framework and concepts from Version 1.0 remain along with much of the original content; however, Version 2.0 provides clarification of some of this original content, with enhancement through the inclusion of new areas of guidance. This includes guidance for agencies on confirmation of a person's identity.

Where can private sector organisations get more information about the Standard?

Further information about the Evidence of Identity Standard can be found at the Department of Internal Affairs (DIA) website. The website address is:

www.dia.govt.nz

Additional guidance in the form of workbooks, checklists, fact sheets and case studies are also available. To obtain copies of this information or receive one-to-one advice, contact eoistandard@dia.govt.nz