

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 the identity of clients accessing their services. It only applies for those services that have a degree of identity-related risk.

Who will be using it?

The Evidence of Identity Standard has been developed specifically 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 is it being introduced?

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; the public's confidence in the ability of the organisation may be eroded and identity theft may occur, leading to entitlement fraud.

Why should private sector organisations use the Standard?

The Evidence of Identity Standard has been 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.

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 Standard's focus is on an organisation's initial contact with an individual for a service. It does not apply to the reconfirming of a client's identity during subsequent contact 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 the true owner of the claimed identity.

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

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

In addition to the Evidence of Identity Standard document, a step-by-step checklist workbook to assist agencies with implementation of the Standard will be available at the DIA website shortly.