



 **thirdfort**  
**Help Centre**



# Thirdfort ID Checker Help Centre

## Introduction

- Thirdfort ID Checker is an FCA regulated technology company streamlining and enhancing ID checks and Source of Funds checks.
- If you are an existing Lawyer Checker user, you will be able to register for Thirdfort ID Checker directly through the Lawyer Checker portal. If you are not a Lawyer Checker user, you will have to create a Lawyer Checker account allowing you to use our existing range of products including Thirdfort ID Checker.
- A lawyer can initiate a new client ID check through the Lawyer Checker portal.
- The client is prompted with a text message asking them to complete their ID check via the Thirdfort mobile app.
- Thirdfort ID Checker performs a multitude of checks on the client and displays the results of the checks to the law firm user via the online portal.

## Quick start video tutorial

- You can view a short video that shows you [how to get started here](#)

## How does Thirdfort ID Checker work?

- When a lawyer initiates a new ID check via our online portal, a text is sent to the client asking them to download a mobile app. There is a link to the app store in the text message for the client to click on.
- It just takes a few minutes for a client to download the app and complete the onboarding process. During this process the client is guided through 3 steps:
- Provide personal information (name, address, email, DOB)
- Take a picture of an ID document and a short video of their face moving from side to side
- Log in to their online banking to digitally link their bank account
- Thirdfort ID Checker then checks the ID, matches it to the face, checks PEPs/Sanctions and runs an address match search with Experian.
- Clients are allowed to link their bank accounts via the app and generate a Source of Funds report for AML purposes.
- The lawyer can view check results online and download a PDF report to save in their CMS.

## What does the client see in the app?

- The best way to see how a check works is to download the app yourself. To do this, simply go to the App store or Google Play store and search for Thirdfort.
- You can [view a video of what the client app looks like here](#)

## FAQs

### **My client cannot find where to download the app?**

- Instruct your client to follow the link to the app provided in the text message. This will open the relevant page in the App store or Google Play store. Alternatively, your client can search for Thirdfort in the App store or Google Play store.

### **Does the app work on iPads?**

- Yes, our App does work with iPads but is not optimised for their screens. so we recommend clients use their mobile phones.

### **My client does not have a smartphone. Can they use Thirdfort?**

- A smartphone is required to complete an ID check. If a client does not have a
- smartphone, we suggest that they borrow someone else's phone to complete the checks. They can still use their normal mobile phone number to sign into the app using the verification code, but use the borrowed smartphone to type the verification code into the Thirdfort app. The first person that has been checked just needs to make sure they sign out of the app first (clicking the cogs in the top right-hand corner in 'Settings' and then 'Sign out').
- It is possible to complete more than one ID checks using the same smartphone.
- However, each ID check must be initiated with a different mobile phone number. We require an individual mobile phone number for every individual that completes an ID check using Thirdfort.

### **My client does not have a smartphone. Can they use Thirdfort?**

- The best advice is to ask your client to restart the app by closing and reopening it. If this does not work, then deleting the app and reinstalling it or updating the app with the latest version from the App store or Google Play store is the best advice. If the problem persists, please contact Thirdfort.

## Logging into the Lawyer Checker portal for the first time (Lawyers)

- You can log into your Lawyer Checker account by clicking on login in the top right corner.
- Once you have logged in you will see all of our products including Account & Entity Screen, Consumer Bank Account Checker and Thirdfort ID Checker which will be greyed out. You will be able to register for Thirdfort ID Checker by clicking 'register' and typing in your details.
- When your account is created you will get a welcome email with some further info and a link to set your password. When you go back or refresh the Lawyer Checker portal, you will now see Thirdfort ID Checker is ready to use.

- You must use Google Chrome for the best results. We do support the latest version of Internet Explorer but Google Chrome or Edge will provide a much faster and better user experience.

The screenshot shows the Lawyer Checker website interface. At the top, there is a navigation bar with the Lawyer Checker logo on the left and a user login status on the right: "You are logged in as emily.allis@practicatvision.co.uk | Logout". The main navigation menu includes: Home, For Consumers, About, Partners, Check, FAQs, Testimonials, News, Contact, and Account. A secondary menu below it includes: Search, Account and Entity Screen, Consumer Bank Account Checker, Thirdfort, Invoices, and Manage Users.

The main content area is titled "Choose your search" and features three search options, each with a shield icon:

- Account and Entity Screen:** "Do You know Your Law Firm? Improve your risk management by screening the vendor solicitor's account details." Price: £10.00 plus VAT. Buttons: "Perform Search" and "Find out more".
- Consumer Bank Account Checker:** "Do You Know Your Client? Whether sending or receiving client monies Consumer Bank Account Checker validates the source or destination of funds." Price: £2.50 plus VAT. Buttons: "Perform Search" and "Find out more".
- Thirdfort ID Checker:** "When you check a client's ID or bank statement how do you know if they are real or fake? Thirdfort is an FCA regulated business that uses a mobile app to digitally confirm a client's identity and source of funds." Price: £14.50 plus VAT. Buttons: "Perform Search" and "Find out more".

The Thirdfort ID Checker section is highlighted with a green border in the screenshot.

### The Lawyer Checker website is slow to load or doesn't load

- This is most likely because you are using an old version of Internet Explorer. We do support the latest version of Internet Explorer but be sure to use Google Chrome or Edge for best results. You may need to download and install it if you do not have it already. Ask your IT team for guidance if required.

### Creating a new ID check

- Once you have clicked on the Thirdfort button you can order a new ID check.
- Simply enter the client's name and mobile number.
- The client will be instructed via text to download the app and complete their checks.
- You will be notified via email when the checks are complete.

## FAQ's

### **Will I get notified when a client completes their identity check?**

- Yes, you will get an email as soon as their checks are complete with a link to the results.

### **I entered the wrong name/phone number? Can I edit a check after I have created it?**

- No, checks cannot be edited after they have been created. If the name is incorrect this should not affect the checks that are completed since the client has the chance to enter their own name again. Assuming the client enters their own name correctly, the check will be completed as usual. If you have entered the wrong client mobile number the best solution is to initiate the check again with the new mobile number and ignore the initial request.

## Checking the results

- The results of the identity checks can be accessed within the Lawyer Checker portal.
- When the client has completed their checks you will get an email with a link to the Lawyer Checker portal where you can review the results.
- The results are in PDF format which can be downloaded and viewed.

## FAQs

### **My client has uploaded a proof of address, where can I find this?**

- Any documents uploaded by clients are stored in the PDF or as a separate PDF in a ZIP folder that can be downloaded from the Lawyer Checker portal.

### **What are 'Data Sources' and 'Data Quality Score' in the Electronic Identity Report?**

- This is our database address matching. We search our database for documents that match the client's name to their address. We look for all sorts of data from bank accounts and the electoral register to TV licenses and utility bills. To confirm their address, we require at least two data sources. They also must be of high enough quality; the more reputable the data source and the harder it is to forge, the higher the score. We require a data quality score of at least 40 to pass.

### **What happens if my client has failed the 'Data Sources' or 'Data Quality Score' checks?**

- This is a relatively common issue and usually happens when the client has recently changed address. It doesn't mean that the client does not live at the address they have stated, just that we haven't been able to find at least two independent data sources linking their name to their address. We simply ask them to upload a proof of address (recent bank statement or utility bill) using our app. If they have moved so recently that they cannot provide us with one, we can run a lite identity check using their old address.

### **My client is not a UK citizen, are they still able to use Thirdfort ID Checker?**

- Yes, however, certain aspects of the check can only be performed on UK addresses. Please see the table below for full details.

<b>Check</b>	<b>Description</b>	<b>Coverage</b>
<b>ID check</b>	Driving licence or passport scan	Global
<b>Facial similarity</b>	Face / ID match and liveness detection	Global
<b>Electronic identity</b>	Database check matching address	UK only
<b>PEPs, sanctions, adverse media</b>	Watch list databases for matches	Global
<b>Source of funds</b>	Direct bank statement linking	UK only

### **PEPs and sanctions**

- For all clients we run a full PEPs, sanctions and adverse media check. We do this using LexisNexis and Comply Advantage.
- We scan for all exact and partial names matches that have a DOB (date of birth) match within 12 months and all exact and partial names matches with no DOB onrecord.
- The results are displayed in the 'PEPs, Sanctions and Adverse Media Report' section of the report.
- They are then listed in order of relevance with exact name matches and DOB matches coming at the top of the list.
- Where possible we provide information about affiliated countries, political positions and links to any media information on the matches too.
- We search our database for any PEP that has a partial or exact name match and an exact DOB match to the client. We will also show partial or exact name matches where no DOB information was available.
- **FAQs**

### **Where are the results displayed?**

- You can find all the PEP related information in the 'PEPs, Sanctions and Adverse Media Report' section. All the matches are shown in order of relevance.

### **Is my client one of the PEPs displayed in the report?**

- This is for you to decide. You must look through the report and use the information available to make your decision. We provide links to news articles where available and the DOB and country information are often particularly useful.

### **What do I do if I think my client is one of the PEPs displayed?**

- You should follow your firm's PEP procedure which will most likely include performing enhanced due diligence on the client and asking them to confirm if they are the PEP that has been identified. You should consult your firm's compliance team or AML officer for further details about your internal processes if you are unsure how to proceed.

## Chasing clients

- Thirdfort ID Checker will chase all clients who have not completed their ID checks according to the following schedule:
  - Day 0 – initial text message
  - Day 1 – first chaser text message
  - Day 3 – second chaser text message
  - Day 5 – final chaser text message
  - All further chasing to be done by the law firm directly
- If a law firm user has obtained ID documents outside of the Thirdfort ID Checker platform or does no longer require a client to complete their ID check they should archive the file, this will stop the above chaser process immediately.
- Clients that respond to the chaser text messages wishing not to be chased further will also not be chased any further.

## FAQs

### **My client has complained that they are being chased even though they have downloaded the app?**

- This is most likely to be the case if the client has downloaded the app but has not fully completed the ID check within the app. You should encourage the client to complete their ID check or contact Thirdfort to stop the chaser text messages.

### **I would prefer Thirdfort ID Checker not to chase my clients at all**

- Please ask your account manager to disable the chasing process on your clients

### **How can I tell which of my ID checks are outstanding and being chased?**

- Please contact your account manager for a full list of your outstanding checks. They can also arrange a regular weekly email uptake of all your team's outstanding checks.

## Uploading additional documents

- Consumer clients can upload additional documents via the Thirdfort app. They can upload pictures of documents and PDF documents.
- This is an additional option within the app that does not form part of the initial account set up onboarding process. It can only be done after the client has completed their check.
- The document upload button can be found within the Identity screen within the mobile app. If you require your client to upload any additional documents, you must inform them of this yourself.
- If you require particular documents to be uploaded consistently by clients, then please contact your account manager who can arrange for automated client communications and chasers to ensure that this happens.

## FAQs

### My client is getting an error message when trying to upload a document?

- This is likely to be because they do not have a strong enough internet connection to upload the document. We recommend a strong signal or WiFi connection ideally. This is especially problematic if the client is attempting to upload a large PDF document with many pages. If the problem persists please instruct the client to close the app entirely and then reopen it. If this does not solve the issue, please instruct the client to update the Thirdfort app on their phone with the latest version from the App or Google Play store.

### How do I see the documents that my client has uploaded?

- The documents can be viewed within the documents part of the Thirdfort portal. You cannot see this until the client has completed their ID check.

### The documents are not included in the PDF download. How do I download the documents?

- All photos of documents that a client uploads will be included in an appendix of the Thirdfort PDF download. If the client has uploaded a PDF document from their mobile phone, then this will be shown in a ZIP folder along with the Thirdfort PDF report.

## Data and Security

- We deal with highly sensitive personal data and therefore security is our absolute highest priority.
- We have built our entire system with security and encryption at the forefront of our thinking using the latest and most secure technology available.
- Data encryption – we encrypt all data in transit and data at rest.
- Access controls – We have high password strength standards that we enforce on all professional users of the Thirdfort platform. We conduct due diligence on all professional users of the Thirdfort platform and ensure they are all authorised to use the platform. This ensures your data cannot be viewed by any unauthorised person.
- Assurance – We undergo regular cyber security penetration testing to ensure our systems are secure and your data is safe. We have the Cyber Essentials PLUS qualification and we exceed the standards set out in the UK Government Cyber Security Accreditation scheme.
- Databases – We use enterprise grade hosting facilities that are backed up in multiple locations and insist on strong security controls.

## FAQs

### What level of encryption is there?

- In terms of encryption for data in transit, all data communications between our front-end interfaces (web and mobile app) and REST endpoint and third party APIs

are done TLS (Transport Layer Security). For data at rest, this is all stored in the Cloud using Google Cloud Platform servers and they encrypt it there. We also anonymise all your bank data and store that in a different data store. This means that in the event of a data breach any attacker would not be able to match your ID (name/address/etc) with the banking data we have on you.

#### **Where is the data stored? Is it on a cloud? Is it segregated on dedicated servers?**

- All stored in Google Cloud Platform. They don't have dedicated servers for particular clients, they have a network of servers and backups across the globe in the same way that Azure or AWS does.

#### **How long do you keep the data for?**

- We would normally keep the data so you can use the app in future transactions and share your ID with other parties (law firms, brokers, agents), instead of having to repeat the ID process many times. But we can of course delete all your data whenever you wish. You can make this request under GDPR directly to us via email or via your lawyer.

### **Data providers**

- Thirdfort uses a variety of data providers to perform checks on clients.
- We have chosen the best in class providers in each category and multiple providers in some cases to ensure the checks we perform are accurate and robust, whilst maximising the pass rates and minimising the time and effort required for both lawyers and their clients.
- We provide further details on our data providers in our privacy policy here.
- Here is a summary of the data providers we use and what data we get from them, as well as the client data we send them.

<b>Data partner</b>	<b>Client data we send them</b>	<b>Data they provide us</b>
Experian	Name, address, DOB	Address and name match from their database
Lexis Nexis (via Experian)	Name, address, DOB	PEPs & Sanctions data
Comply Advantage	Name, address, DOB	PEPs & Sanctions & Adverse media data
Onfido	Name, address, DOB, ID image, selfie video	Document verification & facial similarity data
EmailAge	Name, email	Email age & risk score data

### **FAQs**

#### **Do any of the data partners sell client data on to other parties?**

- No. None of our data partners have our permission to do this and we have vetted all of our partners to make sure this practice does not happen.

#### **Can we trust these partners with our client data?**

- All of our data partners have been carefully selected and vetted to ensure that their security set up and data protection policies are sufficiently strong and appropriate for our use case. They are all large organisations that are experts in their field and have many large and international clients that trust them with their client data.