


# Thirdfort's ID Checks Explained

Compare the top features of our three ID offerings. Find a detailed description of each feature on page 2.

	Lite ID	Original ID	Standard ID
	Fast, instant verification. No app required.	Our original, bank-grade ID check.	Government-grade. Highest level of security.
Electronic address match	✓	✓	✓
PEPs and sanctions screening	✓	✓	✓
Additional risk warnings and red flag check	✓	✓	✓
ID verification		✓	
Liveness check		✓	
ID verification using NFC (passport chip reading)			✓
Advanced liveness check			✓
HM Land Registry Digital ID Standard compliant			✓

	Feature (provider)	Description
Lite ID	<b>Electronic Address Match</b> (Experian)	Requires 2 address matches of sufficient data quality from a variety of sources including the electoral roll, credit data and utilities accounts (UK clients only).
	<b>PEPs and sanctions screening</b> (LexisNexis and ComplyAdvantage)	Verifies the client's PEPs and sanctions status against a range of databases internationally as well as a global adverse media check.
	<b>Additional risk warnings and red flag check</b> (Experian)	Checks a variety of sources for additional warnings and red flags such as mortality files, fraud alerts and postal redirects (UK clients only).
Original ID	<b>ID verification</b> (Onfido)	Bank-grade ID verification. Client takes a photo of their ID. Document scanning technology checks the document for data consistency, performs image analysis and detects anomalies to detect signs of forgery. The photo on the ID is compared with a selfie of the client to confirm it's the same person in both.
	<b>Liveness check</b> (Onfido)	Clients take a selfie video of themselves saying 3 numbers out loud and looking over their shoulder. This test ensures it's a real person carrying out the check to avoid spoofs such as photos of a photo.
Standard ID	<b>ID verification using NFC (passport chip reading)</b> (ReadID)	Government-grade ID verification. Client scans their biometric passport to read the MRZ code (long code at bottom of photo page) to access the data on the passport chip. Client holds their passport against their phone to extract data from the passport chip. The digital signature and signing key on the passport chip is verified with the issuing body to confirm it as a government issued document.
	<b>Advanced liveness check</b> (iProov)	Use cases include NHS, UK Home Office and US Homeland Security. Client holds their phone in front of their face. 'Flashmark' technology uses the reflection of light from skin to confirm liveness and that it is a genuine human carrying out the check to avoid deep fakes. At the same time biometrics compare the face to the photo extracted from the ID to prove ownership of the ID.
	<b>HM Land Registry Digital ID Standard compliant</b>	HM Land Registry's Digital ID Standard is a set of requirements that, if met by a digital ID provider, mean law firms using that provider reach a 'safe harbour' i.e. HM Land Registry will not seek recourse against the conveyancer in the event their client was not who they claimed to be. Read the Standard <a href="#">here</a> .