The world’s largest and most successful digital on-boarding programme for immigration, using remote identity verification with ePassport chip reading and liveness detection. Over 3 million EUSS applicants granted status up to the end of March 2020, with the vast majority using the digital route.

BACKGROUND

To support the United Kingdom’s exit from the European Union, the EU Settlement Scheme (EUSS) was established by the Home Office to allow EEA nationals living in the UK to apply for a UK immigration status. Applicants only need to complete three key steps – prove their identity, show that they live in the UK, and declare any criminal convictions. As the Home Office wanted to make the application process as easy as possible for the estimated 3.5 million EEA nationals who would need to apply, they sought out new innovative and effective capabilities to include in an optional end-to-end digital application channel.

Following a competitive procurement process, WorldReach Software was selected in October 2017 with its partners InnoValor and iProov to support the Identity & Document Verification (IDV) components of the EUSS through the development, integration and testing phases. This remote IDV digital service is based on WorldReach’s IdentityReach™ and Know Your Traveller™ platform. It allows an eligible applicant to read and authenticate their ePassport remotely, using a smartphone app to read the passport chip, validating the cryptographic security controls embedded in the chip, and avoiding reliance on OCR and scanned pictures. Biometric facial matching and genuine presence (also known as liveness detection) are used to verify that the applicant is the rightful holder of the validated ID document. This is similar to the functionality of border eGates. In September 2018, WorldReach was awarded a multi-year contract with the Home Office for the operation and management of the digital verification capability supporting the EUSS.
IdentityReach reads the ePassport chip’s security features to authenticate the legitimacy of the document. Facial matching is achieved by comparing the secure reference image from the ePassport chip to a live selfie captured by smartphone camera. Genuine presence technology is applied to mitigate attempts at identity fraud.

This “EU Exit: ID Document Check” app, on Android or iOS smartphone, assists applicants in promptly and securely confirming their identity without the need to submit documents to the Home Office by mail or in person. The service supports multiple eIDs including ePassports, UK biometric residence cards and EU citizen eID cards, all using ICAO standards.

The public beta phase of the EU Settlement Scheme, including the EU Exit: ID Document Check app, took place from January 21, 2019 until March 29, 2019. The full public launch commenced on March 30, 2019 and included multiple channels for applications for status.
As of March 31, 2020, more than 3.1 million applications had been concluded, according to the Home Office EU Settlement Scheme Statistics March 2020.

There are three optional paths for EEA nationals to prove their identity in applying for status: mail-in; visit a local service; or use a completely digital route. The vast majority chose the digital channel and completed the process successfully, including during Covid-19 closures.

This compares very favourably with the remote digital on-boarding rate achieved in the banking sector. According to Asia Bank Research, participants in their Excellence 2019 programme reported that the dropout rate for on-boarding via digital channels can be as high as 80%. According to SIGNICAT: The Battle to On-board II Report 2018, the number one reason why banking customers abandoned an application was because “it took too long to complete”.

For the applicants using the EU Exit: ID Document Check app in the year to March 2020, a high percentage were able to complete this step in under 10 minutes, with a high level of identity assurance.

In an initial 2019 EUSS feedback survey, 79% of applicants indicated that proving their identity through the app was either “very easy” or “fairly easy”. A further 7% found it neither difficult nor easy. The app continues to receive an average 4.1 star satisfaction rating on Google Play Store.
The EUSS is a very successful, scalable proof-point of what’s possible and achievable with the right innovative end to end processes, technology and collaborative team.

GORDON WILSON
WorldReach Software CEO

THE FIRST iOS APP IN PRODUCTION TO READ ICAO MRTD COMPLIANT CHIPS VIA NEAR FIELD COMMUNICATION (NFC) AT LARGE SCALE ON iPHONE 7 AND ABOVE

EUSS FEEDBACK SURVEY RESULTS

79% OF APPLICANTS INDICATED THAT PROVING THEIR IDENTITY THROUGH THE APP WAS EITHER “VERY EASY” OR “FAIRLY EASY”. A FURTHER 7% FOUND IT NEITHER DIFFICULT NOR EASY

99.97% IDV SYSTEM AVAILABILITY SINCE THE START OF LIVE PRODUCTION IS 99.97%, EXCEEDING SERVICE LEVEL AGREEMENT COMMITMENTS

Google Play

THE APP RECEIVES AN AVERAGE 4.1 STAR SATISFACTION RATING ON GOOGLE PLAY STORE

86%