



# **The ID Register**

## Guide to Certification of Documents

November 2019



## INTRODUCTION

Certification is the process of using a representation from a trusted individual to prove that copies of documents are authentic reproductions of the original documents.

Where the documents are identification documents such as passports, certification is also used to ensure that the identification documents actually relate to the person presenting the document.

Certification is particularly important for non-face to face relationships where the risk of fraudulent documents may be greater than for face to face relationships.

## THE ID REGISTER

The ID Register is an online platform where Know Your Client (“KYC”) documentation can be uploaded and authenticated. All KYC checks are conducted remotely and digital copies of original documentation are uploaded to customer profiles in order to identify and verify the customer including beneficial owners and controllers.

## DIGITAL CERTIFICATION

Certification has historically been performed in ‘wet ink’ form by a licensed individual such as a lawyer, accountant or notary public. Physical copies of such documents were retained and stored by each institution.

The realities of modern business and technology has led regulators around the world to recognize the validity of equivalent safeguards in the digital world such as digital signatures.

The ID Register utilizes digital certification by sending a request to a suitable certifier via a system generated email. The certifier receives a mail with a link to the document and a number of options from which to choose.

## SUITABLE CERTIFIERS AND CERTIFICATION CRITERIA

A suitable certifier is a trusted third party who has seen the original document and in the case of a photographic identification document for a natural person, has also met the natural person.

The ID Register list of suitable certifiers is as follows:

- A director, officer or manager of a regulated financial institution in a well regulated jurisdiction such as one listed in Appendix C of the [Guernsey AML Handbook](#);
- An accountant who is a member of a recognized professional body;
- A company secretary who is a member of the Institute of Chartered Secretaries and Administrators;
- A lawyer or notary public;
- An actuary;
- An embassy, consulate or high commission of the country of issue of the document; &
- A member of the judiciary, a senior civil servant, or a serving police or customs officer

**Note:** Documents cannot be certified by family members or relatives of the customer.

## PRACTICALITIES

### WET INK CERTIFICATIONS

The ID Register is a purely digital platform and does not store hard copies of original documentation. The ID Register will therefore certify all documents digitally to negate the need to physically store documents.

The ID Register may at times receive soft copies of documents which have already been physically certified in wet ink. In order to avoid creating a chain of certifiers i.e. a certified copy of a certified copy, The ID Register will send the digital certification to the original wet ink certifier where possible. Where this is not possible, The ID Register will request a clean copy of the original document and request a digital certification for this copy.

An exception to this rule is where an Appendix C business as defined in the [Guernsey AML Handbook](#) receives a physical copy of the original document which has been certified in wet ink by a suitable certifier. A director, officer or manager of the Appendix C business may then certify that this is 'a faithful electronic copy of a true copy of the original'.

It is also important to use common sense in such situations, for example, if the document is a certificate of incorporation then the details, for example registration number and date of registration, may be verifiable on a website such as Companies House which would negate the need for certification.

Where digital certification is not possible for a legitimate reason, for example, if digital certification email requests are blocked in a given country, The ID Register Analyst should escalate to a Senior Analyst for a decision as to what is reasonable in the circumstances.

## DOCUMENTS SOURCED ONLINE

Documents sourced online from publicly available sources such as a government registry can be verified by The ID Register and certified as true copies.

Documents sourced online from non-publicly available sources, for example documents purchased from a commercial registry, can often be verified on the registry website with the unique digital code provided on the document and therefore can be certified as true copies by The ID Register. Where this is not possible, such copies should be certified digitally.

## CERTIFICATION OPTIONS

For a photographic identification document, the following options will be displayed:

Evidence Certification

Test doc.docx.pdf

I certify that the document is a true copy of the original document which I have seen or is before me, and that I have met the person and the photograph is a true likeness of the individual.

I certify that this is a faithful electronic version of a true copy of the original.

I am unable to certify this document as a true copy for the following reason:

Please select an option

Save

- Option 1 should be selected in almost all cases.
- Option 2 should only be used where an Appendix C business has in its possession a copy of the original which has been certified in wet ink by a suitable certifier and the wet ink certifier has confirmed the points in option 1

For all other documents, the following options will be displayed:

### Evidence Certification

Test doc.docx.pdf

I certify that the document is a true copy of the original document which I have seen or is before me.

I certify that this is a faithful electronic version of a true copy of the original.

I certify this to be a true copy of the original of which I have seen or is before me and further certify that to the best of my knowledge the information contained therein is true and accurate.

I am unable to certify this document as a true copy for the following reason:

Save

- Option 1 should be selected in almost all cases
- Option 2 should be selected where an Appendix C business has in its possession a copy of the original which has been certified in wet ink by a suitable certifier
- Option 3 should be selected where the document is aged and is being used to confirm vital information for KYC such as shareholders and directors

Once an option has been selected, it will be sent to The ID Register for review.

## VERIFICATION OF CERTIFIERS

The ID Register will need to verify the suitability of the certifier and this can be done through a variety of methods such as verifying registration with a governing body for lawyers or accountants or verifying the regulated status of the firm for which they work.

In this exercise it is useful to compare the email address of the certifier with their work credentials, for example an accountant employed by ABC Accounting should have an email: @abcaccounting.com or similar.

If The ID Register analyst has any reason to doubt the trustworthiness of the certifier, the analyst may conduct a search on the certifier for adverse media.

Once The ID Register has verified the certifier, the certification will be approved and a tamper proof digital signature and time stamp will be applied to the document.

# The ID Register



ABC Capital LLC

Due Diligence Evidence - Formation document

### Digital Certification

**This document is digitally certified in accordance with ISO 32000 using a tamper-proof digital signature**

**Certifier Details**

The ID Register have confirmed this certifier is not certifying their own personal documents or personal documents of a family member.

Name:	David Riordan
Email Address:	david.riordan@theidregister.com
Organisation:	The ID Register
Telephone:	+353863514958
Job Title:	Project Manager
Address:	Test

Accreditation: 12345678

I certify that the document is a true copy of the original document which I have seen or is before me.

Please click to view digital signature detail



The following pages have been securely watermarked with the date and time of certification

Please address any questions to:  
Email: help@theidregister.com  
Telephone: +44 1481 755160

# SYSTEM GUIDANCE

## SENDING A CERTIFICATION REQUEST

In the evidence section of a profile, select the document you wish to certify and click on 'certify selected items'.

**Evidence**

Agree to Translate  Translation Permission Requested ! International Documentation Types

**Mandatory**

Title	Explanation	Upload
Additional Proof of Address	Please provide a copy of your original utility bill, Bank Statement or official correspondence from a government office dated within the last 3 months that is from a different source to the original Proof of Address	Upload Document
Proof of Address	Please provide a copy of your original utility bill, Bank Statement, official correspondence from a government office or reliable evidence from an independent online source dated within the last 3 months	Upload Document
<input checked="" type="checkbox"/> Test doc.docx.pdf		Requires certification Expires <input type="text"/>

**Recommended**

Title	Explanation	Upload
Other supporting documentation	Please provide any other supporting documentation required	Upload Document
W-Series form	W-Series forms (e.g. W8 BENE or W9) are published by the US IRS as a way to demonstrate whether third parties are US Persons and thus liable for US Tax.	Upload Document

**Click here**

Populate the below details.

**Certification Request**

Certifier Name

Relationship Type

Email

Message

Organisation

The certifier will receive an email and need to populate the below fields before selecting the appropriate certification option. The mandatory fields are in red.

### Evidence Certification

Your Details

Email	<input type="text" value="mark.quigley@theidregister.com"/>	
Telephone	<input type="text" value=""/>	
	<b>Please enter Telephone</b>	
Name	<input type="text" value="Mark Quigley"/>	
Organisation	<input type="text" value=""/>	
	<b>Please enter Organisation</b>	
Job Title	<input type="text" value=""/>	
	<b>Please enter Job Title</b>	
Address	<input type="text" value=""/>	
	<b>Please enter Address</b>	
Professional accreditation and number	<input type="text" value="1234"/>	This is mandatory if you are a professional Notary.
Additional information	<input type="text" value="Test"/>	Please add any additional information, such as Notary expiry date, here.

**Next**