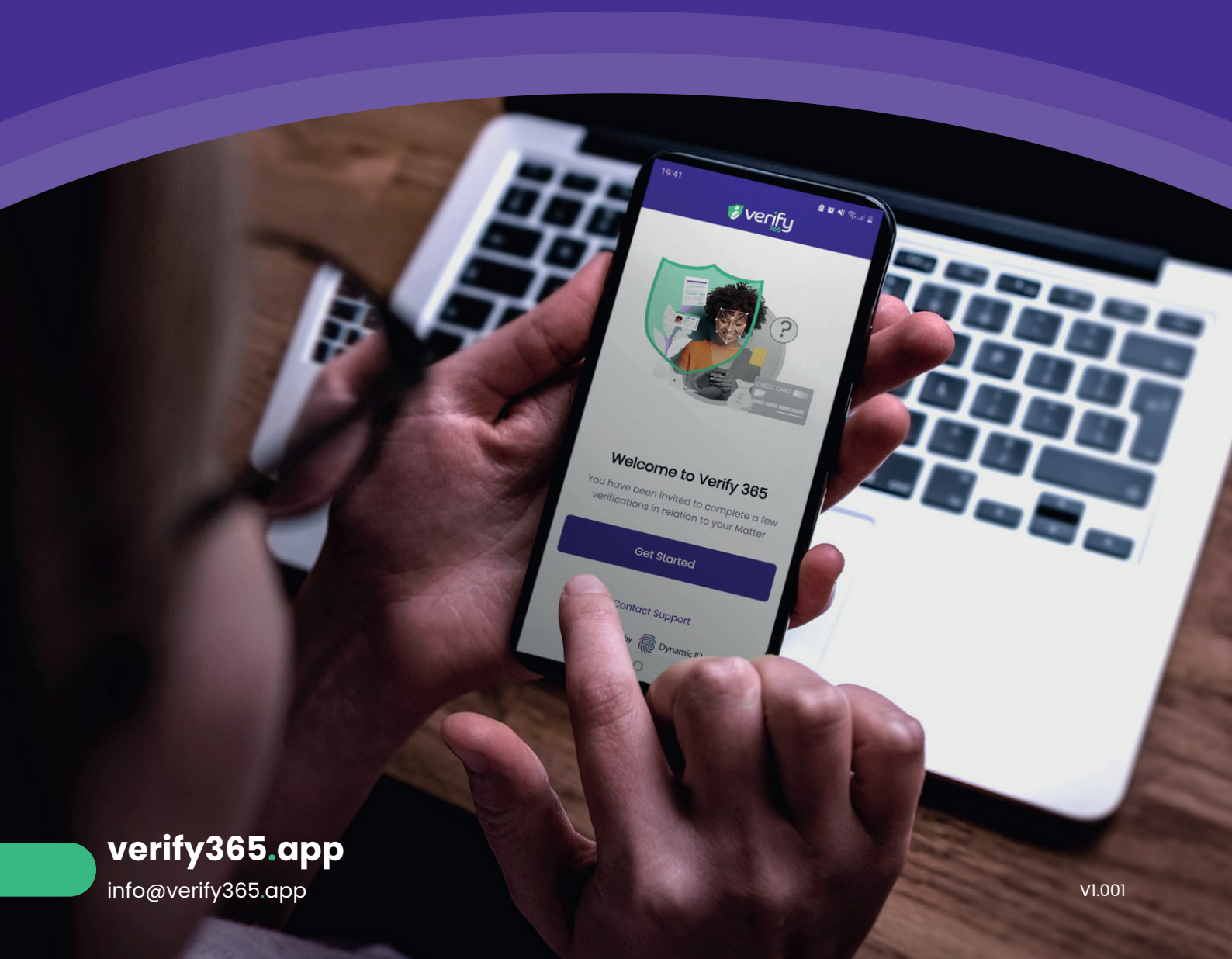# VERIFY 365 APP USER GUIDE

What is Verify 365?

Verify 365 is a client onboarding solution designed for the legal industry. Manual ID checks can be time-consuming and frustrating for all involved. So we've built an app that enables you to complete your checks and sign documents quickly, remotely and securely, from the comfort of your own home.

Typically, solicitors will use the Verify 365 app to ask you to verify your identity, confirm your address, obtain digital bank statements, e-sign documents or request a payment from you through our secure e-payments portal.

Verify 365 is used by law firms so that they can stay compliant with the regulators, including the Solicitors Regulation Authority and HM Land Registry. All regulated law firms must carry out "client due diligence" checks to ensure their clients are legitimate. Clients can do all the required checks in minutes, relieving the stress of booking appointments and certifying, printing and posting documents.

Our Verify 365 app can be downloaded from both the Play Store (Android) and the App Store (iPhones). To log in, please use the email and password sent to you.

If you have any issues verifying yourself, please contact the Verify 365 team on info@verify365.app. Further contact details can be found on the final page of this document.
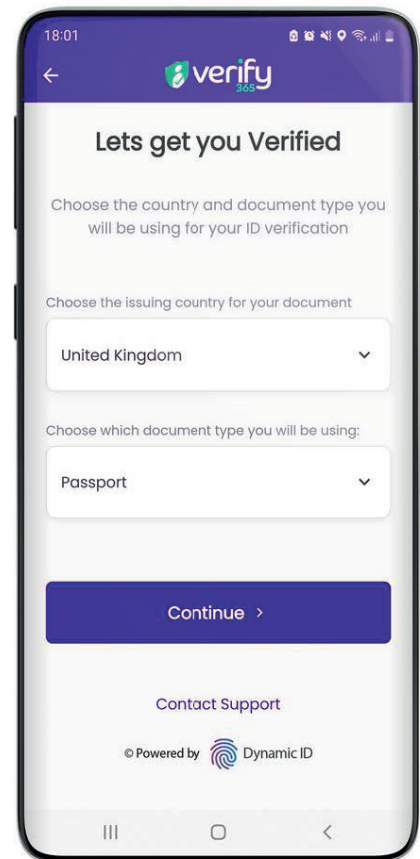
How Verify 365 Works

1 **Grab your smartphone & ID document:**

You will need a smartphone to verify your ID. If you don't own a smartphone, you can use a family or friend's device. You will require either a Passport, Driving Licence, Residence Permit or National ID to verify your ID.

2 **Download the app:**

When your lawyer "invites" you to verify yourself, you will receive a text message and email with your log in credentials and a link to download our app. The app is available on the **App Store** and **Play Store**. After downloading our app, you'll enter your email and password to log in.

3 **Verifying yourself:**

Once you're in the app, you will verify yourself through a combination of the following:

- **ID Verification:** Take a photo of your ID document, scan your document's NFC chip (where available) and take a photo of yourself.

- **Proof of Address:** Enter your address information and upload two documents with both your name and address on it, dated within the last three months.

- **Digital Bank Statement:** Securely connect to your bank account or multiple accounts through your secure online banking portal.

- **Source of Funds:** Complete our SoF questionnaire, providing information on where your money has come from, including naming any giftors or assets.

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<u>Verify</u> 365 Identity Verification

Why does Verify 365 need to verify me?

As part of a law firm's client due diligence, solicitors need to verify their client's identity and document to stay compliant with the Solicitors Regulatory Authority and HM Land Registry regulations. This is to ensure that no fraud is committed, such as identity theft or money laundering.

Your ID must be photographic and it must be in date. If you only have an expired ID, please speak with your solicitor for advice on your next steps.

How does Verify 365 confirm my identity?

You're going to need a Passport, Driving Licence, National ID Card or Residency Permit. The most secure option is to use your Passport. We will ask you to take a photo of your document's photo page, but we may require a front and back of your Driving Licence. If we don't get a good photo, we'll ask you to take it again. After that, we'll ask you to take a selfie, and that's it.

Can I ask Verify 365 to delete my data?

Yes, you can. All verification reports which contain your data are stored on our system for up to 15 years. However, you can request your data to be deleted once a successful submission is completed. To do this, instruct your solicitor to write to us with your full name and email, asking us to remove your data. After 48 hours from the request, we will delete your data.

We cannot delete your data through a direct request because deleted data is permanently removed and unauthorised deletion through a direct request may compromise your solicitor's duty to stay compliant with the regulations.

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__Verify__ 365 Address Verification

Why does Verify 365 need to verify my address?

As part of a law firms client due diligence, solicitors need to verify their client's address to stay compliant with the regulations. This is to ensure that no fraud is committed and that the individual is linked to the specified address so no false or misleading information can be given.

What Proof of Address documents do we accept?

When uploading your proof of address document we can accept one of the following documents: (a) a council tax bill; (b) a utility bill; (c) a bank statement.

How does Verify 365 verify my address?

It's rather simple. You'll be asked to input your address details such as:

- **Premises:** The number/letter of your property.
- **Street:** Your full street address written in full.
- **Postcode:** Your full postcode.
- **City:** The city in which you live.
- **County:** The county that your city or town is based.

Once confirmed, you will then upload two supporting documents. This can either be a utility bill like gas or electricity, or a bank statement no less than three months old. These documents are needed to verify your address.

Why do I need to upload two documents?

The legal regulator states that law firms need two documents on file that have your name and address on them and that the documents are no older than three months. This is part of your law firms client due diligence requirements.
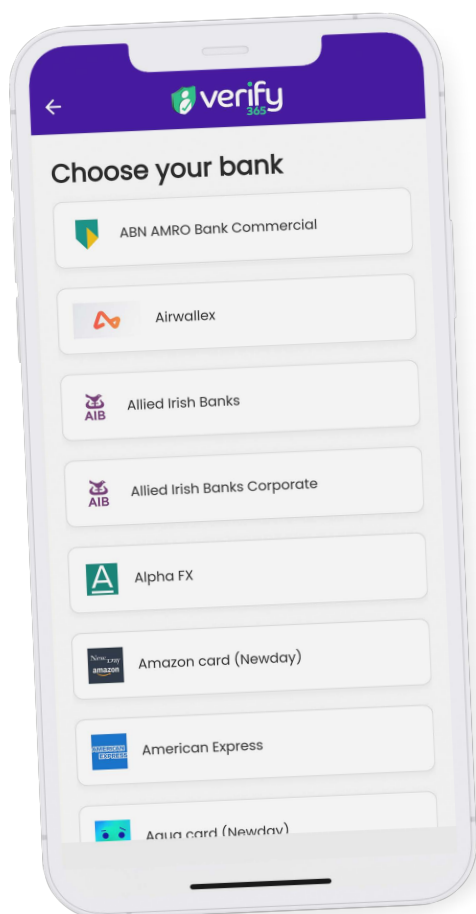
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<u>Verify</u> 365 Bank Statements

Why does Verify 365 need to connect to my bank?

As part of a law firm's client due diligence, they may need to verify a client's financial information to stay compliant with the Solicitors Regulatory Authority. This is to ensure that no fraud is committed, such as money laundering.

Some firms ask for paper bank statements, but firms which use Verify 365 are able to securely get access to your digital bank statements through the use of our FCA-regulated Open Banking technology.

How does Verify 365 connect to your bank?

To connect to your bank, please follow these steps:

- Within the App, you will be presented with a list of banks we are able to connect too. Choose the bank you wish to connect to.

- Once you've chosen the bank, you will be directed to your secure online banking portal where you can log into your account. We are not able to access, see, store or share your credentials.

- Once you've logged in, you will need to grant Verify 365 permission to extract your financial information and digital bank statements.

  Once accepted, you'll be redirected back to Verify

- 365 app. You can then connect additional bank accounts following the same process. Once you've connected all your banks, you can continue with your verification process.

Does Verify 365 store or share my information?

No, we do not store or share your login information.

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Verify 365 Source of Funds

Why does Verify 365 need to verify my source of funds?

As part of your verification, the law firm that requested your check may ask you to complete a Source of Funds task. This is a short questionnaire which will ask you to account for where your money is coming from.

By law, when dealing with large amounts of money, solicitors and law firms have to understand where that money comes from.

Why does Verify 365 verify my Source of Funds?

Through our short questionnaire, your can confirm relevant information in relation to your funds. This includes who the buyers are, how much the property is worth and more importantly stating where your income is coming from.
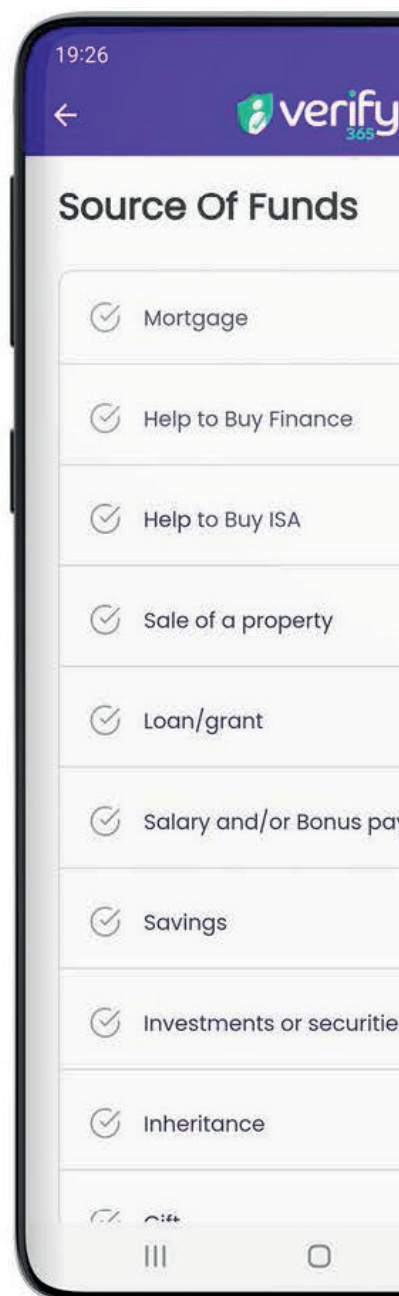
You will be able to break down where the funds are from through our various options, including mortgage, dividends, giftors, etc. You will also be able to upload supporting documentation as evidence, such as bank statements and official letters.

Once complete, please click submit it and that's it.

Does Verify 365 have access to my data?

The Verify 365 team does not have access to the verification report. Only your lawyer does.

During this process we cannot share or alter the data.

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SUPPORT

Support queries are handled directly through Verify 365
Customer Support Team.

If you experience any issues with our Verify 365 app,
please contact:

info@verify365.app
+44 (0) 121 274 2312

Thank you

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info@verify365.app

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