

This is a draft

Your feedback will help us improve it.

What to do if a user gives you wrong or contradictory information

Sometimes a user might give you some information that:

- is wrong
- contradicts information that you or an authoritative source already have about that user or the person they're claiming to be

This could mean:

- they have made a mistake
- they are not who they say they are
- their details have changed since you or an authoritative source collected their information

If this happens, you must look at [the list of 'contra-indicators'](#) to find out what extra identity checks you need to do.

When you've found the right contra-indicator, you must [score it](#).

Warning codes

Most contra-indicators will have a 4-character warning code, also known as 'failure identifier' (FID) code. The FID code explains what's wrong with the identity or the piece of evidence.

A contra-indicator will not have a FID code if it's hard to know exactly what's wrong with the identity or the piece of evidence.

You only need to pay attention to the FID code if doing the contra-indicator checks does not help you fix the problem with the identity or evidence. You must include the FID code in a response you send to a service.

You can only include one FID code in each response you send to a service. As some warnings are more important than others, you must choose the most important FID code if you find more than one.

The different FID codes, in order of importance, are:

- IT01 (identity theft warning)
- FI01 (false identity warning)
- DF01 (evidence fraud warning)

List of contra-indicators

Contra-indicator	Reference code	Detected	Checked	FID code
The claimed identity is known to live at a more recent address than the one the user gave you	A01	2	-2	IT01
The claimed identity is not known to currently live at the address the user gave you	A02	3	-2	N/A
There's a record of the claimed identity having changed address	A03	3	-2	IT01
The user has not told you about a previous address	A04	1	-1	IT01
One of the user's addresses has been linked to identity fraud	A05	3	-1	N/A
The claimed identity has not lived at one of the previous addresses the user gave you	A06	2	-2	IT01
A piece of evidence is known to be lost, stolen or revoked	D01	5	-3	DF01
A piece of evidence is not known to exist	D02	4	-3	DF01
A piece of evidence has been checked with an authoritative source a lot recently	D03	2	-2	N/A
A piece of evidence is known to be 'fraudulently obtained genuine' (FOG)	D04	5	-2	DF01

The claimed identity has been linked to a FOG piece of evidence	D05	4	-3	N/A
The claimed identity has been linked to a forged document	D06	4	-3	DF01
The claimed identity has been linked to a counterfeit document	D07	4	-3	DF01
The claimed identity has been used to get a FOG piece of evidence	D09	4	-2	N/A
The claimed identity has been linked to 2 or more forged or counterfeit pieces of evidence	D10	4	-1	N/A
A unique reference number is from a false piece of evidence	D11	2	-2	DF01
A unique reference number, issue date and expiry is from a false piece of evidence	D12	3	-2	DF01
The piece of evidence is known to be false	D13	5	-3	DF01
The piece of evidence is forged or counterfeit	D14	5	-2	DF01
A UK bank account does not exist	D15	5	-5	DF01
A piece of evidence has expired	D16	5	-5	N/A
The email address might be compromised	F01	3	-2	N/A
The user's phone number might be compromised	F02	2	-1	N/A
The user's name and date of birth have been linked to a known fraudulent identity	F03	4	-2	N/A
The user's name and date of birth have been linked to a person that's involved in creating fraudulent identities or documents	F04	4	-3	N/A
The email address has been checked or used to create accounts a lot recently	F05	2	-2	N/A

The phone number has been checked or used to create accounts a lot recently	F06	2	-2	N/A
The claimed identity has not existed over time	H02	4	-2	FI01
The claimed identity's name and date of birth do not appear to exist	N01	4	-3	FI01
The claimed identity has the same name as a PEP	P01	1	-1	IT01
The claimed identity has the same name and date of birth as a PEP	P02	3	-3	IT01
The claimed identity is known to be compromised	T01	3	-3	IT01
The claimed identity has the same name and address as someone who's died	T02	5	-3	IT01
The claimed identity has the same name and date of birth as someone who's died	T03	5	-4	IT01
The claimed identity's details have been checked or used to create accounts a lot recently	T04	2	-2	N/A
The user does not look like the person on a piece of evidence	V01	5	-4	IT01
The user's biometric information does not match what's on a piece of evidence	V02	5	-4	IT01
The user cannot complete the knowledge-based verification (KBV) challenges	V03	5	-4	N/A
The claimed identity has the same name and address as a vulnerable person	W01	4	-3	IT01
The claimed identity has the same name and date of birth as a vulnerable person	W02	4	-2	IT01

Scoring

Each user will start the identity checking process with a score of 0.

This score will go up if you find the user has given you wrong or contradictory information. You must add the number of 'Detected' points for that contra-indicator to the user's score.

You must not let the user set up or use a digital identity account if their final score is higher than:

- 4 for a low confidence identity account
- 3 for a medium confidence identity account
- 3 for a high confidence identity account
- 2 for a very high confidence identity account

If the user's score is higher than the threshold, you can either:

- stop checking the user's identity
- do the extra identity checks needed for that contra-indicator

The score will go back down if you do extra identity checks.

If you cannot find an appropriate contra-indicator for the issue you've found, you can stop the user from creating an account without doing any scoring. You should only do this in situations where the issue is so serious that you'd be prepared to report it to the police.

If the user passes the extra identity checks

You must subtract the number of 'Checked' points from the user's score.

If the score is equal to or under the threshold, you can let the user set up a digital identity account. If the score is still higher than the threshold, you must stop checking the user's identity.

If the user does not pass the extra identity checks

You must stop checking the user's identity and send a 'failure' response to the service that's requesting it. You must include the relevant [warning code](#) in your response, if there is one.

The user might also give you more wrong or contradictory information during the extra identity checks. You must treat these as new errors and look them up in the list of contra-indicators.

Understanding the different types of contra-indicator

There are different types of contra-indicator. Each contra-indicator has a 3-character reference code.

Problems with the user's address

A01: The claimed identity is known to live at a more recent address than the one the user gave you

This could mean that someone who's moved into one of the claimed identity's previous addresses is trying to use their details to access your service.

You must do one of the following:

- ask the user if they've given you the right address
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is IT01.

A02: The claimed identity is not known to currently live at the address the user gave you

This could mean the user:

- has just moved to another address
- is using a 'synthetic' (made-up) identity
- has stolen someone else's identity

You must do one of the following:

- ask the user to confirm their name and address - you must check these are the same as the new details you've found
- ask the user for a piece of evidence that includes their new address - it must get at least a [score of 2 during a 'validity' check](#)
- if the new address is less than 3 months old, ask the user for all of their previous addresses for the last 3 years and check them with an authoritative source

This contra-indicator does not have a FID code.

A03: There's a record of the claimed identity having changed address

The claimed identity might have registered their change of address with an authoritative source, such as the Royal Mail's Redirection Service.

The user could have moved into one of the claimed identity's old addresses and is trying to use their details to access your service.

You must do one of the following:

- ask the user if they've given you the right address
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is IT01.

A04: The user has not told you about a previous address

This could mean the user is not the claimed identity.

You must do one of the following:

- ask the user if they've given you the right address
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is IT01.

A05: One of the user's addresses has been linked to identity fraud

This is when you find a record that shows the user's address has been suspected or known to be involved with identity fraud. For example, there are known fake driving licences with this address on them.

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

If the identity profile you need to meet already requires you to get a score of 3 during a 'verification' check, you can either:

- get a [score of 4](#) instead
- ask the user to also complete ['dynamic' knowledge-based verification \(KBV\) challenges](#)

You must ask them to complete any of the following:

- 2 low quality KBV challenges
- 4 low quality multiple choice KBV challenges
- 1 medium quality KBV challenge
- 2 medium quality multiple choice KBV challenges

- 1 high quality KBV challenge

This contra-indicator does not have a FID code.

A06: The claimed identity has not lived at one of the previous addresses the user gave you

This could mean the user is not the claimed identity.

You must do one of the following:

- ask the user to confirm their name and address - you must check these are the same as the new details you've found
- ask the user for a piece of evidence that includes their name and address - it must get at least a [score of 2 during a 'validity' check](#)
- make sure the user gets at least a [score of 3 during a 'verification' check](#)
- if the new address is less than 3 months old, ask the user for all of their previous addresses for the last 3 years and check them with an authoritative source

The FID code for this contra-indicator is IT01.

Problems with a piece of evidence the user has given you

D01: A piece of evidence is known to be lost, stolen or revoked

This could mean the user is:

- not the person the evidence was issued to
- using a 'synthetic' (made-up) identity

You must do one of the following:

- ask the user to confirm the details on their evidence - you must check these again
- ask the user to provide a different piece of evidence

The FID code for this contra-indicator is DF01.

D02: A piece of evidence is not known to exist

This could mean the user is using:

- a synthetic identity

- an identity that belongs to someone else

You must [use a different contra-indicator](#) if the piece of evidence is related to a UK bank account.

You must do one of the following:

- ask the user to confirm the details on their evidence - you must check these again
- ask the user to provide a different piece of evidence

The FID code for this contra-indicator is DF01.

D03: A piece of evidence has been checked with an authoritative source a lot recently

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must do both of the following:

- ask the user for another piece of evidence - it must get at least a [score of 2 during a 'validity' check](#)
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

If the identity profile you need to meet already requires you to get a score of 3 during a 'verification' check, you can either:

- get a score of 4 instead
- ask the user to also complete ['dynamic' knowledge-based verification \(KBV\)](#) challenges

You must ask them to complete any of the following:

- 2 low quality KBV challenges
- 4 low quality multiple choice KBV challenges
- 1 medium quality KBV challenge
- 2 medium quality multiple choice KBV challenges
- 1 high quality KBV challenge

This contra-indicator does not have a FID code.

D04: A piece of evidence is known to be 'fraudulently obtained genuine' (FOG)

A 'fraudulently obtained genuine' (FOG) document is a genuine piece of evidence that has been issued to either:

- someone pretending to be the claimed identity
- a synthetic identity

If the piece of evidence you're checking is FOG, you must do one of the following:

- ask the user to confirm the details on their evidence - you must check these again
- ask the user to provide a different piece of evidence

The FID code for this contra-indicator is DF01.

D05: The claimed identity has been linked to a FOG piece of evidence

This happens when another piece of evidence that's known to be FOG includes the details of the claimed identity.

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

If the piece of evidence belongs to the claimed identity but is not the FOG, you must do all of the following:

- make sure the piece of evidence they provided gets at least a [score of 3 during a 'validity' check](#)
- ask the user for another piece of evidence - this must also get at least a score of 3 for a 'validity' check
- make sure the user gets at least a [score of 2 during an 'activity' check](#)
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

This contra-indicator does not have a FID code.

D06: The claimed identity has been linked to a forged document

This happens when another piece of evidence that's known to be forged includes the details of the claimed identity. A piece of evidence has been forged if it's been changed to look like it belongs to someone else.

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You do both of the following:

- make sure the piece of evidence they provided gets at least a [score of 3 during a 'validity' check](#)
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is DF01.

D07: The claimed identity has been linked to a counterfeit document

This happens when another piece of evidence that's known to be counterfeit includes the details of the claimed identity. A piece of evidence is counterfeit if it was created from scratch.

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must do both of the following:

- make sure the piece of evidence they provided gets at least a [score of 3 during a 'validity' check](#)
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is DF01.

D09: The claimed identity has been used to get a FOG piece of evidence

This happens when the claimed identity's details also appear on a piece of evidence that was used to get a FOG. For example, the claimed identity matches a previous name on a marriage certificate that's been used to fraudulently apply for a passport.

This could mean the user is involved in creating fraudulent identities or documents.

You must do all of the following:

- make sure the piece of evidence they provided gets at least a [score of 3 during a 'validity' check](#)
- ask the user for another piece of evidence - this must also get at least a score of 3 for a 'validity' check
- make sure the user gets at least a [score of 2 during an 'activity' check](#)
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

This contra-indicator does not have a FID code.

D10: The claimed identity has been linked to 2 or more forged or counterfeit pieces of evidence

This could mean the user is involved in creating fraudulent identities or documents.

You must do all of the following:

- make sure the piece of evidence they provided gets at least a [score of 3 during a 'validity' check](#)
- ask the user for another piece of evidence - this must also get at least a score of 3 for a 'validity' check
- make sure the user gets at least a [score of 2 during an 'activity' check](#)
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

This contra-indicator does not have a FID code.

D11: A unique reference number is from a false piece of evidence

This happens when a unique reference number on the piece of evidence you're checking matches another piece of evidence that's known to be 'false'. This means it's a FOG, forged or counterfeit piece of evidence.

This could mean the user is involved in creating fraudulent identities or documents.

You must either:

- check the piece of evidence with an authoritative source
- ask the user for another piece of evidence - it must get at least a [score of 2 during a 'validity' check](#)

The FID code for this contra-indicator is DF01.

D12: A unique reference number, issue date and expiry is from a false piece of evidence

This could mean the user is involved in creating fraudulent identities or documents.

You must either:

- check the piece of evidence with an authoritative source
- ask the user for another piece of evidence - it must get at least a [score of 2 during a 'validity' check](#)

The FID code for this contra-indicator is DF01.

D13: The piece of evidence is known to be false

This happens when a user has given you a piece of evidence that has already been included in a database or list of false pieces of evidence.

You must either:

- check the piece of evidence with an authoritative source
- ask the user for another piece of evidence - it must get at least a [score of 2 during a 'validity' check](#)

The FID code for this contra-indicator is DF01.

D14: The piece of evidence is forged or counterfeit

This happens when a user gives you a piece of evidence that you can tell has been forged or counterfeit. You must ask the user for another piece of evidence instead.

The FID code for this contra-indicator is DF01.

D15: A UK bank account does not exist

You must do one of the following:

- ask the user to confirm the details of their bank account - you must check these again
- ask the user to provide a different piece of evidence

The FID code for this contra-indicator is DF01.

D16: A piece of evidence has expired

You must ask the user for another piece of evidence instead.

This contra-indicator does not have a FID code.

The user's details might be fraudulent

F01: The email address might be compromised

This happens when the user gives you an email address that has already been included in a database or list of compromised email addresses.

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

This contra-indicator does not have a FID code.

F02: The user's phone number might be compromised

This happens when the user gives you a phone number that has already been included in a database or list of compromised phone numbers.

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

This contra-indicator does not have a FID code.

F03: The user's name and date of birth have been linked to a known fraudulent identity

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must do all of the following:

- make sure the piece of evidence they provided gets at least a [score of 3 during a 'strength' check](#) and a [score of 3 during a 'validity' check](#)
- make sure the identity gets at least a [score of 3 during a 'verification' check](#)

If the identity profile you need to meet already requires you to get a score of 3 during a 'verification' check, you can either:

- get a [score of 4](#) instead
- ask the user to also complete ['dynamic' knowledge-based verification \(KBV\) challenges](#)

You must ask them to complete any of the following:

- 2 low quality KBV challenges
- 4 low quality multiple choice KBV challenges
- 1 medium quality KBV challenge
- 2 medium quality multiple choice KBV challenges
- 1 high quality KBV challenge

This contra-indicator does not have a FID code.

F04: The user's name and date of birth have been linked to a person that's involved in creating fraudulent identities or documents

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must do all of the following:

- make sure the piece of evidence they provided gets at least a [score of 3 during a 'strength' check](#) and a [score of 3 during a 'validity' check](#)

- make sure the identity gets at least a [score of 3 during a 'verification' check](#)

This contra-indicator does not have a FID code.

F05: The email address has been checked or used to create accounts a lot recently

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

This contra-indicator does not have a FID code.

F06: The phone number has been checked or used to create accounts a lot recently

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

This contra-indicator does not have a FID code.

Problems with the user's activity history

H02: The claimed identity has not existed over time

This could mean that the user is using a synthetic identity.

You must do all of the following:

- make sure the piece of evidence they provided gets at least a [score of 3 during a 'strength' check](#) and a [score of 3 during a 'validity' check](#)
- make sure the identity gets at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is FI01.

Problems with the user's personal details

N01: The claimed identity's name and date of birth do not appear to exist

This could mean the user is using a synthetic identity.

You must do all of the following:

- ask the user to confirm their name and date of birth - you must check these details with an authoritative source
- ask the user for a piece of evidence that includes their name and date of birth - it must get at least a [score of 3 for a 'validity' check](#)
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is FI01.

The user might be a 'politically exposed person' (PEP)

P01: The claimed identity has the same name as a PEP

A PEP could be someone like a politician or a judge. This could mean the claimed identity is at a higher than usual risk of being impersonated.

You must do one of the following:

- make sure the claimed identity and the PEP have a different date of birth
- check if the PEP lives in another country and the claimed identity has been living in the UK for at least a year
- make sure the claimed identity and the PEP have different nationalities
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

If the identity profile you need to meet already requires you to get a score of 3 during a 'verification' check, you can either:

- get a score of 4 instead
- ask the user to also complete ['dynamic' knowledge-based verification \(KBV\)](#) challenges

You must ask them to complete any of the following:

- 2 low quality KBV challenges
- 4 low quality multiple choice KBV challenges
- 1 medium quality KBV challenge
- 2 medium quality multiple choice KBV challenges
- 1 high quality KBV challenge

The FID code for this contra-indicator is IT01.

P02: The claimed identity has the same name and date of birth as a PEP

This could mean the claimed identity is at a higher than usual risk of being impersonated.

You must do one of the following:

- check if the PEP lives in another country and the claimed identity has been living in the UK for at least a year
- make sure the claimed identity and the PEP have different nationalities
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

If the identity profile you need to meet already requires you to get a score of 3 during a 'verification' check, you can either:

- get a [score of 4](#) instead
- ask the user to also complete ['dynamic' knowledge-based verification \(KBV\)](#) challenges

You must ask them to complete any of the following:

- 2 low quality KBV challenges
- 4 low quality multiple choice KBV challenges
- 1 medium quality KBV challenge
- 2 medium quality multiple choice KBV challenges
- 1 high quality KBV challenge

The FID code for this contra-indicator is IT01.

The user's details belong to someone else

T01: The claimed identity is known to be compromised

This could mean the user is using an identity that belongs to someone else.

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

If the identity profile you need to meet already requires you to get a score of 3 during a 'verification' check, you can either:

- get a score of 4 instead
- ask the user to also complete ['dynamic' knowledge-based verification \(KBV\)](#) challenges

You must ask them to complete any of the following:

- 2 low quality KBV challenges
- 4 low quality multiple choice KBV challenges
- 1 medium quality KBV challenge
- 2 medium quality multiple choice KBV challenges
- 1 high quality KBV challenge

The FID code for this contra-indicator is IT01.

T02: The claimed identity has the same name and address as someone who's died

This could mean the user is using an identity that belongs to someone else.

You must either:

- make sure the claimed identity and the person that's died have different dates of birth
- make sure the user gets at least a [score of 3 during a 'verification' check](#)

If the identity profile you need to meet already requires you to get a score of 3 during a 'verification' check, you can either:

- get a score of 4 instead
- ask the user to also complete ['dynamic' knowledge-based verification \(KBV\)](#) challenges

You must ask them to complete any of the following:

- 2 low quality KBV challenges
- 4 low quality multiple choice KBV challenges
- 1 medium quality KBV challenge
- 2 medium quality multiple choice KBV challenges
- 1 high quality KBV challenge

The FID code for this contra-indicator is IT01.

T03: The claimed identity has the same name and date of birth as someone who's died

This could mean the user is using an identity that belongs to someone else.

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

If the identity profile you need to meet already requires you to get a score of 3 during a 'verification' check, you can either:

- get a score of 4 instead
- ask the user to also complete ['dynamic' knowledge-based verification \(KBV\)](#) challenges

You must ask them to complete any of the following:

- 2 low quality KBV challenges
- 4 low quality multiple choice KBV challenges
- 1 medium quality KBV challenge
- 2 medium quality multiple choice KBV challenges
- 1 high quality KBV challenge

The FID code for this contra-indicator is IT01.

T04: The claimed identity's details have been checked or used to create accounts a lot recently

This could mean the user is using:

- a synthetic identity
- an identity that belongs to someone else

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

This contra-indicator does not have a FID code.

Problems with matching the identity to the person who's claiming it

V01: The user does not look like the person on a piece of evidence

This could mean someone else is pretending to be the claimed identity.

You must try to do the same 'verification' check again. If this is not successful, you must get another person or system to do the same 'verification' check you did.

If the person or system cannot successfully complete the 'verification' check, you must either:

- get a [score of 4 during a 'verification' check](#)
- stop trying to prove the user's identity

The FID code for this contra-indicator is IT01.

V02: The user's biometric information does not match what's on a piece of evidence

This could mean someone else is pretending to be the claimed identity.

You must try to do the same 'verification' check again. If this is not successful, you must get another system to do the same 'verification' check you did.

If the person or system cannot successfully complete the 'verification' check, you must either:

- get a [score of 4 during a 'verification' check](#)
- stop trying to prove the user's identity

The FID code for this contra-indicator is IT01.

V03: The user cannot complete the knowledge-based verification (KBV) challenges

This could mean someone else is pretending to be the claimed identity.

You must make sure the user gets at least a [score of 3 during a 'verification' check](#).

If you're asking the user to complete KBV challenges in response to another contra-indicator, it's likely that the user is not who they're claiming to be. You must stop trying to prove the user's identity at this point.

This contra-indicator does not have a FID code.

The user might be a vulnerable person

W01: The claimed identity has the same name and address as a vulnerable person

A vulnerable person is someone who cannot legally make their own decisions, for example someone who:

- cannot look after themselves, such as a child or an elderly person
- has made a lasting power of attorney (LPA)

This could mean the user is using an identity that belongs to someone else. The user might be a family member of the vulnerable person.

You must either:

- make sure the claimed identity and the vulnerable person have different dates of birth
- make sure the user has at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is IT01.

W02: The claimed identity has the same name and date of birth as a vulnerable person

This could mean the user is using an identity that belongs to someone else. The user might be a family member of the vulnerable person.

You must either:

- make sure the claimed identity and the vulnerable person have different addresses
- make sure the user has at least a [score of 3 during a 'verification' check](#)

The FID code for this contra-indicator is IT01.