

Identity Connect

Independently certified digital identity verification for regulated onboarding.

Identity Connect is Experian's independently certified identity verification solution, designed to help organisations verify customers in line with UK digital identity standards.

It combines document checks, biometric verification and fraud intelligence to deliver a clear, structured identity decision - all through a single API.

Why does digital identity compliance matter now?

Digital identity is becoming a regulatory requirement, not a choice. The UK government is accelerating adoption through two key frameworks:



GPG45 – defines how identity must be assessed and scored



Digital Verification Services Trust Framework – sets the governance, security and operational standards identity providers must meet

These standards now underpin use cases such as digital Right to Work, Right to Rent and DBS checks.

With regulatory guidance continuing to evolve, organisations can now use a trust framework-certified organisation to verify a person's identity. For Anti-Money Laundering (AML) purposes, the use of a certified Digital Verification Service (DVS) is now recommended, Experian can support organisations in meeting these requirements.

What Identity Connect delivers:

Identity Connect provides an independently certified, robust approach to identity verification designed to:

- Deliver identity decisions aligned to UK digital standards (GPG45)
- Provide a clear, auditable outcome
- Strengthen fraud controls at onboarding
- Integrate easily via Experian CrossCore API
- Offer a simplified commercial model

How is the Identity Connect built around GPG45 principles?

Identity Connect assesses identity across five core components:

- 01 Strength**
Quality of identity evidence
- 02 Validity**
Confirm if the document is genuine and can be used as valid source of evidence
- 03 Verification**
Biometric confirmation of the document holder
- 04 Activity history**
Depth and longevity of identity record
- 05 Identity fraud**
Fraud and risk assessment

Each element is scored and combined to produce a clear, auditable level of confidence decision.

How does the verification process work in practice?

Identity Connect combines document checks, biometric verification, and fraud intelligence to produce a clear level of confidence outcome:

- Document capture and validation
- Selfie and liveness checks
- KYC activity history assessment
- PEP and mortality screening
- National Hunter database and fraud risk checks
- Experian profile logic to generate the final level of confidence

Clients receive full transparency, including document results, fraud indicators, and the final level of confidence outcome.

Where is trusted identity verification required?



Right to work



Right to rent



Criminal record checks



AML-regulated onboarding



Organisations preparing for broader adoption of digital identity standards



Registered office address: The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ | www.experian.co.uk

© Experian 2026. Experian Ltd is authorised and regulated by the Financial Conduct Authority. Experian Ltd is registered in England and Wales under company registration number 653331. The word "EXPERIAN" and the graphical device are trade marks of Experian and/or its associated companies and may be registered in the EU, USA and other countries.

The graphical device is a registered Community design in the EU. All rights reserved.

Why Experian for identity verification?

Certified capability

Aligned to recognised UK digital identity standards

Fraud-informed

Integrated fraud intelligence strengthens onboarding decisions

Data-led confidence

Combines biometric verification with extensive identity and activity data

Simple to deploy

Delivered via CrossCore API with a streamlined commercial model

Identity Connect provides a structured, standards-aligned approach to high-confidence identity verification, designed to support organisations operating in regulated environments.

Want to know more?

Get in touch to find out more:
businessuk@experian.com