Technology in Preventing ID Fraud: Friend or Foe?

with Ian Westwood
UK Immigration Consultant
Who am I?
UK perspective

• The UK is part of Europe – with the EU, EEA and Switzerland, that means 32 different issuing organisations
• All have unique passports; many have identity cards and often have several series of documents valid at any one time
• PRADO lists 1291 ‘European’ Documents
• How similar is the problem in the USA?
• And what about ‘non standard documentation’
Who checks documents in the UK?

Experts (!?!)  

- Employers  
- Landlords  
- Educators  
- KYC and AML  
- Medical Administrators

non Experts

- These people need help
Benefits of Technology

• Standardised process
• Record keeping
• Far more accurate than the average Joe

• But ….
Problems with technology

- Advanced use (facial recognition) not yet available to non-experts (at least in the UK)
- Biometrics not widely used in day to day scenarios
- Complacency – computer says no
- Obsolescence of machinery
- Not used!
- Set up cost; cost per use
- User competence
Imposter Fraud

• Why not be someone else?
• Does this happen?

AND:
Brittany Ossenfort
Mark Tufano
Andrew Waldron
The Human Touch
From my files
Would technology alone have identified all these fakes?
The Human Touch

What are people good at?

• Intuition?
• Asking questions

With the aim of checking if …

• it makes sense, or
• the circumstances fit
The Human Touch

**Unspoken Communication: Girls**
- Check out hair
- Evaluate skin
- Inspect jewelry
- I've seen that top
- Compare figures
- Is that a real tan?
- Innie or outie?
- Or galls? Cool!
- Hiding cellulite?
- Cuffs? Oh please!
- Admire my phone
- Legs shaved?
- New jeans or vintage?
-ankle bracelet
- Peep toes are cute or sexy

**Unspoken Communication: Guys**
- Hi

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So what are the messages for our industry?

If technology is easy to use and a natural part of any verification process…

It helps make life easier, and success rates go up

But these tools are just as important:
So who am I?

And more importantly – how would you verify the information?
Thank you

- Feel free to email questions to ian@twolimited.co.uk

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