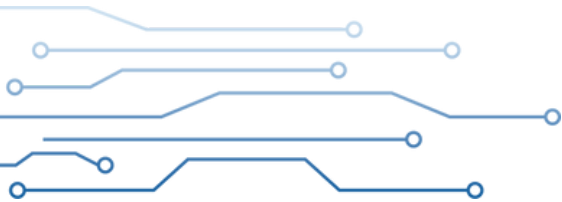


Introduction

We've prepared this guide to the new identity verification requirements introduced by Companies House under the Economic Crime and Corporate Transparency Act (ECCTA), effective from 2025. These new standards for verification represent a significant change in the way that Companies House operates. This guide consolidates information from various authoritative sources as well as our experience in identity verification to help you understand the processes and obligations involved.



Overview of Identity Verification Requirements

Under the ECCTA, Companies House has introduced identity verification for individuals involved in company operations to enhance corporate transparency and combat economic crime. The key individuals required to verify their identities include:

- ✓ Directors (including shadow directors)
- ✓ Persons with Significant Control (PSCs)
- ✓ Individuals filing information on behalf of a company, such as company secretaries or agents

Implementation timeline



18th March 2025: Registration opened for Authorised Corporate Service Providers (ACSPs).



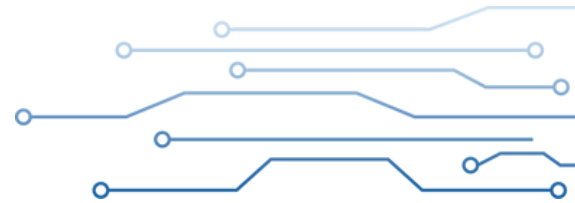
8th April 2025: Voluntary identity verification commences for individuals



18th November 2025: Mandatory identity verification begins for new Directors and PSCs



Spring 2026: Existing Directors and PSCs must complete verification within a 12-month transition period, aligning with their annual confirmation statement filings



Why has Companies House introduced identity verification checks?

The key objectives of this reform include:

- ✓ **Improving corporate accountability:** Ensuring directors are who they say they are.
- ✓ **Preventing economic crime:** Making it harder to use UK companies for money laundering, fraud, or other illicit activities.
- ✓ **Enhancing trust in UK business:** By increasing the reliability of data held on the Companies House register.



Methods of identity verification

Individuals can verify their identities through two primary channels:

1 Direct verification with Companies House

Online: using the GOV.UK One Login system.

In Person: by visiting designated Post Office locations.

Requirements: a valid form of photo ID (e.g., passport, driving licence).

2 Verification via Authorised Corporate Service Providers (ACSPs)

What: ACSPs are registered entities authorised to conduct identity verification on behalf of clients.

How: They can carry out verification checks on behalf of their clients. However, they must adhere to Companies House's identity verification standards and maintain records of the verification process.

Requirements: capture and verify a valid form of ID from the list of acceptable documents [published on the Government website](#).

If an ACSP uses Identity Document Validation Technology (IDVT) to support the check, they must choose documents from Option 1, which include photographic evidence including a passport, driving licence or Biometric Residence Permit.



Steps to meet the Companies House Identity Verification Standard

When verifying an individual's identity, [the latest Companies House standard](#) specifies that the following steps must be undertaken:

- 1 Collect Personal Information:** Full name (including any former names), date of birth, current and previous addresses (covering the last 12 months), and email address.
- 2 Obtain Supporting Documents:** Request documents that serve as evidence of identity (e.g., passport, driving licence).
- 3 Validate Document Authenticity:** Ensure the documents are genuine and unaltered.
- 4 Confirm Identity Ownership:** Verify that the individual presenting the documents is the rightful owner.
- 5 Maintain Records:** Keep copies of the verification documents and records of the checks performed for a minimum of 7 years.
- 6 Assess Verification Outcome:** Determine whether the verification process satisfactorily confirms the individual's identity



Key features of an ACSP

1 Authorisation requirement

To act as an ACSP, a firm must be:

- Supervised for anti-money laundering (AML) purposes by a recognised supervisory body (e.g., ICAEW, ACCA, Solicitors Regulation Authority).
- Registered with Companies House and approved to act in this capacity.

2 Main responsibilities

- Verify the identity of company directors, PSCs, and others involved in company formation or administration, in line with the Companies House standard.
- File information with Companies House confirming that identity checks have been successfully completed.
- Maintain records of how identity verification was conducted, in case of audits or investigations.

3 Verification options

Verification can be done in one of two ways:

- **Face-to-face or manual verification**

The ACSP examines the documents in person, checks for authenticity, and ensures that the person matches the ID. The Companies House standard stipulates that if the evidence is being checked by a person, they must be trained in detecting false documents by a specialist training provider.

- **Digital identity verification (biometric-based):**

Many ACSPs partner with identity verification technology providers (like TrustID) to introduce technology that can remotely verify evidence by:

- Using facial recognition software to compare a selfie with the photo ID
- Running checks to identify forgery and image tampering on identity documents, including examining cryptographic security features.
- Cross-referencing data against watchlists or fraud databases
- Carrying out digital address verification

Since ACSPs are AML-supervised, they often also perform additional screening for Politically Exposed Person (PEPs) and sanctions checks.

How can TrustID help you meet ACSP requirements?

TrustID is a certified identity verification provider and we help a growing number of ACSPs to meet Companies House standards efficiently and securely.

As an established provider of digital identity services, TrustID supports organisations in verifying the identity of directors, PSCs, and filing agents, whether during incorporation or ongoing compliance.

With TrustID, you can:

- ✓ Access fast, secure identity checks which meet the ECCTA and Companies House requirements with nothing to install.
- ✓ Choose the service which suits you, either for remote verification or to support face-to-face checks. Our services read the cryptographic features in an identity document and can also open the biometric chip.
- ✓ Carry out biometric face matching to assess whether the identity document belongs to the person presenting it.
- ✓ Rely on expert support from our Customer Service and Document Analyst team - available to help both the ACSP and their clients.
- ✓ Download a comprehensive validation report which can then be stored for the required period for audit purposes.
- ✓ Integrate identity checks into wider company formation or onboarding processes for your clients.
- ✓ Benefit from a flexible pay-per-check commercial model which can scale and flex according to your verification needs.



About TrustID

TrustID is the UK's leading identity verification provider. We offer a range of accurate, affordable and easily accessible identity verification services that protect both private sector organisations and public sector bodies from fraud. Our identity checking products also support compliance with a wide range of legislation, including Right to Work, Right to Rent, Anti-Money laundering (AML) and Know Your Customer (KYC) legislation.

TrustID combines leading digital technology and human expertise to provide the highest level of fraud detection and helps HR departments, compliance, legal, security and counter fraud teams accept identity documents quickly and confidently. The scalable range of services are back up by TrustID's analyst team who have vast, proven knowledge and experience which is unique in the industry.



Additional Resources

For more detailed information and guidance, please refer to the following resources:

[How to meet Companies House identity verification standard](#)

[Verifying your identity for Companies House](#)

[Applying to register as a Companies House authorised agent](#)

[A guide to Director Identity Verification at Companies House - Elemental CoSec](#)

[Companies House launches ACSP registration and confirms new start date for identity verification - Herbert Smith Freehills](#)

This guide aims to provide a clear understanding of the identity verification process mandated by Companies House. It's not intended to provide legal advice.

Please contact the TrustID team if we can offer any further support or guidance.