

Digital Identification & Verification (ID&V) App *Frequently Asked Questions*

1. Before using the tool for the first time, can I see a demo of what I will be asked?

Yes, here is a You Tube demo to let you see how easy it is to verify your passport and if required, utility bill for address verification: [a video run-through](#).

2. Why is Mourant switching identity verification to ID-Pal?

We know that having a copy of your passport, driving licence or ID card and utility bill, bank statement or government correspondence certified by an acceptable person is a hassle. It also means that your documents are copied on multiple devices (photo copier/printer, email systems, document management systems, etc) to be certified and sent to Mourant electronically. ID-Pal permits you to verify your identity and address at any time using your mobile personal device in less than 3 minutes.

3. Is the ID-Pal app safe to use?

Yes, ID-Pal is an Irish based company specialising in digital identity online tools that are secure to use and comply with Mourant's KYC legal requirements and strict information security standards. ID-Pal have ISO- 27001 designation (like Mourant) which is the gold standard for cyber and information security standards.

4. How do I check if the link sent to me in an email is legitimate?

You can validate the link sent to you from Mourant (via an ID-Pal email address) by emailing the Mourant contact you are working with AND copy the relevant team below and they will confirm we have sent the link to you:

Mourant Law Firm - GlobalCDDmailbox@mourant.com

Mourant Governance Services – MGSCDDmailbox@mourant.com

Fund and AML Services - FAMLOnboarding@mourant.com

5. Where is ID-Pal based?

ID-Pal is based in Ireland and uses a secure EU-based cloud environment that has been certified under ISO-27001, the gold standard in information management and cyber security.

6. Will ID-Pal have access to my identification data?

No, ID-Pal will not be able to see your personal data at any time. ID-Pal is a completely digital tool that runs online identity authentication checks against machine readable data and cross- checks this with independent sources. An example is that ID-Pal can cross-check a passport's size, font and holographic images to determine the document is a validly issued government document. No human intervention or review is conducted by ID-Pal of your identity documents.

7. Will ID-Pal store my personal data?

ID-Pal cannot see your personal data at any time. ID-Pal will only hold it for the short period of time that the tool runs the digital authentication checks and produces a pdf report for Mourant to download. That report for Mourant contains a copy of your identity documents and whether the authentication checks were passed or not. Once Mourant downloads the report from ID-Pal's portal, the information is permanently erased from ID-Pal's portal and systems which operate using an EU-based secure cloud. Mourant is the only entity that will hold your personal data on an ongoing basis, in accordance with our KYC obligations.

8. Will my data be accessible or stored in the US?

No. ID-Pal use different sub-processes to electronically validate your identity and address. Some of those sub-processes or databases (depending on where your identify documents originate) may involve US-originated systems. Your data will not be accessible or stored in the US at any time.

9. Does ID-Pal use bio-metric data?

Yes, ID-Pal uses facial recognition to compare your face in the camera to that of your identity document. This means that even with different hair colour, facial hair or glasses, ID-Pal can reliably ensure the photo appearing in the passport (or other acceptable government ID) presented is the same person who is holding it up to the camera. ID-Pal uses the bio-metric data to authenticate your identity but it is not stored by ID-Pal or Mourant.

10. Will Mourant have access to my bio-metric information?

No, Mourant will not have access to your bio-metric data used as part of the ID-Pal digital authentication process. Mourant will receive a pdf report from ID-Pal containing a photo of your identity document and utility bill (or other suitable address document) taken by your phone while using the ID-Pal app and validation in the form of yes/no whether all the digital authentication checks were passed.

11. Is there a charge for downloading or using the app?

No, the ID-Pal app is free for you to download and use.

12. What if I don't want to use ID-Pal to verify my identity?

ID-Pal is cyber-secure and safe to use. However, if you prefer to verify your identity and address using an alternative certification method and you are engaging our **law firm**, email us at GlobalCDDmailbox@mourant.com.

If you are working with **MourantGS** or **Funds & AML Services**, please email your contact directly.