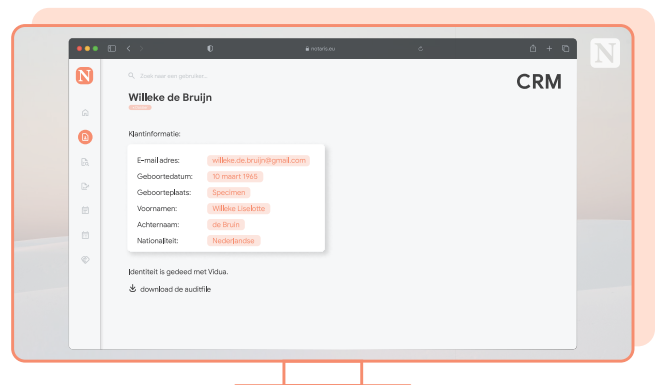


Identification Driver

With the Vidua Identification Driver, every customer (natural person) provides their identity attributes to your CRM with high reliability - fully digitally.

These attributes are protected against changes and can be irrefutably archived. The file also contains the customer's qualified electronic signature. This ensures high certainty about the exclusive control of the electronic authentication tool used and the customer's consent. This addition also ensures that the identity verification is based on the eIDAS regulation.



What is included in the file provided via the driver?

Customer information

- Full name
- Date of birth
- Place of birth
- etc.

Metadata ID-proof

- Type
- Number
- etc.

Trust anchors

- Qualified certificate with signature
- Vidua key
- etc.

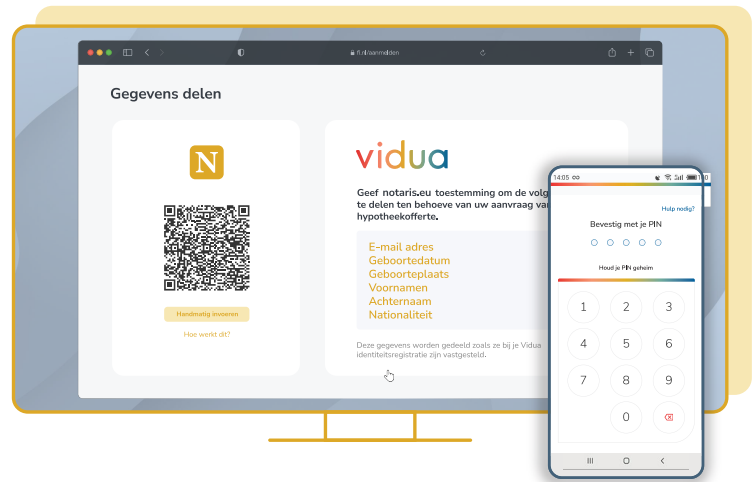
The data under **A** provide the unique identity of the person. This data is suitable for initiating the investigations required under the Anti-Money Laundering, Terrorist Financing and Transfer of Funds Regulations.

The data under **B** provide certainty about the source used for identification by Vidua and can be used for a report according to the ML/TF and Transfer of Funds Regulations.

The data under **C** embed all data in the eIDAS trust services framework and ensure that the provided information is irrefutably archivable. They also ensure an irrefutable link between the evidence of identity verification and the provided identity attributes.

Who performs the identity verification?

The identification is carried out by Vidua on behalf of the natural person for the purpose of online identification with multiple service providers. The evidence used for identification is archived in accordance with the Anti-Money Laundering, Terrorist Financing and Transfer of Funds Regulations. This information is available for audit purposes.



What assurance does the identity verification process provide?



High level of assurance for ID document authenticity



For Dutch identity documents, a check is performed to ensure the ID document has not been reported as stolen or lost (BKR-VIS check)



High level of assurance that the identified natural person matches the presented ID document



High level of assurance that the identified natural person has exclusive control over a strong digital authentication tool

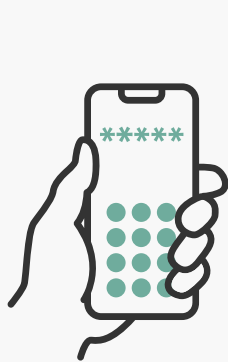


Assurance that no signs of coercion or incapacity were present during registration

How is the assurance obtained?

In the process, there are always two trained registration officers involved. The first registration officer performs all checks on the identity document and verifies the person's identity in a live video call. The second officer independently verifies whether the checks were conducted correctly. Furthermore, Vidua has implemented various technical tools to assist in verifying the authenticity of the identity document and the accuracy of claims.

The identification process



Strong authentication



Live video verification



Verification by the 2nd officer



Qualified certificate

What assurance do you have that the identification process is conducted carefully?

The trust services are provided by Cleverbase, a Qualified Trust Service Provider (QTSP) located in The Hague, Netherlands. Cleverbase acts as a trust service provider for issuing qualified electronic certificates and is listed in the [European trustlist](#). Cleverbase conducts these trust services under its brand name Vidua. As a result, our identification process is under continuous supervision by the National Inspectorate for Digital Infrastructure. This supervision is supported by an annual audit from an audit institution accredited under eIDAS. In addition, Vidua is ISO 27001 certified, and our certificates fall under [PKI](#) for the Dutch Government. For more information about our certifications, click [here](#).

GDPR and data minimization

The premise of the Vidua Identification Driver is that copies of evidence are stored and protected in only one place: at Vidua. By sharing only the necessary information in a protected format, the amount of data is minimized and it cannot be reused for another identification (replay attack). This approach aligns with the principles of data minimization as stipulated in the General Data Protection Regulation (GDPR).

What does my CRM need to implement?

The Vidua Driver utilizes an API compliant with OpenID Connect over OAuth 2.0, making it straightforward to implement. For compliance purposes, it is crucial that your CRM archives the originally provided messages in accordance with applicable laws and regulations.

Supervision

Different regulators have varying approaches to verifying whether the chain of identification has been correctly conducted. Essentially, your CRM contains all the necessary information for conducting investigations under ML/TF and Transfer of Funds Regulations, and regulators can rely on the accuracy of identification provided by Vidua. However, if regulators require proof of identification directly from you, Vidua can assist in providing the necessary information for specific cases. We anticipate that in the future, regulators will increasingly shift their oversight efforts towards trust service providers like Vidua to ensure the accuracy of identity verification.



Vidua undergoes regular audits for proper identification



If desired, supporting evidence can be provided

More information

For more information about the Vidua Identification Driver and how it can help your organization comply with the requirements of the ML/TF and Transfer of Funds Regulations and GDPR, please contact us [here](#). Our team is ready to assist you with any inquiries and provide additional documentation as needed.






























Who are already working with us?

If you want to know if your package is already connected, look [here](#) at our partner page. If you don't see your supplier listed, please contact us. We are happy to assist your supplier in connecting to Vidua.

Attachment: Supervisory authorities

Who monitors compliance with the ML/TF and Transfer of Funds Regulations in The Netherlands?

In every industry, a regulator verifies whether all involved parties comply with the obligations of the Wwft (the Dutch Anti-Money Laundering and Counter-Terrorist Financing Act).

 <p>Belastingdienst</p>	<div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  Realtors </div> <div style="text-align: center;">  Appraisers </div> <div style="text-align: center;">  Traders </div> <div style="text-align: center;">  ???Pandhuizen?? </div> <div style="text-align: center;">  Residence providers </div> </div>
 <p>De Nederlandsche Bank EUROSYSTEEM</p>	<div style="display: grid; grid-template-columns: repeat(5, 1fr); gap: 10px;"> <div style="text-align: center;">  Banks </div> <div style="text-align: center;">  Credit institutions </div> <div style="text-align: center;">  Payment service providers </div> <div style="text-align: center;">  Exchange offices </div> <div style="text-align: center;">  Electronic money institutions </div> <div style="text-align: center;">  Life insurance companies </div> <div style="text-align: center;">  Trust companies </div> <div style="text-align: center;">  Payment service agents </div> <div style="text-align: center;">  Providers of services for exchanging between virtual currency and fiat currency </div> </div>
 <p>AFM</p>	<div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  Investment firms </div> <div style="text-align: center;">  Investment institutions </div> <div style="text-align: center;">  Financial service providers that arrange life insurance </div> </div>
 <p>BUREAU FINANCIËEL TOEZICHT</p>	<div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  Accountants </div> <div style="text-align: center;">  Tax advisors </div> <div style="text-align: center;">  Similar activities (such as administrative offices) </div> <div style="text-align: center;">  Notaries </div> </div>
 <p>NEDERLANDSE ORDE VAN ADVOCATEN</p>	<div style="text-align: center;">  Attorneys </div>
 <p>Kansspelautoriteit</p>	<div style="text-align: center;">  Gambling operators </div>