

Checking Customer Identity

All customers must be adequately identified before signing their Self Storage Agreement. This is not just best practice it is part of the European Standard for self storage and in most cases also a requirement under money laundering laws

Acceptable Forms of Identification

A customer who is an individual must produce photo identification that clearly reflects their current image. This is usually a driver's license or passport. If the document is old and the image no longer reflects the customer then another form of photo ID must be provided.

In addition to the photo ID a customer storing on behalf of a company must produce evidence that the person signing the Agreement is entitled to enter into contracts on behalf of the company, often a written confirmation from the company by way of a letter. As well as identification demonstrating the company's mailing address. This is typically a company registration document, bank statement or utility bill. Business cards, letterheads or other material produced by the business will not suffice as proof of address.

It is recommended that individual customers also provide proof of address, but this is not a requirement.

Copying and storing ID documents

You may copy and retain copies of UK and European Passports and drivers' licences. You have an obligation to ensure that you store these copies securely in compliance with GDPR laws. Taking a copy of the ID, rather than just sighting it, enables you to produce evidence of your Storer's identity to government agencies upon demand. Unfortunately self storage attracts some forms of illegal activity, such as drug manufacturing, storing illegal or stolen goods and so forth. For these reasons, accurate identification and an ability to relay this information when required is imperative. This will also be a major step in complying with your duties under the anti-money laundering legislation. Further, it may enable you to better contact the Storer in the event that contact is lost. When we are dealing with people's possessions, this is of the utmost importance.

Neither photocopying NOR scanning a Storer's ID is illegal. However, a Storer can choose not to allow you to copy their ID. If a Storer does not want their ID scanned or copied, you need to make a decision as to whether you are prepared to accept that Storer as a Storer.

Online customers

The requirement to identify a customer applies equally to those signed up online or through other remote methods. **The ID must be matched to a visual of the person, simply sending a copy of the ID with no verification it matches the actual customer will not suffice.**

There are numerous solutions to enable this. Some use webcams to identify the customer in real time and match that image to the ID. Others have the customer verify themselves using biometrics on their phone which then matches to per stored ID documents. Some link with current banking or other high ID apps. Whichever solution is used, it must be able to match the ID to a current image of the person or a biometric identification. Checking the authenticity of the document without matching it to the customer will not suffice.

You can verify the ID with the customer in person or via a video call but this must be done before they are given access to their storage unit.

List of potential online ID verification solutions as of January 2024

Note that this is an example of solutions available and not an exhaustive list.

Stripe ID - <https://stripe.com/gb/identity>

Yoti - <https://www.yoti.com/>

Veriff - <https://www.veriff.com/product/identity-verification>

Ekata - <https://ekata.com/>

Jumio - <https://www.jumio.com/>

Idnow - <https://www.idnow.io/products/idcheck-io>

Truid - <https://www.truid.app/digital-identity-solution>

Persona - <https://withpersona.com/>

Klipa - <https://www.klipa.com/>

Idenfy - <https://www.idenfy.com/>

Toggle - <https://www.toggle.io/kyc-compliance>