

eIDV Guide

For the use of Professional Mortgage Intermediaries and Business Introducers only

Date of issue: 30 January 2024



eIDV and Document Verification Journey

The bank is introducing Electronic Identification Verification (eIDV). We will attempt to verify your customers electronically.

We anticipate this will add efficiency to the customer journey as in certain cases no photo ID needs to be provided at all! The process will be more automated, and the request of documents and information will be reduced!

If we can't electronically verify the applicant(s) we will request documentary evidence in line with the current process.

You can learn more about this on the next page...

What you need to know

- The eIDV checks will take place on pre-submission and the results will be returned almost instantaneously
- Depending on the outcome of the eIDV checks will see the following statuses:

- Pass
- Partial
- Fail

There are other determining background factors that we will be assessing, however in cases that return partial or fail – we will ask for certain documents either electronically or we will request certified evidence

eIDV Status

Below is an example of what you might see following eIDV checks. In this scenario, the Bank has been unable to electronically verify the applicant.

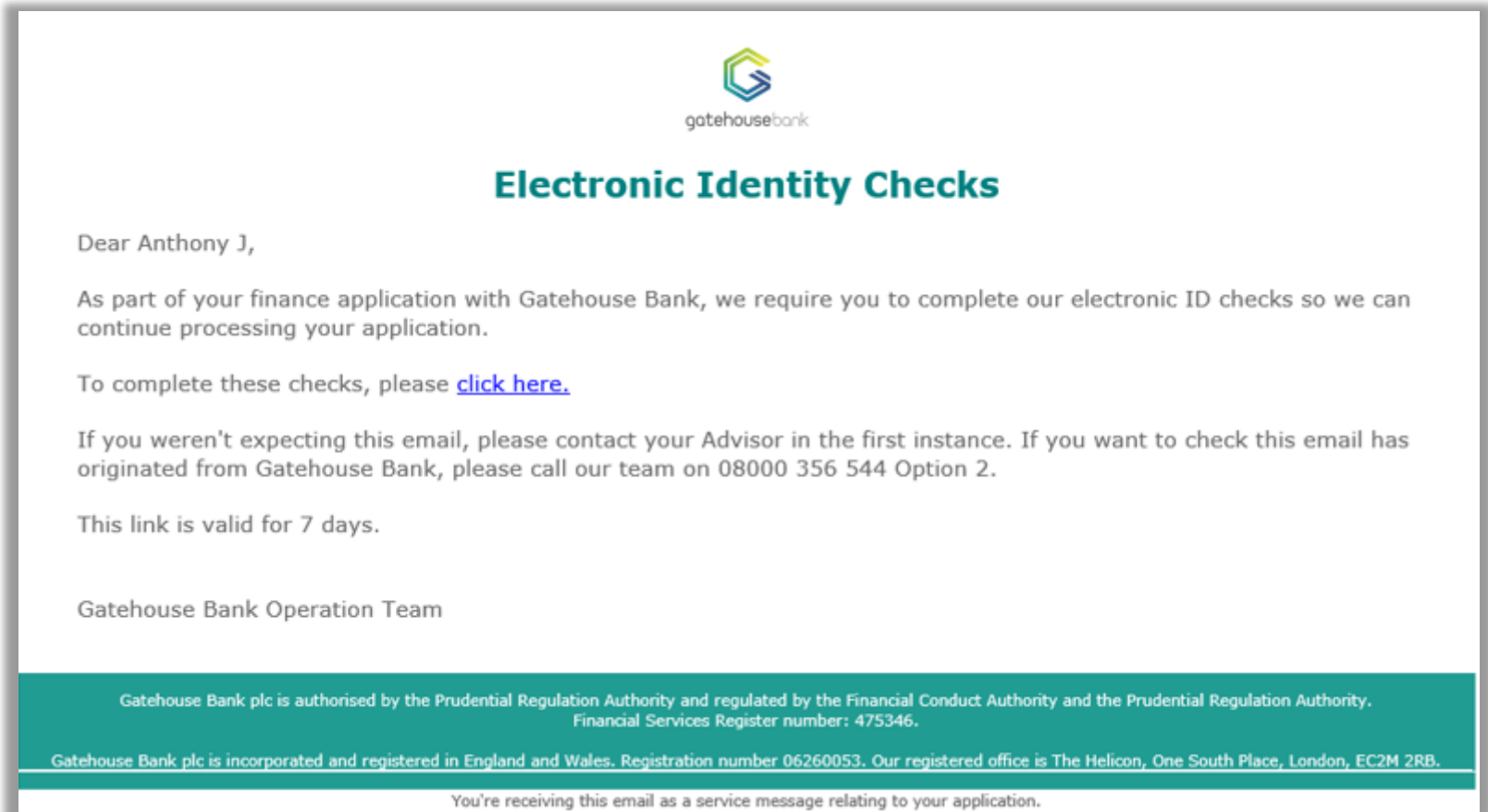
We would then ask for certain documents either electronically or we will request certified evidence.

Bella Henderson		Update Applicant Settings		Section Status COMPLETE ✓	
Personal Details	>	Address 204 Julius Road, BS7 8EU		Nationality British	
Self Employment Income	>	Profits most recent year (2022) £100,000.00 annual	Profits in previous year (2021) £100,000.00 annual	Profits in previous year (2020) £100,000.00 annual	
Other Income	>	Total £0.00 annual			
Commitments	>	Secured £0.00 monthly		Unsecured £0.00 monthly	
Expenditure	>	Total £15.00 monthly			
Identification Checks	>	eIDV Status Partial		Doc Verification Pending With Applicant	RESEND LINK

Document Verification – Email to your customer

If we cannot verify your customer(s) electronically, then we will request ID documentation electronically through the portal. An email will be sent directly to the customer, asking them to follow a link. The link takes them to a portal where they will be asked to provide a clear photo of their ID documentation and take a selfie. Our system will then review the uploads and attempt to verify the applicant.

If the customer cannot find the email, or the incorrect email was originally provided - within those 7 days, you can resend the link via the Gatehouse Bank application portal



Document Verification Complete? Email Notification to keep you in the loop

When the document verification journey has been completed by all applicable applicants, you will receive an email from Gatehouse Bank letting you know that action is required on the case.

Immediately below is an example of the email you will receive:

'All applicants have now completed the document verification checks. Please log into the application to view any final outstanding tasks on your part, ready for the application to be submitted'

You should then log in and review the case and any outstanding tasks associated with any of the applicant(s).

If all other tasks have been satisfied and completed, you will be able to submit the case.

eIDV System Errors

In the unlikely event that the platform is unavailable for a certain amount of time, this could affect your ability to pre-submit the case and receive eIDV results.

If this occurs, you will see the following message pop up:

'There has been an error submitting your case, please try again later. If error persists, please email Bdteam@gatehousebank.com '

You should give the system a bit of time before trying again. If it still doesn't work, contact the team and we will work internally to resolve the issue as soon as possible.

ID Requirements

For Information on Gatehouse Bank's ID requirements – please follow this link.

[Gatehouse ID Requirements](#)