Terms and Conditions

ID-PAL

Savvi Credit Union Ltd (SCU) is required to keep member documentation up to date. This is for the purposes of meeting our obligations under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 and 2018.

In order to provide a facility for our members to complete this process, SCU are using ID-Pal to enable you to complete this process digitally, eliminating the need to post anything or visit us in branch. ID-PAL is a software solution that will enable SCU members to verify their identity in real time, simply, securely, and conveniently.

ID-Pal are processing your information under the instruction of SCU. Here is what will happen to your data during this process.

You may be asked to upload one or more of the below documents or pieces of information through the ID-Pal app (this app)

Identity Document

First, you will take a photo of your document.

The app will retain the copy of your document and extract the relevant information from the document such as name and expiration dates.

Next, we will ask you to take a photo.

A liveness test will be carried out to confirm that you are uploading a live selfie.

The biometric measurements from your photo will be compared to those on the document you upload.

Proof of address documents

If you are asked to upload a proof of address document, the document is captured directly by the app.

Other Customer Due Diligence Information

We may also ask you some questions relating to the source of wealth, source of funds and the beneficial ownership of the account. This information is captured directly through the app**.**

What Happens Next

- The copies of the uploaded documents (for ID or Address verification), your photo (for ID verification) and the answers to the questions relating to CDD are uploaded directly into the ID-Pal system.
- No local copies are stored on your phone.
- The documents are transferred to SCU where they will be saved on our systems.
- All your information will be deleted from the ID-Pal system after 7 days.
- You can uninstall the ID-Pal app as soon as you have completed the process of uploading your documents.

Consent to Process your Biometric Information

Your biometric information, in the form of facial measurements, will be extracted from your photo and your identity document and compared. This is to verify that the person uploading the identity document is the same as the person on the identity document.

Once the process is complete your information will be retained on the ID-Pal system for 7 days. Only Savvi Credit Union Ltd will have access to the information retained by ID-Pal.

A copy of your verified documents will be retained by Savvi Credit Union Ltd.

If you do not wish your biometric data to be processed in this way, you can call into a Credit Union branch to provide your documents.

By continuing to complete the document upload process, you are consenting to us processing your information as we describe above.

For more information about how Savvi Credit Union Ltd processes your personal data you can read our Data Protection Notice.