



SKIPTON INTERNATIONAL

VIDEO VERIFICATION PROCESS


We are aware that some customers may struggle to send original or certified proof of identification/proof of address documentation using the postal service. In order to assist with this issue, Skipton have developed an alternative process for submitting an application and obtaining the required documentation from customers using email and video calling software.

Application Step 1


Complete, print and sign the application form from the Savings page on the Skipton International website. Once completed, please sign and send a scanned copy alongside scanned or photographed copies of your proof of identification/proof of address and Source of funds documents (see application form for requirements) to **info@skiptoninternational.com**. If your proof of address document is an online utility bill or bank statement, please send the original pdf copy of the document that you received from the service provider as opposed to a photograph or scanned copy.

If you do not have printing and scanning facilities at home then please complete and then download the application form online. You will then need to handwrite and sign the following note:

'I/We, (enter full name(s)), have completed the application form submitted alongside this email to Skipton International in order to open (account type) and hereby confirm that this note confirms my/our acceptance of the final page declaration and Skipton's Terms and Conditions – Signature and date (of all parties)'



You then need to take a photograph of this signed note alongside a picture of your Proof of Identification document.



You will also need to take separate photographs of your proof of identification document/proof of address and source of funds documents.

Once all photographs have been taken, please then send all photographs along with the downloaded application from to **info@skiptoninternational.com**

Application Step 2

Once received, your application will be assessed by a member of Skipton staff to ensure that we have received everything required and whether we are able to carry out on-line identity verification to open your account. A Skipton team member will then get in touch to arrange a time and date for a video call. Please ensure you have your proof of address and proof of identity documentation to hand when on the video call.

Application Step 3

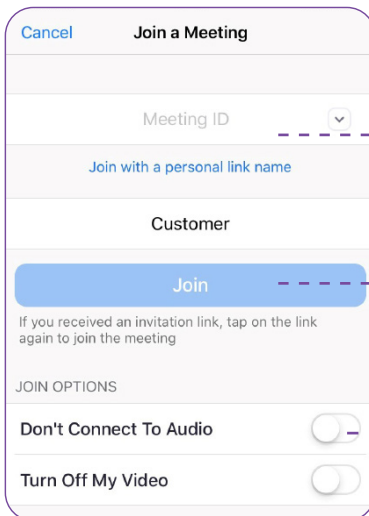
Setup Zoom



Skipton International will host the video call using a free to use web conferencing platform named Zoom.

Please note: if you are using a smartphone or tablet, you will first need to download the Zoom app. The app is free to download and is available on the Apple App Store and Google Play Store.

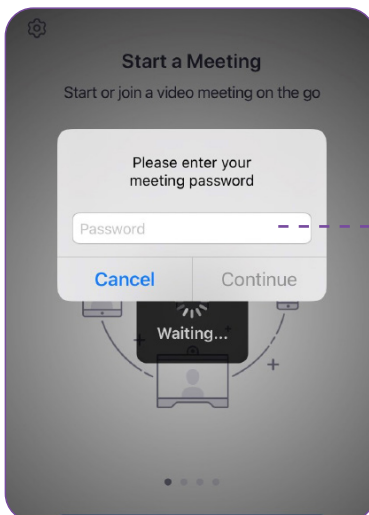
A Skipton staff member will send you a Zoom invite, please click on the link in the email. If you are using a Smart phone or Tablet, you will be taken onto the app.



Enter in the 10 digit Meeting ID which can be found on the Zoom invite from Skipton International.

Enter in your name. (optional)

Leave these buttons unticked as shown.



Now enter in the 6 digit Password which can be found on the Zoom invite from Skipton International.

You will now be entered into the meeting.



During the call

- The Skipton staff member will ask you security questions related to your application, or existing account details.
- The Skipton staff member will ask for you to hold both your proof of identity and address (if applicable) documents up to the camera in order to verify them against the copies that have previously been emailed.
- Once the staff member is able to verify the documents they will be considered as certified.
- After the call is completed Skipton will be able to proceed with their standard account opening procedure.



**SKIPTON
INTERNATIONAL**

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POA – PDF Verification Procedure

If you do not have an original POA document that can be scanned/photographed and emailed but you do have POA documents from their bank/utility provider then these can be accepted if you are a LOW risk customer.



Email across a POA document as an original PDF issued by Bank / Utility Company.



If you receive the document via email from your provider then this original email and attachment should be forwarded – This can be reviewed and add assurance that PDF is an original from the provider (i.e. original senders email address)

The PDF document itself will be reviewed and a judgement made as to whether the PDF is genuine and not suspicious. The following will be checked:



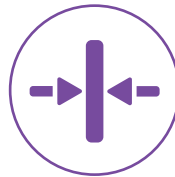
Check the logo of the document (Google will help judge if the logo is up-to-date and correct).



Errors in the spelling - professionally designed and printed documents rarely contain spelling errors.



Are the calculations in the document accurate in the document if accepting a bank statement?



Does the alignment of the document match what you would expect to see?

Once the Skipton staff member is happy with the POA document it will be considered certified by that staff member. If the staff member is not happy with the PDF then it should be forwarded to Compliance along with the reason for suspicion.

Once accepted, the PDF will be saved along with certification comment from Staff member confirming that 'PDF verification checks have been carried out and the document has been deemed not suspicious and acceptable'.



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