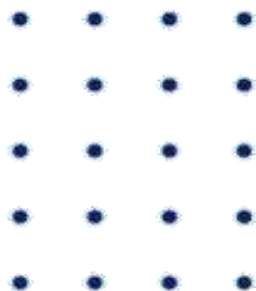




Data in the State Registers System as a tool to prevent identity theft

21 April 2021



State Registers System

System of state registers - an organizational and technical solution used to hold public registers, including:

- Registry of Civil Status
- PESEL register
- ID Card Register - RDO (image stored)
- Central Register of Issued and Cancelled Passport Documents - Register of Passport Documents (image stored)
- Contact Data Register (RDK)

Identity and creation in SRP

Identity in SRP is created as a set of data subject to confirmation or verification when performing specific activities.

The moment of "acquiring" identity in the administrative and legal system:

1. Developing a birth certificate and assigning a PESEL number:

- drawing up a birth certificate in Poland and assigning a PESEL number;
- transcription of a foreign birth certificate and assigning a PESEL number;
- assigning a PESEL number on the basis of a document confirming the identity and citizenship of a foreigner;

2. Issuing an identity document or electronic identification means

Proof of identity

The mere knowledge of personal data such as name, surname, PESEL number does not allow, for example, to incur liabilities on behalf of a third party.

Confirmation of the identity of a person may take place using:

- an identity document (ID card, passport) - identity verification is based on the identification of the physical features of the secured document and the biometric features of the holder (image, fingerprints);
- an electronic identification means, e.g. a Trusted Profile, the most common means of identification in contacts with public administration.

The definition of identity theft introduced into the *Law on identity documents*:

"unauthorized use of personal data of the ID card holder"

False identity or theft of an existing one?

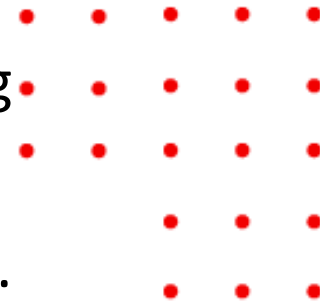
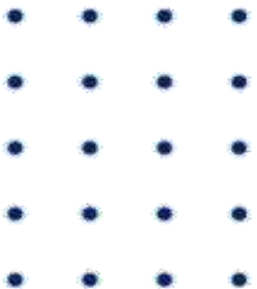
Identity threats can consist of creating a completely new, false identity and obtaining identity documents or electronic means to prove it, or stealing an existing identity:

1. Creating a false identity - a dishonest official who creates an identity by assigning a PESEL number to a person with false data, issues an ID card for this data with a photo of a real person.
2. Creating a false identity (assigning a PESEL number) on the basis of a counterfeited or forged passport of a foreigner;
3. Confirmation of a Trusted Profile, issuance of a qualified electronic signature, establishment of a means of authentication in the banking system on the basis of a counterfeited or forged identity document.

Threats

The creation of a false identity or theft of a real one has far-reaching consequences:

- negative consequences for people whose identity has been used - e.g. incurring liabilities on their behalf, selling real estate by impersonating the owner;
- extortion of public funds - during the pandemic, the phenomenon of obtaining public funds from the so-called "Covid shields" with the use of the Trusted Profile;



Sharing data from SRP - full teletransmission

Full data teletransmission - this is the provision of all data of a natural person collected in the PESEL register and the Register of Personal IDs. As a result of an inquiry about the person searched for on the basis of given criteria, a set of data concerning the person is obtained.

Such access is available to:

- public administration bodies,
- courts and prosecutors' offices,
- services,
- other entities performing public tasks.



Sharing data from SRP - limited teletransmission / verification

Limited teletransmission / verification - consists in comparing the transferred data and the data contained in the PESEL / RDO register. The result of sharing data in this mode is confirmation of the compliance of the data provided.

Pursuant to the Acts, sharing in this mode takes place for the benefit of:

- entities that demonstrate an actual interest in receiving data (in particular, they conduct activities related to the need for verifying the identity of customers);
- entities issuing electronic identification means;
- qualified trust service providers.

After authentication on ePUAP, everyone can also use the service of checking whether the given ID card is valid - after indicating its series and number.

Limited Teletransmission / Verification - Statistics

In 2020, commercial entities used the verification services 14,246,858 times, including:

- verification of data with the PESEL register: 6,385,120
- verification with the Register of ID Cards: 7,861,738



Almost 80% of verifications are carried out by banks that use the data collected in the SRP in the so-called onboarding processes, but also after registering the user in their system, as part of maintaining relations with the client, e.g. when granting a loan.

Verification services are also used by entities such as the National Debt Register, SKOK, Euronet or Cinciarz.pl.

Potential of using data from SRP

The data collected in the registers included in SRP is already used to protect identity, in particular to:

- verify a person's identity;
- verify an identity document;
- issue an electronic identification means used for authentication in the IT system of a domestic bank;
- confirm electronic identification means in the form of a Trusted Profile;
- issue a qualified electronic signature.

The data can be used to an even greater extent - the use of a **photograph** from the Register of ID Cards is of particular importance.

Providing an image of a person

An image of a person in SRP is stored in the Register of Identity Cards and the Central Register of Issued and Cancelled Passport Documents and made available to services.

Advantages of using the image:

- limiting the possibility of using collector's identity documents or forged documents - not only the set of data identifying the person and the document are verified, but also whether the photo on the ID card is the same as the photo in RDO.
- the possibility of verifying the image of a person who does not have an identity document;
- issuing electronic identification means based on identity verification supported by identification of a person's image.

Providing an image of a person

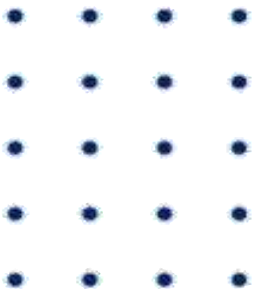
The above advantages should be used for non-public contacts in order to **prevent** violations of the law with the use of a stolen identity in relations with business entities.

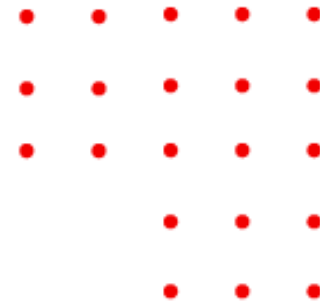
Therefore, the Chancellery of the Prime Minister conducts analytical works aimed at:

- making the image of a person available to points confirming the Trusted Profile in the process of issuing it;
- providing the image to a wider range of entities, such as: banks, telecommunications undertakings, payment service providers, entities issuing electronic identification means, qualified trust service providers.

Other measures in SRP to prevent the creation of a false identity or theft of identity

- Limited reliance on officials "developing" and issuing identity cards;
- At least one personal contact of an official with the person to whom the identity document will be issued;
- Schengen Information System (SIS) - lost identity cards and passports are registered in SIS;
- Quick cancellation of an ID card due to the loss of the document.





Thank you for your time

