

creditsafe⁺

NAVIGATING ID VERIFICATION CHANGES: A PRACTICAL GUIDE FOR ACSPs



ID VERIFICATION PLUS | DIRECTOR VERIFICATION

From 4th March 2025, Companies House has introduced new identity verification requirements as part of the Economic Crime and Corporate Transparency Act.

These changes are part of a wider effort to improve transparency, tackle abuse of corporate structures, and strengthen the reliability of the UK's business register.

All company directors, People with Significant Control (PSCs), and those filing on behalf of entities will need to verify their identity with Companies House. The changes mark a significant shift in how UK companies are administered, with stricter rules aimed at closing long-standing loopholes used in financial crime.

This guide outlines the legislative changes, core obligations, and steps to ensure readiness.

Fraud in the UK

The UK's reputation as a low-risk, business-friendly nation is undermined by organised criminal groups exploiting Companies House to run large-scale scams. Since 2011, firms can be incorporated in **24 hours** for just **£12**, but as registrations have soared, so too has criminal activity.



Companies House removed more than **210,000** false records from **100,000** businesses in a single year, indicating a significant issue with fraudulent entries ([The Times](#)).



Within three months, **346** fraudulent companies were incorporated using stolen identities, showcasing the ease with which fake directorships can be established ([Europe Focus](#)).



The UK saw **421,000** cases filed to the National Fraud Database (NFD) in 2024, a **13%** increase and the highest number on record.



Between 2021 and 2023, of the **4.9 million** companies that were registered with Companies House as of March, experts believe that as much as **20%** of the data related to them may be false ([The Guardian](#)).

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Overview of legislative changes

The new rules form part of the government's wider plan to combat economic crime and restore trust in the business environment. From autumn 2025, identity verification will become a mandatory part of the incorporation process, director appointments, and the registration of PSCs.

The upcoming regulatory changes will:



Introduce mandatory identity verification for all new and existing company directors, Persons with Significant Control (PSCs), and those filing on a company's behalf, such as Authorised Corporate Service Providers (ACSPs).



Apply to UK companies and limited liability partnerships (LLPs), as well as to overseas entities registered under the Register of Overseas Entities.



Require verification before incorporation or appointment of new directors. All directors must be verified before a company can be registered.



Restrict filings from unverified individuals, so only verified users will be able to file information with Companies House.



Be conducted either through Companies House directly or via an Authorised Corporate Service Provider (ACSP) using approved digital processes.



Enforce compliance through penalties, including potential criminal sanctions or civil fines for directors and entities that fail to verify identities or submit false information.



Enhance transparency and support efforts to tackle economic crime, including fraud, misuse of corporate structures, and money laundering.

KEY DATES

The Companies House reforms under the Economic Crime and Corporate Transparency Act will follow a phased timeline:

18th March 2025

Third-party providers can begin registering as Authorised Corporate Service Providers.

8th April 2025

Identity verification becomes available on a voluntary basis.

Autumn 2025

Identity verification becomes mandatory for all company directors and People with Significant Control (PSCs) at the point of incorporation or appointment.

Autumn 2026








Deadline for existing directors and PSCs to complete identity verification, following a 12-month transition period.



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Who is mandated?

The following individuals will be affected by the latest reforms:

-  Directors
-  LLP members
-  PSCs
-  Relevant officers of relevant legal entities
-  General partners of limited partnerships
-  An individual who is an ACSP*
-  Anyone filing at Companies House

*Authorised Corporate Service Provider



Who can verify?

Identity verification can be completed and submitted to Companies House on behalf of a director by an Authorised Corporate Service Provider (ACSP). An ACSP is a new term introduced under the Economic Crime and Corporate Transparency Act, allowing individuals or organisations such as accountants, solicitors, or chartered secretaries to carry out identity checks alongside other services they already provide, such as accounting, tax or legal advice.

Alternatively, individuals can verify their identity directly using Companies House's new digital verification service, or in person at a participating Post Office. If individuals choose not to verify their own identity, they must appoint and authorise an ACSP to complete and submit a verification statement on their behalf.

How to register as an ACSP

If you hold a senior role in a business (such as a director, partner, or sole trader), you must complete the registration process, which includes:

-  Verifying your own identity.
-  Paying a £55 registration fee.

Once registered, the ACSP will:




- ✓ Receive a digital account and unique identity number.
- ✓ Be able to file information and run identity checks for clients.
- ✓ Allow Companies House to verify that the submission came from an authorised source.

The person who registers the ACSP can add staff members to the account. These employees:

- ✓ Do not need to complete identity checks themselves.
- ✓ Can access services and carry out filings or identity checks on behalf of the ACSP.

Key ACSP requirements:

To qualify, businesses must meet specific criteria:

-  Be registered with one of the UK's 25 AML supervisory bodies.
-  The applicant must hold a senior position (director, partner or equivalent).
-  Sole traders are also eligible to register.



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Legal responsibilities

Authorised agents must comply with the following obligations:

- ✓ Remain registered with at least one AML supervisory body.
- ✓ Retain identity check records for seven years for any verification completed for Companies House.
- ✓ Notify Companies House of any changes to their information within 14 days.
- ✓ Provide additional information to Companies House if requested, including:
 - ✓ Details about filings made.
 - ✓ Evidence of previous identity checks.
 - ✓ Proof of compliance with legal duties.

Simplifying verification with Creditsafe

With new identity verification requirements placing added pressure on ACSPs, staying compliant with government legislation is more complex than ever, especially for businesses still relying on manual checks.

Creditsafe's IDV+ solution screens clients quickly, easily and remotely. By combining identity verification, sanctions screening, and ongoing monitoring into one platform, users can run comprehensive ID checks in a few clicks.

How ID Verification Plus supports ACSPs →

Identity Verification

- IDV+ instantly validates identity documents such as passports and driving licences.
- Biometric matching ensures authenticity and reduces the risk of fraud.




Smart Data Capture & Document Requests

- Dynamic forms collect required customer information and request supporting evidence.
- Automatically prompts for additional ID if primary documents don't meet compliance criteria.

Trusted & Compliant

- Certified to UK Government's Digital Identity & Attributes Trust Framework.
- Produce detailed reports for Companies House and maintain a comprehensive audit trail of records.

Why choose Creditsafe's IDV+?

-  **Reduce errors:**
Minimise human errors and improve accuracy in identity verification.
-  **Save time:**
Automating manual processes speeds up verification.
-  **Stay compliant:**
Effortlessly meet all regulatory standards, remain compliant, and free-up resources.

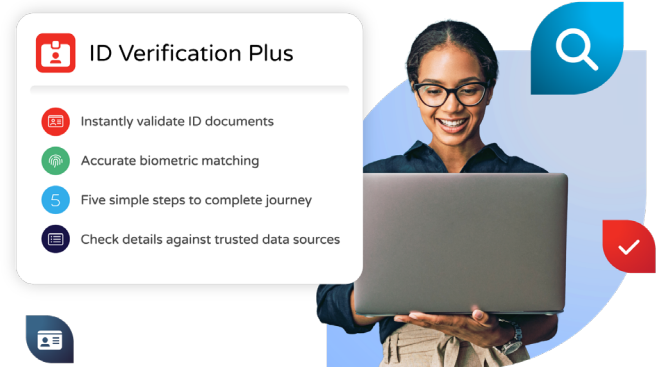
ID VERIFICATION PLUS | ACSPS DIRECTOR IDV CHECKLIST

MEETING COMPANIES HOUSE ID VERIFICATION STANDARDS: ACSP CHECKLIST

From autumn 2025, all company directors, Persons with Significant Control (PSCs), and those filing on behalf of entities must verify their identity with Companies House. Use this checklist to stay compliant and see how Creditsafe makes it faster, safer and easier with digital ID verification.

Stage 1: Capture essential information

- ☐ Full name (including previous names where applicable)
- ☐ Date of birth
- ☐ Home address
- ☐ Address history (past 12 months)
- ☐ Email address



Stage 2: Verify their identity

Checking identity documents can either be completed manually in person or by using Identity Document Validation Technology (IDVT) that can validate the cryptographic features of the document.

Group A Documents:

If using IDVT, acceptable documents include:

- ☐ Biometric or machine-readable passport (incl. Irish photocard, valid up to 6 months expired)
- ☐ UK, Channel Islands, Isle of Man or EU driving licence (full or provisional)
- ☐ EU/EEA ID card with biometric info
- ☐ UK biometric residence permit or card
- ☐ UK Frontier Worker permit

Group B Documents:

If you cannot verify any of the documents from Group A then you will need to get two forms of ID. Acceptable documents include:

- ☐ UK HM Forces ID card
- ☐ UK Armed Forces Veteran card
- ☐ Birth or adoption certificate
- ☐ Marriage or civil partnership certificate
- ☐ Immigration status document (non-photo)
- ☐ Work permit (non-photo)
- ☐ Bank or building society statement
- ☐ Mortgage or council tax statement (must show current address)

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Stage 3: Validate the documents

- ☐ Inspect the documents for signs of tampering or damage
- ☐ If conducting manual checks, they must be carried out by someone trained in detecting false documents by a specialist training provider (in line with Home Office best practice)



Certified under the UK Government's Digital Identity and Attributes Trust Framework, Creditsafe's IDV+ platform automates document validation, detects fraud and reduces human error, saving you time and boosting accuracy.

Stage 4: Confirm identity belongs to the individual

Verify that:

- ☐ The documents match the submitted personal information
- ☐ The person matches the photo on the ID
- ☐ For remote checks, a live image clearly matches the ID photo

Ask for additional documents if:

- ☐ Address history for the last 12 months is not confirmed
- ☐ The person has changed their name



Creditsafe's IDV+ uses biometric liveness and facial recognition to verify the individual's presence and matches live images to ID photos, reducing the risk of identity fraud with up to 97.9% accuracy.

Stage 5: Report to Companies House

- ☐ Submit confirmation that the identity has been verified
- ☐ Keep a full record of all documents and evidence used for 7 years, with the date checks were completed

Simplify your Director ID Checks with Creditsafe's ID Verification Plus today!

Book your personalised demo! 

