



Guidance notes

A) Biometric Residence Permit (BRP), Biometric Residence Card (BRC), Frontier Worker Permit (FWP) and online evidence of immigration status (eVisa); and

B) documents relating to individuals from Australia, Canada, Japan, New Zealand, Singapore, South Korea, the USA (known as B5JSSK nationals), the European Economic Area (EEA) and Switzerland:

General information for completion of Know Your Customer (KYC) checks

July 2021

A) Biometric Residence Permit (BRP), Biometric Residence Card (BRC), Frontier Worker Permit (FWP) and online evidence of immigration status (eVisa)

When making an application for a UK bank account, customers may provide proof of identity from a range of options that include:

- Current EU/EEA passport, photo driving licence or identity card
- All signed passports, with a valid UK Visa where applicable
- Home Office Immigration Status Document accompanied by proof of right to reside
- Biometric Residence Permit (BRP), Biometric Residence Card (BRC), Frontier Worker Permit (FWP) or eVisa

This guidance offers information to account providers about BRPs, BRCs, FWPs and eVisas.

What are BRPs, BRCs and FWPs?



The BRP and BRC hold a customer's biographic details (name, date and place of birth) and biometric information (facial image and fingerprints) and show their immigration status and entitlements while they remain in the UK.

BRPs are titled 'Residence Permit'. BRCs are titled 'Residence Card', 'Permanent Residence Card' or 'Derivative Residence Card'.

FWPs are titled 'Frontier Worker Permit' and were issued from January 2021 and will only appear on the latest card design.

What documents do we issue?

Foreign nationals granted immigration status (for example permission to enter or remain in the UK) will receive evidence of their status in either physical form (BRP or BRC) or digital form (eVisa). Some individuals may receive both a physical card and an eVisa and can choose which to use when evidencing their rights. Individuals who will only have an eVisa currently include EEA citizens with settled or pre-settled status under the EU Settlement Scheme (EUSS), and some nationalities with leave under the UK's points-based immigration system, and British National (Overseas) (BN(O)) route. eVisas will increasingly be rolled out on more routes and to more nationalities over the next few years.

Foreign nationals from outside the EEA who were able to live and work in the UK based on rights derived from EU law before 31 December 2020 and those who have been granted status under the EU Settlement Scheme may hold either an EEA Rights BRC or an EU Settlement Scheme BRC. The non-EEA family members of EEA citizens with status under the EUSS receive an EU Settlement Scheme BRC, if they do not already an EEA Rights BRC, together with access to their eVisa.

EEA citizens who work in the UK but live outside of the UK may hold an FWP and an eVisa.

What are BRPs, BRCs, FWP and eVisas?

BRPs, eVisas and some BRCs are evidence of the holder's right to stay in the United Kingdom and show the conditions of a person's stay. FWPs are similar documents and are evidence of the holder's right to enter, live and work in the UK. They enable confirmation of identity as part of the process for opening a bank account in the UK and rights to study and/or work here, and to access public services. For some immigration categories, the National Insurance Number will appear in the remarks on the reverse of a BRP.

Some foreign nationals, such as refugees, will **only** hold a BRP as evidence of their identity and status in the UK and will not be able to produce any other form of identity document. Others will have alternative forms of ID – for example, a passport or national identity card.

How can BRPs, BRCs, FWPs and eVisas be used?

For the purposes of this guidance, individuals with a BRP, BRC or FWP can present their document for the purpose of identity checks. More detail on the design and security features of BRP/Cs and FWPs to aid the checking of these documents is set out below.

Individuals with an eVisa as evidence of their status are able to use the online 'view and prove your immigration status' service (<https://www.gov.uk/view-prove-immigration-status>) to provide a time-limited code ('share code') to third parties such as landlords, employers and banks which will allow the third party to access, view and confirm identity and immigration status details. Financial institutions and others can check someone's identity and immigration status, if they have their share code and the individual's date of birth, using the online 'check someone's immigration status' service: <https://www.gov.uk/check-immigration-status>. The digital system has the benefit of providing real time information, direct from Home Office systems, reflecting the individual's current status. It also enables checks to be conducted without physical documents changing hands.

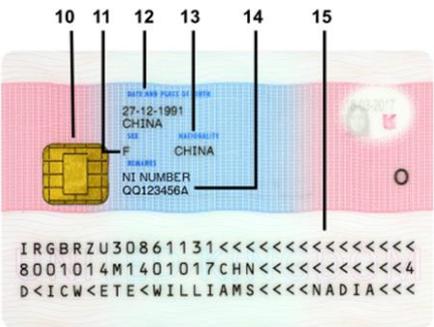
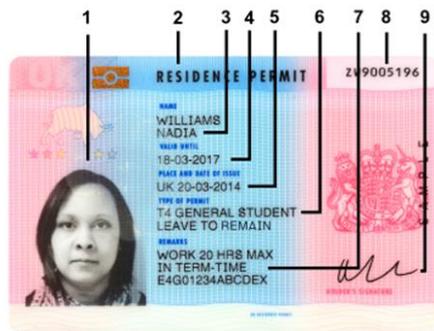
This is part of the Home Office's plans to develop a border and immigration system which will be digital by default, which means we will increasingly replace physical and paper-based products and services for all routes with accessible, easy to use online and digital services. [Your responsibilities under money laundering supervision - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/your-responsibilities-under-money-laundering-supervision)

Design of the Biometric Residence Permit, Biometric Residence Card and Frontier Worker Permit

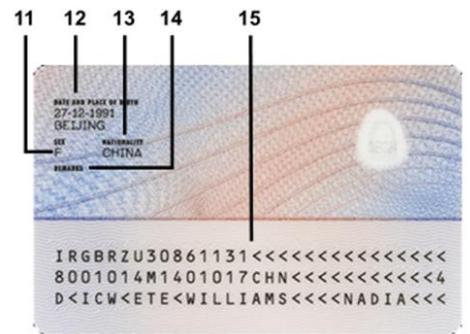
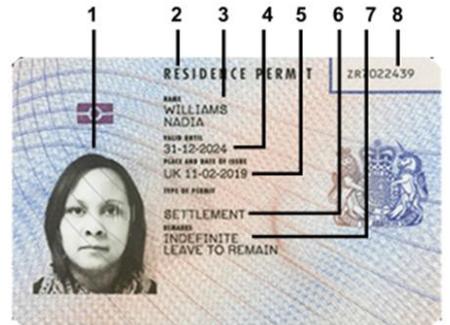
The Biometric Residence Permit is a standard credit card size (86mm x 54mm) and looks similar to those issued by EU countries. The permit is made from polycarbonate and contains a chip to make it more secure against forgery and abuse. The images on this page show the previous EU format design which was issued up to the end of 2020. Those BRPs will remain valid until the date printed on the card. BRPs issued from the beginning of 2021 are in a new British format design (see images in this document). It contains the same information, except for the signature of the holder. In addition, the chip is not visible because it is embedded in the card.

1. Holder's digital image
2. Type of card
3. Holder's name
4. Valid until – this is the date when the permit expires. The holder may have permission to stay longer.
5. Place and date of issue – this is the UK followed by the date the permit was issued
6. Type of permit – this is the immigration category the holder is in (for example, STUDENT)
7. Remarks – these are the immigration entitlements for the length of the holder's stay, and may continue on the back of the permit
8. Unique number
9. Holder's signature
10. Biometric chip
11. Holder's sex marker
12. Holder's date and place of birth
13. Holder's nationality
14. Remarks – this is a continuation of immigration entitlements for the length of time of the holder's stay (see 6

- above). In appropriate cases, the National Insurance Number will appear here.
15. Machine readable zone (MRZ) – this area allows information printed on the permit to be read quickly by machine.



EU Format



British Format

Checking the BRP, BRC or FWP

The following advice sets out how you can manually check a BRP, BRC or a FWP. If a customer provides one of the above documents as proof of identity, you must take reasonable steps, including the following, when checking the document:

Look at the document carefully:

- Is it clean and in good condition? Does it look tampered with?
- check that relevant expiry dates have not passed.

Check the Permit Number:

- This is on the front of the permit in the top right-hand corner.
- It should start with two letters. The third character in the permit number can be 'X' or a digit. The last six characters will be digits. The permit number should not be raised.

Check the Holder's Image:

- The holder's image will always be in grey-scale.
- Check that it matches the person presenting it to you.

Check the biographical details (name, date of birth, etc)

- Check that they match the details of the person presenting it to you. If the person's name is long it may appear 'cut off' on the BRP. This is not a mistake - it is because there is limited space on the BRP card.
- Check the dates of birth listed so that you are satisfied these are consistent with the appearance of your customer.

Check the 'Tactile Feature' (on the back):

- The back has a raised design incorporating the four national flowers of the United Kingdom.
- The design can be seen by shining a light across the permit.
- You can also feel the raised design by running your finger over it.

Feel the permit:

- It should feel thicker than a driving licence.
- The permit will have a distinctive sound when flicked.
- The permit should not be bent or folded.

Check the holder's immigration conditions. These are shown on both the front and the back of the permit. For example, it might confirm that an individual has no right to work or can only work a limited number of hours per week.

EU format BRP and BRC issued until end December 2020 – Images and security features

Front



Back (Reverse side)



The EU format BRP follows the previous EU design format. The UK ceased producing this pink and blue design at the end of December 2020. The Biometric Residence Card is titled “RESIDENCE CARD” instead of “RESIDENCE PERMIT”.

The back has a raised tactile design incorporating the four national flowers of the United Kingdom. The design can be seen by shining a light across it. You can also feel the raised design by running your finger over it.

The International Civil Aviation Organisation ‘**chip inside**’ symbol, found on the front of the permit above the holder’s image, is printed using Optically Variable Ink (OVI). As the permit is tilted, the OVI shifts colour depending on the angle of viewing, whilst displaying a metallic quality.



Two colour Ultraviolet design – the angle of the design is different on the front and back.



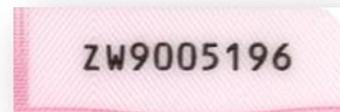
Dynaprint – from one angle, the photograph of the holder and the letter ‘U’ are visible; tilting the permit replaces these with the ‘valid until’ date and the letter ‘K’.



Tactile feature – the back has a raised design incorporating the four national flowers of the UK, seen by shining a light across the permit.



The **Permit number** is unique.



Kinegram® – various designs can be seen as the permit is tilted, showing a distinctive colour change and large amount of fine detail.



Back UV - Back image of the card when viewed under ultraviolet light.



Front Optically Variable Device (OVD) 1
A clear kinegram with fine line details are present in the area of the holder's image



Front Optically Variable Device (OVD) 2



Front UV - Front image of the card when viewed under ultraviolet light.



Permit number - The number of the residence permit (top right) of the card is laser engraved.



Physical checks can also be performed on the BRP, BRC and FWP. As they are made entirely from polycarbonate, they will have a distinctive sound when flicked, and the holder's image will always be in grey-scale. The permit should not be bent or folded, as this is likely to cause it to break. Contact with water should be avoided to prevent damage to the chip.

Identity document validation technology is available that will assist you to check BRPs and BRCs electronically.

For further information visit:

<https://www.gov.uk/biometric-residence-permits>

<https://www.gov.uk/government/publications/recognising-fraudulent-identity-documents>

<https://www.gov.uk/government/publications/identity-document-validation-technology>

B) Documents relating to individuals from Australia, Canada, Japan, New Zealand, Singapore, South Korea, the USA (known as B5JSSK nationals), the European Economic Area (EEA) and Switzerland

Since 20 May 2019, the majority of individuals from Australia, Canada, Japan, New Zealand, Singapore, South Korea and the USA (known as B5JSSK nationals) have been able to use the eGates at UK airports, sea ports and Brussels and Paris Eurostar terminals, to enter the UK. Those individuals wishing to do so must hold a biometric passport. Those individuals not in possession of a biometric passport or who choose not to use an eGate will be processed by a Border Force Officer at the manned passport control point. From 1 January 2021, the above will also apply to individuals from the EEA and Switzerland.

As a result, the majority of B5JSSK nationals entering the UK will no longer have their passport endorsed with the date of their entry by Border Force. The majority of EEA citizens and Swiss nationals will also not have their passport endorsed with the date of their entry by Border Force. However, in some cases, individuals may choose to see an officer and request an endorsement in their passport, which will evidence their date of entry to the UK.

Those entering the UK as a visitor or business visitor will be granted leave to enter for a maximum period of up to six months and will be unable to work or access public funds. Those coming to live in the UK for more than six months will have a visa or entry clearance in their passport and will collect their Biometric Residence Permit post arrival, providing them with a means of evidencing their status in the UK.

If evidence of entry into the UK is required along with a valid passport, the following documents are recommended as acceptable evidence. These include (but are not restricted to) the following:

- An original or copy* of a boarding pass or electronic boarding pass for air, rail or sea travel to the UK, establishing the date of arrival in the UK in the last six months;
- An original or copy* airline, rail or boat ticket or e-ticket establishing the date of arrival in the UK in the last six months;
- Any type of booking confirmation (original or copy*) for air, rail or sea travel to the UK establishing the date of arrival in the UK in the last six months;

- Any other documentary evidence which establishes the date of arrival in the UK in the last six months.

*a copy can be a hardcopy such as a photocopy or an electronic copy such as a screenshot

Full information and guidance regarding the expansion of the use of eGates has been provided to carriers and travellers prior to their arrival in the UK and is available on gov.uk.

For further information visit:

<https://www.gov.uk/uk-border-control/at-border-control>
