

Building trust in high-assurance government services through partnership



Together, CGI and Experian supported a sensitive central government citizen-facing service that needed stronger identity verification across both digital and supported digital channels.

The team helped design an approach aligned to Government Good Practice Guide 45, balancing identity assurance, inclusion, operational practicality and fraud prevention without exposing the specific client or policy context. CGI integrated Experian's specialist capability into an end-to-end model that strengthened trust and improved delivery.

The challenge

The service needed to verify users to a high level of confidence before they could access a high-stakes government process. The consequences of poor identity assurance were significant: fraud risk, incorrect decisions, operational delay, and reduced trust in a sensitive public service.

However, the challenge was not simply to create a more robust digital gate. The service also needed to work for people who could not complete a standard digital identity journey, who lacked confidence using digital channels, or who required additional support. A purely digital route risked excluding legitimate users, while a weak fallback route would have created unacceptable assurance and fraud risks.

The programme needed an identity verification model that could combine robust evidence, proportionate decision-making, accessible support and operational resilience. It had to help the organisation achieve high confidence in user identity while ensuring the service remained fair, inclusive and usable.



Benefits & outcomes

The solution helped the client strengthen identity assurance while maintaining an accessible and inclusive service for users.

- **Improved** confidence in identity decisions through a GPG45-aligned approach combining multiple forms of evidence
- **Reduced** fraud risk through active history and identity fraud checks integrated into the verification process
- **Supported** users who could not complete a standard digital identity journey through an assisted route
- **Balanced** high levels of identity assurance with accessibility, inclusion and operational practicality
- **Enabled** more consistent and evidence-based decision-making across the service



The solution

CGI helped design an identity verification model using GOV.UK One Login as the primary digital route, supported by an assisted route for users who needed additional help or could not complete the standard journey. This created a multi-channel approach that could support both digital-first users and those requiring a more guided process.

This was important because the client needed to strengthen identity assurance without creating a service that only worked for confident digital users. The approach had to protect the integrity of a high-stakes citizen service while ensuring legitimate users could still progress if they were unable to complete the standard digital journey. In practice, which meant designing a model that could combine strong evidence, operational judgement and accessible support.

The model was aligned to the five GPG45 evidence areas: document strength, validity, verification, active history and identity fraud. Rather than treating identity verification as a single check, the approach brought together multiple forms of evidence to build confidence in the user's identity.

CGI supported the end-to-end service design, operational process, evidence model and supported digital route. This included designing how users would move through the service, how exceptions would be handled, and how operational teams could make consistent, evidence-based decisions.



Experian supported the active history and identity fraud elements through CrossCore, helping validate whether an identity had existed over time and whether fraud indicators were present. CGI and Experian worked together to ensure these checks formed part of a wider GPG45-aligned model, rather than operating as isolated point solutions.

The result was a practical identity assurance approach that combined digital identity, supported service design, fraud controls and operational delivery.

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In practice

The work created a reusable identity assurance pattern for high-stakes government services. It demonstrated how a central government function can improve confidence in identity decisions while still supporting users who may not be able to complete a standard digital journey first time.

High-assurance identity verification can fail if it is designed only as a digital gate. This approach overcame that risk by combining digital identity routes with a supported process, allowing users who could not complete the standard journey to provide evidence through an assisted route. By aligning the process to GPG45 and combining document evidence, validity checks, verification, active history and fraud screening, the service could strengthen assurance while still supporting users who needed additional help.



For CGI and Experian, the work demonstrates a practical example of collaboration in a sensitive public-sector identity environment. CGI brought government delivery, service design, integration and operational capability. Experian brought identity data, fraud prevention and risk decisioning capability. Together, the model helped address the core challenge facing many government services: how to know who someone is, reduce fraud risk, and still design services that work for real users.

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About the partnership

CGI is a trusted delivery partner to UK government, with deep experience helping departments design, build and operate secure, citizen-facing digital services. Across public safety, justice, health and central government, CGI supports clients where service reliability, data protection, user trust and operational delivery are critical.

Experian is one of the UK's leading identity, data and fraud prevention organisations, supporting government and industry clients with identity verification, fraud detection, active history checks and risk decisioning. Experian's capabilities are used within major public-sector identity services, including support for checks within GOV.UK One Login, and provide a proven foundation for high-assurance digital identity.

High-confidence identity verification is becoming increasingly important across government, particularly where services involve sensitive decisions, fraud risk, vulnerable users or high-value outcomes.

CGI helps government organisations design identity verification services that are secure, inclusive, operationally deliverable and aligned to GPG45. Working with partners such as Experian, we can help departments combine digital identity, fraud controls, supported service design and service operations into an approach that gives confidence without creating unnecessary barriers. If your organisation is reviewing identity assurance, digital inclusion, fraud prevention or supported digital journeys, CGI can help you shape a model that works for users, operations and policy outcomes.

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About CGI

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world.

We are insights-driven and outcomes-focused to help accelerate returns on your investments.

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Email us at info@cgi.com