



# Unipass Identity

User Guide & FAQ Document v1.4

Some background information regarding Unipass Identity and a summary of some of the most commonly asked questions relating to your Unipass Identity.

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# Section 1 - Unipass Identity: Background Information

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## 1. What is a Unipass Identity?

Your Unipass Identity is an electronic form of identification that lets you prove who you are when you log on to the online services of Unipass Identity enabled financial service companies - including product provider websites and / or extranet portal sites. It works by registering some personal and security information, that only you will know, and issuing you with at least one credential that you can use to prove who you are (e.g. Unipass digital certificate and / or Unipass Username / Passphrase).

Just as the requirements for a driver's license vary depending on the type of vehicle you want to drive, the requirements for obtaining a Unipass Identity will vary depending on what you want to use it for. The credentials (or forms of identification) that you are allowed to hold to prove your Unipass Identity are determined by your organisation type and individual role.

Currently, the easiest and most widely used way to prove who you are is to use a Unipass digital certificate, which is a small file in your internet browser that contains your verified identity details. Not all organisation types are allowed to hold Unipass certificates – and digital certificates are not supported on mobile devices - so some providers have now decided to allow you to use other credential types including your Unipass Username / Passphrase to prove who you are on their websites / extranet portals.

Please note: Different providers will be rolling out the ability for users to use different credentials at different times. This means that there will be a period of time where you will be able to use some but not all of your credentials to log on to product provider websites and / or extranet portals.

## 2. How important is my Unipass Identity?

Unipass Identities are used to facilitate secure electronic transactions between Unipass Identity enabled parties. Typically these transactions involve financial intermediaries of some sort, and your Unipass credentials can be used as a

replacement for all the user names and passwords people have had to remember to access financial services sites.

Just like your passport or driver's license, your Unipass Identity is a valuable form of identification that can be misused if it falls into the wrong hands. It is very important that you keep all information associated with your Unipass Identity safe and secure.

### **3. How much will it cost to obtain a Unipass Identity?**

A Unipass Identity is free to end users.

### **4. Where can I use my Unipass Identity?**

Your Unipass Identity credentials can be used with any Unipass Identity enabled service provider. You can use the following hyperlink to find out [where you can use your Unipass Identity](#).

## Section 2 - Applying for a Unipass Identity

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### 1. Who can apply for a Unipass Identity?

Almost anyone in the financial services industry can apply for a Unipass Identity – including IFAs, financial advisers and mortgage brokers whose organisations Head Office is based in the UK, Isle of Man, Guernsey and Jersey.

### 2. How do I apply for a Unipass Identity?

All applications will need to be made via the '[I want to use Unipass Identity](#)' section of the [Unipass website](#).

A step by step guide taking you through the Unipass Identity application process can be found in the [Support](#) section of the Unipass website.

### 3. How long does it take to obtain a Unipass Identity?

Applying for a Unipass Identity should only take a few minutes. Most applications are approved within 1-2 working days but this very much depends on how frequently the Unipass controller(s) within your organisation review & approve new applications.

# Section 3 - Managing & Maintaining your Unipass Identity

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## 1. How do I make changes to my Unipass identity?

You can make changes to the personal details of your registered Unipass Identity by logging in to the ['My Account'](#) section of the Unipass website.

Once you have logged in to 'My Account', click on the 'Change my details' tile on the 'My Account' home page and follow the on-screen instructions.

Please note: Making changes to the first name, last name, email address, individual role or branch postcode fields will necessitate the replacement of your existing Unipass certificate with a new certificate reflecting your updated details.

## 2. What should I do if I change jobs?

If you have a new role within the same company, there may be little or no change to your Unipass Identity details. Unipass individual roles are deliberately broad and cover many organisation specific roles. If your Unipass individual role does change you will need to replace your existing Unipass certificate with a new, updated version.

If you have changed employer, a Unipass Controller within your old organisation must cancel your old Unipass Identity and you can then reapply in the name of your new employer. The Unipass Helpdesk can also cancel your Unipass Identity.

If you are in any doubt about what action to take, please contact the Unipass Helpdesk on **0871 22 12345**.

## 3. When should my Unipass Identity be cancelled?

Your Unipass Identity should be cancelled in the following circumstances:

1. If you no longer wish to hold or use your Unipass Identity or the associated credentials

2. If you are not able to provide any of your security information
  3. If you believe that the security of your Unipass Identity has been compromised
  4. If you change role at work and / or you leave your current employer
- Again, if you are in any doubt about what action to take, please contact the Unipass Helpdesk on **0871 22 12345**.

#### 4. Someone stole my computer / laptop / tablet. Can they use my Unipass Identity?

This will very much depend on the security software and settings on your device. If you have used a 'strong' password to prevent access to your profile on the device, and have an encrypted hard drive, it is unlikely that a thief will easily be able to access your Unipass details – or any other valuable data.

Even if this is the case, if you have a Unipass certificate stored within the internet browser of the stolen device, you **can** and **must** prevent its misuse by arranging to have the certificate revoked. You can do this by logging in to the 'My Account' section of the Unipass website and clicking on the 'Cancel my certificate' tile or by contacting the Unipass Helpdesk on **0871 22 12345**. You can then be issued with a replacement Unipass certificate (with a new public and private key).

#### 5. Some good practice hints & tips on how to keep your Unipass Identity safe

Following the hints and tips noted below will help to keep your Unipass Identity safe and prevent its misuse.

- Please specify a passphrase
  - Passphrase must be at least 16 characters long
  - Cannot have three or more consecutive identical letters
  - Passphrases can only contain letters, numbers and spaces
  - Passphrase cannot contain your username
  - Passphrase cannot be the same as your username
  - Passphrase cannot contain your first name
  - Passphrase cannot be the same as your first name
  - Passphrase cannot contain your Last name
  - Passphrase cannot be the same as your last name
  - Passphrase cannot contain your email
  - Passphrase cannot be the same as your email
  - Cannot contain alphabetical sequence of four or more consecutive letters

- Cannot contain a numerical sequence of three or more consecutive numbers
- Cannot contain UK keyboard(QWERTY) sequence of four or more consecutive letters
- Cannot contain a blocked phrase
- Personal card information:
  - This information is important and has been introduced for your own convenience to help you maintain your Unipass Identity account
    - It is used to enable you to unlock a suspended Unipass Identity account out with the Unipass Helpdesk hours of operation
  - It has been designed so that it is not something else that you need to remember but is something that you carry with you on a daily basis (either for work or personal purposes) and can easily be referred to – assuming that your personal card description is meaningful
- Keeping hardware safe / secure
  - Your company is likely to have its own security policies but most policies are likely to include the following guidelines (amongst many others):
    - Do not leave your device unattended in a public place
    - Lock your laptop in your office drawer or in the boot of a car, do not leave it on open public display
- Security software updates:
  - Install operating system updates, especially security updates
  - Make sure that any anti-virus and malware on your device is current and up to date
- Do not automatically store passwords/passphrases in browsers:
  - This is not recommended as it does make it easier for password/passphrase information to be obtained should your device fall into the wrong hands
- Do not share credentials:
  - Your Unipass Identity is for individual use only, no-one else should know, or have access to, any of your Unipass Identity credentials and / or security information



# Section 4 - Unipass Identity Credentials

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## 4.1 – Unipass Certificates

### Unipass Certificate Collection

#### 1. How will I know when I can collect my Unipass certificate?

When your Unipass Identity application is approved, if your organisation type is allowed to hold Unipass certificates, you will be sent an email advising you that you can collect your Unipass certificate.

#### 2. How do I collect my Unipass certificate?

When your collection email arrives, you should log in to the [‘My Account’](#) section of the Unipass website using your Unipass Username / Passphrase (a link will also be provided in the collection email).

Once you have logged in to ‘My Account’, click on the ‘Collect my certificate’ tile on the top row of tiles on the ‘My Account’ home page and follow the on-screen instructions.

If you encounter any problems, please call the Unipass Helpdesk on **0871 22 12345** for assistance.

#### 3. How do I know that my Unipass certificate has been installed properly?

You will receive an on-screen message to confirm that your Unipass certificate has been successfully collected and installed. You can also test your Unipass certificate at any time using the [‘Test my certificate’](#) functionality within the [Support](#) section of the Unipass website.

#### 4. What is the period of validity of my Unipass certificate?

Your Unipass certificate is valid for one year from the date it is issued. You will receive an email from the Unipass Helpdesk to let you know how to renew your Unipass certificate 30 days before your existing certificate is due to expire.

## Unipass Certificate Maintenance

### 1. How can I revoke my Unipass certificate?

You can revoke your Unipass certificate by logging in to the [‘My Account’](#) section of the Unipass website.

Once you have logged in to ‘My Account’, click on the ‘Cancel my certificate’ tile on the ‘My Account’ home page and follow the on-screen instructions.

### 2. When should I revoke my Unipass certificate?

You should revoke your Unipass certificate in the following circumstances:

1. If your computer has been lost or stolen
2. If you no longer require your Unipass certificate
3. If you believe that the security of your Unipass certificate has been compromised
4. If you change role at work or you leave your current employer

## Protecting Your Unipass Certificate

### 1. How can I keep my Unipass certificate safe?

Your Unipass digital certificate makes use of a technology called public key cryptography. During the collection process, your computer creates two keys: a public key and a private key - the 'public' key is stored within your digital certificate, and is also stored in the Unipass repository, the 'private' key is stored on your computer.

The integrity of your Unipass depends on your private key being controlled exclusively by you, no-one else should have access to your private key. It is generated locally on your computer and is never transmitted to us.

**IT IS YOUR RESPONSIBILITY TO PROTECT YOUR PRIVATE KEY. ANYONE WHO OBTAINS YOUR PRIVATE KEY CAN FORGE YOUR DIGITAL SIGNATURE AND TAKE ACTIONS IN YOUR NAME.**

### 2. How should I protect my Unipass certificate and its private key?

The best way to protect your Unipass certificate, and its private key, is to protect your computer from un-authorized access by keeping it physically secure. Use access control products or operating system protection features (such as a system password). You should take measures to protect your computer from viruses, because a virus may be able to attack a private key. We recommend that you also protect your private key with a strong password.

See <http://csrc.nist.gov/publications/nistbul/csl96-08.txt> concerning private key security and <http://csrc.nist.gov/publications/nistbul/csl90-08.txt> concerning computer virus attacks.

### 3. Where does my computer store my private key?

Your private key is typically stored on your computer in an encrypted-format file that can only be decrypted (unlocked) using your private key password. Different programs may store your private key in different places.

### 4. I need to use more than one computing device. Can I use Unipass Identity from multiple devices?

For sites that use the newer Unipass Identity services and allow you to logon using a range of your Unipass credentials, using multiple devices is very

straightforward as you'll easily be able to use the most appropriate credentials for any one device.

For sites using the older, certificate only Unipass service, you may be able to use your Unipass certificate on more than one device. As long as it's only for your own use, it may be possible to export / import your Unipass certificate from one computer to another. We strongly recommend that you call the Unipass Helpdesk on **0871 22 12345** if you need to use your Unipass certificate on more than one device.

## Unipass Certificate Renewal

### 1. How will I know when my Unipass certificate is due for renewal?

You will be sent a reminder via email 30 days before your Unipass certificate is due to expire, which will contain renewal instructions.

### 2. What do I do when my Unipass certificate needs to be renewed?

You collect your new Unipass certificate from our website in almost exactly the same way as you collected and installed its predecessor.

Once you have logged in to the ['My Account'](#) section of the Unipass website, click on the 'Renew my certificate' tile on the 'My Account' home page and then follow the on screen instructions.

## **Section 4.2 - Unipass Username / Passphrase) credential**

- 1. What should I do if I have forgotten my Unipass Username / Passphrase?** If you forget your UP details, or suspect that they have been compromised, you may reset your passphrase details at any time by logging in to the [‘My Account’](#) section of the Unipass website with your Unipass certificate and clicking the ‘Change my details’ tile on the ‘My Account’ home page.

In order to keep your Unipass Identity secure, changes made within any section of ‘Change my details’ requires your username and the personal card details that you setup as part of your Unipass Identity application. You need to provide this information before you will even be able to access ‘Change my details’ tile.

Users who cannot provide any of their security information, including the personal card details, will need to have their existing Unipass Identity cancelled, after which they may be able to set up a new Unipass Identity account. We appreciate this will be inconvenient for anyone in this position but security concerns are paramount. It is essential that you and we prevent potential fraudsters from hijacking Unipass Identity accounts. These security concerns are also the reason behind asking for the personal card details – the personal card is recommended to be a card that a user is likely to have in their possession, whether for work or personal purposes, as opposed to being something else that they have to remember - which will facilitate easy and secure access to their otherwise inaccessible account.

## **Section 4.3 - Unipass Passphrase Blocked Phrases**

The following phrases are blocked from your passphrase,

- Passphrase
- Password
- Origo
- Unipass

## Section 5 - Troubleshooting

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### 1. I use a Citrix or Microsoft Terminal Services system. Can I still use a Unipass certificate and the Unipass Identity service?

Yes you can. All that is required as a prerequisite for use of certificates is for your Server Administrator(s) to perform a central installation of the OnSiteMSI file on the Citrix or Microsoft Terminal Services server(s) before you collect your Unipass certificate. This file, written by VeriSign, is a stand-alone package which contains the ActiveX software components which are normally required to be downloaded and installed by users before they collect or renew a Unipass certificate on their PC for the first time. Central installation of this file is a **requirement** for Citrix or Microsoft Terminal Services users.

If you have any further questions relating to Unipass certificates and Citrix or Microsoft Terminal Services, please call the Unipass Helpdesk on **0871 22 12345**, or use the following hyperlink to send an [email](#).

### 2. Do I need any special software in order to use Unipass certificates?

There is no need for any additional software other than your normal internet browser.

### 3. What internet browsers are supported?

To make use of your Unipass certificate you will require an internet web browser that supports digital certificates. Internet Explorer 8 (and above) and all versions of Mozilla Firefox have built-in facilities to create, store and use digital certificates.

Google Chrome has no capability to collect or renew Unipass certificates, but it can be used once the certificate has been collected using Internet Explorer as it shares the same certificate store.

### 4. Why does my computer say it can't verify my Unipass certificate?

Please note that this does NOT affect normal use of your Unipass certificate. The condition occurs only if you are viewing your Unipass certificate in your internet browser and you don't have the Origo Root CA certificate installed on your computer. The Origo Root CA certificate is needed in order for your computer to fully check the integrity of your Unipass certificate.

When you use your Unipass certificate to access websites, the website owner has the Origo Root CA certificate installed, and uses it to do a validity check on your Unipass certificate at their end. You can prevent the verification error message appearing on your computer by installing the Origo Root CA certificate. Details of how to do this can be provided by calling the Unipass Helpdesk on **0871 22 12345**.



## Section 6 - Unipass Identity Controllers

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### 1. Where can I find a copy of the User Guide for Unipass Identity Controllers?

A copy of the User Guide for Unipass Identity Controllers can be found in the [Support](#) section of the Unipass website.

## Section 7 - Unipass Helpdesk: Contact Details

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### 1. What are the opening hours of the Unipass Helpdesk?

The Unipass Helpdesk hours of service are Monday to Friday: 9:00am-5:00pm.

### 2. What is the telephone number for the Unipass Helpdesk?

You can call the Unipass Helpdesk on **0871 22 12345**, or you can use the following hyperlink to send an [email](#).

### 3. How much do calls to the Unipass Helpdesk cost?

Calls to the Unipass Helpdesk cost 10p per minute from a BT landline. Charges will vary depending on the network provider. Mobile phone users will typically pay between 25p and 41p per minute depending on their network operator.

### 4. What is the contact address for Origo Secure Internet Services Ltd.?

Origo Secure Internet Services Ltd,  
7 Lochside View,  
Edinburgh Park,  
Edinburgh,  
EH12 9DH

### 5. Who should I contact if I have any complaints or compliments about the Unipass service?

Any comments you have (good or bad!) can be made via the Unipass Helpdesk. You can call the Unipass Helpdesk on **0871 22 12345**, or you can use the following hyperlink to send an [email](#).

## Document Revision

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Revision	Date	Author	Amendments
1.0	01/08/2014	UIdP Project Team	Approved version for go live of UIdP service
1.1	28/06/2015	UIdP Project Team	Added Data Classification
1.2	May 2016	UIdP Project Team	Updated the Data Classification disclaimer and the contact address for Origo Secure Internet Services Ltd.
1.3	February 2018	UIdP Project Team	Amendments for inclusion of Offshore domains to Unipass service
1.4	May 2018	UIdP Project Team	Updated - Unipass Passphrase replaces Unipass Password / PIN