



DIGITAL ID & VERIFICATION IN THE UK MARKET 2025-2029

Competitor Leaderboard

Prepared for LexisNexis® Risk Solutions

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Published by:

Juniper Research Limited,
9 Cedarwood
Chineham Park
Basingstoke
Hampshire
RG24 8WD
UK

UK: Tel +44 (0) 1256 830001/475656

US: Tel +1 408 716 5483

UK: Fax +44 (0) 1256 830093

www.juniperresearch.com

info@juniperresearch.com

Report Author

Thomas Wilson

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Consultancy Services: Juniper Research is fully independent and able to provide unbiased and reliable assessments of markets, technologies and industry players. Our team is drawn from experienced senior managers with proven track records in each of their specialist fields.

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1.1 Why Read This Report?

This report covers several vendors in the digital identity and verification space within the UK. This is a rapidly growing area, with many established identity verification vendors, and new entries to the market, looking to capitalise on the potential revenue streams from the increased demand brought about by the impending implementation of a digitalised government. This report does not intend to provide comprehensive coverage of all the vendors operating in the market, but to introduce the reader to 15 digital identity and verification vendors that Juniper Research considers leaders in the UK market.

Juniper Research is a Europe-based provider of business intelligence. We specialise in providing high-quality data and fully researched analysis to manufacturers, financiers, developers, and service/content providers across the communication sector. Juniper Research is fully independent and provides unbiased, reliable assessments of markets, technologies, and industry players. Our team is drawn from experienced senior managers with proven track records in each of their specialist fields.

Key Digital ID & Verification Market Takeaways

Third-party Digital Wallets Will be Obsolete

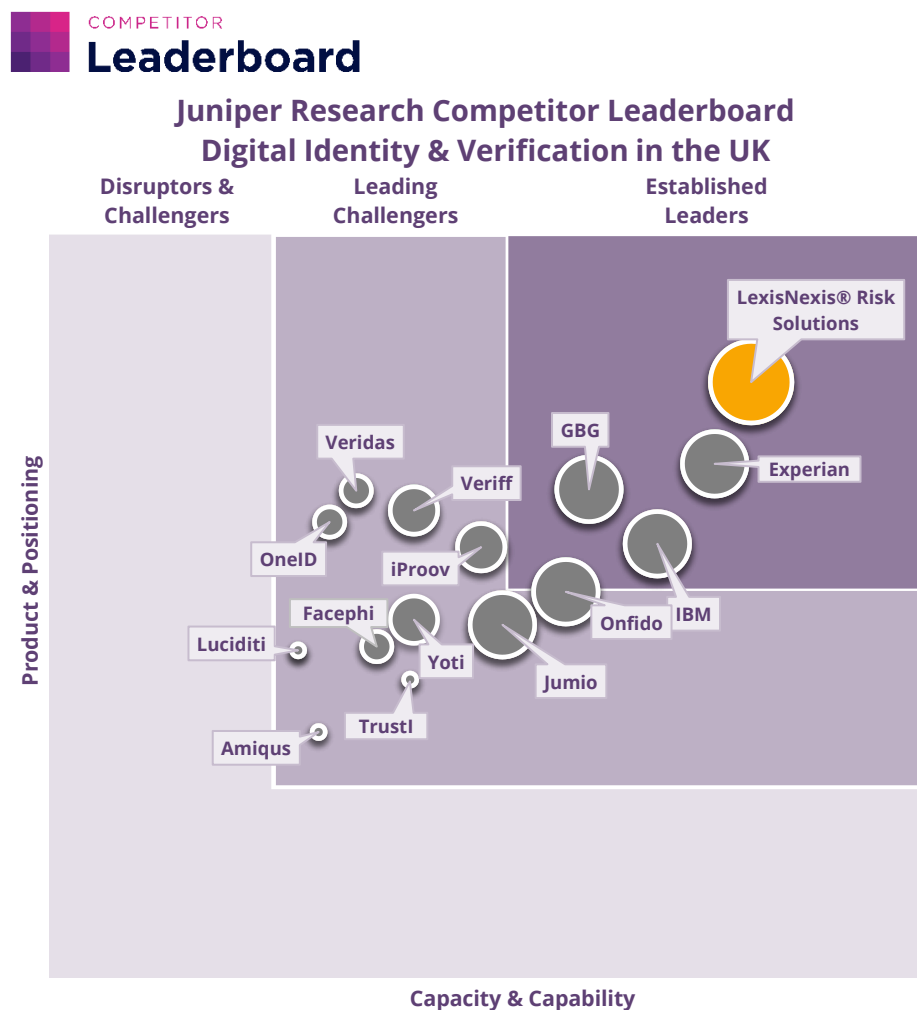
Any vendor that offers its own digital wallet service will see little to no use cases in the UK as the government has introduced its own GOV.UK wallet. Government digital wallets have proven to be popular in other countries and for a wide variety of use cases, such as the EUDI wallet in Europe and the mobile driver's licence in the US; rendering the use of third-party digital identity wallets relatively unnecessary. UK citizens will not be required to install any third-party digital wallets for any of their government-issued identity documents, meaning that vendors will not see much adoption of these in the UK if they offer them.

The GOV.UK digital wallet will offer a secure, convenient way for UK citizens to verify their identity online; reducing the need for physical documents. By enabling fast, government-backed verification for services such as banking, job applications, and renting, it will streamline processes while enhancing privacy and security. Users will have full control over their data; helping to combat fraud and identity theft. With interoperability in mind, the wallet is set to support businesses and public services; driving efficiency and trust in the UK's digital economy.

Simple Transition Essential for Citizens

A simple transition to digital government services is crucial for UK citizens as it enhances accessibility, efficiency, and security. By making services such as tax filing, benefit applications, and identity verification digital, people can complete tasks faster without the need for paperwork or in-person visits. This is especially beneficial for those with mobility issues or busy schedules. A seamless transition also reduces delays, minimises fraud through secure digital verification, and saves costs for both citizens and the government. Ultimately, a well-executed digital shift ensures that essential services remain user-friendly, inclusive, and trustworthy.

Figure 1: Juniper Research Competitor Leaderboard for Digital Identity & Verification in the UK



Source: Juniper Research



LexisNexis® Risk Solutions has been identified as the number one vendor in the UK in digital identity and verification; being a front-running established leader.

LexisNexis® Risk Solutions has built a broad array of identity-focused tools; creating a strong proposition in the market for an extremely broad range of potential clients and use cases.

A great strength of LexisNexis® Risk Solutions digital identity and verification offering is that it is designed to specifically target clients of differing sizes. Where most vendors choose to market an all-in-one digital identity and verification platform that is not targeted to a specific client, LexisNexis Risk Solutions tailors its offering to clients of a specific size, representing a more attractive, tailored solution.

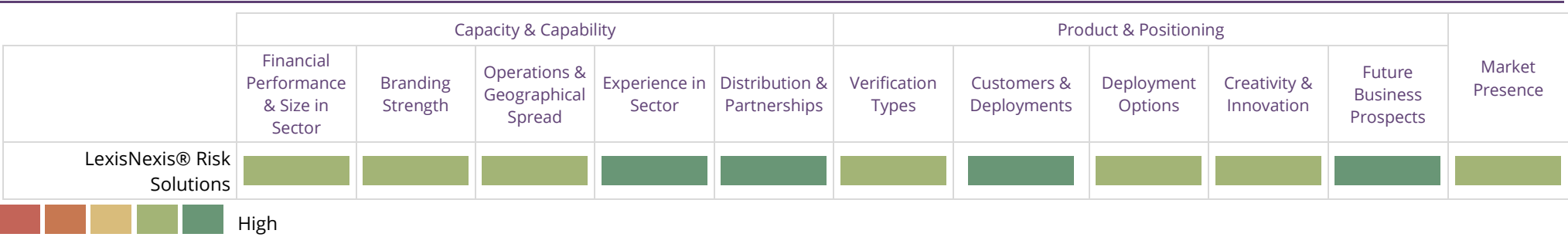
LexisNexis® IDU® represents a particularly effective digital identity verification and authentication tool for clients as it covers multiple use cases. It utilises a wide range of referential data sources and proprietary data linking capabilities in order to deliver a highly accurate view of the UK adult population, and offers additional authentication and risk assessment capability options. This allows for fast and confident decision making regarding the legitimacy of a presenting identity and any risks that might be associated with it.



1.1.1 LexisNexis® Risk Solutions



Table 2: Juniper Research Competitor Leaderboard Heatmap: LexisNexis® Risk Solutions



Source: Juniper Research



LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers.

In the UK, LexisNexis® Risk Solutions provides comprehensive support and services to enable KYC compliance for businesses and offers tailor-made solutions to assist in adhering to both global and domestic KYC regulations. It employs advanced technology and methodologies in order to conduct comprehensive risk assessments and conduct ongoing customer monitoring, maintaining KYC compliance.

LexisNexis® Risk Solutions is certified against the DIATF in the UK, however it is not certified against the Right to Work, Right to Rent or the Disclosure and Barring Service supplementary schemes. Its certification against the framework is set to expire on 19th June 2026.

Members of its executive leadership team include CEO Business Services Rick Trainor, Managing Director UK Steve Elliot, SVP Market Planning, Marketing and International Sales Grayson Clarke, SVP Product Management and Analytics Mike Woodberry, SVP Sales Elizabeth Kilian, SVP Data Strategy and Alliances John Campbell, SVP Global Consulting and Operations Robby Curtis.

Table 3: LexisNexis® Risk Solutions, Financial Snapshot (\$m), 2022-2024

	2022	2023	2024
RELX Revenue (m)	\$11,138 (£8,553)	\$11,930 (£9,161)	\$12,839 (£9,434)
LexisNexis® Risk Solutions Revenue	\$3,958 (£2,909)	\$4,263 (£3,133)	\$4,416 (£3,245)
LexisNexis® Risk Solutions UK Revenue	\$67.9 (£52.8)	\$96.5 (£75)	N/A

Source: RELX Annual Report 2024 & LexisNexis® Risk Solutions UK Full Accounts

i. Geographical Spread

The company operates in over 180 countries and territories with over 11,000 employees. It has offices worldwide including in California, Florida, Illinois, New York, and Ohio as well as London, Paris, São Paulo, Beijing, and Singapore.

LexisNexis® Risk Solutions UK has its head office located in Cardiff with offices in London and Leeds.

ii. Key Clients & Strategic Partnerships

- In December 2024, LexisNexis® Risk Solutions reached an agreement to acquire IDVerse®, a business that provides identity verification solutions to governments and global companies. The acquisition will see the IDVerse® solution become a part of its Business Services division, with its automated document authentication and fraud detection capabilities integrated across the company. This deal was closed in February 2025.
- As of June 2024, LexisNexis® ThreatMetrix® is used by eight out of the ten largest UK banks, with one unnamed Tier One UK bank reporting an increase in good customer recognition, better detection of genuine fraud attempts and achieving compliance with PSD2 SCA. This bank claimed that with the LexisNexis® Digital Identity Network® and ThreatMetrix® solutions, it was able to better understand the trustworthiness of its customers from the moment they apply for a new product or service, and throughout their journey from login to payment.
- LexisNexis® Risk Solutions worked with Metro Bank in order to help it adhere to the Payment Systems Regulator (PSR) rule changes on statutory customer reimbursement of authorised push payment (APP) scam losses, which were brought about in October 2024. Metro Bank has benefitted from this as it is able to better detect fraudulent and high-risk individuals, accounts and devices, as well as money mule networks.

iii. High-level View of Offerings

- LexisNexis® IDU®: this represents its identity verification solution, which leverages public and proprietary data sources and verifies both facial biometrics and physical



ID documents. Offering strong fraud protection and a seamless customer experience, customers attempting to onboard are met with faster response times and fewer frustrations. This solution helps businesses to comply with UK KYC and AML regulations; conducting customer due diligence checks such as politically exposed person (PEP) checks and sanctions screening. This flexible and scalable solution covers multiple use cases and utilises proprietary data linking capabilities in order to deliver a highly accurate view of the UK adult population. This allows for fast and confident decision making regarding the legitimacy of a presenting identity and any risks that might be associated with it.

- **LexisNexis® FraudPoint™ UK:** this uses predictive analytics, advanced statistical linking and supercomputing technology, to help catch fraud at the point of customer application. It draws on over 1,000 fraud attributes taken from billions of public and private records to help uncover difficult-to-spot, suspicious connections and anomalies that might indicate a risk of fraud, allowing businesses to take action instantly and prevent fraud before it causes harm further downstream.
- **ThreatMetrix:** this solution enables businesses globally to harness intelligence related to devices, locations, identities, and past behaviour to distinguish confidently between genuine and fraudulent behaviour. The solution employs ThreatMetrix SmartID®, which helps to identify returning users who act suspiciously. ThreatMetrix® Mobile, which is a lightweight SDK for Android and iOS mobile devices that provides enhanced fraud protection for the mobile channel, and LexisNexis® Dynamic Decision Platform, which provides enhanced identity authentication and verification.
- **LexisNexis® RiskNarrative®:** this solution helps to simplify the customer onboarding process, monitor transactions more closely and reduce the risk of financial crime. Clients are able to deploy best-fit documents and biometric verification methods in real-time using SDKs or information requests. This solution offers a unified identity score, as well as continuous risk score updating. LexisNexis® Compliance Lens AML risk screening is also employed here, offering access to approximately six million global risk profiles, as well as access to the LexisNexis® Bridger Insight® XG search core filter, which boosts the efficiency of ongoing monitoring processes and is trusted by over 4,000 customers in 64

countries. This solution can be easily integrated through an intuitive API, enabling the solution to be live within the system within days as opposed to months.



1.2 Juniper Research Leaderboard Assessment Methodology

Juniper Research provides updates on a selected number of digital identity and verification solution providers. In order to qualify for the Leaderboard, companies must be involved in the direct provision of digital identity issuance and verification services and solutions. The companies included here have developed specific expertise in these areas, though some have embarked on this route earlier than others, and therefore have wider customer bases or a farther geographical reach. It includes established specialists through to companies where digital identity issuance and verification is part of a wider development suite.

This research covers a significant number of vendors; however, we cannot guarantee that all players in the market are included in the Leaderboard. Our approach is to use a standard template to summarise the capacity of players that are offering digital identity and verification solutions. This template concludes with our view of the key strengths and strategic development opportunities for each vendor.

We also provide our view of vendor positioning using our Juniper Research Leaderboard technique. This technique, which applies quantitative scoring to qualitative information, enables us to assess each player's capability and capacity, as well as its product and position in the broader market for digital identity verification solutions. The resulting Leaderboard exhibits our view of relative vendor positioning.

1.2.1 Limitations & Interpretation

Our assessment is based on a combination of quantitative measures, where they are available (such as revenue and number of office locations) that indicate relative strength, and also qualitative judgement, based on available market and vendor information as published. In addition, we have added our in-house knowledge from meetings and interviews with a range of industry players. We have also used publicly available information to arrive at a broad, indicative positioning of vendors in this market, on a 'best efforts' basis.

However, we would also caution that our analysis is almost by nature based on incomplete information, and therefore with some elements of this analysis we have

had to be more judgemental than others. For example, with some vendors, less detailed financial information is typically available if they are not publicly listed companies. This is particularly the case when assessing early-stage companies, where a degree of secrecy may be advantageous to avoid other companies replicating elements of their business model strategy.

We also remind readers that the list of vendors considered is not exhaustive across the entire market, but rather selective. Juniper Research endeavours to provide accurate information. While information or comment is believed to be correct at the time of publication, Juniper Research cannot accept any responsibility for its completeness or accuracy; the analysis is presented on a 'best efforts' basis.

The Leaderboard compares the positioning of digital identity verification solution providers based on Juniper Research's scoring of each company against the above criteria that Juniper Research has defined. The Leaderboard is designed to compare how the vendors position themselves in the market based on these criteria. Relative placement in one particular unit of the Leaderboard does not imply that any one vendor is necessarily placed better than others. For example, one vendor's objectives will be different from the next, and the vendor may be very successfully in fulfilling them without being placed in the top right box of the Leaderboard, which is the traditional location for the leading players.

Therefore, for avoidance of doubt interpreting the Leaderboard, we are not suggesting that any single cell in the Leaderboard implies in any way that a group of vendors is more advantageously positioned than another group, just differently positioned. We additionally would draw the reader's attention to the fact that vendors are listed alphabetically in a unit of the Leaderboard, and not ranked in any way in the cell of the Leaderboard.

The Leaderboard is also valid at a specific point in time, April 2025. It does not indicate how we expect positioning to change in the future, or indeed in which direction we believe that the vendors are moving. We caution against companies taking any decisions based on this analysis; it is merely intended as an analytical summary by Juniper Research as an independent third party.



Table 4: Juniper Research Digital Identity & Verification in the UK Assessment Criteria

Category	Factor	Description
Capability & Capacity	Financial Performance/Size in Segment	This factor is a measure of the size of the vendor, through digital identity verification-related revenue.
	Experience in Sector	A measure of the amount of time the vendor has offered digital identity verification services.
	Operations	This factor is a measure of the size of a vendor's operations, measured by the number of offices it occupies and any other countries in which it operates.
	Marketing & Branding Strength	This is a measure of a vendor's brand and marketing operations.
	Partnerships, Mergers & Acquisitions	The number and value of partnerships, acquisitions and mergers of the vendor's digital identity and verification operations.
Product & Position	Verification Types	This is a measure of the range of different verification types the offering can employ.
	Customers & Deployments	This is based on the number and size of clients using the vendor's digital identity and verification solutions.
	Deployment Options	This measures the range of deployment options offered by the vendor's solution.
	Creativity & Innovation	This is a measure of the number and value of unique or innovative features.
	Future Business Prospects	This factor is based on how a vendor's digital identity verification offering is expected to grow relative to its competition.
Market Presence	Market Presence	This is a measure of the vendor's presence in the digital identity and verification market.

Source: Juniper Research



About LexisNexis® Risk Solutions



LexisNexis® Risk Solutions provides customers with innovative technologies, information-based analytics, decisioning tools and data management services that help them solve problems, make better decisions, stay compliant, reduce risk and improve operations. Headquartered in metro-Atlanta, Georgia, it operates within the risk market segment of RELX; a global provider of information-based analytics and decision tools for professional and business customers.

We meet the needs of our customers every day and serve a variety of sectors including: financial services, collections and payments, insurance, government, healthcare, aviation, chemical and commodities, human resources, and tax.

Our deep industry expertise is combined with vast data resources and advanced analytics to help customers find the answers they need. We help detect and prevent online fraud and money laundering and deliver actionable insights to insurance companies and healthcare networks. We provide digital tools that help airlines, agribusinesses and tax professionals improve their operations. We empower organisations to create purposeful workplaces, and we are the trusted source of market intelligence for real estate and the world of chemicals, energy and fertilisers.

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Juniper Research specialises in identifying and appraising new high-growth market sectors within the digital ecosystem. Market sizing and forecasting are the cornerstones of our offering, together with competitive analysis, strategic assessment and business modelling.

We endeavour to provide independent and impartial analysis of both current and emerging opportunities via a team of dedicated specialists - all knowledgeable, experienced and experts in their field.

Our clients range from mobile operators through to content providers, vendors and financial institutions. Juniper Research's client base spans the globe, with the majority of our clients based in North America, Western Europe and the Far East.