

# Overseas pensioners verification exercise 2026

## Questions about your identity check

### 1. Why am I being asked to prove my identity?

You might have been receiving your Scheme pension for years and not been asked to complete a verification exercise before, so are wondering why you're suddenly being asked about this.

As part of their ongoing duty to look after the Scheme and its members, the Trustees need to make sure the right pensions are being paid to the right people, at the right time. To do this, we write to members from time to time asking them to verify their identity and make any necessary changes to their details.

For members living in the UK, we can complete tracing exercises which allow us to verify existence of our membership without contacting the members. This can't be done for members residing overseas.

### 2. How is the identity check helping to protect my pension benefits?

We're seeing increased activity from fraudsters trying to access pension benefits by impersonation fraud, taking over email accounts or re-directing communications, especially for members residing outside of the UK. It's important for the Trustees to demonstrate they have robust processes in place to help protect your benefits.

### 3. Is this request genuine or could it be a scam?

We want to reassure you this is a genuine request from your pension provider and not fraud. We're asking users to log in and complete the process in Pension self-service through your [Clarity from BW](#) account.

Clarity from BW is Barnett Waddingham's secure site where you can manage your pension online whenever and wherever suits you. If you're not yet registered, click [here](#) to create an account and follow the instructions to sign up.

### 4. Is there any help available on how to use the online identity check app?

Yes. We've created an information guide with images of what the screens look like and what you need that will take you through the process step-by-step. You can find the guide in the **Your documents** area of Pension self-service or contact us for a copy using the contact details included in the letter we sent to you asking you to confirm your identity.

### 5. What documents are acceptable as proof of identity?

If you're completing the paper-based verification method, you'll need a valid photo ID (this should be government issued), a recent photograph along with a recent utility bill or similar confirming your residential address. Typical types of valid photo ID are a driving licence, passport or government-issued identity document. **Make sure you only provide copies of these documents as we won't be able to return any original documents sent to us.**

If you're using the online Identity check verification tool, then the same photo ID criteria apply, but this can differ between territories and change over time. The app helps point you in the right direction to check what you can use, but if unsure, contact us using the contact details included in the letter we sent to you asking you to confirm your identity to check or proceed with the verification and you'll get a failed result if the ID isn't appropriate.

## 6. Can someone help me complete the verification on my behalf?

If you need help with completing the verification, get in touch with the admin team and we'll support you through the process. If someone holds a valid Power of Attorney for you, then they can complete the check on your behalf. They'll be able to help you complete the online identity check if they visit you in person and help you complete the identity check. If you're uncomfortable completing the process online or unable to, you can return your response by post. **Make sure you only provide copies of these documents as we won't be able to return any original documents sent to us.**

## 7. Do I need to provide proof of my address overseas?

Where you're completing the paper-based verification option, then yes. Please provide a **copy** of a recent utility bill or similar confirming your residential address.

## 8. How do I send my documents?

The most secure way to verify your identity is online in Pension self-service through your [Clarity from BW](#) account. You'll need to activate your account first. Please see question 3: *'Is this request genuine or could it be a scam?'* for details on how to do this. Plus, there's additional information included in the letter we sent you asking you to confirm your identity.

You can call us for help with setting up your account on [+44 141 447 0799](tel:+441414470799). Lines are open normal office hours, 9am to 5.15pm, Monday to Friday.

If easier or you prefer, you can return the form and supporting documents to us by post to the address shown on the letter. **Please don't send details by email as we can't accept them.**

## 9. Will my personal information be secure?

Yes. By completing the identity check in BW's site, Pension self-service, your personal data is secure. Email isn't secure for sending personal data and we don't want to risk security fraud. If we do receive emailed documents, we'll contact you to ask you to re-send them by post.

## 10. How will I know if I've completed the process correctly?

If you're completing the online identity check, then the final screen of the application will tell you whether you've completed the process successfully or not. You'll be allowed up to five attempts if your result is an 'automatic failure'. If your device or documents aren't compatible, our team will be in touch with alternative options. The [Identity check guide](#) provides additional support and takes you through the steps.

If you complete the verification process via post, you won't receive a formal notification. We'll contact you if the verification hasn't been successful and we need you to take further action. So, if you don't hear from us, you can assume the verification process has been completed.

## 11. What happens if I have a problem completing the exercise within the timescales?

If you foresee a problem in completing the process within the four-month timescale, please email the team to let them know as soon as possible using the contact details included in the letter we sent to you asking you to confirm your identity. Please use the subject line: **Overseas pensioners verification 2026 – help needed** and give some details of the difficulties you're experiencing. This only has to be brief.

If you raise a query with us about the process, **we'll only contact you to help resolve your issue after the initial eight-week review deadline has passed** - so don't worry if you don't hear back from us immediately, we'll be in touch.

## 12. What happens if I don't complete the process on time or respond?

If you don't complete the process on time/within **four months** of the date of the letter sent to you, your pension payments will eventually be suspended. We'll send you a reminder letter after eight weeks confirming you still need to complete the verification exercise. The reminder letter will let you know a suspension will be applied to your pension if no reply is received by the deadline and no contact has been made.

The Trustees will be notified of cases in progress and will guide the team on actions needed under those circumstances

## 13. What happens if my pension gets suspended?

If your pension is suspended, you'll need to contact us as soon as you can to complete the verification process. No further reminders will be sent to you. At this point the verification project has been completed and it'll be your responsibility to ensure the verification steps are completed as soon as possible.

Once you've verified your identity, we'll reinstate your pension and pay your pension, plus any missed payments in the next payroll.

## 14. What if I've lost or misplaced my original letter to know when the four months is up?

If you're registered for Pension self-service, you'll be able to view your letter through your account. Once logged in, you can view recently shared documents on the top right-hand side of the homepage. If you can't see the document, go to **My documents** on the left-hand side and using the drop-down arrow select **View documents** – this will be displayed under your **Personal documents section – General**. From there you'll be able to download the document again.

If you're not registered for Pension self-service, get in touch with us as soon as possible to request a copy and we'll confirm the process and timescales. At this point, we'll recommend registering for Pension self-service to prevent a delay in completing the verification process, wherever possible.

## 15. How long does the online identity verification process take?

The online verification process should take you about 20 minutes. You'll need to complete the online process in one go otherwise the session might time out, so make sure to allow yourself enough time to go through the steps and have everything you need before you start.

## 16. Do I need to get my documents certified?

If you're completing the paper-based verification method, then yes. Part B of the form should be completed by and signed by **one** of the following:

- The bank or building society we pay your pension into
- Your solicitor or doctor
- An employee of the hospital/nursing home where you're cared for
- An employee of your local embassy.

## 17. The online identity check has failed for me but I'm registered for Pension self-service, is there any other option?

Yes. If the identity check fails for you then we'll be notified. In these cases, we'll contact you to offer an online verification method by uploading documents to your Pension self-service account securely. This provides reassurance the documents are being provided by our member as they logged in securely to their account.

## 18. What if my name or details have changed (e.g. after marriage)?

If your name or address details have changed, please get in touch with us as soon as possible using the contact details included in the letter we sent to you asking you to confirm your identity so we can complete additional checks. We'll need to verify the changes with you and as part of this, we'll be able to complete the verification exercise at the same time.

## 19. Who can I contact if I'm having difficulties?

If you're having trouble completing your online identity check, please contact the team using the details on the letter we sent to you asking you to verify your identity.

## 20. I have a UK bank account, why do I need to complete the verification exercise?

The Trustees need to carry out periodic reviews of their overseas pensioners because we're unable to carry out the same checks as we can for our UK based pensioners – this includes mortality screening and data changes (such as home address) which allow us to keep our records accurate and up to date.

We're currently unable to carry out bank account verification checks for members residing overseas even though your pension is paid into a UK bank account.