

BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

#### CIRCULAR LETTER NO. CL-2016-062

To : All BSP-Supervised Financial Institutions

Subject : Improved Postal Identification Card (ID)

Please be informed that the Philippine Postal Corporation (PHLPOST) launched on 22 April 2016 its Improved Postal ID with enhanced biometrics identification methodology and physical security features. For reference, additional information can be found in the attached PHLPOST information sheet.

Under Subsection X806.2.c of the Manual of Regulations for Banks and Subsection 4806Q.2.c of the Manual of Regulations for Non-Bank Financial Institutions, the Postal ID is one of the acceptable valid identification documents for all types of financial transaction, including the opening of an account.

For information and guidance.

Deputy Governor

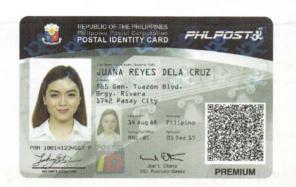
**2**(4) July 2016

Att.: A/S



# THE IMPROVED POSTAL ID INFORMATION SHEET

## A. What's New?



The Improved Postal ID is the newest and most secure government-issued identification card today. Infused with much improved security features, it guarantees the integrity of an individual's identity through multiple security checks from enrolment to card validation.

### B. What can the Improved Postal ID do?

Aside from its goal to protect an individual's identity and grant him better access, the Improved Postal ID is designed to address the needs of institutions. Predisposed to resolve the challenges encountered by the previous ID such as difficulty to confirm authenticity of the card and the proliferation of fake IDs, it has been strengthened by the Philippine Postal Corporation to secure identity and promote safe transactions.

Possible to validate authenticity using just the naked eye, the additional physical security features make the ID verification process simpler and more reliable. Tellers and frontliners won't have to need special equipment to identify these features.

A biometrics-based uniqueness test called the Automated Fingerprint Identification System (AFIS) is added to the card as well. It controls ID issuance at the biometric level ensuring that every ID holder is unique and has met the necessary requirements to possess the card.

Moreover, PHLPost staff has been specifically trained by the Philippine National Police Questioned Document Examination Division (PNP-QDED) to identify fraudulent documents so that they can outright reject questionable applications.

With these efforts to secure integrity of identity and eliminate fraudulent transactions, the Improved Postal ID is the safest and most secure ID card that institutions can trust today.

## C. What are the main security features of the Improved Postal ID?

- 1. On-site digital capture of fingerprints, photo, signature and personal details to verify identity of applicant.
- The Improved Postal ID application requires personal appearance.
- 2. Enhanced ID physical security features:



- a. Postal Reference No. A unique number recorded on the central card holder database
- b. Guilloche Printing Security printing used for postage stamps, passports and currency. Represented by complex patterns of fine, curved lines
- c. Encrypted QR ('quick response') code A machine-readable optical label that contains information about the item to which it is attached
- d. Pre-printed Serial No. A unique card barcode with corresponding number for tracking and inventory
- e. Hologram An image in durable film material that can be viewed in a number of angles
- f. Ghost Image A semi-translucent copy of the photograph or of a certain component in the identity card.
- g. UV Ink A half-transparent ink that illuminates when subjected to ultraviolet light
- h. Microprint A pattern of recognizable characters which can only be deciphered when magnified. It may appear as a solid line to the naked eye.

- 3. Encrypted QR Code that can be verified via the PHLPost Mobile App
- 4. Live biometric enrolment process to ensure individual's identity
- 5. Applicant uniqueness check via Automated Fingerprint Identification System (AFIS)
- 6. Supporting Document Scrutenbering aligned with Philippine -National Police Questioned Document Examination Division (PNP-QDED) standards
- 7. Central database of Postal ID cardholders
- 8. Highly-controlled and securely-monitored printing facilities at the Central Office and very soon, in Visayas and Mindanao
- 9. Delivery via registered mail for address verification

### D. Who may apply?

PHLPOST

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www.postalidph.com

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www.facebook.com/newpostalid

www.instagram.com/newpostalid

All Filipinos living in the Philippines and living abroad but were in the Philippines at the time of application are eligible to get an Improved PID. Foreign residents living in the country for at least six (6) months may also apply.

## E. What is the Postal ID Application Process?

