



BSI Standards Publication

Financial services — Natural person identifier (NPI)

National foreword

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Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

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This document was prepared by Technical Committee ISO/TC 68, *Financial services*, Subcommittee SC 8, *Reference data for financial services*.

Any feedback or questions on this document should be directed to the user's national standards body. A complete listing of these bodies can be found at www.iso.org/members.html.

Introduction

Identification of natural persons for the purposes of provision of financial services has specific applications for protecting the personal data of the employees of financial services firms, allowing these firms to respond to the requirements of regulation without exposing personal information and giving regulators a privacy-protected way to identify beneficial owners, among other use cases.

Benefits include straight-through processing savings, the ability to monitor systemic risk across jurisdictions and, more importantly, the ability to protect citizens' personal information during the provision of services while responding to regulatory requirements.

This document fulfils the needs of the global financial services industry and the regulatory community for natural person identification. Its key provisions are that it:

- enables unique identification globally of natural persons requiring an identifier;
- defines a natural person identifier (NPI) code that contains no embedded intelligence;
- defines an NPI code that is interoperable with other standards and existing reference data and can be applied globally to support the financial services industry;
- leverages the expertise of ISO/TC 68 in defining and maintaining identifier standards;
- defines an NPI scheme that is reliable and an NPI code that is persistent;
- defines an NPI scheme that is extensible and free from limitation on use and redistribution.

Already existing national NPIs might not be applicable in cross-border transactions. The NPI defined in this document intends to close this gap, allowing a co-existence of national identifiers and the international NPI.