TransUnion

Age Matters:

Unlocking the Importance of Age Verification for Business Success

How age verification empowers organisations to validate age with confidence

Protecting consumers from early access to age-restricted goods and services

UK regulations now require online organisations to conduct age verification before consumers are allowed to access or purchase age-restricted or 'harmful' content. However, despite these new measures, Ofcom estimates a third of UK children are currently able to access age-restricted content online.[1]

While age verification was traditionally used to ensure the legal purchase of products like alcohol and cigarettes, the rapid development of digital commerce and online content has required legislation — and age verification processes — to keep pace. As a result, regulations, such as the Offensive Weapons Act, Sale of Age Restricted Goods, and Online Safety Act are now in force. These regulations mandate organisations verify customers' ages before allowing access to products and services — including vapes, alcohol, gambling, social media, online dating and video gaming — requiring businesses to act now to ensure the safety of their customers and business operations.

This guide draws upon proprietary data and insights to explore: how new regulations and technological advancements are changing the way we verify age in the UK; consumer attitudes toward age verification; and how organisations can adopt more accurate and convenient age verification solutions to support compliance and help protect vulnerable consumers.

1 in 3 UK children are currently able to access age-restricted content online

[1] A third of children have false social media age of 18+ - Ofcom

Age verification: The challenge

Age verification validates an individual is the age they claim to be. This helps protect young and vulnerable people from early exposure to age-restricted products.

But despite new age verification legislation being put into place, some organisations are still failing to meet the necessary age assurance requirements. In fact, statistics show young people are regularly circumventing age assurance measures across multiple channels; 22% of young people lied about their age on social media platforms,[2] and 16% of students stated they've successfully purchased alcohol online or knew a peer who had.[3]

Perhaps even more worryingly, a recent study from Action on Smoking and Health also found it's not just children seeking out age-restricted products who are being exposed to adult content online. Its findings showed 32% of children were promoted e-cigarettes via online channels,[4] particularly via social media sites. These statistics showcase a significant gap between the age assurance practices currently in place and those required to achieve legal and regulatory compliance.

So, what age verification methods are required to achieve compliance? In this section, we'll cover the age verification regulations that exists, industries that are impacted, and how organisations can successfully overcome user attempts to bypass age verification measures.

Age verification regulations

The legislation and regulations introduced in the UK to protect young people from exposure to age-restricted or 'harmful' products include:

The Online Safety Act 2023

The Online Safety Act 2023 is a set of laws that aims to protect children and adults online. It puts a range of new duties on online companies, making them more responsible for user safety on their platforms. The Act gives providers new duties to implement systems and processes to prevent children from accessing 'harmful' or age-inappropriate content, and provide parents and children with clear and accessible ways to report issues online if and when they do arise.

However, just because an online service or product isn't designed for children doesn't mean it's exempt from the Act. In fact, the Act stipulates websites that are likely to be accessed by underage users — such as social media platforms, online dating sites and even search engines — also need to take steps to protect this cohort from unsuitable content.

The Act is also designed to protect adult users as well as children. To achieve this, major platforms are required to be more transparent about which kinds of potentially harmful content they allow — and give users more control over the content they wish to see.

Ofcom has been appointed as the online safety regulator, and in January, set out its guidelines on how organisations can comply with the Act. Those found to be in breach of age verification protocol could face potential penalties, such as:

- **Financial penalties:** Fines can reach up to 10% of a company's global annual turnover or a maximum of £18 million, whichever is greater.
- **Criminal action:** Companies and senior managers failing to comply or disregarding Ofcom's requests may face criminal prosecution.
- **Platform shutdown:** In extreme cases, Ofcom can instruct service providers to cease working with non-compliant websites, effectively hindering their revenue generation and accessibility within the UK.

For more information on the Online Safety Act and how it could impact your organisation, check out our blog: **Keeping Users Safe: How to Meet the Online Safety Act's Age Verification Requirements**.

[2] Do 'much, much more' on age verification, social media apps told - BBC News
[3] Effective-age-gating-for-online-alcohol-sales-Final-Report.pdf
[4] Use-of-vapes-among-young-people-GB-2023-v2.pdf

Proposed social media restrictions for under-16s

In June 2026, the UK Government announced plans to ban under-16s from accessing certain social media platforms, in addition to further protections to restrict high-risk features on other online services used by children and young people. These measures follow a national consultation conducted between March and May 2026 that found strong public support for greater online protections for children, with 9 in 10 parents backing a social media ban for under-16s and two-thirds of young people agreeing under-16s should not be able to access at least some social media platforms.[5]

Alongside the social media restrictions, the Government plans to limit access to high-risk features, such as livestreaming and communication from unknown users. These measures will apply across a wider range of online services, including gaming platforms, and are intended to reduce children's exposure to harmful interactions online. Additional protections for 16 and 17-year-olds are also being considered, including overnight curfews, notification controls and restrictions on potentially addictive platform features.

These proposals extend beyond social media. AI chatbot services that simulate intimate or romantic relationships are expected to be subject to a minimum age requirement of 18, reflecting growing concerns around children's interactions with increasingly sophisticated AI technologies.

The first set of regulations is expected to be brought to parliament before the end of 2026, with implementation anticipated to begin in Spring 2027. Responsibility for compliance will sit with platforms rather than users, placing increased emphasis on organisations' abilities to accurately determine a user's age before granting access to age-restricted services and features.

As with the Online Safety Act, effective age assurance will play a critical role in compliance. The new measures will be supported by stronger age verification requirements, with Ofcom expected to provide further guidance in October 2026 on age assurance methods that are accurate, robust, reliable and fair.

For social media platforms and other in-scope organisations, the challenge will be implementing controls that prevent underage access while maintaining friction-right experiences for legitimate users. As experience in other markets has shown, age restrictions are only effective if they can withstand attempts to circumvent them, whether through VPNs, borrowed credentials or synthetic identities.

[5] Fact sheet: New rules to protect children online - GOV.UK

Offensive Weapons Act 2019

To help tackle serious crime, the Offensive Weapons Act 2019 was introduced to respond to the sale, possession and use of weapons. Under the Act, knives, blades and corrosive substances are treated as offensive weapons or dealt with under specific provisions.

The Act creates a new criminal offence for selling one of these products to a person under the age of 18. In the case of remote sales, such as those including online sales, mail-order or over the phone sales, organisations must provide evidence they took all reasonable precautions and exercised due diligence to avoid selling an offensive weapon to an underage individual.

In order to do this, organisations must meet all of the following conditions:

- The seller has a system in place to verify the age of the purchaser and is likely to prevent purchases by under 18s
- The package is clearly marked that it both contains a bladed article and can only be delivered and handed over to a person aged 18 or over
- The seller has taken all reasonable precautions to ensure when the package is delivered, it's handed over to a person aged 18 or over and not left in a locker

However, as criminals move within the digital age, these rules don't just apply to ecommerce sites, they also apply to those selling through social media sites, such as TikTok, Facebook, Instagram and Snapchat. In fact, knife crime rose by 7% in 2023,[6] with the number of illegal dealers selling weapons to underage teenagers building "a really concerning picture" for UK police. It is therefore vital for business leaders of social media companies and online marketplaces to implement rigorous measures to help protect young people from these weapons and those who sell them illegally.

[6] Teens buying knives illegally online as criminals 'move with digital age' | UK News | Sky News

Ronan's Law

Stricter rules for online retailers selling knives, along with tougher penalties for failing to enforce them, are also set to be introduced under Ronan's Law. Following tragedies where the unlicensed sale of weapons online has led to young people being killed, retailers will now be required to report any bulk or suspicious-looking purchases of knives on their platforms to police to prevent illegal resales happening across social media accounts.

Under the new law, the sentence for those caught selling or supplying prohibited offensive weapons to under 18s could also increase from 6 months to up to 2 years in prison, which could apply to the individual who processed the sale or the Chief Executive Officer (CEO).

The government is also exploring in a consultation whether a registration scheme should be implemented for all online retailers selling knives. If this is enforced, it will be done to ensure that only responsible sellers are able to sell knives or other bladed articles to consumers.

However, while this decision on the registration scheme is still pending, the government has announced that a stringent two-step system will be mandated for all retailers selling knives online. The system will require customers to submit photo ID at the point of sale and again at the point of delivery, with delivery companies only able to deliver bladed articles to those who made the purchase. In order to get ahead of this incoming change, it is vital that organisations act now to adopt these measures and ensure they are working effectively. Those that don't face harsher penalties and a possible custodial sentence.

To satisfy the conditions of these acts, it's vital organisations offering age-restricted or 'harmful' content or goods must operate age verification processes *before* consumers are allowed to make a purchase or subscribe to a service. This means those still utilising traditional age assurance processes require immediate change in order to ensure compliance and their duty of care.

Impacted industries and organisations: Is yours one of them?

As a result of the aforementioned legislation, the legal requirement for age verification impacts several businesses, including those in the gambling, video gaming, online dating, retail and social media sectors.

To meet these regulations, it's required organisations within these industries use robust age verification tools and solutions to help prevent young people from accessing harmful, unsuitable or age-restricted services and products they may offer. Those that fail to do so will face large fines and significant reputational damage.

Gaming and gambling

In the gaming industry, it's vital operators conduct robust and accurate age verification checks in order to protect vulnerable players from potential harms, and to confirm a player is who they say they are. This is not only essential for operators to meet the requirements of the Online Safety Act and **responsible gaming regulations**, it's also one of the three licensing objectives which supports the whole basis for gambling regulation.

The License Conditions Codes of Practice (LCCP) states "children and other vulnerable persons should be protected from harm or exploitation from gambling." To achieve this, procedures must include:

- Verifying the age of a customer before the customer is able to:
  - Deposit any funds into their account
  - Access any free-to-play versions of gambling games the licensee may make available
  - Gamble with the licensee using their own money or any free bet bonus
- Warnings for potential customers that underage gambling is an offence
- Regular reviews of age verification systems and implementation of all reasonable improvements as technology advances and information improves
- Ensuring relevant staff are properly trained in the use of age verification procedures
- Enabling gambling websites to permit filtering software to be used by adults in order to restrict relevant pages on those sites (such as in schools)

Compliance with these is a condition of licenses; therefore, any breach by an operator may lead the Commission to review their licence with a view to suspend or revoke it, impose a financial penalty or expose the operator to prosecution.

Retail and ecommerce

In retail, age and associated date of birth is used to verify an individual is above the legal age limit to purchase age-restricted products, such as alcoholic drinks, pharmaceuticals, tobacco, knives and corrosive substances.

However, considerations need to extend beyond just the sale of age-restricted products. In the UK and EU, The General Data Protection Regulation (GDPR) is in full force and applies to any retailer that sells to citizens of those countries and member states. When a customer opens an account on a website, it's vital to ensure users are old enough to give consent to their personal data to be processed. This age of digital consent varies between EU members states, so organisations that have customers in the EU will also need to determine their locations and apply the relevant age as part of this check.

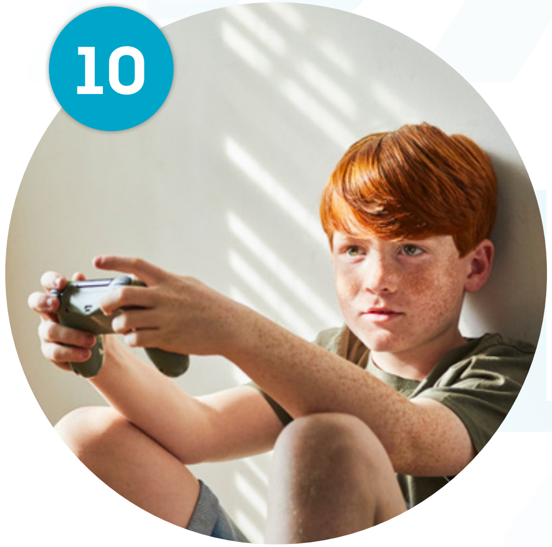
Video gaming and online dating

While video gaming and online dating services are not typically designed for children, there's still a risk underage users will try to access these platforms. To protect those individuals and themselves from potential harm, it's imperative businesses within these industries adopt robust age verification controls. As a result, there are some important considerations that must be taken into account when it comes to the functionality of their platforms, including:

- Where adults can interact with minors or minors are able to interact with each other, there's a risk of grooming, inappropriate exchange of contact details, or the sharing of unacceptable conversations, images, videos, etc
- If the site facilitates physical encounters by allowing users to communicate with one another, there may be a risk of underage users agreeing to meet other people through the service
- Commercial risks should also be considered, such as the aggressive promotion of certain products or services which may lead children to spend excessively
- Cyberbullying and other risks from the conduct of users also needs to be included in a risk assessment

Video gaming sites have been deemed high risk by the Information Commissioner's Office (ICO) since 2021, so unless the content on a site is guaranteed to be entirely harmless to players no matter their age, the business may already be obliged to apply age assurance mechanisms to those who use the site — with or without an account. To date, most controls have been through self-regulation, but this is changing rapidly with gaming sites being brought within the scope of regulation under European Union law.

However, online dating sites may be considered Category 1 site — with additional duties placed on them under the Online Safety Act. This means it's not enough to exclude minors as a matter of policy through a site's terms and conditions; online dating sites will be required to put in place measures to actively exclude them.



An ongoing challenge: Preventing age verification from being bypassed

Despite legislative changes coming into force to help protect young consumers, there are still some who will attempt to bypass age verification processes to secure access to age-restricted goods and services. To overcome this challenge, organisations need to be aware of the methods used so they can implement effective controls to prevent them. These include:

Submitting fake or fabricated information

This can be countered through the use of multiple data points in age verification and cross-checking the submitted details to verify its accuracy. TruValidate™ Age Verification, for example, encompasses a range of identity and device insights which can help organisations confidently interact with genuine customers.

Using another person's details

The likelihood of this can be dramatically reduced using selfie controls, re-authentication and robust identity verification methods to prevent unauthorised access to existing accounts or the fraudulent creation of new accounts. At TransUnion, our Age Verification Standard capability also mandates three input data fields to ensure a high level of confidence the identity presented is the actual applicant.

Manipulating weak age verification services

Ensure your organisation can meet the legal requirements for age verification by utilising robust, multilayered solutions, such as those offered by TransUnion. These solutions can access a wide range of data points to better ensure you're able to quickly and accurately validate a user's age.

Abusing card verification

Ofcom guidance recently changed around the usage of credit and debit cards for age verification. While age verification via credit card is still an accepted method, age verification by debit card is not. However, despite this, verification via credit cards can be easily circumvented by young users who have access to a credit card belonging to an adult. This can be tackled by not relying on card details alone, and using additional verification checks and data points to accurately verify a person's identity.

The single best way to overcome attempts to bypass your age verification systems is to utilise effective and accurate solutions as part of a wider, multilayered fraud prevention strategy. Access to multiple data points helps organisations to verify age with confidence, thus limiting fraudulent identity attempts and maintaining friction-right customer journeys for genuine users.

Effective age verification solutions can help your organisation:

- Confirm a person is over a set age
- Control risk around customer age and date of birth
- Check a date of birth is accurate when matching against an exact date rather than an age
- Support compliance and regulation around age verification
- Provide seamless experiences for customers while carrying out required age checks

Navigating consumer expectations in age verification

In today's digital age, consumers expect more value from every interaction; for many, that means smooth and convenient experiences that don't compromise on security. In fact, 49% of consumers would switch companies for a better digital experience.[7]

But as age verification becomes mandated across sectors offering age-restricted products and services, there's an increasing pressure on organisations to balance the legal requirement to verify age without impacting the customer experience (CX). This creates a difficult balance for fraud and compliance teams: Do they risk losing good customers to increased friction or risk fines and non-compliance by adopting age verification processes that don't meet modern requirements.

In this section, we explore the range of opinions UK consumers have concerning the introduction of more robust age verification measures, and how organisations can overcome potential hurdles by adopting friction-right processes.

Support for age verification

As today's consumer becomes more aware of the risks and potential harms that exist in the digital world, there's significant support for the use of age verification. In fact, a recent study conducted by Ofcom revealed 80% of consumers support the use of age assurance on age-restricted products and services,[8] with women with children being the most supportive demographics surveyed due to concerns around the impact of under 18s accessing potentially harmful content online.

This overwhelming support for online verification could prove to be an important tool when it comes to winning and retaining customers. Organisations that take security and regulation seriously — and succeed in doing so without creating cumbersome processes — stand to win out over competitors, earn consumer trust and achieve sustainable business growth.

80% of consumers support the use of age assurance on age-restricted products and services

[7] TransUnion Annual Fraud Survey 2025
[8] Implementing the Online Safety Act: Protecting children from online pornography - Ofcom

Privacy

Despite the overwhelming support for age verification measures, some consumers still do hold concerns — particularly around the privacy of their data. The Information Commissioner's Office expressed consumer concerns exist about the privacy implications of age verification systems, with many worrying about how their personal data will be stored and used.[9] This concern is perhaps unsurprising given TransUnion research showed 44% of consumers stated security of their personal data is the most important factor when choosing with whom to transact online.[10]

However, despite this consumer concern, it's one organisations are able to overcome — and even use to their advantage. There are many steps online businesses can take to reassure consumers about the privacy of their data, including:

Data minimisation

Collect only necessary information required for age verification and avoid storing additional personal data that isn't essential for the verification process. This greatly reduces the risk of data breaches and misuse.

Encryption and secure storage

Use secure storage solutions that comply with data protection regulations like GDPR. This helps protect sensitive information from unauthorised access.

Transparency and user consent

Be transparent with users about what data is being collected, how it will be used, if it will leave a digital footprint, and how long it will be stored. Obtain explicit consent from users before collecting their data. Providing clear privacy policies can help build trust with users.

Third-party verification methods

Consider using reputable third-party age verification services, such as those offered by TransUnion, that specialise in secure and compliant data handling. These services often have robust security measures in place and can help streamline the verification process.

[9] 6. Expectations for age assurance and data protection compliance | ICO
[10] TransUnion Fraud Survey 2025

Effectiveness

While some consumers believe age verification measures are necessary to protect minors, others are sceptical about their effectiveness. For instance, a study by VICE found many teenagers feel age verification measures are easily bypassed and don't effectively prevent access to age restricted content.[11] This sentiment is perhaps a result of some UK businesses utilising age verification processes that no longer meet legal requirements, leading to the perception age verification is an unnecessary hurdle. These include:

- Asking for a user's age or date of birth (DOB) without verification.
- Asking customers to confirm they're over 18 by ticking a box.
- Relying solely on credit card verification; while this form of age verification is accepted, it's often not robust enough to prevent underage users from accessing age-restricted products and services when used on its own. For example, many underage consumers may have access to a credit card, such as one belonging to a parent or guardian.
- Using a disclaimer asking customers to certify they're the right age to buy the product.
- Relying solely on manual checks; these methods aren't always reliable and are being replaced with more advanced security measures.
- Asking customers to confirm they're of age as part of accepting the terms and conditions.

To help overcome the perception age verification is easily bypassed — and meet consumer demands for more security — organisations should adopt processes that showcase they take user protection seriously and help them achieve regulatory compliance.

[11] What Teens Actually Think of Age Verification

User Experience

Consumers have also expressed concern adding age assurance measures to online content and services can hinder CX. As users become less tolerant of friction in their online journeys, it's essential businesses work with a provider that can implement friction-right technologies that help achieve compliance without costing good customers. Those that do so successfully will improve conversion rates and stand to win — and retain — more genuine users.

Age verification:
Enabling trusted transactions

For organisations looking to address regulatory requirements and protect their customers from harm, an age verification solution that allows accuracy and flexibility could prove to be an essential layer to their identity strategies. Securely and rapidly verifying a user's age, the solution can help support compliance without adding unnecessary friction that can drive good customers away.

Let's take a closer look at the elements of TransUnion TruValidate Age Verification three-tiered solution — and how your organisation can implement it to help achieve good consumer outcomes.

Flexible configuration

Our TruValidate Age Verification solution is designed to digitally verify an age in real time using a friction-right approach. Our agile solution enables you to scale to the needs of your organisation, empowering you to address regulatory requirements while building trust with genuine customers.

Age Verification Standard

This simple and lightweight option returns confirmation of a user's date of birth and over-18 status following a positive match across our extensive datasets.

Age Verification Enhanced

Validate age within a wider TruValidate Identity Verification check to help increase first-time pass rates without additional friction to the customer. This is delivered within a configurable scorecard to simplify decision-making, confirming an individual has existed over time and the information presented by the user matches. The solution also provides data outputs pertaining to age, such as date of birth, calculated age and confirmation of over-18 status.

Document Verification and Facial Biometrics

Use robust, in-depth age assurance as a step-up feature for anyone who isn't able to verify with Age Verification Standard or Enhanced. Our Document Verification and Facial Biometrics solution helps you to verify an age using a government-issued identity document, and take advantage of our age estimation feature at selfie capture. The solution can also be utilised for re-authentication at future trigger points for ongoing monitoring and security.

Read more about our Document Verification and Facial Biometrics solution in our recent eBook, **Authenticating Digital Identities**.

Benefits of TransUnion Age Verification Solutions

Six ways your organisation can add value with TruValidate Age Verification:

1 Flexible configuration
Choose a solution level to suit your business needs, size and budget

2 Support regulatory compliance
Help protect your customers from possible harm, helping establish consumer trust, avoid potential fines and prevent damage to your brand reputation

3 Friction-right CX
Quickly and confidently verify age without adding unnecessary friction for genuine customers

4 Mutual trust
Have confidence in the sale of age-restricted goods and services when dealing with digital identities

5 Improve operational efficiency
Increase first-time verification and pass rates, removing the need for manual reviews and verifications, and giving your teams the freedom to spend time on tasks that matter most

6 Reduce reputational risk
Enjoy more control and confidence when selling age-restricted goods and services

Enhancing age assurance strategies

TruValidate Age Verification is a versatile tool that can be adapted to the specific needs of your organisation's age assurance strategy. In it's latest guidelines, Ofcom outlines ways organisations can strengthen their age verification process and adopt a more robust measure. These objectives can be supported by leveraging insights from our wider suite of TruValidate identity and fraud solution.

Let's explore how TruValidate solutions work together to create a multilayered age assurance strategy:

Processes are technically accurate, robust, reliable and fair

Ofcom guidance outlines age assurance processes must be, in practice, highly effective at correctly determining whether or not a user is a child, and must achieve this by fulfilling the following criteria: it is technically accurate; it is robust; it is reliable; and it is fair.

Adopting a TruValidate Identity Verification — along with TruValidate Age Verification — can help organisations achieve this by confirming the authenticity of consumer-provided information against rich datasets, including credit and non-credit data.

Photo identification and facial age estimation

Requiring a photo of the user at the point of ID upload for photo-ID matching helps verify the photo ID belongs to that user. Liveness detection and age estimation provide further confidence a child has not uploaded a photo of an adult — or attempted to exploit their resemblance of an older individual — in order to bypass age assurance processes.

Our Document Verification and Facial Biometrics solution encompasses all these features and empowers organisations with improved confidence when transacting with presented digital identities.

Mobile-network operator (MNO) age checks

Each of the UK's MNOs have agreed to a code of practice whereby they automatically apply a content restriction filter (CRF) preventing children from accessing age-restricted websites over mobile internet on pay-as-you-go and contract SIMs. Users are able to remove the CRF by proving they are an adult. MNO age checks rely on checking whether the CRF on a user's mobile phone has been removed. If the CRF has been removed, this indicates a user of the device is aged over 18.

TruValidate Mobile Verification can complete MNO age checks with the use of just a mobile number and date of birth. This suitably anonymous option could work well for consumers who carry concerns around the security of their data.

Credit card checks

In the UK, individuals must be 18 or over to obtain a credit card; therefore, credit card issuers are obliged to verify the age of applicants before issuing a credit card. Credit card age checks work by asking a user to input their credit card details, after which a payment processor sends a request to check the card is valid by the issuing bank. Approval by the issuing bank can be taken as evidence the user is over 18.

TruValidate Card Verification allows organisations to run robust, real-time card payment checks that increase confidence in consumer-provided card details.

Ensuring age verification success

As legislation continues to be mandated and consumers demand more security and convenience from digital experiences, TruValidate Age Verification could prove to be an essential layer in your organisation's existing verification processes. Enabling organisations to verify age with confidence, the solution encourages customer-centric experiences that help make trust possible.

While bad actors and some underage consumers may attempt to thwart age verification efforts, ensuring you're equipped with a robust and accurate age verification solution as part of a well-designed customer journey will provide peace of mind that your organisation is supporting its regulatory obligations, protecting vulnerable consumers and upholding its duty of care. Not only is this essential to sustainable commerce, it's crucial to ensuring your organisation is taking steps to help avoid potential fines that are costly to both budgets and brand reputation.

Chad Reimers, VP, Head of Fraud Solutions, International at TransUnion UK, believes age assurance technologies present an opportunity to reduce risk and build consumer trust: "As the sale of age-restricted goods and services online continues to boom, there's more scrutiny from regulators, government, the media and consumers to ensure those who sell such products are taking steps to help protect online users without unnecessarily hindering the customer experience. TruValidate Age Verification is a tangible enabler to support organisations in creating trust through identity signals and maximising the pass-through rate of genuine customers with limited friction.

However, age verification is often only part of the challenge. As some users continue to present false credentials to access age-restricted goods and services, it's essential organisations consider their entire identity and fraud prevention strategies beyond just age verification. To prevent users' attempts at fraudulent access from becoming successful, it's important organisations work with providers that leverage the latest technological and analytical advancements to create a holistic approach to onboarding and verification that suits your unique business needs."

TransUnion TruValidate™

We make trust possible by helping businesses and consumers transact with confidence.

Our TruValidate™ solutions encompass identity and device insights that empower organisations to securely engage consumers at each stage of their journeys, helping improve conversions, reduce fraud losses and deliver enhanced, friction-right user experiences.

transunion.co.uk/product/age-verification

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