Navro Proof of Life

Pay only verified, living members, with a defensible audit trail

Hundreds of millions of pounds are overpaid to deceased or ineligible members, especially overseas. Navro embeds a fully managed proof-of-life service into your payment operations so trustees can demonstrate they took reasonable, documented steps to prevent foreseeable loss.

The challenge for schemes

Pension payments are a zero-tolerance product; Late, missing or incorrect payments are simply not acceptable. But many schemes still pay deceased or ineligible members, especially in overseas populations that sit outside routine UK mortality screening and are harder to reach, validate and monitor.

Proof of life, embedded into Navro

Navro has embedded a fully managed, digital proof-of-life service for overseas pension members into our platform. We create a closed loop: validate that the right person is alive and correctly identified, then pay them accurately, on time, via the right account.

£500m+

IN PENSION OVERPAYMENTS TIED TO UNDETECTED DEATHS IN THE UK ALONE (GOVERNMENT FIGURES)

1,000+ schemes

AND

19,000+ members

SUPPORTED BY NAVRO'S PENSIONS INFRASTRUCTURE TODAY.

230+ official document types

SUPPORTED FOR INTERNATIONAL IDENTITY VERIFICATION.

What Proof of Life actually does

Navro provides a specialist, fully managed proof-of-life service for schemes and TPAs:

- End-to-end member engagement (digital and hard copy) to reach overseas cohorts.
- Biometric identity verification (selfie and ID document capture).
- Support for 230+ international official document types and certificates of existence.
- Single or bulk checks for large scheme populations, with reporting and MI for trustees and administrators.
- Optional scheme-branded communications and helpdesk for member enquiries.

How it works

1

Cohort identified

Scheme or TPA identifies an overseas or higher-risk cohort and exports a CSV list of members (name, ID, address, email, etc).

2

Data hand-off

CSV is securely uploaded into a Navro share file location and triggers the proof-of-life project.

3

Member verification

Navro manages all outbound communications and digital proof-of-life journeys (web, QR, email, post). Members complete biometric + document checks; Navro handles support, exceptions and chasing.

4

Results & MI

Outcomes are recorded in Navro's portal and shared back with the scheme (alive / not verified / issues) with full MI.

5

Navro

Closed loop with Navro payments

For joint customers, only verified, living members are paid via Navro's global pensions infrastructure, giving schemes a joined-up audit trail from existence check to payment.

Customer value & benefits

For trustees, pension managers, administrators, TPAs and LGPS/public sector schemes

Reduced fraud and overpayments

Far harder to keep paying deceased members or the wrong person, particularly overseas.

Stronger fiduciary defence

Clear, documented, repeatable proof-of-life processes show you recognised a foreseeable risk and took reasonable steps to address it.

Better member experience

Digital journeys with postal backup, clear instructions and live support instead of slow, paper-heavy processes

Operational simplicity

One managed proof-of-life project instead of fragmented outreach, manual tracking and ad-hoc checks

Clear audit trail & MI

Know who was checked, when, with what outcome, and when payments were made.

Combined with Navro Life's existing strengths: reliability and accuracy for members, compliance and screening controls, real-time visibility, and global reach with local payment rails, schemes can move to a modern operating model where every pension payment is both on-schedule and defensible.

Navro Proof of Life is a great fit if you are:

- A pension scheme, TPA or administrator paying members across multiple countries and currencies, with a material overseas cohort.
- Looking to reduce the risk of overpaying deceased or ineligible members and demonstrate robust fiduciary controls.
- Seeking greater control, visibility and speed without increasing operational or compliance burden.operational or compliance burden.

Let's Talk

Speak to one of the Navro team today to see how embedded proof-of-life controls could strengthen your pension payment operations, or contact us at sales@navro.com

Navro

navro.com