

UK Land Registry Drives Qualified Electronic Signatures (QES) Adoption

Explore the Shift and What It Means for the Real Estate Industry

OVERVIEW

QES adoption by UK Land Registry reflects – and accelerates – a deeper cultural shift in how European stakeholders engage with legal services and property transactions.

In 2024, [we wrote a blog post](#) about seller impersonation risks, where fraudsters pose as property owners to illegally sell or mortgage properties. The mechanics of impersonation in remote sales are simple but unfortunately very effective when identity checks are not done correctly or not done at all.

Signature disputes can also arise in real estate transactions during negotiations: Preliminary sales agreements can be tampered with; stakeholders can dispute the signature and/or the date it was signed or claim they never signed anything.

The UK Land Registry [announcing support for applications using QES](#) is a big step toward safer practices in real estate, using technology that was specifically designed to bring trust in digital interactions.

What is QES and how does it help to prevent fraud in real estate transactions?

A Qualified Electronic Signature (QES) is the highest assurance level of digital signature under the EU's eIDAS Regulation (EU 910/2014). It's legally equivalent to a handwritten signature.

A QES is a great way to mitigate impersonation fraud because it includes a mandatory identity-verification check. This check is performed a few different ways: just before the signature ("on-the-fly" verification) or during an enrollment for an eID. With the latter option, the check remains valid for a longer period and can be re-used later on for QES.

A QES provides:

Strong Identity Verification: QES uses ID checks and video-based identity verification before generating the signature. The signer's identity then is embedded in a digital certificate that is copied in the signature, making impersonation very difficult.

Tamper-Proof Signatures: QES uses digital signing technology, which uniquely binds a signature to the exact content of a document. Any alteration to a digitally signed document invalidates the signature. This ensures that documents cannot be modified after signing without detection.

Audit Trails and Timestamping: Documents signed with QES can embed a timestamp and details about the signing process, providing legal evidence in case of disputes or fraud investigations.



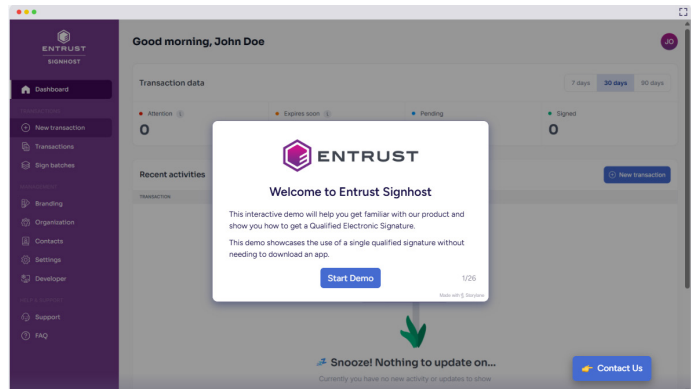
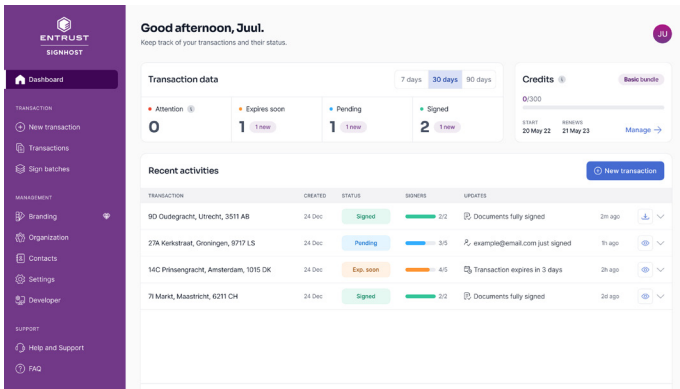
What does this change for agencies, realtors, and property owners/buyers in the UK?

Now that the UK Land Registry accepts applications that include documents signed using a Qualified Electronic Signature (QES), real estate transactions can be further digitized and streamlined. This will help improve trust in remote applications and simplify the life of buyers, sellers, and realtors who want to do business across the country without being physically present for signatures.

Entrust is a QES-compliant provider

Entrust can help you build flexible electronic signature workflows for QES, with identity verification either performed “on-the-fly” before a signature, or via eID schemes. Our workflows can support multiple documents and multiple signers.

See our example below of a QES workflow using [Entrust Signhost](#), our e-signature platform.



[Entrust Workflow Studio](#), our identity verification platform, also supports QES workflows. Explore examples of identity verification using document checks and biometric checks:

