

PANEEM makes registering for Claims Conference compensation programs easier.

PANEEM is used for proof of identity and proof of life.

Survivors can now verify their identity from the comfort of their home instead of requesting a life certificate, getting it certified and then sending it to the Claims Conference for verification.

**PANEEM will help survivors verify their identity quicker  
so they can receive their payment faster.**

The Claims Conference is grateful to its partners for assisting in the PANEEM process.

### **What is PANEEM?**

PANEEM is a secure, fast, and paperless online identity verification system. It is designed to make the process of identity verification easier so that survivors will be able to receive their compensation payment faster. **Registering takes 5 to 10 minutes and survivors welcome the help from a trusted entity.**

### **Why do survivors need to use PANEEM?**

To be able to continue receiving compensation payments, the German government, which is the source of these payments, requires survivors to verify their identity. Please only use PANEEM if a survivor received an email or letter requesting that he or she verifies your identity using PANEEM.

### **Which programs will require PANEEM?**

All survivors who receive Claims Conference compensation will be asked to validate with PANEEM. Pension recipients under Article 2, CEEF, or RSP and recipients of Hardship Fund Supplemental (HFS) payments.

### **What is needed to do PANEEM?**

- Claims Conference 7-digit registration number (found on any correspondence from the Claims Conference);
- Government-issued photo identity document (An identity document must have a photo, date of birth and can be used even if it is expired. Some examples include: a passport, driver's license, naturalization certificate, state identity document, Green Card);
- Date of birth;
- An email address or a phone number for notifications of PANEEM result;
- Mobile phone, tablet or computer that is connected to the internet and has a camera

### **How can I help survivors register?**

For survivors you work with who have families or receive home care, please engage with the family member or the home care worker to register the survivor. If you have socialization services, you can help them register during a Cafe Europa or ask them to come early to an event.

### **Where do survivors find their registration number?**

It is a 7-digit number that is included in all correspondence with the Claims Conference; specifically on the letter we sent them regarding PANEEM.

### **Which date of birth should be used?**

In the letter regarding PANEEM we sent the date of birth we have on record for a survivor. Please be sure to use the following format: month/date/year (for example, for December 1, 1940 - enter 12/01/1940). If a survivor's current identity document has a different date of birth than is indicated in our letter, [please contact](#) the Claims Conference immediately.

### **How to access PANEEM?**

First, please make sure you have a device that is connected to the internet. You may access PANEEM at our website [Paneem.claimscon.org](http://Paneem.claimscon.org) on a smart-phone, computer, or laptop with a camera.

If you have a smart-phone or a tablet, PANEEM is also available as an app you can download from the [Apple Store](#) to your iPhone and iPad or [Google Play](#) to an Android device by searching for PANEEM.

### **What is the timing for the HFS 2023 payment?**

Every eligible survivor should validate via PANEEM as soon as they can. Once validated, it should take eight to ten weeks to receive the payment. The first group of payments will be made during the first week of April. If the survivor has validated but did not receive the payment, there will be additional payments every month. If 10 weeks has passed since PANEEM validation and no payment is received, please contact the Claims Conference.

### **What is the difference between REGISTER and AUTHENTICATE?**

**Register** is what survivors need to do the first time they use PANEEM.

First, the survivor needs to download the app if they are using a smart-phone or iPad or go to our website. Second, they need to provide a photograph of themselves and of their government-issued photo identity document. In instances where there's personal information (such as date of birth) on the back of the identity document the survivor will need to take a picture of the back of their identity document as well.

**Authenticate** is what a survivor needs to do if he or she registered for PANEEM successfully in the past. In this case they should be able to go directly to the app or website and input their registration number, date of birth and take the picture of their face. They will not need to scan their identity document.

### **Do survivors need to take a photo of both sides of their identity document?**

Yes, if they have personalized information on the back of their identity document, (such as date of birth), PANEEM will need a photo of each side of the document and PANEEM will need to verify both the front and back of their identity document.

### **When must survivors register by for this next Hardship Fund Supplemental payment?**

Valid proof of life should be submitted by December 31, 2023. This will help to expedite the payment process.

### **How does a survivor get HFS in 2023?**

If a survivor received HFS 2021 & 2022 payments, the only requirement to receive the HFS 2023 payment is validation through PANEEM. A letter will be sent to the survivor's last known address on file at the Claims Conference and all they need to do is validate with PANEEM. Survivors should always send written and signed notification to the Claims Conference if they have a change of address or bank account. ([click here](#) for contact information or go to **p.6**)

**Are heirs entitled to the HFS 2023 payment?**

HFS recipients must be alive at the time of the 2023 HFS payment; heirs are not eligible to receive the 2023 HFS payment. Exception: Heirs may be eligible to receive the 2023 HFS payment if the claimant has applied for the first time and the application form was still being processed when the claimant passes.

**What if the survivor can't successfully use PANEEM?**

It is understandable that this new technology might be difficult for some to complete this year. Please try to use PANEEM at least once to verify the survivor's proof of life. If the survivor is unable to successfully use PANEEM, or if you do not have access to the necessary technology or connectivity to help a survivor, simply visit the Claims Conference's website, <https://paperlc.claimscon.org>, help him or her fill out the paper life certificate request form, and we will send a paper life certificate for the survivor to complete for this year's cycle. You may also [call or email us](#) to request a paper life certificate. Please note the paper life will take longer to process.

**Do you use the email addresses and phone numbers entered into the PANEEM app for any purpose other than verifying the completion of PANEEM itself?**

No. The email addresses/phone numbers collected during the Paneem verification are used to deliver notifications related to the Paneem process only and will not replace the contact information stored in our files. In the future, notification of important information may be disseminated via these emails and phone numbers as well.

**What is the process when PANEEM is required, but a Holocaust survivor is in a nursing home?**

For people who are in nursing homes we expect that avoiding the challenge of having to fill out a life certificate and then get it certified is a relief, and someone on the nursing staff will gladly and graciously help a survivor register. It has been our experience that families are grateful for the PANEEM option, which is far easier than paper certification.

**Where can I get instructions on how to register/authenticate for PANEEM?**

<https://www.claimscon.org/PANEEM-helpful-resources/>

**What is the process when PANEEM is required, but a Holocaust survivor has an illness that would make this impossible or is afraid to have someone in close proximity due to COVID or an autoimmune-related condition?**

In specific cases, such as these, we have a medical exception. Please keep in mind that if a survivor doesn't want someone in close proximity that the same process exists for authenticating via a life certificate and certification. In this instance we need to find out if they do have someone they trust who is going into the home and work with that social worker or family member. In other instances, we may be able to work with them via the phone or Zoom to explain we've found that during COVID many survivors have become experts in using Zoom. If they don't want to leave the home, than doing certification is problematic and it is the reason PANEEM works.

**Do you plan to require PANEEM for applications other than Hardship Fund Supplemental (e.g., people applying for Article 2, Hardship Fund, Region-Specific Pension, Child Survivor Fund, etc.)?**

Yes. Paneem will become the process to confirm identity, (in the first instance during registration), and thereafter to confirm that the Holocaust survivor is alive. The authentication process is easier, as a survivor won't need to scan/take a picture of their government-issued photo identity document.

**The ZRBG ghetto pension offers both a digital form of verification as well as the written "Life Certificate." Can the Claims Conference offer these two options as well?**

- We now offer both PANEEM and a paper life certificate for both pension and one-time programs.
- For some survivors, PANEEM will prove faster and beneficial in the years to come. These will be the survivors who can handle the authentication on their own or enlist family to help. Others might need an agency to help in the initial registration and/or the ongoing verification. We hope that you can help us help these survivors in getting their funds as soon as possible.
- Paper life certificates slow down the process, and pull resources away from other projects which can benefit survivors. We are hoping to get as many survivors registered with PANEEM as possible.

### **How do I know that I completed PANEEM successfully?**

PANEEM sends a confirmation email or text message to let users know that they have completed the process and if it was successful. In some cases, after reviewing an attempt, the system cannot approve the verification. In this case we may ask you try PANEEM again. Please go to <https://paneem.claimscon.org> to repeat the process.

### **What if a client needs to change their banking information? Can this be done on the Paneem app?**

No, it cannot. If clients need to change their bank information, they should contact us immediately; we require a written and signed notification with the new bank details. It must be submitted via mail or electronically.

### **How can I find out if the Paneem request letter was sent to my client, or if it was lost in the mail, or if it was sent to the wrong address?**

If the survivor has not received our request for them to complete Paneem by the end of March 2023, please call services department (see contact information below). We are here for them and for you. If needed, you can request a re-issue for whatever document was sent to the survivor. Prior to sending a new document, we can confirm the address we have on file. As a rule, both you and survivors should always inform us of address changes as soon as possible so our records are always up to date. Compensation address changes must be made in writing, including a date and signature, by the survivor themselves and cannot be processed by data entered the Diamond system.

## **Need help?**

### **Europe:**

Tel: +49 69 970 7010

Email: [A2-HF-CEEF2@claimscon.org](mailto:A2-HF-CEEF2@claimscon.org)

### **Israel and Former Soviet Union:**

+972-(3)-519-4400

**(Tel Aviv from within Israel)**

03-519-4400

Email: [infodesk@claimscon.org](mailto:infodesk@claimscon.org)

### **United States and All Other Countries**

Tel: +1-646-536-9100

Email: [info@claimscon.org](mailto:info@claimscon.org)

### **How to successfully take a survivor's photo**

- Ensure that there is good lighting (not too dark or too bright).
- Remove anything that hides the survivor's face (such as a hat/glasses/mask).
- Please make sure a survivor keeps his/her eyes open while taking a photo.
- Survivors should stay directly across from the mobile device or computer to face the camera with their full face in view. They do not need to be sitting upright.
- Wipe the camera with a tissue to remove blur.

### **How to successfully take a photo of the identity document**

- Make sure the whole document appears in the frame and is being captured.
- The image must include all the writing on the identity document.
- Do not cover the document with your fingers.
- If you're using a phone or tablet lay the document on a flat surface to capture the image.
- Make sure the photo is not too dark or not too light, has no glare and that it can be read.
- Please avoid white background when taking a picture of a government-issued identity document as such photos may look like a copy of the document and not look authentic.