

Digital Assets in Death Guide

How to deal with social media, email accounts, subscription services and cryptocurrency accounts of the deceased





Digital Assets in Death Guide

A large proportion of the population will now have some kind of digital footprint. From the sentimental such as photographs or documents to those with monetary value, Digital Assets can be defined as anything that someone owns that exists in a digital format. These should all be dealt with as part of the deceased's estate.

After identifying an online account, you can help your client to understand the best course of action, whether that be closing, archiving the account or in the case of some social media platforms, to memorialise their social profile. This guide will help you to understand the steps that can be taken to ensure Digital Assets are dealt with properly.

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Social Media

Facebook

Memorialisation

Facebook has an option to memorialise an account and a user can nominate a **Legacy Contact** to handle their account after they are gone. A **Legacy Contact** can make certain changes to the account profile and can request to remove the page.

https://www.facebook.com/help/103897939701143

If the user has not nominated a **Legacy Contact**, the immediate family can still choose to memorialise the account but will need to submit documentation to do so.

https://www.facebook.com/help/contact/234739086860192

Account Removal

To remove the account of a deceased without a Legacy Contact, you need documentation to confirm that you are an immediate family member or executor of the account holder.

Documentation needed for proof of authority (submit one):

- Power or attorney
- Birth certificate
- Last will and testament
- Estate letter

Documentation needed for proof of death:

- Either Obituary or Memorial card
- Deceased Death Certificate

The request for the account to be removed can be sent here:

https://www.facebook.com/help/contact/228813257197480

Instagram

The process for Instagram is similar to Facebook, however they <u>do not</u> have the option to add a Legacy Contact. However, you can still choose whether to memorialise the account or request to have it removed.

Memorialisation

To request that an Instagram account be memorialised the following information is required

o proof of death, such as a link to an obituary or news article, to memorialise an account.



More details can be found here: https://help.instagram.com/264154560391256helpref=fag_content

Account Removal

Verified immediate family members may request the removal of an account.

The following documentation is required for proof of authority:

- The Deceased's birth certificate.
- The Deceased's death certificate.
- Proof of authority under local law that you are the lawful representative of the deceased person or their estate

More details can be found here:

https://help.instagram.com/264154560391256?



LinkedIn

In order to memorialise or close a deceased LinkedIn account the process is the same. You will need to submit the following documentation:

Documentation needed:

- Deceased member's full name
- URL to their LinkedIn profile
- Deceased member's email address
- Date of member's passing
- Copy of death certificate

Plus **one** of the following:

- Letters of Administration issued by a court,
- Letters of Testamentary issued by a court,
- Letters of Representation issued by a court, or
- Other court order appointing the requestor as an authorised representative for the deceased member's estate

The request for the account to be closed or memorialised can be sent here: https://www.linkedin.com/help/linkedin/ask/ts-rmdmlp



X (Twitter)

X do not currently have a process for memoralising an account. However, you can request that they close the account by completing the form here

https://help.twitter.com/en/forms/account-access/deactivate-or-close-account/deactivateaccount-for-deceased

You will then be contacted to provide the following:

- Information about the deceased
- A copy of your ID
- A copy of the deceased's death certificate

Snapchat

Snapchat, like X, does not currently have an option for memorialisation. However, you can contact them directly to request removal of the account. You can do this via the form here https://support.snapchat.com/en-US/i-need-help?start=5640758388326400

You will need to provide

A copy of the deceased's death certificate

Pinterest

Similarly, to X and Snapchat, Pinterest does not currently have an option to memorialise a page.

Anyone can send a request to Pinterest to have an account removed, as long as they can provide the following details:

- Your full name
- o The full name and email address of the deceased's Pinterest account
- A link to their Pinterest account it will start with 'pinterest.com/USERNAME', but if you don't know it, you can search for their account
- Proof of death death certificate or obituary
- Proof of your relationship to the deceased, if you're not included in the obituary e.g. a family tree, or birth/marriage certificate

This information can be sent via email to <u>care@pinterest.com</u>, headed as 'Delete Request'. Pinterest is linked to Google, Twitter and Facebook and should be dealt with prior to requesting the removal of linked accounts.



TikTok

Just like X, Snapchat and Pinterest, TikTok does not currently have an option to memorialise a deceased individuals page. To request deceased person's account to be deleted you must provide the following details:

- The deceased's full name and email address
- A link to the deceased's account or profile
- A copy of your government ID
- A copy of the death certificate

This information can be sent via email to <u>privacy@tiktok.com</u>. From here, a Customer Service Representative will then provide you with further instructions

Email

Google (Gmail) – (Can also include Youtube)

Google users can appoint an Inactive Account Manager who, after a certain period of inactivity on the account will be contacted to arrange what to do with the Google account and the data within it.

To set up an Inactive Account Manager, follow this link:

https://myaccount.google.com/inactive?pli=1

If no Inactive Account Manager is appointed, you can submit a request to close the account here. https://support.google.com/accounts/troubleshooter/6357590?hl=en&rd=2#ts=6357652

You will need to provide:

- Government- issued ID or driver's license
- Death certificate of the account holder

If a Youtube account is connected to the Google Account, this should be highlighted in the additional comments box.

Google will not pass control of an account to anyone not appointed as an Inactive Account Manager, nor will they provide passwords or log in details. In some circumstances it be may possible to retrieve some data from the account in question.

Google reserves the right to delete an inactive Google Account, along with its associated activity and data, if there has been no activity for at least two years. This policy specifically applies to personal Google Accounts.



Yahoo

All Yahoo accounts are non-transferable, even when the account owner is deceased.

Anyone can request the closure of a Yahoo Mail Account if they can provide the following information:

- A letter containing your request and stating the Yahoo ID of the deceased
- A copy of the death certificate of the Yahoo account holder
- A copy of a document appointing you as the personal representative or executor of the deceased's estate
- A copy of the personal representatives or executors ID

The request can be made online via the Yahoo Customer Care Form: https://io.help.yahoo.com/contact/index?page=contact&locale=en_GB&y=PROD_ACCT_

More information can be found here: https://uk.help.yahoo.com/kb/SLN26120.html

Microsoft - (Hotmail, Live, MSN or Outlook)

Microsoft have a 'Next of Kin' process, whereby only family members that are next of kin can request the closure of a Microsoft account. Microsoft will not provide log in details, email addresses, password changes or transfer the account to a new owner.

Contact the Windows Live Custodian of Records by emailing <u>msrecord@microsoft.com</u> to initiate the 'Next of Kin' process. In your email you should include:

- Confirmation of an email address you're happy to be contacted on
- A copy of the official death certificate (Microsoft can't accept an obituary, interim death certificate or funeral director statement)
- Proof of your identification

They will also ask you to provide details for the deceased including estimated year of account opening and the last time it was accessed.

If the closure request is accepted, Microsoft will arrange to send you a DVD will access to Emails, Attachments, Address Book and Messenger Contact List (if applicable).

A Microsoft account will be closed automatically after two years of inactivity.



Retail / Subscription Services

Amazon

Amazon has a dedicated bereavement support team to assist you in closing the account or transferring it to a legally authorised person. Email <u>bereavement-support@amazon.co.uk</u> and include the following information.

- Deceased's full name
- A copy of death certificate
- Official certified documentation showing that you are the authorised person to access the account
- A valid photographic ID for the named authorised person listed on the letter of authorisation such as a passport or driver's license
- The email address associated with the account. If you do not know this, you can provide the deceased mobile number, unique charge ID or order number from the account.

Amazon may also request further verification to ensure that you are authorised to act on behalf of the deceased.

Apple

Apple users can appoint a Legacy contact which allows that person access to their account after death. Learn how to set up a Legacy contact before death here - <u>https://support.apple.com/en-gb/102631</u>

As the appointed Legacy Contact, you can initiate a request directly on your Apple device or through this page by using the unique digital access key created when you were added, along with a copy of the death certificate. - <u>https://digital-legacy.apple.com/</u>.

If no Legacy Contact exists, you will need to sign in to your own Apple account to start the process of closing the account. You can then submit on online request, providing;

- The Apple ID for the account holder
- A copy of the death certificate
- You may potentially be required to provide other legal documentation depending on your country and region

More details can be found here: <u>https://support.apple.com/en-gb/HT208510</u>



eBay

eBay do not currently have a process for shutting down a Deceased's account. If you have access to the account, you can simply log in and <u>close the account</u>. You can only do this if there are no pending transactions, and the available funds are zero.

If you do not have access to the account, you will need to contact eBay's Customer Service Team directly.

https://www.ebay.co.uk/help/account/changing-account-settings/closing-account-deletingdata?id=4199&...#contactWay

The following documentation will be required:

- Deceased full name and email
- Documentation of death (Copy of death certificate)
- Proof of relationship with the deceased

Paypal

The executor or administrator of the estate should send the following by email to <u>bereavement@paypal.co.uk</u>

- A cover sheet, providing the appropriate representative's contact details (name, email address and phone number), stating that the account holder is deceased and that their representative wants to close the account.
- Details to help locate relevant account (e.g. email address, phone number, home address)
- The death certificate of the account holder.
- A copy of a valid government-issued photo ID of the personal representative.

If any money remains in the account balance, the executor or administrator of the estate should send the following to <u>bereavement@paypal.co.uk</u>

- A cover sheet, providing the appropriate representative's contact details (name, email address and phone number), stating that the account holder is deceased and that their representative wants to close the account.
- Details to help locate relevant account (e.g. email address, phone number, home address).
- The death certificate of the account holder.
- If a will exists, we need a certified copy of the will identifying the executor of estate.
- If no will exists, we need a statement of who the likely administrator is and their interest in the estate and relationship with the deceased



- A government-issued photo ID of the appropriate representative.
- Signed copy of Standard Indemnity Form.
- A note specifying what to do with any money that remains in the account.

Please note that if there are others (children, grandchildren, civil partners, other siblings, etc.) entitled to a share of the funds on the PayPal account, written confirmation of intended action or permission for the Administrator to provide instruction is required from all named parties prior to taking action on account.

Please note that, for amounts under £5,000, we require an indemnity form to be entered into by the executor or administrator in advance of releasing the balance. If the balance is above this level, we require Grant of Probate or Letters of Administration to be provided before closing the account and releasing the balance.

Klarna

Klara have a dedicated form in their website to inform them of a deceased customer.

Visit <u>www.klarna.com/uk/inform-us/</u> and select the relevant option.

You will need to provide the following information

- Your details (such as name, contact details, date of birth)
- Account owner's details (if you are not the account owner)
- A copy of the death certificate

Once submitted, Klarna will review the information and contact you to discuss next steps.



Cryptocurrency

Cryptocurrency is a digital asset that operates on 'blockchain' technology. Their ownership is cryptographically proven (using computer code) and its value can be transferred or exchanged digitally. Unlike traditional financial assets which are held by banking institutions, cryptocurrencies are stored in 'digital wallets' and can be traded on various platforms.

Executors need a basic understanding of how these digital assets work to manage and/or access them effectively.

Accessing cryptocurrency requires knowledge of 'digital wallets' and 'public and private keys'.

Digital Wallets

- Cryptocurrency is stored in two types of digital wallets which hold 'keys'
 - Hot wallets are internet-enabled and online, some are accessed via apps, or webonly links specific to a certain cryptocurrency provider.
 - **Cold wallets** are offline and come in the form of a physical device, such as a USB stick or paper.

NB: Some cryptocurrency exchanges offer custodial wallets for their customers.

Private and public keys

- **The private key** is used to authorize transactions and prove ownership. Without this key, the digital assets are inaccessible and lost. Generally, they are 256 digits long, but for simplicity, private keys are usually expressed in hexadecimal form. There is only one unique private key and from that you can generated public keys.
- **The public key** is mathematically generated from the private key, linking the two keys cryptographically. It can safely be shared with others and is used as a digital signature, which proves ownership of the private key and creates cryptocurrency public addresses. You cannot link to a private key from a public key.

A blockchain is a digital ledger system recording details of every transaction where the public key is all that can be seen on the ledger, meaning that the end user can remain unidentified.

NB: Cryptocurrency companies may not be able to provide date of death values – these will need to be done by via a cryptocurrency exchange company.



As with other digital assets, access to cryptocurrency varies by company



Coinjar

CoinJar has certain verification processes which must be completed in order to be able to discuss account details related to a deceased CoinJar member's account. In the first instance a Contact Form https://support.coinjar.com/hc/en-gb/requests/new must be completed by the executor.

During the verification process, we need verification that you are an executor of the estate, and further documentation on the deceased in order to locate their account. This includes certified copies of the deceased's:

- Death certificate
- Proof of Authority under law that you are the lawful representative of the deceased person, or their estate (such as a will, Grant of Probate, Letter of Administration, or similar legal document)

NB: It is not possible to directly nominate a beneficiary within the CoinJar interface.

Coinbase

Initiate a <u>contact form</u> and provide the following documentation:

- Death Certificate
- Probate Documents for the Deceased's Estate (either Probate, Letters Testamentary, Letters of Administration, Affidavit for Collection, or Small Estate Affidavit)
- Current, valid government-issued photo identification of the person(s) named in the Probate Documents submitted
- A letter signed by the person(s) named in the Probate Documents instructing Coinbase which Coinbase account (including the associated email address) to send the account assets

If executors/beneficiaries do not already have a Coinbase account, they will need to <u>create one</u> to receive the assets from the deceased's account.

Coinbase currently does not support naming a beneficiary for individual accounts.



Blockchain.com

Contact via privacy@blockchain.com with details of deceased and appropriate certification.

If executors/beneficiaries do not already have a Coinbase account, it is mandatory for them to create one to transfer the assets from the deceased's account.

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