

Introducing NextGen ID

A new feature that captures a customer's identification documents and verifies their identity, remotely and in real-time.

As part of our commitment to enhance our digital capabilities throughout the whole borrower journey, we're excited to announce that we are the first non-bank lender to activate the NextGenID tool within our ApplyOnline solution.

Available from 1 September, this new feature enables a customer-friendly process for capturing a customer's identification documents and verifying their identity, remotely and in real-time.

How does it work?

NextGenID allows applicants to easily verify their identity anytime, on any device using a secure web browser – with no download required.

To use the feature, brokers simply send a NextGenID request to the customer through the 'applicants' section on ApplyOnline. This prompts an SMS for the customer to complete an ID check through NextGen.

The user-friendly form will obtain the customer's consent and ask them to photograph their identification documents* and take a video selfie. Brokers will be notified in real-time when the identity check has been completed.

A full compliance report will be automatically attached to the ApplyOnline 'supporting docs' tab, ready for Pepper Money to review and verify the customer's identity.

We want to help your brokers and their customers succeed, and this exciting ID verification option will allow us to continue to offer a digital service with industry-leading turnaround times for applications.

If you have any questions, please don't hesitate to reach out to the Pepper Money team or refer to the NextGenID FAQs.

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Important information

Information is correct as of 7 September 2022 and subject to change at any time.

Applications are subject to the lender's credit assessment and eligibility criteria. Terms, conditions, fees and charges apply.

*Customer's must provide their consent to using NextGenID. NextGenID Verification of Identity is subject to the customer providing valid identification documentation which will be used for identity verification purposes and to meet ARNECC Verification of Identity Standards (Terms and Conditions apply).

If customers do not want to use NextGenID, Pepper has alternate verification of identity methods available: Customer Identification Form, IDYou, AusPost and ZipID (Terms and Conditions, fees and charges may apply).

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