

Verification of Identity Policy Update

Introducing IDYou to our VOI options

Auswide Bank has partnered with national legal firm MSA to introduce IDYou as an option to support in-person and remote Verification of Identity. In addition to our existing VOI solution with Australia Post for remote applicants, IDYou will provide Auswide Bank accredited brokers with more options for their customers to meet VOI requirements when submitting their application.

IDYou has rapidly become one of the most widely utilised VOI tools across the industry and we are very pleased to be able to extend this resource to all our broker partners. You can now choose Auswide Bank from the Lender list in IDYou.

If you are not familiar with IDYou [click here](#) for more information.

To register with IDYou, please [click here](#).

Other Useful Links can be found on our broker website or visit the IDYou [website](#) and explore more resources and information.

Check out their IDYou FAQs. Download the relevant IDYou user guide.

If you have any questions or need assistance, please do not hesitate to get in touch.

Ask your BRM about one of our VOI Information Webinars.

Some Best Practice Tips When Using IDYou



1. Photo Quality

IDYou provides you with the ability to check the quality of the photographs each time. It is important that the photographs are not blurry, writing is clear, crisp and easy to read.

If it is not clear, simply retake the photograph if you are doing In-person VOI or have the customer resubmit their photographs where you are completing remote VOI.

The quality of the photographs is an important part of VOI. Should the quality of the images be unacceptable the VOI will be rejected when lodged with your application.



2. Confirming Identity

A best practise tip to reduce the chance of being caught by identity theft or fraud when conducting Remote VOI with your customers, have your customer hold one of their ID documents up so that it is visible in the photograph when you take the screenshot. When reviewing the screen shot to accept the photo you will be able to review the ID document and ensure that they are one and the same person.



3. Check Images

It is vitally important that the images that the customer takes, and that you verify are images of the **original documents**. Photographs of colour photocopied documents, or screen shots of photographed documents are not acceptable and should not be verified or validated by the broker as they will only be rejected once they are received by our processing team. To ensure that the customer has photographed original documents, when undertaking your

video call with them to capture the screen shot, ask them to show the original ID documents that they have provided the images of.

For more information on Verification of Identity requirements for Auswide Bank visit our [broker website](#) or contact your [Broker Relationship Manager](#).

Other Changes to VOI Policy

ZipID will no longer be available after the 31st May 2023 to use for VOI purposes as the app is being removed from service. ZipID reports conducted prior to the 31st May 2023, will still be accepted as VOI but must be no more than 90 days old at time of lodging any associated loan application.

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