

ZipID and IDyou apps **COLLECT ID INFORMATION QUICKLY**

As a broker, we know how important it is to be able to offer your clients a hassle-free home loan experience. It's why we're always looking for new ways to make the process easier, smoother and more efficient.

Since identity is part of every home loan you set up, we're partnering with MSA National and Equifax to give you access to two Verification of Identity (VOI) apps – so you can conveniently collect your customer's identity information digitally.

Verification of Identity improvements

Through IDyou and ZipID, you can use your smartphone or mobile tablet to collect identity documentation from your customers – for a faster and more efficient experience for both you and your customers. It's completely optional for you to use.

Here's how the apps work



Take a picture

Take a picture in the app of your customer's identification documents on your mobile device.



Verify

Follow the simple steps in the app to verify their ID



Download VOI

Download a digital VOI PDF report and submit this to NAB with your customer's application.

You will need to continue to provide the Customer Identity Check Form (CIC) as normal and also remember that we are only supporting face-to-face verification and not remote verification, i.e. not through Toll or Facetime.

Getting started

1. Search 'IDyou' and 'ZipID' in the App Store or Google Play, and choose the one that's right for you.
2. Register for an account with your chosen app by visiting idyouapp.com/details for IDyou, or zipid.com.au/register/form for ZipID.
3. Once you're registered, the provider will email you your login details.
4. Download the app to your mobile device and login with your new account details.
5. Start using the app with your customers to assist in verifying their identity.

For more information, just visit the website of your chosen app – idyouapp.com or zipidbroker.com.au

To be eligible

You need to:

- Be a registered Australian broker.
- Be an accredited broker with us.
- Have a compatible smartphone or mobile tablet.
- Register for a free account with IDyou or ZipID.

Important device management tips

When using the ZipID and IDyou apps it's important to ensure you keep your mobile device safe. Here are our recommended password management hints and tips:

- Keep your password secret.
- Never leave your device unattended while logged on.
- Don't use your date of birth, telephone number, address, your name or the name of a friend or relative in your password.
- Change your password regularly.
- Don't use a password you use for anything else.
- Ensure that you are not observed or heard entering your password.
- Lock your device when you log out.

Verification

Toll Agent (ZipID) and Remote (IDyou) options are not accepted by NAB. While each app meets the requirements for capturing ID information, brokers/loan writers must still verify their customer's identity is correct, as per current lender policy.

Data charges

Data charges may apply with your phone provider, and where you are processing ID outside Australia international fees may also apply.

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1300 622 276