

Identity verification for today's mortgage industry



1 ZipID mobile app

Mortgage brokers use the ZipID app to conduct KYC and VOI by verifying the customer's identity face to face and capturing high-quality supporting documents in a secure workflow.



2 ZipID agency service

ZipID's national agency service lets you rapidly and conveniently complete KYC and VOI face to face at your customer's home or work. Supports online and phone-based mortgage applications.

Modern direct and broker channels require flexible, convenient and digitised solutions to customer identity verification.

1 ZipID mobile app

Mortgage brokers use the ZipID app to conduct KYC and VOI by verifying the customer's identity face to face and capturing high-quality supporting documents in a secure workflow.

How it works:

- The customer presents original ID documents to the broker at a face-to-face meeting.
- The broker uses the ZipID app to capture high-quality images of the customer's eligible ID documents, a photo of the customer to prove the in-person meeting and a specimen signature.
- The workflow generates a complete and high quality ID verification report for the broker to submit to the lender as a single PDF supporting document.
- All data is securely managed.

2 ZipID agency service

ZipID's come-to-you agency service lets you complete KYC and VOI face to face at your customer's home or work. Supports online and phone-based mortgage applications.

How it works:

- The lender, broker or customer books a ZipID appointment online. Appointments can be made at home or work, Monday to Saturday.
- ZipID's trained mobile representative meets with your customer to capture high-quality images of the customer's eligible ID documents, a photo of the customer to prove the in-person meeting and a specimen signature.
- The expert team at Equifax complete a quality assurance certification on each ZipID report, which is rapidly returned as a PDF to the lender and broker.
- All data is securely managed.

Get the ZipID mobile app:



Appointments are conducted by Toll Group. All fully trained mobile representatives have been police background checked



Productivity

Friction, hassle, paperwork and delay are removed. Processing time and cost is reduced.



Safe Harbour Compliance

The face to face standard ensures KYC compliance and fraud mitigation.



Digitised Quality

ZipID's solutions are rapid, simple and fully digitised. Approve applications quickly and more safely.

A ZipID verification report is your assurance of KYC/VOI safe harbour

Verification of Identity Report 

Verifier's declaration

* I, Broker Name of Acme Broker, 100 Kent Street, SYDNEY
(a) the identification relates to Thomas Adam Anderson;
(b) the identification was carried out on Mon 20 of February 2017;
(c) the original current identification documents as listed signed, dated and endorsed by me as true copies are attached to this report:
Australian Passport, Australian Drivers Licence
(d) the Verification of Identity has been conducted in accordance with the requirements of the Australian Government's Verification of Identity Act 2003.



Broker Name on Monday February 20th 2017


Identification documents in this report
Australian Passport
Australian Drivers Licence

Verification of Identity Report 

Identification documents


Identification type
Australian Passport



TRUE COPY OF ORIGINAL

Broker Name
20/02/2017

Identification type
Australian Drivers Licence



TRUE COPY OF ORIGINAL

Broker Name
20/02/2017

Verification of Identity Report 

Full name
Thomas Adam Anderson

Date of birth
1983-07-29

Appointment time
Monday February 20th 2017 9:19am

Prepared by Broker Name for
Acme Broker
team@zipid.com.au
0413548327
ZipID Account: 100300
ZipID report reference
10077400_1



I confirm that Acme Broker has identified me today using the original documents presented by me.

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* Version produced when broker completes the verification using the ZipID mobile app

“ We strongly recommend the use of the app for anyone who conducts VOI, for its ease of use and safe storage of documents. ”

What brokers are saying...



NICOLE CANNON

**Founder and Finance Broker,
Pink Finance**

"I found the process – from downloading the ZipID app to my first ZipID report - simple and easy. Clients have been positive about it and openly responsive to me using the ZipID app."



MATT LEE

**Head of Mortgage Distribution,
Infinity Group Australia**

"I immediately liked the way the ZipID app guides the user through step by step prompts, ensuring you don't miss anything. I now have all my staff using the ZipID app."



ALAN TAYLOR

Senior Aussie Broker

"I try to work in a paperless environment so was keen to give it a go. I love how it removes the issue of poor imaging and ID quality."



STEVE LYONS

Senior Aussie Broker

"Current identification procedures are cumbersome and time consuming. I found ZipID to be very simple and straight forward to use, it's efficient and a real time saver!"



"We're excited to see the industry getting behind a simple, effective solution to this problem, and hope to see the momentum continue so we end up with a more customer and broker friendly process."



"ZipID will make capturing clients' ID information faster and simpler for our 3,000-plus brokers, while still meeting all the necessary compliance requirements. It's a win for all parties, including our lender partners."

About us

ZipID from Equifax is a leading identity and fraud solutions specialist for the financial services industry. ZipID provides modern safe-harbour identity verification solutions for land dealings in Australia. ZipID is a partner of PEXA in the national rollout of electronic conveyancing.

