



*who you are  
where you are*

*Efficient face-to-face identity verification  
has arrived to modern lending*



**1** *Come-to-you  
Verification Service*

ZipID verifies your borrower's identity  
at their chosen time and place

**2** *Mobile  
Verification App*

YOU verify your borrower's identity  
when and where you meet them

# Modern lending channels require flexible and convenient solutions to borrower identity verification.

In a range of lending situations, electronic verification is not sufficient and/or does not meet new regulatory standards. This is when face-to-face verification of identity (VOI) is the pathway to safe harbour lending.

ZipID is a breakthrough solution to the challenge of safe and seamless modern lending.

ZipID provides lenders with safe harbour regulatory compliance. This guards against unsecured mortgage fraud risk across all lending channels. There is no paperwork and it takes less than 5 minutes. Our face-to-face options are designed for today's consumer.

**Convert more borrowers and take less risk.**

## 1 Come-to-you Verification Service

ZipID's mobile Verification Agency service solves the perceived challenges of face-to-face identity verification.

### How it works

- A ZipID appointment can be booked by the lender or borrower online or by phone. Flexible appointments can be booked anytime for work or home, Monday to Saturday.
- A ZipID trained, police-checked representative conducts the identity check, images the ID documents, and captures the borrower's photo and signature. The process is completed in less than 5 minutes. All data is encrypted.
- ZipID's internal quality-assurance team then reviews and certifies the electronic VOI Report, which is delivered securely to the lender's workflow within 24 hours.

**\$39 / VOI**

Mon – Fri (7:30am to 6:00pm)

Sat (8:00am to 12:00pm)

Servicing metropolitan areas

see [www.zipid.com.au/postcodes](http://www.zipid.com.au/postcodes)

## 2 Mobile Verification App

ZipID's mobile VOI App enables bank staff, mobile lenders and brokers to verify borrowers in minutes at any location.

### How it works

- Lender's representative meets with borrower at any chosen location using the ZipID App (for iPad or iPhone).
- Borrower presents original ID documents for checking and imaging. Photo is also taken of the borrower and their sample signature is imaged.
- A complete and reliable VOI Report is automatically compiled for instantaneous secure transmission to the lender to complete the process.

**\$9 / VOI**

For ZipID's role as solution provider rather than full Verification Agent Service

*\*Fees are bulk-billed to the Lender.*



### CONVERSION

ZipID's solutions are rapid, simple and fully digitised. Convert applicants to borrowers more quickly and more safely.



### PRODUCTIVITY

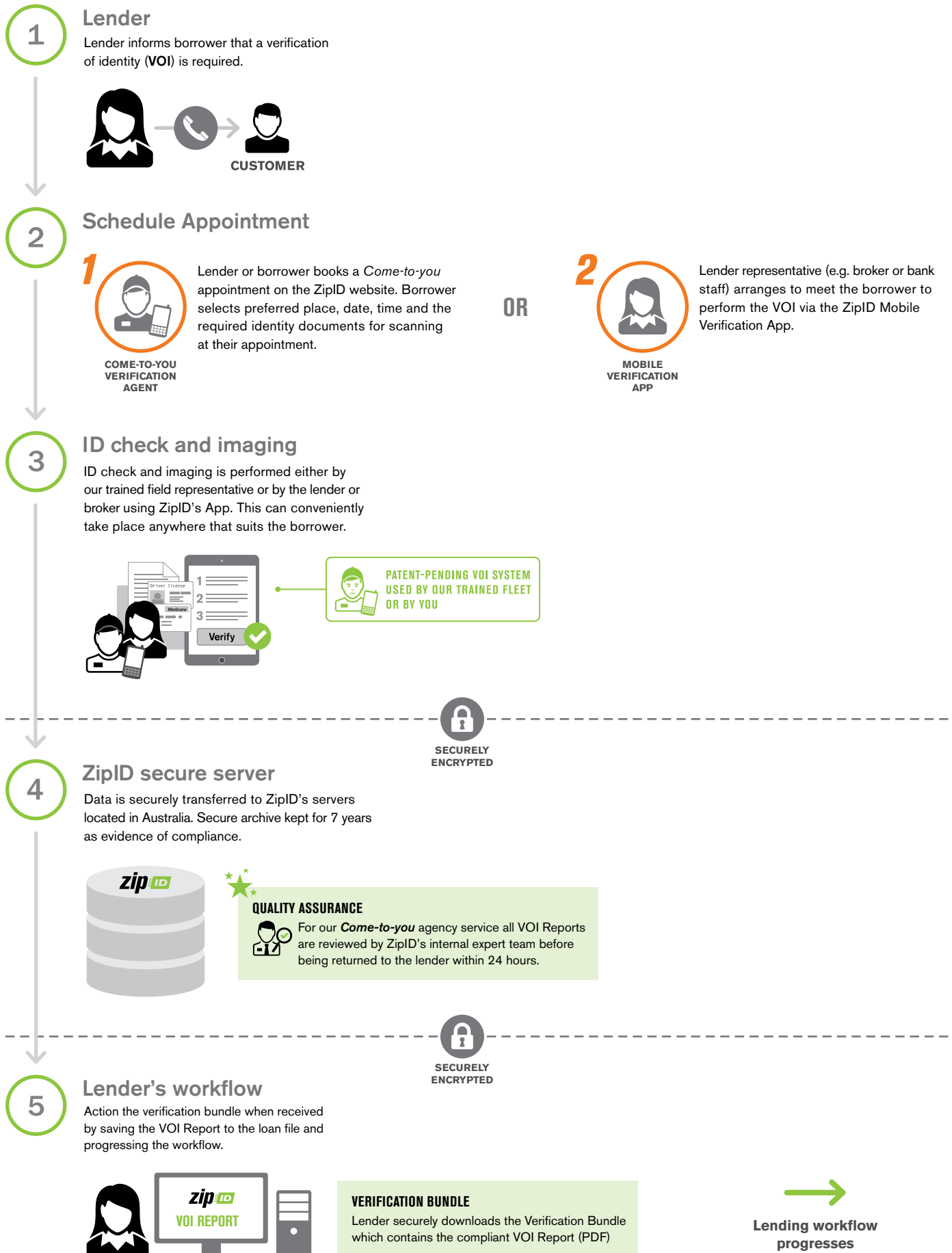
Friction, hassle, paperwork and delay are removed. Cost to serve is reduced.



### SAFE HARBOUR COMPLIANCE

The face-to-face standard helps eliminate fraud risk and is being rolled out nationally under regulations for mortgage lending.

# Safe harbour VOI workflow for lenders and brokers



# Performed by us, or by you, a ZipID VOI Report is your **assurance of safe harbour compliance**

## Selected pages from sample secure ZipID VOI Report


\*version produced when ZipID acts as agent

Verification of Identity Report **zip ID**

**\*** Agent declaration

ZipID Pty Ltd, ABN 87 166 644 702 certify that:

- (a) the identification relates to Thomas Anderson; and
- (b) the identification was carried out on 1 August 2014; and
- (c) the original current identification Documents as listed below were produced to ZipID Pty Ltd and copies of these Documents endorsed by ZipID Pty Ltd as true copies attached to this certification; and
- (d) the verification of identity was conducted in accordance with the Registrar's Verification of Identity Standard



Director, ZipID Pty Ltd on Thursday 1st of August 2014


Identification documents in this report

- Australian Passport on page 4
- Australian Driver's Licence on page 4

Verification of Identity Report **zip ID**


Identification documents

Identification type  
Australian Passport




TRUE COPY OF ORIGINAL  
ZipID Pty Ltd  
11/08/2014

Identification type  
Australian Drivers Licence



TRUE COPY OF ORIGINAL  
ZipID Pty Ltd  
11/08/2014


Verification of Identity Report **zip ID**



Full name  
Thomas Adam Anderson

Appointment location  
12 Rowena Street  
Brighton, Victoria 3187

Appointment time  
Thursday 1st of August 2014  
10:15am



I confirm that ZipID has identified me today using the original documents presented by me

Prepared by ZipID as Subscriber Agent for Your Bank  
ABN: 99 234 234 234  
info@yourbank.com.au  
03 9000 1222  
PO Box 122 St Kilda Vic

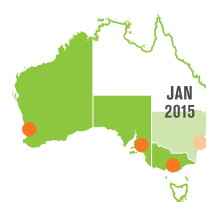
ZipID Business Code  
1234567891



Percentage of customers who were happy with the entire ZipID experience



Fully mobile, secure and paperless, removing delay and hassle of paperwork

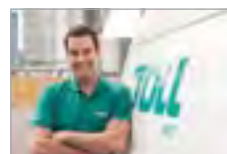


Operating in WA, SA and Vic with NSW to commence January 2015  
See service areas at [zipid.com.au/postcodes](http://zipid.com.au/postcodes)

### About ZipID Pty Ltd

ZipID has pioneered safe harbour identity verification solutions for mortgage lending and other land dealings in Australia. We are a team of legal, fraud, e-commerce and security experts. Since launch in March 2014 over 175 businesses have selected ZipID to help simplify and streamline VOI. ZipID is working with PEXA in the rollout of electronic conveyancing and is co-funded by The Commonwealth Department of Industry. ZipID is comprehensively insured for \$20 million. We have partnered nationally with Toll, Asia Pacific's leading logistics company.

Working with



An initiative supported by



**Australian Government**  
Department of Industry