

## **FAQs – ANZ eVerify**

### **1. Why is ANZ introducing ANZ eVerify?**

ANZ eVerify removes the need for most home loan customers to attend an ANZ branch to complete Know Your Customer (KYC) and Verification of Identity (VOI). This new digital solution usually takes just 3 minutes for the customer to verify their identity, at a time and place that suits them.

### **2. Why does ANZ need to perform Know Your Customer (KYC)?**

ANZ is required to collect and verify the identification of all new ANZ customers to comply with Anti-Money Laundering and Counter Terrorism Financing Requirements (AML/CTF).

### **3. Why does ANZ need to perform Verification of Identity (VOI)?**

ANZ is required to verify a customer's identity and collect copies of their identification to satisfy land law verification of identity requirements. VOI is treated as being valid for two years. Therefore if a customer is a party to a land transaction and their identity has not been verified within the last two years, they will need to have their identity verified again in order to satisfy the VOI requirements.

### **4. What is the difference between KYC and VOI?**

Both processes require the verification of a customer's identity in order to reduce the risk of identity fraud. However one of the key reasons ANZ is required to complete VOI (in addition to reducing the risk of identity fraud) is to protect against the registration of fraudulent land transactions.

### **5. Which customers are eligible to use ANZ eVerify?**

Single and joint applicants, guarantors and Individuals (or simple) customers are eligible to use ANZ eVerify.

Complex KYC requests are not able to be completed via ANZ eVerify and will need to visit a branch to follow BAU process.

### **6. Which products are eligible for customers to use ANZ eVerify?**

Currently only home loan products.

### **7. Can companies, trusts and other complex entities complete KYC via ANZ eVerify?**

No. Any non-individual and complex entities required to complete KYC will still be required to visit a branch and follow the current BAU process.

### **8. Do existing customers need to complete ANZ eVerify?**

Yes, all customers (new and existing) will be required to complete ANZ eVerify if they are taking out an ANZ home loan (this includes customers who are taking out a new mortgage, refinancing their mortgage with ANZ from another lender

and some other prescribed circumstances (including non-settlement applications)).

#### **9. Where do I go to for support?**

There is a support team responsible for verifying & processing all the files that confirm that a customer has passed KYC and VOI.

The support team's responsibilities are:

- Determining if the customer has successfully completed KYC and VOI.
- Updating the customer's KYC status in our systems.
- Corresponding with the customer if they are required to re-verify using ANZ eVerify.
- Responding to the customer's and Broker's queries.
- Responding to Broker escalations (i.e. if settlement is within 24 hours).

#### **10. Are there minimum specifications for the type of mobile phone the customer needs to perform ANZ eVerify?**

The minimum specifications are:

- iOS: iOS7+
- Android: Android 5+

#### **11. Can the SMS be sent to customers who are overseas?**

Yes. The SMS can be sent to a customer who is overseas if the customer has an international mobile number or international roaming activated on their Australian mobile phone number. The customer must have an Australian Driver's license and/or an Australian Passport or foreign passport with them to complete ANZ eVerify.

Please note, if a customer is unable to use the ANZ eVerify link when overseas, they can still complete VOI while overseas by utilising the services of an Australian Embassy, High Commission or Consulate.

#### **12. What if a customer would prefer not to verify their identity electronically?**

Customers are encouraged to use ANZ eVerify, however are still welcome to complete their verification of identity by visiting an ANZ branch.

**Please note:** customers who have chosen to instead complete their identity verification in the branch will still receive an auto-generated SMS, however they should disregard this if they have attended a branch to complete identity verification.

#### **13. What if an existing customer does not want to verify their identity electronically?**

Customers can still visit an ANZ branch so that a banker can sight the customer's ID (to verify the identity of the customer for VOI purposes).

**14. What happens if a customer completes the ANZ eVerify process and they are unable to be verified?**

Customers will be sent an SMS and are expected to attempt self-verification via ANZ eVerify once. If that first attempt fails, they will be contacted by the ANZ eVerify support team who will guide the customer through a second verification session. If the guided verification is unable to be completed, the customer will need to visit a branch.

All customers will be notified via email if they need to re-verify (you will be copied in on the email to the customer).

If the customer is unable to successfully complete ANZ eVerify, they will be asked to attend an ANZ branch to complete their identity verification.

**15. Are there any tips/tricks to help a customer using ANZ eVerify?**

A couple of handy tips to share with your customer:

- Make sure they are not wearing any glasses or sunglasses when they use ANZ eVerify (and follow the instructions provided via the link)
- Their identity document(s) should be held in their hand without any of the information being obstructed.
- The 4 corners of license should be clearly displayed and not obstructed
- They should double check that the relevant information, such as their name, DOB and address details, are all captured 100% correctly before they finalise and submit this information for verification by ANZ.

You can find more information to help your customers on anz.com via this link [anz.com/support/anz-eVerify](https://anz.com/support/anz-eVerify).

**16. What happens to inflight applications?**

Applications entered into ANZ systems, from the 25th of May will be included for ANZ eVerify. This means you should have a conversation with your customers from Monday 25 May onwards to let them know to expect the ANZ eVerify SMS.

**17. Can you send a SMS to a customer whose application was started before 25 May?**

If you have an urgent settlement or your customer has a genuine requirement to complete KYC/ VOI digitally, you can let them know that you can arrange this for them and that they can expect the ANZ eVerify SMS within 24 hours.

To action this, you'll need to send an email to [anzverifyenquiries@anz.com](mailto:anzverifyenquiries@anz.com) and the support team will send a SMS to the customer.

**18. Where do I find more information?**

You can visit [anz.com/support/anz-eVerify](https://anz.com/support/anz-eVerify) for more information, including a 'how to' video.

You can also email the support team ([anzverifyenquiries@anz.com](mailto:anzverifyenquiries@anz.com)) for any general enquiries such as:

- "How to" queries.
- Resending links to customers.
- Cancelling requests.
- Checking on the status of the KYC/VOI request.

**19. Where can customers find more information?**

Customers can visit [anz.com/support/anz-eVerify](https://anz.com/support/anz-eVerify) to view a 'how to' video or submit a request for assistance.

**20. What are the SLAs for the support team?**

Once the customer completes the ANZ eVerify process on their device, their information will be updated within 8 business hours.

For any enquiries sent to the support team mailbox, you or the customer will hear back in 4 hours.

For any urgent escalations (where settlement is within 24 hours), you will hear back in 1 hour.

**21. At what stage of the Home Loan process is the customer notified?**

After the customer's loan is fully approved, a SMS will be automatically sent to the customer to request completion of ANZ eVerify.

**22. Do I need to request the customer to complete ANZ eVerify or will it happen automatically?**

As soon as a loan is fully approved, the SMS will be automatically sent to the customer. There is nothing for you to do, other than tell the customer to expect and action the SMS.

**23. What if it's a joint application but only 1 customer needs to be identified?**

All applicants on the loan, whether new to bank or existing, will be required to complete ANZ eVerify. A link will be sent to each individual customer.

**24. How can I re-assure my customers that this is safe?**

At ANZ, we put our customers first. That's why we work 24/7 to keep our customers banking details secure. For more information about safeguarding our customers data and the steps we take to protect them visit [anz.com.au/security/](https://anz.com.au/security/).

**25. Will I receive a copy of the customer's ANZ eVerify report?**

No, the customer's ANZ eVerify report will not be made available to you. The ANZ eVerify Report will be handled and securely stored in line with our Privacy Policy.

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No, the customer's ANZ eVerify report will not be made available to the customer. The ANZ eVerify Report will be handled and securely stored in line with our Privacy Policy.

**27. How will I know that the customer has successfully completed their identify verification?**

A notification will be sent to you by the support team when the verification has been completed.

If a customer is required to re-verify or attend an ANZ branch, they will be sent an email from the support team and you will be copied into the email.

**28. How long does the customer have to action the SMS?**

Once the link is automatically sent to the customer, they have 5 days to action the link. If the link expires, you'll need to email [anzverifyenquiries@anz.com](mailto:anzverifyenquiries@anz.com) and request the support team to send another link or they will need to visit a branch

**29. My customer's home loan requires an urgent settlement process, what should I do?**

If you need to urgently escalate (i.e. if settlement is due in the next 24 hours and the customer has not yet completed KYC/VOI), you can email escalations [anzverifypriority@anz.com](mailto:anzverifypriority@anz.com). Please note, settlement cannot proceed unless VOI has been successfully completed.

**30. Should I still use the temporary process introduced as part of COVID19 valid?**

Where your customer is eligible for ANZ eVerify, they should complete the ANZ eVerify process.

**31. What if customers share the same mobile number?**

Where multiple applicants on a loan have specified the same mobile phone number, each applicant will be sent a SMS to that number. Each applicant should action one SMS received on that same phone. Note the SMS links are unique so they will need to action individual messages, not the same message several times.

**32. Currently I send my customer to an ANZ branch to open an account, will I still be required to do this?**

Yes. The ANZ eVerify solution is only able to complete verification of a customer's identity. You should follow BAU processes for any account opening and maintenance activities.