

**TEACHERS MUTUAL
BANK LIMITED**

INFOTRACK USER GUIDE

February 2023



01 Ordering VOI via InfoTrack Portal - Broker

02 Completing the VOI – Applicant (Broker reference)

03 Finalising the VOI - Broker

04 Infocheck verification, Escalation & FAQ's -
Broker

01 ORDERING VOI VIA INFOTRACK PORTAL - BROKER

- Log into Infotrack: <https://search.infotrack.com.au/>
 - Select: All Services > People > InfoTrackID (VOI)
 - Navigate to the InfoTrackID Dashboard
 - Click 'Start New VOI'
-
- Enter your 'matter reference', the 'capacity' of the person you are verifying (Individual, Secretary, Director, etc.), the 'VOI rules' which should default to ARNECC (if not, select ARNECC) and 'Client details'

The screenshot shows the InfoTrackID dashboard. At the top right, there is a button labeled '+ Start new VOI' in a yellow box. Below the header, there is a search bar and filters for 'Date created' and 'Status'. A table lists two orders:

MATTER	CLIENT NAME	DATE ORDERED	ORDER ID	STATUS	STARTED BY	ACTIONS
OLITEST8	John R Smith	03/06/2022	100373130	WAITING ON DOCS	OM	Resend Link
Neeth VOI	Jane Citizen	01/06/2022	100248583	DOCS RECEIVED	NT	Continue

Below the table, there is a 'VOI details' section with three dropdown menus: 'Matter reference *' (SampleVOI), 'Capacity *' (Individual), and 'VOI rules *' (ARNECC). Below that is a 'Client details' section with input fields for 'First name *' (Jane), 'Middle name', 'Last name *' (Citizen), 'Email *' (jane.citizen@infotrack.com.au), and 'Mobile number *' (0412345678).

01 ORDERING VOI VIA INFOTRACK PORTAL - BROKER

- Select Remote or In Person

For **in person**, select if you would like to receive the link on your phone by SMS or Email and enter the relevant information. You can also choose to continue on the current device.

For **remote**, a VOI link will be sent to both your client's email and mobile number (you can also include a custom message to your client). You will also need to select if you would like:

- a) A video recording (default and recommended option) – This is a recorded message from your client for you to review.
- b) A live video call – you organise a time with your client to do a live call and you activate the call at the agreed time once the client has provided you their identity documents.
- c) No video verification – you will need to uncheck the default video recording option.

- Untick any selections in "Choose your additions:"
- Ensure that "Use InfoCheck with Document Verification Service" is selected
- Click submit.

Choose a workflow

- Remote
- In person

Choose your additions

- Client Authorisation Form (CAF)
- NSW Purchaser's Declaration

How do you want to receive these?

- Send electronically \$2.75
- Download to your computer Free

- Use InfoCheck with Document Verification Service ⓘ

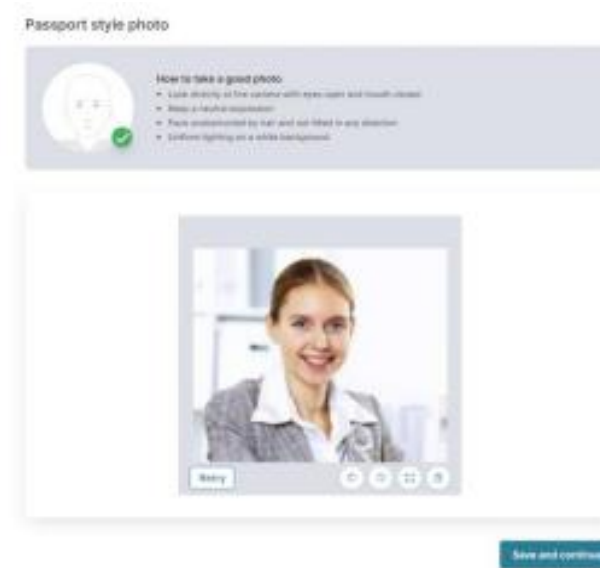
Total fee \$0.00

Back Submit

02 COMPLETING THE VOI – APPLICANT

- Applicant will receive a request by email or SMS to verify their identity > Applicant selects the link to begin the VOI and select 'Continue'
- An overview of what is required in the process of completing the VOI will display. Review, and select 'Continue'
- Applicant will be asked to verify their mobile number > Click 'Send Code', then enter the code received by SMS.

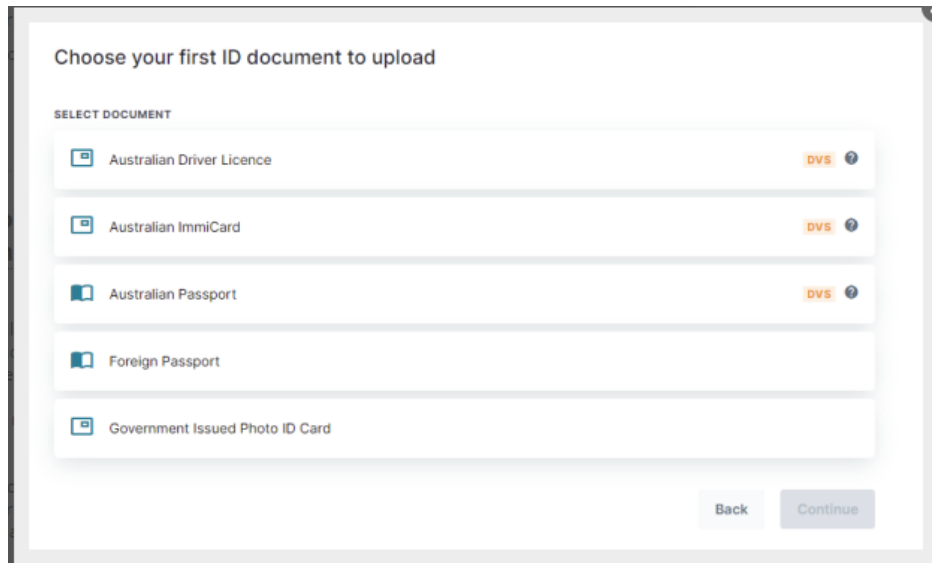
- Take a passport-style photo of themselves.
 - a) Find a well-lit space with a white background.
 - b) Remove any hats or other coverings so your face is unobstructed.
 - c) Keep a neutral expression and look directly at the camera.
- Once uploaded, click 'Save and continue'



- If you have requested a video recording, they will complete this after submitting their passport-style photo.
- A number will appear on the screen, applicant will need to video (record) themselves reciting this number, review it and click 'Save and Continue'.

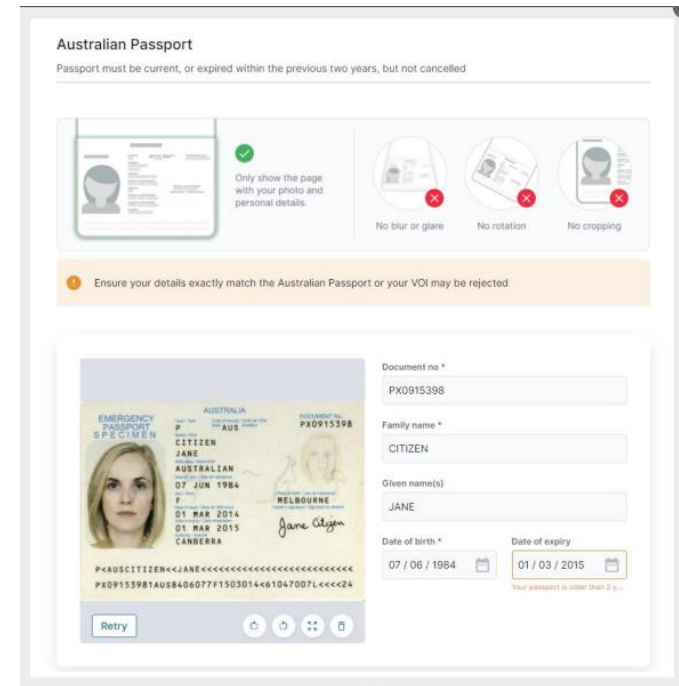
02 COMPLETING THE VOI – APPLICANT

- Applicant is required to take photos of identity documents. They will need to do this until the ID requirements are met.
- The types of documents required to be uploaded are determined by the VOI rules selected (ARNECC).



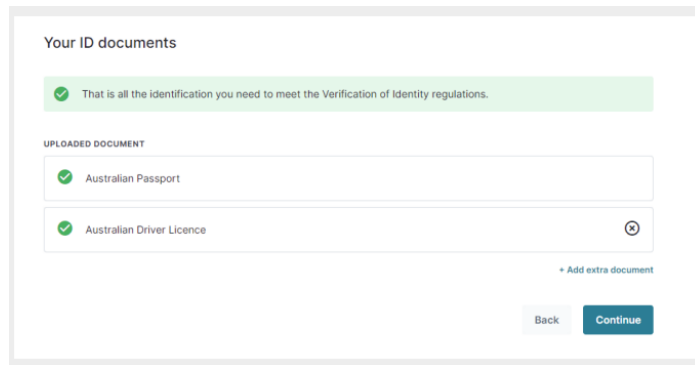
- Select the document type and take a photo of the document. Ensure the document details are entered exactly as they appear on the document, then click 'Save and continue'.
- Continue uploading identity documents until all the criteria for the VOI has been met.

NOTE: InfoTrack will pre-populate information from the document when they upload a photo. It is important that everything is correct, as the information is sent to the document verification service for review. If any information is incorrect the document verification service will not verify the document.



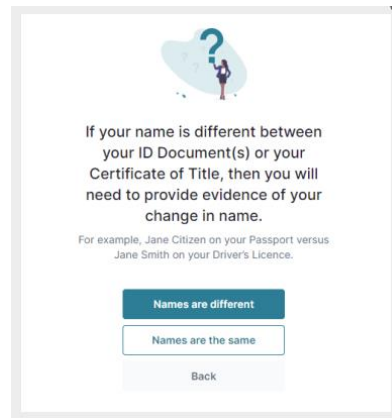
02 COMPLETING THE VOI – APPLICANT

- Once criteria has been met, press 'Continue'



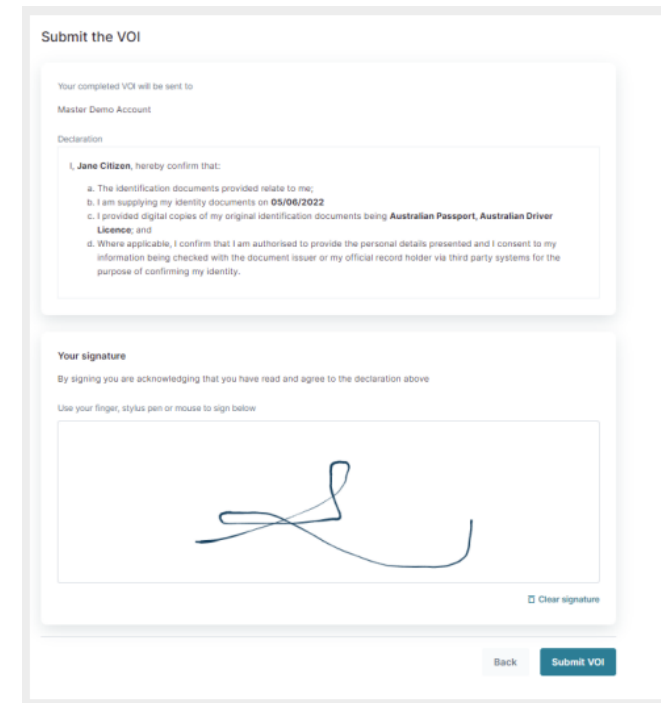
The screenshot shows a web interface titled "Your ID documents". At the top, a green banner with a checkmark icon contains the text: "That is all the identification you need to meet the Verification of Identity regulations." Below this, under the heading "UPLOADED DOCUMENT", there are two document entries: "Australian Passport" and "Australian Driver Licence", each with a green checkmark icon. To the right of the "Australian Driver Licence" entry is a small circular icon with an 'x'. At the bottom right of the document list is a link that says "+ Add extra document". At the bottom of the page are two buttons: "Back" and "Continue".

- Confirm if a change of name document is required based off the IDs that have been provided. If required, upload the relevant document and click 'Continue'.



The screenshot shows a confirmation screen with a question mark icon at the top. The text reads: "If your name is different between your ID Document(s) or your Certificate of Title, then you will need to provide evidence of your change in name." Below this, it provides an example: "For example, Jane Citizen on your Passport versus Jane Smith on your Driver's Licence." At the bottom, there are three buttons: "Names are different" (highlighted in blue), "Names are the same", and "Back".

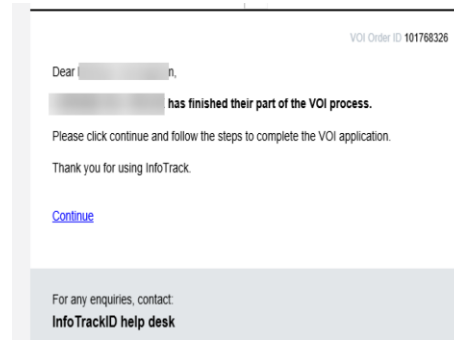
- Review documents. Click the tick box to confirm the details are correct and click 'Continue'. If any information requires changing, click the edit button and make the required changes.
- The person being verified is required to sign the verification and acknowledge the declaration.
- Submit VOI



The screenshot shows a web interface titled "Submit the VOI". It contains a section for "Your completed VOI will be sent to" with the text "Master Demo Account". Below this is a "Declaration" section with the text: "I, Jane Citizen, hereby confirm that:" followed by four bullet points: "a. The identification documents provided relate to me;", "b. I am supplying my identity documents on 05/06/2022", "c. I provided digital copies of my original identification documents being Australian Passport, Australian Driver Licence; and", "d. Where applicable, I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or my official record holder via third party systems for the purpose of confirming my identity." Below the declaration is a "Your signature" section with the text: "By signing you are acknowledging that you have read and agree to the declaration above" and "Use your finger, stylus pen or mouse to sign below". There is a large signature area with a blue ink signature. At the bottom right of the signature area is a link that says "Clear signature". At the bottom of the page are two buttons: "Back" and "Submit VOI".

03 FINALISING THE VOI - BROKER

- When the applicant has completed their VOI, you will receive an email advising you the report is ready for download.



- IMPORTANT:** If you are not satisfied with some or all of the documents, click 'Request resubmission' and provide the relevant details to your client. Then click confirm. Alternatively, if you require that your client redo the VOI, select 'Request resubmission' then 'Restart VOI'. If you are satisfied with the details and documents, click 'Continue'.

- Login into InfoTrack and navigate to the InfoTrackID Dashboard and locate the relevant VOI
- Commence to verify the applicant details and documentation.



Document resubmission

Select which documents you want your client to resubmit

- Australian Driver Licence
- Australian Passport
- Passport Style Photo
- Record your video identification

Custom message for your client

Enter a message...

Restart VOI

Cancel

Confirm

Not satisfied with any of these documents?

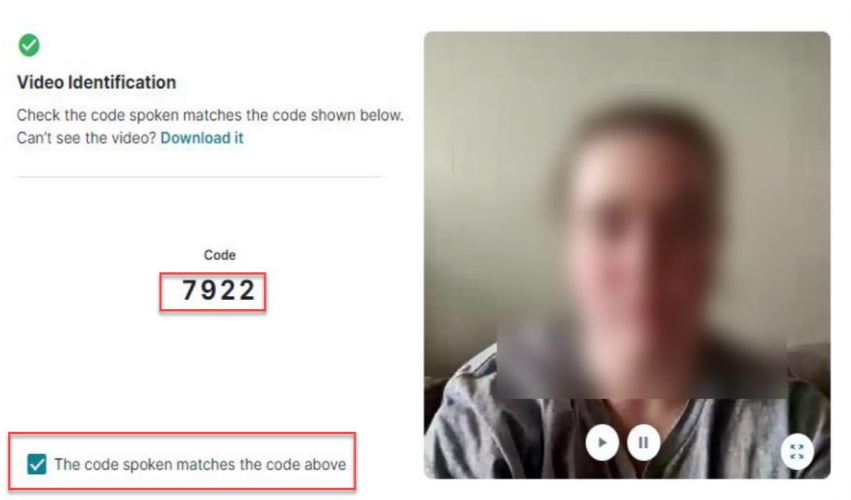
You can ask your client to resubmit them

REQUEST RESUBMISSION

Continue

03 FINALISING THE VOI - BROKER

- If you requested a video call in your remote VOI this is when you would activate it.
- Ensure your client is expecting your call, select to send them the link by Email or SMS and then click 'Start video call and send invitation'.
- Once your client joins, you will need to click 'Take screenshot', then 'Accept'.
- You can now end the call.
- You will be directed to the VOI summary screen, review the documents and screenshots and click 'Continue'.
- If you requested a Video Recording, listen to the Video Identification and confirm that the code spoken matches the code provided. If correct, tick the "The code spoken matches the code above" tick box.



- **IMPORTANT:** If you are not satisfied with some or all of the documents, click 'Request resubmission' and provide the relevant details to your client. Then click confirm. Alternatively, if you require that your client redo the VOI, select 'Request resubmission' then 'Restart VOI'. If you are satisfied with the details and documents, click 'Continue'.

Document resubmission

Select which documents you want your client to resubmit

- Australian Driver Licence
- Australian Passport
- Passport Style Photo
- Record your video identification

Custom message for your client

Enter a message...

Restart
VOI

Cancel

Confirm

Not satisfied with any of the these documents?

You can ask your client to resubmit them

REQUEST RESUBMISSION

Continue

03 FINALISING THE VOI - BROKER

- Complete the declaration by selecting the check boxes and sign as the verifier and click 'Submit VOI'.
- Your report will now process and you will be advised when it completes for download.
- When the report is complete, click 'Download Report' or navigate back to the InfoTrackID Dashboard.



- If all Identification documents contained in the report has an "InfoCheck Auto verified" tick, upload the VOI report to your home loan application within Applyonline.

The image is a screenshot of a web form titled "Submit the VOI". The form contains several sections: "Your completed VOI will be sent to:" with an email address field, "Name of verifier:" with a name field, "Site Name:" with a dropdown menu, and "Verifier occupation:" with a text area. Below these is a declaration section where the user must verify that they have taken reasonable steps to ensure the identification documents belong to the client, that the identification was carried out remotely, and that the documents are genuine. This is followed by a "Your signature" section with a checkbox for agreement and a signature line. At the bottom, there are "Back" and "Submit VOI" buttons.

04 INFOCHECK VERIFICATION & ESCALATION - BROKER

INFOCHECK AUTOVERIFIED TICK

- If all Identification documents contained in the report has an “InfoCheck Auto verified” tick, upload the VOI report to your home loan application within Applyonline.
- **What is the InfoCheck Auto Verified tick?**
- InfoCheck runs the documents through Document Verification Service (DVS), Facial Recognition and Optical Character Recognition (OCR).
- DVS is a national online system operated by the Australian Government that compares identity information with government records. It confirms details on a provided document, matches records held by the government authority that issued it and checks if the details are still valid.
- Documents that are verified against the DVS: · Medicare · Australian Passport · Citizenship Certificate · Immigration Card · Australian Driver’s License · Descent Certificate · Facial Recognition
- **Facial Recognition** - Our facial recognition technology uses deep learning algorithms to detect facial patterns and match images regardless of angle, posture, lighting, facial hair or whether the user is wearing glasses. We complete a direct comparison between the government certified image (for example a driver’s licence or passport) and the self-taken photo to verify authenticity.
- **OCR** detects text within an image, identifies the language and extracts the text. That means it lifts details directly from ID documents to pre-populate the VOI. This increases the accuracy of identity information, avoids manual data entry errors and saves time. Once the documents have been checked against third-party sources through InfoCheck, the report will come back with results for each document of either ‘Verified’ or ‘Could not be verified’.



Identification documents

The screenshot displays two document verification results. The top result is for an Australian Passport, and the bottom result is for an Australian Driver Licence. Both results include a thumbnail of the document and a summary of its details. A red box highlights the 'INFOCHECK Auto verified' status for both documents.

Australian Passport
① View copy of original

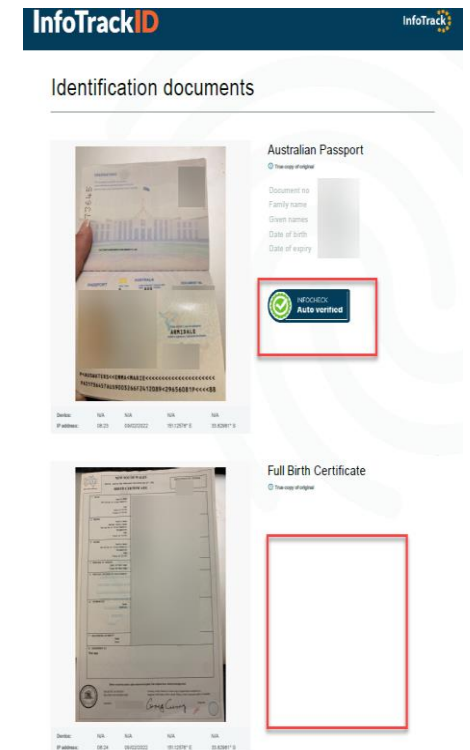
Document no	PX0915398
Family name	Citizen
Given names	Jane
Date of birth	07/06/1984
Date of expiry	01/03/2023

Australian Driver Licence
① View copy of original

Given names	Jane
Family name	CITIZEN
Date of birth	29/07/1983
Licence No	987654321
Date of expiry	20/05/2023

04 INFOCHECK VERIFICATION & ESCALATION - BROKER

- What if one or more of the documents do not have the "InfoCheck Auto verified" tick?
- To satisfy the AML/CTF Program Part B Identification and Verification requirements a primary photographic verification document is sufficient.
- Based on this, as long as the documentation provided is sufficient to satisfy one of the categories set out in the VOI/LTID forms; e.g. D/Lic, Passport, Medicare Card, Birth Cert, the Mortgage ID can be verified and accepted.
- **Please note:** Of the photographic identification document/s provided, at least 1 primary photo document has been DVS verified.
- Examples of original or certified Primary photographic documents are:
 - A current driver licence or learner permit issued by an Australian State or Territory Government agency
 - A current digital driver licence or learner permit issued by an Australian State or Territory Government agency
 - A current proof of age card issued by an Australian State or Territory Government agency
 - A current Australian passport or an Australian passport which has expired within the preceding 2 years
 - A current ImmiCard issued by the Australian Government.



The only time the VOI will need to be referred or escalated to your BDM is if:

1. No primary photo document has been verified by DVS;
2. You are relying only on secondary non-photographic documents for verification; or
3. You require an exemption – If you are requesting an exemption you will need to provide satisfactory explanation to support this request

04 FREQUENTLY ASKED QUESTIONS – BROKER

- **What is InfoTrackID?**

InfoTrackID is an easy-to-use online verification platform that allows you to complete your VOIs to the same standard every time whether in person or remotely. We use facial recognition and the latest technology to read, scan and compare IDs and return a report within minutes that flags any potential authenticity concerns to help ensure you're taking reasonable steps.

- **What are the different methods of InfoTrackID?**

InfoTrackID offers 2 methods for completing your VOIs:

- **In person** – This option allows you to use your phone or computer to complete the VOI when you are verifying your client face-to-face.
- **Remote** – The remote option allows you to initiate the VOI and send a secure link to your client for them to provide the documents unassisted, for you to review and complete the VOI.

- **What is the difference between the options under 'VOI Rules'?**

InfoTrackID offers different options for VOI, based off the requirements your verification needs:

- ARNECC (conveyancing workflow)
- 100 Points
- REA NSW
- Single ID

- **Why do I only get a summary report emailed?**

Due to the sensitivity and privacy requirements surrounding the collection and storage of identity documents, InfoTrack will never email copies of the full report. To obtain the full report you will need to login to your InfoTrackID dashboard and use the 'Download Report' action.

04 FREQUENTLY ASKED QUESTIONS – BROKER

- **How do I download a full report?**

This report is available for download by clicking a secure 'Download Report' link in your InfoTrackID dashboard.

- **Are the identity documents in the VOI report certified?**

No. InfoTrack provides you with the platform to obtain these documents and have InfoCheck process them, however you would need to certify them yourself if required.

- **Can I get more information on why a VOI failed InfoCheck?**

Yes, however, to do this there is an onboarding requirement. If you would like more information on this, please email helpdesk@infotrack.com.au to enquire about becoming an 'InfoTrack DVS Gateway Client'.

- **Why am I required to take a photo of my client?**

- Firstly, taking a photo of your client shows that you are receiving the identity documents from the person who they relate to. Further to this, InfoTrack also runs facial recognition to compare the likeness of the person in the photo, to the person in the documents as part of InfoCheck.

- **What does it mean by 'Preferred' on the identify documents?**

Preferred documents are documents that can be verified by Document Verification Service (DVS).

- **How does the video recording option work?**

When your client is uploading their documents, they will be prompted to record themselves saying a code that appears on screen. When you receive the VOI to review, it will include the video and the code that was on screen for you to verify.

- **How does the live video call work?**

When you are reviewing the documents submitted by your client, you will be prompted to send them a link to start a video call. You take a screenshot during this call to add to the VOI report as evidence of the call.