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Advantagedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202. Credit is provided by AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 or Perpetual Trustees Victoria Limited ABN 47 004 027 258. Your credit contract will specify your Lender.

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ZIPID

Frequently Asked Questions

What is ZipID?

Powered by Equifax, ZipID is an app that makes ID checks simpler and faster. You can capture high-quality images and submit to Advantagedge as a single PDF.

Why use the ZipID app?

Whenever and wherever you meet with your customers, you can now capture their ID information in one high quality ID report (PDF format) the first time. No more issues with poor quality image capture, spending time collating different documents, concerns around protecting customers' private information or submitting ID information to a lender that is incomplete.

How does it work?

The ZipID app contains a prompted workflow that helps guide you through a structured ID check online, capturing true copies of your customers' ID documents, as well as their signature and photo.

The app then instantly returns a single ZipID Report (PDF) containing all of the ID information required for sending to a chosen lender. You can submit the ZipID report as a supporting document with your customer's application.

All data can be easily retrieved through a simple portal.

Which lenders accept the ZipID reports?

The ZipID app workflow allows you to create a VOI/AML ZipID App Report (PDF) that can be submitted as the ID supporting document to any participating lender, including NAB and Advantagedge.

What do you need to do once you've identified your customer with the ZipID app?

Once you've completed the ZipID app workflow, you'll need to select a lender and download the report. You can simply submit the ZipID Report as a supporting document using your normal process. Alternatively, you can use the information captured in the ZipID report to complete the application.

Does the ZipID app perform any verifications or checks?

No. While the ZipID app meets the requirements for capturing ID information, you must still verify the customer's identity is correct, as per current lender policy.

How is the ZipID app any different to taking photos with your phone?

Unlike taking photos with a phone, using the ZipID app means none of the customer's ID documents are stored on the camera roll. Photos taken on ZipID are saved in the app provider's storage until verified. All the pictures are deleted once verified, apart from the customer's picture.

Is there anything you need to do to prepare your customers?

For a successful appointment, we recommend you prepare your customer in advance to ensure they have the right documents available at the meeting and understand the process the you need to follow.

Where is the data stored?

All the data is stored in Australia for nine years and is available anytime in a searchable archive.

I'm having trouble using the app, who can I contact for help?

ZipID can be reached on **1300 073 744** or email **support@zipid.com.au** if you need any assistance using the app.

I can't sign into the app, what do I do?

You need a username and password in order to sign into the ZipID app. If you're having trouble signing in or it's your first time using the app, you can:

1. Click the forgotten password link; or
2. Create a new registration for ZipID at **zipid.com.au/register/form**

If you're still having issues please call ZipID on **1300 073 744** or email **support@zipid.com.au** for further assistance.

How do I download the ZipID app?

The ZipID app is available on both iOS and Android.



Can my support team or colleagues access my ID reports?

To set another user up on your account, please email your request to support@zipid.com.au with the user's name, phone number and email address. To make the request, you must be the primary contact of the account.

How can I update my details?

You can update your details by emailing support@zipid.com.au

How long are the reports available for in the ZipID app?

Reports are available for download for 30 days, after which an archived report can be requested from ZipID.

What if my customer can't come into my office and they need to verify documents? Is there a remote option?

Advantage does not support the use of the Toll Agency option for ZipID. You are still required to verify your customers in person. However, the standard option using Australia Post still applies.

Do I still need to submit the Advantage Identification Check form?

The Advantage Identification Check form is not required to be submitted if you have a ZipID report to submit with the Advantage loan application.

Where can I get more information about ZipID?

Visit zipidbroker.com.au.

Are there any device management tips I should follow?

- Keep your password secret.
- Never leave your device unattended while logged on.
- Not use your date of birth, telephone number, address, name or the name of a friend or relative in their password.
- Change your password regularly.
- Not use a password which is used for anything else (e.g. your email).
- Ensure that you are not observed or heard entering their password (e.g. screen reader software voices data entry and screen text to assist visually impaired users).
- Lock your device when you logout.

ZipID terms and conditions apply. For more information on these terms, including privacy, please refer to zipid.com.au. Equifax Australia Information Services and Solutions Pty Limited, ABN 26 000 602 86.

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