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Verification Of Identity

InfoCheck & Workflow Updates

November 2021

IDyou

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What is InfoCheck?

What is InfoCheck

InfoCheck is IDyou's proprietary algorithm that combines a number of verification checks of the uploaded ID documents to give you an overall "InfoCheck" result. The checks include DVS (ie is the supplied ID an exact match with the government database therefore a genuine ID); facial recognition (ie is the image on the ID a match with the live photo taken of the customer); and data validation (ie does the information input by the verifier (eg name) match the info on the ID). The IDyou algorithm compares the results and if there is an overall pass, then we return a result 'Verified'. If an element of the algorithm fails, then we return a result 'Unable to verify'. This does not necessarily mean that something is wrong with the ID or borrower, just that we were unable to automatically verify all of the components required for InfoCheck.

Examples of why InfoCheck may be unable to auto-verify

- DVS has failed because the borrower/broker did a typo when they input the ID info so it wasn't a perfect match with the government database.
- Facial recognition failed because one of the images were blurry or glared, so the software was unable to get the facial points
- Data validation failed because the details on the ID do not match the details input by the broker/borrower

Changes to InfoCheck

If the InfoCheck is able to auto-verify, then there is no change.

If the InfoCheck is unable to auto-verify, then the results are presented to the verifier (eg broker/banker) with information about what element of InfoCheck has failed (eg face match failed or data match failed). The verifier is then able to click the link to "correct errors". If the verifier is satisfied the ID is a match for the borrower, they are able to select "manually verify". The VOI report will display the InfoCheck results for each ID and state whether the ID was auto-verified by IDyou or manually verified by the broker/banker.

What is Changing & When?

Other Changes

1. When entering the customer's mobile number, we have introduced the country flag for a simpler and more accurate capture of their mobile number
2. In the passport upload screen, we have updated the photo capture guide to ensure the customer understands how to properly upload a passport photo
3. The customer details that were entered by the verifier (broker/banker) are now displayed next to the headshot of the customer for easier reference when verifying their ID
4. We have redesigned the frame where the uploaded ID documents are displayed. The extracted ID information from the ID is now displayed side by side with the ID image to make it easier to compare and verify
5. We have placed clear indicators of whether the face in the ID document matches the face in the headshot
6. We have placed clear indicators of whether the data provided in the order and the data extracted from the ID document matches against our internal match logic and external data source (eg DVS)
7. Manual Verification option allows the verifier to manually verify any ID that was unable to be auto-verified

When will the changes be effective

Changes will apply from Monday 8th November at 8am. The new functionality will be applied to all new VOI's started after this time and any in-progress VOI where the customer has not yet uploaded their ID documents.

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Ordering

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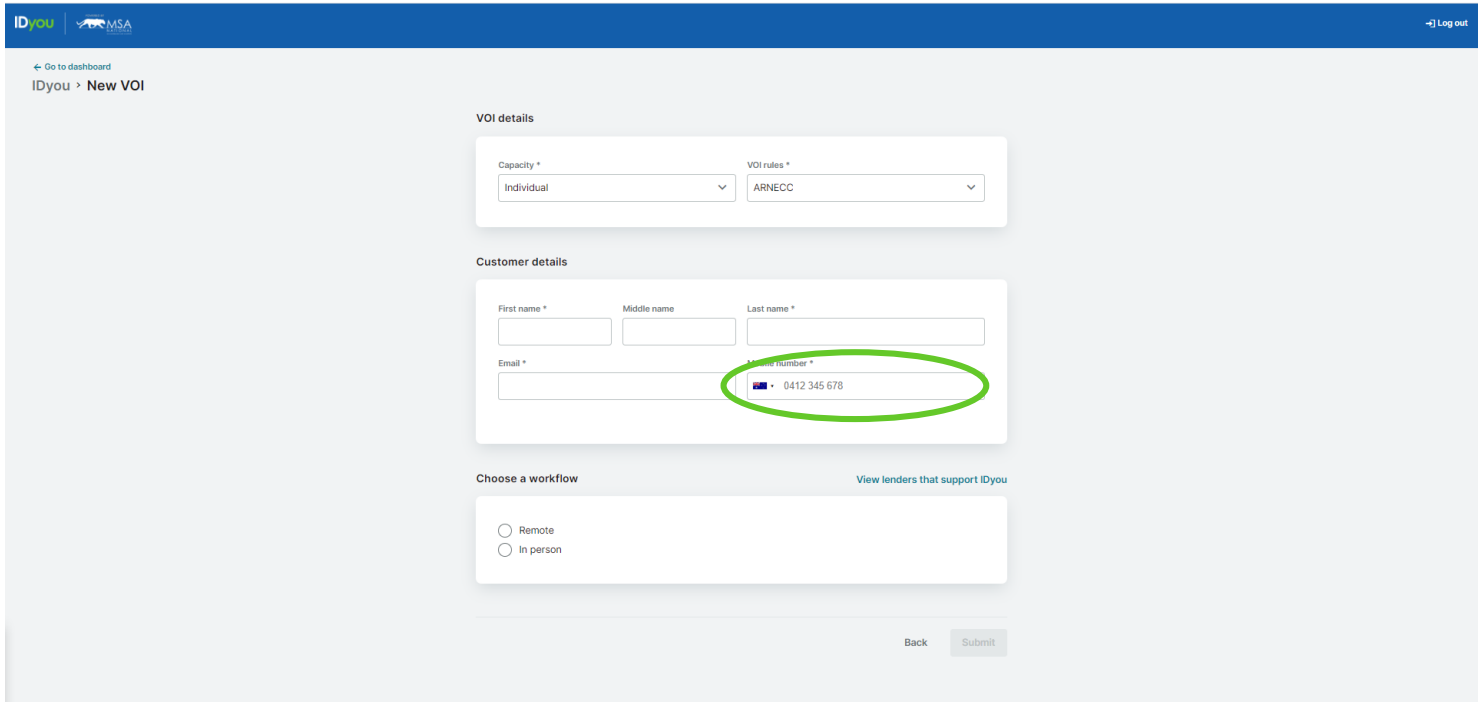
General

Country flag introduced for a simpler and more accurate capture of the customer's mobile number



Identification

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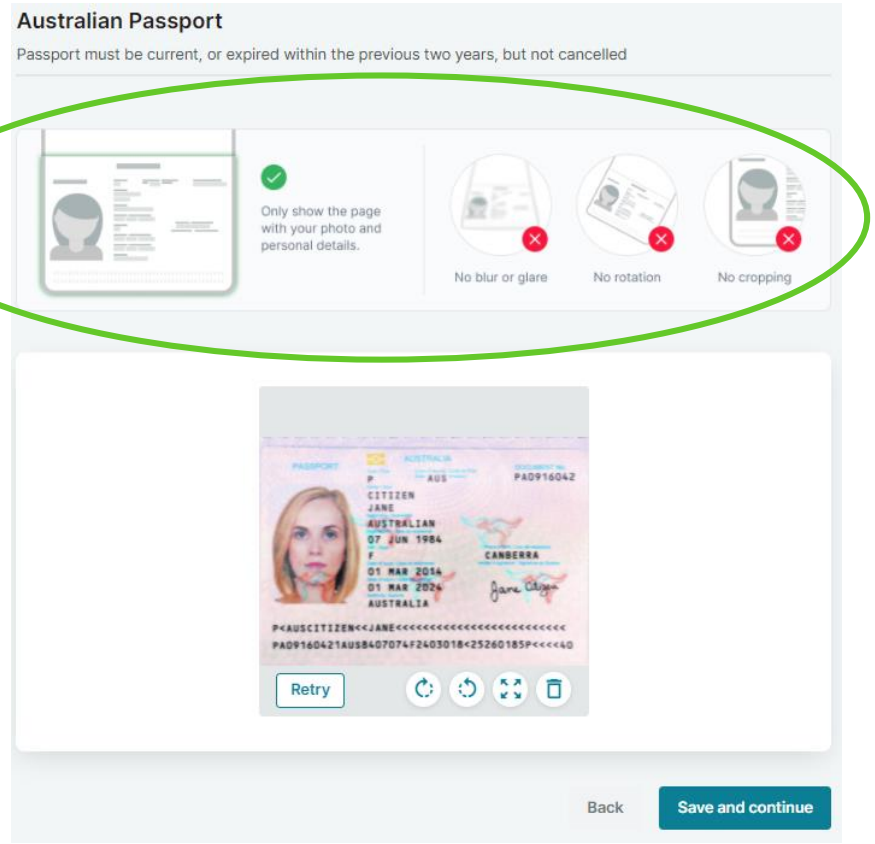
Australian Passport

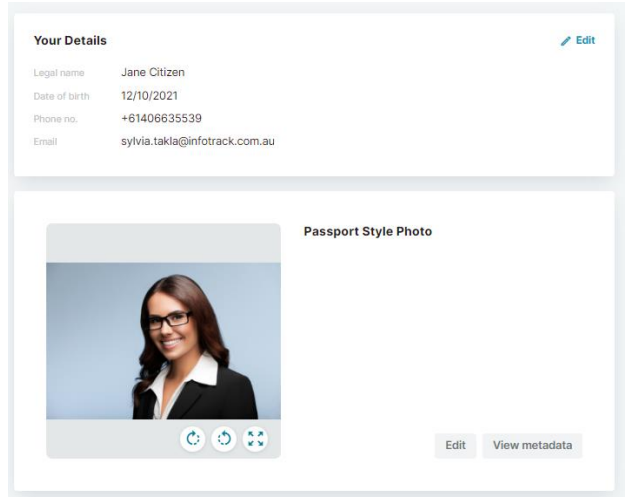
Updated photo capture guide, to ensure the customer understands how to properly upload a passport photo

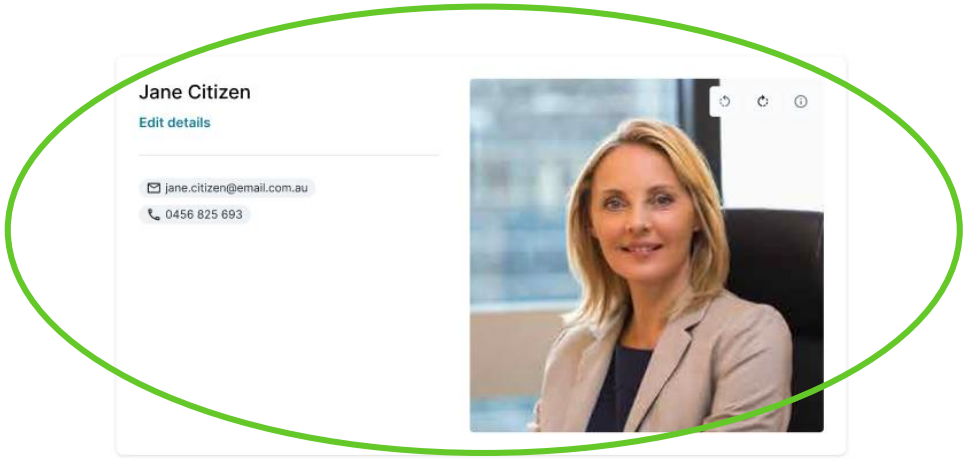


ID Document Review

Client Details and Headshot

We have put the details that you entered when you ordered the VOI next to the head shot that the client provided, for easier reference when verifying other identification.

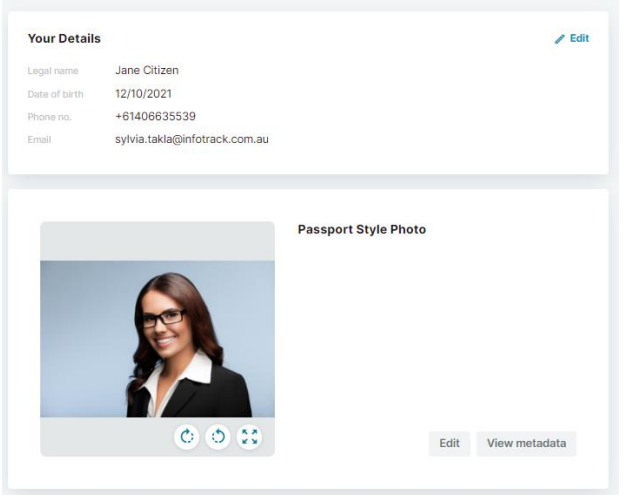


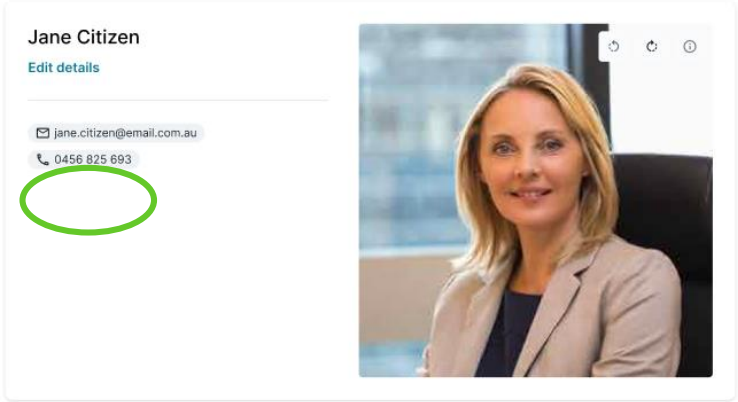


ID Document Review

Removal of DOB as a field

We have removed the display of the Date Of Birth alongside the customer's headshot





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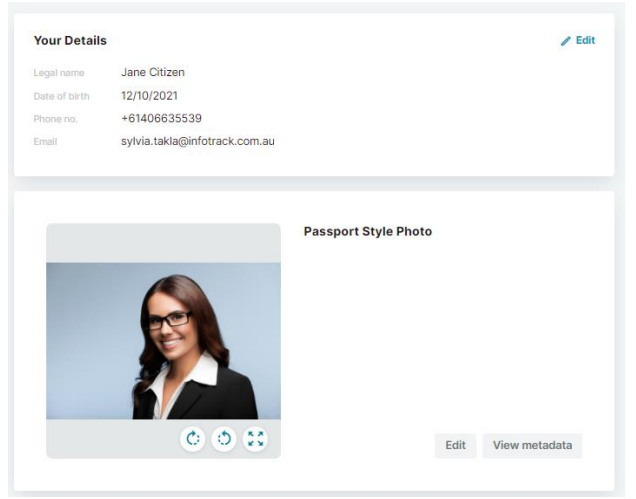

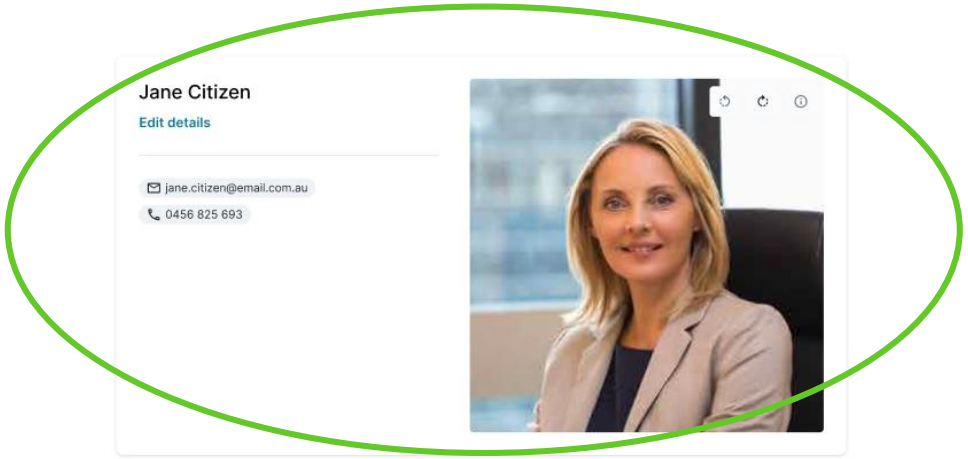

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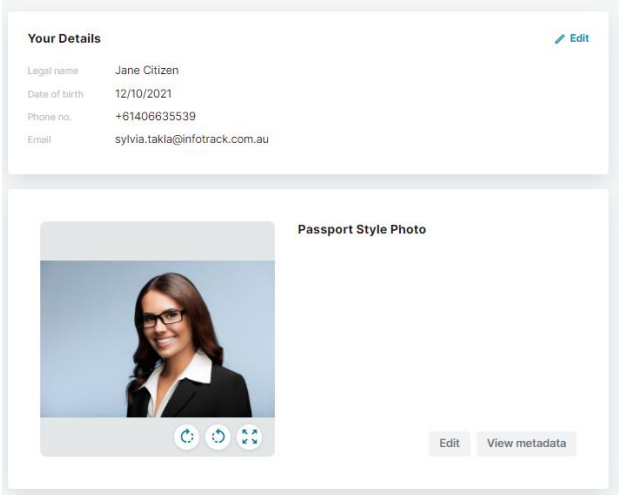
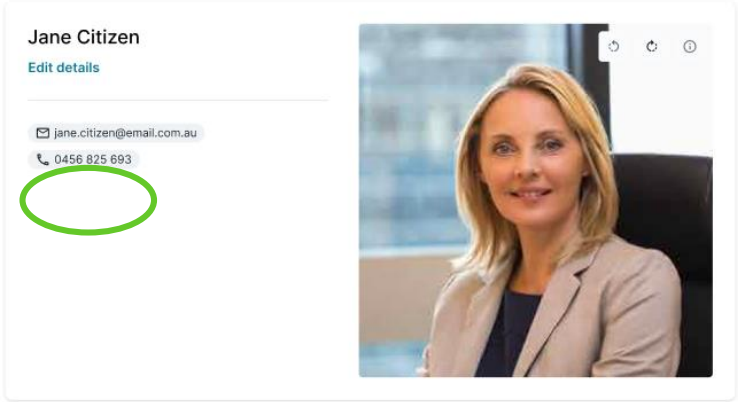




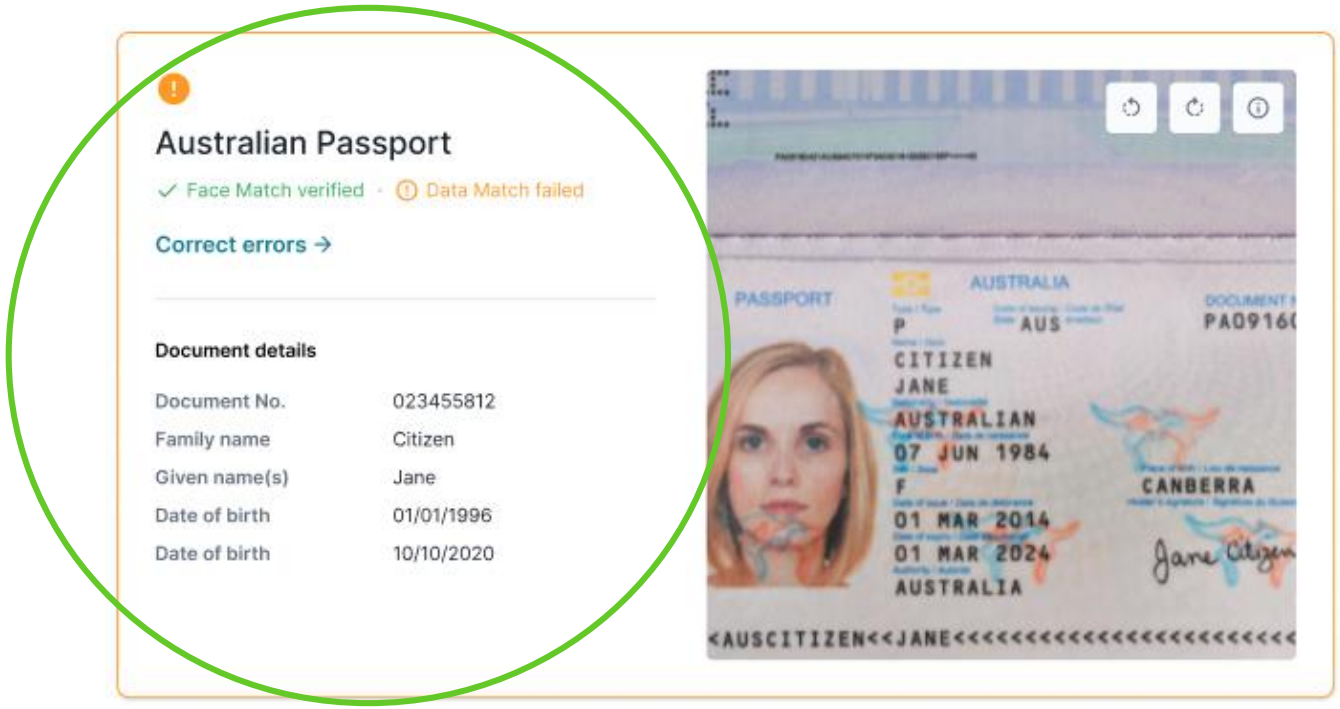
Card Layout

Clear Information Cards

We have redesigned the frames to ensure the image of the ID document and the extracted information sits side by side to make it easier to compare and to verify.

Information:

- Document Name
- InfoCheck results
- Correct Errors Function
- Document Details
- Document Image



ID Document Review

Face Match Indicator

We have now placed a clear indicator of whether the face in the ID document matches the face in the headshot. Green means the faces match; orange means the face did not match.

ID Document Review

Data Match Indicator

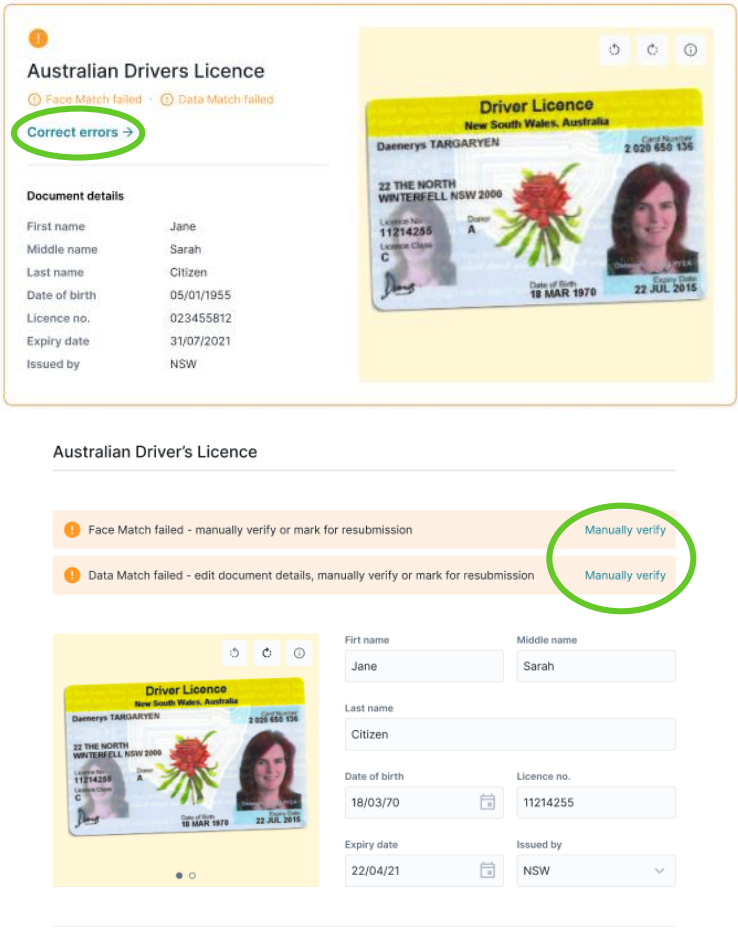
We have now placed a clear indicator of whether the data provided in the order and the data extracted from the ID document matches against our internal match logic and external data sources.

ID Document Review

Manual Verification Options

A new manual verification screen allows you to manually verify:

- Face Match: by selecting manually verify
- Data Match: by selecting manually verify, editing the information, and saving the information



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