Smart-Verify VOI
Frequently Asked Questions

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1. What is Smart-Verify?

Smart-Verify uses facial recognition technology to enable Customers to complete Verification of Identity (VOI) through their mobile phone when applying for a St.George home loan.

The Smart-Verify portal is provided by a third-party provider, OCR Labs. Smart-Verify captures customers data and creates a PDF ID Verification Report detailing the results. Mortgage Operations will use the Smart-Verify portal to access, view and verify the outcome from Smart-Verify ID Verification Reports.

Note: Brokers will be required to enter the customer's mobile number into ApplyOnline at lodgement to utilise the new Smart-Verify VOI process.

2. What are the main customer benefits?

There are several benefits of using the Smart-Verify capability, including:
- Improves time to formal approval through a faster, more reliable, and efficient VOI process
- Makes the identification process more convenient for customers by removing the need for them to visit their broker or a branch to identify themselves and allowing them to do this from the comfort of their home

3. Which customers are eligible to participate in Smart-Verify?

All customers applying for a St.George home loan who are:
- Applying for a single borrower, multiple borrower, or guarantor loan, with up to 7 applicants
- Not relationship managed
- Do not have double barreled names spaces or special characters

Note: All customers must successfully complete VOI. If one customer is eligible for Smart-Verify VOI and the other customers are not, they can complete VOI as per existing VOI processes

4. Which customers are considered suitable to participate in Smart-Verify?

The customer:
- Will need to be in Australia when completing the process
- Should provide a physical and non-expired Australian/Foreign passport or Australian driver licence
- Should have a mobile phone with a front and back camera as well as video capturing capability
- Is comfortable using a mobile phone to take photos and video selfies
- Should not be impacted by certain scenarios that may impact the success of the results of Smart-Verify. For example, individuals living with:
  - Physical impairments e.g. vision
  - Motor skill disorders e.g. delays in arm co-ordination
  - Neurological conditions e.g. prone to seizures
  - Significant changes to physical appearance, compared to the photo in their ID document

If the customer does not meet the above criteria then they are not suitable for the Smart-Verify process. Brokers must advise this in their application submission notes on ApplyOnline and VOI will need to be completed through existing VOI processes.

5. How will customers be invited to participate in Smart-Verify?

Customers will be provided the opportunity to complete VOI through the Smart-Verify process by their Broker.

1. Brokers will need to confirm in their lodgement notes whether the customer would like to proceed with the Smart-Verify VOI process.

2. If the customer is not eligible or suitable for Smart-Verify VOI, then a note must be made in the broker's application submission notes. (Refer to question 8 if the customer wishes to opt out of Smart-Verify).

3. Brokers will receive an email from Mortgage Operations containing the details required to complete the process such as the St.George Loan Application number, these details must be forwarded to the customer.

4. Brokers will also be required to issue the customer a copy of the Customer Fact Sheet that is accessed via Broker Hub.

5. Mortgage Operations will send an SMS to the customer containing the link to participate in the Smart-Verify process and brokers will be notified of the outcome.

6. How long do customers have to complete the Smart-Verify process?

Customers have 90 hours to complete the Smart-Verify process from the time they receive the SMS. A follow-up SMS can be sent to Customers should they still wish to take the opportunity to complete VOI using Smart-Verify. This can be requested by sending an email with the St.George Loan Application number in the subject line to nswbms@stgeorge.com.au.

Note: Only 2 SMS attempts can be made and after the second attempt, VOI will need to be completed through existing VOI processes.

7. What are customers expected to do once they opt into Smart-Verify?

Customers will be required to enter their first name, St.George Loan Application number, acknowledge they have received the Privacy Notice and provide consent for us to collect, use and disclose their sensitive information. They will then be prompted to select the identity document they wish to use during the process (i.e. an Australian driver licence or Australian/Foreign passport), photograph the document, review the data captured and confirm it is accurate, amending incorrect details. Finally, they will be asked to take a video selfie. Once complete they will receive confirmation that their identity has been successfully captured.

8. How can customers opt out of Smart-Verify?

Should the customer wish to opt out, they will not proceed with the Smart-Verify VOI process, and brokers will need to complete VOI through an existing process by emailing the VOI documentation through to nswbms@stgeorge.com.au.

9. Does Smart-Verify VOI replace the KYC (New to Bank customers) requirement?

Smart-Verify VOI does not replace the KYC requirement. For new to bank customers, you will still be required to send through ID for each customer and the customer(s) will still need to open an online *Complete Freedom* Account.

10. Can customers use a soft copy of their Australian driver licence or Australian/Foreign passport to verify their identity during the Smart-Verify process?

Customers will be required to use a physical copy of their licence or passport. If this is unavailable, they will need to complete VOI using an existing process.

11. Can customers use a Digital driver licence to verify their identity during the Smart-Verify process?

Digital driver licences are not an accepted form of ID for the Smart-Verify identification process. Customers must use a physical copy of their licence.

12. What happens if customers experience an issue during the Smart-Verify process?

If a customer experiences an issue during the Smart-Verify process, brokers will need to complete VOI through an existing process and email the VOI documentation through to nswbms@stgeorge.com.au.

13. How long do we retain customers' Smart-Verify data?

Once customers have completed the Smart-Verify process, we will retain the Smart-Verify data for a period of 20 days before being automatically purged from the portal.

Ask at any branch.

Call us on 13 33 30, 8.00am to 8.00pm Monday to Friday (AEST).

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