



Electronic ID Process User Guide

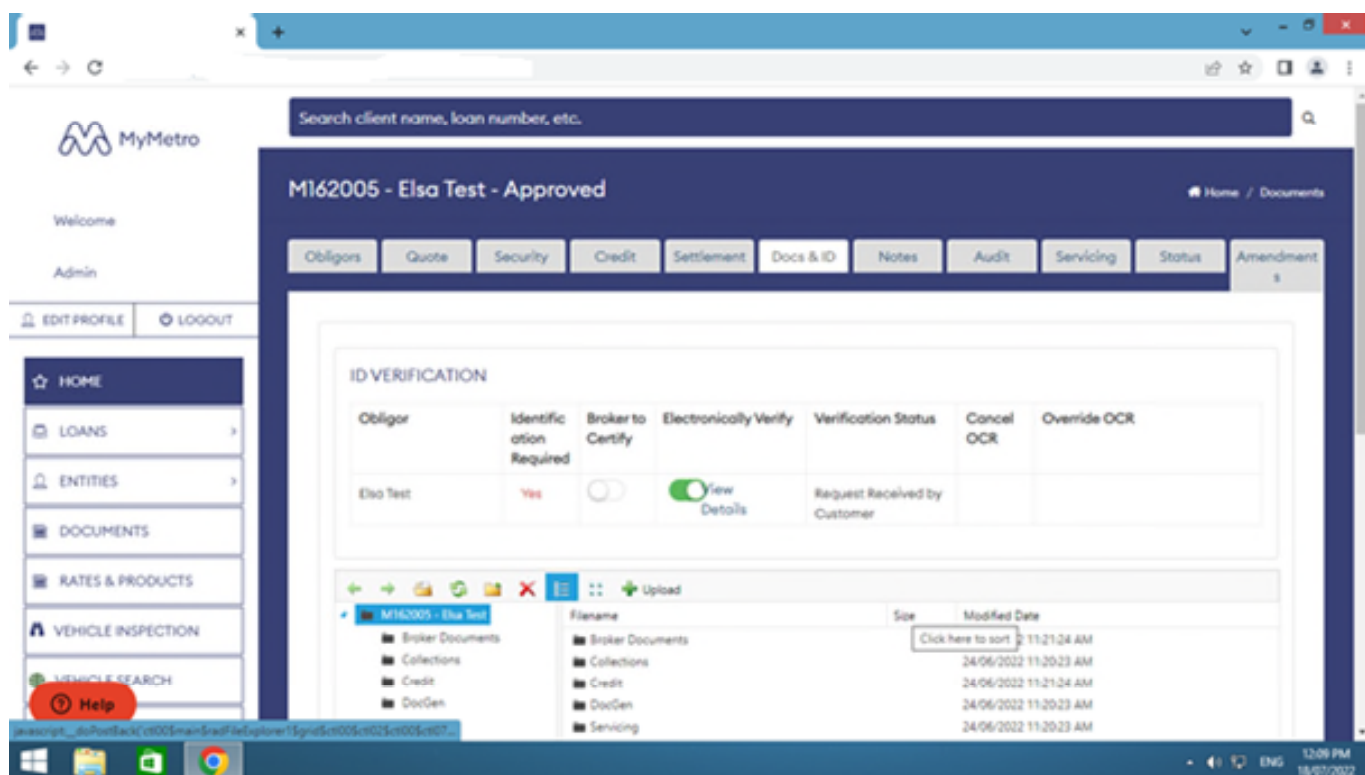
Metro is pleased to announce that we have improved our CIP (Certified Identification Process). In addition to the existing option of brokers certifying client's identification, there is now an alternative option on our system to identify your customers via electronic identification.

This option will be available to all new borrowers, guarantors, trust appointers, trust settlors (if settlement sum is greater than \$10,000), company directors and shareholders (25% of greater holding), plus a range of existing customers.

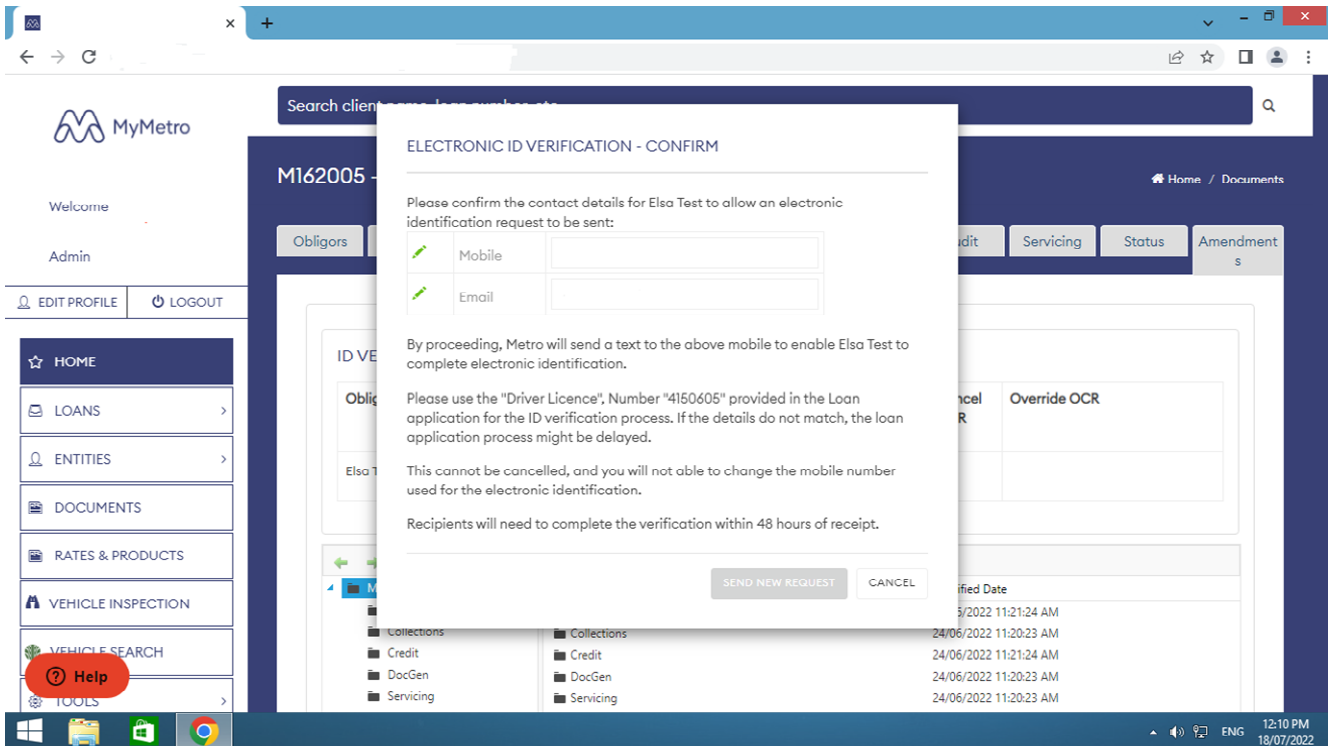
Please note these will only be two options available to AML your client unless special consideration is requested for an alternative method.

How it Works

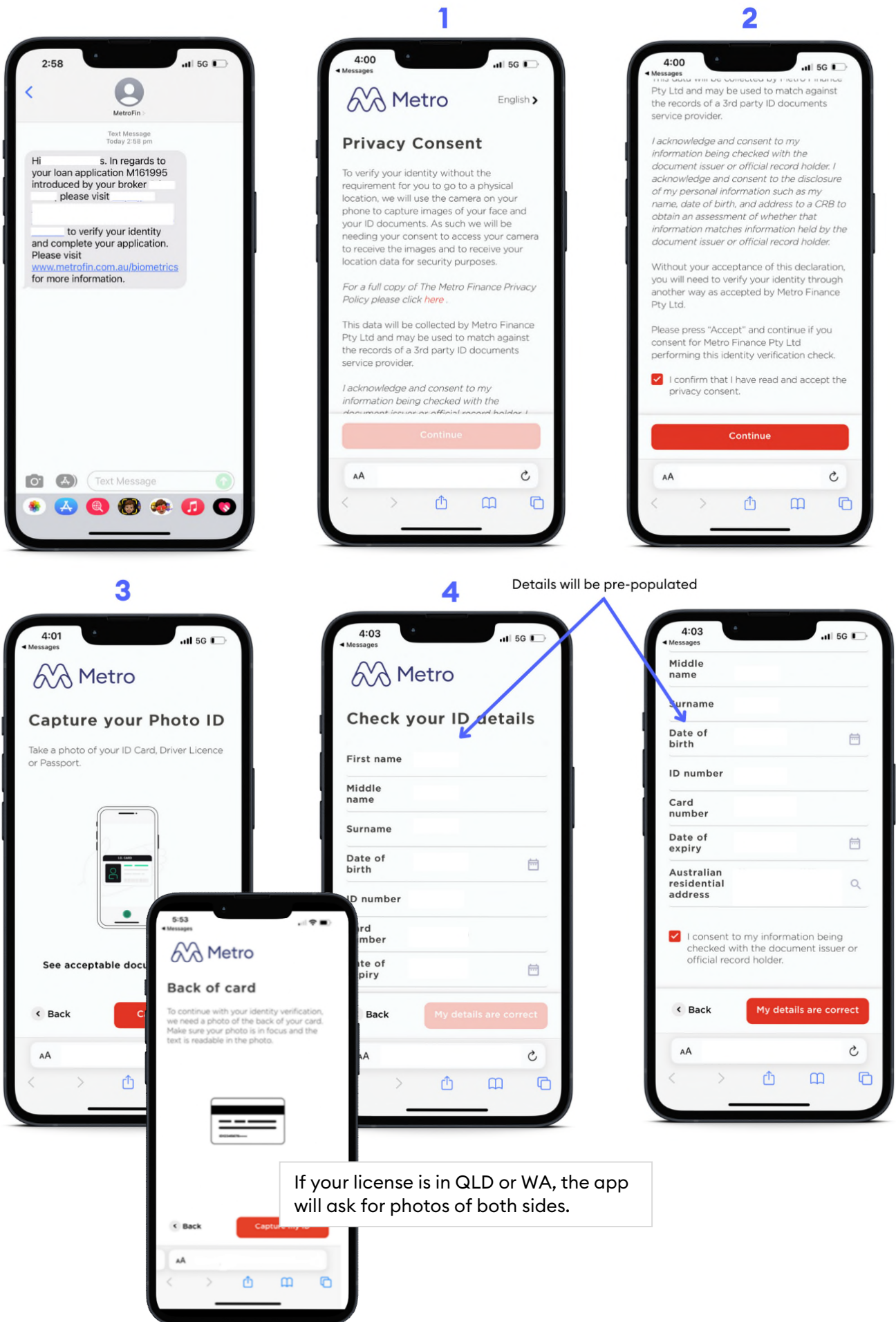
The Docs tab has been renamed as **Docs & ID**. All approved loans will display the ID verification block in the Docs/Verification tab. Brokers can select '**Electronically Verify**' or '**Broker to Certify**'. This can only be done once the loan is in the APPROVED status.



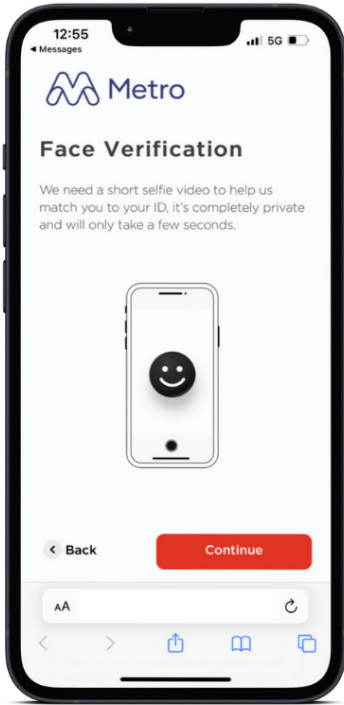
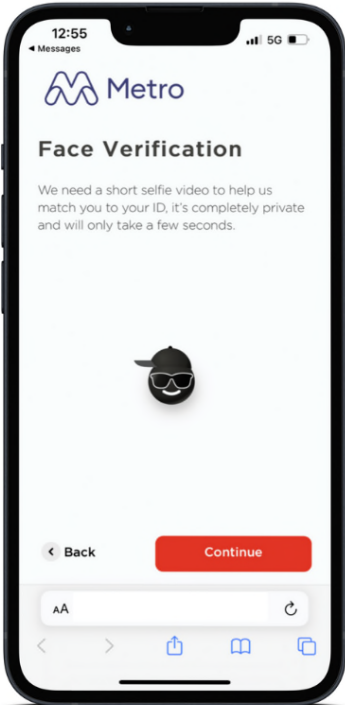
When **Electronically Verify** is selected for an individual the below screen will appear to confirm/edit mobile number or email address. On clicking **Proceed**, a SMS is received by the customer to complete the verification process by uploading Driver's Licence or Passport and capturing the photo of the customer.



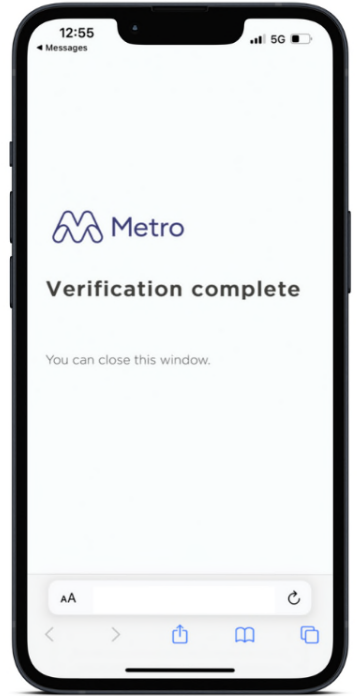
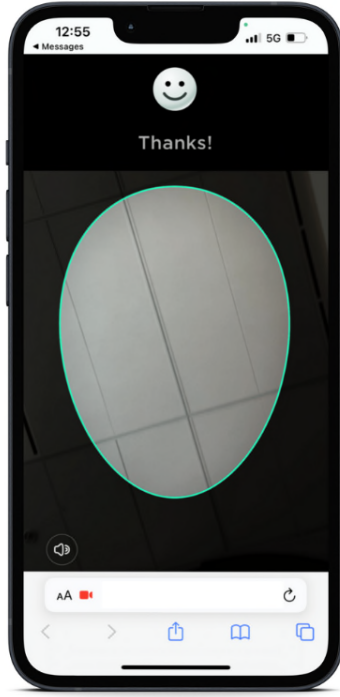
This is what the customer sees:



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Once either the 'Broker to Certify' box is ticked or the 'Electronic Verify' box is ticked, documents can then be generated as per normal.

Once the electronic verified method has been processed, the verification status box will change to "Verified". Note that the Electronic Verification will be disabled after resending the SMS **three** times. It will also be disabled if the customer opens the link but doesn't complete it correctly after **two** attempts.

If the Electronic Verification is disabled, the broker can revert to the 'Broker to Certify'. Broker certification will follow the current procedure where the broker needs to sight the borrower and their identity document in person and certify that it is a true copy.

If that option is not possible and the only alternative is to re-send the Electronic Verification, please contact either broker.support@metrofin.com.au or your BDM. Brokers will receive an email to notify them of the failed ID verification in which will also be reflected in the Metro System.

Customer Tips

- When taking a photo of Driver's License make sure it is in good lighting and has no shadows
- Do not hold the license in palm of hand for the photo – place it on a surface with a different colour to the license and take photo then.
- Make sure the entire license is showing in the photo
- When the customer is taking a photo of themselves, do so with no headwear on i.e. Take off hats, and glasses if wearing them.