

# Guide to Identity Verification

Effective 1 July 2025

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, MyState Bank is legally required to verify a customer's identity before providing any products or services. For MyState Bank loan applications, this verification must be completed **prior to the commencement of assessment**.

To ensure a smooth and efficient process, MyState Bank mandates the use of **electronic identification (ID) checks** through **NextGenID**, which is fully integrated with ApplyOnline. Resources and guidance on using NextGenID can be found on our broker site.

## To successfully complete the electronic ID verification, please follow the steps below:

- » Customers must provide the following identification documents:
  - » A valid passport or driver's licence;
  - » Additional Category B–D documents if required to verify the following details;
- » All ID documents must clearly display:
  - » The customer's full legal name, including any middle names;
  - » Their date of birth;
  - » Their current residential address.
- » ID must be current at the time of settlement.
  - » *Note:* An Australian passport may be accepted if it expired within the last 2 years.
- » All personal details must be entered exactly as shown on the ID documents.
  - » Any discrepancies or inaccuracies will result in a failed verification.

## Frequently Asked Questions – Electronic ID Verification

### 1. What happens if the electronic ID check fails?

MyState will first confirm that all identification details have been entered correctly. If everything appears accurate, we will send the customer(s) a link to complete identity verification via **MyState Digital ID**.

### 2. What if MyState Digital ID also fails?

We will attempt to resend the Digital ID link. If the customer initially used a driver's licence, the issue is often related to poor photo quality. In this case, we recommend a second attempt using the same licence and/or a different document, such as a **passport**, which typically increases the likelihood of success. If multiple attempts are unsuccessful, we will contact the broker to arrange an alternative verification method (e.g. **IDYou** – see FAQ 4).

### 3. What can cause a Digital ID verification to fail?

Common reasons include:

- » Expired or poorly visible ID;
- » Name mismatch between ID and application;
- » Incomplete or inconsistent residential address;
- » Use of temporary or unsupported documents;
- » Low-quality ID photos (Tip: Place the ID on a white surface and avoid using flash).

### 4. What if my customer doesn't have a Category A ID (e.g. passport or driver's licence)?

If a Category A document isn't available, a completed **IDYou** verification can be used as an alternative form of ID verification.

When using **IDYou**, please follow these two steps:

#### 1. Send the customer an IDYou verification link.

If you don't already have an IDYou account, you can request one by emailing [IDyouSupport@msanational.com.au](mailto:IDyouSupport@msanational.com.au) or signing up at <https://www.idyouapp.com.au/signup.html>.

Make sure to attach the completed IDYou report with your loan submission.

#### 2. Bypass NextGenID in ApplyOnline to submit the application:

- » Click '**Get Started**' on the NextGenID tile
- » Then click '**Cancel**' on the same tile.

This will satisfy ApplyOnline's system logic and allow you to submit the application without completing NextGenID.

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## Accepted ID documents

The document(s) provided must identify the applicant's full legal name (including any middle names), date of birth and current residential address.

### Documents accepted include;

#### NextGenID;

- 1 document from the Category A\* list, or

#### If no Cat A document, IDYou requires;

- Both:
  - (i) 1 document from the Category B list; and
  - (ii) 1 document from the Category C list; or
- Both:
  - (iii) 1 document from the Category D list; and
  - (iv) 1 document from either the Category B or C list.

### Category A Documents

- » Front and back of current non-digital drivers licence or permit issued by an Australian State or Territory authority;
- » A card issued by an Australian State or Territory for the purpose of proving the person's age, which contains a photograph of the person in whose name the document is issued and full name;
- » \*A current passport issued by the Australian government (or one that has expired within the last 2 years);
- » \*A current passport or similar document issued for the purpose of international travel, that:
  - » Contains a photograph and the signature of the person whose name the document is issued;
  - » Is issued by a foreign government, the United Nations or an agency of the United States;
  - » If it is written in a language that is not understood by the person carrying out the verification, it must be accompanied by a documented translation to English prepared by an accredited National Accreditation Authority for Translators and Interpreters (NAATI) translator; and

*\* Category C or D documents displaying customer's name and Australian residential address are required in addition to*

### Category B Documents

- » Birth certificate or birth extract issued by a Foreign Government Organisation, Australian State or Territory;
- » A pension card issued by Centrelink that entitles the person in whose name the card is issued, to financial benefits (must be signed by the card holder to be acceptable ID);
- » An electoral enrolment card or other evidence of enrolment not more than two years old;
- » A current Medicare card, Department of Veteran's Affairs entitlement card or any other current entitlement card issued by the Commonwealth Government;
- » A document held by MyState conferring an interest by way of security over property of the customer;
- » Records relating to a mortgage or other instrument of security granted to the customer by a Financial Institution other than us;
- » Records held under law relating to land titles;
- » A Reference by appropriate person for individuals who are unable, due to Aboriginal and/or Torres Strait Islander heritage, to provide documentation.

### Category C Documents

- » A notice issued to an individual by an Australian or Foreign Government, or Australian State or Territory Government, within the last 12 months;
- » A notice of assessment issued to an individual by the Australian Taxation Office within the last 12 months;
- » A notice that was issued to an individual by a local government body (foreign or domestic) or utilities (foreign or domestic) provider within the preceding three months.

### Category D Documents

- » A current photo Firearms Licence issued by an Australian State or Commonwealth Authority;
- » A current Security Industry or Commercial Agents and Private Inquiry Agents operator licence issued by an Australian State or Commonwealth Authority;
- » A current photo identity card for an Australian Police Force Officer or Australian Defence Force Member;
- » A current consular photo identity card issued by the Australian Department of Foreign Affairs and Trade; and
- » Other documents verifying a customer's identity may be considered if MyState determine that those documents are reliable and independent.

### Change of name

If any of the documents are in a previous name, the customer must provide an additional document that shows how their name was changed, issued and recorded by an Australian State or Territory (for example a Certificate of Marriage recorded by the registry of Births, Deaths and Marriages).