NextGenID – FAQs

Got a question? We are here to answer, if you do not see your question here, drop our Customer Success Team a line at training@nextgen.net

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Is there a fee to request NextGenID for my client?

The service is free for you to use where the lender has enabled it in ApplyOnline. As such it is not available for all lenders in broker/lodgement centres.

How do I verify my applicant's identity?

The service is available via *ApplyOnline*, on the 'Applicants' tab and the 'Financials' tab. A request may be made per person **before** the application is submitted.

If there is more than one applicant, can they both have the same mobile number where the NextGenID request is sent?

Yes, an SMS will be sent to the same mobile number for each applicant. Each SMS will contain the applicant's name and they can click on the included hyperlink to complete their respective NextGenID request.

What will the applicants see when they verify their identity? Is it complex?

Verification starts by clicking a link received in an SMS to the applicant's mobile device. It is easy to complete, and we recommend they gather their identification documents prior to starting verification.

Will the link in the SMS expire?

The link in the SMS sent to the applicant will expire after 5 days. If they did not complete verification before the link expires, you will need to cancel the existing request and send a new one

How long does it take to complete the verification steps?

The process is quick. It can take anywhere from one to several minutes to complete the verification steps, depending on the number of documents captured and edited if needed.

What happens if the applicant exits NextGenID app before completing verification, can it be started again?

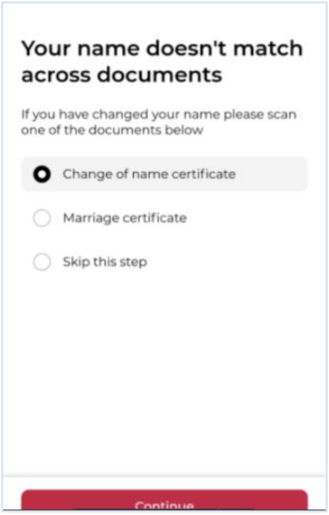
Yes, the link in the SMS may be used several times to open and complete verification provided it is not more than 5 days since the SMS was first received. You can back out and restart anytime.

The customer has made a mistake and picked the wrong document, can they change the selection of documents?

Yes, hit the 'Back' button shown at the bottom left of the app. It will start back at the beginning.

What happens when the customer's IDs do not match?

If the names on two different documents do not match, the customer will be presented with a message:



However, they can select to skip this step. If a document is not captured correctly, then the customer will be stopped from proceeding.

How do I know if my applicants have completed their ID verification?

Status updates will appear in the ID section for each applicant via the 'Applicants' tab /'Financials' tab in *ApplyOnline*. Updates are also shown on the Activity tab within the *ApplyOnline* application.
You should be conscious of the fact if it's come back as completed passed, meaning no further action is required, or completed flagged, where you should take some additional measures to identify your customer before you send that application through for assessment.

Where can I view the completed VOI report?

This report is sent to the lender upon submission along with other supporting documents as part of the lender checklist and it is not viewable by the originator.

My report has returned as completed flagged, what could be the reason?

In some cases, the analysis of the ID documents versus the FaceTime selfie and also the DVS check that is also performed on the ID data, do not match, resulting the request to come back as flagged. Once flagged, refer to the condition card in the document checklist and complete the steps via manual verification.

Can I submit the application while the NextgenID status is still pending?

No, NextGenID must be completed before an application can be submitted. If the process is still pending, the request must be cancelled, and the identification process must be completed manually in order to submit the application.

Can NextGenID be retriggered after lodgement?

No, once the process has been completed, it cannot be re-triggered as the application is locked post submission.

Can I delete or update the ID information captured in the Applicants tab once NextGenID is returned with Completed status?

No. An application identification section cannot be amended or deleted as it will be greyed out upon completion.

Can I delete or update the ID Verification Report in the Documents tab?

The ID Verification Report cannot be deleted or updated once it is generated in the 'Documents' tab.

Will the NextGenID status and report be copied across, if an application is cloned?

Cloning applications with completed NextGenID will copy across data entered in the ID document section. The details are not locked and can be updated. Cloning does not bring over NextGenID statuses or the report. When a broker executes NextGenID again, if the ID details used are different, it will add them, or override entered details if they were for the same document type.