

Helping your customers successfully complete IDVerse verification on the first attempt.

This guide is designed to help brokers support their customers in completing Digital Verification of Identity (DVOI) successfully using IDVerse. Following these simple tips will reduce failures and avoid application delays.

Acceptable Identification Documents (IDVerse)

Primary Documents

Your customer, must provide at least one primary document, which can include:

- Australian Passport (physical copy only; digital passports are not accepted)
- Australian Driver's Licence (physical copy from any state; digital licences are not accepted)
- Foreign Passport
- Australian Birth Certificate
- ImmiCard

These documents serve as the main proof of identity and must match the personal details exactly as they appear in the originals. If names differs across documents, your customer must provide linking documents such as a marriage certificate or change of name certificate to ensure consistency.

Secondary Documents

In addition to a primary document, you customer will need at least one secondary document. Acceptable secondary documents include:

- Medicare Card
- Health Care Card
- Australian Citizenship
- Australian Citizenship Certificate

Ensure all captured document details exactly match the customer's original documents. Remove any obstructing items when capturing the facial recognition image.

The verification process takes approximately 10 minutes and must be completed in one session (it cannot be paused).

Granite - Digital Verification of Identity (DVOI) Guide



To reduce the likelihood of a failed verification:

- Capture document and facial images in good, even lighting. Dim or high-contrast lighting may prevent the system from detecting key details.
- Ensure the customer's face is clearly visible (remove face coverings or bandages; glasses and beards are acceptable).
- Confirm all captured document details match the originals exactly before submitting.
- **Important: Carefully review all details on the Confirmed Details screen before submitting.** Your client's identification information must exactly match the details held by the relevant government data sources. Even minor discrepancies, such as spelling errors or missing middle names can trigger a 'Document Verification Failed'. Take a moment to verify the information before submission can help avoid delays and unnecessary verification issues.

Common errors include:

- Variations in name (e.g. "Matt" vs "Matthew")
- The number "0" incorrectly recognised as the letter "O"
- Where names differ across documents, provide linking documentation (e.g. marriage certificate or change of name certificate).

Granite - Digital Verification of Identity (DVOI) Guide

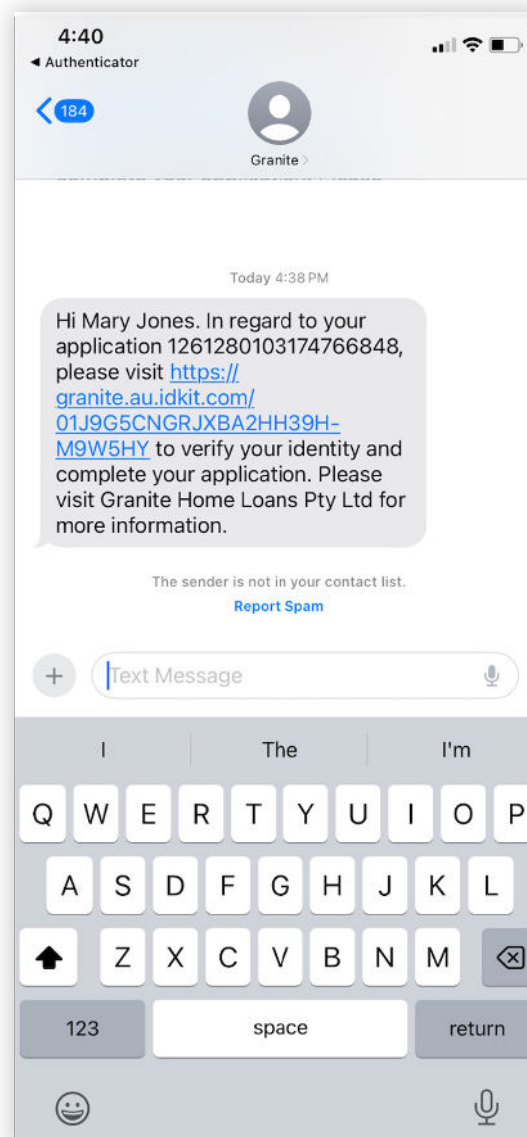


Important: SMS Verification Links

Only the most recent SMS link will work. If multiple verification messages are sent, any earlier links will expire and cannot be used.

The SMS for the DVOI will have Granite as the sender. Please ask your customer to click on the link to complete the DVOI.

Broker tip: Always ask the customer to use the latest SMS received.



Need help? Use Live Chat

If you need assistance while using Simpology V2 (Loanapp 2.0), access Live Chat at any time. Support is available for common issues, including not receiving the SMS, the SMS link not working, or the IDVerse report not attaching in Loanapp.

Verification Failed

If "Document Verification Failed" appears in Granite Simpology V2, proceed with submitting the application. Our Credit Assessment team will review the file and advise if any additional information or documentation is required to complete the assessment.

Common reasons why document verification might fail include:

- Blurry, reflective, or poorly lit ID images submitted.
- Customer uses an expired SMS link.
- The selfie does not match the supplied ID.
- The identification process is not completed or is interrupted.
- ID document data is not accurate.

Best Practice Tips for Brokers

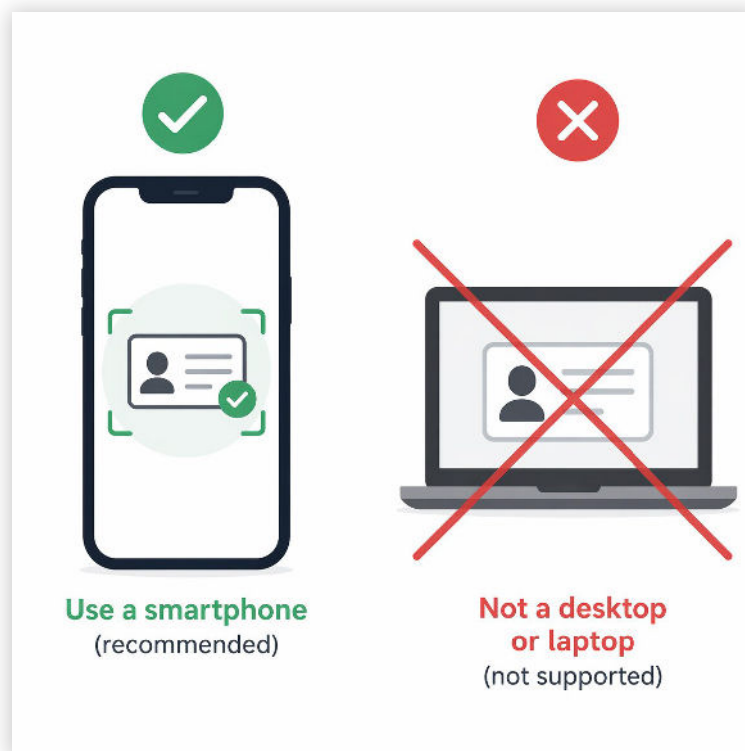
- Encourage customers to complete DVOI immediately after receiving the SMS.
- Remind them to use only the latest SMS link.
- Suggest completing in a well-lit environment.
- Recommend retrying carefully once if needed.
- Remind the customer to check the ID data when requested.

Granite - Digital Verification of Identity (DVOI) Guide

Before Your Customer Starts

Ask your customer to:

- Use a smartphone (not a desktop or laptop).
- Ensure their camera lens is clean.
- Have their physical ID ready (not a photocopy or screenshot).
- Be in a well-lit, quiet environment.
- Be prepared to check the ID data when requested.



Taking Clear ID Photos

Avoid Glare and Reflection

Glare occurs when light reflects off the surface of IDs (such as driver's licence), making them unreadable.

Tips:

- Tilt the ID slightly to reduce reflections.
- Turn off camera flash.
- Avoid strong overhead lighting directly above the ID.



Avoid Glare and Reflection



Too much glare
Details are hard to read





Good – no glare
Details are clear and easy to read





What causes glare?

- Overhead lighting
- Direct light on the card
- Using camera flash



Tips to avoid glare

- Tilt the card slightly
- Move away from direct light
- Turn off the camera flash



A clear photo helps us verify faster.
Please take a moment to get it right.



Granite - Digital Verification of Identity (DVOI) Guide

Use Good Lighting (Not Too Dark or Too Bright)

Poor lighting can obscure details or create shadows.

Tips:

- Use natural light where possible.
- Face the light source (e.g. window in front).
- Avoid bright light behind the ID.



Use Good Lighting (Not Too Dark or Too Bright)



Too Dark

Details are hard to see



Too little light makes details difficult to read.



Just Right

Details are clear and easy to read



Use natural light where possible. Face the light (not with your back to it).



Too Bright / Backlit

Causes shadows and washed-out details



Avoid strong light behind the ID. It can wash out the image.



Tip for best results

Use indirect natural light in a well-lit room.
Avoid direct sunlight, low light or strong backlighting.



Granite - Digital Verification of Identity (DVOI) Guide

Avoid Washed-Out Details

Too much light or flash can make important details unreadable.

Tips:

- Turn off flash.
- Hold the phone at a reasonable distance.
- Ensure all text and features are clearly visible.



Avoid Washed-Out Details

Too much light or flash can wash out text, holograms and security features.



Too Bright / Washed Out
Details are hard to read



 Using flash or too much light can wash out important details.



Just Right
Details are clear and easy to read

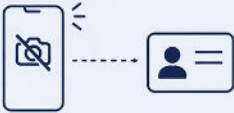


 Use natural light, turn off the flash and hold the phone at a reasonable distance.



Tips for best results

- Turn off the camera flash
- Avoid strong direct light
- Hold your phone at a comfortable distance
- Make sure all details are clear and readable



Granite - Digital Verification of Identity (DVOI) Guide

Keep Images Clear and Complete

Tips:

- Hold the phone steady.
- Capture the full ID within the frame.
- Do not cover any part of the ID.
- Ensure the image is sharp before submitting.



Keep Images Clear and Complete

A clear, complete image helps us verify your ID quickly.



Not Ideal



Ideal



✗ Blurry

Make sure the image is in focus and easy to read.



✓ Clear

Image is sharp and all details are easy to read.



✗ Cropped

Capture the entire ID. All four edges must be visible.



✓ Complete

The whole ID is captured with all four edges visible.



✗ Obstructed

Avoid fingers or objects covering any part of the ID.



✓ Unobstructed

No fingers or objects cover any important information.



Quick tips



Hold your phone steady.



Ensure good lighting.



Place the ID on a plain background.



Check the image before you submit.

Granite - Digital Verification of Identity (DVOI) Guide



ID Data Verification (Self Check)

To successfully complete the verification:

- Check your ID details are correct.



Check your ID details

A screenshot of a mobile application form titled "Check your ID details". The form contains several input fields with placeholder text: "First Name*", "Middle Name", "Last Name*", "Date Of Birth*", "Expiry Date*", "ID Number*", "Card Number*", and "Residential Address*". The "Date Of Birth*" and "Expiry Date*" fields have calendar icons to the right. At the bottom of the form, there are two buttons: a "Back" button with a left arrow and a "Continue" button.

Granite - Digital Verification of Identity (DVOI) Guide



Face Verification (Selfie Check)

To successfully complete the verification:

- Look directly at the camera.
- Remove hats, sunglasses or face coverings.
- Ensure your face is well lit and centered.
- Follow on-screen prompts carefully.



Face Verification (Selfie Check)

Follow these simple tips to complete your selfie check successfully.

DO 

**Look directly at the camera**

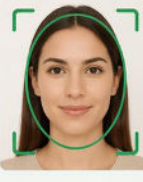
 Face forward and make eye contact.

**Remove hats, sunglasses or face coverings**

 Your whole face should be visible.

**Ensure your face is well lit**

 Use good lighting so your face is clear.

**Keep your face within the frame**

 Center your face and follow the on-screen guide.

DON'T 

**Don't look away from the camera**

Always look directly at the camera.

**Don't wear hats, sunglasses or face coverings**

These can prevent verification.

**Don't use poor or back lighting**

Avoid shadows or bright light behind you.

**Don't get too close or too far**

Keep an appropriate distance from the camera.

**Don't have others in the frame**

You should be the only person in view.

**Tip** Follow the on-screen instructions carefully and stay still while we verify you. This helps us confirm it's really you. 

Contact information:

Email: info@granitehomeloans.com.au

Phone: 1300 232 999 (Option 3)