

AMLHub is pleased to announce that we are enabling an electronic verification (EIV) product for streamlining the onboarding process when meeting a client face to face.

1 What is the tool?

The 'Face to Face EIV' product allows you to electronically verify a driver licence and/or a proof of address by cross referencing against government and other relevant databases. This removes the need to obtain certain documents and photos via the App.

Clients will present either their Passport or a Driver Licence to an agent. The following options are now available.

Driver Licence (and full EIV): Reduce your document capture to just a photo of the **front of the Driver Licence** and then run both the Driver Licence and the address EIV checks.

Driver Licence (and EIV address): As per normal procedures please capture **front and back of Driver Licence** plus front and back of bank card showing customers name and signature, and then run the clients' address through EIV.

Passport (and EIV Address): Capture a **photo of the Passport** and then run the clients' address through EIV.

2 Who does the EIV check and how?

Who: The Compliance Officer and anyone approved to run checks.

How: Under the 'eChecks' tab for individuals is a Face to Face EIV 'New Check' button. After selecting the Face to Face EIV check you will have the option to run either the Driver Licence or address check, or a combination of both. The system assumes you will run both – please click on the Driver Licence or proof of address button to disable that check if not needed.

For the Driver Licence check – carefully enter the Driver Licence number and version number and run the check.

For the address check – the address check utilises the address from the initial data entry input. If you cannot find a customer's address from the dropdown menu when loading their details then these EIV tests will not be able to be run, this will mean that agents will have to run a manual verification by obtaining a photo of the utility bill or equivalent.

Result: The check will return as a 'PASS' or 'FAIL' for both the address and/or Driver Licence.

3 Dealing with a 'FAIL' check:
Driver Licence failure: The Driver Licence could have expired, or it might be a fake Driver Licence. If it fails, it is because the name and DOB do not match with those held in the database or you could have incorrectly entered the customers details. After checking you have entered the customers details correctly, if the check still fails, the Compliance Officer must gather another form of identification to complete CDD manually.

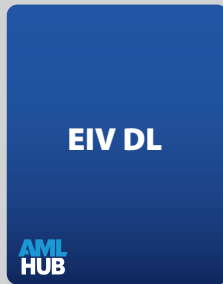
Proof of Address failure: You can request documentary evidence from your customer OR you can send a letter to their address which contains a code, once this letter is received by the customer, they can then confirm the code to you.

- 4 Cost of Face to Face EIV**
 Driver Licence OR Address check: **\$3.50**
 Both Driver Licence AND Address checks: **\$5.00**

Identification: Name and DOB



OR



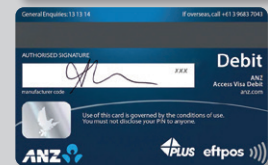
\$3.50 OR \$5.00*



License no. AB123456
NEW ZEALAND DRIVER LICENCE
 C/E DRIVING ENTITLEMENT REGISTRATION

CLASS/ENCO	ISSUED	EXPIRES
1	16-05-1999	02-11-2024
2	13-03-1999	02-11-2024
3	12-01-2010	02-11-2024
4	14-07-2009	02-11-2024
5	12-01-2016	02-11-2024
6	02-11-2014	02-11-2024
D	18-04-2015	02-11-2024
P 1, O	02-02-2018	02-11-2024
P 1, R, T, W	02-02-2018	02-11-2024

OR



(OR SIMILAR)

Proof of address



OR



\$3.50 OR \$5.00*



OR

*Individual checks \$3.50 each, or run both DL and Address for \$5.00