

How to Conduct Your Verification of Identity (VOI) Check with RedZed

A face-to-face ID check is required for mortgage applications in Australia. RedZed offers 3 convenient and free to customer options for you to complete your identification check.



Please advise in your application notes which option the customer wishes to use to complete their VOI:

For Options 1 and 2, the digital process and access links for customers will be initiated by RedZed if the loan is conditionally approved.

For Option 3, please download the form via the link below and have the customer attend an Australia Post branch with their identification documents.

Option 1 OCR Labs



Self-managed fully digital process using a smartphone or tablet

Each Applicant / Guarantor completes the digital OCR Labs VOI process. This digital self-serve process is contactless and does not require a witness. Easy to follow instructions and document uploading combined with fast biometric recognition technology.

This process will be initiated by RedZed if the loan is conditionally approved and no alternative VOI method is selected.

Option 2 Max ID



Self-managed digital process using smartphone/tablet

Each Applicant / Guarantor completes the digital MaxID process using their smartphone or tablet. This digital process requires the presence of a witness when being completed. For more information on how MaxID works you can visit maxid.com.au/how-maxid-works

Please **do not register** or attempt to set up an account with MaxID. This process will be initiated by RedZed if you have selected this option.

Option 3 Australia Post



Visit your local Australia Post branch

Each Applicant/Guarantor visits an Australia Post branch with their original identification documents (eg. Passport, Driver Licence, Medicare card etc) and completes the [RedZed Australia Post Form](#).

VOI FAQs

Why is VOI required?

Verification of identity (VOI) was introduced to reduce the risk of identity fraud and fraudulent property transactions. We require all customers to have their identity verified face-to-face.

I haven't had to do this before - why now?

VOI may not have been a requirement the last time you applied for a mortgage. We now require all borrowers/guarantors to be identified face-to-face.

What ID documents are required?

Specific combinations of original Government issued ID documents are required. The most common eligible combinations are:

- Passport & Australian Driver Licence; or
- Australian Driver Licence & Birth Certificate & Medicare Card.



Please note, your name that appears on each document must be identical

How much will this cost me?

There is no cost to you. RedZed will be charged and pay for the cost of obtaining the VOI.