

# FREQUENTLY ASKED QUESTIONS

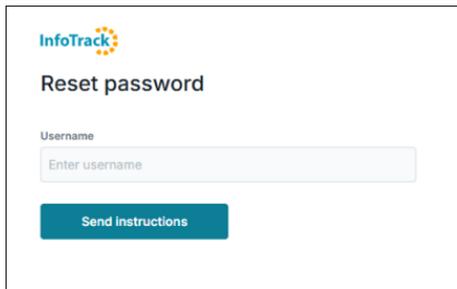


## Contents

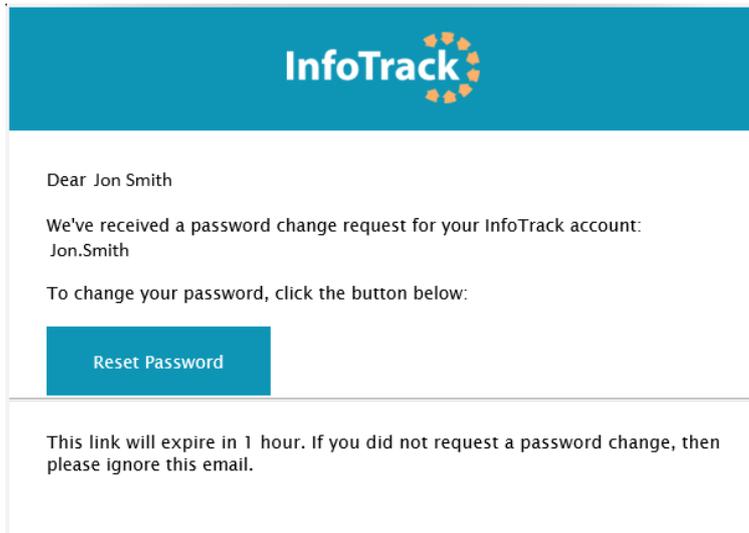
InfoTrackID – Access .....	1
InfoTrackID – VOI workflow .....	3
InfoTrackID – Verifying Face/Data Match .....	4
Commercial Broker .....	4

## InfoTrackID – Access

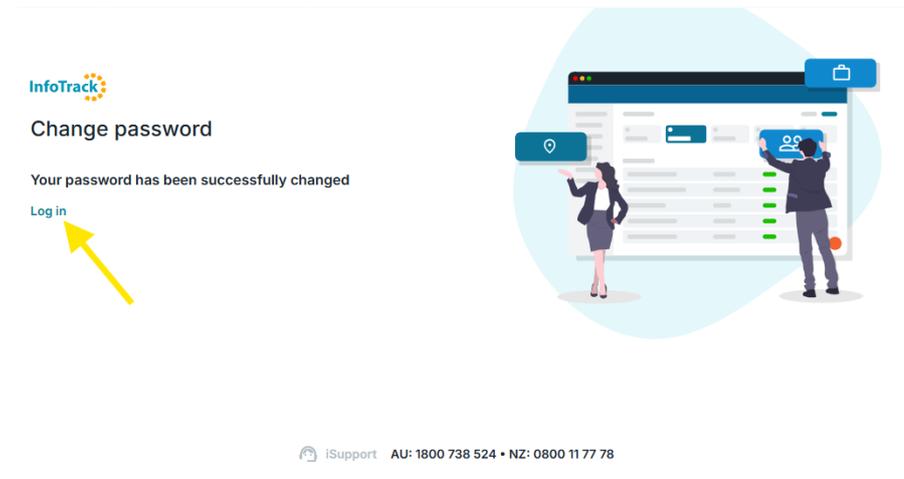
Q 1	How do I access InfoTrackID?
	<p>Access to the InfoTrackID dashboard is granted through the <a href="#">Welcome to InfoTrackID email</a> you will have received, along with your new <b>username and temporary password (check spam/junk folder)</b>. The <b>username provided is specifically for InfoTrackID</b> and the email will come via email domains which include '@infotrack.com.au'.</p> <p><b>NOTE:</b> your account details for MSA (IDyou) will not be the same for InfoTrackID.</p> <ul style="list-style-type: none"><li>• Access the InfoTrackID dashboard from the <a href="#">Welcome to InfoTrackID email</a> and reset your password:</li></ul> <div data-bbox="316 1039 911 1778" data-label="Image"></div> <ul style="list-style-type: none"><li>• Enter <b>InfoTrackID Username</b>, then click 'Send instructions' which will trigger a 2FA email to the email address on the account:</li></ul>



- Open the 2FA email and clicked on 'Reset Password':



- Once the password is reset, you will be redirected to the log in screen below where you need to click 'Log in' which will open InfoTrackID:



**Q 2 How do I request access?**

If you haven't received a [Welcome to InfoTrackID email](#) from InfoTrack, email the InfoTrack team at [brokercreation@infotrack.com.au](mailto:brokercreation@infotrack.com.au) and request a manual creation of an InfoTrackID account. You'll receive your unique login credentials via email by the next morning.

**Q 3 When I try to log into InfoTrackID, I keep getting redirected to IDyou, what do I do?**

Make sure that you have:

1. Logged out of IDyou from all devices and
2. Using the **username** provided in the [Welcome to InfoTrackID email](#) from InfoTrack. **Your account details for MSA will not be the same for InfoTrackID.**

<b>Q 4</b>	<b>When do I need access to InfoTrackID?</b>
	InfoTrackID is a web application we use to complete Verification for Identity (VOI) and must be completed for every individual that will be signing a new mortgage with NAB.
<b>Q 5</b>	<b>One of my fellow brokers asked me to complete an inflight InfoTrackID request, how do I get access to it?</b>
	Email the InfoTrack <a href="mailto:HelpDesk@infotrack.com.au">HelpDesk@infotrack.com.au</a> during their operating hours (8:00am to 17:00pm Monday to Friday AEST (excluding public holidays)), with the following information: <ul style="list-style-type: none"> <li>- InfoTrackID order number/matter reference and your number (to update 2FA) or if that's unknown,</li> <li>- the originating broker's full name and email address and your number (to update 2FA).</li> </ul>
<b>Q 6</b>	<b>I have pending/in-progress VOI requests currently being processed via IDyou, what do I do?</b>
	You have until Monday 16 June to complete any VOI requests currently in progress through the old IDyou system. For any of these in-progress VOI requests in IDyou, you can still submit the VOI and generate the VOI Report. When prompted to select 'Prepare VOI Report for your chosen lender', you'll need to select 'Other' and type 'NAB'.
<b>Q 7</b>	<b>Do I need to download another app to use it on my mobile?</b>
	No, InfoTrackID can be accessed via the web browser, there is no need to download an app or additional software. InfoTrackID (in person and remote) can be used via mobile by using the web application alone.
<b>Q 8</b>	<b>What do I put into the Matter reference?</b>
	When initiating a new VOI request, you'll notice a new 'Matter Reference' field. This is a valuable new feature that allows you to: <ul style="list-style-type: none"> <li>• Add a unique identifier such as: <ul style="list-style-type: none"> <li>○ Application ID</li> <li>○ Client name</li> <li>○ Internal reference number</li> <li>○ Loan reference</li> </ul> </li> <li>• Easily locate and identify specific VOI requests in your dashboard.</li> <li>• Improve tracking of client applications through your workflow.</li> </ul> <p><u>This field is optional</u> but highly recommended for you to better manage your cases.</p>
<b>Q 9</b>	<b>When I first used InfoTrackID with NAB, I saw a fee just before sending the VOI. Now the fee is gone, does that still mean I'll get charged?</b>
	If you used InfoTrackID to initiate or complete a VOI request, you may have seen a fee displayed. This was displayed due to an error with the user interface only and no fees were ever charged. <b>All NAB VOI services remain fee-free for brokers.</b>
<b>Q 10</b>	<b>Is there a guide available so I can see what the InfoTrackID Remote video call looks like?</b>
	Refer to the user guide that is located on the Broker portal > Resources > Submitting a Home Loan Application > Assessment > Client Identification.

## **InfoTrackID – VOI workflow**

<b>Q 11</b>	<b>Which workflow do I choose if the client is located remotely or overseas?</b>
-------------	--

	When a new InfoTrackID VOI request is created, the <u>Remote (video call) workflow</u> is selected as default, <b>do not change the selection.</b>
<b>Q 12</b>	<b>What if my client is not tech savvy and doesn't know how to use the liveness check?</b>
	<b>Does not want to use InfoTrackID:</b> If the client is not tech savvy and does not wish to use InfoTrackID to complete VOI digitally, VOI can still be completed in person manually. Refer to the Broker portal > Applicants > 4.1 Client Identification Requirement
<b>Q 13</b>	<b>What if I need to update my client's details (Name, mobile, email address)?</b>
	The client's name, mobile number and email address, can be updated at any point in time – before and after the request has been sent. If the update is made after the request is sent, a new link will be automatically sent with the updated details.
<b>Q 14</b>	<b>Do I have to provide my personal mobile number? Can I use an email address instead?</b>
	Your mobile number must be input for 2FA (2 factor authentication). A code will be sent to the mobile number to ensure secure access to your client's identity information. An email cannot be used.

### **InfoTrackID – Verifying Face/Data Match**

<b>Q 15</b>	<b>If the app has auto verified the face and/or data match, do I still have to check it?</b>
	Yes. You are still expected to verify the individual's identity; confirming that the ID is current and valid, and of reasonable likeness to the client that you're interviewing. An auto verified data match will provide the additional confidence when completing these checks.
<b>Q 16</b>	<b>What does it mean when the face and/or data match is unsuccessful (not auto verified by the app)?</b>
	If a 'Face/Data Match failed' result is returned, you are still expected to verify the individual's identity; confirming that the ID is current and valid, and of reasonable likeness to the client that you're interviewing.
<b>Q 17</b>	<b>What do I do when face and/or data match is unsuccessful?</b>
	After completing your usual checks, the below steps should be followed to progress with the report: <ol style="list-style-type: none"> <li>1. <b>Manually verify</b> – Review the information on the ID and attest that the information in the fields match with the ID document provided.</li> <li>2. <b>Re-attempt DVS</b> (retry InfoCheck) – Amend the field/s so that the information matches with the ID and select 'Retry InfoCheck' to reattempt DVS.</li> <li>3. <b>Request resubmission</b> – Send a request to the client to resubmit their ID/s or passport style photo.</li> </ol>

### **Commercial Broker**

<b>Q 18</b>	<b>I have a Business only deal, do I (a residentially accredited Commercial Broker) complete the VOI?</b>
	<b>No</b> , the NAB CommBroker banker completes the VOI in this instance.
<b>Q 19</b>	<b>Can I use the liveness check to complete remote VOI?</b>
	<b>No</b> , you must use the video call remote workflow (the option will be set as default when creating a new request) to meet the KYC & VOI requirements when collecting 1 form of ID.