

**CASE STUDY**



**Why Mortgage Choice chose IDVerse to solve their customer **Verification of Identity** requirements**



**Leeanne Scott and her team from Mortgage Choice in North Sydney have been providing first-rate home loan and lending advice to clients for almost 20 years.**

With a focus on customer experience, operating efficiency and staff flexibility, Leeanne began digitising administrative processes wherever possible, so her team could be free to work remotely. One important step of the mortgage approval process that required attention was Verification of Identity (VOI). Previously this required a customer to come into Leanne's office with their identity documents in order to meet lenders Anti-Money Laundering (AML) and Know Your Customer (KYC) requirements.

Before Leeanne could make the move to a remote workplace, she needed to be sure that customers applying for loans are who they say they are, and that their identity documents are legitimate.

Things took a turn in early 2020 when the Covid-19 pandemic meant Australia went into lockdown. Offices everywhere were closed. Customers applying for a loan couldn't come into the North Sydney Broker office to verify their identity. Even when Leeanne opened the office up again after the lockdown, many customers still weren't comfortable verifying their identity in person.

**Building a rewarding and remote customer journey**

Leeanne began building her own online VOI solution which sat on her website. It would give customers the ability to upload photos of their identity documents. But there were challenges. It was impossible to know if the documents uploaded by the customer were legitimate.

Leeanne also found the process was very hands-on, as it required her to check if the customer's selfie matched their identity document, and she couldn't be sure if the customer applying for the loan was actually even in the country at the time of their application.

“ Since dealing with IDVerse, it has given me much greater security with clients I'm unable to meet in person to know that they are fully verified. The system is so easy to use and much smoother than a lot of the banks individual processes - I wish they'd all use it! ”

**- Leeanne Scott,  
Founder at Mortgage Choice**



Determined to be the first movers in the brokerage industry when it came to the adoption of remote VOI, Leeanne researched a few different providers, but found their solutions complex. Some required the operator to be on the phone with the customer while they went through the verification process, while others required the customer to resubmit documents multiple times. After a friend recommended IDVerse, she tested their VOI solution out. She found the customer workflow simple, and it was the least complex from an operational perspective.

Leeanne’s team now utilise the IDVerse service to guide customers through the process of capturing their ID documents digitally and performing a selfie with liveness detection. There’s no need to download an app. The digital technology checks the validity of ID documents, verifies the ID data and then utilises facial biometric matching to confirm the applicant is who they say they are, and they match the ID documents they have submitted. Leeanne’s team can then download the results from the secure portal.

Leeanne is able to mitigate her risk by ensuring that she’s met her AML and KYC requirements. But best of all, it means that customers can verify themselves without leaving the comfort of their home. There’s no need to come into the office anymore, which means Leeanne can spend more time focused on getting customers the best loan rate, rather than managing back-office overheads. Other brokers are taking notice, with more Mortgage Choice franchises making the move to remote VOI using IDVerse.

## About IDVerse

IDVerse helps you quickly scale your business globally. Our fully automated solution verifies new users in seconds with just their face and smartphone—in over 220 countries and territories with any ID document—without the burden of human intervention.

We empower true identity for people around the world. Through our Zero Bias AI™-tested technology, we are pioneering the use of generative AI to train deep neural network systems to protect against discrimination on the basis of race, age, and gender. We are the first company to achieve 99.99% accuracy in independent lab testing.

# How it works

**Step 1**

**Data Verification**

**Take a photo of a government issued ID**

We can verify 16,000+ ID documents, in over 220 countries & territories and process 142 languages & typesets.

**Step 2**

**Biometric Verification**

**Take a video selfie**

Low light and poor phone camera quality? Our software can handle extreme conditions. It’s also trained to recognise users of every skin tone, so you can let in more of the people you want.

**Step 3**

**Identity Verification**

**Authentication**

With AI-based document processing, liveness detection, and data verification, the entire process is fully automated and takes just moments to complete—while delivering superior reliability.