

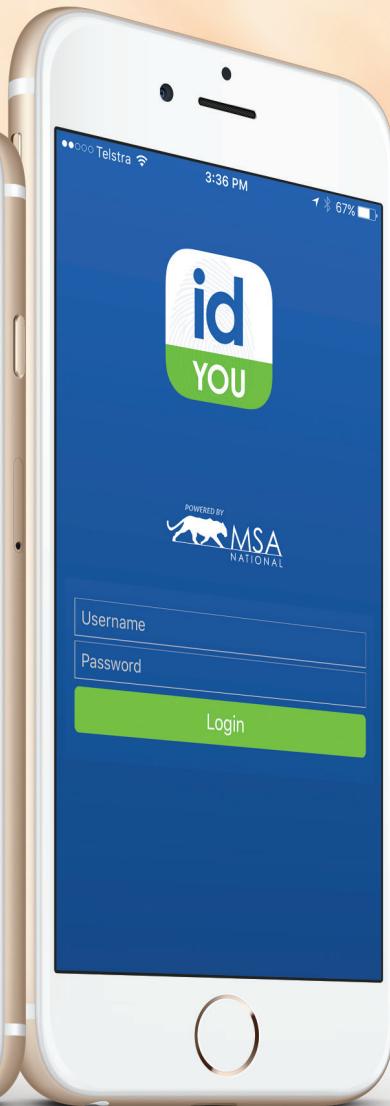
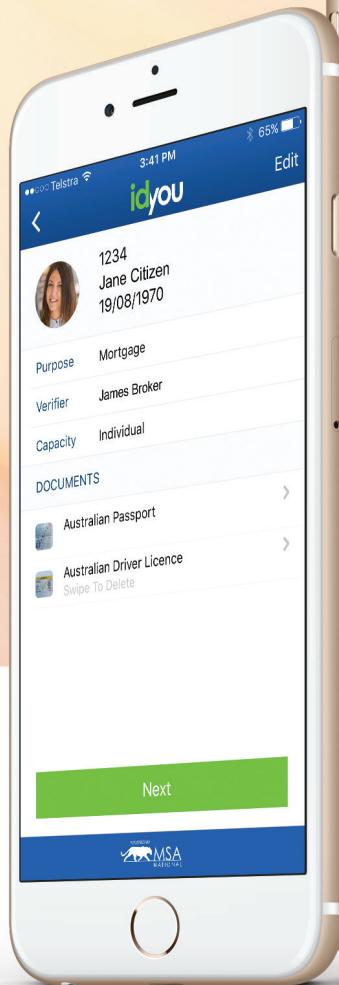
idYOU

Verification of Identity  
made simple.

Simple. Secure. Fast.

Available on Apple IOS & Android.







## idyou iOS & Android app

MSA now provides an easy-to-use mobile application that allows you to verify your customer's identity from the comfort of your own office or their home.

Simple. Secure. Fast.

# Why use idyou?

## Comply with legislation

Legislation now requires brokers and lenders to take reasonable steps to verify the identity of a borrower.

Government legislation around conveyancing is changing to ensure that brokers and lenders conduct due diligence to identify their customers. MSA's IDyou fully supports the effort to keep fraud and identity theft at bay and helps you remain compliant with VOI standards across Australia. If you want to help in the reduction of land title fraud, strengthen security, lay the foundation for eConveyancing and align yourself with IDyou - then look no further.

Why use IDyou?



# MSA - A Leading Service Provider

- **Industry and technology leader** – we have over 26 years of experience in the legal and conveyancing industry. Our number one priority is enriching customer experience and our success is clear through our growth.
- **Custom-built** – we pride ourselves on being the first law firm to provide a VOI application. We've listened to you and understood your needs. That's why we've designed IDyou to create a faster, friendlier and more secure VOI process.
- **Security** – we understand how important it is to keep your client's information secure and we take that responsibility very seriously. IDyou has a number of security measures in place to ensure protection of VOI data.

“Brokers and Lenders who  
partner with MSA have happier  
Customers”

# idyou features & benefits



## Compatible with iPhone & Android

iPhone 4s and above and running Apple iOS version 8.4 and above.  
Android OS 4.4 (KitKat) and above.



## Prepare Report for Lender

Allows the broker to select to which lender the VOI report will be submitted. IDyou then generates a unique VOI report for selected lender.



## Secure storage of VOI documents

Securely stores your VOI records for 7 years. Data securely stored on our ISO27001 accredited servers to ensure you and your borrowers information is secure.



## Saving capabilities

Allows you to save incomplete identification data and finish orders at a later time once all identity documents are received.



## Secure VOI report

Generates a secure VOI report to forward to lenders. Secure access by broker using unique verification code to access the completed report.



## Control

Gives you complete control of the VOI process - verify your client's identity from the comfort of your office or their home.



## Touch ID

Allows the user to log in with their fingerprint rather than typing in their password. (available on iOS only)



## Time-saving

Eliminates the need for document scanning, photocopying and physical filing. Coupled with the ability to complete VOI remotely you and your clients will save time and complete VOI faster



## Remote VOI

Adds greater visibility on which lenders do not accept VOI reports that are conducted remotely. If 'remote' is selected, a window is displayed listing those lenders that are NOT accepting remote VOI.



## Reset report links

Allows the broker to reset the security code and access a VOI report that was conducted more than 72 hours earlier.



## Intuitive system

Understands the identification category requirements and guides you through the VOI process.



## Client-friendly

Allows you to maintain face-to-face contact with clients at all times during identification.

# How to use idyou

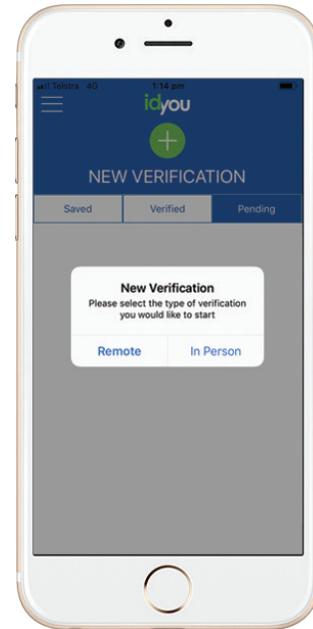


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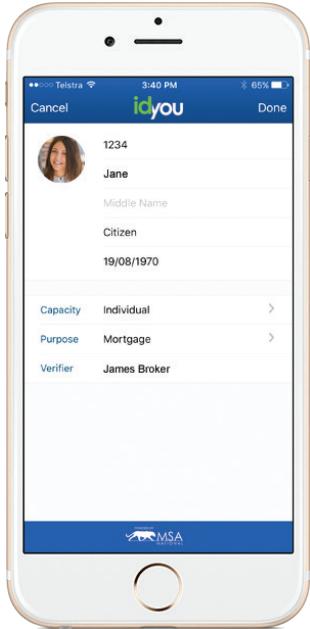
Download IDyou on your iPhone or Android for free from the App Store & Google Play and log on using your username and password provided by MSA. To open an account simply visit [www.idyouapp.com.au](http://www.idyouapp.com.au) or email your request to [idyou@msanational.com.au](mailto:idyou@msanational.com.au)

2

Tap '+' New Verification and select In person to proceed to client profile page.

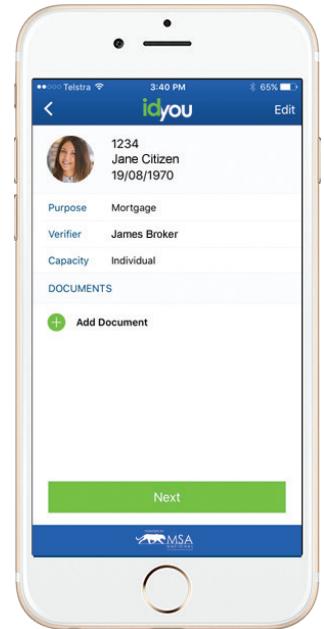


# How to use idyou



3

Enter your client's information and take their photo. Once the client profile is complete, tap 'Done'.



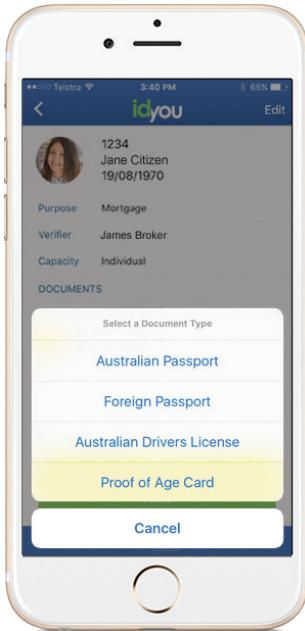
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You'll now have the option to add documents. Tap 'Add Document'.

# How to use idyou

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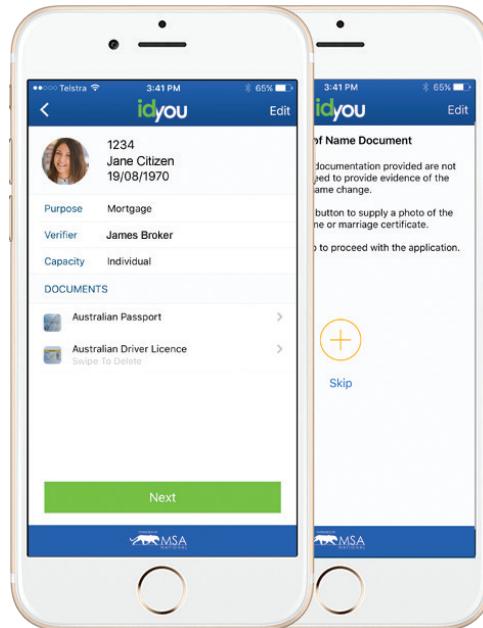
Select the document you would like to take a photo of. IDyou has a built-in workflow to guide you through the documents required to satisfy the VOI requirements. IDyou will prompt you with the requirements for each document and then allow you to take a photo of it. You'll have the option to use or retake the photo.



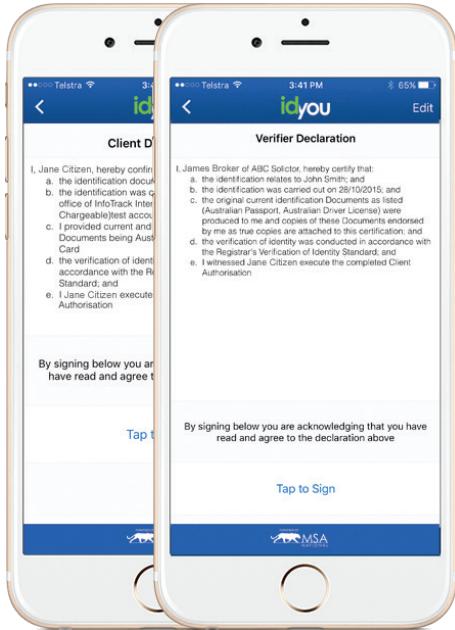
6 & 7

Once you've input all of your client's documents tap 'Next'.

If the names on the documentation provided are not identical, the app will prompt you to provide evidence of the change of name. Otherwise select 'Skip' to proceed with the application. Tap (+) and Select 'In Person' New Verification to proceed to client profile page.



# How to use idyou

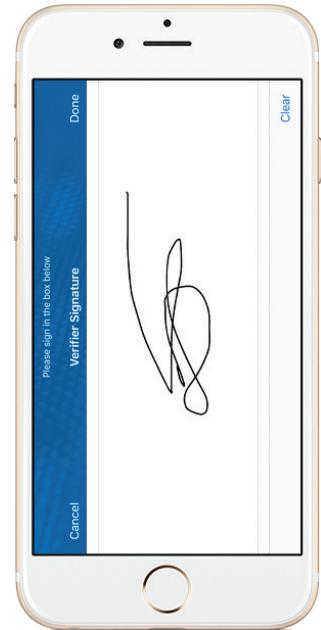


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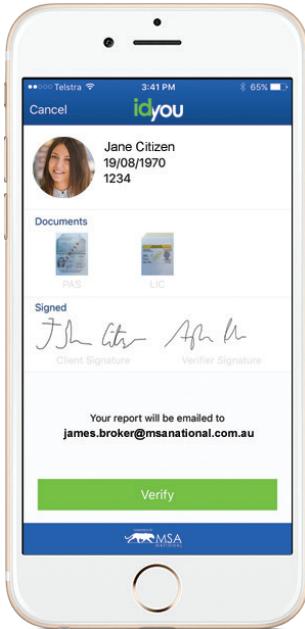
Review the Client Declaration and Verifier Declaration.

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You and your client can now sign declarations directly on your screen, using a Stylus pen or your finger. You'll have the ability to re-sign if you are not satisfied with the signature.

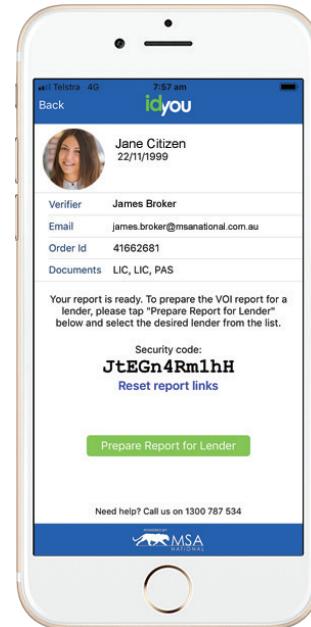


# How to use idyou



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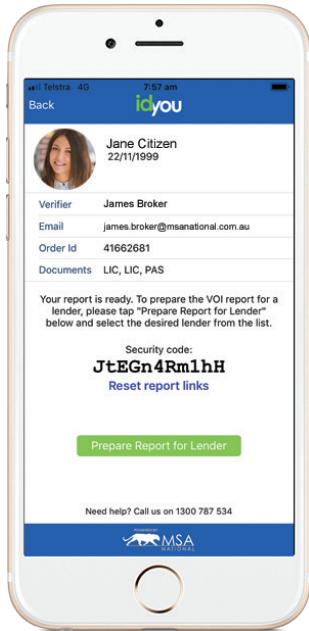
View a summary of the verification and order your VOI report by tapping 'Verify'.



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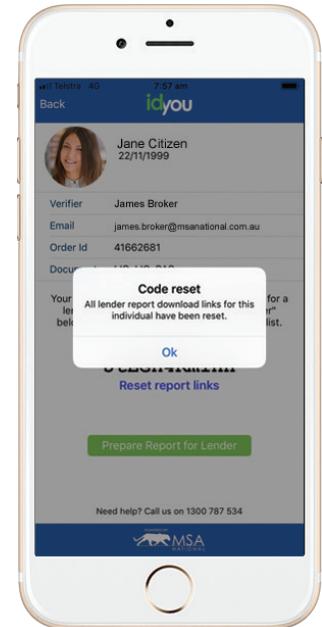
You'll now see an order summary and a security code that you can use to access the report. Now select 'Prepare Report for Lender' and select the Lender you wish to send the completed report to. Once you have done this you will receive an email with a secure link.

# How to use idyou



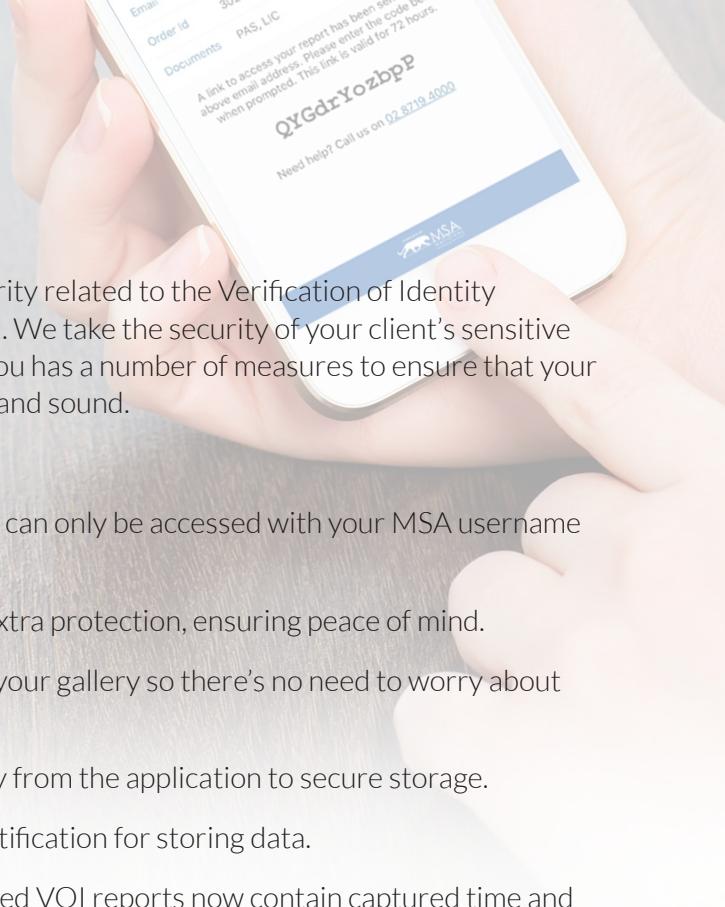
13

Select 'Reset report link', if a link has expired to a completed report (Links expire after 72 hours).



14

Confirmation screen of your reset link request. You should now receive an email containing a new link to access the required report.



As a law firm, we understand that the security related to the Verification of Identity process is of paramount importance to you. We take the security of your client's sensitive information very seriously. That's why IDyou has a number of measures to ensure that your client's personal information remains safe and sound.

### Security features

- We've password-protected IDyou so it can only be accessed with your MSA username and password.
- All the data in IDyou is encrypted for extra protection, ensuring peace of mind.
- Photos taken in IDyou aren't visible in your gallery so there's no need to worry about others viewing them on your device.
- Data from IDyou is transferred directly from the application to secure storage.
- MSA complies with the ISO27001 Certification for storing data.
- Addition of Geolocation data. Completed VOI reports now contain captured time and date stamped geolocation data for each signature document photograph. This provides another layer of security in establishing where and when verification was conducted. This is particularly useful when conducting remote VOI's.

### ISO27001

MSA complies with the ISO27001 Certification for storing data. Documents entered into IDyou are transmitted and stored securely in a write-only, ISO27001 certified private cloud provided database. This database is only accessible for read access via a private VPC, to a few highly privileged administrators. All data at rest is secured using the industry certified AES256 encryption, and all data in transit is secured end-to-end, using the industry certified TLSv1, TLSv1.1, and TLSv1.2 standards, and offers the highest level of protection possible. All documents ordered as part of the report are encrypted on the server using AES256. All transport between the app and servers is secured using SSL.

# VOI client checklist

Category	Minimum Document Requirements
	For persons who are Australian citizens or residents
1	<p><b>An Australian passport or a foreign passport</b>  <u>plus</u> an Australian driver's licence or Photo Card.  <u>plus</u> change of name or marriage certificate if necessary.</p>
2	<p><b>An Australian passport or a foreign passport</b>  <u>plus</u> full birth certificate or citizenship certificate or descent certificate.  <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card.  <u>plus</u> change of name or marriage certificate if necessary.</p>
3	<p><b>Australian driver's licence or photo card</b>  <u>plus</u> full birth certificate or citizenship certificate or descent certificate.  <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card.  <u>plus</u> change of name or marriage certificate if necessary.</p>
4	<p>a) <b>Australian passport or foreign passport</b>  <u>plus</u> another form of government issued photographic identity document.  <u>plus</u> change of name or marriage certificate if necessary.            b) <b>Australian passport or foreign passport</b>  <u>plus</u> full birth certificate.  <u>plus</u> another form of government issued identity document.  <u>plus</u> change of name or marriage certificate if necessary.</p>
5	<p>a) <b>Identifier declaration</b>  <u>plus</u> full birth certificate or citizenship certificate or descent certificate.  <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card.  <u>plus</u> change of name or marriage certificate if necessary.            b) <b>Identifier declaration by a Person specified in Verification of Identity Standard paragraph 4.4(e)*</b>  <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card.  <u>plus</u> change of name or marriage certificate if necessary.</p> <p><small>*Note: Refer to ARNECC Model Participation Rules Version 3, page 47.</small></p>
	For persons who are not Australian citizens or residents
6	<p>a) <b>Foreign passport</b>  <u>plus</u> another form of government issued photographic identity Document.  <u>plus</u> change of name or marriage certificate if necessary.            b) <b>Foreign passport</b>  <u>plus</u> full birth certificate .  <u>plus</u> another form of government issued identity Document .  <u>plus</u> change of name or marriage certificate if necessary.</p>

# idyou FAQs

## 1) How much does IDyou cost?

IDyou can be downloaded for free in the App Store & Google Play. The cost per verification is FREE for participating lenders or otherwise by negotiation.

## 2) What if I can't finish a verification, can I access it at a later time?

Yes, all incomplete orders are saved within IDyou for access at a later time.

## 3) Where do the photos go – I can see they haven't been stored in my photo gallery?

All photos taken on the IDyou app are saved and encrypted within the app storage until verified. All the pictures are deleted once verified.

## 4) How do I get my VOI report once identification has been verified?

When you submit a verification you'll receive a security code that will allow you to access the VOI report through a secure email link. The link expires after 72 hours. To reset an expired link simply select the completed report in the verified menu and select 'Reset report link'.

## 5) Can the VOI report be saved to my computer?

Yes. The report is provided in a secured .pdf and can be saved locally.

## 6) How long are the reports stored for? How long are they valid for?

The reports are stored for a period of 7 years. Following the Model Participation Rules each report is valid for a period of 2 years.

## 7) Does the data live on your servers in your office?

No, we have set up IDyou on systems separate to MSA to ensure security of client information.

For more FAQs please visit:

[www.idyouapp.com.au](http://www.idyouapp.com.au)



Get digital with VOI today.

Download the App



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For a no obligation demo or an informal chat about IDyou, please contact:

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