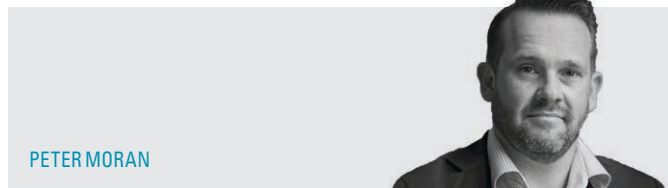# WEB VOI

Verification of identity can occur without any face to face contact.

PETER MORAN

Which practitioners would find this technology useful?

Lawyers needing to verify a client's identity, in particular property, mortgage and conveyancing lawyers. Lawyers needing documents to be signed electronically and remotely. Anyone needing to comply with anti-money laundering requirements.

How does it work?

An email is sent to the client with a secure link for them to upload their ID documents. Clients can do so by taking photos of their ID documents from their device (such as phone) and uploading them to the portal or the app. The client records a short video of themselves talking. The law firm/lawyer then logs into their end of the web portal and reviews the ID information and compares the photos on the ID with the uploaded video. In addition, InfoTrack runs a facial recognition process to check that the photos on the IDs match the video taken by the client. A further check of the ID is then run by comparing the information on the photo IDs with the relevant government database, for example the Department of Home Affairs' Document Verification Services.

Once the process is completed, a report is generated by InfoTrack which the law firm/lawyer then files as its record of completing the VOI process. This report can then be placed on the law firm's file as a record of its "reasonable efforts" to verify the client's identity.

Benefits

In the time of COVID-19, the main advantage of the process is that a VOI can occur without any face to face contact required of the client or the practitioner. From a client's perspective, a process that can be completed from their phone or computer is more convenient and less time consuming than having to attend on a practitioner's office or Australia Post. The process can also be less time consuming for the law firm and provides a comprehensive report without any need for file notes or other record keeping. The firm does not need its own VOI forms or templates. Finally, the process is about a quarter the cost of the in-person Australia Post process.

No software is required to be downloaded in the use of the portal.

Another key benefit is mitigating the risk of fraud through the additional checking that InfoTrack runs of the ID documents against government databases. While electronic versions of ID documents are potentially easier to forge than hard copy documents, that is not to say that hard copy forgeries do not occur and to the extent that the InfoTrack mitigates such risk, the online process is arguably more robust than an in person one where such checks do not occur.

Risks

A fundamental risk is that sensitive client data is being converted into an electronic form and is thereafter at risk of being electronically breached. Clients should be advised of this risk before agreeing to the process. InfoTrack has confirmed the following regarding securing such data:

"Documents entered into InfoTrack's VOI platform 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 InfoTrack administrators.

"All data at rest is secured using the industry certified AES256 encryption, 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 VOI platform and servers is secured using SSL."

As far as the law firm is concerned, the information is no different to other sensitive data held electronically on the law firm servers and should be subject to the firm's usual cybersecurity measures. In particular, as the information is contained in a single pdf, the firm should be careful with circulating the VOI report outside the firm and definitely not as an attachment via email unless it has been encrypted or password protected.

Downsides

ARNECC has previously stated that verifying identity via videoconferencing may be considered part of the reasonable steps test. However, proposed new model rules will require VOI to be done face to face. This has been relaxed by ARNECC during the COVID-19 period but the longer term direction from ARNECC would indicate it does not support videoconferencing VOI processes. ∎

Peter Moran is a principal at Peer Legal and founder of the Steward Guide, an online technology guide for lawyers (www.stewardguide.com.au).

SNAPSHOT

What is Web VOI?
Verification of identity (VOI) software

What type of technology?
Mobile app and web portal

Vendor
Infotrack

Country of origin
Australia

Similar tech products
IDfy also by Infotrack
IDSecure by GlobalX
Property VOI by Australia Post
ZIP ID mobile verification app

Non-tech alternatives
In person interview with the practitioner
Australia Post branch in person
ZIP IDs "we come to you" face to face interview process

More information
https://www.infotrack.com.au/products/web-voi/