



Cardholder Verification

Salary Packaging Clients (CMP and EML Benefits App)

Version 1.0

Money in Motion

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Version History

08/02/2025	1.0	Yve McIntyre Rebecca Teare	Initial Draft
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1. Document Purpose

EML have made enhancements to the existing cardholder verification process that ensure ongoing compliance, an uplift of the cardholder experience, streamlined workflows and improved efficiency for EML and our partners.

The enhancements include:

- **Additional Data Sources:** The addition of extra data sources results in higher pass rates for electronic verification meaning fewer cardholders will be required to take action.
- **Cardholder Self Service:** Cardholders who need to provide identification details to complete verification can use a secure portal provided by EML's existing vendor greenID to complete verification.
- **Secure Document Upload:** Cardholders who need to provide identification documents to complete verification can do so, using the greenID portal.
- **Proactive Verification Requests:** You can request EML to trigger cardholder verification prior to the card balance meeting or exceeding the threshold.
- **Enhanced Reporting:** EML can provide you with reporting that you can use to improve pass rates and reduce the cardholder impact regarding funds access.

The changes will take effect on **Tuesday, 22nd April 2025**.

This document describes the new process, the transition to the new process, how the changes affect you and your cardholders, and the actions you are required to take.

2. Regulatory Requirement

Under the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) there are monetary thresholds to the provision of stored value card services.

For your Salary Packaging card program the thresholds is A\$5,000.

Once the applicable threshold is met or exceeded the cardholder's identification must be verified in accordance with standards set out in the AML/CTF Act.

Under the Act:

- EML is not permitted to operate stored value card services that have met or exceeded the thresholds without having completed cardholder ID verification.
- Balances of all accounts associated with a client (Client Account Key (CAK)) must be aggregated for determining if the threshold has been met or exceeded.
- All cardholders must be verified, including the primary and any additional cardholders.

3. Transitioning to the New Process

On **Tuesday, 22nd April 2025** EML move to the new cardholder verification process.

Summary of Changes

The changes include:

Automatic Trigger

EML will automatically block all benefit accounts and proxy cards for a Client Account Key (CAK) when the total cumulative amount across all benefit accounts and proxy cards with this CAK meets or exceeds A\$5,000.

EML will automatically trigger cardholder verification for the primary cardholder.

EML will also trigger cardholder verification for any additional cardholders.

Cardholder verification is performed using our existing partner greenID.

Automatic Verification

Primary Cardholder: If automated cardholder verification is:

- successful, all benefit accounts and proxy cards for the primary cardholder are unblocked, and no further action is required.
- not successful, the primary cardholder(s) will be required to complete verification via the greenID portal. A unique link will be provided for each cardholder requiring verification.

Additional Cardholder: If automated cardholder verification is:

- successful, the proxy card for the additional cardholder is unblocked, and no further action is required.
- not successful, the additional cardholder(s) will be required to complete verification via the greenID portal. A unique link will be provided for each cardholder requiring verification.

Access to greenID Portal URL via the API

When a cardholder is required to verify themselves via the greenID portal, an entry for this cardholder (including the unique greenID portal link to be used by the cardholder) is included in a daily automated email to you.

Secure greenID Portal

Cardholders can use their unique link to access the greenID portal to complete verification.

In rare cases the cardholder may be required to upload documents via the greenID portal for EML to review and approve.

Automated Card Unblocking

Once the cardholder has completed verification via the greenID portal, the card will automatically be unblocked (within the hour).

Required Actions

Notify Cardholders about PDS Changes

Inform cardholders about the changes to the Product Disclosure Statement (PDS) (including the Terms & Conditions) for your card program.

You are required to notify cardholders 14 days prior to the changes taking effect, i.e. by Tuesday, 8 April 2025.

See [Product Disclosure Statement \(PDS\) Changes](#) for details.

Publish Updated PDS

Publish the updated PDS (including the Terms & Conditions) on the effective date, Tuesday, 22 April 2025.

Changes to Other Cardholder Documentation

Update any other documents you are providing to your cardholders, for example FAQs, to describe the new cardholder verification process.

In Progress Verifications

For cards where cardholder verification is in progress, i.e. was triggered before **Tuesday, 22nd April 2025**, the card will be blocked on that date if verification has not been completed.

Ensure you inform these cardholders about the correct date that their card will be blocked if verification has not been completed, i.e., from 14 days before **Tuesday, 22nd April 2025**, let them know that their card will be blocked on that date (**not** within 14 days of the notification).

Provide Link to the greenID Portal

From **Tuesday, 22nd April 2025**, where a cardholder does not pass the automated electronic verification check, provide the cardholder with the greenID link and ask them to use the portal to complete the verification process.

The greenID link is provided the automated daily email from EML.

See [Email Notification for Cardholders](#) for details.

Ensure Data Quality

Ensure cardholder data is complete, accurate and up to date for both the primary and all additional cardholders.

See [Step 1: Collect Cardholder Details](#) for details.

Proactively Monitor Card Balances (Optional)

Monitor card balances and request for EML to trigger cardholder verification before the card is blocked.

See [Triggering Cardholder Verification](#) for details.

Product Disclosure Statement (PDS) Changes

The changes to the verification process require changes to the Product Disclosure Statement (PDS) (including the Terms & Conditions) for your card program as follows:

- The card may be blocked until the cardholder verification is completed.
- If verification is not completed within a reasonable time, cardholders are informed that their cards may be cancelled.

EML has drafted the changes and will provide you with the draft. You need to review and approve of the changes.

You must inform cardholders about the changes to the PDS for your card program. You are required to notify cardholders 14 days prior to the changes taking effect, i.e. by **Tuesday, 8th April 2025**.

You can decide how to inform cardholders. We recommend sending an email. You can also add a banner or other notification to your website, web portal or app.

You must publish the updated PDS on the effective date, **Tuesday, 22nd April 2025**.

4. Cardholder Verification - Summary

This section describes the cardholder verification process at a high level.

Collection of Cardholder Details

To enable EML to comply with the regulatory requirements you are required to collect cardholder details and provide them to EML, including the cardholder's full name, date of birth and residential address.

See section [Collection of Cardholder Details](#) for details.

Verification of Cardholder Details

EML automatically triggers cardholder verification when required.

We send a request for electronic cardholder verification to our provider greenID including the cardholder's name, date of birth and residential address.

Automated Electronic Verification

greenID verifies the cardholder details against a number of non-DVS (Data Verification Services) data sources.

If the cardholder can be verified no further action is required.

Manual Electronic Verification

Where the cardholder could not be verified via the automated electronic verification, the cardholder is assigned a unique greenID portal link.

Using this link the cardholder can go to the greenID portal where they will be asked to provide details for two forms of ID, for example their Medicare card and driver's licence.

greenID verifies these details against a number of DVS data sources.

If the cardholder can be verified using those details, no further action is required.

Document Verification

Where the cardholder could not be verified via the manual electronic verification, the cardholder must upload a certified copy of a document (showing a photo of the cardholder) that will help EML to verify them.

EML will review the uploaded documents and confirm if the cardholder could be verified.

5. Cardholder Verification – Detailed Process

This section describes the steps in the cardholder verification process in detail.

Step 1

Collect Cardholder Details

When onboarding the cardholder, collect their details and provide these details when creating the benefit accounts and proxy cards.

See [Collect Cardholder Details](#) for details.

Step 2

Automated Electronic Verification

When cardholder verification is required, the EML system automatically blocks the card and triggers the electronic cardholder verification process.

NOTE Verification is required when the total balance across all cards with the same Client Account Key (CAK) meets or exceeds the threshold of A\$5,000.

The EML system will attempt to send a request for electronic cardholder verification to greenID including the cardholder's name, date of birth and residential address.

- If **insufficient** cardholder details are available, the EML system cannot send the request to greenID and we will send you an email requesting you to update the cardholder details. See section [Insufficient Cardholder Details](#) for details.
- If **sufficient** cardholder details are available, the EML system sends a request to greenID. greenID will attempt to electronically verify the cardholder. See [Automated Electronic Verification](#) for details.

If automated cardholder verification is

- **successful**, the benefit accounts and proxy card(s) of the primary cardholder will be unblocked. No further action is required.
- **not successful**, the primary cardholder needs to manually complete electronic verification.

Once the primary cardholder has successfully been verified, EML will block the proxy cards of any **additional** cardholders and trigger cardholder verification of these cardholders. The verification process follows the same steps as the one for the primary cardholder. Once the additional cardholder has successfully been verified, the proxy card for this cardholder will be unblocked.

Step 3

Provide greenID Portal URL to Cardholder

If the automated electronic verification was not successful, the cardholder needs to manually complete electronic verification via the green ID portal.

EML will send an (daily automated) email to you that lists all cardholders that require verification and provides the greenID Portal URL for each cardholder. You must forward the link to the cardholder. See [Email Notification for Cardholders](#) for details.

NOTE You must ensure to provide the cardholder with the greenID portal link as soon as possible, enabling them to complete the verification to unblock the card.

Step 4

Manual Electronic Verification

The cardholder must use the greenID Portal URL (provided in step 3) to navigate to the greenID Portal and manually complete the verification by providing details for two forms of ID, for example their Medicare card or driver's licence details.

See [Manual Electronic Verification](#) for details.

If manual electronic verification of the **primary** cardholder is

- **successful**, the benefit account(s) and the proxy card(s) of the primary cardholder will be unblocked within the hour. No further action is required.
- **not successful**, the primary cardholder needs to proceed with document verification, see step 5.

Once the primary cardholder has successfully been verified, EML will block the proxy cards of any **additional** cardholders and trigger cardholder verification of these cardholders. The verification process follows the same steps as the one for the primary cardholder. Once the additional cardholder has successfully been verified, the proxy card for this cardholder will be unblocked.

Step 5

Document Verification

Where the cardholder could not be verified via the manual electronic verification (step 4), the cardholder will be asked to upload a certified copy of a document (showing a photo of the cardholder) that will help EML verify them.

EML will subsequently review the uploaded documents and confirm if the cardholder could be verified.

See [Document Verification](#) for details.

If document verification is

- **successful**, the card will be unblocked within the hour. No further action is required.
- **not successful**, EML will contact you, see step 6.

Step 6

Resolving Cardholder Verification Issues

If document verification was not successful, EML will contact you via email to discuss possible steps to complete the cardholder verification.

Step 1: Collect Cardholder Details

When onboarding the cardholder, you must collect the following cardholder details:

- name,
- date of birth and
- residential address.

You must collect these details for **both** the primary and any additional cardholders.

Provide these details when creating the benefit account(s) and proxy card(s) via the API.

Primary Cardholder	Provide the cardholder details for the primary cardholder when requesting a card via CMP. The EML system will automatically store the details against the benefit account(s) and proxy card.
Additional Cardholder(s)	<p>Provide the cardholder's name when requesting an additional proxy card via CMP.</p> <p>NOTE You are currently not able to provide the</p> <ul style="list-style-type: none">• date of birth• residential address (where it differs from the one of the primary cardholder, as the system copies the address of the primary cardholder) <p>via CMP.</p> <p>Raise a Jira ticket via https://emlpayments.atlassian.net/servicedesk/customer/portal/28 or by sending an email to support@emlpayments.com.au to update the</p> <ul style="list-style-type: none">○ date of birth and○ residential address (if different from the primary cardholder's address).

Quality of Cardholder Details

For the automated process to verify the cardholder to be successful, please ensure that complete, correct and up-to-date cardholder data is provided.

Name	<p>The cardholder must not use nicknames, for example, Sam instead of Samantha.</p> <p>If the cardholder has a middle name, it must be provided. The middle name must not be provided in the first and/or last name fields.</p> <p>If the cardholder changed their name because of marriage, they must provide the married name, not the maiden name.</p> <p>If the cardholder has an anglicized name, they must provide the name used on their ID documents.</p>
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	Where a cardholder only has a first or last name (but not both) ensure you submit that name in the correct field. Put a dash in the field for which no value is applicable.
Date of Birth	<p>We recommend that you put basic checks in place to detect user entry errors.</p> <p>For example:</p> <ul style="list-style-type: none"> • The date must be at least 16 years in the past. <p>The date must not be more than 100 years in the past.</p>
Residential Address	<p>This must be a residential address, i.e. not a business address.</p> <p>This must not be a PO Box.</p> <p>This must be the cardholder's current address.</p> <p>NOTE We recommend that you put a process in place to regularly remind cardholders to update their residential address.</p>

Insufficient Cardholder Details

If EML is unable to send an automated cardholder verification request to greenID because of insufficient cardholder details, you will receive an email.

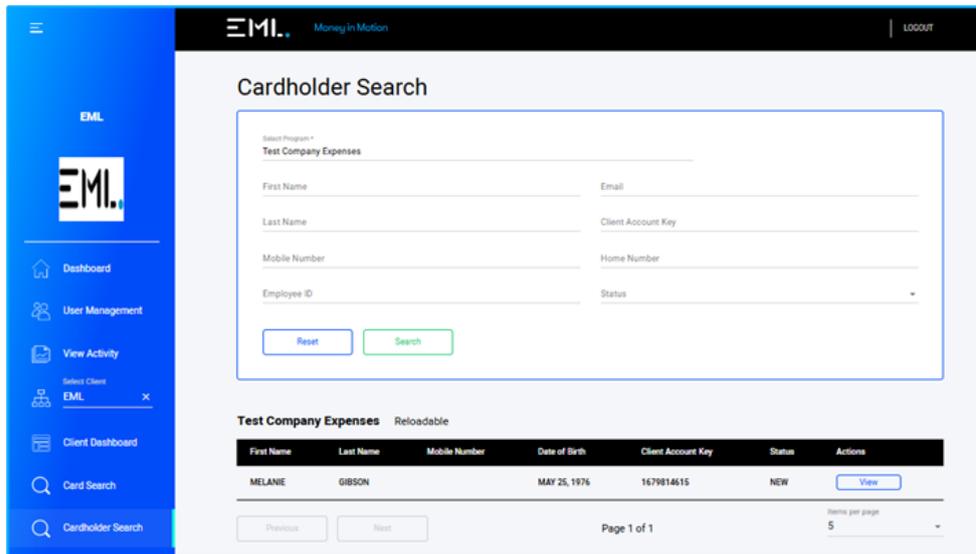
You must subsequently collect the cardholder details and update the cardholder record in the EML system, either

- via the API,
- via the Secure Account Management (SAM) portal or
- by raising a Jira ticket.

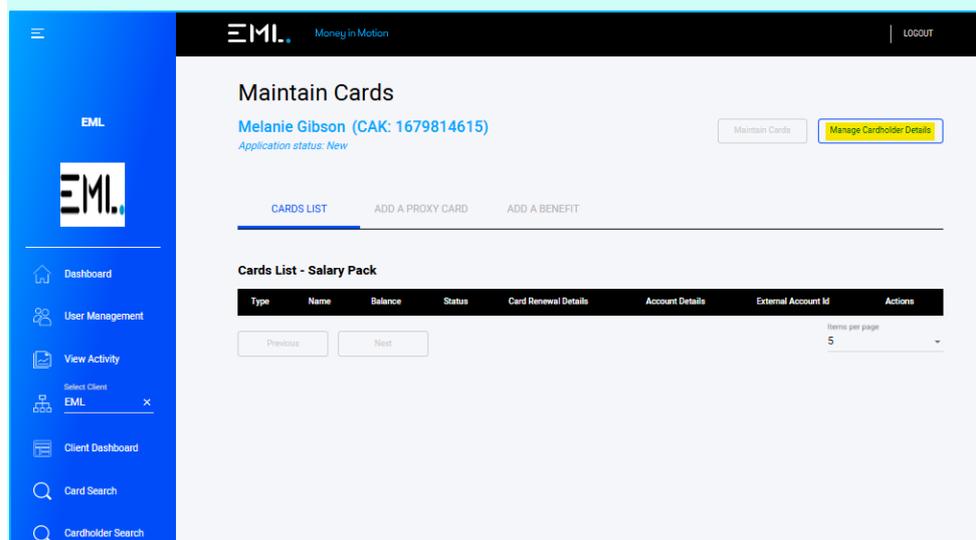
See details in the table below.

EML will automatically re-attempt sending a request to greenID to verify the cardholder.

CMP	<p>Log in to CMP.</p> <p>Select Cardholder Search from the menu:</p>
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Search for the card and select **View** in the search result list:



Click **Manage Cardholder Details**.

Click **Edit**, update the details and then click **Update Cardholder**.

NOTE You must not use this functionality to update cardholder details when there are proxy cards for additional cardholders under this CAK. This is because when you update the details of the primary cardholder via CMP the system automatically updates the details of any additional cardholders with the new primary cardholder details.

For cardholders with additional proxy cards, we recommend the following:

- Do **not** use the functionality to update cardholder details via CMP.
- If you need to update the details of a primary cardholder, please raise a Jira ticket via

<https://emlpayments.atlassian.net/servicedesk/customer/portal/28> or by sending an email to support@emlpayments.com.au.

- Once you have created a proxy card for an additional cardholder, please raise a Jira ticket with EML Operations to update the
 - date of birth and
 - residential address (if different from the primary cardholder's address).

SAM

Log in to SAM.

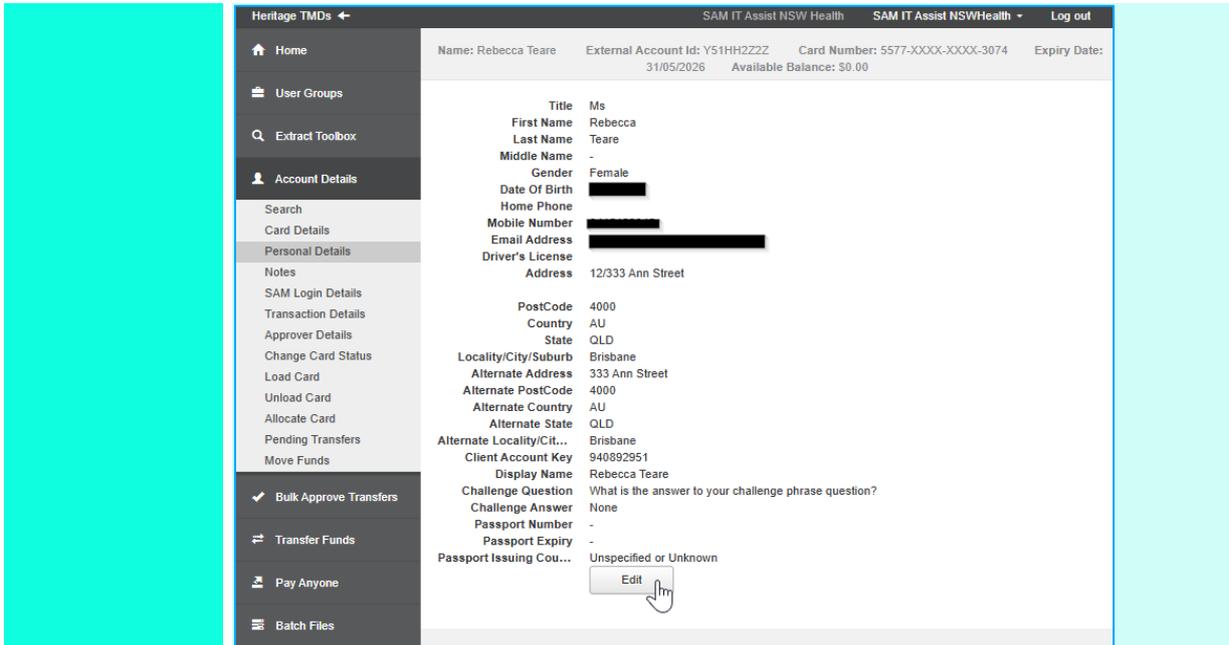
Go to **Account Details**.

Search for the card using the cardholder's name or Client Account Key (CAK).

The screenshot shows the SAM IT Assist NSW Health interface. On the left is a navigation menu with options: Home, User Groups, Extract Toolbox, Account Details, Search, Bulk Approve Transfers, Transfer Funds, Pay Anyone, Batch Files, Pick Lists, and Billing. The main area contains search filters for Company (set to '<All>'), Account (Y51HH222Z), Client Account Key, First Name, Last Name, SAM Username, Card Range (Smallest and Largest Card Number), and FreeText 05. A 'Status' panel on the right has checkboxes for Active, Inactive, Pre-Active, and Expired, all of which are checked. A 'Search' button is located below the filters. Below the search button, there are sections for 'Disbursement Cards' (stating 'There are no records matching your criteria.') and 'Cardholder Cards'. The 'Cardholder Cards' section contains a table with one row of data and a 'Select' button.

Account No.	External Account Id	Card Number	First Name	Last Name	Balance	Sam Username	
31651852	Y51HH222Z	5577-XXXX-XXXX-3074	Rebecca	Teare	\$0.00		Select

Click the **Select** button in the search result list.



Click on the **Personal Details** menu entry.

Click **Edit**.

Update the details and click **Save**.

Jira Ticket

Request the cardholder details to be updated by the EML Operations team by raising a Jira ticket

- via <https://emlpayments.atlassian.net/servicedesk/customer/portal/28> or
- by sending an email to support@emlpayments.com.au.

Include the Client Account Key (CAK) and identify if the details are for the primary or an additional cardholder.

Step 2: Automated Electronic Verification

EML uses our partner greenID to verify cardholders.

EML sends a request to verify the cardholder's identity to greenID.

greenID will create a record for the cardholder in their system and attempt cardholder verification using the cardholder's name, date of birth and residential address. These details are checked against several non-DVS (Data Verification Services) data sources, for example, ASIC personal name search, super and payroll accounts.

If automated electronic verification is:

Successful	greenID informs EML that the cardholder has successfully been verified. EML marks the cardholder record as compliant. No further action is required.
Not Successful	greenID provides EML with a unique greenID portal link that the cardholder can use to complete verification. Until the cardholder has successfully been verified, all proxy cards and all benefit accounts with the Client Account Key (CAK) for this cardholder will be blocked. The cardholder cannot access the funds until they have successfully been verified.

Primary versus Additional Cardholders

EML will trigger the automated electronic verification for the **primary** cardholder and block access for **all** cardholders.

Once the primary cardholder has been verified, EML will

- unblock the proxy card of the primary cardholder,
- unblock all benefit accounts,
- block the proxy card for any additional cardholder(s), and
- trigger the verification process for any additional cardholder(s).

The additional cardholder(s) will then have to go through the verification process. Only once they have been verified will their proxy card be unblocked, allowing them access to the funds in the benefit account(s).

Step 3: Provide greenID Portal URL to Cardholder

EML will send you a daily automated email that lists all cardholders that need to manually complete electronic verification via the greenID portal. See [Appendix I – Automated Daily Email](#) for details about the content of the email.

NOTE You must provide EML with the email address for the daily automated email.

NOTE A single email is sent per day that includes all cardholders.

NOTE If the cardholder verification process was triggered for

- the primary cardholder:
 - The EAID identifies a benefit account.
 - The first and last name of the primary cardholder is provided.
- an additional cardholder:
 - The EAID identifies the proxy account of that cardholder.
 - The first and last name of the additional cardholder is provided.

Use the email from EML to notify the cardholder and provide them with the greenID Portal URL that they can use to complete the verification process.

The cardholder notification should:

- contain the greenID Portal URL,
- contain instructions or a link to instructions how to use the greenID portal, and
- identify if verification is required for the primary or for an additional cardholder. If verification is required for an additional cardholder, add the name of the additional cardholder.

NOTE You can also inform the cardholder via other channels than email, for example text message.

Email to Cardholders

EML Compliance requires the email you send to cardholders to be reviewed and approved.

You have two options:

Option 1	Use the template provided by EML. See Appendix II – Cardholder Email .
Option 2	Draft your own email template and submit it to EML for review and approval.

Additional Cardholders

When sending the email to the cardholder the email should identify if verification is required for the primary or an additional cardholder, and if the latter, which cardholder.

Step 4: Manual Electronic Verification

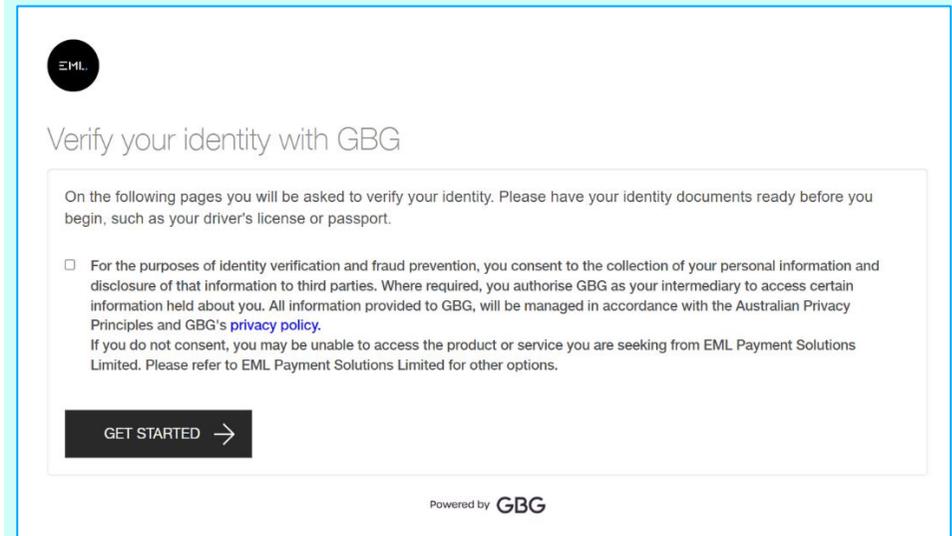
The cardholder must use the unique greenID Portal URL provided to them, to verify their identity.

NOTE The greenID Portal is mobile friendly, so can be used via a mobile device.

This section shows the cardholder experience in the greenID Portal.

Welcome and Accept T&Cs

The cardholder must accept the Terms and Conditions to proceed to the verification process.



 EML

Verify your identity with GBG

On the following pages you will be asked to verify your identity. Please have your identity documents ready before you begin, such as your driver's license or passport.

For the purposes of identity verification and fraud prevention, you consent to the collection of your personal information and disclosure of that information to third parties. Where required, you authorise GBG as your intermediary to access certain information held about you. All information provided to GBG, will be managed in accordance with the Australian Privacy Principles and GBG's [privacy policy](#).
If you do not consent, you may be unable to access the product or service you are seeking from EML Payment Solutions Limited. Please refer to EML Payment Solutions Limited for other options.

GET STARTED →

Powered by **GBG**

Select ID Source and Provide Details

The cardholder must provide details for two forms of ID.

By default the Driver's License is selected.

The screenshot shows a web form titled "Verify your identity" with a "Cancel" button in the top right. Below the title, it says "To verify your identity you'll need to match your details against one or more ID sources. Get started with your first ID source below." The form has a section for "Driver's licence" with a dropdown menu currently set to "Choose a different ID option". Below this are fields for "STATE/TERRITORY" (set to QLD), "DRIVER'S LICENCE NUMBER", and "CARD NUMBER". There are also fields for "FIRST NAME" (John), "MIDDLE NAME(S)" (Edgar), and "SURNAME" (Smith). A "DATE OF BIRTH (DD/MM/YYYY)" field is set to 10/03/1996. At the bottom, there is a checkbox for "I agree that my above information is checked with the Issuer or Official Record Holder" and a "VERIFY THESE DETAILS" button. The footer says "Powered by GBG".

The cardholder can select another form of ID from the **Choose a different ID option** drop down.

The list includes:

- Driver's license
- Australian passport
- Australian visa
- Medicare card
- Centrelink card
- Australian citizenship certificate
- ImmiCard
- Birth certificate
- Australian electoral roll

This screenshot is similar to the previous one, but with a modal menu open over the "Choose a different ID option" dropdown. The modal is titled "Choose one of these ID sources:" and lists: "Driver's licence", "Australian passport", "Australian visa", "Medicare card", "Centrelink card", "Australian citizenship certificate", "immiCard", "Birth certificate", "Australian electoral roll", and "Upload an ID document". There is a "Do you care?" section with a "Cancel" button. The background form shows the "MIDDLE NAME(S)" and "SURNAME" fields filled with "Edgar" and "Smith" respectively. The "VERIFY THESE DETAILS" button and "Powered by GBG" footer are also visible.

This shows the screen when the cardholder selects the form of ID **Medicare card**.

The screenshot shows a web form titled "Verify your identity" with a "Cancel" button in the top right. Below the title, it says "To verify your identity you'll need to match your details against one or more ID sources. Get started with your first ID source below." The form is for a "Medicare card" and includes a dropdown menu to "Choose a different ID option". Under "SELECT YOUR CARD TYPE:", "AUSTRALIAN CITIZEN CARD" is selected. The form contains several input fields: "MEDICARE CARD NUMBER", "INDIVIDUAL REFERENCE NUMBER", "FULL NAME (AS IT APPEARS ON THE CARD)" (with "John E Smith" entered), "DATE OF BIRTH (DD/MM/YYYY)" (with "10/03/1996" entered), and "CARD EXPIRY DATE (MM/YYYY)". A checkbox at the bottom states "I agree that my above information is checked with the issuer or Official Record Holder". A "VERIFY THESE DETAILS" button is at the bottom left, and "Powered by GBG" is at the bottom right.

Once the cardholder has successfully provided details for one form of ID

- a confirmation is displayed and
- they are asked to provide details for another ID source.

The screenshot shows the same "Verify your identity" screen. A green success message is displayed: "Your Australian passport was verified." Below this, it says "Now, verify against another ID source below." The form now shows "Driver's licence" as the selected ID type. It includes a dropdown menu to "Choose a different ID option", a "STATE/TERRITORY" dropdown menu with "QLD" selected, and a "DRIVER'S LICENCE NUMBER" input field. A "Cancel" button is in the top right.

The cardholder needs to use the drop down **Choose a different ID option** to select another form of ID.

Verify your identity

Your Medicare card was verified.

Now, verify against another ID source below.

Driver's licence

Choose a different ID option

Choose one of these ID sources:

- Driver's licence
- Australian passport
- Australian visa
- Centrelink card
- Australian citizenship certificate
- Birth certificate
- Australian electoral roll
- ImmiCard
- Upload an ID document

Or you can:

Cancel

SURNAME

Smith

VERIFY THESE DETAILS

Successful Verification

When the verification was successfully completed a confirmation message is displayed.

The card will be unblocked within the hour.

You're all done!

Your identity verification process is complete

Powered by GBG

Unsuccessful Verification

If the cardholder has provided details for a form of ID but the verification was not successful, an error message is displayed.

The screenshot shows a verification page for EML. At the top left is the EML logo. The main heading is "Verify your identity" with a close button "X Cancel" at the top right. Below the heading is the instruction: "To verify your identity you'll need to match your details against one or more ID sources. Get started with your first ID source below." There is a section for "Driver's licence" with a help icon and a dropdown menu "Choose a different ID option". A red error message box contains the text: "Your Queensland driver's licence details did not match. Please check that the details below match those found on your licence and try again." Below this are input fields for "STATE/TERRITORY" (set to QLD), "DRIVER'S LICENCE NUMBER" (123455), "CARD NUMBER" (333333333), "FIRST NAME" (Jason), "MIDDLE NAME(S)", "SURNAME" (Hailey), and "DATE OF BIRTH" (DD/MM/YYYY).

If they cardholder provided Medicare card details for an expired Medicare card, an error message is displayed.

The screenshot shows a verification page for EML. At the top left is the EML logo. The main heading is "Verify your identity" with a close button "X Cancel" at the top right. Below the heading is a red error message box containing the text: "Your Medicare Card can't contribute to your verification as the card may no longer be valid or has been superseded by a later issued card." Below this is the instruction: "Try another ID source below." There is a section for "Driver's licence" with a help icon and a dropdown menu "Choose a different ID option". Below this are input fields for "STATE/TERRITORY" (set to QLD), "DRIVER'S LICENCE NUMBER", and "CARD NUMBER".

If the cardholder provided Medicare card details, but the card has been superseded by a new one (meaning Medicare has issued a new card) or the card has been cancelled before the expiry date, an error message is displayed.

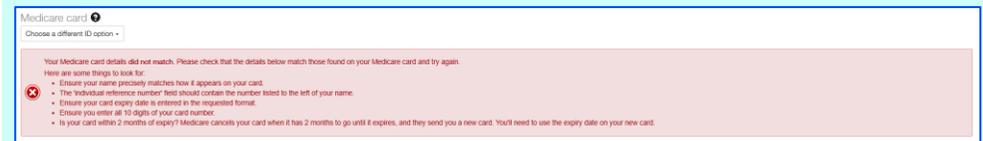
NOTE The cardholder may not have received the new Medicare card. However, greenID will not accept the old card in this case. The cardholder should select a different form of ID.

ID Source Blocked

If the cardholder unsuccessfully tried to provide details for a form of ID 3 times, they can no longer select that form of ID and must use another one.

EML can unblock a form of ID for a cardholder. We will proactively review blocked forms of ID and unblock them after a review.

If you require a form of ID to be unblocked, please raise a Jira ticket via <https://emlpayments.atlassian.net/servicedesk/customer/portal/28> or by sending an email to support@emlpayments.com.au.

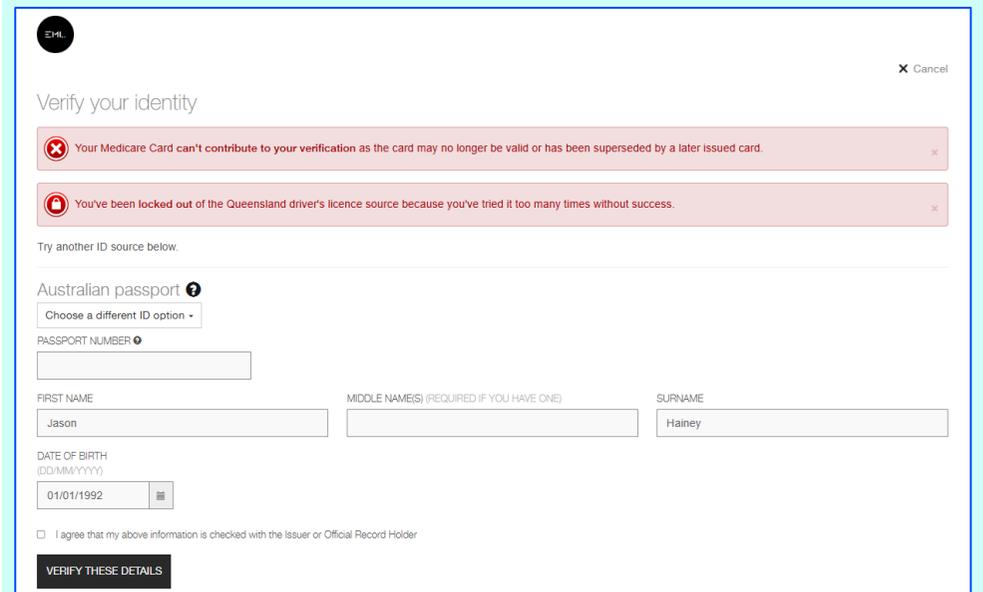


Medicare card ⓘ
Choose a different ID option -

Your Medicare card details did not match. Please check that the details below match those found on your Medicare card and try again.

Here are some things to look for:

- Ensure your name precisely matches how it appears on your card.
- The 'individual reference number' field should contain the number listed to the left of your name.
- Ensure your card expiry date is entered in the requested format.
- Ensure you enter all 10 digits of your card number.
- Is your card within 2 months of expiry? Medicare cancels your card when it has 2 months to go until it expires, and they send you a new card. You'll need to use the expiry date on your new card.



EML

Verify your identity

✕ Cancel

✕ Your Medicare Card can't contribute to your verification as the card may no longer be valid or has been superseded by a later issued card.

🔒 You've been locked out of the Queensland driver's licence source because you've tried it too many times without success.

Try another ID source below.

Australian passport ⓘ

Choose a different ID option -

PASSPORT NUMBER ⓘ

FIRST NAME: Jason

MIDDLE NAME(S) (REQUIRED IF YOU HAVE ONE)

SURNAME: Hailey

DATE OF BIRTH (DD/MM/YYYY): 01/01/1992

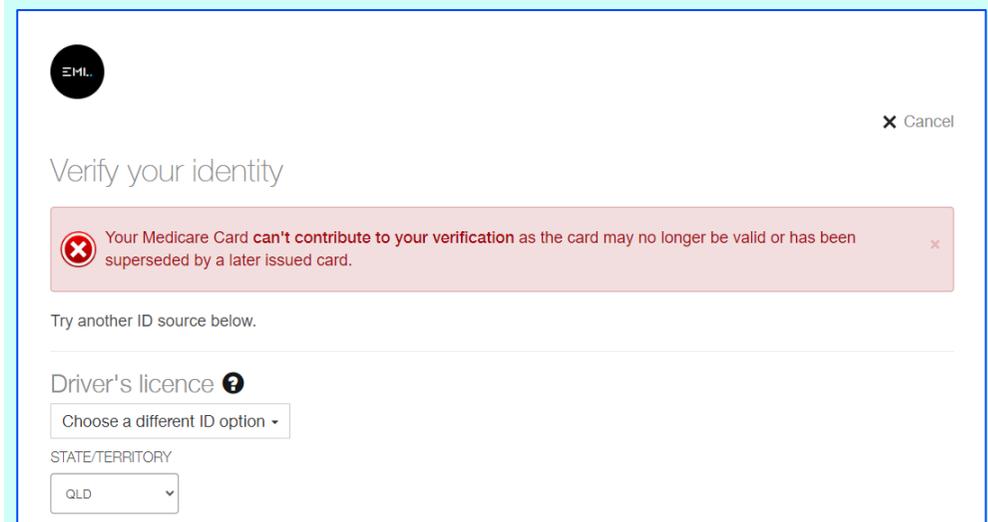
I agree that my above information is checked with the Issuer or Official Record Holder

VERIFY THESE DETAILS

Not Contributing

In rare cases a form of ID will be blocked for the cardholder. In this case the cardholder must choose a different form of ID.

NOTE EML cannot unblock a form of ID that has been blocked this way.



The screenshot shows the EML verification interface. At the top left is the EML logo. In the top right corner, there is a 'Cancel' button with an 'x' icon. The main heading is 'Verify your identity'. Below this is a red error message box with a white 'x' icon on the left and a close 'x' icon on the right. The message reads: 'Your Medicare Card can't contribute to your verification as the card may no longer be valid or has been superseded by a later issued card.' Below the error message, the text says 'Try another ID source below.' There is a search bar containing 'Driver's licence' with a question mark icon. Below the search bar is a dropdown menu with the text 'Choose a different ID option'. Underneath is a 'STATE/TERRITORY' label and a dropdown menu currently showing 'QLD'.

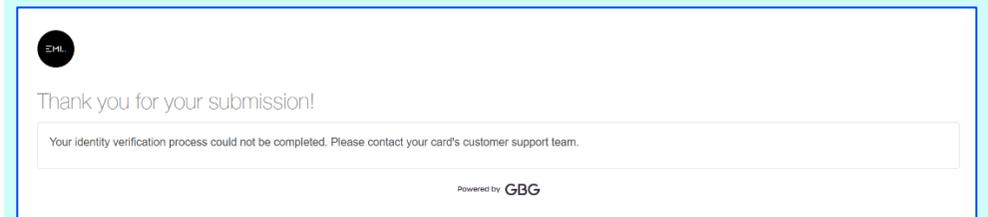
Unsuccessful Submission

If the cardholder has exhausted all verification options a message is displayed asking them to contact support.

If required, your Customer Support team can reach out to EML for support via

<https://emlpayments.atlassian.net/servicedesk/customer/portal/28>

or by sending an email to support@emlpayments.com.au.



The screenshot shows the EML verification interface after an unsuccessful submission. At the top left is the EML logo. The main heading is 'Thank you for your submission!'. Below this is a white message box with a thin border containing the text: 'Your identity verification process could not be completed. Please contact your card's customer support team.' At the bottom right of the screen, it says 'Powered by GBG'.

Pending Review

If the details provided by the cardholder differ from the data in our system, a manual review by EML is required.

This typically happens for a mismatch in

- the name
- the date of birth

The cardholder will be informed that a review is required.

EML will review the details and either approve or decline.

- If approved, no further action is required by the cardholder. You will receive an email from EML.
- If declined, EML will reach out to you via email.
 - The cardholder details may need to be updated in the EML system.
 - The cardholder can try another form of ID.
 - The cardholder can try uploading a document, see [Document Verification](#).

If one ID source was submitted:

Verify your identity

Your Australian passport was verified, pending the review of an administrator.

Now, verify against another ID source below.

Driver's licence

Choose a different ID option -

STATE/TERRITORY

QLD

DRIVER'S LICENCE NUMBER

CARD NUMBER

FIRST NAME

MIDDLE NAME(S)

SURNAME

DATE OF BIRTH (DD/MM/YYYY)

04/11/1997

I agree that my above information is checked with the Issuer or Official Record Holder

VERIFY THESE DETAILS

If two ID sources were completed:

Thank you for your submission!

We will review the details you have submitted.

Powered by GBG

Technical Error

When the cardholder receives a technical error, they should try again later.

The screenshot shows a web form for Medicare card verification. The form includes fields for Medicare Card Number (4444444404), Individual Reference Number (2), Full Name (John Smith), Date of Birth (10/03/1996), and Card Expiry Date (12/2028). A checkbox is checked, indicating agreement with the terms. A 'VERIFY THESE DETAILS' button is visible. An 'Unexpected Error' dialog box is overlaid on the form, displaying the message: 'An unexpected error has occurred. There was a problem completing this source, please try again or try another source.' The dialog box has an 'OK' button. The form is powered by GBG.

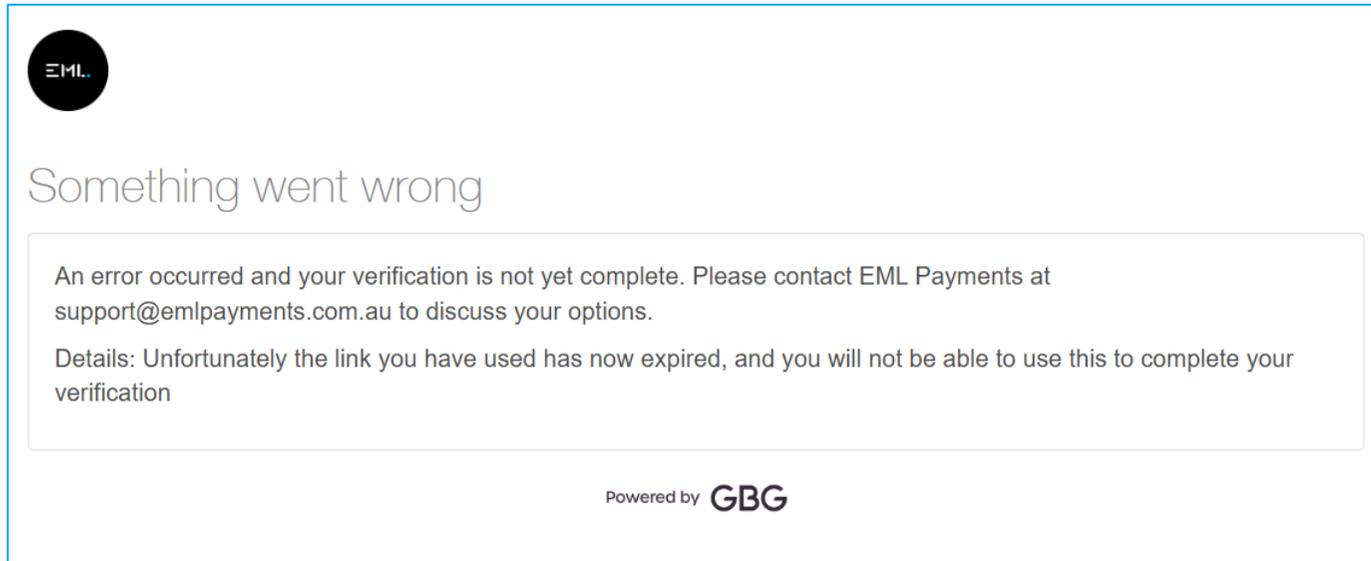
Cancellation

The user can cancel the process at any time.
They can resume the process using the greenID portal URL later.

The screenshot shows a message box with the EML logo and the text: 'Verification cancelled. Your verification has not been completed. Please contact EML Payments at support@emlpayments.com.au to discuss your options.' The message box is powered by GBG.

Expired greenID Portal URL

When the cardholder uses a greenID portal URL that has expired, a message is displayed:



NOTE Links are valid for 14 days.

If the link has expired and the cardholder has not completed the verification, you can request a new link by raising a Jira ticket with EML Operations via <https://emlpayments.atlassian.net/servicedesk/customer/portal/28> or by sending an email to support@emlpayments.com.au.

Step 5: Document Verification

Where the cardholder could not be verified via the manual electronic verification (step 4), the cardholder can upload a certified copy of a document that will help EML verify them.

NOTE The document must show a photo of the cardholder.

This section shows the cardholder experience.

Document Verification

To upload a document the cardholder must select **Upload an ID document** from the **Choose a different ID option** drop down.

They can choose from:

- Driver's License
- Australian Passport
- International Passport

They will be asked to select the file to upload.

The screenshot displays the EML 'Verify your identity' interface. At the top left is the EML logo, and at the top right is a 'Cancel' button. The main heading is 'Verify your identity', followed by the text: 'To verify your identity you'll need to match your details against one or more ID sources. Get started with your first ID source below.' Below this is a section titled 'Upload an ID document' with a help icon. A dropdown menu labeled 'Choose a different ID option' is open, showing a list of document types: 'Drivers Licence', 'Australian Passport', and 'Australian Visa'. The GBG logo is visible in the bottom right corner of the interface.

Once the cardholder has uploaded the document a confirmation is displayed.

EML will review the document and either approve or decline.

- If approved, no further action is required by the cardholder. You will receive an email from EML.
- If declined, EML will reach out to you via email.

The screenshot shows the EML identity verification interface. At the top left is the EML logo. In the top right corner, there is a 'Cancel' button with an 'x' icon. The main heading is 'Verify your identity'. Below this is a yellow notification banner with a person icon and the text: 'Your document was uploaded successfully and will be reviewed by an administrator.' Below the banner, the text reads: 'Now, verify against another ID source below.' There are three input sections: 1. 'Driver's licence' with a help icon and a dropdown menu labeled 'Choose a different ID option'. 2. 'STATE/TERRITORY' with a dropdown menu currently showing 'QLD'. 3. 'DRIVER'S LICENCE NUMBER' with a text input field. Below that is 'CARD NUMBER' with another text input field.

6. Minimizing Cardholder Impact

Triggering Cardholder Verification

To minimize the impact of blocked cards on your cardholders you can choose to proactively monitor your cardholder's balances. When you identify that a balance is likely to reach the threshold and cardholder impact using the standard verification process is expected to be severe, you can request that EML triggers verification for that cardholder. Examples of scenarios where this may be considered are:

- The cardholder is nearing the threshold, and a payroll load is pending on a Friday which may trigger a KYC into the weekend which could lead to a longer period of the card being blocked.
- New cardholders where the initial load meets or exceeds the threshold.

KYC could be triggered in advance of loading the accounts.

For this purpose, you can raise a Jira ticket via

<https://emlpayments.atlassian.net/servicedesk/customer/portal/28>

You must raise a ticket per cardholder.

The subsequent verification process will be the same as when verification is automatically triggered by the EML system.

NOTE

- Cards will **not** be blocked when verification is triggered (via the above process), only once the card balance meets or exceeds the threshold.
- The cardholder verification fee (if applicable) will apply.
- EML will support you by providing automated reports containing the list of cards where the balance has exceeded an amount as defined by you. If you require such a report please raise a Jira ticket via <https://emlpayments.atlassian.net/servicedesk/customer/portal/28> or by sending an email to support@emlpayments.com.au.

Incomplete Cardholder Details

If a card record in the EML system has incomplete cardholder details, cardholder verification (if required) will fail. The card will be blocked, until the cardholder details have been updated and EML can trigger the automated verification process again.

To reduce the risk of this happening, EML can support you by providing automated reports containing cards with incomplete cardholder data. If you require such a report please raise a Jira ticket via <https://emlpayments.atlassian.net/servicedesk/customer/portal/28> or by sending an email to support@emlpayments.com.au.

7. Appendix I – Automated Daily Email

You can opt-in to a daily automated email from EML that lists all cardholders for which cardholder verification was triggered since the last email.

A **single** email will be sent that contains an entry for each cardholder, including:

- EAID of the card for which cardholder verification was triggered
- First name
- Last name
- greenID Portal URL

The email will look like this:

Subject: ID Request - EML Payments

Hi Team,

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we are required to verify a cardholder's identity when the balance of their card account reaches an applicable monetary threshold. Until this verification has been completed, we are not permitted to continue operating the card.

An identity check is required to be completed for the cardholders below.

External Account ID	First Name	Last Name	Complete Process Invite URL
<EAID>	<First Name>	<Last Name>	<greenID Portal URL>

Please share the "Complete Process Invite URL" above, request the cardholder to complete their verification process, and advise them that their card will be suspended pending this verification.

Kind Regards,

EML Payments

Level 12/333 Ann St, Brisbane City QLD 4000

Think you have received this by mistake? Please contact us at support@emlpayments.com.au

Please contact EML Payments Operations team at support@emlpayments.com.au. The team is available from 9am to 5pm (AEST) Monday to Friday.

8. Appendix II – Cardholder Email

Use the below template when providing the cardholder with their unique greenID Portal URL to complete verification.

Replace text in square brackets with the specific content.

Dear <cardholder name>,

We are writing to you to advise that under Anti-Money Laundering and Counter-Terrorism Financing regulation you are required to complete an identification verification check before you can continue to access your <card program name> funds.

We have made this process simple and secure using greenID, Australia's largest online identity verification platform.

To confirm your identity, simply click on this link: <link>

You will be taken to a verification page within greenID that is unique to you. Simply follow the steps by providing details for two forms of identification, for example your Medicare card and driver's license details. Alternatively, you may upload a document showing a photo.

Once you have successfully completed verification, we will re-activate your <card name> within the hour.

If you are unable to validate your identity via the greenID Portal, please contact us on < contact details>.

Please note that if you are not the primary cardholder, your card can only be re-activated once the primary cardholder has successfully been verified.

If you have any questions, please contact us on <contact details>.

Kind regards,

<insert>

9. Appendix III – Frequently Asked Questions

How do I know if a cardholder has been verified?

If a cardholder has successfully been verified:

- The card status is no longer 'EML Inactive'.
- The card is marked as Compliant.

How long does the greenID link remain active?

The unique greenID portal link remains active for 14 days.

What do I do if the greenID link has expired?

If the link has expired and the cardholder has not completed the verification, you can request a new link by raising a Jira ticket with EML Operations.

What happens if a primary cardholder has been verified but the additional cardholder has not been verified?

The primary cardholder will continue to have access to their funds. The card of the additional cardholder will be blocked until they have been verified.

What happens if a cardholder was blocked by the greenID portal or exceeded the number of allowed attempts in the greenID portal?

Please raise a Jira ticket via <https://emlpayments.atlassian.net/servicedesk/customer/portal/28> or by sending an email to support@emlpayments.com.au.

EML will review and, if applicable, unblock access for the cardholder.

If I have signed up for the automate daily email that informs me for which cardholders verification is required: Will I receive an email per cardholder?

You will receive a **single** email per day that lists all cardholders.

If I have signed up for the automate daily email that informs me for which cardholders verification is required: Will the email contain an entry for the cardholder every day until the cardholder has successfully completed verification?

An entry for the cardholder will only be included in the email on the day automated electronic verification was triggered by EML but not successful, meaning the cardholder needs to complete verification via the greenID portal.

The entry will **not** be repeated in emails on subsequent days.