NextGenID offers a streamlined digital identity verification process that benefits both mortgage brokers and their clients. Here's how it works:

- 1. **Initiation**: Once the mortgage broker has prepared the client's application, they initiate the digital ID process through NextGenID.
- SMS Notification: The client receives an SMS from NextGenID with a link to start the identity verification process.
- 3. **Document Submission**: The client uses their phone to take a photo of a physical ID document, such as an Australian passport or driver license. Only photos of the physical documents are accepted.
- 4. **Verification**: NextGenID captures the key information from the document and matches it against government records to verify the client's identity.
- 5. **Completion**: Once verified, the client's identity is confirmed, and the mortgage application process can proceed smoothly.

This digital ID process ensures secure and efficient identity verification, reducing the time and effort required for both brokers and clients.