The image features a large black circle in the upper left quadrant containing the white text 'EML.' with a blue dot at the end. The background is a complex network of blue and yellow dots connected by thin lines, with a large, flowing, yellow and white abstract shape on the right side. The overall aesthetic is modern and data-driven.

EML.

Cardholder Verification

User Guide for Cardholders

Version 1.0

Money in Motion

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Version History

28/02/2025	1.0	Yve McIntyre Rebecca Teare	Initial Version
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1. Introduction

Under Anti-Money Laundering and Counter-Terrorism Financing regulation we are required to verify your identity when the funds we hold for you reach a defined threshold.

Until we have verified your identity you will not be able to access your funds, meaning your card will be blocked and cannot be used to make payments.

This document provides you with details about the **identify verification** process we have put in place to ensure we are compliant with the regulation and, if we had to block your card, your card will be unblocked as quickly as possible.

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

When the balance we hold for you reaches the threshold, we automatically trigger the identity verification process. We send a request for electronic verification to greenID. In most cases this request will be successful, and you are automatically verified. No further action is required.

If automated electronic verification was **not successful**:

- We will block access to your funds by blocking your card.
- You will be provided with a secure and unique URL to the greenID portal.
- You must use the greenID portal to verify your identify.

To complete the verification, you can provide details for two forms of identification, for example, your Medicare card and driver's license.

Alternatively upload a certified identification document (that must show your photo).

If you have a question that is not covered in this document, please reach out to your Customer Support team.

2. Providing Cardholder Details

When we send a request to greenID to verify your identity, we send the following details:

- Your full name.
- Your date of birth.
- Your residential address.

We send the details that are stored in our system against your card record.

If these details are incorrect or out of date, the automated electronic verification will fail, your card will be blocked, and you will be required to manually verify yourself via the greenID portal.

To ensure your card will not be blocked you must ensure your details are correct and up to date.

Please make sure that:

- You provide correct details when signing up for the card.
- Update your details in case of any changes to your name and/or address by providing these details to your Customer Support team.

Here are some tips that may help:

Name

Do **not** use **nicknames**, for example, Sam instead of Samantha.

If you have a **middle name**, it must be provided.

If you have changed your name because of marriage, you must provide the married name, **not** the **maiden name**.

If you have an **anglicized name**, you must provide the name used on your ID documents.

Residential Address

Provide a **residential** address.

This must be your **current** address.

Do **not** use a PO Box.

3. Verification via the greenID Portal

If you are required to manually complete verification, you will be provided with a secure and unique URL to the greenID portal.

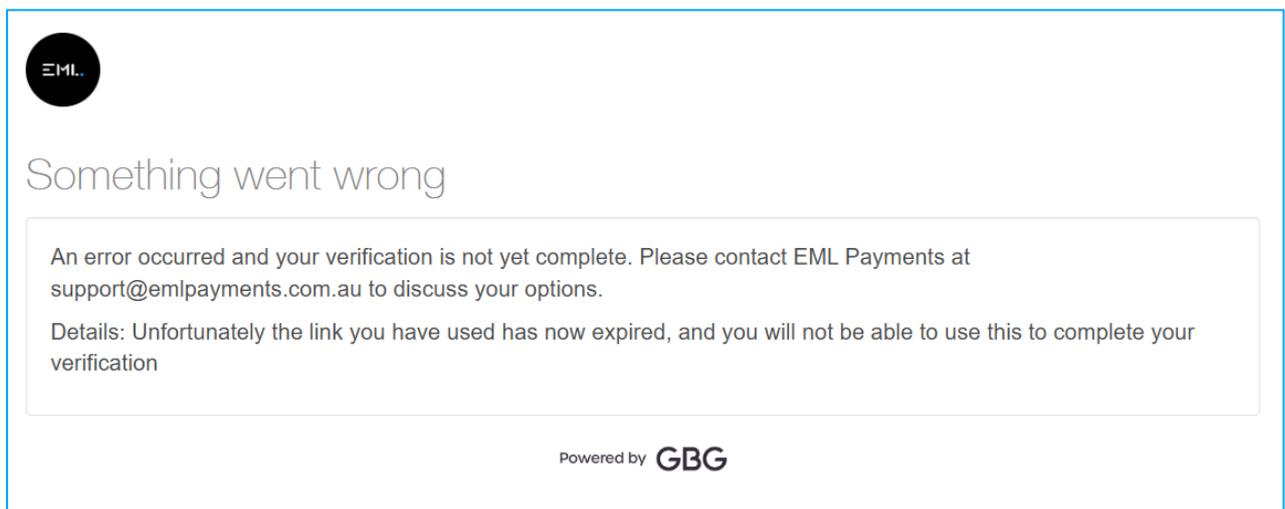
Click on the link to open the portal.

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

Link Expiry

The link expires after 14 days. If you receive the below message, the link has expired.

Contact your Customer Support team to request a new link.



Accept the Terms and Conditions

The first screen you will see will ask you to accept the Terms and Conditions.

Tick the content box and click **Get Started**.

If you do not consent to the collection and verification of your documents, you will be unable to proceed further. Contact your Customer Support team.

NOTE You can leave the portal at any stage in the process and pick up where you left at later stage using the same greenID portal link.



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 an ID Source

You must provide details for **two** forms of ID.

By default **Driver's license** is selected as form of ID.

You can proceed with entering your driver's license details or select a different ID source 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
- Upload an ID Document – Only use this option if you are unable or unsuccessful when using any of the above options → See section [Document Verification](#) for details.



✕ Cancel

Verify your identity

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.

Driver's licence ⓘ

Choose a different ID option ▾

STATE/TERRITORY

QLD ▾

DRIVER'S LICENCE NUMBER ⓘ

CARD NUMBER ⓘ

FIRST NAME

John

MIDDLE NAME(S)

Edgar

SURNAME

Smith

DATE OF BIRTH (DD/MM/YYYY)

10/03/1996 📅

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

VERIFY THESE DETAILS

Powered by **GBG**



✕ Cancel

Verify your identity

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.

Driver's licence ⓘ

Choose a different ID option ▾

Choose one of these ID sources:	Or you can:
Driver's licence	Cancel
Australian passport	
Australian visa	
Medicare card	
Centrelink card	
Australian citizenship certificate	
ImmiCard	
Birth certificate	
Australian electoral roll	
Upload an ID document	

MIDDLE NAME(S)

SURNAME

Smith

VERIFY THESE DETAILS

Powered by **GBG**

Provide Details for an ID Source

Once you have selected the form of ID enter the required details:

All fields are mandatory and must be completed.

The required information will differ depending on the selected ID source.

The image below shows an example for the **Medicare card** ID source.

The screenshot shows a web form titled "Verify your identity" with a sub-header "To verify your identity you'll need to match your details against one or more ID sources." Below this, it says "Get started with your first ID source below." The form is for a "Medicare card" and includes a dropdown to "Choose a different ID option", a "SELECT YOUR CARD TYPE:" dropdown set to "AUSTRALIAN CITIZEN CARD", and input fields for "MEDICARE CARD NUMBER", "INDIVIDUAL REFERENCE NUMBER", "FULL NAME (AS IT APPEARS ON THE CARD)" (containing "John E Smith"), "DATE OF BIRTH (DD/MM/YYYY)" (containing "10/03/1996"), and "CARD EXPIRY DATE (MM/YYYY)". 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 form is powered by GBG.

Ensure you are entering information in the correct fields.

If you miss a field or enter incorrect details the field will highlight red.

DRIVER'S LICENCE NUMBER ?

A screenshot of a red-bordered input field for "DRIVER'S LICENCE NUMBER".

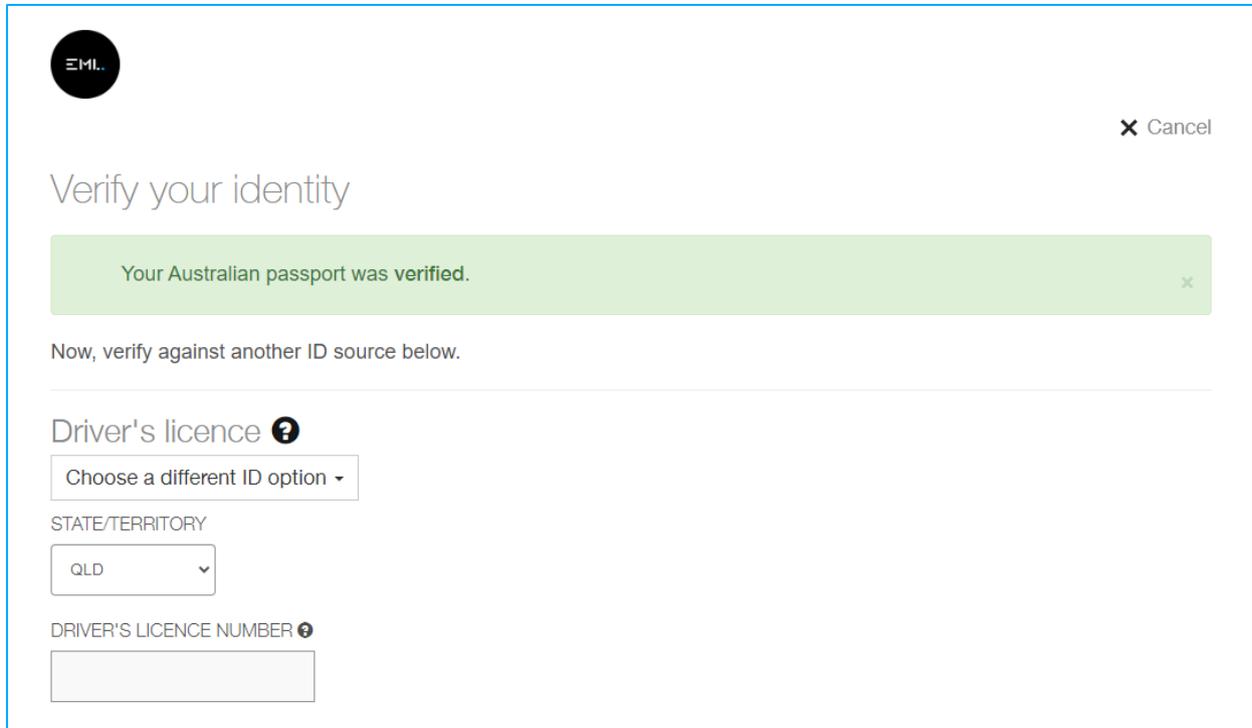
Invalid licence number. This is a required field.

If you are unsure what information is needed, you can click on the ? symbol and a description will appear:

The screenshot shows the "DRIVER'S LICENCE NUMBER" field with a red border and an error message. A tooltip is displayed over the field, showing a sample Victorian Driver's Licence card. The tooltip text reads: "Your licence number is the 9-digit number that appears towards the top-right of your card." The tooltip also shows the name "Jane Collins" and the "vicroads" logo.

Once you have provided the details, click **Verify These Details**.

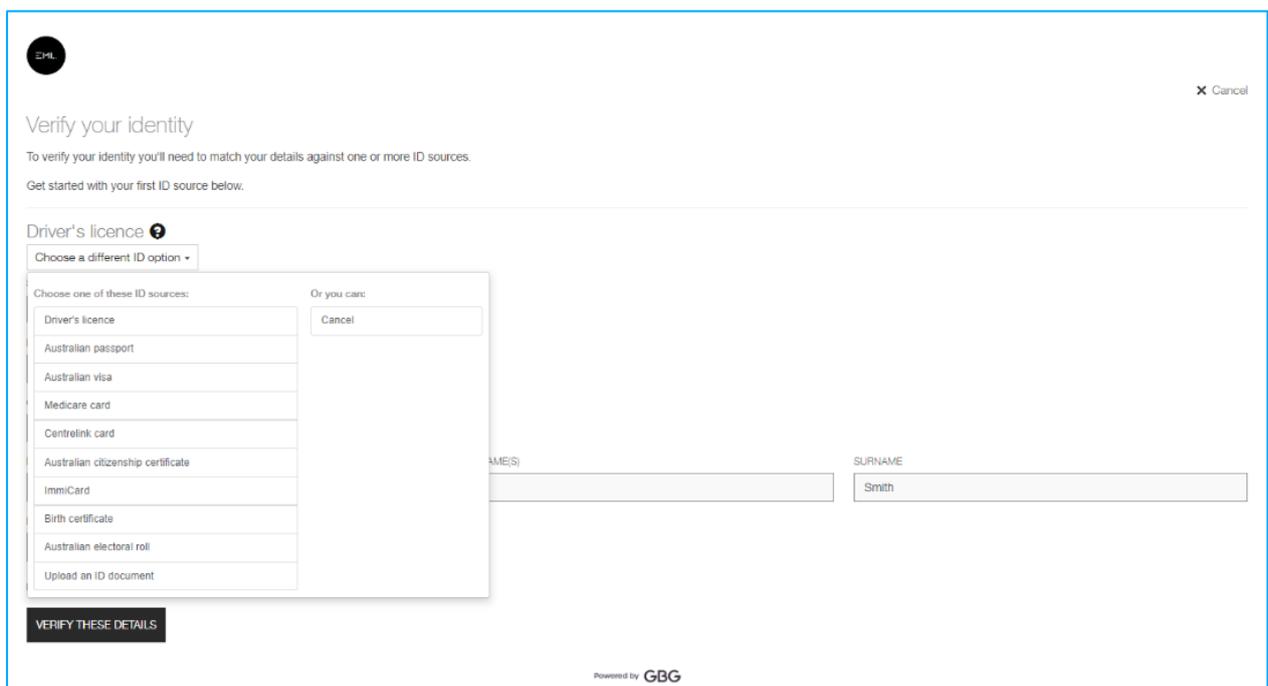
A confirmation is displayed.



The screenshot shows a web interface for identity verification. 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, a green success message reads 'Your Australian passport was verified.' with a small 'x' icon to its right. Underneath, the text says 'Now, verify against another ID source below.' followed by a horizontal separator line. The section is titled 'Driver's licence' with a help icon. Below the title is a dropdown menu labeled 'Choose a different ID option'. Further down, there is a 'STATE/TERRITORY' dropdown menu with 'QLD' selected. At the bottom of this section is a text input field labeled 'DRIVER'S LICENCE NUMBER' with a help icon.

You will be asked to provide details for **another** ID source.

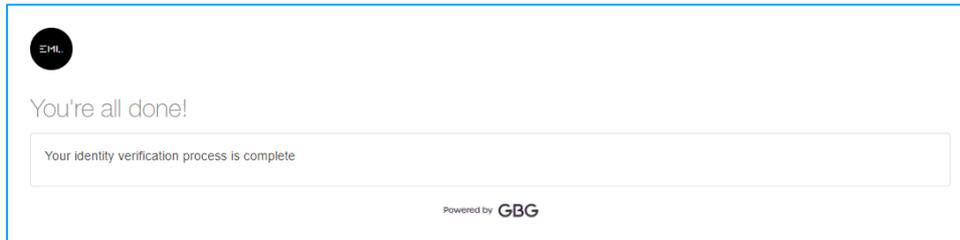
Select another form of ID from the **Choose a different ID option** drop down.



This screenshot shows the same 'Verify your identity' interface as the previous one, but with a dropdown menu open. The dropdown menu is titled 'Choose one of these ID sources:' and lists several options: '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'. To the right of this list is a 'Cancel' button. Below the dropdown menu, there are two text input fields: 'NAME(S)' and 'SURNAME'. The 'SURNAME' field contains the text 'Smith'. At the bottom left of the interface is a dark button labeled 'VERIFY THESE DETAILS'. At the bottom center, it says 'Powered by GBG'.

Verification Using Two ID Sources Successful

Once you have provided details for two forms of ID and these were successfully verified, a confirmation message is displayed.



Your card will be unblocked within the hour.

Document Verification

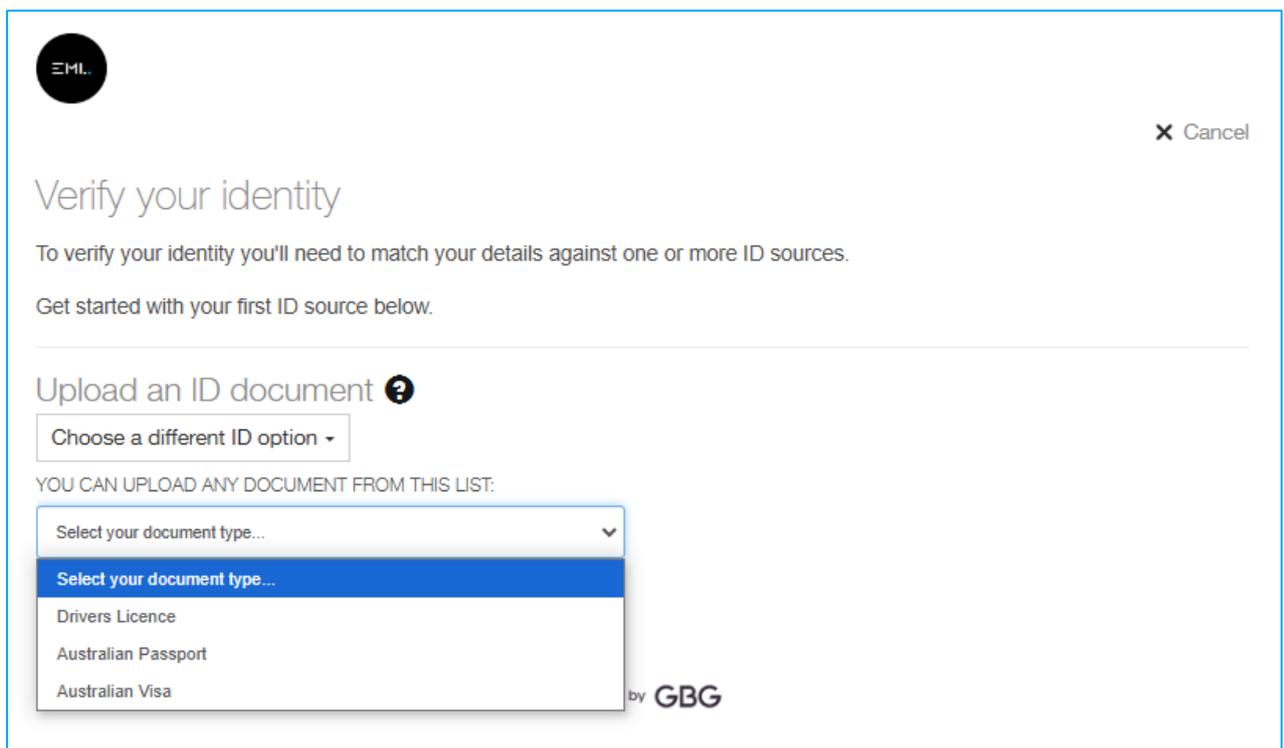
If you are unable to successfully provide details for two ID sources, you can upload a document instead.

The document must have your photo and must be certified.

Select **Upload an ID document** from the **Choose a different ID option** drop down.

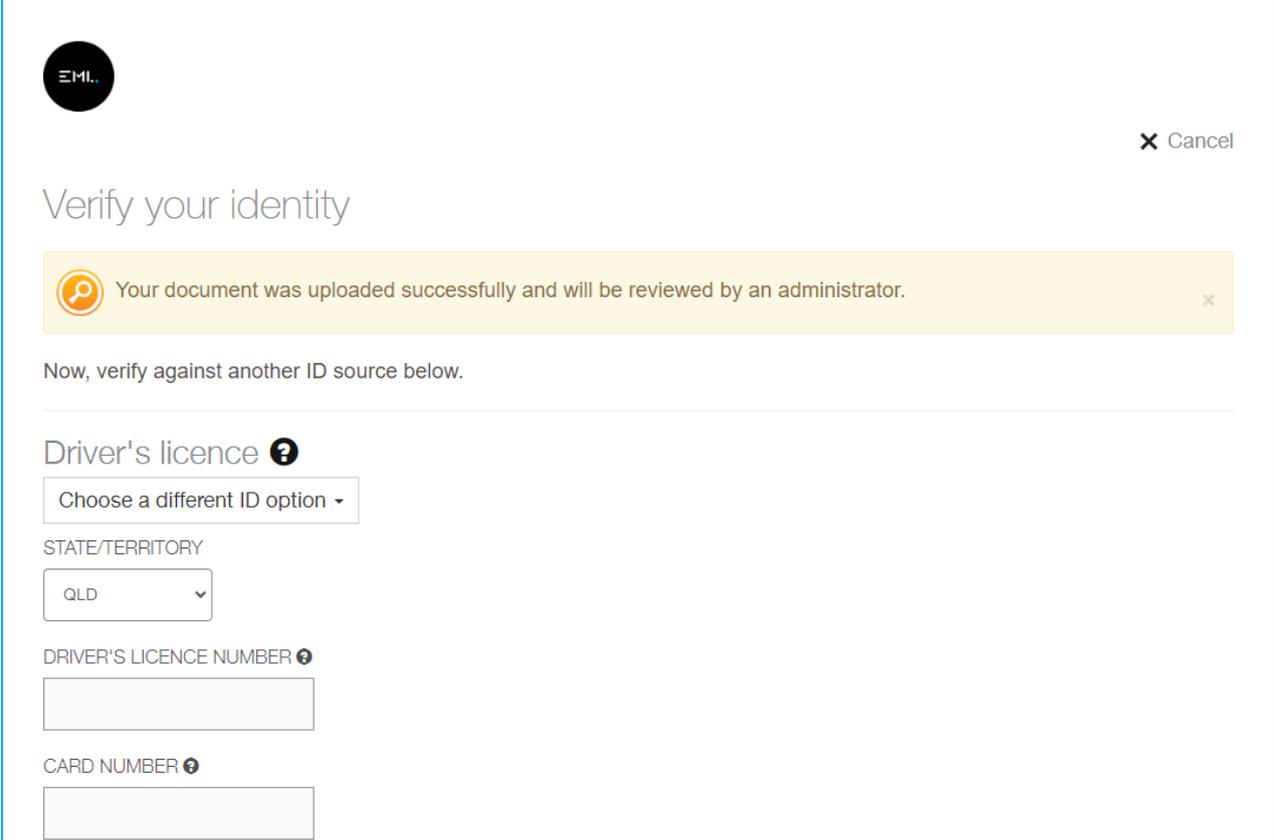
Then choose the document type from the drop down:

- Driver's License
- Australian Passport
- International Passport



Select the file to be uploaded.

Once you have uploaded the document a confirmation is displayed.



 ✕ Cancel

Verify your identity

 Your document was uploaded successfully and will be reviewed by 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 

The document will manually be reviewed by our team.

- If the document can be used to successfully verify your identity, your card will be unblocked within the hour.
- If the document cannot be used to successfully verify your identity, your Customer Support team will contact you and discuss available options to verify your identity.

4. What To Do When Something Goes Wrong?

Unsuccessful Verification for an ID Source

ISSUE

You provided details for an ID source, but the **verification was not successful**, and an error message is displayed.

The screenshot shows a web interface for identity verification. At the top left is the EML logo. A 'Cancel' button is in the top right. The main heading is 'Verify your identity'. Below it, instructions state: '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.' A dropdown menu is set to 'Driver's licence' with a help icon and a 'Choose a different ID option' button. A red error banner contains a red 'X' icon and 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 the banner are several input fields: 'STATE/TERRITORY' (dropdown menu showing 'QLD'), 'DRIVER'S LICENCE NUMBER' (text input with '123455'), 'CARD NUMBER' (text input with '3333333333'), 'FIRST NAME' (text input with 'Jason'), 'MIDDLE NAME(S)' (empty text input), 'SURNAME' (text input with 'Halney'), and 'DATE OF BIRTH' (text input with '(DD/MM/YYYY)').

RESOLUTION

Check that you have provided the correct details and try again.

Try another ID source.

ISSUE

You provided valid **Medicare card** details, but an error message is displayed.

The screenshot shows the EML verification page. 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, a red error message box contains 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 the error message, it says 'Try another ID source below.' There are two ID source options. The first is 'Driver's licence', which has a dropdown menu for 'Choose a different ID option', a 'STATE/TERRITORY' dropdown set to 'QLD', and input fields for 'DRIVER'S LICENCE NUMBER' and 'CARD NUMBER'. The second option is 'Medicare card', which also has a dropdown for 'Choose a different ID option'. Below it, a red error message box contains the text: '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:'. A list of instructions follows: '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.', and '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.'

RESOLUTION

Even though the expiry date is in the future, the card may no longer be valid. This may happen when Medicare has issued a new card before the old one expires, but you have not yet received the new card.

You can contact Medicare and confirm that they have issued a new card. Wait for the new card to arrive and try again.

Alternatively, select a different form of ID.

ISSUE

You provided valid **Medicare card** details, but an error message is displayed.

RESOLUTION

The Medicare card source automatically defaults to the standard. If you have an Interim or Reciprocal Health Medicare card, use the **Select Your Card Type** drop-down to select the correct card type.

The screenshot shows a dropdown menu titled 'SELECT YOUR CARD TYPE:'. The selected option is 'AUSTRALIAN CITIZEN CARD' with a 'Green' label below it. To the right of the text is a small image of a green Medicare card. A hand cursor is pointing at the dropdown arrow, indicating it is active.

One or all ID Sources Blocked

ISSUE

You have unsuccessfully tried to provide details for the same ID source 3 times and received an error message.

✕ Cancel

Verify your identity

 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

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

SURNAME

DATE OF BIRTH
(DD/MM/YYYY)

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

VERIFY THESE DETAILS

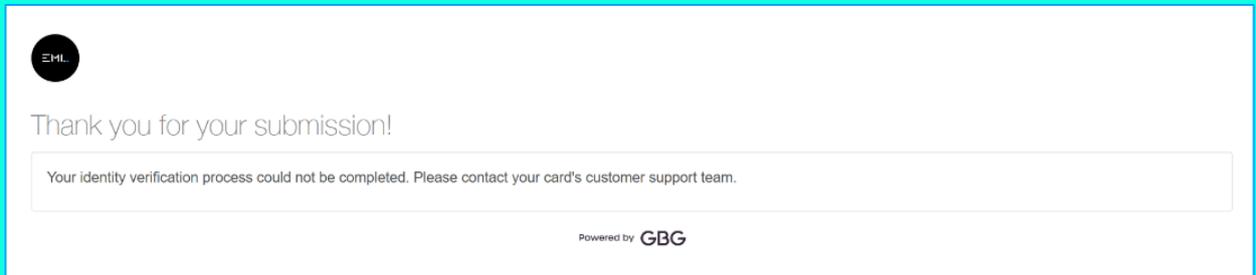
RESOLUTION

Select another form of ID.

You will have two further attempts on other ID sources.

ISSUE

You have exhausted all attempts on all ID sources and received the following message:



The screenshot shows a white notification box with a black border. In the top left corner is the EML logo. The text inside reads: "Thank you for your submission!" followed by a message in a light grey box: "Your identity verification process could not be completed. Please contact your card's customer support team." At the bottom center, it says "Powered by GBG".

RESOLUTION

Please contact your Customer Support team.

My Personal Details Do Not Match

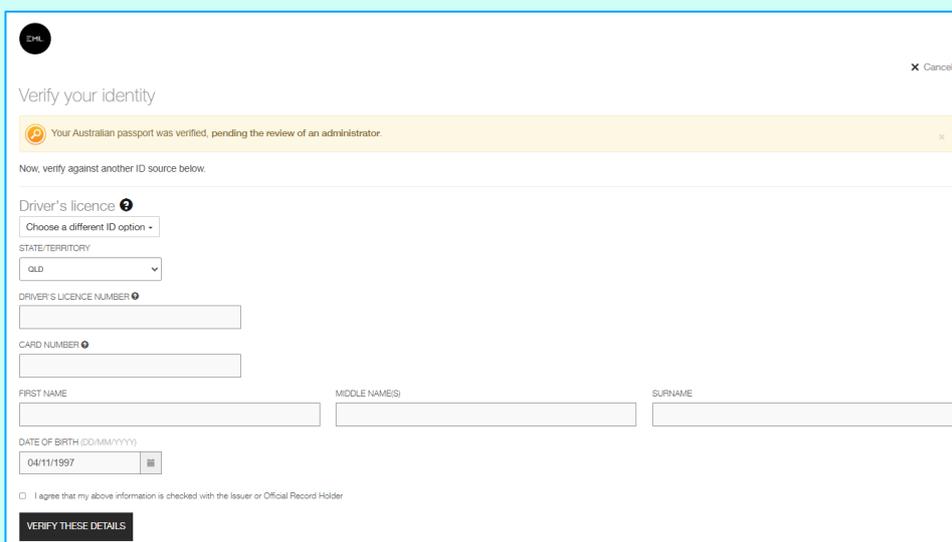
ISSUE

The personal details pre-filled when I select an ID source are not correct.

RESOLUTION

Update the details and submit.

You will receive the following message:



The screenshot shows a form titled "Verify your identity" with a "Cancel" button in the top right. A yellow notification banner at the top says: "Your Australian passport was verified, pending the review of an administrator." Below this, it says "Now, verify against another ID source below." The form includes a dropdown for "Driver's licence" with the option "Choose a different ID option -". There are input fields for "STATE/TERRITORY" (set to QLD), "DRIVER'S LICENCE NUMBER", and "CARD NUMBER". Below these are fields for "FIRST NAME", "MIDDLE NAME(S)", and "SURNAME". A "DATE OF BIRTH (DD/MM/YYYY)" field is set to "04/11/1997". 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.

A mismatch means that the details stored against your card record in our system do not match the details of your identification document(s).

Our team will need to review your submission. If we cannot approve the changes, you made you will be contacted by your Customer Support team.

ISSUE

You updated the pre-filled person details and received the following message:

✕ Cancel

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

RESOLUTION

If you made changes, it means that the details stored against your card record in our system do not match the details of your identification document(s).

Our team will need to review your submission. If we cannot approve the changes, you made and successfully verify you, you will be contacted by your Customer Support team.

Technical Error

ISSUE

You received an error message indicating a technical error:

The screenshot shows a Medicare card verification form with an 'Unexpected Error' dialog box overlaid. The dialog box contains the following text:

Unexpected Error

An unexpected error has occurred

There was a problem completing this source, please try again or try another source.

OK

The background form includes the following fields and options:

- Get started with your first ID source below
- Medicare card
- Choose a different source
- SELECT YOUR CAP (AUSTRALIAN CITIZEN, Green)
- MEDICARE CARD NUMBER (4444444404)
- INDIVIDUAL REFERENCE NUMBER (2)
- FULL NAME (AS IT APPEARS ON THE CARD) (John Smith)
- My name wraps across multiple lines on my card
- DATE OF BIRTH (DD/MM/YYYY) (10/03/1996)
- CARD EXPIRY DATE (MM/YYYY) (12/2028)
- I agree that my above information is checked with the Issuer or Official Record Holder
- VERIFY THESE DETAILS**
- Powered by **GBG**

RESOLUTION

Try again later.

I Want to Cancel the Process

ISSUE

You want to cancel the process.

RESOLUTION

You can simply close the browser window to exit the greenID portal.

Alternatively, you can click **Cancel** at any time during the process.

You will receive a message:



You can return at any time to pick up where you left using the greenID portal URL provided. Note that the link may have expired, in which case you need to contact your Customer Support team.

If you wanted to cancel because you have any concerns or questions, contact your Customer Support team.

5. Frequently Asked Questions

What does the link to the greenID portal look like?

Your unique link to greenID portal will look like this: <https://www.gbgid.me/xxxxxx>

How long is the greenID link valid for?

The link is valid for 14 days.

What do I do if my greenID Portal link has expired?

Contact your Customer Support team They will provide you with a new link.

Will I lose progress if I exit the portal before I have fully completed my verification?

No, you will not lose any progress towards your verification.

If you have successfully verified against a single source, this progress will remain when resumed at a later stage.

My pre-fulfilled details are incorrect. What should I do?

If the information pre-fulfilled is incorrect or out of date, you can manually update the relevant fields with the correct information.

You must also reach out to your Customer Support team to get the details on your card account update.

If you make any changes, our Team needs to manually verify the updated information. As a result, we may contact you to request supporting documentation.

What information is mandatory for an ID source?

When you select an ID source, all fields displayed for that selected ID source are mandatory.

My name on my Medicare card goes across several lines. How do I enter this?

Use the prompt on the Medicare card ID source page for names that go across multiple lines.

If you click this prompt, there will be additional fields allowing you to enter your name.

Ensure you are entering your name exactly as displayed on the card.