

ARNECC Guidance Query

Digital ID Providers

Query number: GQ 01/2025

Subscribers are required to take reasonable steps to verify the identity of particular persons, for example, Clients and mortgagors. In doing so, Subscribers may apply the face to face Verification of Identity Standard in Schedule 8 of the Model Participation Rules which is deemed to constitute reasonable steps. Alternatively, a Subscriber may take such other steps the Subscriber considers reasonable.

ARNECC is aware that Subscribers use various Digital ID services either:

- alone, after having assessed that use of Digital ID constitutes the taking of reasonable steps or
- in addition to the Verification of Identity Standard.

Providers of Digital ID services may be accredited by the Commonwealth government. The accreditation scheme is voluntary meaning some providers are not accredited.

According to the Commonwealth government becoming accredited means the provider has chosen to be regulated, giving confidence that they meet strict rules and standards for:

- privacy protection
- security
- usability
- accessibility
- risk management
- fraud control and more.

From 1 December 2024, accredited providers have been able to display the Digital ID accreditation trustmark.

For more information on Australia's Digital ID System including accreditation visit:

www.digitalidsystem.gov.au/how-the-system-works

For more information on verification of identity visit: [Model Participation Rules Guidance Notes - ARNECC](#)