

# Secure Document Upload

## Quick Reference Guide

### Purpose of this document

Additional documentation is needed to assess an application. This guide is to help merchants upload documents via the Secure Document Upload function. It also outlines the types of documents accepted.

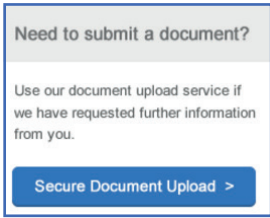
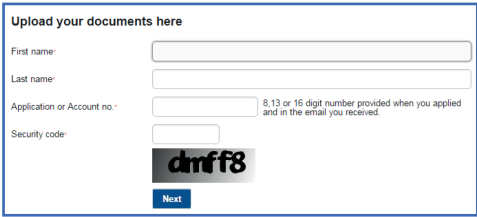
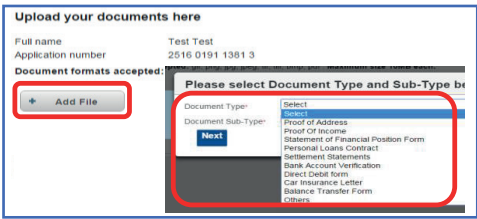
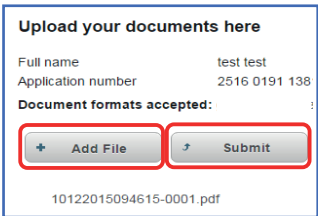
Other options to provide documents are:

- A PDF version on customer’s smart device shown in store (proof of address only)
- **Email** documents directly to the Cards Lending team on customer’s behalf (proof of address and proof of income only)
- Customer can upload/email documents from home (refer to the Customer Help Document for instructions on how).

### Definition

**Secure Document Upload:** A secure online way of uploading documents via the Merchant Portal.

## Using the Secure Document Upload Function

Step	Action
1	 <p><b>Note:</b> Customer documents need to be scanned and saved to the PC before proceeding with this process.</p> <ol style="list-style-type: none"> <li>1. Log into Merchant Portal <a href="https://merchantportal.gemfinance.co.nz">https://merchantportal.gemfinance.co.nz</a></li> <li>2. Click on <b>Secure Document Upload</b> on the bottom right hand side of the screen.</li> </ol>
2	 <ol style="list-style-type: none"> <li>1. Complete the following fields: <ul style="list-style-type: none"> <li>• First name</li> <li>• Last name</li> <li>• Application or Account number</li> <li>• Security code displayed on the screen</li> </ul> </li> <li>2. Click on <b>Next</b>.</li> </ol>
3	 <ol style="list-style-type: none"> <li>1. Click on <b>Add File</b>.</li> <li>2. Select the <i>Document Type</i> required and click on <b>Next</b>.</li> </ol> <p><b>Important:</b> Each document must be in PDF format and a maximum size of 10MB.</p>
4	 <ol style="list-style-type: none"> <li>1. Click on <b>Add File</b>.</li> <li>2. Select the documents you want to upload and click <b>Open</b>.</li> <li>3. Click on <b>Submit</b> once you have completed uploading the documents.</li> </ol> <p>End of procedure.</p> <p><b>Note:</b> Repeat steps 3 and 4 if you have more than one document to upload.</p>

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### Important

We recommend in the first instance, that you use Secure Document Upload. **Proof of income** and **proof of address** are **acceptable via email**. If the customer is comfortable to accept the risk of sending documents via email send the documents through to [nzcards.lending@gemfinance.com](mailto:nzcards.lending@gemfinance.com) with the application/account number as reference.

For all other documents please use Secure Document Upload.

**Each document must be in PDF format and a maximum size of 10MB.**

## Acceptable Documents

Type	Accepted	Must be issued within
Identity	<b>Current Driver Licence (New Zealand only)</b>	<b>Note:</b> 1. All documents must be current and valid 2. Photo page with Passport number, issue date and expiry date, is required for Passports
	<b>Passport</b> <ul style="list-style-type: none"> <li>New Zealand, Australian, Cook Island, Tokelau or Niue</li> <li>Overseas Passport (with NZ residency)</li> </ul>	
	<b>New Zealand Firearms Licence</b>	
Address	<b>Utility Bill</b> <ul style="list-style-type: none"> <li>Landline telephone, mobile phone, Sky TV, Internet/ISP account, power, or Gas</li> </ul>	6 months
	<b>Rates Notice</b> - Land or water, letters on Council letterhead	6 months
	<b>NZ Bank Statements</b> <ul style="list-style-type: none"> <li>Bank Statements, investment, creditcard, bank printouts stamped and signed by bank employee</li> </ul>	6 months
	<b>Insurance Policy</b> <ul style="list-style-type: none"> <li>Home/Contents, Life, Car</li> <li>Letters from a recognised Insurer (must be Fully licenced/registered, partial registration/licence is unacceptable)refer to <b>RBNZ Insurers Register Website</b>.</li> </ul>	6 months or 12 months for annual policies
	<b>Government Issued Documents</b> <ul style="list-style-type: none"> <li>WINZ, IRD, ACC, Superannuation, Department of Internal Affairs, Ministry of Justice, Courts, Police, Electoral Office</li> </ul>	6 months
	<b>Terranet Web Search</b>	Same day
	<b>Renewal of Motor Vehicle Licence</b>	6 months
	<b>Rental Tenancy Agreements</b>	6 months
	<b>Property Purchase and Sale Agreement</b>	6 months
	<b>Letters from a recognised Educational Institution</b>	6 months
	<b>KiwiSaver statement</b>	6 months
Income	<b>Pay slip</b>	Within the last 30 days for weekly/ fortnightly pay Within the last 45 days for monthly pay
	<b>Bank statement</b>	Last 60 days showing 2 consecutive pay entries
	<b>Employment contract</b>	1 month from signing contract