

MetraPay Customer Verification

When you open a bank account or perform financial transactions, you usually need to present some ID at the bank branch. MetraPay has similar requirements for financial transactions, we need to know who's using our service. It helps us combat money laundering and keep everyone's money safe.

So depending on where you're sending money from, and how much you send, we'll ask for you to verify your identity. This helps us keep your money safe. If you are sending money from a Business account, we might also need to verify information about your business.

How does verification work?

We usually verify your identity with some photo ID, proof of address, and/or a picture of you holding your ID. When and how we verify you depends on a few things:

- **The amount you send**
 - When you send smaller amounts, like under \$1,000, we'll usually verify your identity.
 - When you send larger amounts, like over \$1,000 (at once or cumulatively), we might need to see additional documents that proof your identity or show how you got the money.
- **How many transfers you've made**
 - While we might only verify your identity at first, we might need to verify your address later on or request verification of your Source of Funds.

Sometimes, we need to ask for additional documents once a transfer has started. Rest assured our team will work tirelessly to verify these documents as soon as possible to get your money moving again.

Other times, we can automatically verify you when you make a bank transfer. If your transfer comes from your own bank account, and your name there matches with the name on your MetraPay account, we consider this a first form of identity confirmation. You may not need to do ID or address verification in this situation.

What types of documents does MetraPay accept?

Everything on the document you share should match the information on your MetraPay transfer/account. Make sure the photo isn't blurry or covered, so we can see all the info. If there's information on the back of your document, we'll need to see that, too. Make sure the document is in English — we don't have the resources to support documents in foreign language.

A valid ID document can be:

- International Passport (photo page only)
- Driver's license with Photo (from a US State Government)

A valid proof of address document can be:

- Utility bills: gas, electric, or landline phone (no mobile phone bills)
- A bank or credit card statement (photo/scan of a physical letter or PDF of statement)
- A council tax bill, or a HMRC notification
- Vehicle registration or tax
- Photo driving license showing your address and expiry date
- Any other government or financial institution-issued document

How does selfie verification work?

We sometimes ask customers for selfie verification. That means uploading a picture of yourself (a selfie) while holding your ID.

How long does verification take?

If we ask to verify you while setting up a transfer, we'll start reviewing your documents once we have received the money for the transfer. From there we'll work to get it done within 1–2 working days. When successfully verified, we'll automatically resume your transfer, and let you know by sms once completed.