

**Question from Senator Shoebridge:**

*Does the ABA agree that section 74.2 of the Digital ID bill does not require the alternative service to be comparable?*

...

*On one view the other service that the bank could provide is it could say, 'You can open your bank account with digital ID, but if you don't want to use digital ID there's one branch in the middle of Sydney that everybody in New South Wales can go to and schlep to with their paper ID.' That would be another service, wouldn't it? But it would hardly be useful if you lived in Walgett or Albury, would it?*

**Answer:**

The banking industry strongly supports digital ID being voluntary in nature and individuals having a choice as to whether to create or use a digital ID.

Currently, an individual can in most cases open a bank account online without using digital ID by verifying identity documents online.

Banks may provide other services to verify identity which are online or offline, taking into account the nature of the service and security considerations.

Matters relating to the accessibility of banking services, including for remote Australians, are currently best addressed within the safeguards and protections of the ABA Banking Code of Practice. ABA member banks have made commitments to providing banking services which are inclusive of all people, including customers who reside in remote communities (see Chapter 13). The ABA believes that the Banking Code adequately and appropriately addresses these issues in relation to banks.