

# VIC e-Conveyancing pack

A compilation of e-Conveyancing resources to help practitioners with the digital transition

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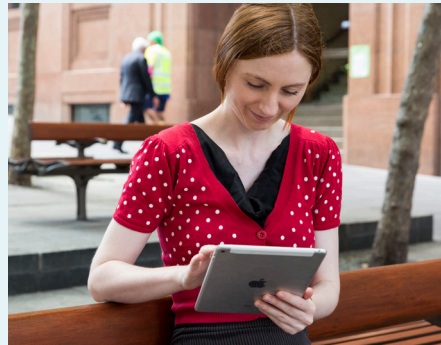
[Useful e-Conveyancing links for practitioners in Victoria](#)



# VIC e-Conveyancing overview

In line with the Victorian Government's digital strategy, the Registrar General has committed to transitioning to 100% lodgement in Victoria by August 2019. A number of changes are being implemented over the next two years to phase out paper-based processes.

Technology exists today that allows for all parts of the conveyancing process to be conducted electronically, not only the settlement and lodgment stages. Though these tools enable end-to-end eConveyancing, practitioners have the flexibility to mix & match electronic and paper to allow for digital transition at a pace that works for their firm.



# Electronic conveyancing tools



## Mobile VOI

You can now complete VOI using your mobile or tablet, eliminating the need for photocopying and storing sensitive client information on premises. Mobile VOI is faster, more secure and helps ensure you're taking reasonable steps as required by VOI legislation.



## Electronic documents

Electronic vendor statements and contracts pull information directly from the Title to ensure greater accuracy and save time re-keying data. Though they're completed online, they DO NOT have to be signed electronically. If you or your client prefers having the hard copy contracts for signing, you can simply print off the eCOS. If you'd like to continue electronically then you can proceed with SignIT.



## Electronic signing

Electronic signing allows for a more flexible, convenient and secure process for all parties. Vendors and purchasers can review and sign the Section 32 and Contract from any location, and all parties receive a link to the documents once everyone has executed. Electronic signatures have meta data and audit trails that track location and IP address to prove authenticity.



## Electronic settlement

PEXA's platform enables you to lodge documents and complete financial settlements electronically. This reduces the risk of errors and delays, minimises manual processes and paperwork and allows for greater certainty of successful, on-time settlement.

For more information on these tools, [click here](#) or visit our [e-Conveyancing page](#).

# eConveyancing by the numbers

Both the NSW and Victorian governments have announced timelines to **transition to 100% digital conveyancing by July 2019**.

InfoTrack has been touring through NSW and VIC since August 2016 to demonstrate our eConveyancing platform and help practitioners begin the transition.

## Did you know about the July 2019 timeline?



of practitioners are **aware of the proposed timeline** for fully electronic conveyancing.

## Are you prepared?

64%

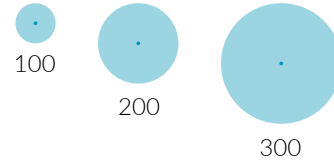
of practitioners feel that **their firm is prepared** to complete the full transition over the next two years.

## What's the biggest hurdle?



**2 in 5** practitioners consider **resistance to change** to be their **biggest hurdle** to adopting fully electronic conveyancing.

## eConveyancing roadshows event attendance



### eConveyancing in NSW

- 89,000 eCOS** ordered by 2,500 firms
- 3,700 IDfy VOIs** completed by 165 firms

## The history of eConveyancing

**2008**  
eNOS forms introduced in preparation of eConveyancing in NSW

**2012/2013**  
Electronic Conveyancing (Adoption of National Law) Act was passed by the NSW & VIC Parliaments

**2013**  
ARNECC released Model Participation Rules Version 1

**2014**  
Introduction of PEXA

**June 2016**  
Claire Martin completed the first fully electronic property transaction in Australia

**January 2017**  
First Class Legal completed the first fully electronic conveyance in Victoria

**July 2019**  
NSW and VIC governments plan to have transitioned to complete electronic conveyancing

**over 750** eConveyancing roadshow attendees in the Sydney CBD

### eConveyancing in VIC

- 4,340 s32 & eCOS** ordered by 745 firms
- 3,600 IDfy VOIs** completed by 120 firms

**over 550** eConveyancing roadshow attendees in the Melbourne CBD

**NOW**



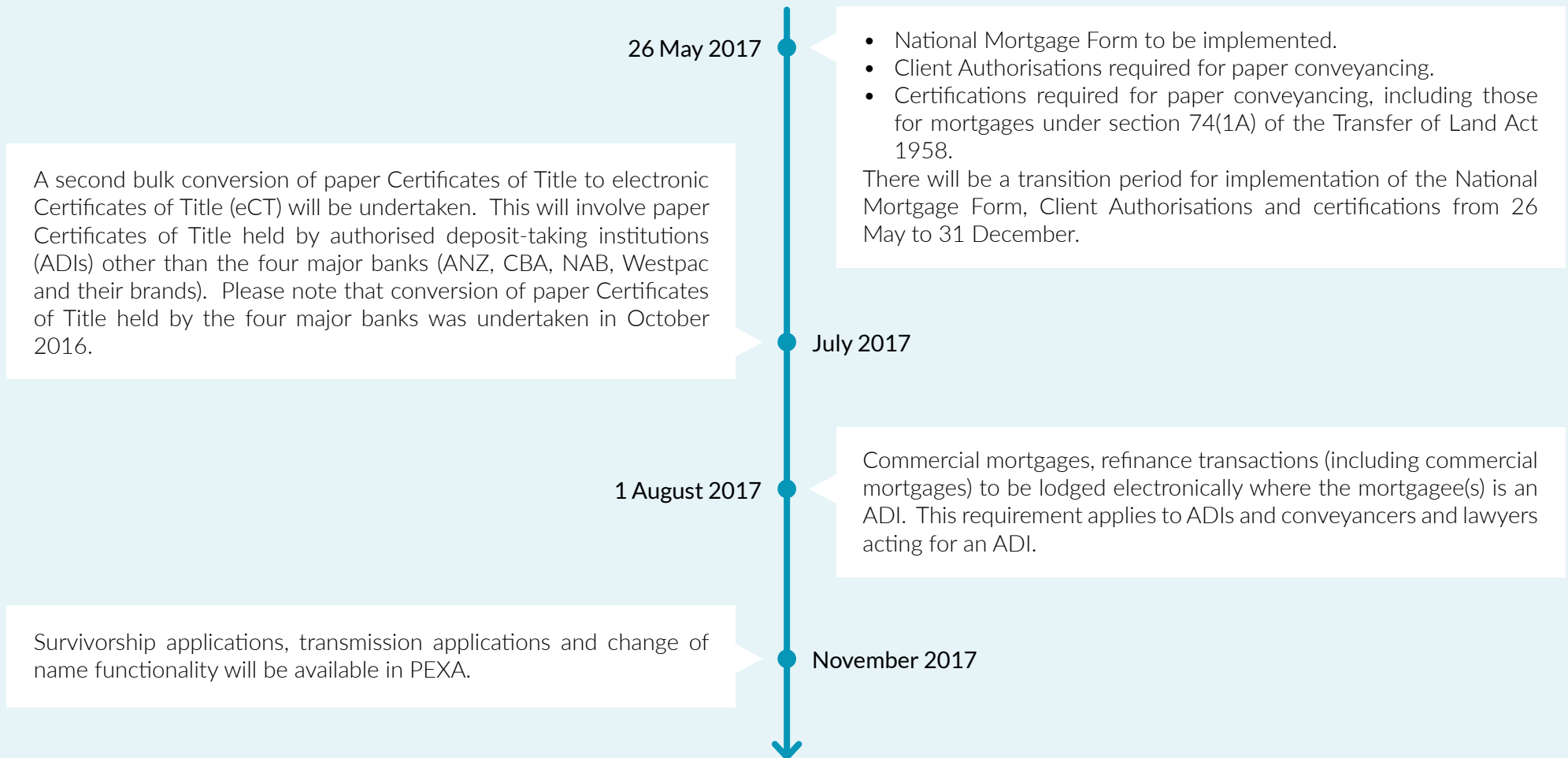
[www.infotrack.com.au/econveyancing](http://www.infotrack.com.au/econveyancing)

\*The three results above are from all attendees who completed a survey.

# Victorian digital transition timeline

In line with the Victorian Government's digital strategy, the Registrar has consulted with stakeholders about transitioning to 100% digital lodgement. The agreed requirements and timelines are below as outlined in Land Use Victoria's Customer Information Bulletins 163 (March 2017).

To keep up to date with the latest developments, view the [Customer Information Bulletins here](#).



Standalone caveats and withdrawals of caveat to be lodged electronically. This requirement applies to PEXA subscribers, and conveyancers and lawyers acting for a party or for themselves and PEXA Subscribers.

Non-ADI standalone discharges of mortgage, standalone mortgages and refinance transactions are to be lodged electronically. This requirement applies to conveyancers and lawyers acting for a non-ADI and non-ADIs who are PEXA Subscribers.

**1 December 2017**

**1 January 2018**

Transition period for mortgage (NMF), Client Authorisations and certifications ends.

All survivorship applications, transmission applications and standalone transfers must be lodged electronically. This requirement applies to conveyancers and lawyers acting for a party or themselves and PEXA Subscribers

**1 March 2018**

**1 October 2018**

All combinations of transactions available in PEXA to be lodged electronically. For example, a case comprising a withdrawal of caveat, discharge of mortgage, transfer and mortgage. This requirement applies to conveyancers and lawyers acting for a party or themselves and PEXA Subscribers.

All transactions to be lodged electronically. This requirement applies to conveyancers and lawyers acting for a party or themselves and PEXA Subscribers.

**1 August 2019**

The exception will be when there is an existing paper instrument that has been signed prior to the date when electronic lodgement of that particular class of instrument or transaction is required.

# Conveyancing Transformed

May 2017

Transitioning to 100% digital lodgement



Land Use Victoria



Environment,  
Land, Water  
and Planning

# Registrar's Requirements for paper conveyancing

- Registrar's Requirements published, see [www.delwp.vic.gov.au/publications](http://www.delwp.vic.gov.au/publications)
  - 30 September 2015 Version 1
  - 23 March 2017 Version 2
  - 27 April 2017 Version 3
- 9 November 2015 – verification of identity requirements for paper conveyancing
- 1 March 2016 – discharges of mortgage to be lodged by mortgagee or its representative
- 1 August 2016 – discharges of mortgage and National Credit Code mortgages to be lodged electronically where the mortgagee is an Authorised Deposit-taking Institution (ADI)

# Registrar's Requirements and other initiatives

- 22 October 2016 – bulk conversion of paper certificates of title to electronic certificates of title (four major banks)
- 9 December 2016 – priority notices implemented in PEXA
- March 2017 - Registrar's Requirements Version 2 published
- National mortgage form implemented
  - 26 May 2017 – in paper for Victoria
  - 10 June 2017 – in PEXA for Victoria
  - 22 July 2017 – in PEXA for other jurisdictions



# Registrar's Requirements and other initiatives

- 26 May 2017 – client authorisation for paper conveyancing
- 26 May 2017 – certifications for paper conveyancing
- 26 May 2017 to 31 December 2017 – transition period for implementation of national mortgage form, client authorisations and certifications
- July 2017 – next round of bulk conversion of paper certificates of title to electronic certificates of title

# Proposed timeline for 100% digital lodgement

## **Applies to conveyancers and lawyers acting for a party or themselves, ADIs and PEXA Subscribers**

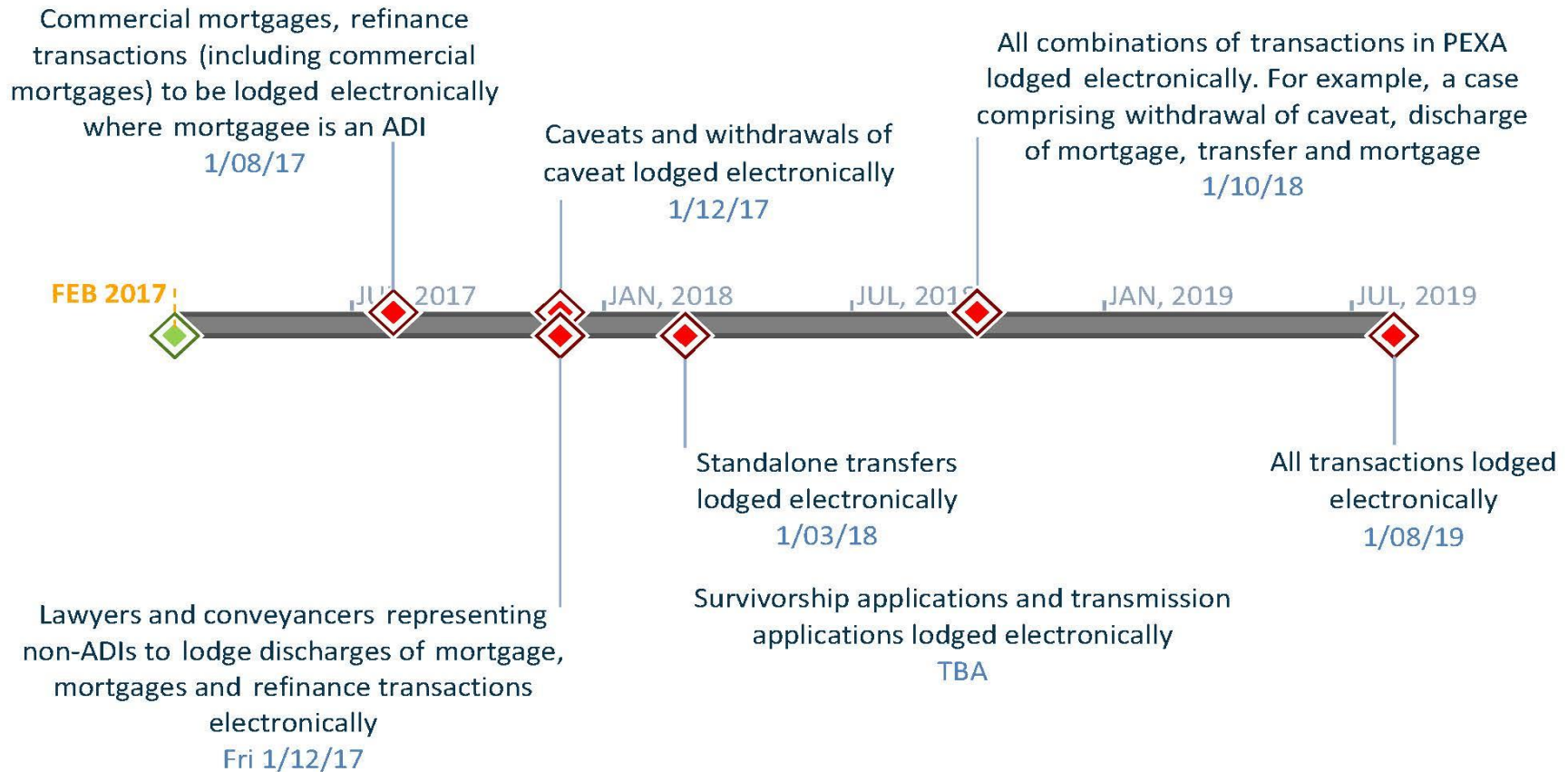
- 1 August 2017 – commercial mortgages, refinance transactions (including commercial mortgages) to be lodged electronically where mortgagee is an ADI
- TBA - survivorship applications, transmission applications and change of name functionality available in PEXA
- 1 December 2017 – caveats and withdrawals of caveat to be lodged electronically

# Proposed timeline for 100% digital lodgement

- 1 December 2017 – lawyers and conveyancers representing non-ADIs to lodge discharges of mortgage, mortgages and refinance transactions electronically
- 1 March 2018 – standalone transfers to be lodged electronically
- TBA – survivorship applications and transmission applications to be lodged electronically
- 1 October 2018 – all combinations of transactions in PEXA to be lodged electronically. For example, a case comprising a withdrawal of caveat, discharge of mortgage, transfer and mortgage
- 1 August 2019 – all transactions to be lodged electronically

# Proposed timeline for 100% digital lodgement

Applies to conveyancers and lawyers acting for a party or themselves, ADIs and PEXA Subscribers



# National timeline for 100% digital lodgement

	WA	VIC	NSW	SA
Standalone discharges of mortgage	Aug-16	Aug-16	Mar-17	Mar-17
Standalone mortgages (consumer)	Aug-16	Aug-16	Mar-17	Mar-17
Standalone mortgages (commercial)	Aug-17	Aug-17	Aug-17	Aug-17
Refinances	Aug-17	Aug-17	Aug-17	Aug-17
Caveats and withdrawals (stand alone)	Aug-17	Dec-17	Jul-18	-
Non-ADI discharges, mortgages and refinance by representatives	-	Dec-17	Jul-18	-
Transfers (stand alone)	Oct-17	Mar-18	Jul-18	-
Survivorship/Transmission (stand alone)	-	tba	-	-
All combinations of transactions in PEXA	-	Oct-18	-	-
All transactions	Dec-17	Aug-19	Jul-19	-

# All-in-one online duties form

## Conveyancing Transformed

April/May 2017



# Agenda

- **Slide 3** Digital relationship with customers
- **Slide 5** Current State / Background
- **Slide 6** Project overview
- **Slide 7, 8** Drivers for VPT
- **Slide 9, 10** Key Features
- **Slide 11** Consolidated forms
- **Slide 12** Existing Process
- **Slide 13** Process Map
- **Slide 14** Implementation
- **Slide 15-29** VPT preview
- **Slide 30** Benefits
- **Slide 31 – 34** Housing affordability initiatives

# Digital relationship with customers

- Over the last 6 years the SRO has systematically worked towards changing the way the conveyancing industry and taxpayers do business with the SRO in the Land Transfer Duties space.
- A once heavily manual and paper based revenue line is now almost completely administered electronically via DOL

## Major milestones

- DOL launch - Oct 2011
- Electronic Payment options
- Electronic lodgment capability for complex transactions
- PEXA integration enabling e-conveyancing
- Closure of the SRO Customer Service Centre
- Refund applications online



**220,000 property  
transfers in 2015/16**

**97% electronically through  
Duties Online**

**\*ALL REQUIRING AT LEAST 1 PAPER BASED FORM**



# Current State / Background

- Land Transfer (stamp) Duty is payable on VIC property purchases.
- All transfer information to allow an assessment of duty is captured in one of the SRO Duties paper forms. (\*up to 62 different forms)
- In most cases the form/s is completed by the vendor and purchasers representative across multiple SRO forms, often duplicating information then signed by the vendor/purchaser prior to settlement.
- The information is then transposed from SRO forms and entered into Duties Online(DOL) and; used to facilitate the assessment/payment of land transfer duty.

# Project Overview

- SRO has commenced system development on a prototype to facilitate the capture of all SRO land transfer data.
- The 'all in one' online duties forms project will allow taxpayers or their representatives to complete vendor and purchaser related information electronically via an online application.
- Information from the online application will be linked and pre-populated into SRO systems (DOL).
- Replacing the cumbersome, duplicated, manual paper based forms which currently exist.

# All in one forms drivers

- Commonwealth, State and Territory Treasurers, have agreed to establish a National Register of Foreign Ownership of Land Titles. The register will be built on the Commonwealth's existing National Register of Foreign Ownership of Agricultural Land.
- The Commonwealth has placed additional data requirements on SRO VIC as the 'reporter'. These data requirements are subject to legislative amendments and SRO development of IT systems.
- Additional information will be required of vendors and purchasers on real property transfers including immigration and foreign entity data.

# All in one forms drivers (cont)

## PAPER BASED FORMS



- Prone to human error
- Create Red Tape
- Duplication of data
- Settlement failure
- Lack of control of private information (DOB, Visa, passport etc)
- Version control difficult
- Incorrect or unreliable data

## COMMONWEALTH REPORTING REQUIREMENTS



- Establishment of a national register of foreign ownership of Land Titles
- For all transfers of freehold or leasehold interest in real property
- A secure solution for the collection of immigration data on behalf of the Commonwealth

# Key Features

- The amalgamation of the most common SRO Duties forms into one vendor and purchaser 'all in one online form'
- Reduced duplication of data
- Pre-population of DOL/PEXA/Complex transactions
- Electronic signing by the vendor and purchaser – No longer a need for wet signatures
- Vendors representative and purchasers representative can see the common transaction data before signing. Reducing the chance of having inconsistent, incorrect or incomplete information when reaching settlement.

# Key Features (cont.)

- Secure collection and distribution (to the ATO) of immigration information
- Reduced paperwork and double handling
- Reduces need for face to face settlement bookings
- Overall improved customer experience

# Consolidated forms

VPT forms in scope	
Form ID	Form name
duties-form-01	Goods statement for residential land
duties-form-02	Goods statutory declaration
duties-form-03	Real property value declaration
duties-form-14	Statement on change of beneficial ownership of dutiable property
duties-form-62	Purchaser Statement
duties-form-53d	PPR concession declaration
duties-form-53c	PPR concession and eligible first home buyer duty reduction declaration 1/7/12 to 30/6/13
duties-form-61	PPR concession and eligible first home buyer duty reduction declaration on or after 1/7/13
duties-form-07e	First home owner exemption/concession declaration
duties-form-08f	Pensioner exemption/concession declaration
duties-form-09a	Transfer between spouses/domestic partners statutory declaration
duties-form-12	Primary production and water entitlements (for all land types) statutory declaration
duties-form-56	Young Farmers Exemption/Concession Claim Form
duties-form-13	Family farm exemption statutory declaration
duties-form-04a	Off-the-plan sales statutory declaration
duties-form-06a	Transactions treated as sub-sales of land statutory declaration

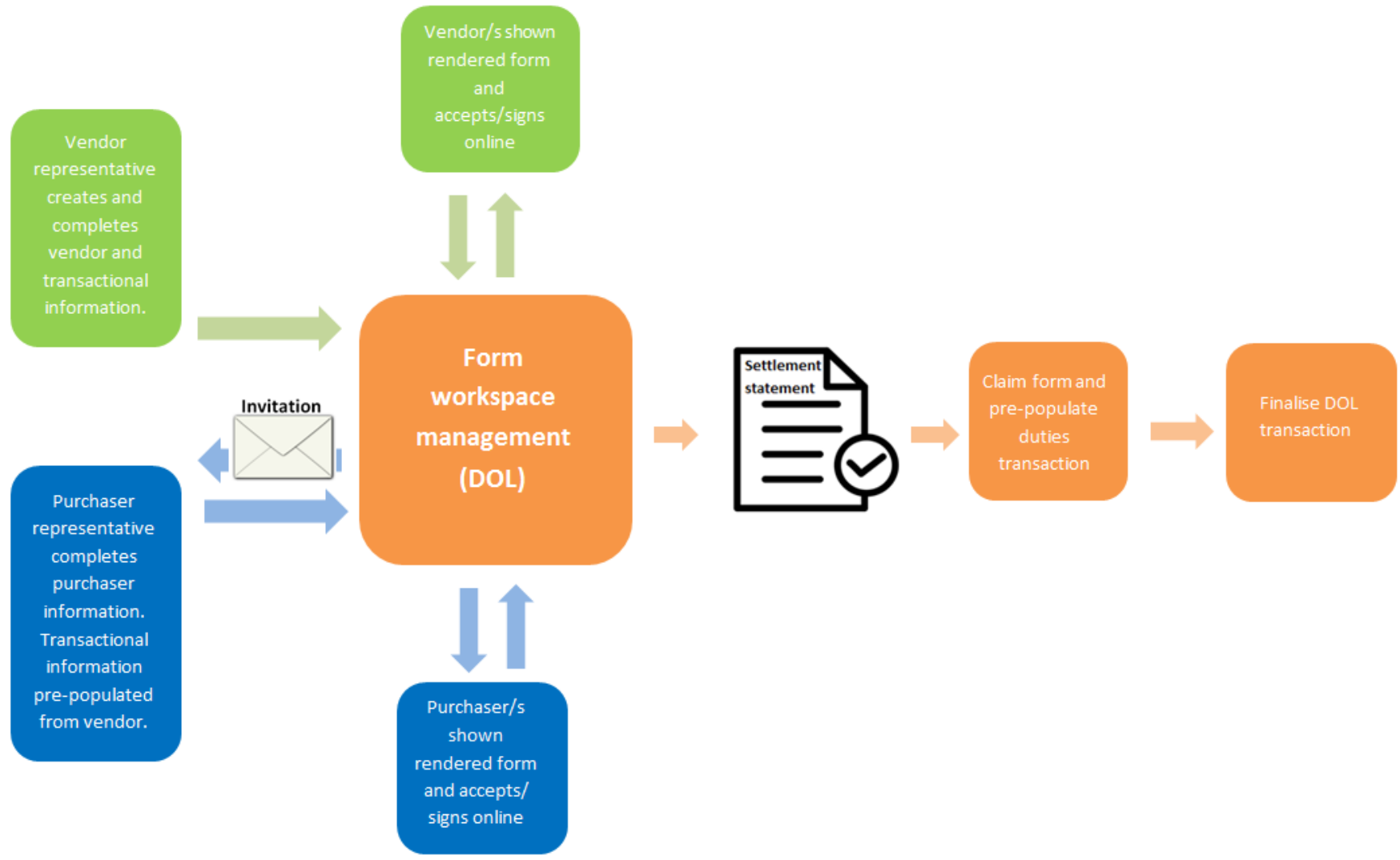


# Existing Process – Paper based forms

- Multiple paper forms are completed by the vendor and purchasers representative; then
- Forms are manually signed by the vendor/purchaser prior to settlement.
- Duties forms are then given to the purchaser's representative and a subset of this information is re-keyed into Duties Online by external users for close to 100% of duties transactions.
- The forms are then retained by DOL users.



# Process Model



# Key Dates for Implementation

- A new all-in-one online duties form will be mandatory in Victoria from 1 July 2017.
- Taxpayers and their representatives will be required to use the online form for all contracts or agreements for land transfer duty entered into, on or after this date.
- Paper-based forms are to be decommissioned following the launch of the online form .

# How to register to process Duties Forms



DUTIES *online*

[Skip to main content](#)

For assistance, please contact the Duties Online team  
 ☎ 03 9628 6539 ✉ [dutiesonline@sro.vic.gov.au](mailto:dutiesonline@sro.vic.gov.au)

## Organisation Registration Application



Enter the details below, then select 'Next'.

### What you need to complete this application

To register an organisation to apply to process Transfer of Land and/or Declaration of Trust, you will need the following details:

- ABN/ACN
- RBN

The following registration process contains approximately 30 questions and should take no longer than 20 minutes to complete.

### Types of documents to process

Nominate the type of documents you are applying to process

Transfer of Land  
  Declaration of Trust  
  Duties Form



Estimate the number of documents processed per week

Estimate the amount of duty per week


Next >

[Cancel application](#)

# Starting the form


< Back   > Save & Continue

## Acknowledgement

Tick to acknowledge 

Client reference (optional)  
VPT

Representative role

Representing the Transferor    Representing both Transferor and Transferee 

< Back   > Save & Continue

- Acknowledgement
- Property Details
- Transferor Details
- Transaction Details
- Off the Plan / House and Land
- Summary

# Transferor details

< Back

> Save and continue

Form (ID: 1002395) - Add transferor details



What is the transferor type?

Individual - natural person ▾

## Natural Person

The transferor is a natural person

Title

Please select... ▾

First Name

Transferor

Middle Name

Surname

One

Previous Name(if applicable)

Date of Birth

dd/mm/yyyy

Mobile number

Email

Acknowledgement

Property Details

Transferor Details

Transaction Details

Summary

# Transferor details (cont)

Postal Address

Enter address manually if you can't find your address

Country code

Area code

Telephone number

Are you a Foreign natural person? ⓘ

Yes

No



FIRB Application No. (if applicable)

Passport number

Visa number

Visa subclass

Visa expiry date

dd/mm/yyyy

Nationality/Citizenship

Please select...

Country of tax residence

Please select...

## Trust

Are you acting on behalf of a trust?

Yes

No

Name of Trust

# Inviting other representatives to complete the form

## Form 100 - Summary

You have now entered all your information required. Are you ready to complete your form?

✓ Complete

What's next? Invite other representatives to complete the form.

👤 Manage invitations



Acknowledgement

Property Details

Transferor Details

Transaction Details

Sale of business / Water rights

Additional land not included in contract

Off the Plan / House and Land

Summary



# Email invitation to representative

Duties Forms + New form Accept invitation

Form ID	Client Reference	Representing Role	Status	Actions
100	VPT	Representing both Transferor and Transferee	Ready to sign	Actions ▾
<b>Property</b> 1 FAKE STREET FAKEVILE VIC 1234		<b>Transferor</b> Mr John Smith		<ul style="list-style-type: none"><li>Edit transferor form</li><li>Edit transferee form</li><li>Manage invitations</li><li>Manage signatories</li><li>Cancel</li></ul>

+ New form

## Form 100 - Manage Invitations

Invite a representative

Email

Representative role

< Back Send invitation

# Transferee details

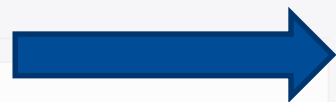
< Back

> Save and continue

Form (ID: 1002395) - Add Transferee Details

## Transferee

Individual - natural person



## Natural Person

The transferee is a natural person

### Title

Please select...

### First Name

### Middle Name

### Surname

### Previous Name(if applicable)

### Date of Birth

dd/mm/yyyy

### Mobile number

### Email

### Postal Address

Enter address manually if you can't find your address

### Country code

### Area code

### Telephone number

Acknowledgement

Property Details

Transferee Details

Transaction Details

Change of Beneficial Ownership

Concessions / Exemptions

Sub Sale, Nomination and Options

Summary

# Concession screen for Transferee

< Back
> Save & Continue

## Form 100 - Concession(s) / Exemption(s)

Are you applying for a concession or exemption in relation to this transaction?

Yes
No

Do you intend to occupy the property as your Principal Place of Residence (PPR)?

Yes
No

The intended date of occupation is

Concession type	Transferee	Actions
No concession / exemption found.		

Concession type

Please select...

+
Add Concession/Exemption

< Back
> Save & Continue

- Acknowledgement
- Property Details
- Transferee Details
- Transaction Details
- Sale of business / Water rights
- Additional land not included in contract
- Change of Beneficial Ownership
- Concessions / Exemptions
- Off the Plan / House and Land
- Sub Sale, Nomination and Options
- Summary

# Requesting signatures from Transferor/Transferee

## Transferor

Name	Status	Signed On	
Mr John Smith	Ready To Sign		<a href="#">Download Form</a> <a href="#">Sign Form</a> <a href="#">Request Signature</a>

## Transferees

Name	Status	Signed On	
Ms Jane Doe	Ready To Sign		<a href="#">Download Form</a> <a href="#">Sign Form</a> <a href="#">Request Signature</a>

[← Back](#)



# Inviting transferor/transferee to sign electronically

## Transferor Statement - Form Id : 5000101

### Transferor Details

#### Transferor #1

First Name	John
Middle Name	
Surname	Smith
Date of Birth	04/04/2017
Previous Name	
Mobile Number	124321
Email	asd@ya.com
Registered address	121 Exhibition St, MELBOURNE VIC 3000
Contact number	12 21 12
Are you a Foreign natural person?	No
Are you acting on behalf of a Trust ?	No
Are you remaining on title?	No

### Transferee

#	Name	Transferee type
1	Ms Jane Doe	Individual - Natural Person

### Property

#	Address	Type
1	121 Exhibition St, MELBOURNE VIC 3000	Residential - Private

← Back

## Accept and Sign



Request signature from:

Mr John Smith

Email

Request Signature



# Inviting transferor/transferee to sign electronically

## Accept and Sign

Sign

I  of

### Contact address

Enter address manually if you can't find your address

on 20/04/2017

in my capacity as:



# Manually signing

Review Statement

Duties Form - 100 1 / 3

STATE REVENUE OFFICE  
111 COLLEGE ST  
MELB 3000  
www.sro.vic.gov.au

**Transferor Statement - Form Id : 100**

**Transferor Details**

Transferor #1

First Name	John
Middle Name	
Surname	Smith
Date of Birth	02/04/1958
Previous Name	
Mobile Number	0411111111
Email	smith@smith.com
Registered address	1 fake st, fakeville vic 1234
Contact number	+61 03 123456789
Are you a Foreign natural person?	Yes
Passport number	123456
Visa number	123456
Visa subclass	1
Visa expiry date	31/12/2017
Nationality/Citizenship	ARGENTINA
Country of tax residence	ARGENTINA
Are you acting on behalf of a Trust ?	Yes
Name of Trust	Smith trust
Is the Trust a Foreign trust?	Yes

← Back

**Accept and Sign**

Do you have a signed hardcopy statement from Mr John Smith?

Yes No

# Manually signing

## Accept and Sign

Do you have a signed hardcopy statement from Ms Jane Doe?

Yes

No



Sign

I  of

### Contact address

Enter address manually if you can't find your address

on 20/04/2017



Sign Form





# Claiming online form in DOL

OFFICE VICTORIA

03 9628 6539 | [dubesonline@sro.vic.gov.au](mailto:dubesonline@sro.vic.gov.au)

Home Create Approve Search Payments Administration Sign Out

Welcome to Duties Online, the online portal for the State Revenue Office of Victoria.  
If you need assistance, please contact the Duties Online team on 03 9628 6539 or [dubesonline@sro.vic.gov.au](mailto:dubesonline@sro.vic.gov.au)

- Duty Form
  - Land Transfer Duty Form
  - DOL Duty Determination
  - Retrieve & Claim Land Transfer Duty Form
  - Land Transfer Transaction
  - Retrieve & Claim PEXA Transaction
- SRO Duty Determination
  - Land Transfer Lodgement
- SRO Refunds
  - Refund Claim Lodgement



STATE REVENUE OFFICE VICTORIA

DUTIES *online*

Skip to main content



For assistance, please contact the Duties Online team  
03 9628 6539 | [dubesonline@sro.vic.gov.au](mailto:dubesonline@sro.vic.gov.au)

Home Create Approve Search Payments Administration Sign Out

### Retrieve Land Transfer Duty Form

Form ID

Retrieve




# Claiming online form in DOL

[Skip to main content](#)

For assistance, please contact the Duties Online team  
☎ 03 9628 6539 ✉ [dutiesonline@sro.vic.gov.au](mailto:dutiesonline@sro.vic.gov.au)

[Sign Out](#)

## Claim Land Transfer Duty Form

Form ID	100
Property Address(es)	1 FAKE STREET FAKEVILLE VIC 1234
Transferor(s)	John Smith
Transferee(s)	Jane Doe
<a href="#">Download Settlement Statement</a>	

[< Back](#)

[Claim for Land Transfer Transaction](#)

[Claim for Land Transfer Lodgement](#) 

# Key Benefits

- Increased automation and improved data quality
- Reduced paperwork and double handling
- Removal of document retention storage costs
- Improved customer experience, reduced enquiries
- Reduced chance of settlement failure
- Lower cost of administration

# Housing Affordability Initiatives

# Stamp Duty

- First home buyers purchasing properties with dutiable value up to \$600,000 exempt from stamp duty
- Duty phased-in for eligible first-home buyers who purchase a home between \$600,001 and \$750,000
- Off the plan concession will only apply to buyers who occupy property as their PPR
- Will apply for contracts entered into from 1 July 2017

# First Home Owner Grant

- Increased FHOG from \$10,000 to \$20,000 for new homes built in regional Victoria and valued up to \$750,000
- Will apply for contracts signed from 1 July 2017 to 30 June 2020
- Eligible first-home buyers of new homes in metropolitan Melbourne will continue to receive the \$10,000

# Vacant Residential Property Tax

- Levied on dwellings that are vacant for more than a total of six months in a calendar year
- Inner and middle areas of Melbourne
- Self-reporting
- 1% of the property's CIV, payable on a calendar-year basis
- Exemptions: holiday homes, a city unit for work purposes, deceased estates and legitimate temporary absences
- Will apply from 1 January 2018



# Conveyancing transformed

InfoTrack   PEXA





# End-to-end electronic conveyancing

From the time your client walks in the door to the moment settlement is complete, every step of the conveyancing process can now be conducted electronically.

**This technology exists today and is already being used by practitioners.**

**This is not BETA software, it is live now!**





# The end-to-end process



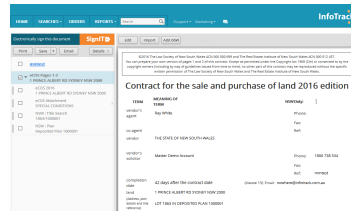
s32  
eCOS



SignIT 



 PEXA



## Verification of identity

- Secure – no sensitive client data stored on your device
- Integrated into the matter

## Smart documents

- Not an empty PDF
- Matter information is auto populated

## Electronic signing

- No delays in the post
- More secure than paper
- Better service for your clients

## Electronic settlement

- Your choice based on your customer requirements
- Book manual or electronic settlements



# It's easier than you think

There's no need to be anxious about going electronic...

- our integration enables you to complete the entire process from within InfoTrack.
- it's entirely **your choice** which steps you choose to do electronically.
- we are integrated with **all** of the following practice management systems:



\*While InfoTrack does not have any formal partnership in place with LexisNexis, the InfoTrack system may be used in conjunction with Lexis Affinity without breaching the end user agreement. InfoTrack remains committed to ensuring that the InfoTrack System works and will continue to work smoothly with Lexis Affinity.





# Verification of identity with **IDfy**

There's no need to be anxious about **VOI**...

If your client doesn't like mobile phones – do a manual VOI!

But, if their time is precious and they're concerned about security of their identity documents, use IDfy. It:

- is integrated into your matter
- securely stores your client's data, which is valid for 2 years



# Electronic signing with **SignIT**

There's no need to be anxious about **signing**...

If your client doesn't like electronic signatures, print your electronic contract, pop it in the mail, wait for Australia Post to deliver it and scan it back into your matter (everyone loves a scanner!)

But, if you don't like waiting for Australia Post and want to have a real-time understanding of where a contract is – use SignIT. (not just for vendor statements and contracts, for **any document!**)



# Electronic settlement with PEXA

There's no need to be anxious about **settlement**...

Book electronically through our PEXA integration, or...

Book manually through the agent you use today, or...

Book both!



# Complete eConveyancing

Electronic documents + electronic settlement  
= eConveyancing

Electronic end-to-end demonstration



# PEXA integration

Once documents are signed you can launch and manage your PEXA workspace within the InfoTrack platform.

**This is not simply a button that leads to the PEXA website. InfoTrack maps any relevant data into every possible field in PEXA.**







# Start the electronic process today

- Save time
- Provide new efficient services to your client
- Choose the process that works best for you
  
- Can you use this today? **Yes**
  - If you haven't already: sign up with InfoTrack today. **No lock-in fee, no minimum spend.**
  - If you use a practice management system that can be integrated to InfoTrack, request integration - it's free! InfoTrack is built into many of these "out of the box" systems.
  - Call PEXA - select InfoTrack as your sponsor (or do that today).

Secure, fast, easy.



# CONVEYANCING TRANSFORMED

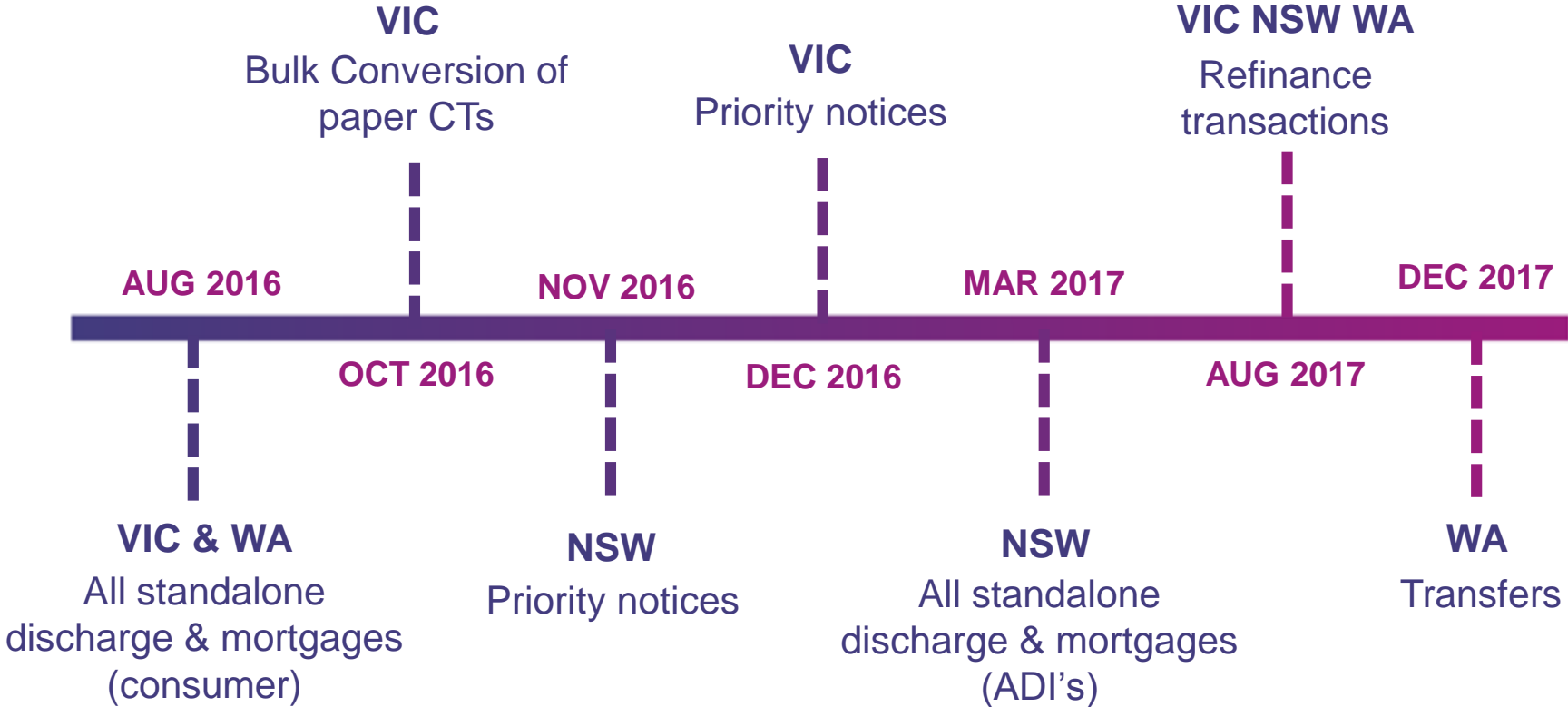
JANUARY/  
FEBRUARY  
2017

END TO END E-CONVEYANCING  
HAS ARRIVED

# The continuation of digital transformation for the property industry

- All of industry approach required to transition to 100% electronic lodgements
- Dual process (paper and electronic) is not attractive
  - we understand the need to shorten the transition period for all
- As digital accelerates, the remaining paper transactions will become expensive and inefficient
- PEXA is here to support and help you through the transition

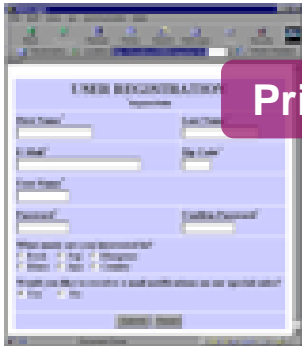
# Industry push to 'turn off paper' – regulatory changes



# E-Conveyancing in NSW

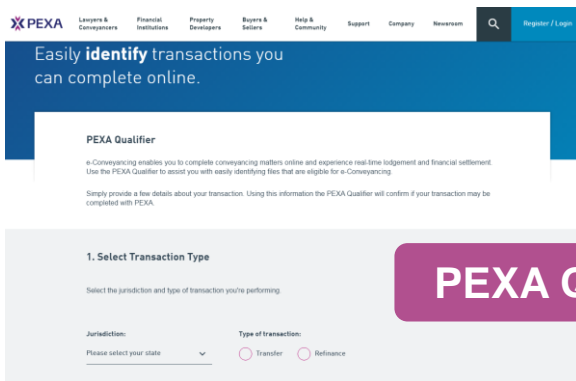
- **45** financial institutions active on PEXA
- More than **\$35bn** worth of property has been settled nationally
- **1317** practitioner firms are active subscribers in NSW
- More than **370** transactions completed electronically in the month of December in NSW
- More than **1100** transfers since PEXA was released in NSW in 2014
- Highest transactor in NSW (all time): **Paul Denny Conveyancing**
- Highest transactor in December: **Alternative Conveyancing**

# Upcoming technology changes & platform enhancements

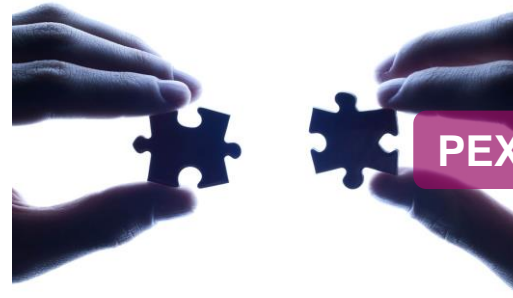


Priority Notices

PEXA Projects



PEXA Qualifier



PEXA Connected

Sponsor Integration



# Support available in your area

- PEXA Direct Specialist/Virtual Specialists:

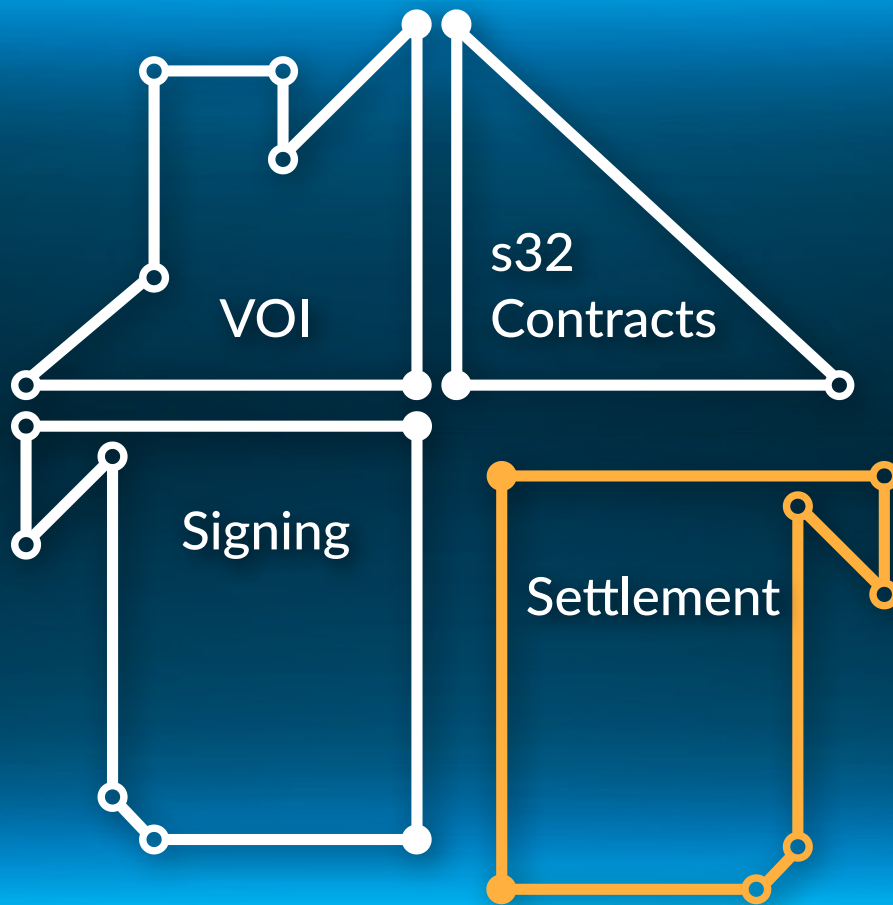
Sharon Ladkin  
PEXA Direct Specialist  
0498 018 996  
[Sharon.Ladkin@pexa.com.au](mailto:Sharon.Ladkin@pexa.com.au)

Sally Kite  
PEXA Direct Specialist  
0412 339 481  
[Sally.Kite@pexa.com.au](mailto:Sally.Kite@pexa.com.au)





# Conveyancing Transformed







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“

We've delivered a solution that exists today and enables you to take a big step on the journey that's end-to-end conveyancing from the time a client walks through the door to the time that the conveyance is complete and you've been paid.

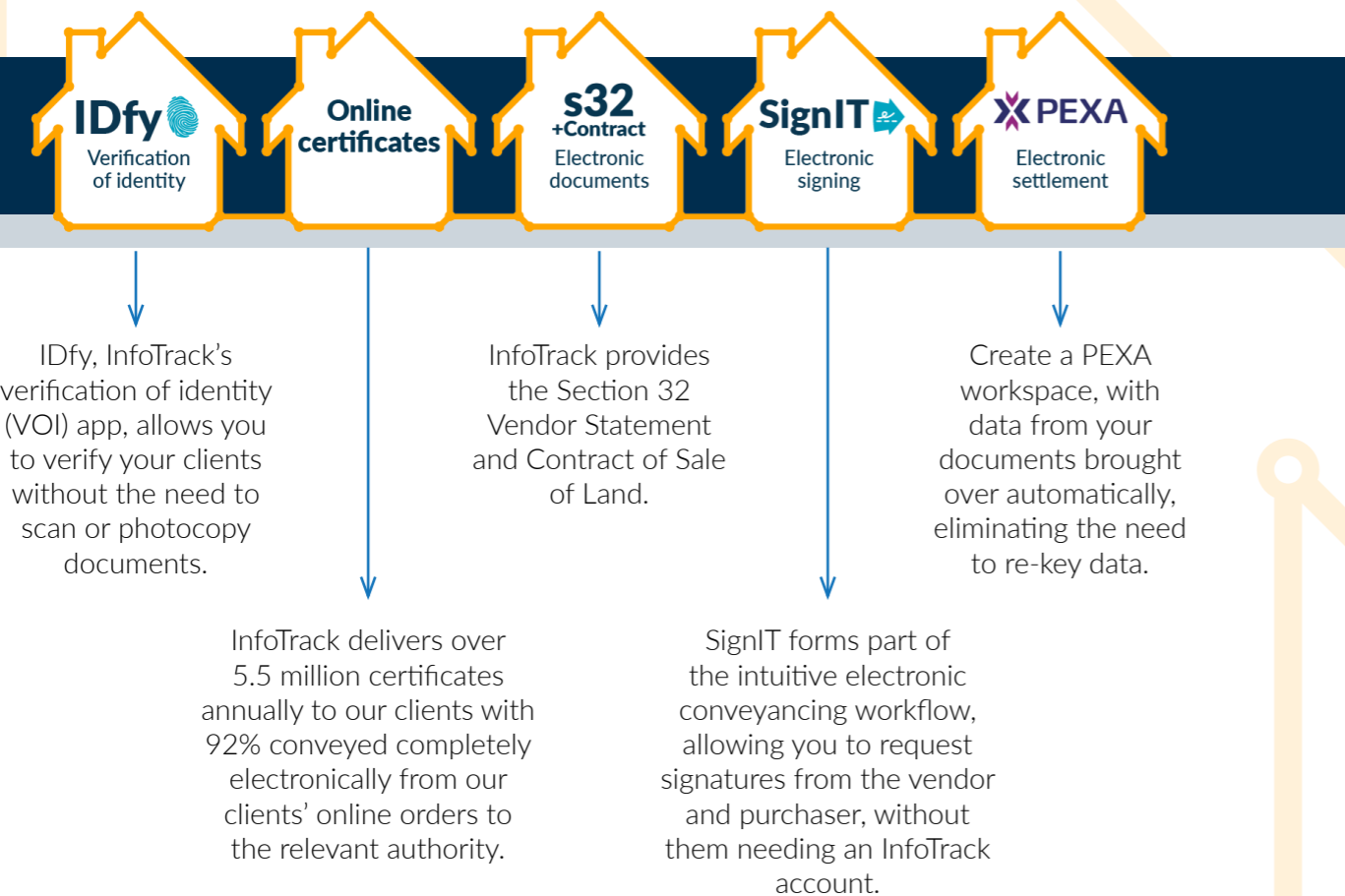
- John Ahern, InfoTrack CEO

”

# Integrated eConveyancing all under one roof

InfoTrack's technology gives you the flexibility to adopt eConveyancing at the pace that works for your firm. Our simple tools can be gradually implemented into your practice whether you're looking for an end-to-end eConveyancing solution or simply want to digitise certain parts of the process. The process is flexible; you can choose which steps to complete electronically and easily fall back to paper whenever you need to. It's that simple.

From mobile verification of identity, to electronic vendor statements and contracts, signing and settlement, everything is under one roof and can be easily integrated into your workflow. It's not just about pressure from the government or keeping up – our easy-to-use system saves you time, eliminates the need to re-key data and makes the conveyancing process easier for everyone involved. We want to help you make eConveyancing work for your practice today.



# Integration

We integrate seamlessly into your everyday workflow to allow for fast, easy and secure transactions. You can implement our technology in the way that works best for your business and receive free training to learn how to use these tools to run a more efficient practice.



## Who we provide PEXA integration with



\*While InfoTrack does not have any formal partnership in place with LexisNexis, the InfoTrack system may be used in conjunction with Lexis Affinity without breaching the end user agreement. InfoTrack remains committed to ensuring that the InfoTrack System works and will continue to work smoothly with Lexis Affinity.

## 1. IDfy verification of identity

Our award-winning VOI application allows you to conduct VOI using your smartphone or tablet. IDfy is programmed to follow ARNECC's guidelines and helps you put in place a consistent process to ensure you're taking reasonable steps to verify the identity of your clients. IDfy can be used in-house, out-of-office or remotely\*, allowing you to complete the VOI process in a few simple steps no matter where your client is.

### 3 easy steps to VOI

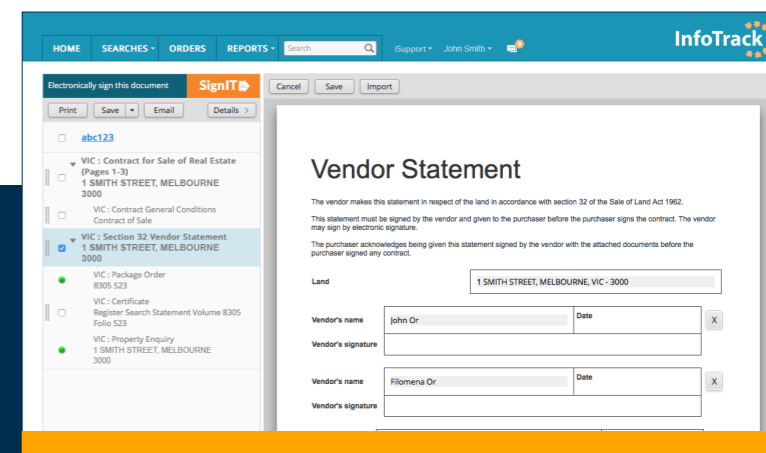
1. Take photos of your client and each of their identity documents.
2. Sign the client and verifier declarations directly on your device.
3. Complete the VOI to receive a code to access a secure VOI report.

### IDfy awards

IDfy won Australian Business Awards for New Product and Mobile Innovation in 2016. These awards recognise the transformative nature of IDfy and InfoTrack's commitment to developing forward-looking, innovative, and adaptable solutions to new challenges.



\*Due to Android infrastructure, IDfy remote is only available for iOS.



#### Control

Gives you complete control of the VOI process.



#### Secure storage

Securely stores all VOI data for nine years.



#### Standardisation

Encourages a consistent VOI process.



#### Single source

Order your s32, eCOS, searches and certificates in just a few clicks.



#### Time-saving

No need to manually print, collate and scan documents.



#### Editable

Easily edit the documents and import additional documents.

## 2. s32, eCOS & online certificates

Once you've verified the identity of your client, you can order all of your certificates along with your Section 32 and Contract of Sale of Real Estate in one simple step through InfoTrack. You simply select all of the documents you need on a single screen and the vendor statement and contract will be pre-populated with relevant information for you. The platform allows you to edit, re-arrange and upload additional documents.

We have some of the fastest certificate return times in the industry as 92% of our orders are automated directly to relevant authorities. Our online HelpDesk iSupport also gives you the ability to chase any outstanding certificates and track their progress online with a single click, providing you with transparency and control over your orders.

“ This new technology is increasing efficiency and quite simply making everyone's lives easier from practitioners through to clients and agents. ”

- Leonie Jarrett, Solicitor & Principal, First Class Legal

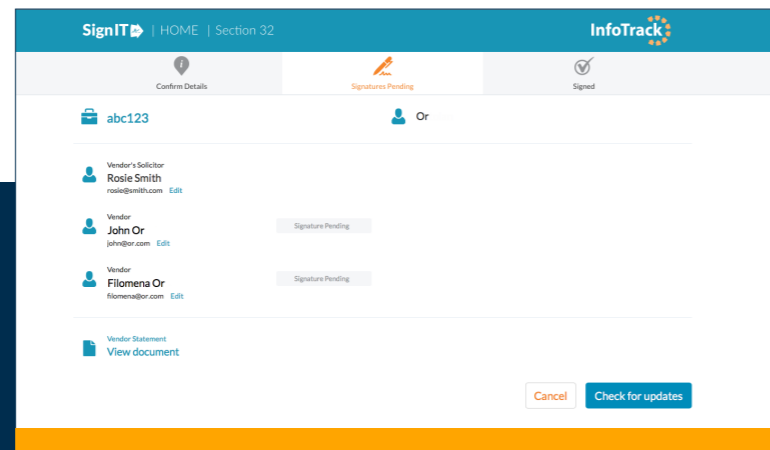
## 3. SignIT electronic signing

When you have finalised your Section 32, you simply press the SignIT button to upload it for electronic signing. The Contract of Sale of Real Estate can also be signed electronically through SignIT. We've partnered with DocuSign to allow for a secure eSigning process that enables parties to sign from anywhere in the world as long as they have an internet connection. DocuSign's technology records meta data and also provides an audit trail report post-transaction to prove authenticity, intent and context behind each signature.

SignIT allows you to send the documents to the parties' representatives via a secure email link. On the SignIT dashboard, you can track who has signed the documents and progress is updated in real-time. Once everyone has signed the documents, all parties receive a final signed copy.

“ Being able to electronically prepare and sign documents has truly streamlined the conveyancing process and had such a positive impact in so many ways. ”

- Kylie McArdle, Licensed Conveyancer, Ballarat Conveyancing



### Sign from anywhere

Clients can review and sign the documents on their computer or device.



### Secure

Fully secure signing process via DocuSign.

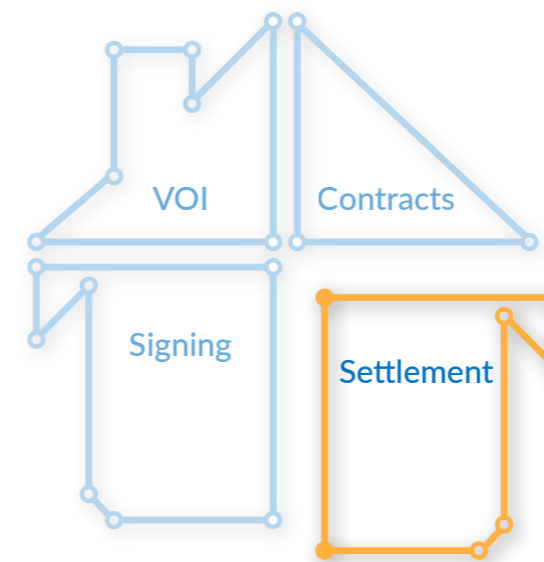


### Status update

View which parties have signed the documents.

## 4. PEXA electronic settlement

Once the vendor statement and contract have been signed, you can create a PEXA workspace directly from the InfoTrack website. InfoTrack will map all of your matter information directly into the workspace so you don't have to waste time re-keying data.



Our integration with PEXA means you can avoid the hassle of printing, collating, scanning and posting documents. You no longer have to rely on couriers and settlement agents to get the job done and you'll save time, reduce errors, and have immediate reconciliation of funds.

InfoTrack's PEXA integration is the final piece of the eConveyancing puzzle allowing for a completely electronic and seamless process. From the moment a client walks in the door to the second the transaction is finished, every step can now be completed online.

## Benefits of eSettlement



On-time settlement



Seamless integration



Greater certainty



Attend settlement wherever you are



Clear settlement funds faster




No more bank cheques

# True PEXA integration


The market has been asking for true PEXA integration for some time – integration that allows for a seamless flow of information to PEXA to avoid re-keying data and to streamline the electronic settlement process. This is now a reality with InfoTrack’s PEXA integration which maps all of your matter information into the PEXA workspace with the click of a button – no need to manually upload csv files.

Our PEXA integration allows for truly end-to-end eConveyancing all under one roof with greater efficiency, transparency, connectivity, collaboration and service. The integrated workflow pre-populates data, eliminates manual processes, reduces errors, and allows for immediate reconciliation of funds. Using PEXA through InfoTrack, you only have to enter your PEXA password on your first login and all disbursements come under one bill.


## Benefits of true PEXA integration




**Efficient**




**Reduced errors**




**Pre-populated data**



**No .csv files required**



**Seamless workflow**



**Single bill**

## Not registered with PEXA yet?

PEXA will help you register; you can start the process using any of the below methods. Make sure to select InfoTrack as your sponsor when you register to be able to create and manage your workspaces from within the matter.

[w onboarding.pexa.com.au/register](http://w.onboarding.pexa.com.au/register) [e support@pexa.com.au](mailto:support@pexa.com.au) [t 1300 084 515](tel:1300084515)

Create PEXA workspaces directly from InfoTrack with the click of a button.

### Create PEXA Workspace

Matter:	<input style="width: 90%;" type="text" value="00116-2016:RM-JJ"/>
Title Reference1:	<input style="width: 90%;" type="text" value="71103"/>
Title Reference2:	<input style="width: 90%;" type="text"/>
Jurisdiction:	<input style="width: 90%;" type="text" value="VIC"/>
Representative Role:	<input style="width: 90%;" type="text" value="Incoming Proprietor"/>
Financial settlement date:	<input style="width: 90%;" type="text" value="15/12/2016"/>

Manage and launch your PEXA workspaces using InfoTrack’s eSettlement dashboard.

### Workspaces

Filter :  Role :   Order By :

Matter	Workspace Id	Roles	Last Activity
<input checked="" type="checkbox"/> 00116-2016:RM-JJ	PEXA-188022802	Proprietor on Title	2016-12-15T23:40:37.559Z
Status: In Preparation <span style="float: right;"><a href="#">View More Details</a> <a href="#">Launch PEXA</a></span> Jurisdiction: VIC Parties: SIR James Harden Land Title Refs: 71103 Property Details: 145 TEST Street Melbourne VIC 3000			
<input type="checkbox"/> 00116-2016:RM-JJ	PEXA-188022801	Proprietor on Title	2016-12-15T23:10:46.123Z
<input type="checkbox"/> 00116-2016:RM-JJ	PEXA-188022798	Proprietor on Title	2016-12-15T05:00:09.001Z
<input type="checkbox"/> 00116-2016:RM-JJ	PEXA-188022796	Proprietor on Title	2016-12-15T05:00:09.547Z

### Interested?

If you’re not an InfoTrack client yet, simply get in touch to set up PEXA integration, free of charge with zero downtime.

### Get in touch:

**Andrew Wing**  
 Business Solutions Manager  
**m** 0417 414 987  
**e** [andrew.wing@infotrack.com.au](mailto:andrew.wing@infotrack.com.au)

## An end-to-end eConveyancing case study: Leonie & Andrew Jarrett

Solicitor & Principal and Managing Director, First Class Legal

First Class Legal is one of the largest players in conveyancing in Victoria and recently became the first Victorian firm to execute and settle a fully electronic conveyance with the help of InfoTrack and PEXA's eConveyancing technologies. Andrew Jarrett, CEO and Leonie Jarrett, Principal and Solicitor of FCL discusses their experience making the transition to digital.

### Leonie Jarrett – Secure, fast, easy

“Going electronic is quicker, more efficient and less likely to result in errors – a common occurrence with paper contracts. Instead of the usual five hard copy contracts there is just one digital version through InfoTrack. The buyer, seller, and real estate agent receive the fully signed contract within seconds of all parties eSigning. There's an entire electronic audit trail that's more secure than the old way of signing using pen and paper.

“By doing away with paper conveyancing we banish the dumb mistakes that often delay the last stage of property settlement. All it takes is the wrong spelling of a name on a settlement cheque to derail and delay a buyer moving into a home when the removalist truck has been



booked yet they are unable to move into their new property due to the error. Mistakes don't happen when property is exchanged using PEXA because all parties to the transaction have agreed that the final details are correct before settlement occurs. Electronic checks and balances automatically call out inconsistencies in advance of settlement.”

### Andrew Jarrett – Better service in less time

“There are some products and services in life that are an obvious and immediate fit for the digital world. Electronic contracts of sale are just as obvious a solution for a digital platform as are internet banking, internet shopping and internet bill paying.

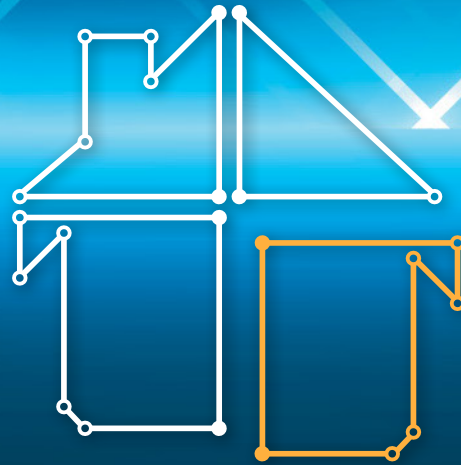
“ First Class Legal had zero hesitation to trial electronic contracts. As a committed user of PEXA and a digital leader in the conveyancing market we see the day not too far in the future when 100% of contracts of sale will be electronic. The process is super-fast, incredibly easy and highly intuitive for people who have grown up with iphones, ipads and laptops. ”

“The team at First Class Legal find electronic contracts seamless but perhaps more importantly we are delighted at how simple the process and system is for vendors, purchasers and real estate agents. Clients benefit from the ability to sign wherever and whenever they are ready, and not have to wait the days for the documents to physically arrive by post or by courier. Agents love the speed and accessibility that eContracts provide. They can now have the contract and statement sitting on their ipad to present to their clients for signing as soon as they are ready. A complex contract is easily stored and archived on their ipad for their own access wherever and whenever they want it.

“There is no need to wait. The technology exists, the benefits are undeniable – the future of conveyancing is here today. First Class Legal are massively committed to the movement and transition of the conveyancing industry to a modern, improved digital platform.”

“ It's much more efficient and it's the way of the future. InfoTrack is helping us to get there. ”





# Conveyancing Transformed

VIC Roadshows

[www.infotrack.com.au/econveyancing](http://www.infotrack.com.au/econveyancing)  
[e2eroadshow@infotrack.com.au](mailto:e2eroadshow@infotrack.com.au)



# The A-Z of end-to-end eConveyancing



InfoTrack sat down with Claire Martin of Kreisson to discuss electronic conveyancing. Claire is a solicitor specialising in property law and she conducted the first fully electronic residential property conveyance in Australia using InfoTrack and PEXA's technologies. Here is a snapshot of her interview; listen to the podcast for the full story.

## Claire's top benefits of eConveyancing



### Lawyers and conveyancers

**No counterparts** means one single contract and one source of truth.

Integration means **no more re-keying data** - you only have to enter the information once.



### Real estate agents

The option to **sign at the auction** on an iPad.

**Deals are locked in quicker** with the ability to sign from anywhere.



### Vendors and purchasers

All you need is an internet connection, making it a **flexible and easily-accessible** system.

**Faster access to money** from the sale for the vendor.

## eSigning - is it safe?

Metadata behind electronic signatures actually provides more evidence to prove authenticity:

time location IP address data encryption

all backed up by industry-leader **DocuSign**

## How much time does going digital really save?

### 200 CONTRACTS

BEFORE

**2 people**  
**5 days**

AFTER

**1 person**  
**50 minutes**

## Claire's verdict on eConveyancing

It's a no brainer. When you're saving hours of time, or days, or sometimes weeks with high volume matters, there's no way you're going back.

Listen to the full podcast

[www.infotrack.com.au/media-centre/podcasts/an-econveyancing-story](http://www.infotrack.com.au/media-centre/podcasts/an-econveyancing-story)

# The A-Z of end-to-end eConveyancing

Claire Martin, Head of Property, Kreisson



**Guest:** Claire Martin, solicitor and head of property at Kreisson, discusses her experience with eConveyancing and how she is helping her office go digital. Claire has her Masters in Applied Law - Property Law, and completed the first fully electronic conveyance of a residential property in June 2016 using InfoTrack and PEXA's eConveyancing technology.



**Host:** Tory Ishigaki has been the Content Manager at InfoTrack since September 2015. Before moving to Australia, she completed an Honours Bachelor of Business Administration, obtained her Juris Doctor and was called to the Bar of Ontario in Canada. She has volunteered in a community legal aid clinic, a legal technology and entrepreneurship clinic, and worked in litigation at the Discipline Department of the Law Society of Upper Canada.

**Tory Ishigaki:** Today I'm sitting down with Claire Martin from Kreisson to discuss eConveyancing. Welcome Claire.

**Claire Martin:** Hi.

**Tory:** Can you tell us a bit about yourself and your background?

**Claire:** I've worked in the legal industry since 2000 and I started out as a law clerk doing settlements. After 6 years of working in town I went on maternity leave and then moved to working in the suburbs as support staff paralegal. I studied through LPAB and I took another year off when I did my final law subjects with college of law full time and now remain at the firm that I did my PLT days with Kreisson, which is a building and construction law firm and I head up the property department.

**Tory:** You recently completed your masters in property law, are heading up the property department and wrote your thesis on the impact of technology in conveyancing which is a pretty pertinent topic at the moment. Can you tell us a bit about the research that you did, how the conveyancing process is evolving and where you see the future of the industry?

**Claire:** Sure. I recall being at the OSR doing settlements the day before GST was coming in in 2000 and it was absolute chaos. There were people screaming, climbing over each other, paper and cheques were going everywhere. There just had to be a better way and there were rumours around at that time that settlements were going to come in and about a decade later of trial and error we've finally got there so it's only going to get better from here on in. Kind of like when the ASX changed from chalkies to online trading; it takes time but eventually it'll become the norm. Also, in April 2015 I had a client buying a property in Austin and she emailed me the electronic contract and we went through it in Sydney, she docusigned it and she entered into a transaction to purchase a property in Austin Texas from Sydney. That was kind of the first thing I saw towards how far the tech was going worldwide. Some of my research indicated that over 40% of property transactions in the US are being docusigned.

**Tory:** Wow already.

**Claire:** Yeah, so a few months later I heard about Steve Healy at Gadens, he had done the first electronic exchange of contracts in Australia. Shortly after, Mark Morgan at Colin Biggers had done an off-the-plan launch as well, so these were the start of the electronic exchanges and signatures in Australia. So this kind of cemented what topic I was going to select for my thesis.

**Tory:** And you actually completed the first fully electronic residential property transaction in June of last year so I'm assuming that was off the back of that progress and doing your research. Can you tell us the story about how that came to be?

**Claire:** Basically, it was part of my research for my thesis. I'd sent off emails to OSR, LPI various other government bodies, read legislation, commentary, cases, everything I could find on econtracts, etransacting and that was worldwide. I was doing a lot of research and talking to people about why it hadn't progressed in Australia and specifically NSW. I spent a lot of time with Mark Morgan going through what he had done and picking his brain, figuring out what was happening behind the scenes in progressing it, especially with PEXA and electronic signatures. We looked into the systems that had been used around the world, so Canada and NZ, and then there's been some trials in the UK as well which haven't really taken off... PEXA was definitely the most advanced system. We've been using it since around August 2015 in commercial matters to lodge caveats and I found it really simple and easy to use and I couldn't figure out why more people weren't using it.

**Tory:** Did you ever get any answers to that?

**Claire:** I think people are just reluctant to change and try new things. When people can see it is successful and other people are actually using it, I think it gets taken up a bit.

I had pretty good conversations with DocuSign around the electronic contracts, and said these big firms are releasing them and doing off the plans, like hundreds at once, how can we develop something for the smaller firms? Because we don't do a lot of transaction stuff, we're mainly a litigation firm. They said you don't have to re-invent the wheel, get in contact with InfoTrack, if you're already a client they'll turn you into a better client. So Kreisson were InfoTrack clients and we just had some discussions with the staff and the dev team and had a trial and started sending out electronic contracts with a view to electronically sign them. And I decided that I would try to convey property without using any paper. I tried a couple of times for clients and I found agents that would help but if something glitched at the last minute or they didn't have someone there making them do it, they just reverted to paper. So after a couple of months of trying to get clients' matters exchanged and settled on PEXA, for one reason or another it just wasn't happening for the whole conveyance... I decided to try and sell one of my own properties because that way I could insist on electronic exchange and electronic settlement as terms of the sale. My agent at Century 21 at Neutral Bay, she was in Europe at the time, so she was negotiating from the other side of the world. She was sending me whatsapp messages, "I've had an offer, what do you think?"

**Tory:** Truly electronic in all senses.

**Claire:** Yeah, I couldn't have done it without her and Rob Rigg from Gavin Williamson, he was acting for the purchasers and he just kind of let me push forward and from behind the scenes as well, trying to get his banks to agree to settle on PEXA. Once the contract had been digitally signed and exchanged there's no really going back from there. That had happened and then it was just trying to push it forward through PEXA.

**Tory:** So you really need all the parties to come to the table.

**Claire:** Yes, at that end. Once we got exchanged that was fine, but just getting it completed. Even getting a 149 certificate without having to mail out a cheque - that was a challenge.

**Tory:** Can you walk us through the process from A-Z, what it involves, so people have a better understanding of what we're talking about when we say fully electronic conveyancing?

**Claire:** Sure. Obviously I didn't have to verify my own identity or sign a cost agreement or get a client authorisation form because I was my own client. But I did have to research into how these were being done digitally. There was mention that I should just run down the street and sign the contract, but I wasn't at home I was down at Manly Oval and I signed it on my iphone.

It was great to be able to order everything online, compile the contract and email it, and then to get the sales advice or the email saying we have purchasers at this amount. They did exchange with a cooling off period, so we didn't have to do a 66w but that's integrated into the workflow now. Ordered everything online, compiled it, everything was pre-populated from LEAP, and then we just emailed it off. I signed on my phone, the first purchaser signed it from wherever she was and her partner signed from wherever he was. And then, once we had information from the agent saying that the deposit had been paid, we just clicked on exchange and then it was trying to get all the banks on board.

**Tory:** But pretty simple process overall?

**Claire:** Pretty simple. It was a lot quicker because there was no running around. I know we were all in different locations when we signed and we could do it at our leisure. There wasn't someone forcing us into it.

**Tory:** What was the feedback from those involved?

**Claire:** It was great. I think it saved paper, it saved time, there were no issues from the solicitor on the other side because the estate agent was aware that this is what we were doing. I guess the education beforehand was a benefit. I've gone on

since then and done a few auction exchanges where I'd say to the agent we're going to electronically sign, and everyone can sign on an iPad.

**Tory:** And what's the reaction to that?

**Claire:** Auctionworks is all for it, they're like "If we can just click a button and enter in it's just the future of online shopping where you click and buy a house it's amazing."

**Tory:** I know that you're also a keen property investor, you have experience as a vendor, purchaser, mortgagor so you've seen all sides of the transaction. Having had all these experiences, how do you feel this new eConveyancing process will change the experience for each party in a transaction?

**Claire:** For lawyers and conveyancers alike the fact that the eContract can't be altered after the first party has signed it is key because any amendments have to be agreed to by the solicitors - or at least if you're exchanging at an auction or with a cooling off period, the contract that has been drafted by the vendor's solicitor in accordance with their client's instructions is what's going to be actually entered into. There's not going to be an extra page of special conditions handwritten, there's not going to be a variety of changes or missing pages so it kind of just makes life a bit easier. With no counterparts you save so much time flicking through the pages, especially with off the plan launches, it minimises the room for error. The whole process is a lot more transparent, you can see who signed when and what stage each matter is up to.

With real estate agents I think being able to secure and lock in a deal quicker saves hours of running around carting paper contracts from suburb to suburb collecting signatures. Agents want their commission, they want a quick seamless turnaround, once they've negotiated the deal they just want it to go through. By us drafting a contract in the first place that's pretty just and equitable, there's not many request for amendments, and if there are they're usually anticipated so stage deposits and that sort of thing and the new contract of sale from the law society is fairly well balanced anyway.

As a vendor, the biggest advantage was being able to spend the money the same day. I settled my matter about 3 o'clock in the afternoon and had spent the profits before I got home. I'd paid off my Hex debt, bought a car, put an amount aside to buy my next investment property, paid back my parents, paid off my credit card, so it was just that instant. That's what we're used to now. I think it's geared towards the people who are buying the houses.

**Tory:** I know you received a lot of attention and inquiries off the back of that first electronic property transaction for a residential property from other practitioners and media. So what kind of questions were people asking? What were people most curious about?

**Claire:** How and why were probably the two most asked questions. eContracts got the most attention and interest. The practitioners really wanted to know about the legality and if something goes wrong how are you going to take an email to court. And I'm like have you been to court in the last decade? They're more technologically advanced than we are. I think it's just the natural progression of the contract; 2014 they started issuing eCOS, then 2016 we had the ability to actually sign them. 2014 was great to have an eContract but you were still printing out everything, scanning it and then emailing it to an agent who is then printing it out, getting someone to sign it and post it back. This just saves so much time and paper. That process kind of doubled the printing costs, whereas now, everything is online and it's accessible to everyone.

**Tory:** And the 'why'?

**Claire:** When I explained it was part of doing my masters that gave people more of an assurance.

**Tory:** You know what you're doing.

**Claire:** I'd looked into it. I'd spent six months researching... longer, probably over a year reading about it and was fascinated and kept reading more and more. There wasn't a great deal out there, it wasn't some sort of looking into contracts law where you could spend the rest of your life and still not even come close to reading every case. There weren't many cases out there. Some of the best cases were from the 1800s. That was interesting.

**Tory:** The thing that you mentioned about emails and people asking about how they could go to court with an email. What would they be doing now, sending each other letters back and forth or writing notes from a phone conversation?

**Claire:** It's like how can you prove the original document? If you have to prove the signature is valid, DocuSign will join as a co-defendant and they'll come and fight to prove that they're product is genuine and complies with all the legislation.

**Tory:** That was the next thing I was going to ask because I know we've had a lot of questions as well about electronic signatures and the legality of them. One of our surveys from last year, the majority of people said they'd have faith in an eSignature, but there were still about a third who weren't sure how it works. So what kind of research did you do?

**Claire:** Even last year in the court of appeal, there was a matter regarding a guarantee and an electronic signature using the hellofax system. The legislation is really clear and simple, the ETA (Electronic Transactions Act) is like 12 pages or something, it's not a long read. If you've got the intent and it's a genuine electronic signature and DocuSign have all this meta data to prove the time, the place, the security, the ip address, you have more evidence behind an electronic signature than a scribble on a page.

**Tory:** Because you wouldn't have the proof of where and when.

**Claire:** No and it's like my daughter forges my signature in her homework book. She can't forge my electronic signature by accessing my phone using her thumbprint. Only my thumbprint opens my phone.

**Tory:** So there are definitely additional measures of security. So at InfoTrack we recently did an electronic conveyancing roadshow across NSW and you joined us as part of our panel, answering questions from the audience and other practitioners. How was that experience? What did you hear from other practitioners? What was their reaction? Because there we showed them the end-to-end process so they could really see what the technology was.

**Claire:** It was a great experience. We got to meet some really good people and see parts of NSW that I hadn't been to in a long time, my daughter had definitely not been to ever. I found the questions being asked at the roadshow definitely had a big impact on the newer releases of the versions of the software. The more people using the technology and being exposed to it sort of shape how it's going to work in process. The more problems that arise the more problems can be solved.

**Tory:** I know here especially we're always asking for feedback and really taking that on because we want to make the best system for everyone to use.

**Claire:** What I found really interesting, I went to 20 seminars over 10 weeks, and every single one I walked away going "Oh I just learned something new" and if I didn't know the answer Phil Argy or David Jones did. We had all these brilliant legal minds that would just come up with these answers and you're like "oh that's a great way of thinking". But I guess a lot of the questions asked were how much does it cost. 1) it saves you so much time 2) it's comparable to the price of an express post envelope. So you're saving time, paper and having to go to the PO box. It really varied from town to town. In Tamworth we had one of the guys who attended who had driven 6 hours to be there. And he was like 'this will change my practice' because he can just email people. He'd organise all these settlements for people to deliver settlement cheques to because he'd be in town. He'd just be able to work from wherever he is. The country people, the farmers, their clients are tech savvy - I've heard that they're rounding up cattle with drones nowadays.

**Tory:** They're ahead of us then.

**Claire:** Yeah so I think it was really well received.

**Tory:** We're actually releasing a new integration with PEXA so it's truly that end-to-end experience where you can actually create and launch your PEXA workspace from the InfoTrack website and it will have your pre-population of data and just save you that extra bit of time. I know you haven't seen the integration yet, but knowing what you do about PEXA and our technology, how do you think this new integration will impact that process?

**Claire:** I think it's essential, especially with high volume matters, the re-keying of data just invites errors. It will streamline the whole process from end to end. If you just have to enter information once, you make sure it's correct once. If it's wrong, you just go back and fix it once rather than in 3 or 4 different systems. I think also with PEXA, their communication with the land titles minimises requisitions by getting the data directly from the registry and just having everything the one spot will save so much time.

**Tory:** And do you think that will encourage more people to start trying eConveyancing potentially?

**Claire:** NSW state government have announced they're putting measures in place to stop issuing paper titles, so over the next 2 years people are going to have to.

**Tory:** Yeah there won't be much of an option. You recently started using PlanIT which is our bulk off-the-plan eConveyancing system. Can you tell us about your experience with that and how it's changing off-the-plan for your firm?

**Claire:** Sure. I think it's great. We compiled and emailed just under 200 contracts in under 50 minutes.

**Tory:** How long would that have taken you before?

**Claire:** I reckon it would have taken maybe 1 or 2 office juniors a week, like 5 days. Because they'd have to compile 200 and then they have to print them and then they have to page flick them and if they were emailing them they'd have to scan them and email them. So hours and hours done in less than an hour. For this particular matter it was in far north NSW, so for us to print and courier those contracts would have cost us thousands. We would have needed an entire truck.

**Tory:** So it's definitely a game changer.

**Claire:** Having no counterparts, just everyone signing the one doc, and that being the true doc makes things so much easier.

**Tory:** That's good to hear. So as head of property for your firm, you've been telling us about all the research you've been doing, all the effort you've been making to lead this digital transformation and the move towards eConveyancing. Based on our research that we did with ALPMA last year, a lot of legal firms are finding it a bit of a struggle to keep up with technology and they still face resistance to change along with challenges related to lack of investment and integrated systems. What advice would you give to anyone who's trying to make this transition to eConveyancing and how did you go about leading your firm into this electronic age?

**Claire:** Kreisson is a pretty niche work area - we work in a pretty narrow but busy area of law. We do building and construction but we do the whole product package. From site acquisition to off the plan sales and everything in between, predominantly it's a litigation firm so I guess we get to see a lot of the tech being used in litigation by the courts and international arbitration. Between that and our sophisticated clients, our motivation for using the latest technology is just working smarter. We have clients all over the state, country, world and we need to keep ahead of technology to remain competitive and be respected by our clients. With our clients using such advanced tech like BIM and others like 5D modelling and stuff like that and for us to say you have to come in and sign a piece of paper, they're like "What? I can look with my virtual reality goggles through the wall and tell you where the pipes are". We're basically motivated to keep up with them and communicating at all hours of the day from anywhere in the world, being able to do business flexibly is probably our biggest motivation.

I mentioned we started out using PEXA in commercial matters just lodging or drawing caveats. We sort of got the timing down, you can lodge a caveat if you don't have to stamp it in 6 minutes depending on the interne. But since then I'm like this is really easy, why are people typing up a form, writing out a cheque, sending it off to their rego clerk or even running across the park?

**Tory:** Do you think it's an old habits die hard type thing?

**Claire:** I think if people tried it and saw how instant it is, like the satisfaction is there. If you don't try it then you won't know. I think with seamless integration coming in, that will be a massive key to productivity. We're going to be able to work with probably 2-3 people doing the work of 20 by just having someone enter the data accurately. With the off-the-plan stuff, you just put in a lot range, it's not like you have to sit there and key lot 1, lot 2. You just push lots 1-180 and it just generates them.

I haven't convinced my boss to go paperless for his side of the practice - he still prints out emails- but he embraces the fact that we can work really efficiently and encourages us to work in the most effective manner to get the clients the best outcomes. This is just a shift in mindset, it's kind of a generational thing.

At Kreisson we're encouraged to do whatever is going to be best for the client. Whenever we have a big project, the whole firm looks at how it's going to be most efficient so using excel and file sharing sites, being able to collaborate with the clients and share info with them rather than having to print stuff out or emailing massive documents. I think it's a better way of meeting client expectations with the generation y mentality of 'I pushed the button why don't I own the house? Why do I have to go through all of this?'

**Tory:** Basically once people try it they see the benefits.

**Claire:** Yeah, my mom, she does PEXA now and she's very electronically savvy and wants to keep up with me.

**Tory:** I think some people are hesitant to try it but once they see how easy it is, there's no going back.

**Claire:** It's a no brainer, when you're saving hours of time, or days or sometimes week with the high volume stuff, there's no way you're going back. And when the clients are made aware that you can actually send the contracts in less than an hour rather than 'okay we'll send it in two weeks time, we'll get it to you by the end of the month', it's just ridiculous.

**Tory:** Thank you so much Claire for joining us today on the InfoTrack podcast. For any listeners, if you want to know more about eConveyancing, you can join us at the upcoming PEXA conveyancing transformed roadshow where we'll be demoing the end-to-end conveyancing process including the new PEXA integration and you can also visit our website at [www.infotrack.com.au/econveyancing](http://www.infotrack.com.au/econveyancing).

# Useful e-Conveyancing links

Electronic Conveyancing (Adoption of National Law) Act 2013 (VIC)

[http://www.austlii.edu.au/au/legis/vic/num\\_act/econla20137o2013497/](http://www.austlii.edu.au/au/legis/vic/num_act/econla20137o2013497/)

Land Use Victoria Publications

SPEAR Electronic Lodgment Network Participation Rules Version 1

Registrar's Requirements for Paper Conveyancing Version 3

National electronic conveyancing - Operating Requirements and Participation Rules

<http://www.dtpli.vic.gov.au/property-and-land-titles/publications?remap=delwp.vic.gov.au/publications>

Model Operating Requirements Guidance Notes

[https://www.arnecc.gov.au/publications/mor\\_guidance\\_notes](https://www.arnecc.gov.au/publications/mor_guidance_notes)

Model Participation Rules Guidance Notes

[https://www.arnecc.gov.au/publications/mpr\\_guidance\\_notes](https://www.arnecc.gov.au/publications/mpr_guidance_notes)

Land Use Victoria Customer Information Bulletins

<http://www.dtpli.vic.gov.au/property-and-land-titles/land-titles/customer-information-bulletins>

Law Institute of Victoria E-Conveyancing Fact Sheet

[https://www.liv.asn.au/PDF/For-Lawyers/Practice-Sections/PELS/Resources/eConveyancing\\_FactSheet](https://www.liv.asn.au/PDF/For-Lawyers/Practice-Sections/PELS/Resources/eConveyancing_FactSheet)