

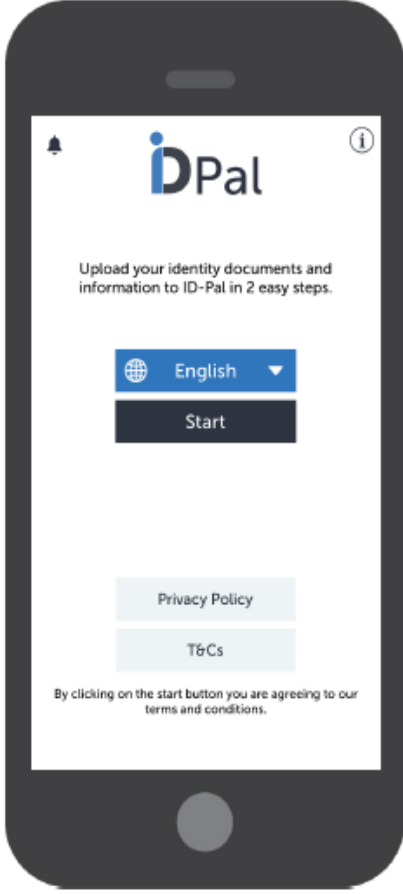
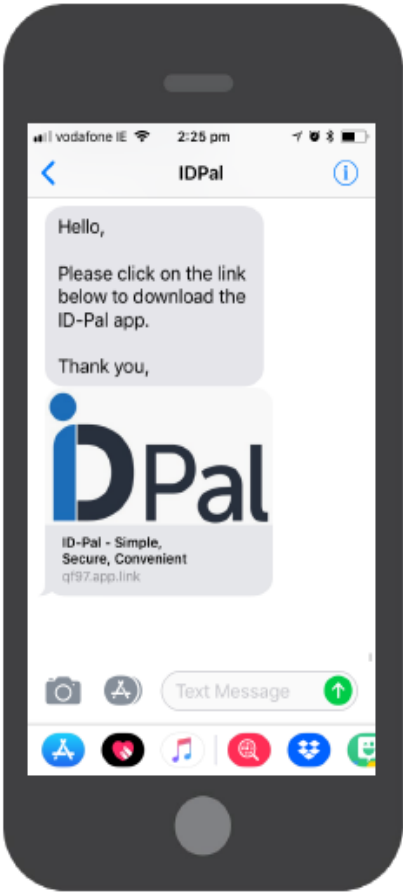
# ID Pal User Guide

## How does your customer download the ID-Pal App

- Your customer will receive their unique ID-Pal link via email or text, depending on how it was sent.
- The customer must click on the link using their mobile phone and it will download the ID-Pal app.

## How does your customer sign into the ID-Pal App

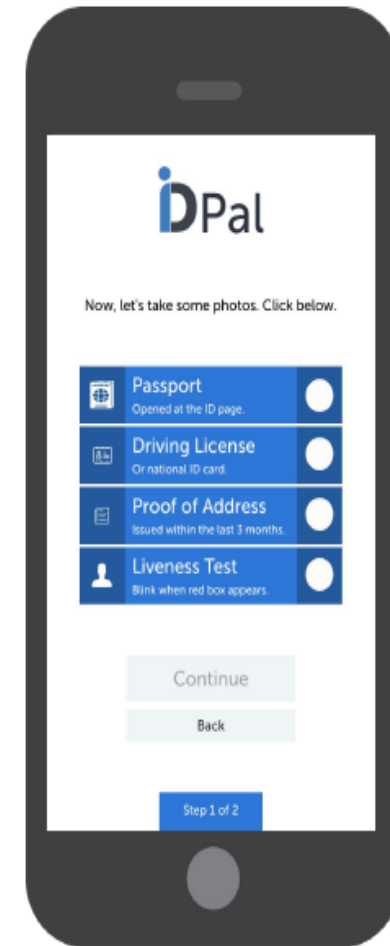
- Once downloaded, your customer will be taken to the opening screen that allows them to:
  - Select their preferred language
  - Start the process of capturing their ID documents and information
  - Read the Terms & Conditions associated with use of the ID-Pal app
  - Read the Privacy Policy
- ❖ When using the business app, the opening screen includes the option to send your customers a link to the app.



## How does your customer capture their ID documents and information

### Checklist of steps within the app

- Once your customer clicks 'Start' they will be taken to a screen that shows the steps they will complete within the app.
- These steps are customizable to the business' needs.  
(See "Setting Default Documents Required" for steps on how to do this.)
- Customer App: the steps can be set as follows:
  - Take a picture of their passport information page  
*and/or*
  - Take a picture of their Driver's Licence or National ID
  - Take a picture of a recent Proof of Address document (if required)
  - Take a picture of specific Additional Documents (if required)
  - Take a short video of themselves to prove liveness
- Business App: the business app allows further flexibility within the capturing process.



## How does your customer capture ID documents and information

### Step 1: CAPTURE

#### a) Passport Information Page

- Customer follows clear overlay instructions to allow the app to auto-capture the best possible image of the passport information page (see next page).
- Once taken, app allows user to go back and re-take photo if needed
- Note: if 2-page capture is required, this can be selected in the Validation Process section of the portal. For 2-page capture both pages of the passport must be included in the photo, however the app will crop the photo to show only the information page.
- Note: passport *cards* are captured via the driver's licence option.  
If a passport card is captured, a customer may not capture a driver's licence



## How does your customer capture ID documents and information

### b) Passport auto-capture

- Clear overlay guidelines make it easy for the user to position their document correctly.
- In-app instructions tell the user to fit the document to the frame, hold steady and that the system is capturing an image of the document
- The ID-Pal technology automatically identifies and captures the best possible image of the document.
- This auto-capture avoids manual capture by the user and limits environmental factors such as glare
- If a document is not placed correctly after a certain amount of time, a pop-up offers options to 'Try Again' or 'Switch to Manual Capture'



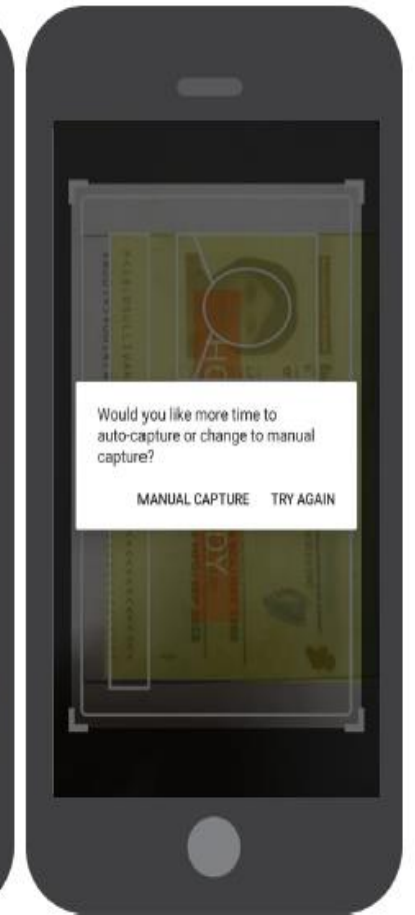
Fit to Frame



Hold Steady



Capturing

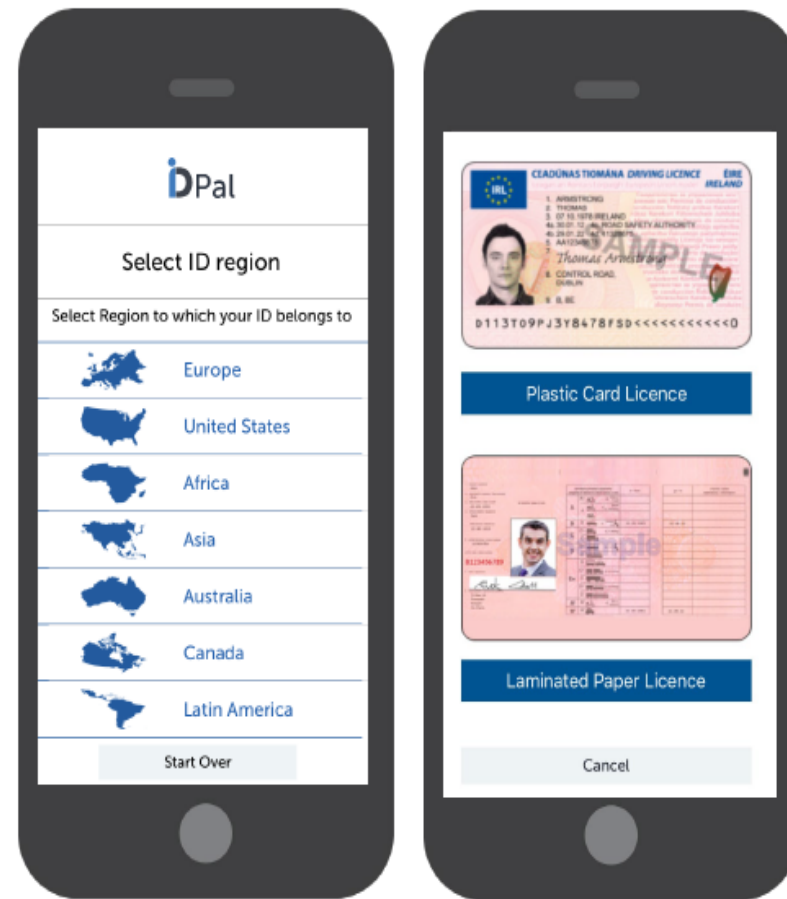


More time or  
Switch to Manual

## How does your customer capture ID documents and information

### b) Driver's Licence or National ID

- When a user clicks on 'Driver's Licence' they will be asked to select the region to which their ID belongs:
  - This further enhances the technical checks run against the document
- App allows user to take photo of either a Plastic Card Licence or a Laminated Paper Licence.
- User clicks on the licence that is relevant for them
- On-screen instructions guide user to capture all relevant information:
  - Plastic Licence:
    - User follows clear overlay instructions to allow the app to auto-capture the best possible image of the front and back of the licence. (See next page).
  - Laminated Paper Licence
    - User takes photo that includes all three pages of Laminated Paper Licence
- Once taken, app allows user to go back and re-take photo if needed





## How does your customer capture ID documents and information

### b) Driver's Licence or National ID – auto-capture

- Clear overlay guidelines are provided to make it easy for the user to position their document correctly.
- In-app instructions tell the user to fit the document to the frame, hold steady and that the system is capturing an image of the document
- The ID-Pal technology automatically identifies and captures the best possible image of the document.
- This auto-capture avoids manual capture by the user and limits environmental factors such as glare
- Steps are repeated for capturing the back of the licence



## How does your customer capture ID documents and information

### c) Proof of address document

- Customer takes a photo of a recent utility bill to provide proof of address
  - On-screen instructions guide user to capture all relevant information:
    - Ensure entire page including your name and address is clearly visible and dated within the last 3 months.
  - Once taken, app allows user to go back and re-take photo if needed
- Note: If a business has Address E-Verification turned on and has not requested a POA document from the customer, this step will not appear in the app journey.

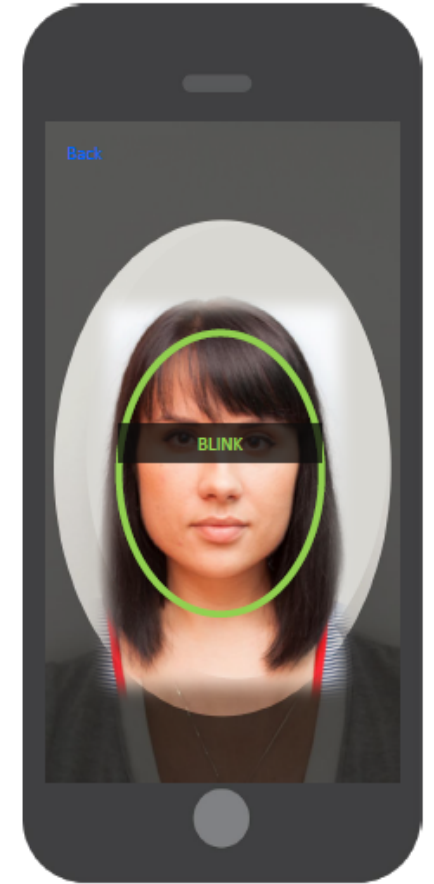
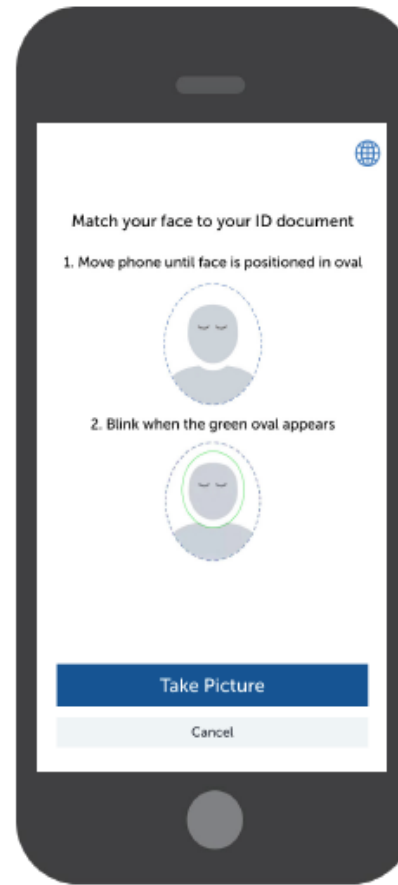


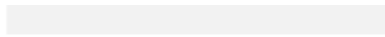


## How does your customer capture ID documents and information

### d) Liveness Test

- Customer then captures an image for facial comparison purposes:
  - Customer is asked to move their face close to the camera until a green oval appears
  - When the oval appears they are instructed to blink
  - The software detects the facial gesture which proves liveness of the user
  - A still image of the user's face is taken during this process for facial comparison purposes

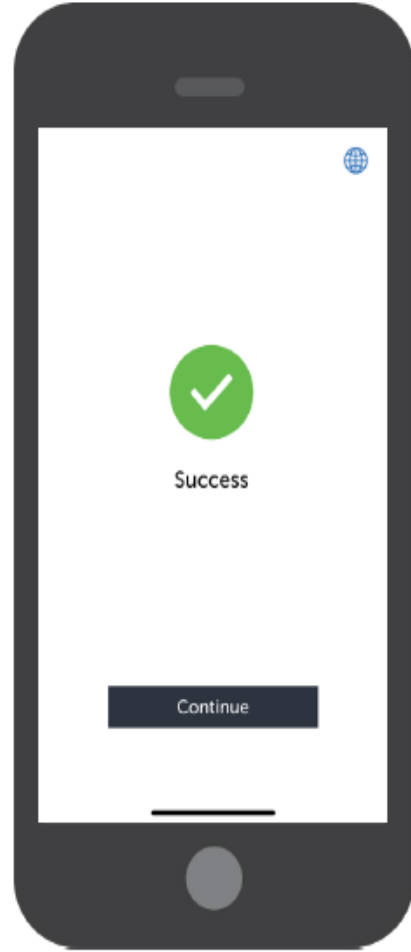




# How does your customer capture ID documents and information

## Liveness Test User Experience

- Following testing and significant customer feedback, we have enhanced the user experience around capturing a liveness test to make it simpler and provide feedback on when the capture is successful

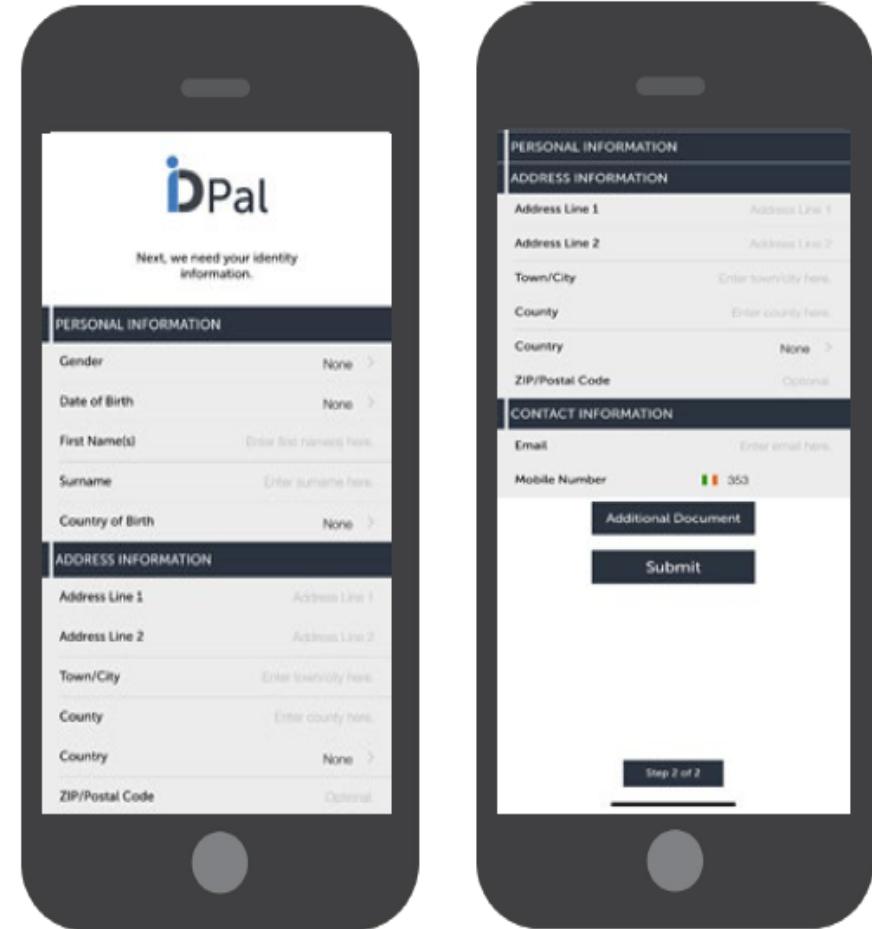


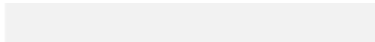
# How does your customer capture ID documents and information

## Step 2: REVIEW

### Standard ID information

- Customer reviews their standard personal information that has been auto-populated from their identity documents
- The personal information is automatically sorted into categories of types of data (i.e. Personal Information, Address information, Contact Information)
- If needed, these details can be edited manually
- There is an option for the customer to provide images of additional documents that may be required for their onboarding. (Note, no technical checks are applied to these additional documents).
- Note: For businesses with **Address E-Verification** turned on, the name and address information entered in this section is used for database checks. Please see [Address E-Verification](#) for more information.





# How does your customer submit their ID documents and information

- Once all documents and information have been captured, customer submits information via the submit button
- On-screen message informs customer that their submission is being uploaded
- Once the upload is complete, a message informs the customer that they will receive an email confirming that the information has been successfully sent
- At this point the customer is able to start over if needed

