ID-PAL'S USER GUIDE

A step-by-step guide to ID-Pal's

Business Portal & Customer App

• PRIVATE AND CONFIDENTIAL •

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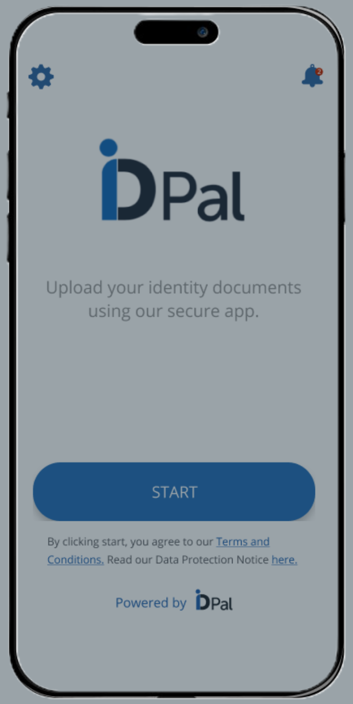
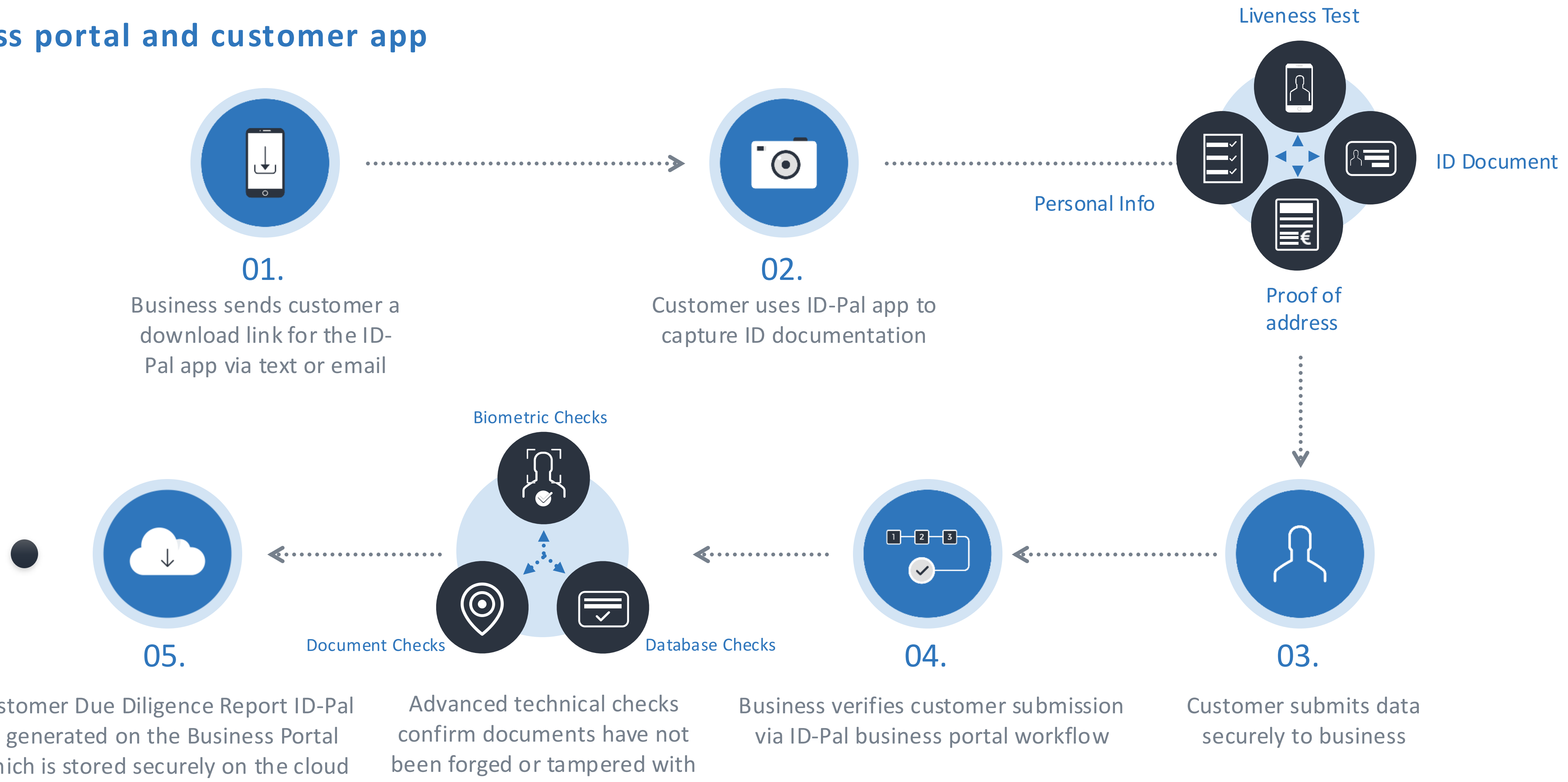

Upload your identity documents using our secure app.
START
By clicking start, you agree to our Terms and Conditions. Read our Data Protection Notice here.
Powered by

END-TO-END WORKFLOW

Business portal and customer app



Business portal

Signing into the business portal

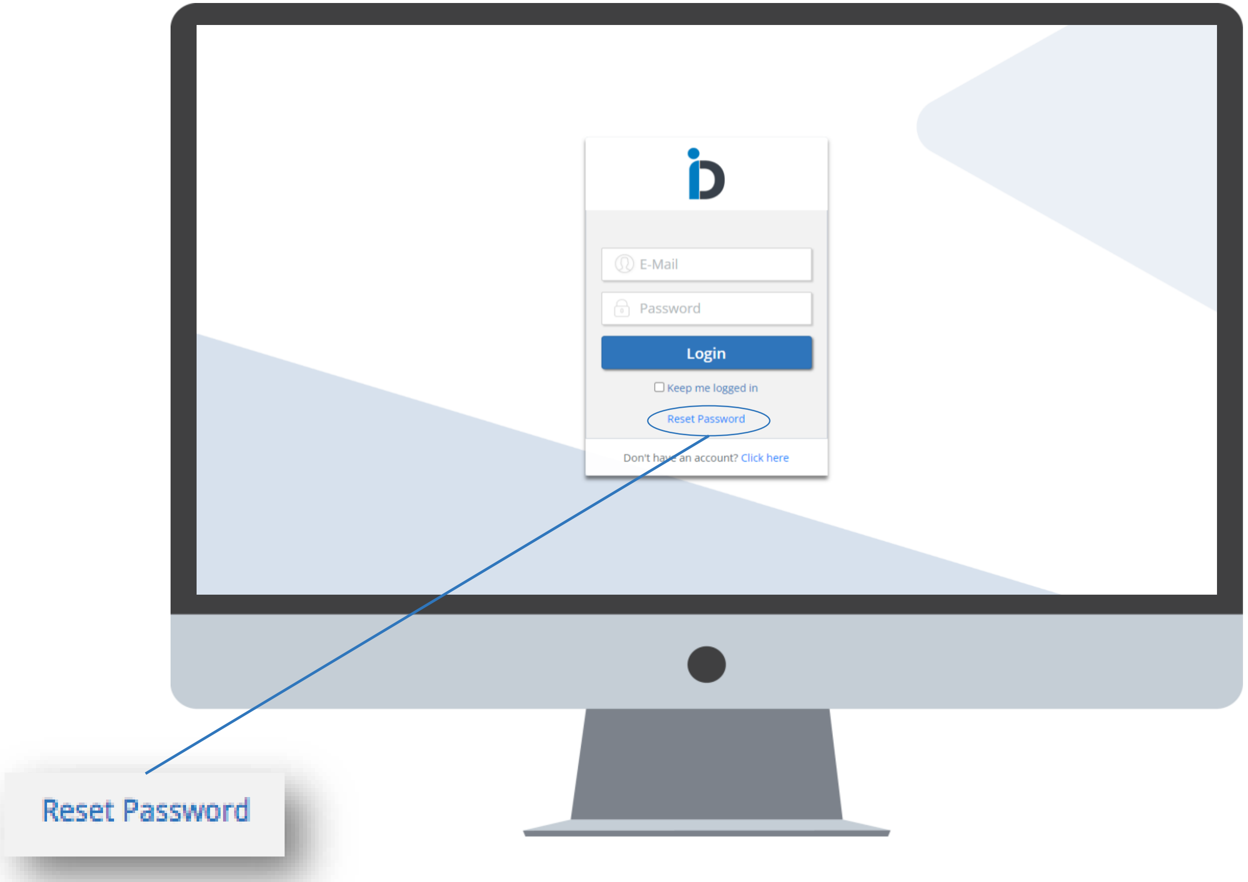
Use the link and login details provided to you upon registration to access your secure ID-Pal business portal.

- Once logged in, you can change your password by clicking on the settings icon at the top right of the portal

Forgot your password

If you forget your password, there is a “reset password” button at the bottom of the sign-in dialogue box.

Clicking this will send reset instructions to the email address registered with your account.



Business portal

Navigating your dashboard

When you log into your secure business portal you will be taken to your dashboard. Here you will see 8 tabs.

Workflow functions

- Inbox
- Flags
- Alerts
- Reports

Account & App functions

- Validation Process
- Add User
- Send Link
- Account

Business portal

Navigating your workflow functions

Inbox

- When a customer submits their ID information via the ID-Pal app, these submissions are securely delivered to your inbox.

Flags

- ID-Pal runs a number of technical checks to confirm if documents are authentic. If any flags still remain at the end of the workflow, the submission will also be stored in the "Flags" tab awaiting final review and approval.

Alerts

- Submissions are automatically transferred from the Inbox to the Alerts section for the following 3 reasons:
  - Pending submissions in the inbox that are older than 3 months
  - Submissions that have an expired passport or a passport that will expire within the next 3 months
  - Submissions that have an expired ID card or an ID card that will expire within the next 3 months

Reports

- The reports tab holds all your Customer Due Diligence reports that have been generated by the ID-Pal web portal.

Business portal

Navigating your Account and App functions

Validation Process

- Here you can customise the validation process to suite your business needs.
    - I.e. Set up your Customer App and Business App to request the Identity and Proof of Address documents that are required by your business.
    - Choose whether a Liveness Test is required. etc.
- Set up App Profiles: This allows you to create several default Customer Profiles that are frequently used by your business. For each Profile that you create the corresponding app is automatically set up with the customised requirements for that customer type.

Add User

- The Add User tab allows you to add colleagues or authorized users to have access to your ID-Pal secure web portal.

Business portal

Navigating your Account and App functions

Send Link

- From here you can send customers a unique link that allows them to download the ID-Pal app and complete the submission of their onboarding documents.

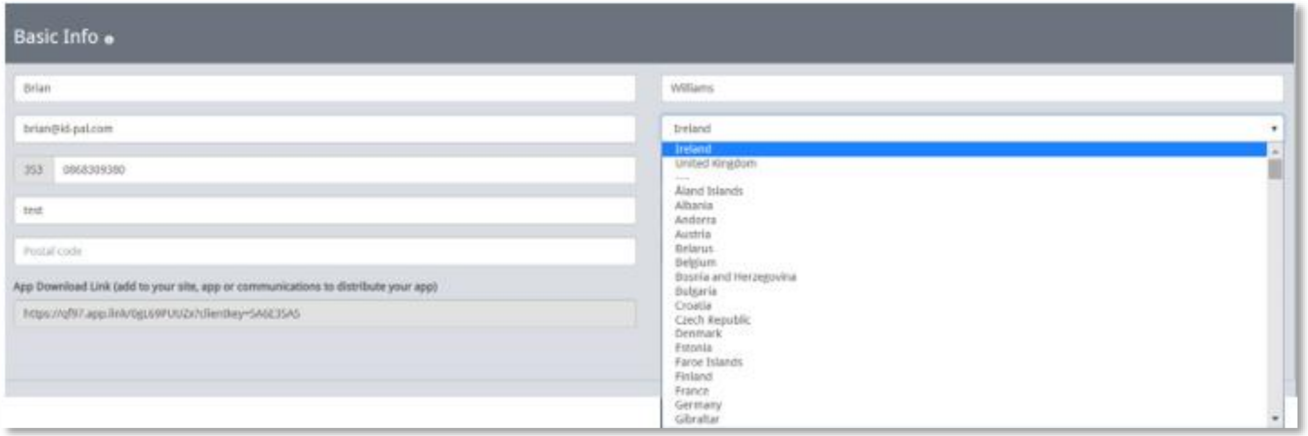
Account

- This tab shows key information associated with the overall account. Including, the registered user's basic information, account preferences, password policy and brand customisation. This is also the location of the API setup for developers.

Business portal

Admin users may select the default country of their account

- In the **Account** tab, under the basic info section, the country selected from the dropdown will be set as the default country.
- Following this selection, when a business user goes into the "Send Link" tab, the default prefix will be the above selected country.
- This will also be the case in the business app, when a business user clicks 'Send Link', the prefix will be automatically set as the default country.
- For any user who wishes to change their existing default selection they can do so by selecting the desired country from the dropdown list.



Business portal

Data Retention Limit

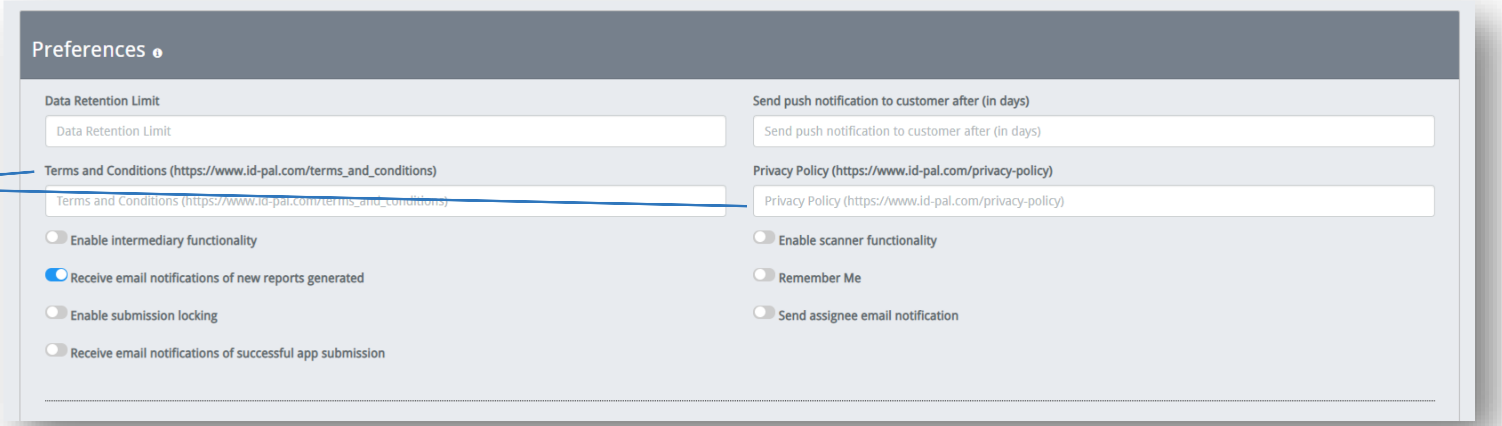
- In the **Account** tab, under Preferences → “Data Retention Limit” you will set how long a customer’s due diligence report should be stored on the system (in days) once the report has been generated
- After this time, the report will be removed from the system
- There are 3 different cases where DRP comes into play:

1. **Fully completed submissions (CDD Generated)**: Data Retention Limit as set by the client in their Account. After this date, the CDD Report will be deleted.
2. **Submission completed but CDD has not been generated (Still in Inbox)**: Data Retention Limit as set by the client in their Account **+ 30 days**. After this date, the Submission will be deleted.
3. **Submission started but was not completed in the app**: 14 days after the submission is started or if the Data Retention Limit as set by the client in their Account is greater than 14 days, this client set value will be used. After this date, the incomplete Submission will be deleted.

Business portal

Businesses can upload their own T&C's and Privacy Policy

- In the **Account** tab, under Preferences, customers have the ability to add their own Terms and Conditions and Privacy Policy links
- These links will appear in the app so that they are available for their customers

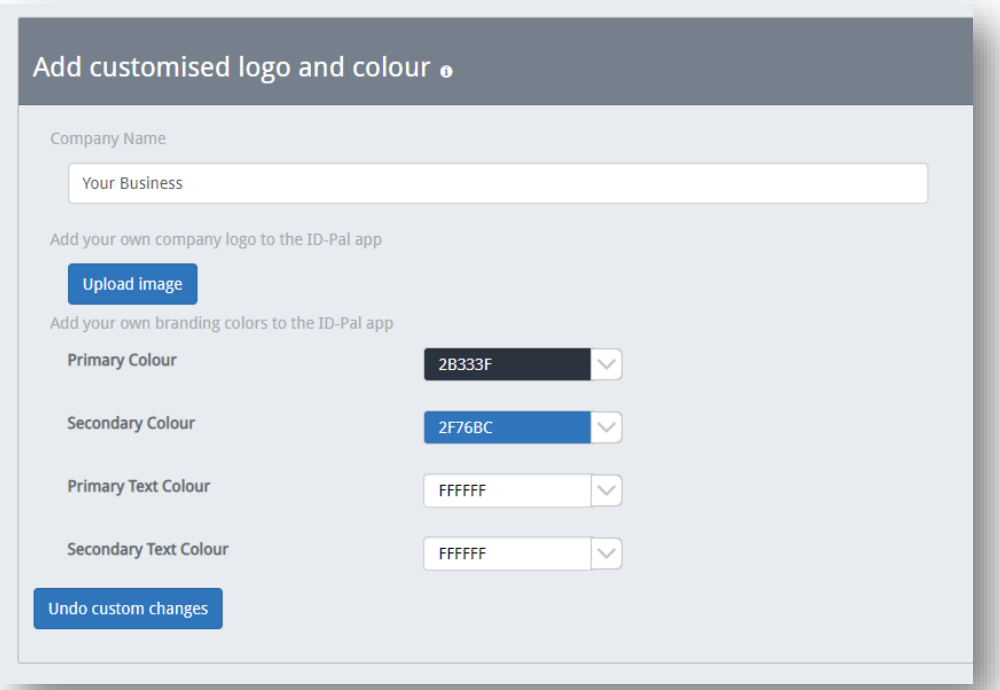


Business portal

Customising the App with your logo and brand colours

- Within the **Account** tab you can rebrand the app so that it features your brand colours and your logo
- Under "**Add customised logo**" you can upload your company logo
- Under "**Add your own branding colours**" (in the form of Colour Hexes) you can choose:
    - Your primary and secondary brand colours
    - Your primary and secondary text colours
  - These colours will be reflected throughout the ID-Pal app and Business Platform

* Note that "*Powered By ID-Pal*" will feature on some app screens if this approach is taken

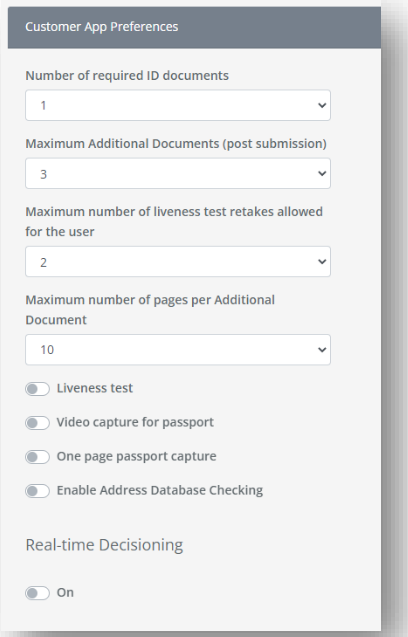


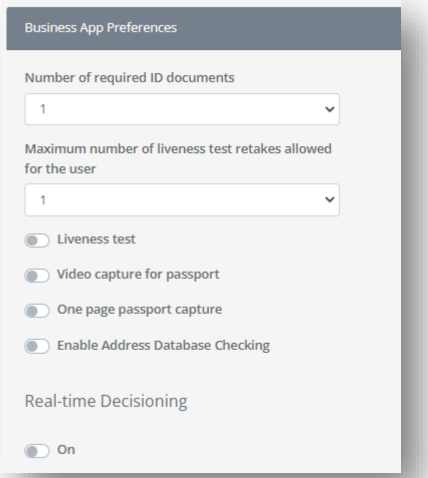
Business portal

Setting the default documents that are required during onboarding

** Please refer to the "Setting Up App Profiles" section of this User Guide for details on "App Profiles", "Profile Name" and "Default Profile".*

- Within the **Verification Process tab** you can set up which documents your customers are required to submit during the onboarding process
  - The Customer App and Business App can be customised differently, with different requirements / levels of flexibility
- For each app, set up the documents that are required by selecting:
  - Number of Identity documents required
  - Maximum number of additional documents a customer can submit
  - Maximum number of liveness retakes the user is allowed to make
  - Whether you would like to:
    - Enable the Liveness Test.
    - Enable video capture for passport.
    - Enable one-page passport capture.
    - Enable Address database checking.
    - Enable real-time decisioning.
- Further detail on the above can be found on the following pages.



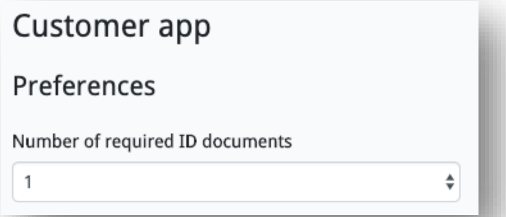


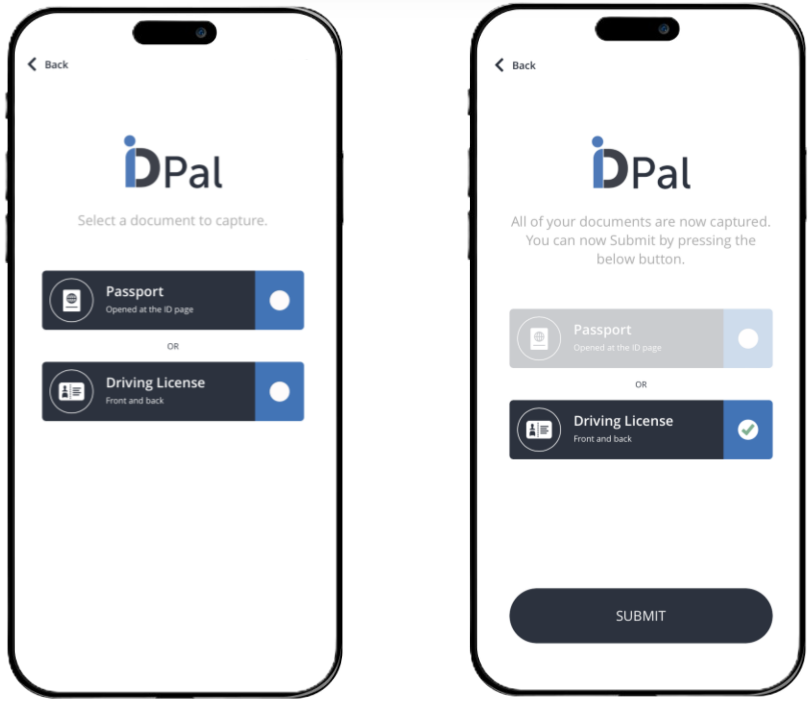
Business portal

Setting the default documents that are required during onboarding

ID documents required

- **"Number of required ID documents"** refers to Passport and Driver's Licence / National ID
- You can select 1 or 2
- If "1" is selected, the customer can complete a submission by providing only 1 Identity Document. That is, they can choose to submit **either** their passport **or** their driver's licence.
    - Within the app, the customer will see an OR symbol between the passport and driving licence options.
    - When they successfully upload one of these documents the other option will be greyed out to clearly show that this step has been completed
        - In the right image, the Customer App is set to require only 1 ID document. A passport was submitted and therefore "Driving License" has been greyed out as it is not required
- If "2" is selected, a customer will be required to submit both a passport and a driver's Licence / National ID as part of the onboarding process



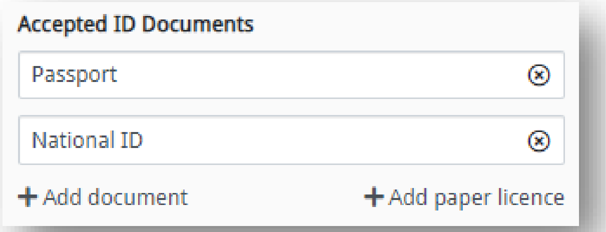


Business portal

Setting the Accepted ID Documents

Accepted ID Documents

- To enable this feature, please contact your ID-Pal representative
- This feature is only available for native application submissions
- This can be configured from your App Profile
- The following documents can be configured:
    - Passport
    - National ID
    - Driving Licence
    - Paper Driving Licence
- The selected documents will then appear in the mobile application

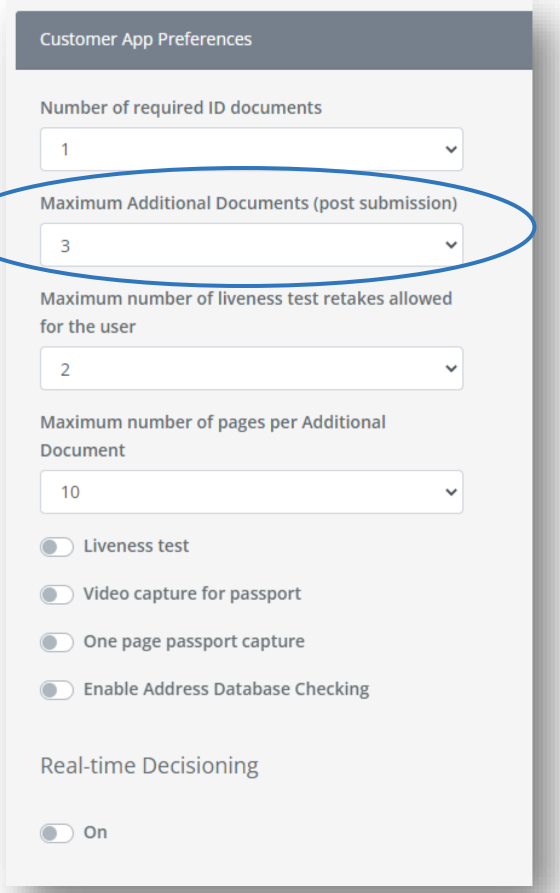


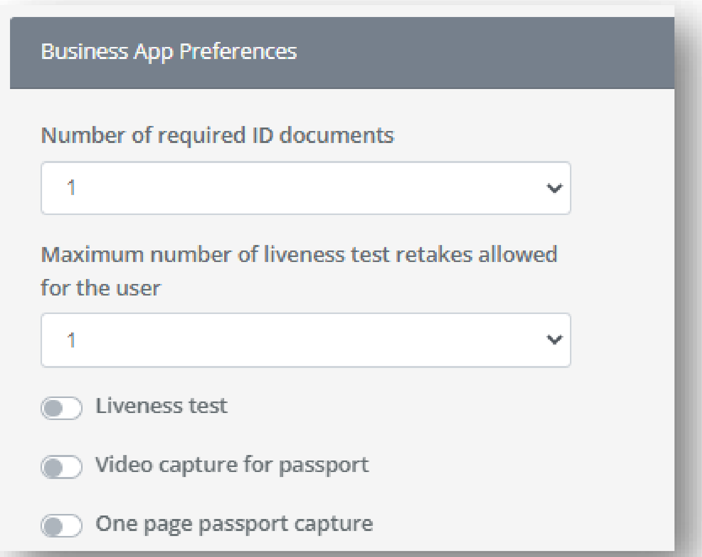
Business portal

Setting the default documents that are required during onboarding

Maximum Number of Additional Documents

- This is the number of documents a customer can supply beyond the requested Identity Documents.
- Here you may select 1-5
- Additional documents may be any supporting material required by your business to complete the onboarding process.





Business portal

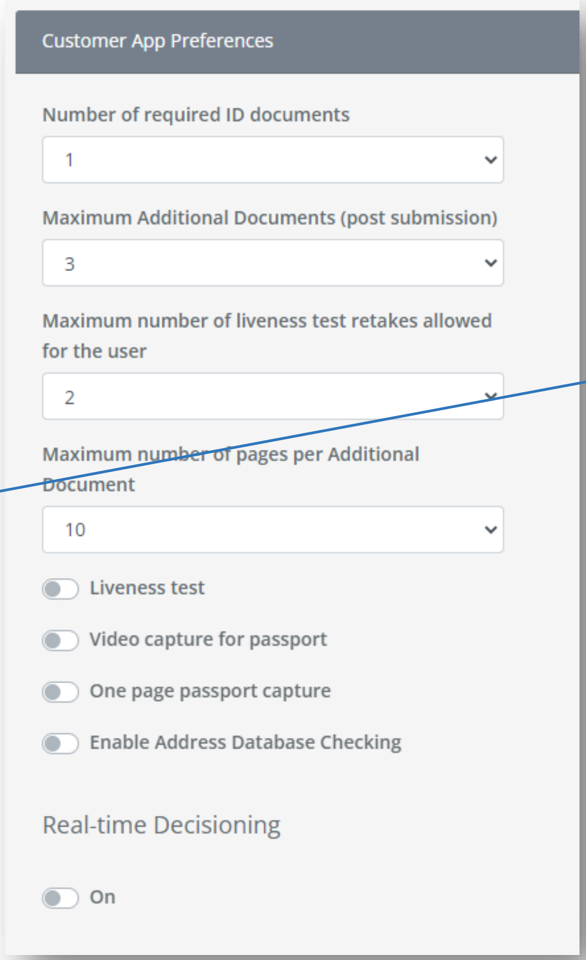
Setting Liveness Check preferences

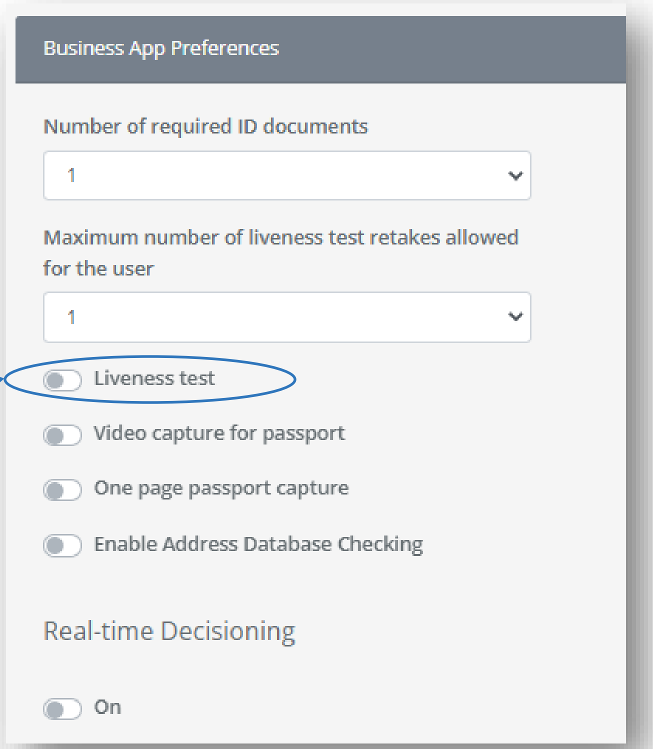
Maximum number of Liveness Test retakes

- The business can set a limit on the number of times a customer can retake a liveness test in the case of a failure
- The business user can select 1, 2 or 3

Liveness Test

- It is possible to remove the Liveness Check step from the app.
- Simply un-check the “Liveness Test” box under Preferences
- In this case the Liveness Check step will not appear in the app





Business portal

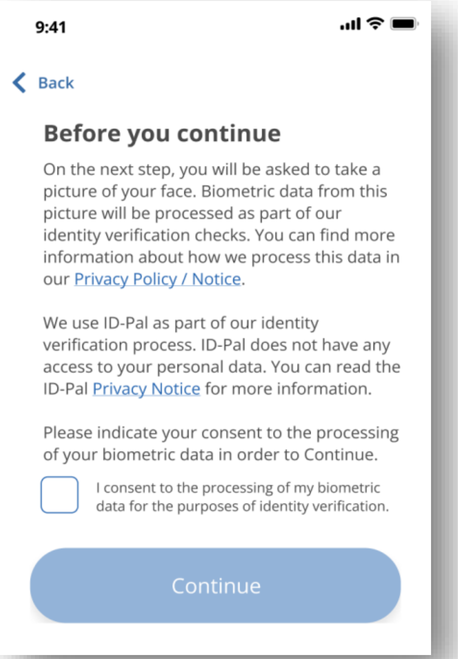
Consent for use of Liveness Data

Consent for use of Liveness data

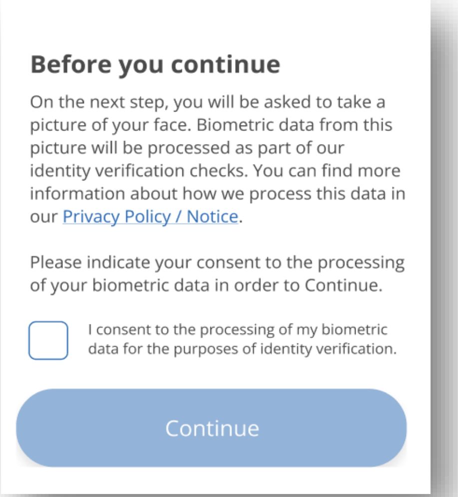
- When "Consent for use of Liveness data" is enabled, users will be requested to check a box to confirm their consent to the processing of their biometric data.
- Note that there is different wording depending on if you are using the Standalone Native app or the Web app and SDKs.*
- Evidence of the Consent will be recorded in the Customer Due Diligence Report.
- Please ensure you have added a link to your Privacy Policy / Notice in Account Settings.

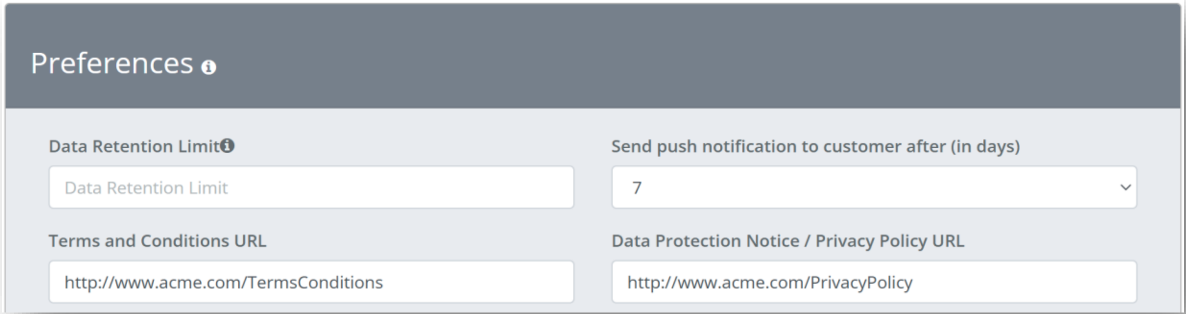
**This feature currently supports English language only. Support for other languages will be deployed at a later date.*

Native App



Web App & SDKs

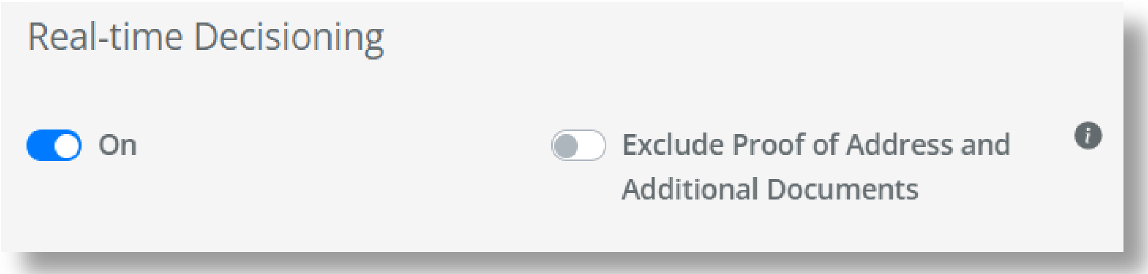




Business portal

Real-time decisioning on customer submissions

- Selecting the real-time decisioning option allows a CDD report to be created instantly if all verification test results returned are passed.
  - I.e. if a customer submits a passport, driver’s licence and liveness test, and all the verification tests pass, a completed CDD report will be generated instantly.
- This facilitates the onboarding of users where all technical checks have passed
- Submissions where a POA or Additional Document are requested with not RTD. You can chose to exclude this from the decisioning by marking the second toggle. i.e. a CDD Report will generate regardless of a POA/Add. Doc being requested or submitted



Note: “No proof of address” must be selected in order to use real-time decisioning.

Business portal

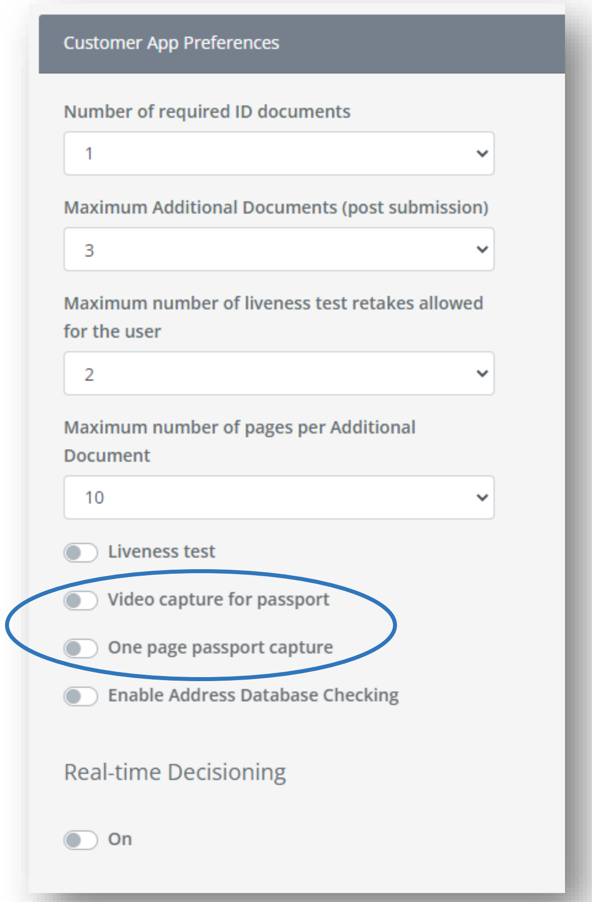
Passport capture options

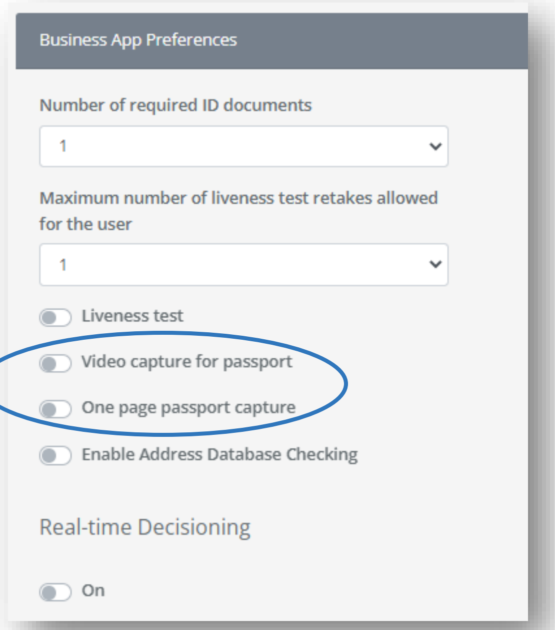
Video Capture for Passports

- By selecting this option, the Video Capture requirement is removed from the app

Enable One Page Passport Capture

- By selecting this option, the customer will only need to capture the information page of their passport.
    - The page facing the information page will not be captured.



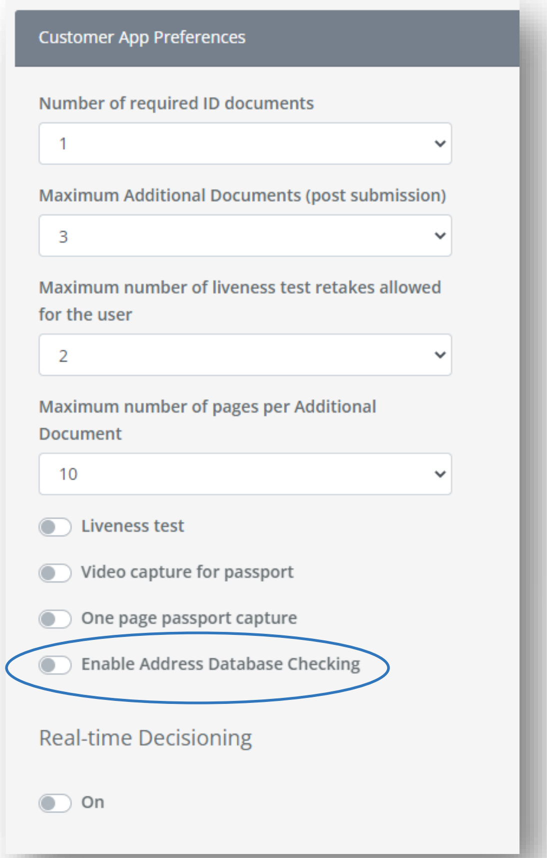


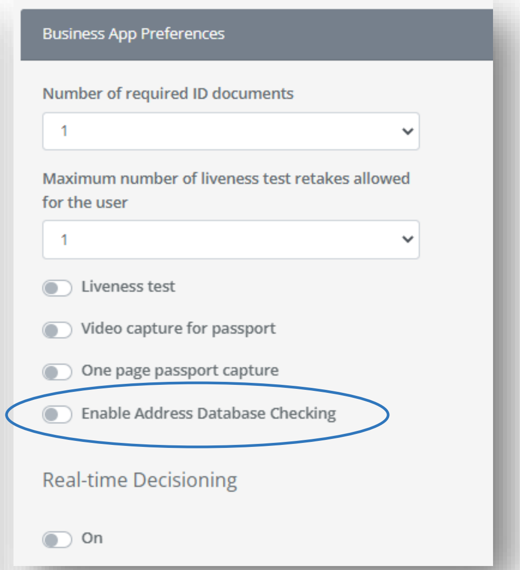
Business portal

Address E-Verification

Address Database Checking

- In order to activate Address E-Verification, it is necessary to contact your ID-Pal representative
- Address E-Verification uses the Name and Address provided by the customer in the Personal Details section of the app and compares it to the information available on public database(s) to confirm if there is a match
- During the workflow review process, the business will see a technical response to the database check and will return a “Pass”, “Alert” or “Flag” response
  - (See Database Technical Checks for more details on these responses)
- Address E-verification needs to be turned on / off for each App Profile that has been created in your business portal.



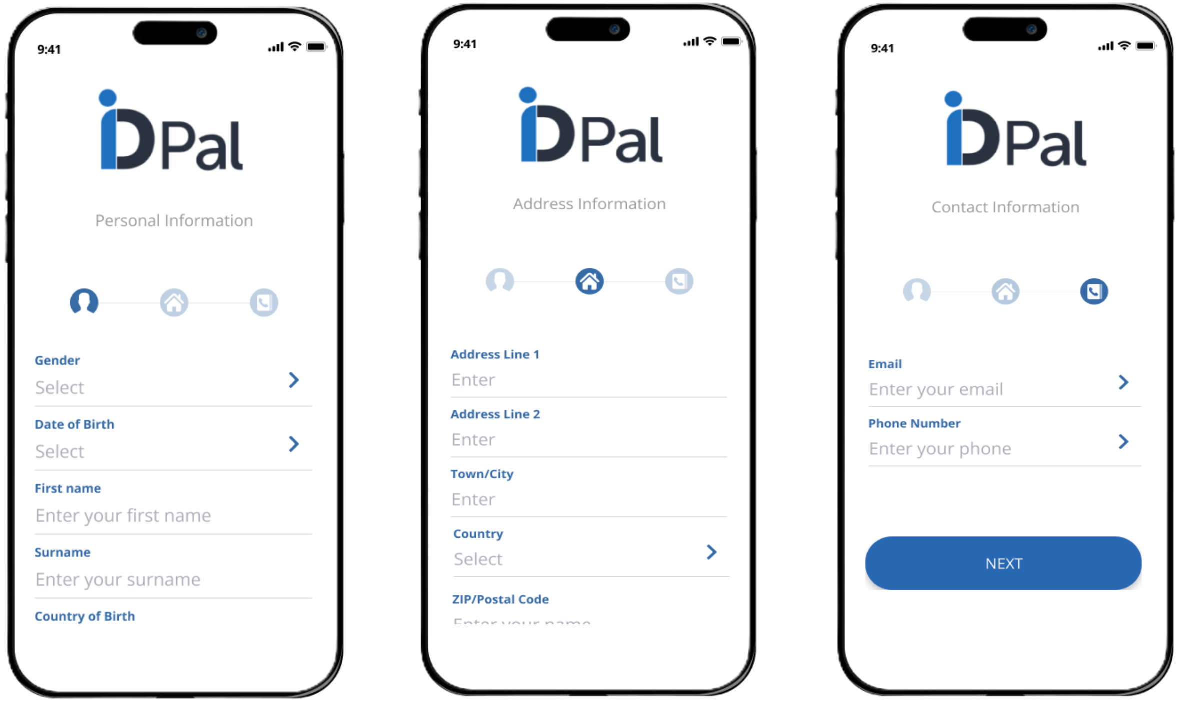


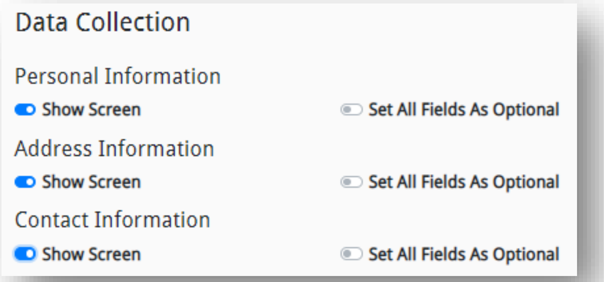
Business portal

Data Collection options

Data Collection

- Within the App process, the customer is asked to review and provide their Standard Personal ID information in the format shown here
- The Standard ID information is categorised into:
    - Personal Information (Gender, date of birth, name, country of birth)
    - Address Information (Physical address)
    - Contact Information (Email and mobile number)
- The business can show or hide each of these screens in the mobile app
- The business is also able to make any/all these categories optional
- This is can be configured in your App Profiles





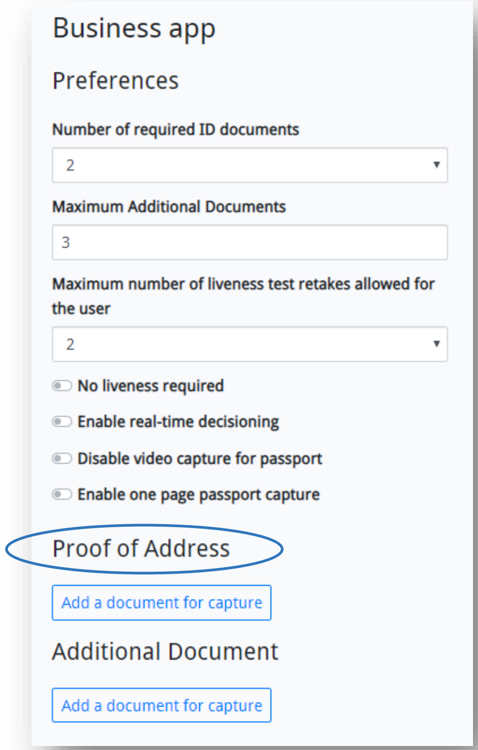
Business portal

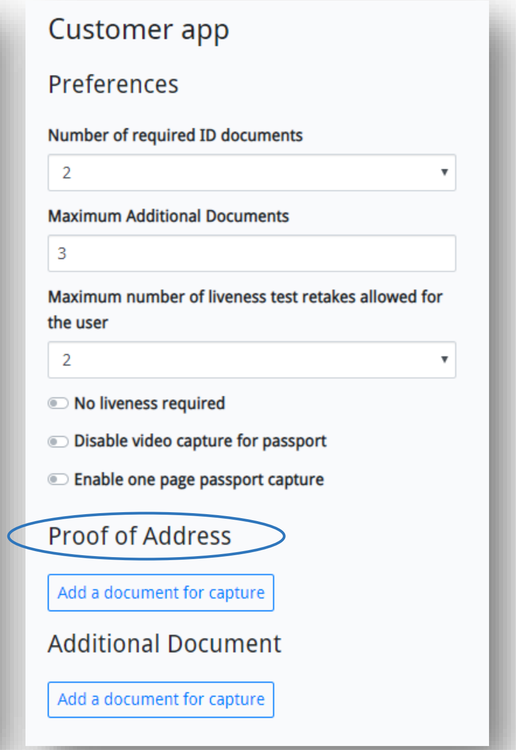
Setting the default documents that are required during onboarding

Proof of Address requirements (now available on the Web App)

- If no information is put into the Proof of Address section, it means that a customer does <u>not</u> need to submit a Proof of Address document during the onboarding process.
- In the above instance, the Proof of Address field is removed from the app so that there is no confusion for the customer
    - In example image (a) on the right, 2 forms of ID are required but no Proof of Address
- See the following pages for when Proof of Address is required

Note: Businesses with Address E-Verification turned on may choose not to request a POA document from the customer. See <u>Address Database Checking</u> for more information.





Business portal

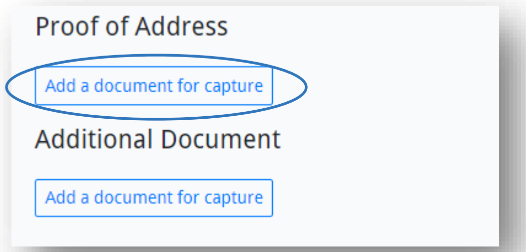
Setting the default documents that are required during onboarding

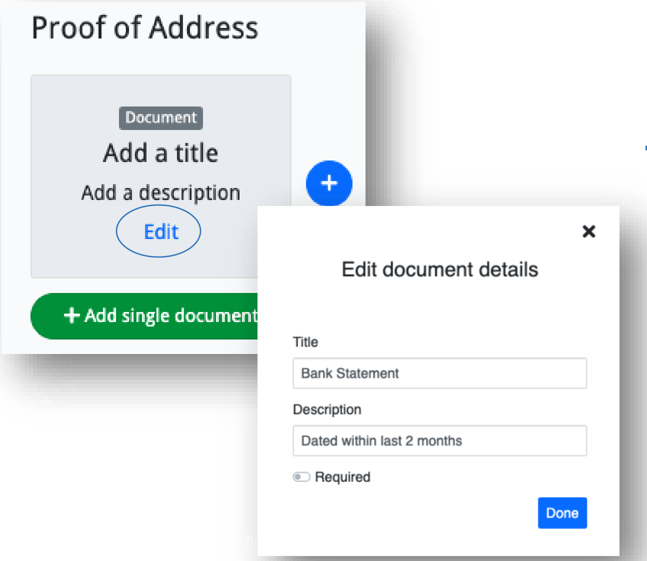
Proof of Address requirements

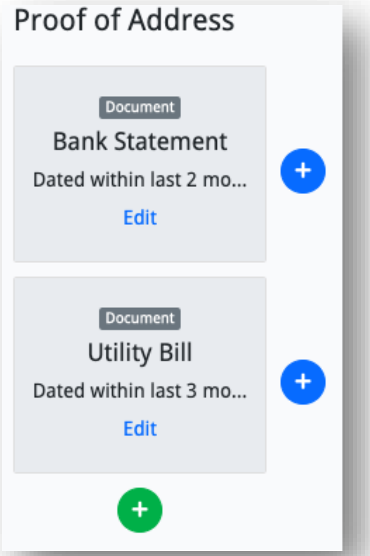
If Proof of Address (PoA) is required, you can define exactly which Proof of Address documents and Additional Documents are needed

Note: Only the top-level document is displayed in the webapp. The web app's POA requires activations to show additional documents in the flow

1. Click on "Add a document for capture"
2. Click "Edit" and add in the name of the PoA document required.
   - E.g. Bank Statement, Utility Bill
3. "+ Add single document" allows you to add additional documents that are acceptable for the PoA requirement





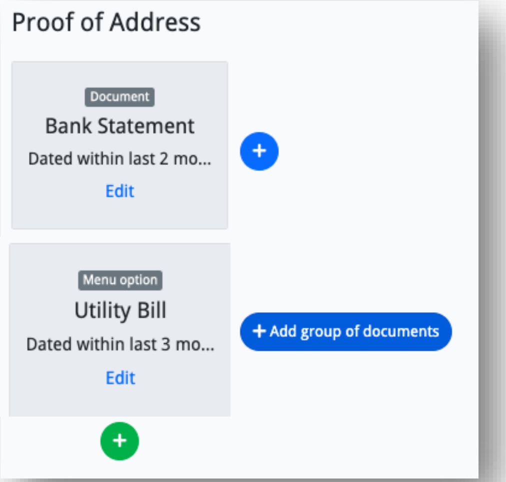


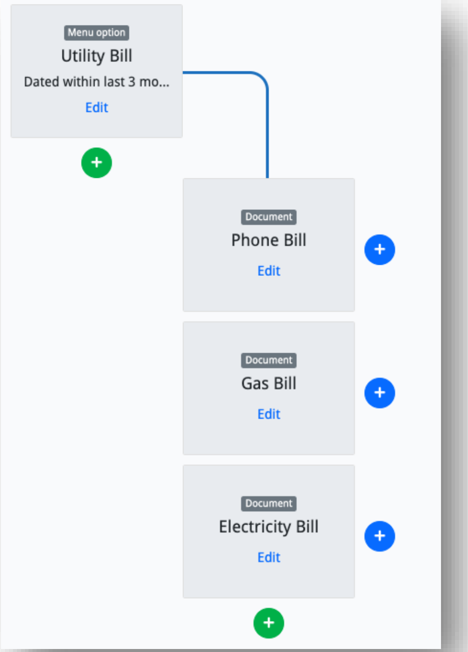
Business portal

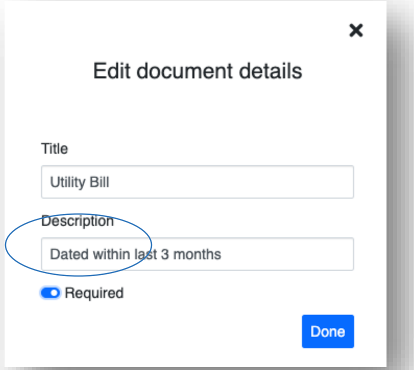
Setting the default documents that are required during onboarding

Proof of Address requirements

- You can also add in a group of PoA documents by clicking on “+ Add group of documents”
- This provides the customer with a list of acceptable documents, so they can easily pick one which they have available to them.
  - For example, a list of Utility Bills that are acceptable







Documents can be marked as “Required” by checking this option

Business portal

Setting the default documents that are required during onboarding

Additional Document Capture Native App

- All captured documents may now include additional pages
- For example, if an end user is capturing a bank statement that extends over multiple pages, they can choose to capture another page during the process by using the “Add Another Page” button show below

Additional Document Capture WebApp

When the Additional Document feature is activated for a customer and selected in the app profiles, the end-user will follow these steps to submit a document in the webapp:

Example for (ID + POA + Liveness) flow

Step 1: Submit ID Document

The end-user submits their ID document as part of the normal flow.

Step 2: Upload Proof of Address Document

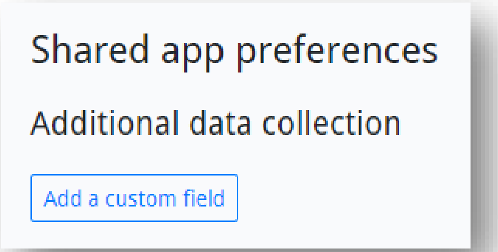
After submitting their ID document, the end-user is prompted to add a proof of address document.

Business portal

Adding customised questions

Within the **Validation Process** tab, under "Shared app preferences" you can add customised questions that your customers have to answer in order to complete the onboarding process

- These questions will appear in the ID-Pal app, allowing customers to provide answers quickly and easily
- Answers to the customised questions appear in the final business workflow of the portal, allowing your business to have all onboarding information available in one place for ease of approval



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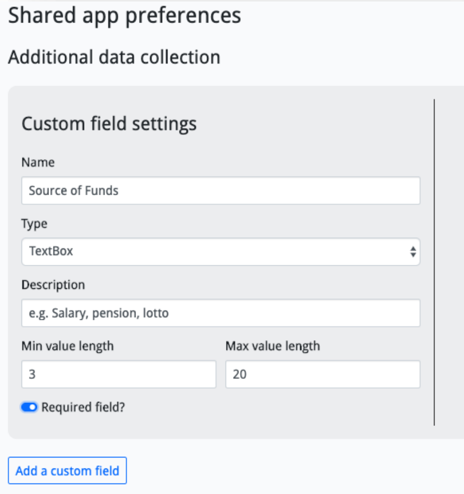

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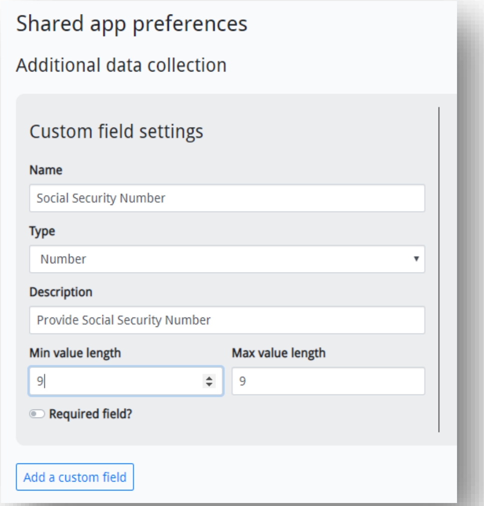
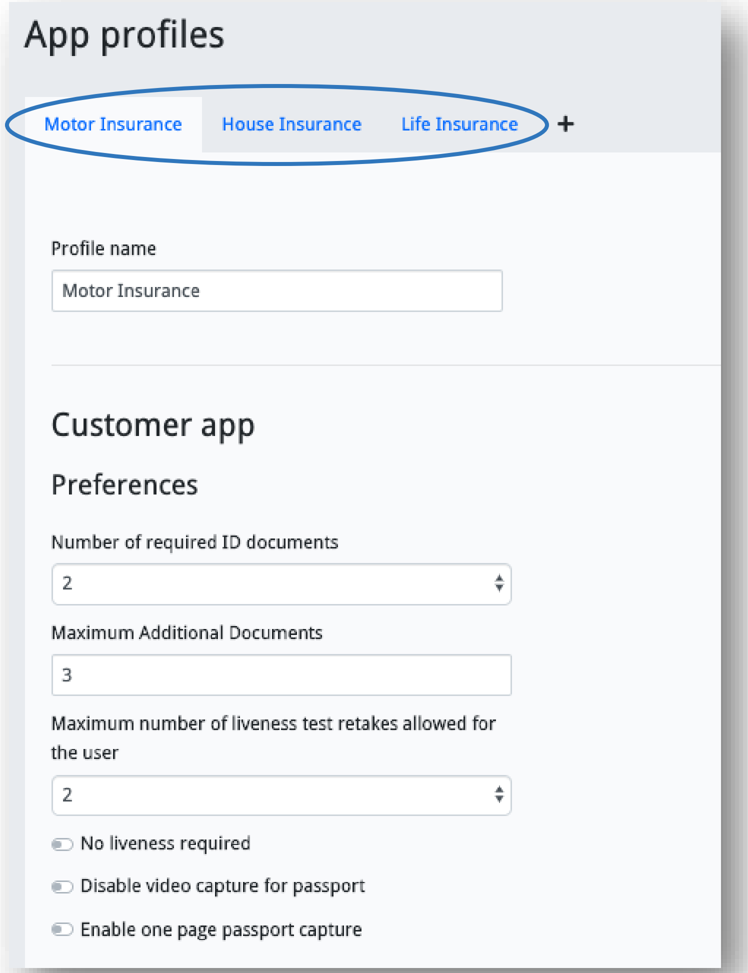


Business portal

Setting up App Profiles

- App profiles allow you to create multiple, customised versions of your app
- Within the **Verification Process** tab, you can set up App Profiles for the different customer types that are frequently handled by your business
- Each profile can be set up with its own default requirements. These requirements are reflected in the app that is linked to that profile
  - For example, in the Insurance industry, a few Customer Profiles may be:
    - Life Assurance customer
    - House Insurance customer
    - Motor Insurance customer
- You can then set up the App to ask for documentation specific to the type of Insurance being requested (e.g. For Motor Insurance – driver's licence, vehicle registration, no claims bonus etc.)
- If you only have one Customer type/profile for your business, simply set up one default app profile
- Note: Save Changes for each Profile before creating the next

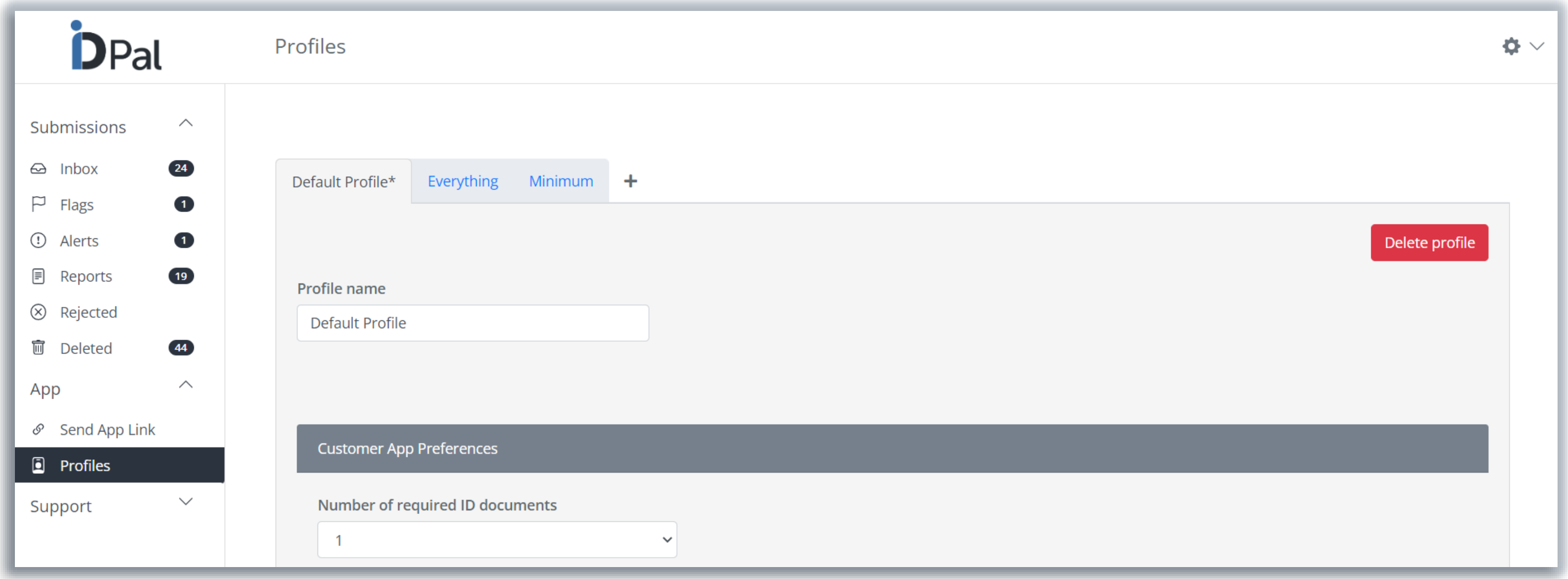


Business portal

Setting up App Profiles

App Profile example:

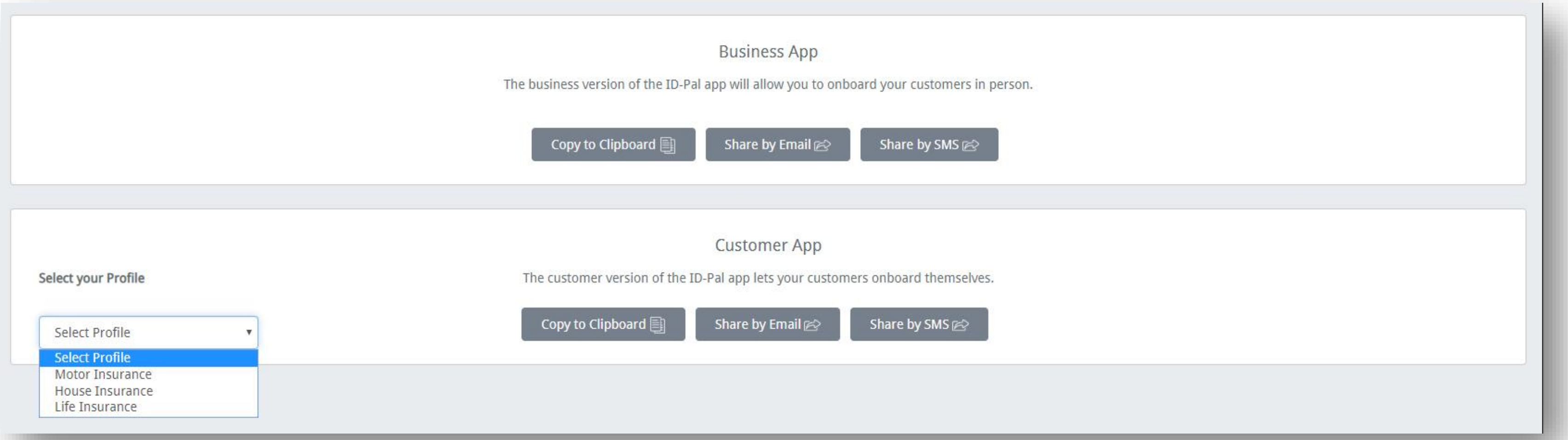
- In the banking industry a business may set up their App profiles as follows:
    - **Current Account:** Requires 1 ID document/ 1 Proof of Address/ 1 Liveness Test
    - **Loan Account:** Requires 2 ID documents/ 2 Proof of Address/ 1 Credit Report/ 1 Liveness Test
    - **Savings Account:** 1 ID document/ 1 Proof of Address



Business portal

How to send a specific App Profile to a Customer

- Once App profiles have been created -
  - Go to the **Send App Link** tab from your sidebar (or "Validation Process" from the dashboard)
  - To the left of the Customer App section, click on “Select Your Profile”
  - Choose the correct Profile from the drop-down list
  - Click on the method by which you want to share the app (Copy to Clipboard, Email, SMS) and send the app to your customer
  - The App your customer downloads will have the customised requirements that you have set up for that Profile



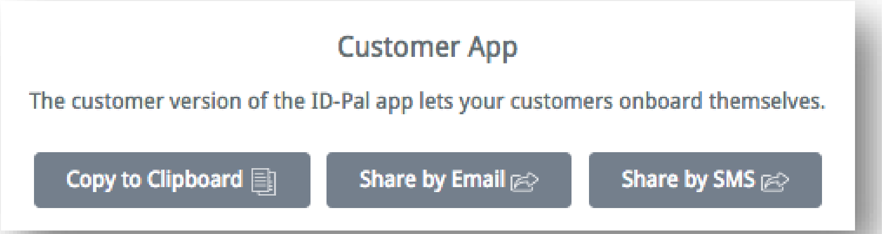
Business portal

How to send the onboarding link to your customers

The customer onboarding link can be shared in 2 ways:

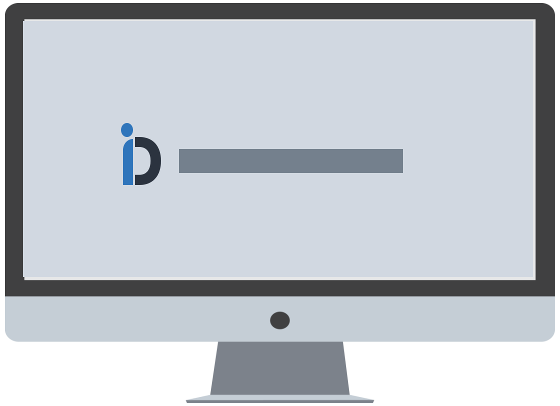
Option 1: DIRECT SEND

Send the link to your customers directly via SMS, email or by copying the link to your clipboard.



Option 2: WEBSITE LINK

Include the onboarding link on your website.



Business portal

How to send the onboarding link to your customers

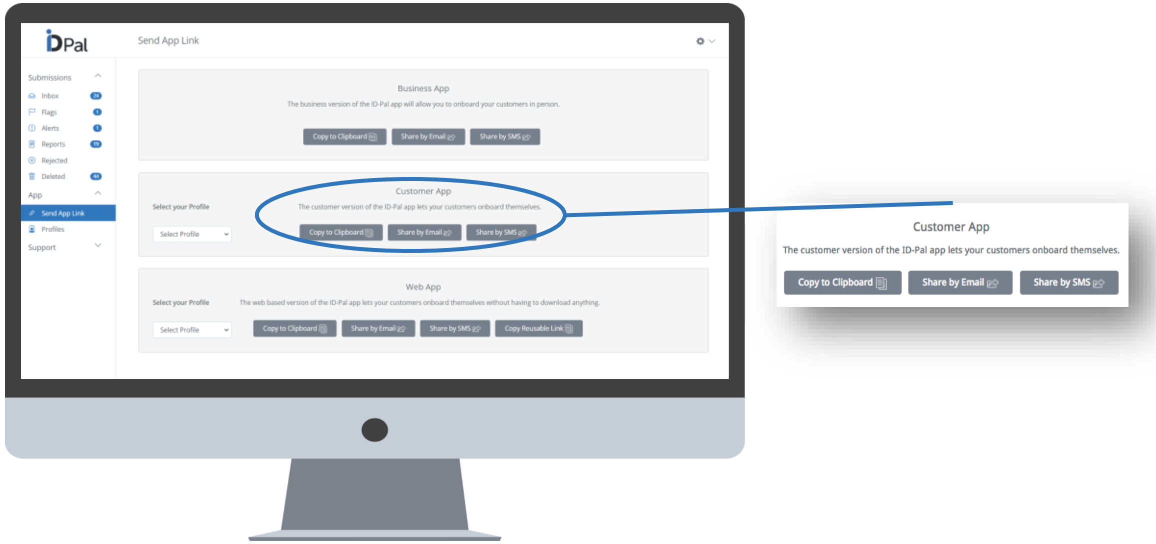
Option 1: Sending the link to your customers directly

Step 1

- Go to your dashboard and click on the “Send Link” tab

Step 2

- You will see a section called “Customer App”
- This section provides options for how you can send the onboarding link to your customer:
  - Copy to clipboard
  - Share by Email
  - Share by SMS



Business portal

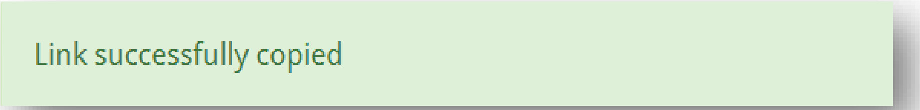
How to send the onboarding link to your customers

Step 3: Choose how you'd like to send your customer their onboarding link

- Copy to clipboard
- Share by Email
- Share by SMS

Option a) Copy link to clipboard:

A message will confirm that the link has been copied to your clipboard. You can paste and send as needed.



Business portal

How to send the onboarding link to your customers

Step 3: Choose how you'd like to send your customer their onboarding link

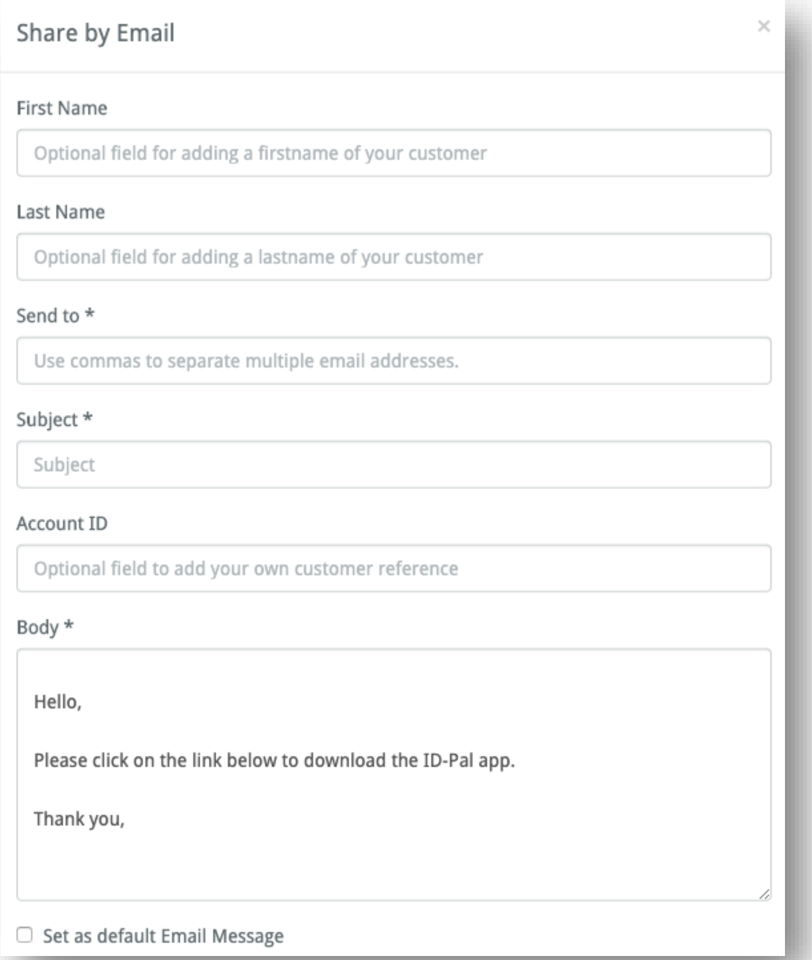
Option b) Share Link by Email:

A pop-up window will ask for the customer's first name, last name, email address, subject of the email and a message. You can optionally include:

- **Account ID:** a Customer Reference that enables the business to associate an internal reference ID to each customer.

Customers should open the link via their mobile phone to easily download the app. If a customer opens the link via another device (e.g. computer/iPad) a pop-up window will ask them to provide their mobile number and the link will be sent to their mobile phone.

Note: You can customise the message as required.



Business portal

How to send the onboarding link to your customers

Step 3: Choose how you'd like to send your customer their onboarding link

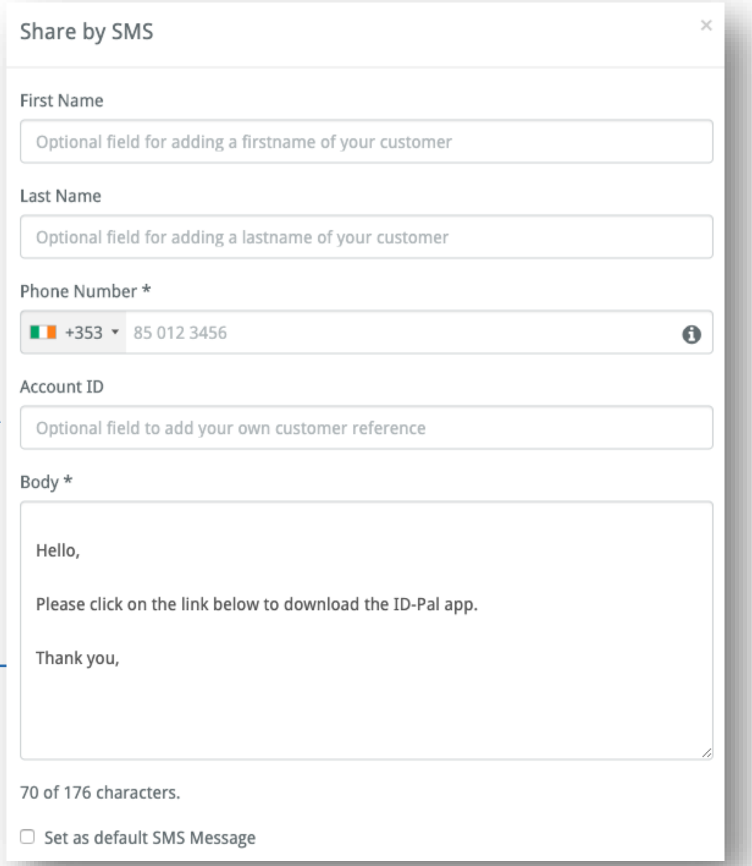
Option c) Share Link by SMS:

A pop-up window will ask for the customer's first name, last name and mobile number.

You can optionally include:

- **Account ID:** a Customer Reference that enables the business to associate an internal reference ID to each customer.

Note: You can customise the message as required.



Business portal

How to send the onboarding link to your customers

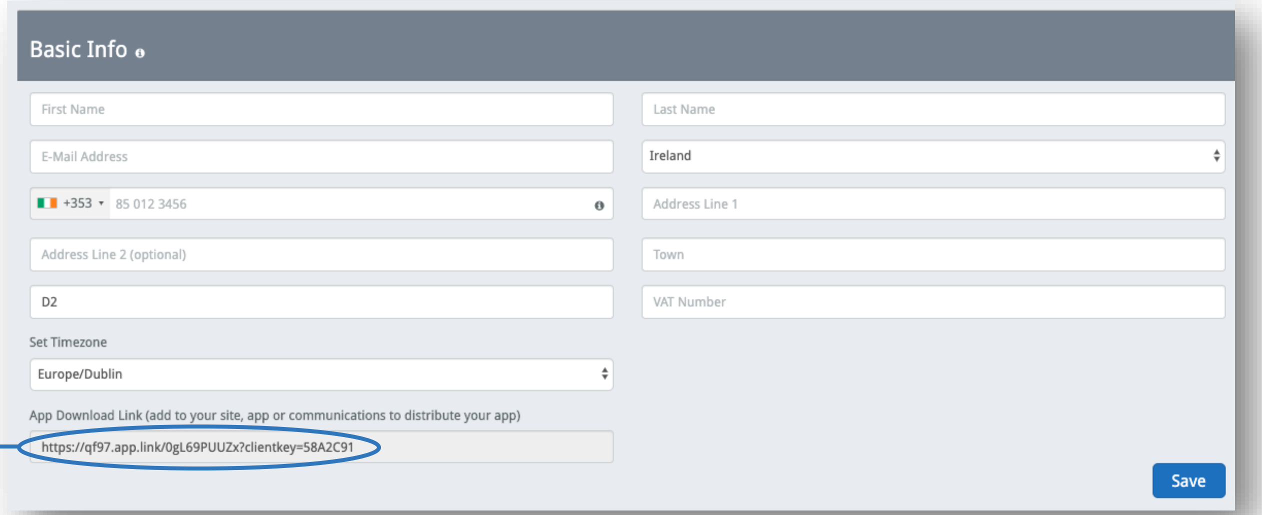
Option 2: Include the onboarding link on your website for easy access

Step 1

- Go to your dashboard and click on the "Account" tab

Step 2

- Here you will see a link that you can copy and paste onto your website (or elsewhere) that will allow customers to download the ID-Pal app to their device.



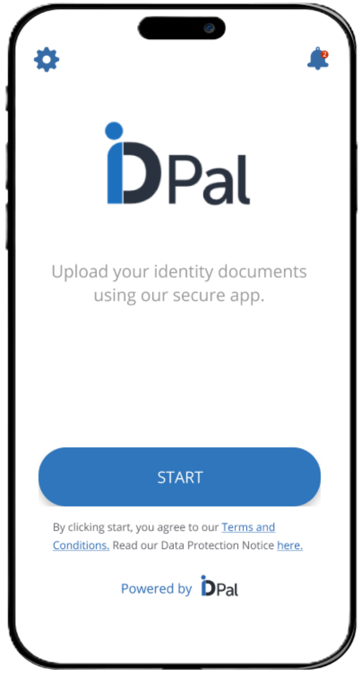
Customer app

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.



Customer app

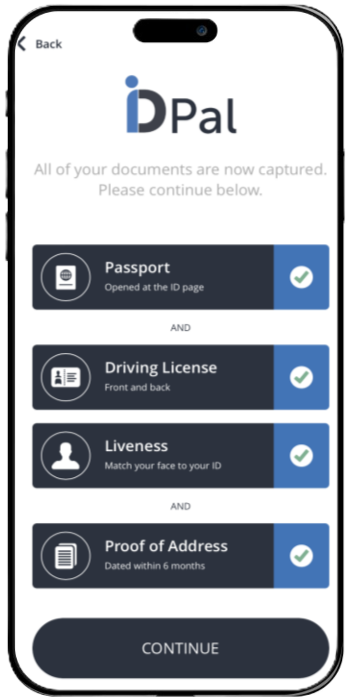
How does your customer capture their ID documents and information

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 or upload an image of a recent Proof of Address document (if required)
  - Take a picture or upload an image 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.



Customer app

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

Customer app

How does your customer capture ID documents and information

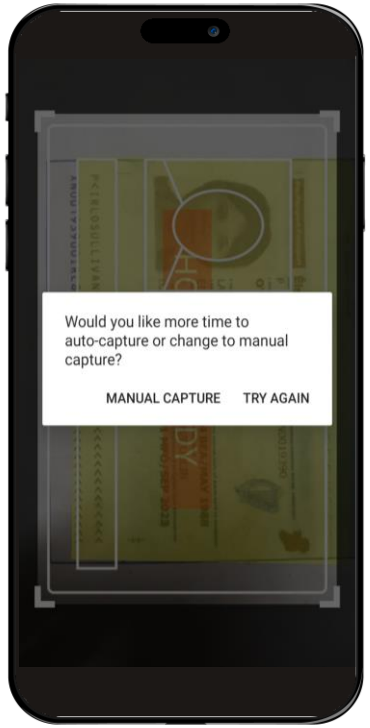
b) Passport auto-capture

- 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

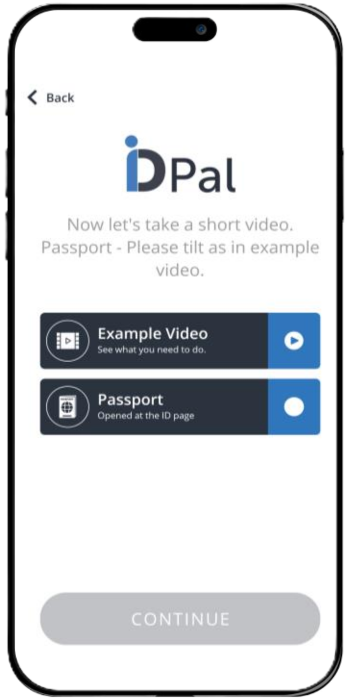
Customer app

How does your customer capture ID documents and information

Step 1: CAPTURE

Take short video of passport

- Customer then takes a short video of their passport, tilting it back and forth so that security features, such as hologram, are clearly visible:
    - Video takes about 4s and stops automatically
    - An example video is provided if needed
- This feature may also be turned off in the account platform settings, in which case the customer will not be asked to complete this step
- The option to turn off the video capture on passport validation will be presented on the account screen as one of the preferences selectable by business users.
- If the checkbox is ticked the capture of a video during the passport validation process will be disabled.



Customer app

How does your customer capture ID documents and information

b) Driver's Licence or National ID

- 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

Customer app

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

Customer app

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

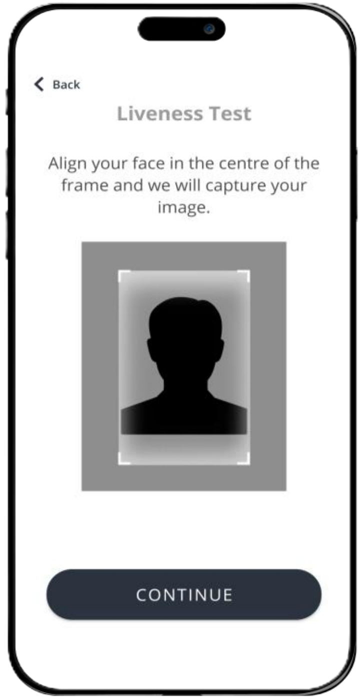
Note: If a business has Address E-Verification turned on and has not requested a POA document from the customer, this step will not appear in the app journey.

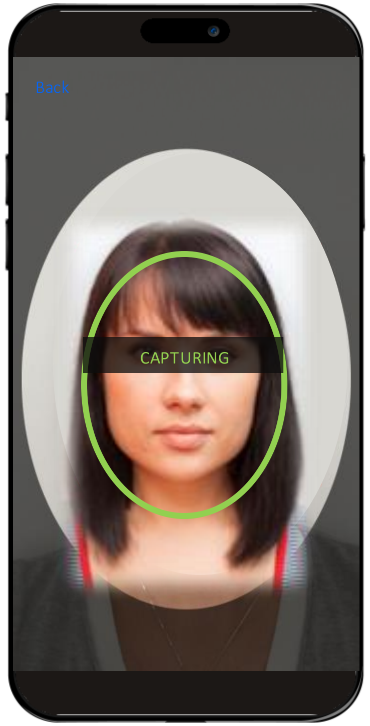
Customer app

How does your customer capture ID documents and information

e) Passive Liveness Test

- *Please contact your ID-Pal Representative if interested in this feature*
- Customer then captures an image for facial comparison purposes:
    - Customer is asked to move their face close to the camera until the face is detected
    - An image of the face is then automatically captured



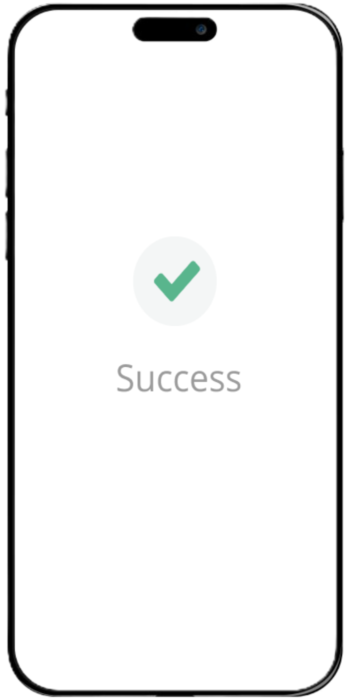


Customer app

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



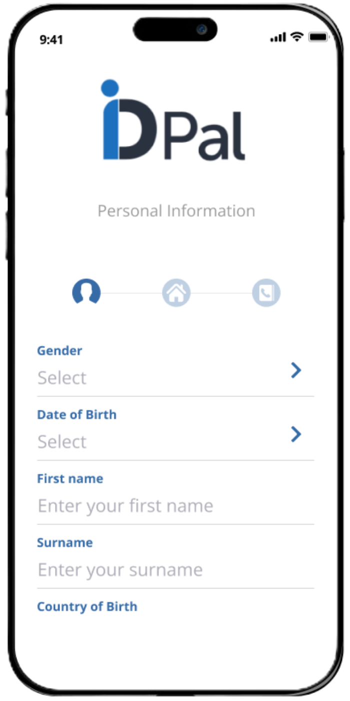
Customer app

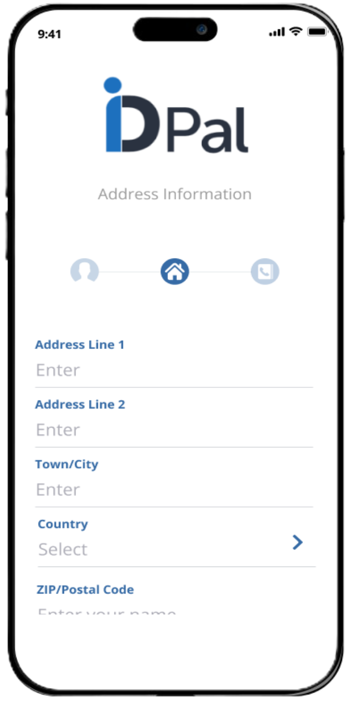
How does your customer capture ID documents and information

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.

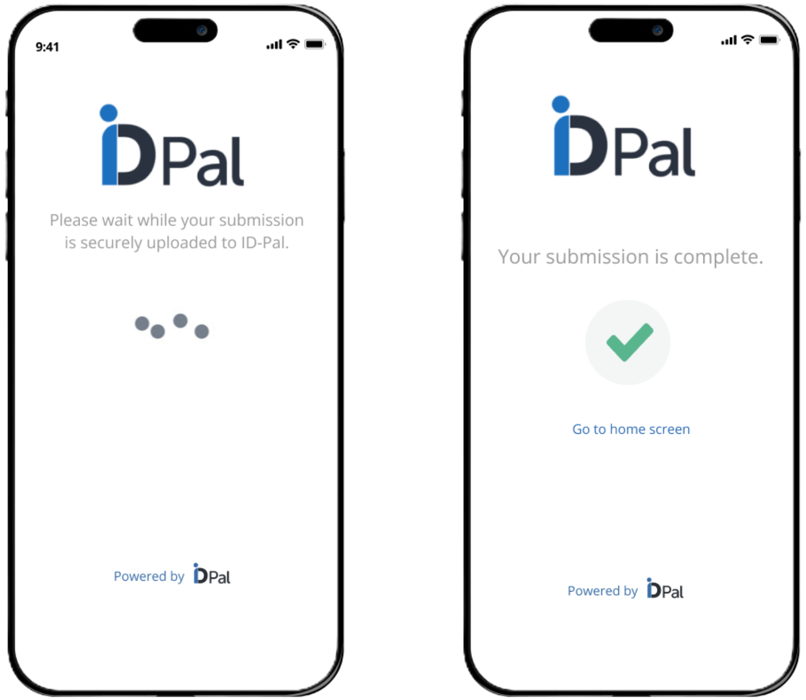




Customer app

How does your customer submit their ID documents and information

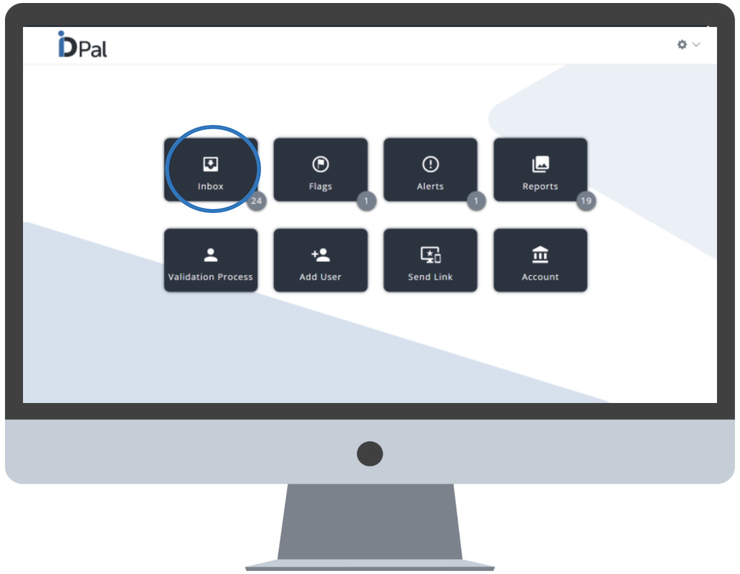
- Once all documents and information have been captured, customer submits information via the submit button
- On-screen message informs customer that their submission is being uploaded
- Once the upload is complete, a message informs the customer that they will receive an email confirming that the information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

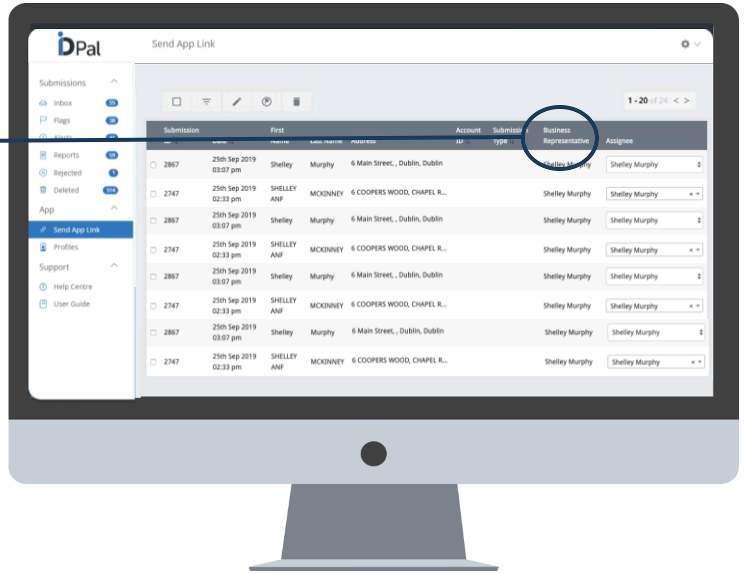


Business portal

How to access new customer submissions

- When a customer submits ID documents and information via the ID-Pal app, their submission is delivered to the Inbox of your business portal
- An email notification is sent to the Account Admin notifying them that a submission has been received (See next page for more detail on email notifications)
- Clicking on the inbox tab on your dashboard takes you to all the customer submissions that you have access to.
    - (See “User Roles” for further information on Viewing Rights)
- Each submission has a “Business Representative” associated with it. The Business Rep is the individual who sent the onboarding link to the customer.
- Clicking on a submission takes you to the workflow where you can review and approve the documentation and information submitted by the customer
    - Refer to the “Reviewing Customer Submissions” section of the User Guide for more details on the workflow



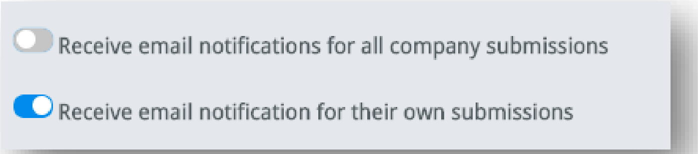


Business portal

Email notification of new submission

Each User can set their own email notification preferences via the Account tab under Preferences.

Notifications may be set to “Receive email notifications for all company submissions” or “Receive email notifications for their own submissions”.



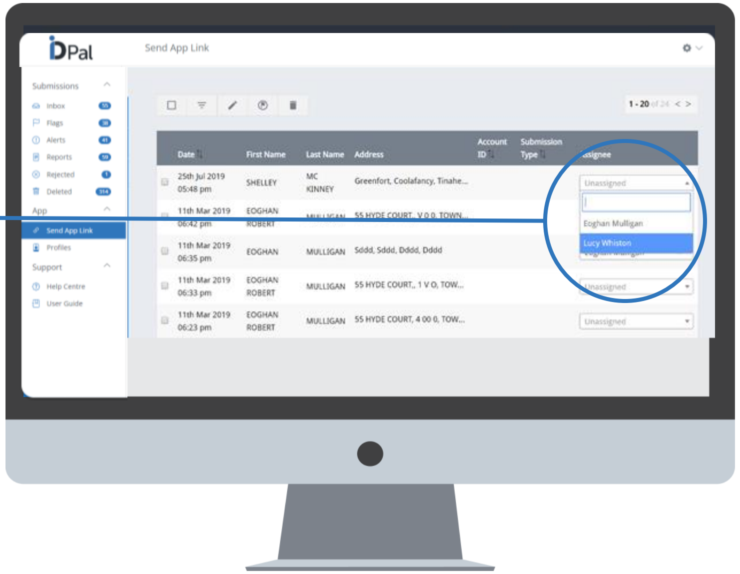
The wording of the email is as follows: *Hi there, An ID verification submission has been made by one of your customers. You can review this submission by clicking here. Thanks, The ID-Pal Team*

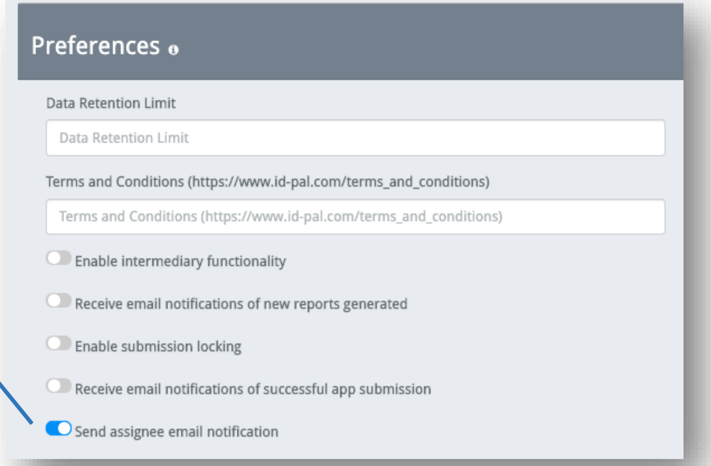
- Clicking on the link presented will take the admin directly to the submission in question.
- In the instance this link is clicked and the submission in question has already been processed, the user will see a message saying ‘This submission has already been processed’.
- In the instance where a submission has automatically moved from inbox to alerts, and the link is clicked, the user will be redirected to the submission in the alerts section.

Business portal

Assigning Users to Submissions

- The ‘assignee’ column to the right of a submission allows the business to control who reviews which submissions within the organisation
    - From the dropdown menu, any business user may be selected and assigned to the submission in question
- It is possible to create a notification for when a submission is assigned to a user:
    - This option is enabled from the ‘Preferences’ section of the Account page
    - The business user will receive an email notifying them that they have been assigned a submission
    - The business user can turn this setting off within their own Account preferences

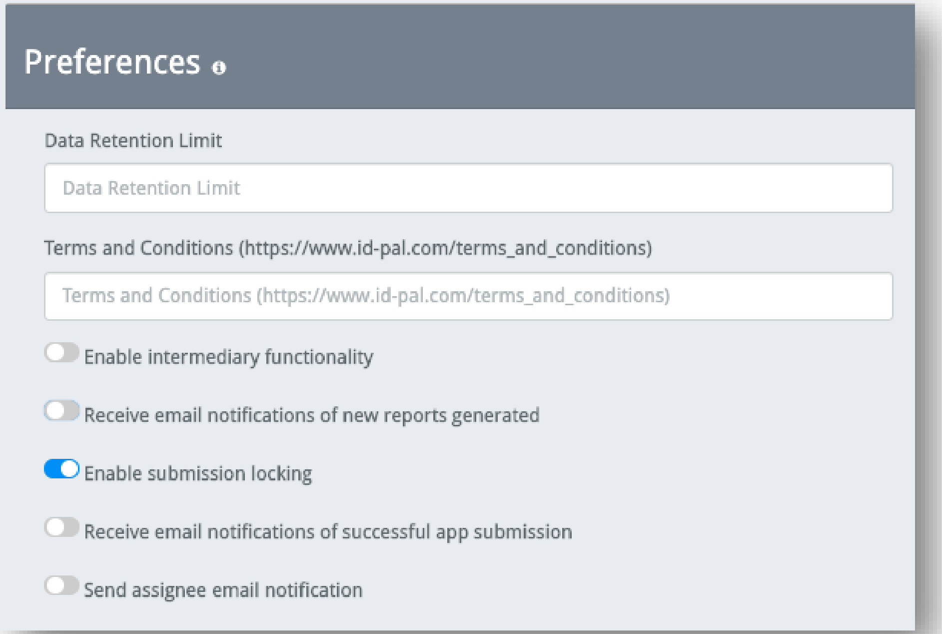




Business portal

Locking Submissions to Assigned Users

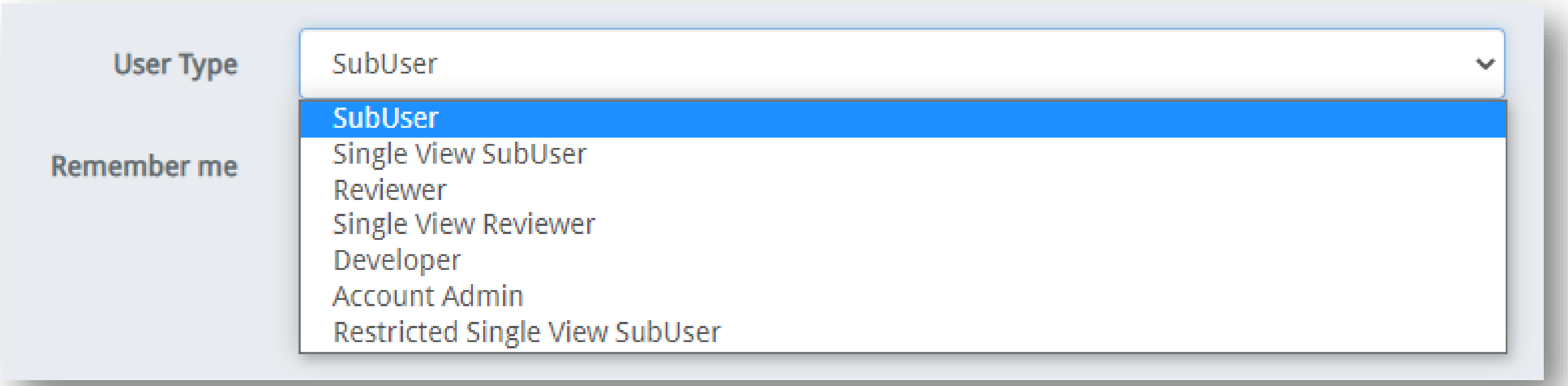
- A business may choose to lock a submission to an individual user once they have been assigned
- Once locked, a submission may only be reviewed by that user
- This option can be enabled from the ‘Preferences’ section of the Account Page
- If a user tries to open a submission assigned to another user, a modal will popup a message that it is assigned to another user will be displayed and user will be prevented from opening it
- Users (anyone who is a Restricted Single View Sub User, Sub User, Account Admin & Primary Admin) can **re-assign a submission**. This is a useful way for your teams to manage submission review among multiple staff.



Business portal

User Roles

- The ID-Pal Business Portal, enables a User Role structure to be put in place that grants the business complete control over the access rights within their organisation
- Each User Type has a defined level of access rights associated with it
- Please see the following slides for details on the access rights for each role and how to assign rights to Users

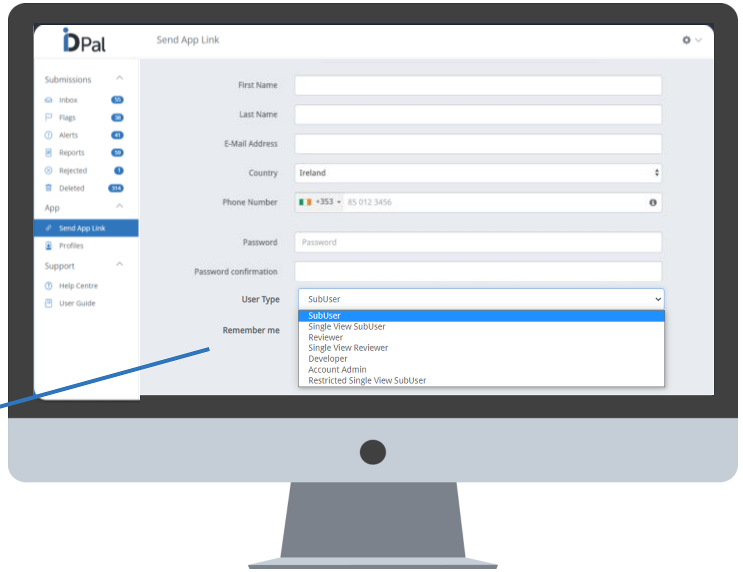


Business portal

User Roles

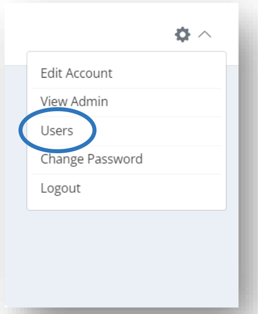
How To Assign User Roles to New Users

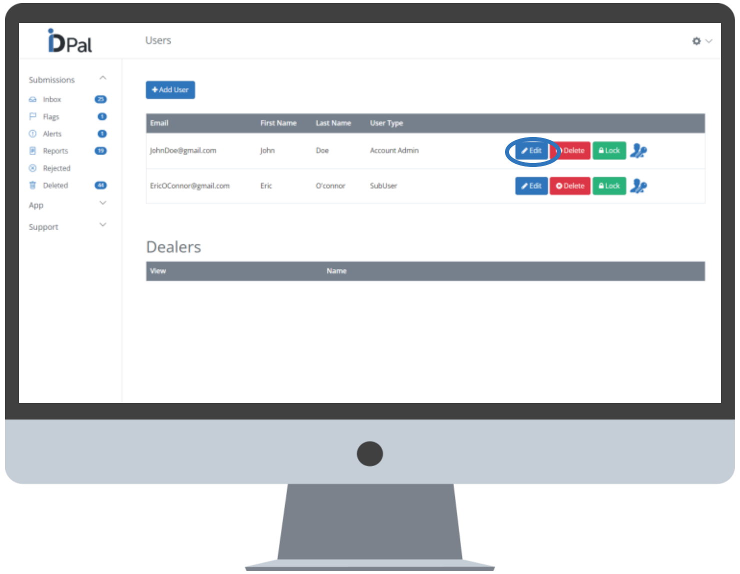
- When adding a new user to the platform, the Account Admin will be asked to assign a “User Type” to the user
    - From the Dashboard the Admin clicks on the “Add User” tab
    - Towards the bottom of the screen click on the “User Type” field and select an option from the drop-down menu



How To Assign User Roles to Existing Users

- To assign access rights to existing users:
    - Click on the person icon at the top right of the dashboard
    - Select “Users”
    - Select “Edit” on the User you would like to assign rights to
    - Follow the drop-down instructions above





Business portal

User Roles

User Role options and Access Rights:

• Primary Admin:	Full access Rights. Main point of contact for the business.
• Account Admin:	Full Access Rights. (Only exception is user cannot add another Admin)
• Sub User:	Can access all submissions and reports and can send links to customers.
• Single View Sub-User:	Has the same rights as a Sub-User, but only has access to submissions for which they sent the invite, or to which they have been assigned by the admin.
• Restricted Single View Sub-User:	Have the same permissions as the Single View Sub-Users but do not have the authority to generate a Client Due Diligence Report.
• Reviewer:	Can review all submissions. They are not able to send links to customers.
• Single View Reviewer:	Can review only those submissions to which they have been assigned by the admin. They are also not able to send links to customers.
Developer:	Has access to Account Settings and User Settings only
• No Storage Admin:	Has access to App Level settings and User Settings only.

Business portal

User Roles

User Role options and Access Rights

- The below provides a visual overview of the User Types and the associated Access Rights

	PERMISSIONS								
User Roles	Inbox	Trash	Alerts	Generate CDD Reports	Send Link	Account Level Settings	App Level Settings	Users	Can Add Admin Users
Primary Admin	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Account Admin	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Sub-User	Yes	Yes	Yes	Yes	Yes	No	No	No	No
Single View Sub-User *	Yes	Yes	Yes	Yes *	Yes	No	No	No	No
Restricted Single View Sub-User *	Yes	Yes	Yes	No	Yes				
Reviewer	Yes	Yes	Yes	Yes	No	No	No	No	No
Single View Reviewer *	Yes	Yes	Yes	Yes *	No	No	No	No	No
Developer	No	No	No	No	No	Yes	Yes	Yes	No
No Storage Admin	No	No	No	No	No	No	Yes	Yes	No

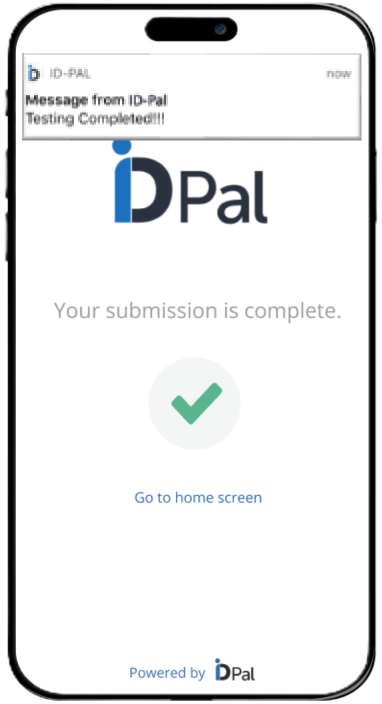
* *Single View* Access only: Users are limited to submissions that are associated with them. i.e. A submission they have been assigned to or for which they sent the invite
* *Restricted Single View Sub-User:* Users have the same permissions as the SVSU but do not have the authority to generate a Client Due Diligence Report.

Customer app

Notifications – 1st Scenario

The first will be a notification when user has not completed a submission to the business in question.

- This message can be set by the business to send at a defined time period (in days) after the initial invite to download the app has been sent.
- The time period to send the notification can be set from the account screen.
- The notification will appear as:
- message_title: Finish what you started?
- message_body: You have yet to submit your verification details to <Company name/>. Would you like to do that now?

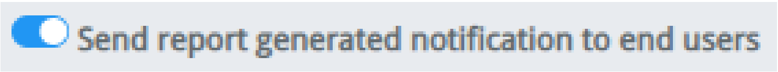


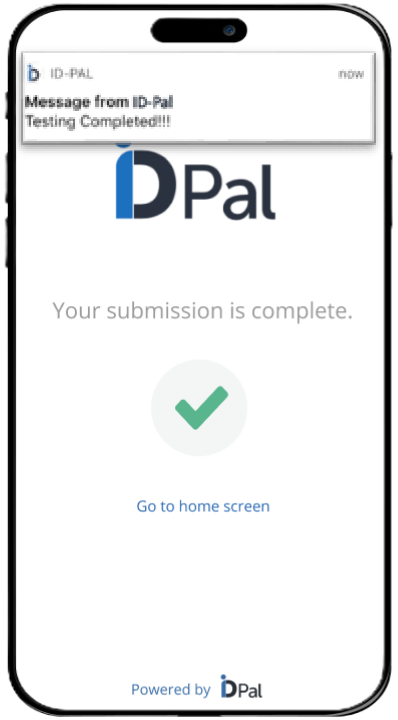
Customer app

Notifications – 2nd Scenario

The second notification sent will be sent when a CDD report being generated for an end user after the review flow has been successfully completed or in the case of an automatically generated CDD report.

This feature is enabled by default but can be disabled in Account Settings. Under 'preferences', toggle off "Send report generated notification to end user".





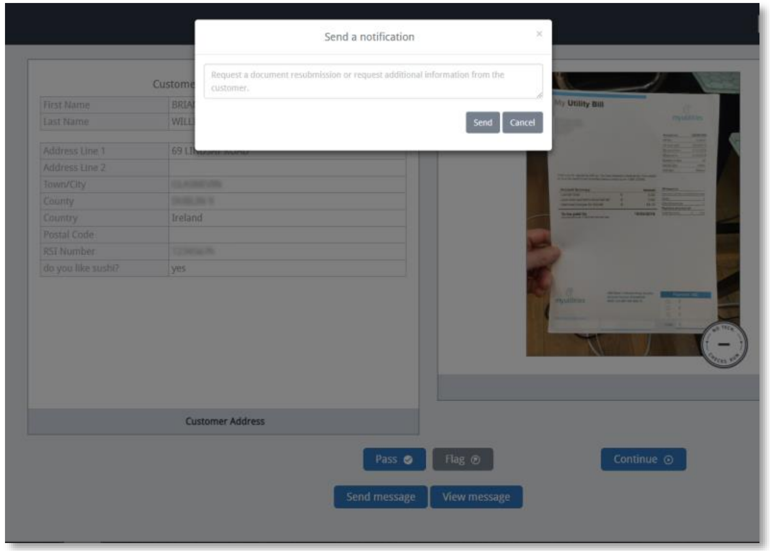
Customer app

Enabling App Push Notifications – 3rd Scenario

The third notification will create a feedback loop to users

by allowing a reviewer to send a notification to users during the review process.

- In the review flow a button has been added below the pass and flag button labelled 'Send message'.
- Once clicked this button launches another window (in the same design as the Notes window) which is labelled as 'Send a notification' and the placeholder text will read: *'Request a document resubmission or request additional information from the customer.'* This text can be amended by the user.
- These notifications will be delivered by either SMS or Email. This will depend on what method was used to send the initial app link.

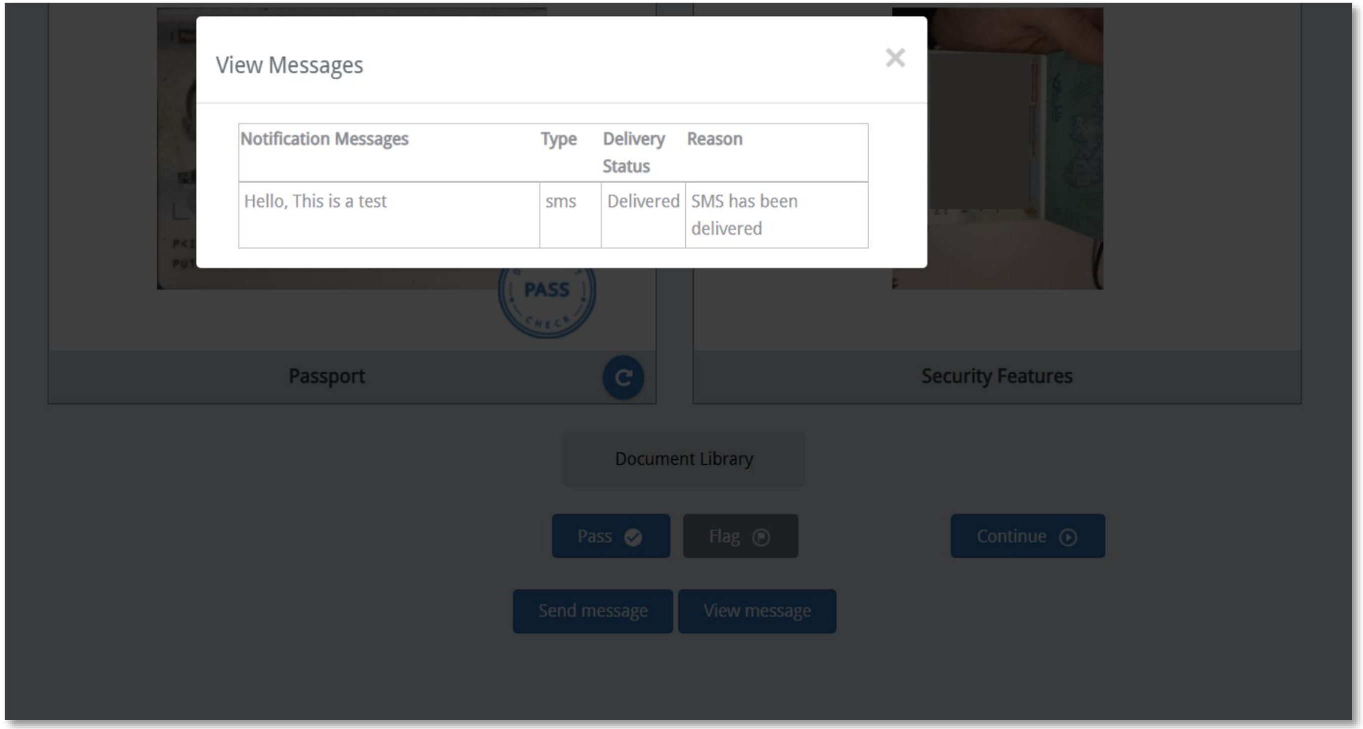


Customer app

Messages – History

From this screen the user will also be able to see the history of the notifications sent to the user.

Clicking on 'View message' will display the previous notifications sent and the status of those notifications.



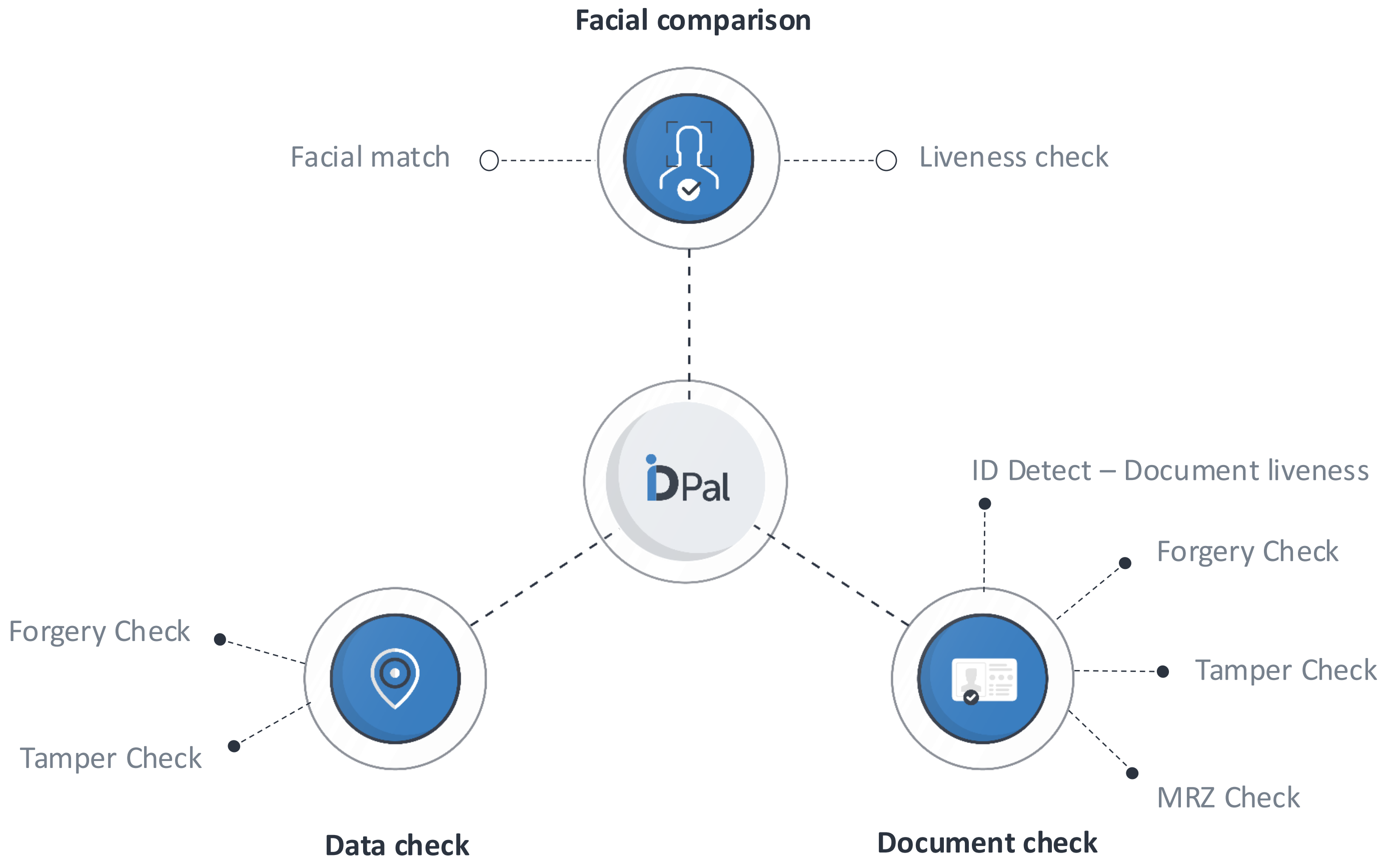
Technical checks

How do ID-Pal's technical checks work

ID-Pal runs a number of advanced technical checks against every step of a customer's submission. These technical checks interrogate documents for forgery and tampering.

Checks include:

- Facial Comparison
- Identity Check
- Address Check



Technical checks

How do ID-Pal's technical checks work

After each technical check, one of the following responses is provided in the workflow:

<u>PASS</u>: a pass confirms that no forgery or tampering was detected. These documents require no further review to validate them.

<u>FLAG</u>: A Flag response tells you that further review is required. A Flag response may be returned for several reasons, including but not limited to:

- Document did not pass an individual, or small number, of technical checks.
- The quality of the document image was not sufficient.
- **It is perfectly normal for some tests to fail due to normal wear and tear, blur, glare, poor document design, etc., and for an overall pass to be achieved.**
- **Note**: Clicking on the Flag brings up information on why it was flagged.

<u>ALERT</u>: An Alert response is stronger than a Flag and means that technical checks have failed. An Alert response may be returned for several reasons, including but not limited to:

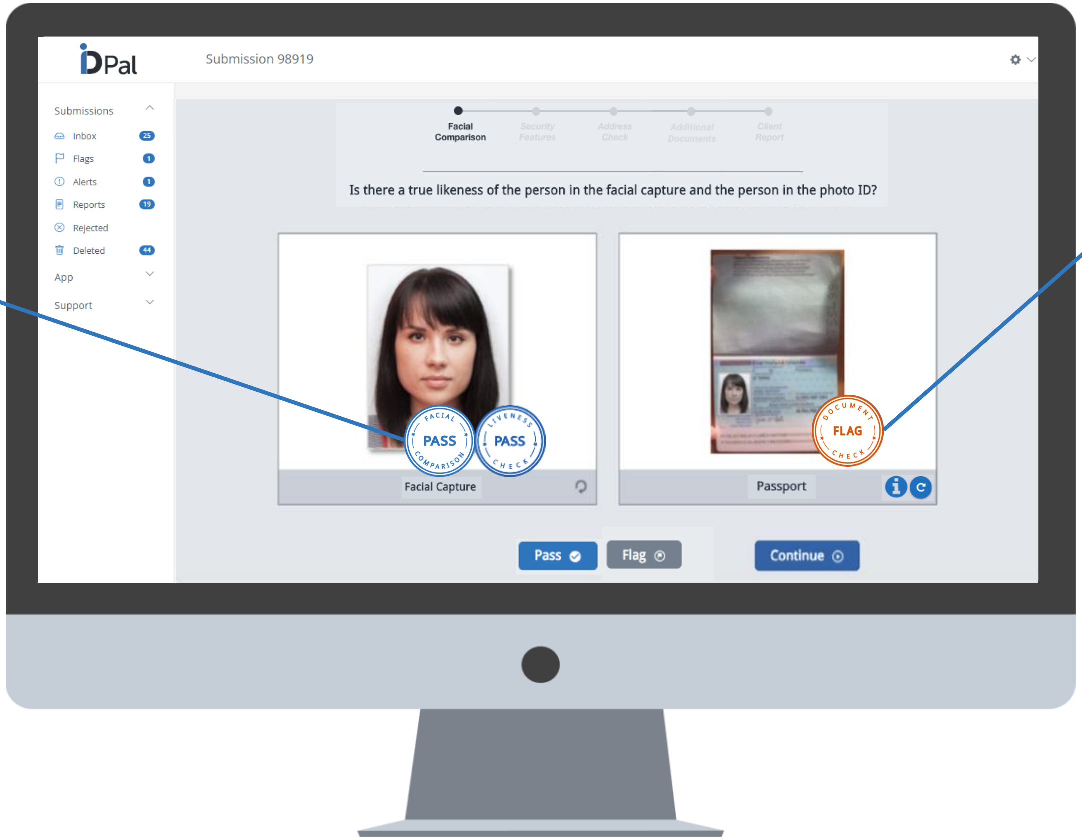
- Several Document Verification checks failed.
- The Facial Comparison checks failed.
- **Note**: Clicking on the Alert brings up information on why the Alert response has been given.

<u>NO TECH CHECKS RUN</u>: this response is applied to documents that don't have any technical features available against which technical checks can be run e.g., Utility Bills.

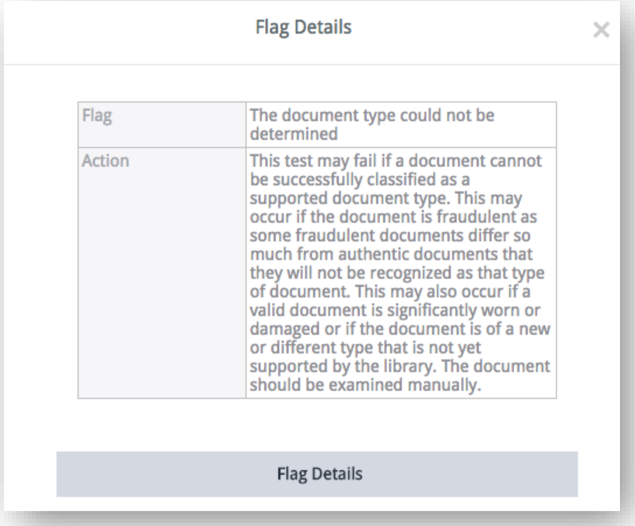
Technical checks

How do ID-Pal's technical checks work

Face in the liveness test matches face image in the document.

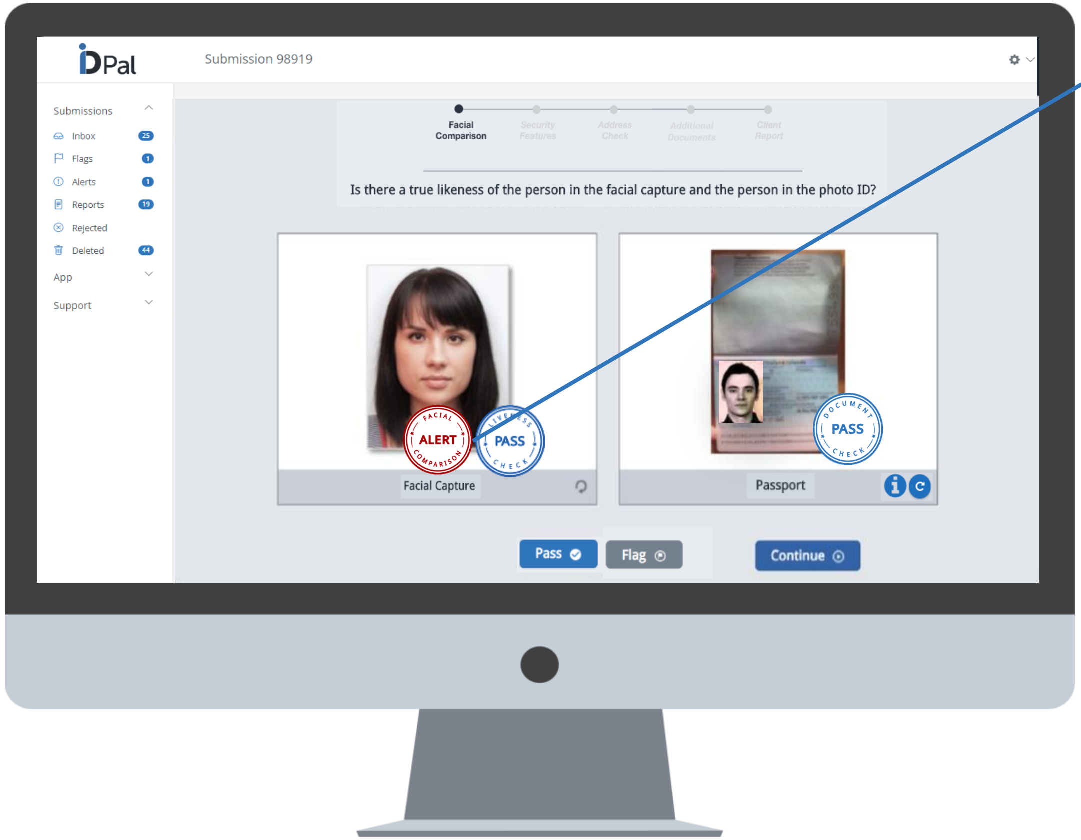


A query was found. Clicking on the flag icon brings up information on why it was flagged.



Technical checks

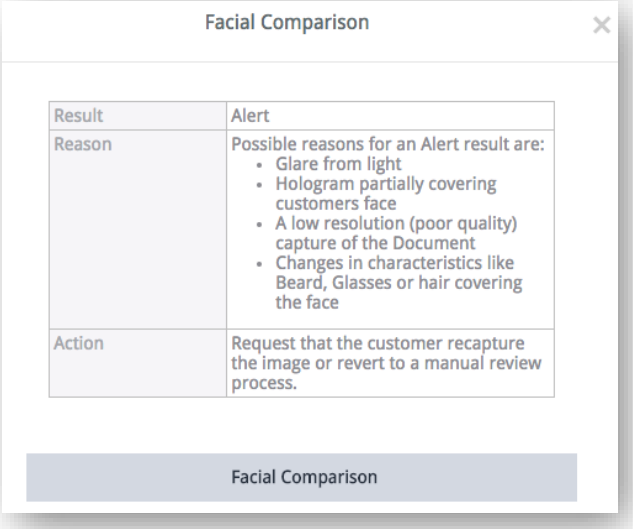
How do ID-Pal’s technical checks work



There is an alert on the Facial Comparison.

In this example the Alert shows that the person in the liveness test is not the same person as in the ID document.

Clicking on the stamp gives other potential reasons for an Alert:



Facial Comparison

Result	Alert
Reason	Possible reasons for an Alert result are: • Glare from light • Hologram partially covering customers face • A low resolution (poor quality) capture of the Document • Changes in characteristics like Beard, Glasses or hair covering the face
Action	Request that the customer recapture the image or revert to a manual review process.

Facial Comparison

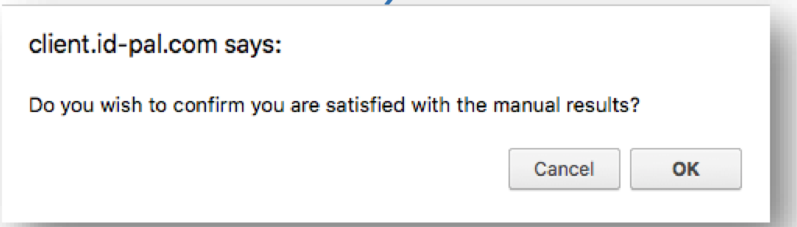
Technical checks

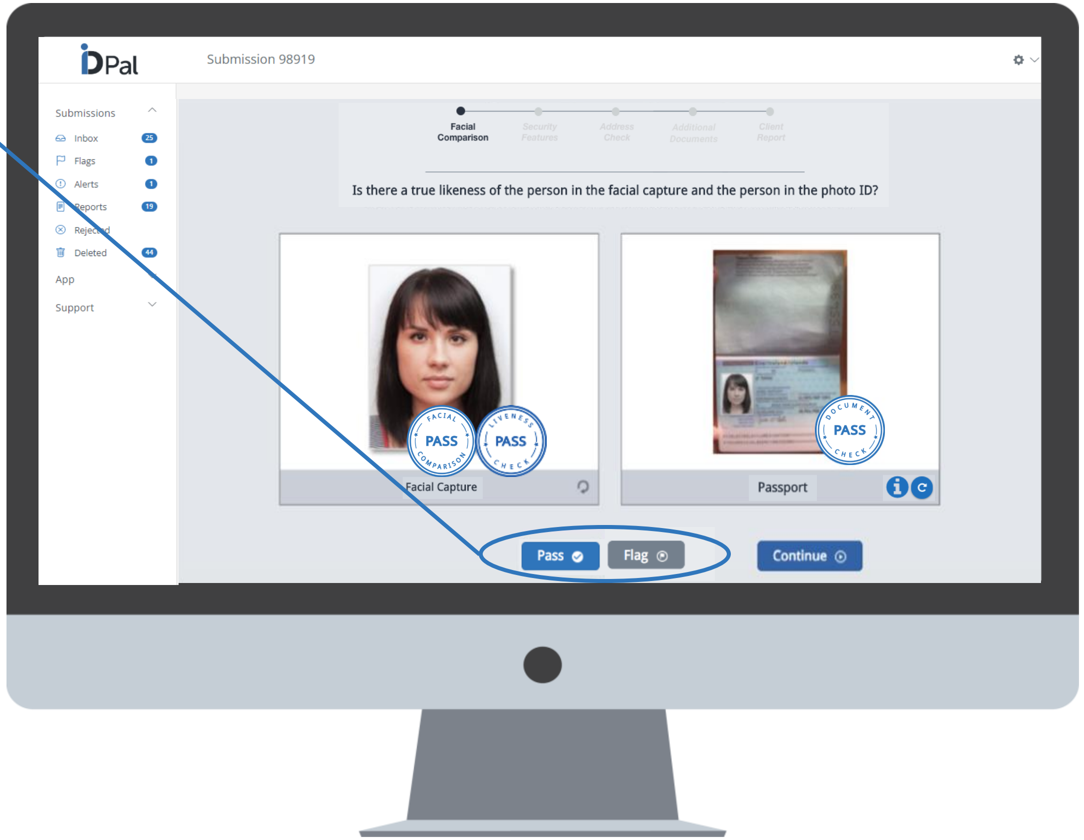
How do ID-Pal's technical checks work

The "Pass" and "Flag" buttons along the bottom of the workflow, allow you to pass or flag each step in the onboarding process.

If a step has been flagged by ID-Pal's technical checks, you can choose to override this and continue onboarding by pressing "Pass" then "Continue".

A pop-up box will ask you to confirm that you wish to over-ride the technical check. By pressing ok, you can continue the onboarding process.

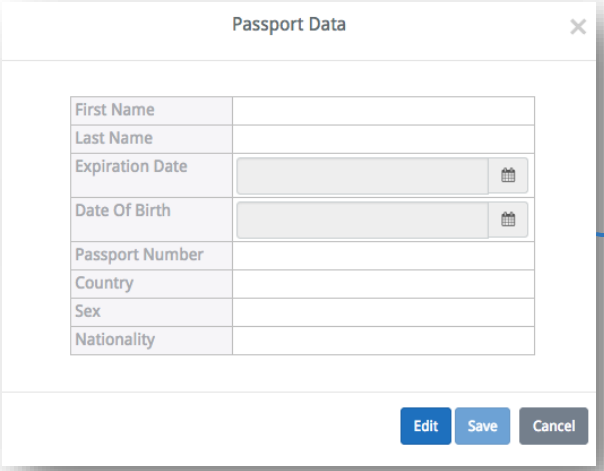


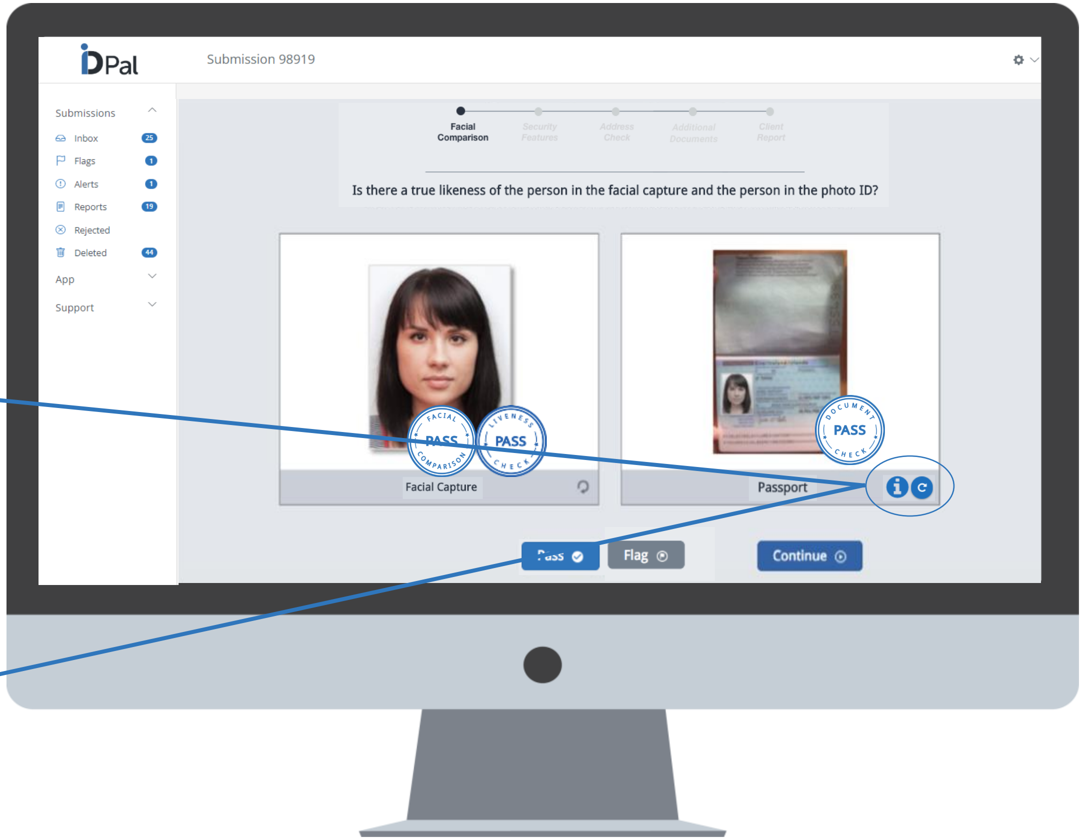


Technical checks

How do ID-Pal’s technical checks work

At any point during the workflow, a customer’s data can be edited by clicking on the “i” symbol at the bottom right of the screen.





A document image can be rotated, if required, using the rotation symbol at the bottom right of the screen.

Business portal

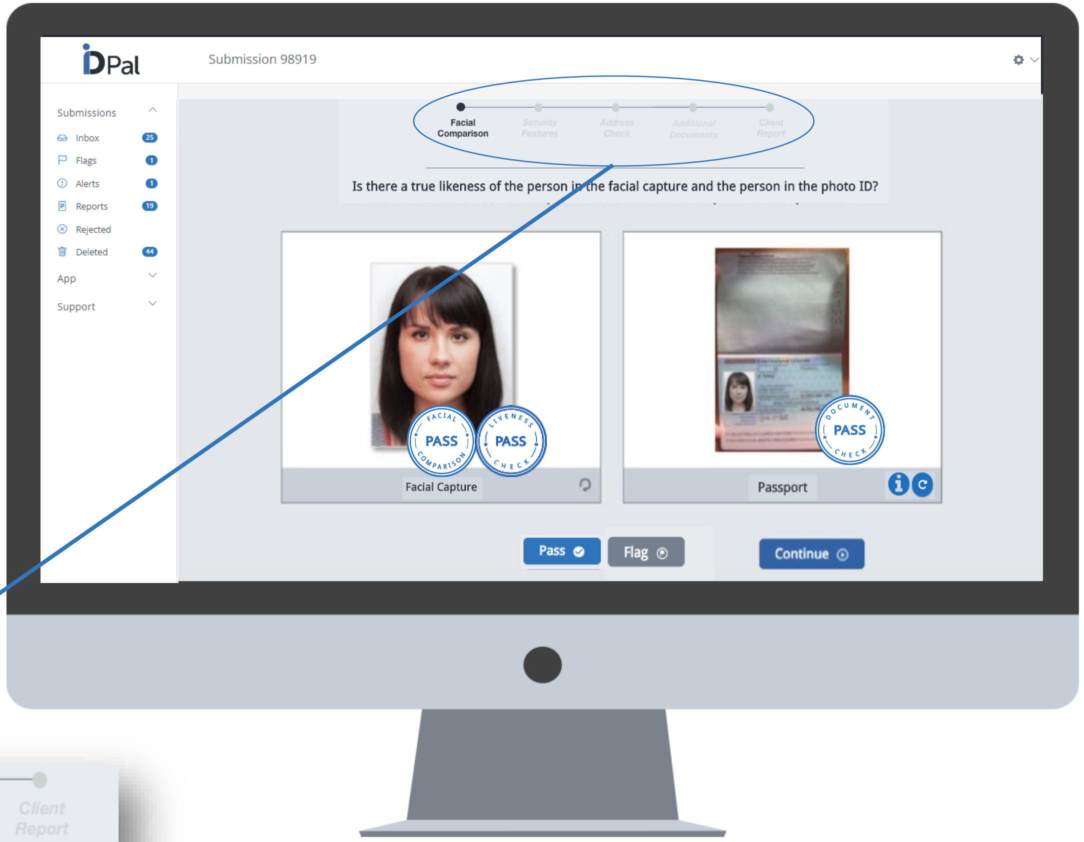
Reviewing Customer Submissions

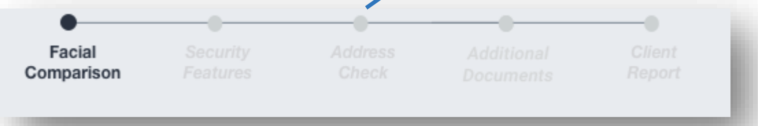
Customer submissions are accessed by clicking on the Inbox tab of your dashboard. Within your inbox you can click on any submission to start the review process.

The ID-Pal business portal allows you to review each customer submission via a rules-based workflow. This ensures that a rigorous and robust review process is applied to each submission.

The top of the workflow provides a progression status bar, which shows the 5 steps within the workflow:

- Facial Comparison
- Security Features
- Address Check
- Additional Documents
- Client Report



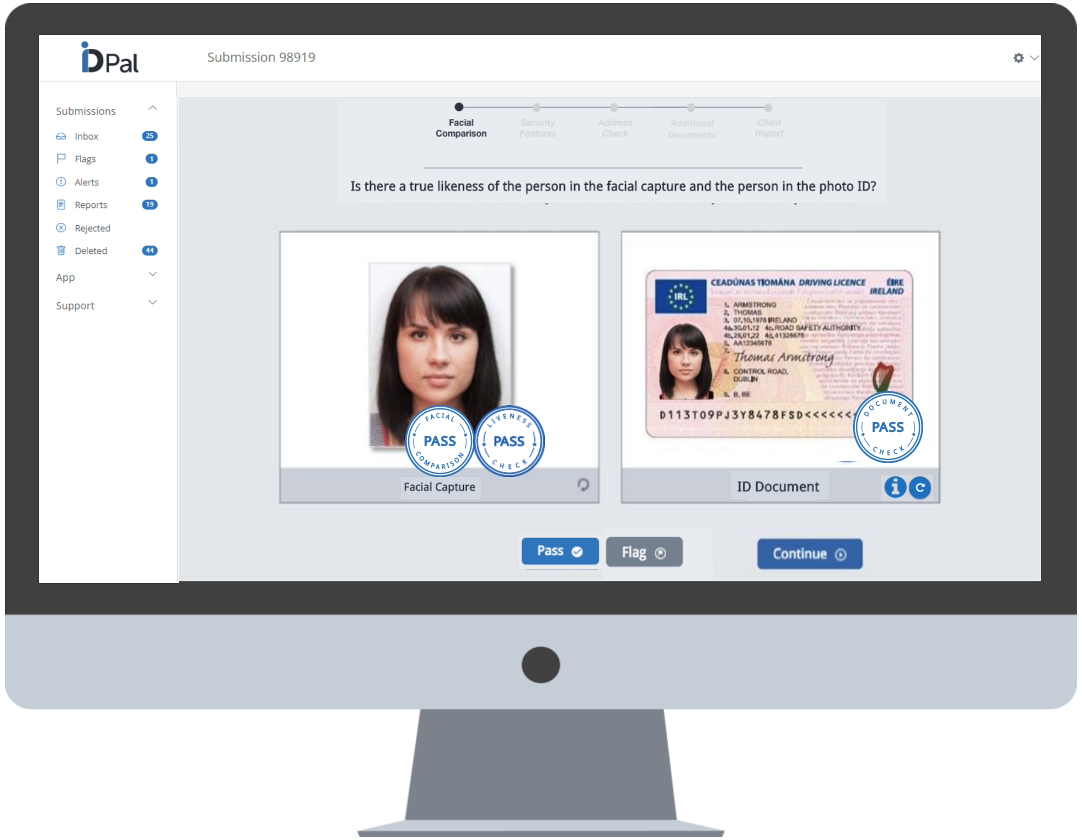


Business portal

How to review customer submissions

Step 1: Facial Comparison – Facial Capture vs. ID Document

- The still image taken of the customer during the liveness test is shown alongside the image of the ID Document that was submitted
- ID-Pal runs a facial comparison check on the likeness of the two facial images and provides a PASS or FLAG response (see page 20 for more details on pass/flag responses)
- By hovering the cursor over the ID or Driver's Licence you can zoom in and see document details clearly for further inspection
- You can choose to pass and continue or flag the submission.

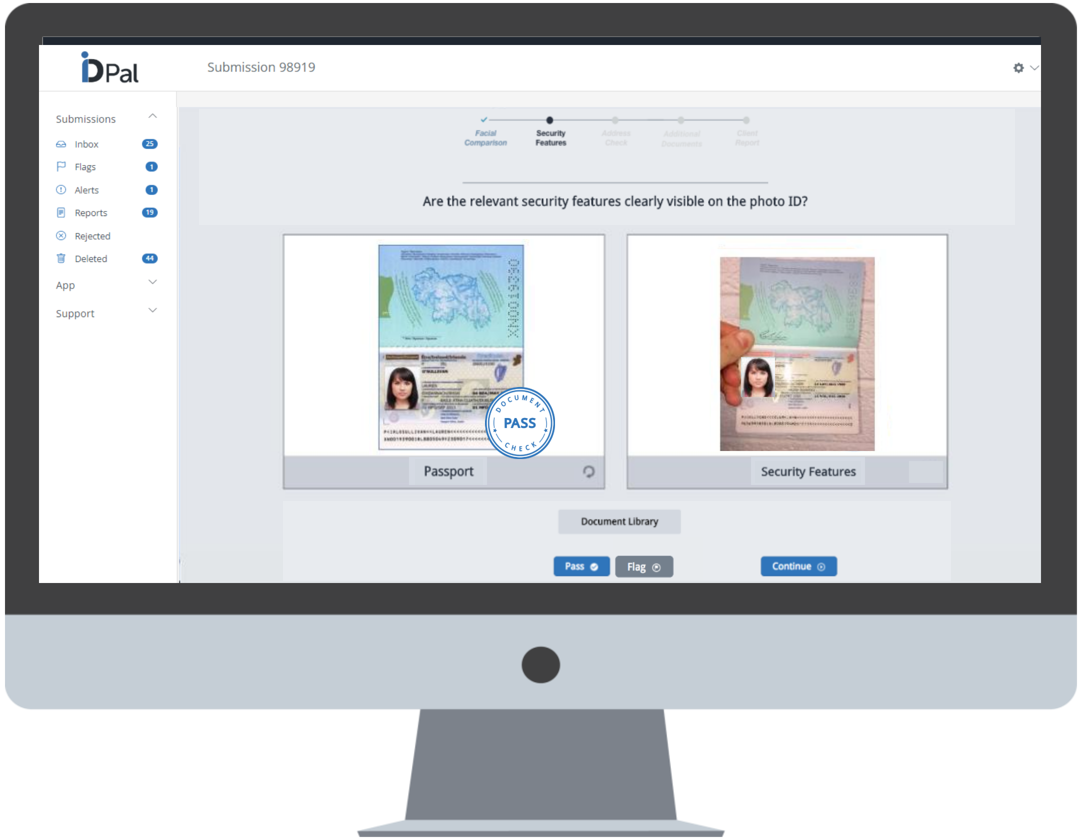


Business portal

How to review customer submissions

Step 2: Security Features

- The workflow shows the passport image that was submitted alongside the video clip of the passport
- This step allows you to check relevant security features of the passport
  - E.g. hologram, optically variable ink. etc.
- You can choose to pass and continue or flag the submission.
- The “Document Library” button gives direct access to a database of security features across every European passport.

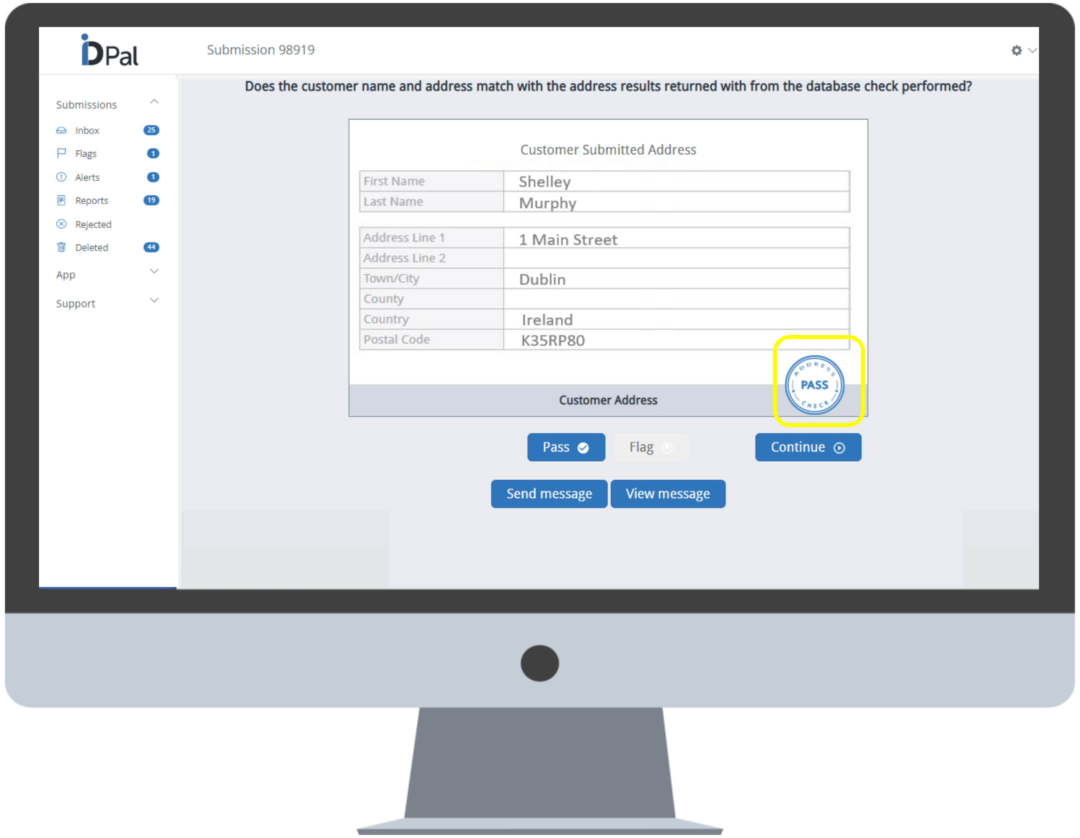


Business portal

How to review customer submissions

Step 3: Address Check using Address E-Verification

- For businesses with Address E-Verification activated, a screen will show the result of the database check
- The stamp will show the technical result of the database check:
  - PASS (blue stamp)
  - FLAG (orange stamp)
  - ALERT (red stamp)
- Clicking on the stamp will provide details on the database results, including:
  - (a) which information matched / did not match
  - (b) which databases were used
- Please see next slides for more information on the technical responses to database checks

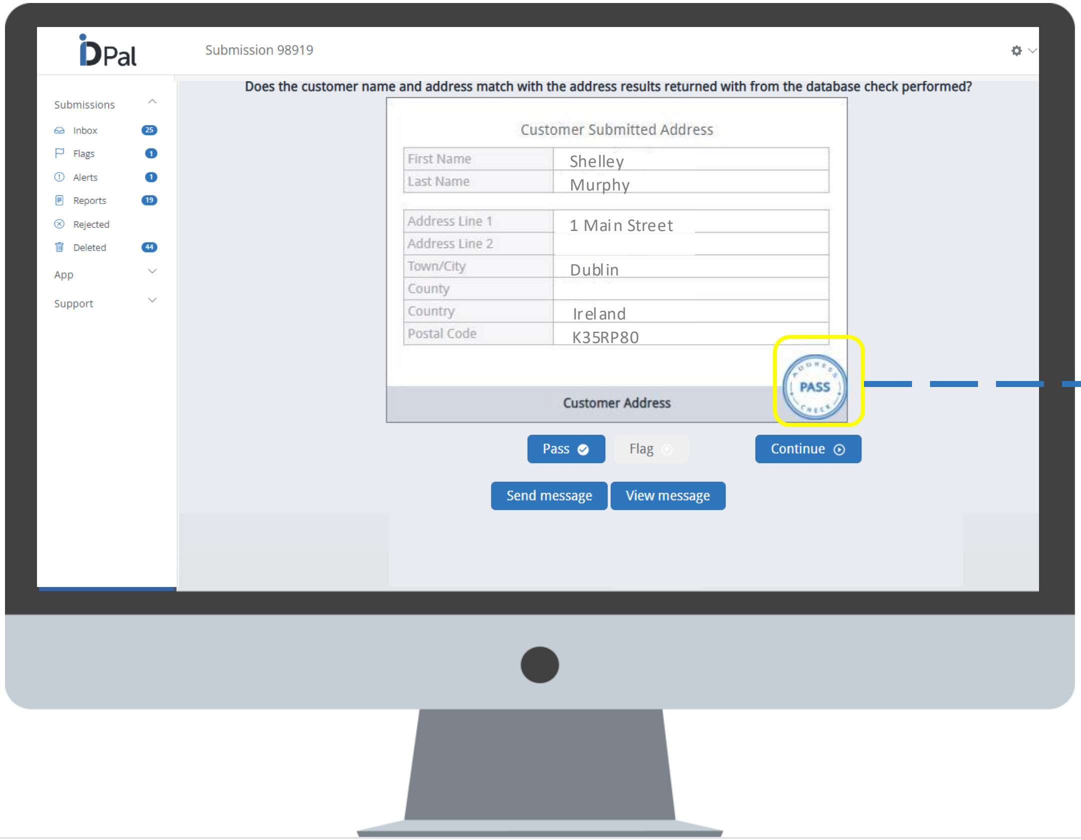


Business portal

How to review customer submissions

Step 3: Address Check using Address E-Verification

- Blue Stamp technical response to database check



Clicking on stamp gives response details

Address Verification Messages

Overall result
Full Match for 1+1 verification

Code	Message
LASTNAME	Full match was made on Last Name/Surname
FIRSTNAME	Full match was made on First Name/Given Name
FIRSTINITIAL	Full match was made on First Initial
COMPLETENAME	Full match was made on Complete Name
LOCALITY	No match was made on City/Locality
POSTALCODE	Full match was made on Postal Code/Zip Code
THOROUGHFARE	Full match was made on Street/Thoroughfare
HOUSENUMBER	Full match was made on House Number/Street Number
ADDRESS	Full match was made on Address Elements provided in Address Lines

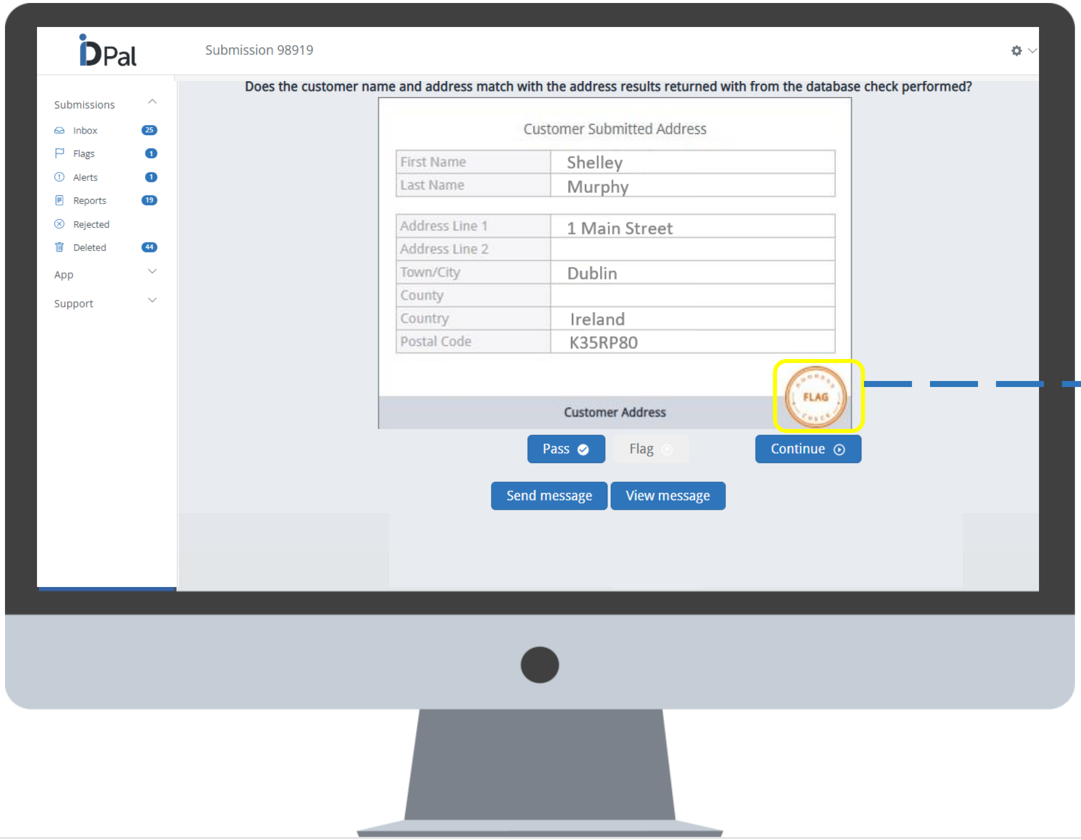
Databases used	Description
Postal1	Input is verified against the Royal Mail Postcode Address File (PAF)

Business portal

How to review customer submissions

Step 3: Address Check using Address E-Verification

- Orange Stamp technical response to database check: *Example* - Partial Match on the Address Provided



Clicking on stamp gives response details

Address Verification Messages

Information
A partial match was returned from the database checks.
A manual review of the customer address is advised.

Code	Message
LASTNAME	Full match was made on Last Name/Surname
FIRSTNAME	Full match was made on First Name/Given Name
FIRSTINITIAL	Full match was made on First Initial
COMPLETENAME	Full match was made on Complete Name
DATEOFBIRTH	No match was made on Date of Birth
PHONENUMBER	No match was made on Phone Number
ADDRESS	Partial match made on element Address Lines
THOROUGHFARE	No match was made on Street/Thoroughfare
POSTALCODE	Full match was made on Postal Code/Zip Code

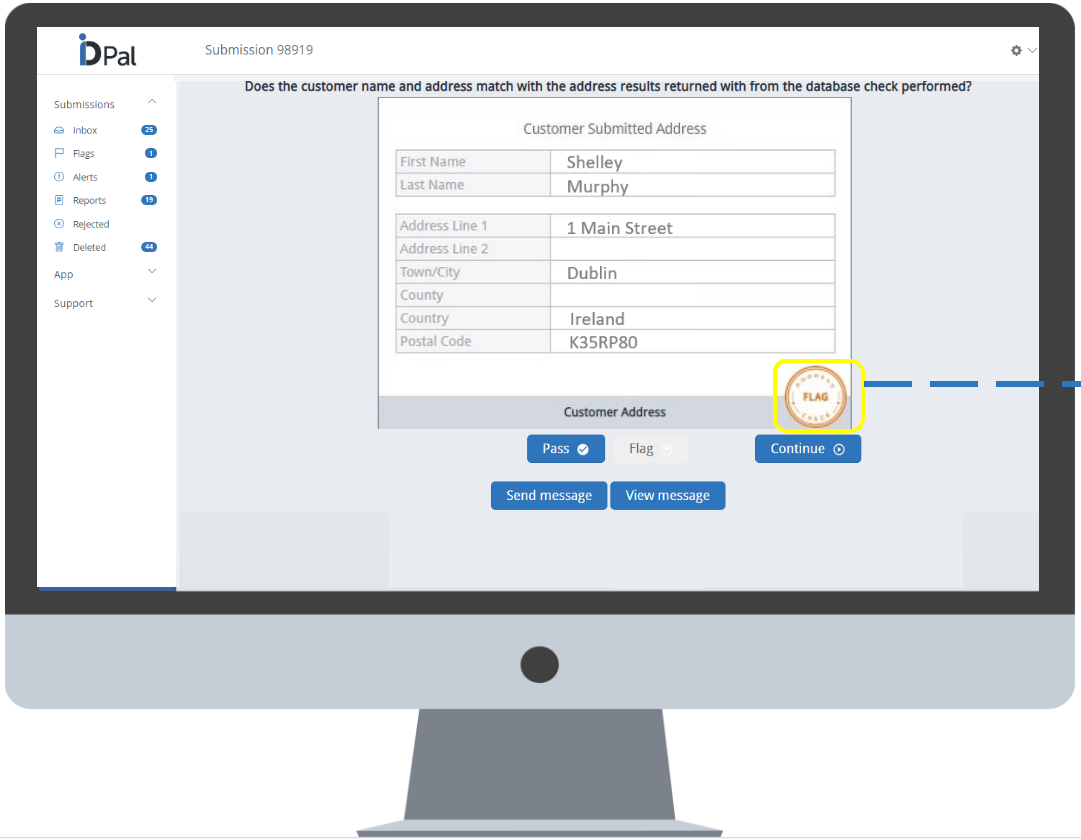
Databases used	Description
Telco1	BT Osis and white pages data

Business portal

How to review customer submissions

Step 3: Address Check using Address E-Verification

- Orange Stamp technical response to database check:
    - *Example* - Name Extracted from ID Document different to that Submitted by the user. A full match for 1+1 Match was returned as the name and address submitted matched what was found on the database (E.g., An example of this situation is a name change due to marriage)



Clicking on stamp gives response details

Address Verification Messages

Information
A partial match was returned from the database checks.
A manual review of the customer address is advised.

Code	Message
COMPLETENAME	Partial match made on element Complete Name
FIRSTNAME	No match was made on First Name/Given Name
FIRSTINITIAL	No match was made on First Initial
LASTNAME	Full match was made on Last Name/Surname
LOCALITY	No match was made on City/Locality
POSTALCODE	Full match was made on Postal Code/Zip Code
THOROUGHFARE	Full match was made on Street/Thoroughfare
HOUSENUMBER	Full match was made on House Number/Street Number
ADDRESS	Full match was made on Address Elements provided in Address Lines

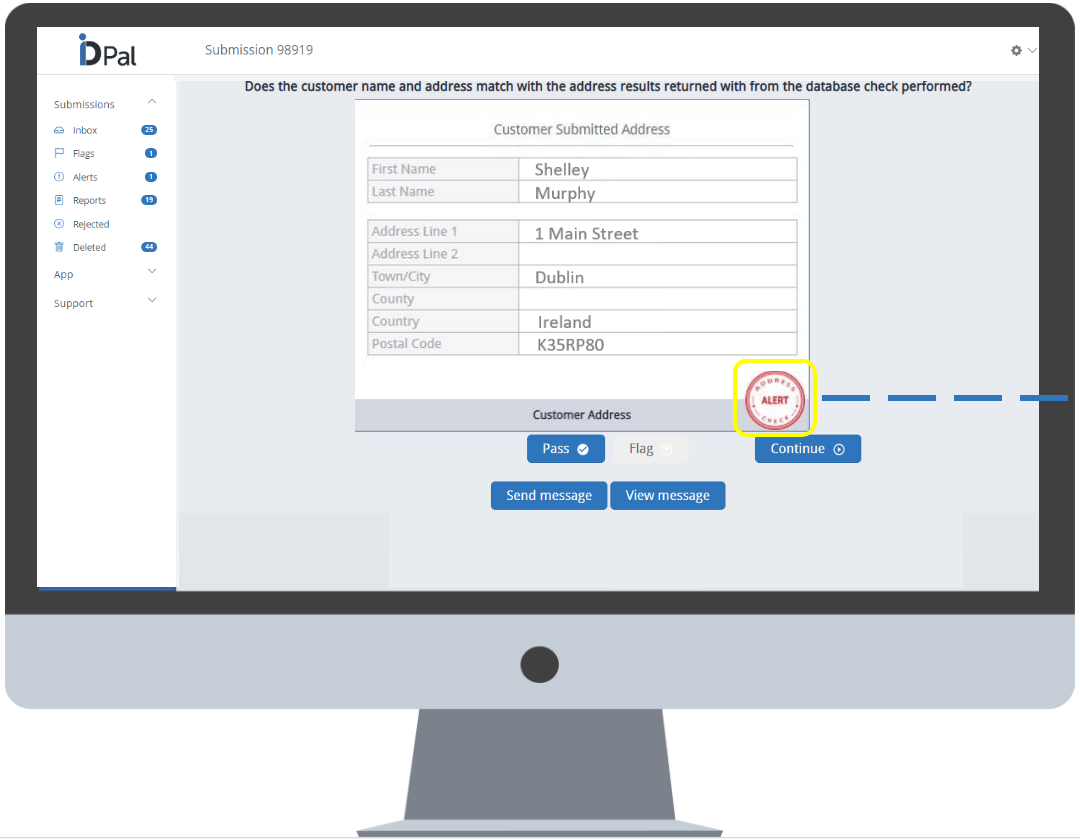
Databases used	Description
Postal1	Input is verified against the Royal Mail Postcode Address File (PAF)
Government13	Input is verified against data from the VIES service from the European Commission.

Business portal

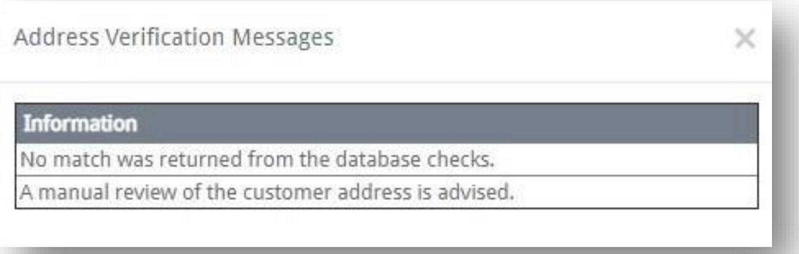
How to review customer submissions

Step 3: Address Check using Address E-Verification

- Red Stamp technical response to database check



Clicking on stamp gives response details



Business portal

How to review customer submissions

Step 3: Address Check using Address E-Verification

- The technical response options for the Address E-Verification are:

PASS: a pass confirms that an individual with the specified First Name and Last name is registered in the database at the specified address. (**Full Match**)

FLAG: a flag means that some, but not all, information provided was matched in the database. (**Partial Match**)

ALERT: an alert means that the database check did not confirm a match between the name provided and the address provided. (**No Match**)

Business portal

How to review customer submissions

Step 3: Address Check using Address E-Verification

- Clicking on the database check response stamp provides more detail on the database check result
  - Example responses to clicking on stamps:

Address Verification Messages

Overall result
Full Match for 1+1 verification

Code	Message
LASTNAME	Full match was made on Last Name/Surname
FIRSTNAME	Full match was made on First Name/Given Name
FIRSTINITIAL	Full match was made on First Initial
COMPLETENAME	Full match was made on Complete Name
PHONENUMBER	No match was made on Phone Number
YEAROFBIRTH	Full match was made on Year of Birth
MONTHOFBIRTH	Full match was made on Month of Birth
DAYOFBIRTH	Full match was made on Day of Birth
DATEOFBIRTH	Full match was made on Date of Birth
POSTALCODE	Full match was made on Postal Code/Zip Code
THOROUGHFARE	Full match was made on Street/Thoroughfare
ADDRESS	Full match was made on Address Elements provided in Address Lines

Databases used	Description
Credit4	

Address Verification Messages

Information
A partial match was returned from the database checks.
A manual review of the customer address is advised.

Code	Message
COMPLETENAME	Partial match made on element Complete Name
FIRSTNAME	No match was made on First Name/Given Name
FIRSTINITIAL	No match was made on First Initial
LASTNAME	Full match was made on Last Name/Surname
LOCALITY	No match was made on City/Locality
POSTALCODE	Full match was made on Postal Code/Zip Code
THOROUGHFARE	Full match was made on Street/Thoroughfare
HOUSENUMBER	Full match was made on House Number/Street Number
ADDRESS	Full match was made on Address Elements provided in Address Lines

Databases used	Description
Postal1	Input is verified against the Royal Mail Postcode Address File (PAF)
Government13	Input is verified against data from the VIES service from the European Commission.

Address Verification Messages

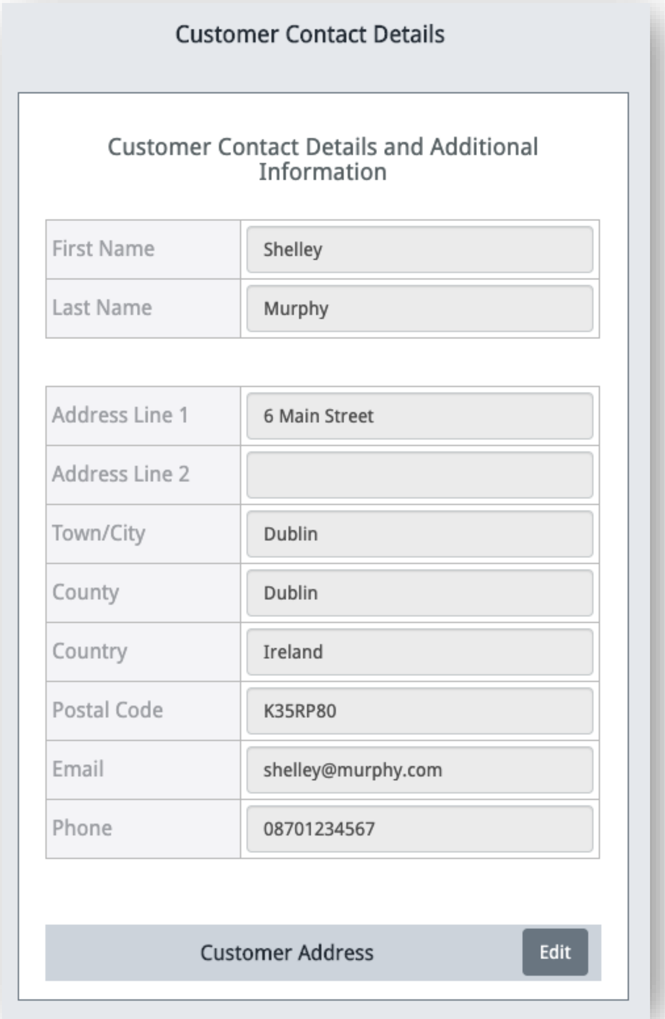
Information
No match was returned from the database checks.
A manual review of the customer address is advised.

Business portal

How to review customer submissions

Step 4: Customer Contact Details

- The workflow shows all the customer contact details that have been provided, including email and phone number
- Note: You can edit this information using the “Edit” button at the bottom of the screen if required.

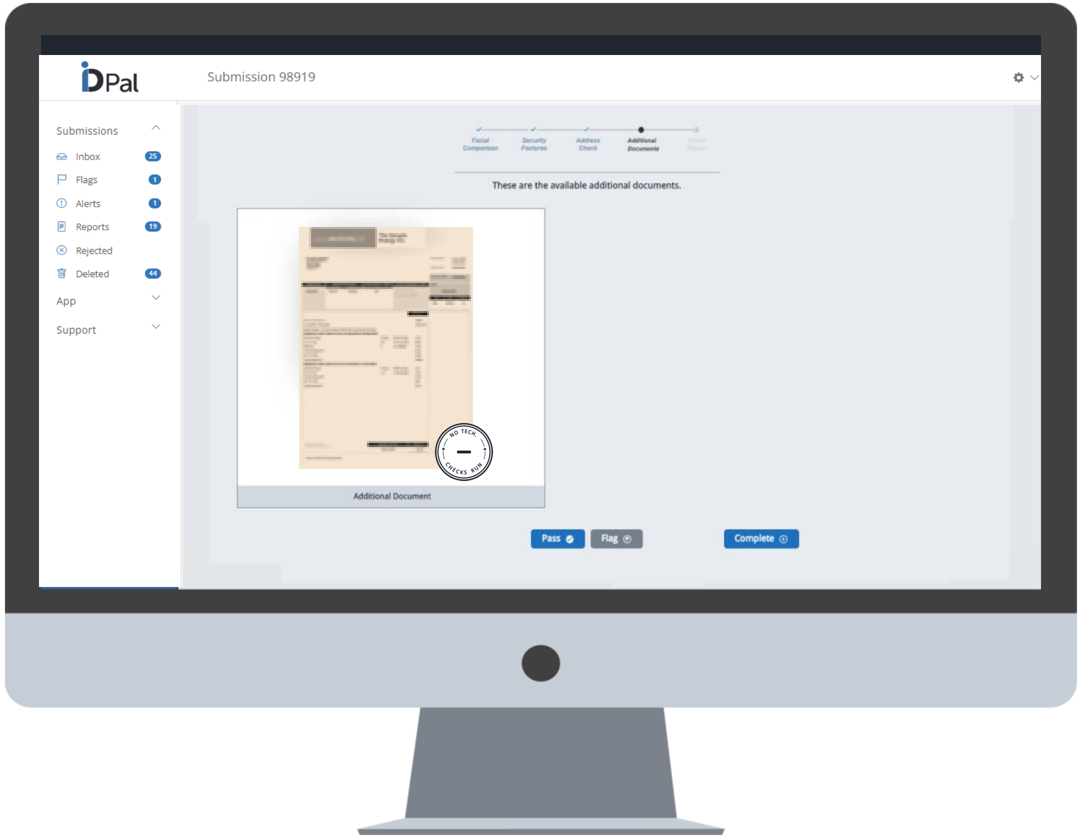


Business portal

How to review customer submissions

Step 5 (Optional): Additional Documents

- The workflow shows additional documents that the customer submitted
- Note: no technical checks are run on additional documents.



Business portal

How to generate, access and store reports

Generate

- Upon completion of a workflow review, click the “Complete” button and the system will confirm that a report is being generated. You will be automatically redirected to the Reports tab and the Customer Due Diligence report will be shown on screen.

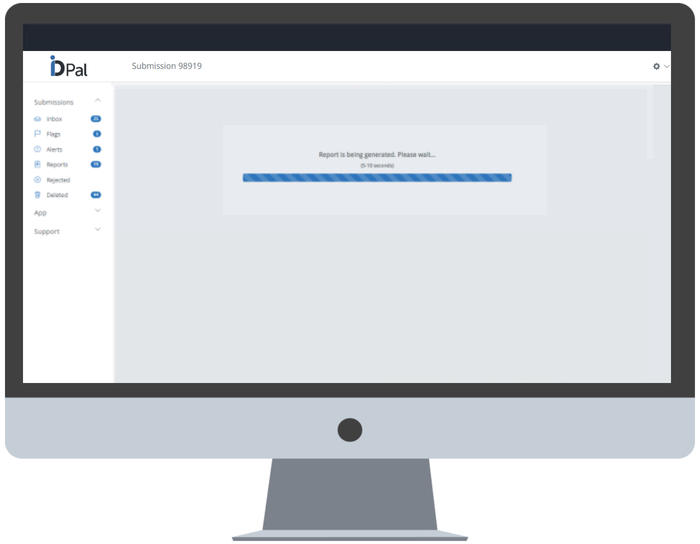
Access

- You can access your Customer Due Diligence reports anytime from the Reports tab on your dashboard or the Reports tab on the left hand tool bar. From here you can also easily print and/or download reports.

Store

- All your Customer Due Diligence reports are automatically stored securely on the cloud.

And that’s it! You have now completed the ID-Pal workflow for this customer.



Business portal

What do the Customer Due Diligence Reports contain

Customer Due Diligence reports contain consolidated, key customer ID information including:

1. Facial capture taken during Liveness Test
2. Personal ID information such as name, date of birth, address
3. Passport information page
4. National ID or Driver's Licence
5. Proof of Address

The report also shows:

6. Which Manual and Technical checks were passed
7. The name of the business user who completed the workflow as well as the date of completion

❖ Business App Note: if the Business App was used and not all documents were included during onboarding, only those documents captured will be shown in the report.

Business portal

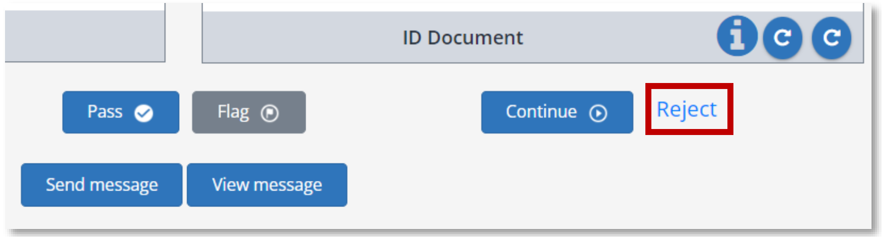
What do the Customer Due Diligence Reports contain

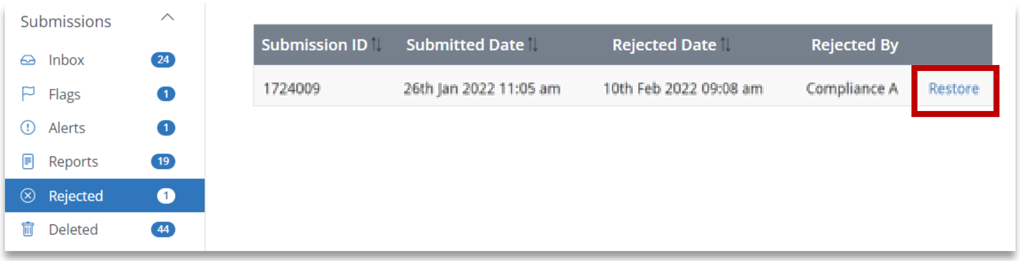
If any additional documents were supplied by the customer, these are shown at the end of the CDD report.

Business portal

Rejection Workflow

- To use this feature, it is necessary to contact your ID-Pal representative
- There is the option to reject a submission at key stages in the Review Flow (ID and Facial Capture and Address Database Checking
- This can be useful when you do not wish to approve a submission but do need to maintain some record of it.
- When rejecting a submission, you will be prompted to add a note.
- Once the you confirm you wish to reject the submission, it will be moved from the Inbox to a Rejected section in the side menu
- You also have the option to Restore a Rejected Submission from this view
- When restoring, the submission will be moved back to the Inbox where it can be reviewed again

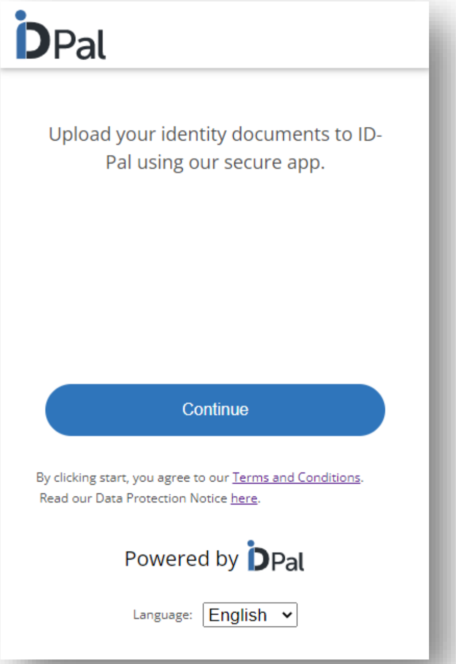


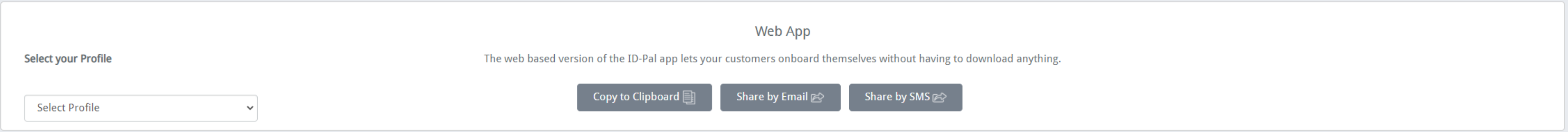


Business Portal

ID-Pal Web Application

- To use this feature, it is necessary to contact your ID-Pal representative
- The ID-Pal Web Application is a simplified, browser based, identity verification solution
- You can use it to capture ID documents and complete Passive Liveness without the need for the end user to download an app
- You can also share links to the Web Application from the ID-Pal Business Portal

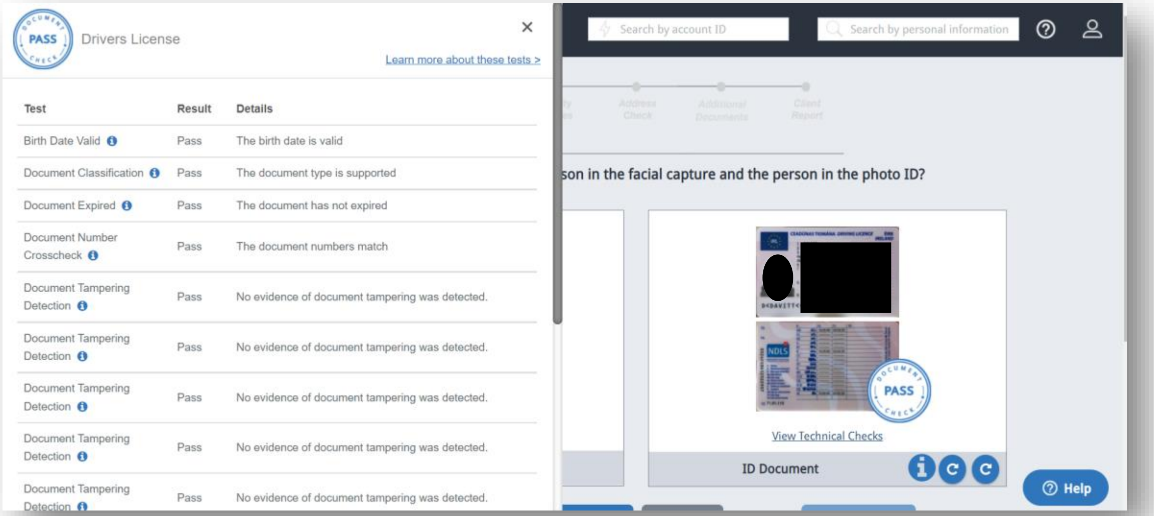




View Detailed Technical Checks

Detailed Document Technical Checks

- To use this feature, it is necessary to contact your ID-Pal representative.
- The View Technical Checks button will display the results of each check that was carried out on the document.
- The Test/Check name, Result, and Details will be displayed
- There is also a link to a helpful article explaining how the process works in more detail.



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