UNITY ONBOARDING + KYC
USER GUIDE

This user guide contains…

- An overview of our products & checks

- Creating a new client and sending an invite

- Managing existing clients
    - Walkthrough of the portal
    - Individuals Profile
    - Results

- Support

Dye & Durham

When being **certain** is everything

dyedurham.com

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When being **certain** is everything

OVERVIEW

Unity onboarding enables your business to speed up and simplify manual ID verification process with your clients in four simple steps

Generate invite to customer

An email or SMS invite is issued to your customer which include instructions to download our app.

Take a Selfie

Our software uses biometric facial recognition technology to confirm that the selfie matches the image on the ID document.

Liveness Test

Our passive liveness technology automatically determines whether it is a live and present person.

Take a photograph of ID document

Our system checks to confirm it is a genuine document.

OUR PRODUCTS

We provide the following checks:

- **KYC/AML – Vendor:** IDV with NFC, 2 x POA, Address, DOB & Mortality, International Sanctions & PEPs, Adverse Media

- **KYC/AML – Purchaser:** IDV with NFC, Address, DOB & Mortality, International Sanctions & PEPs, Adverse Media

- **Source of Funds:** Smart funds calculator & tracker which allows your client to easily add all their evidence for proof of funds. The client also has the option of connecting to open banking, which provides a bank account analysis of any/all accounts authorised by the client

- **TA Forms:** Fully digitized and custom-friendly Law Society TA forms

- **On-going Monitoring:** Automatically re-run PEP & Sanction checks of individuals for six months

- **Client Care Letters:** eIDAS Level 2 standard E-signable documents with easy-to-use merge field feature for customisable templates.
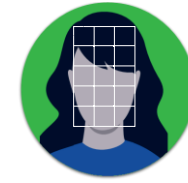
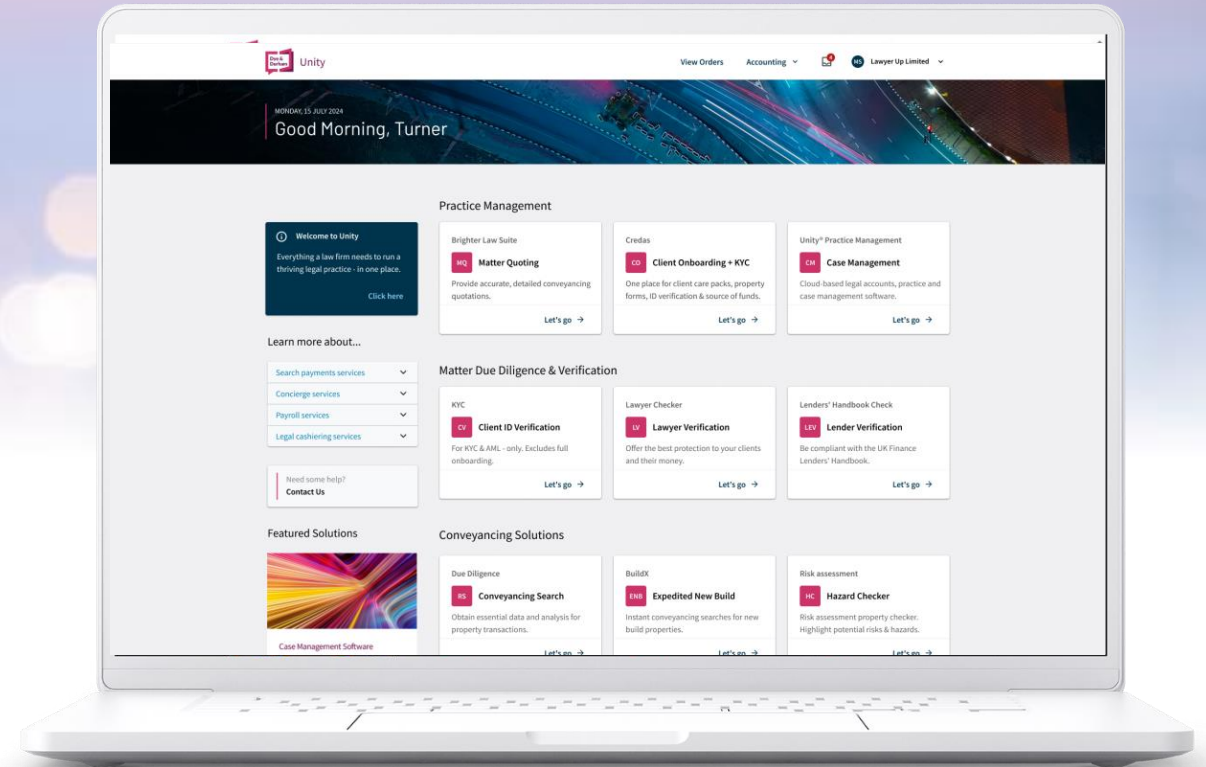| |
| --- |
| eSign Client Care Letter |
| KYC/AML Checks |
| Source of Funds |
| Property Information forms |
| On-going Monitoring |

When being **certain** is everything

OUR PRODUCTS

Our checks in more detail

- **ID checks –** Your client will be asked to capture a biometric ID document and liveness to be verified. Our passive liveness technology automatically verifies whether the individual is a live and present person.

- **Address & DOB –** Your clients name, address & DOB will be checked against Credit Reference Agency & the electrical roll

- **Mortality –** Your clients name & address will be checked against the UK deceased persons record

- **PEP –** Your clients name & DOB will be checked against International & domestic PEP databases

- **International Sanctions –** Your clients name & DOB will be checked against international & domestic sanction databases and for adverse media

- **Safe Harbour –** Your clients ID will be checked against Safe Harbour standards

CREATING A NEW INDIVIDUAL

➤ Click on the 'Client Onboarding + KYC' tab within Unity

➤ Click on 'Add a New Client'

➢ Select which journey (s) you wish to send to your client
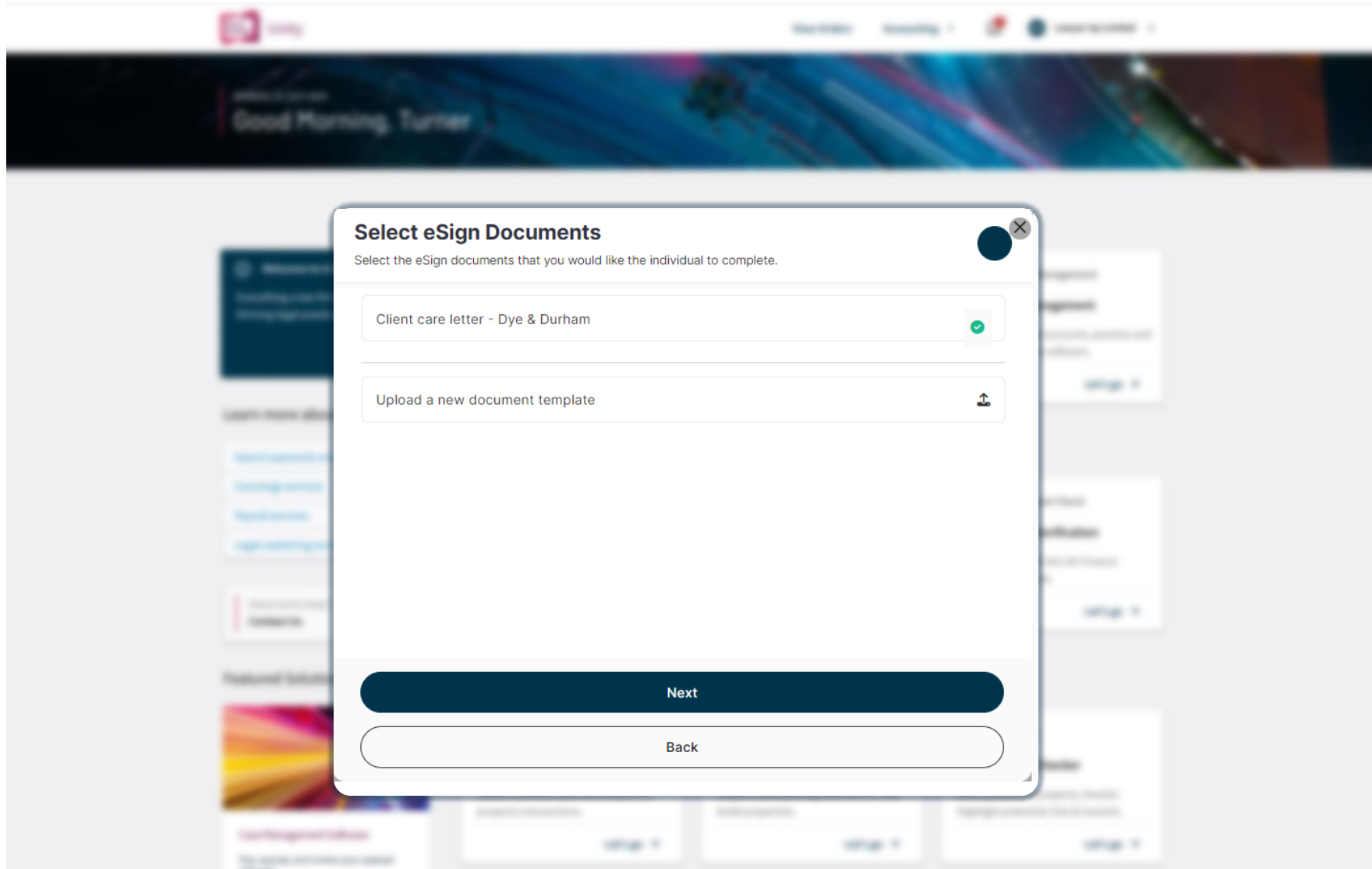
➢ Select which Client Care Letter(s) you wish to send to your client

➢ Input your clients name as well as any additional information you wish
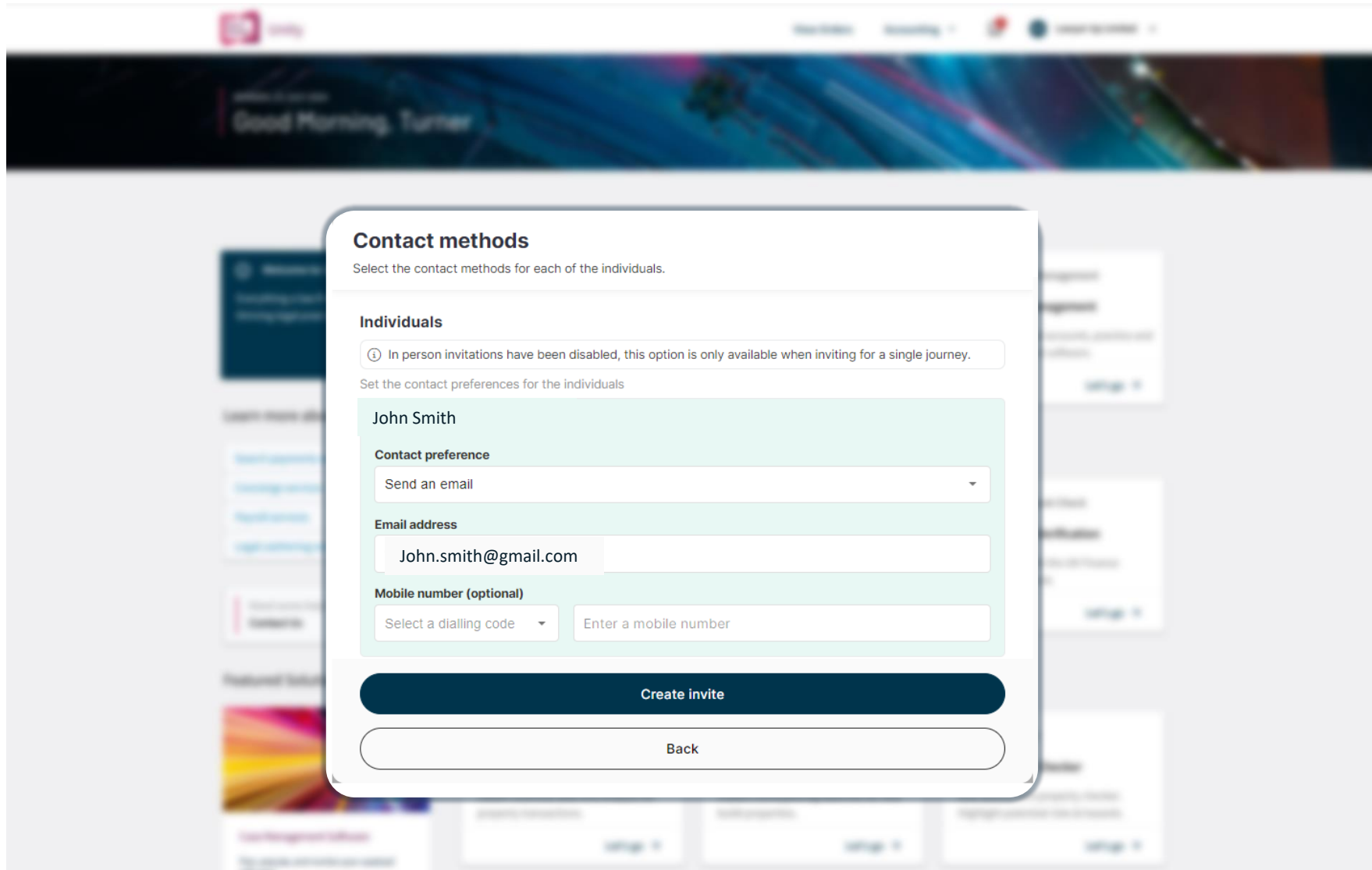
➢ Input your clients' contact details and choose a contact method
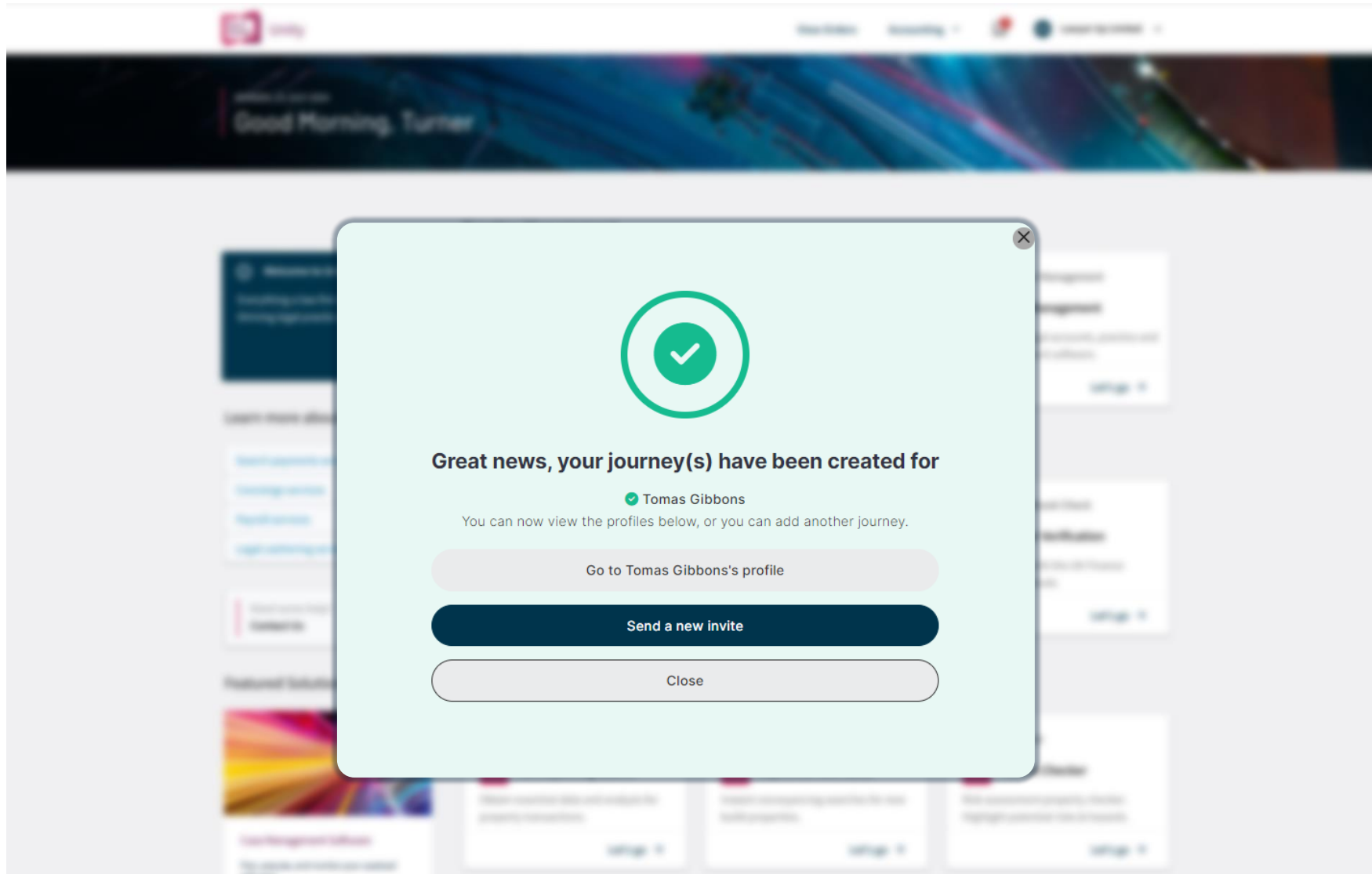
➢ The invite has now been sent
➢ You can send a new invitation to a new client, manage existing clients or close the onboarding tab

Managing existing clients

- Walkthrough of the portal
- Individuals Profile
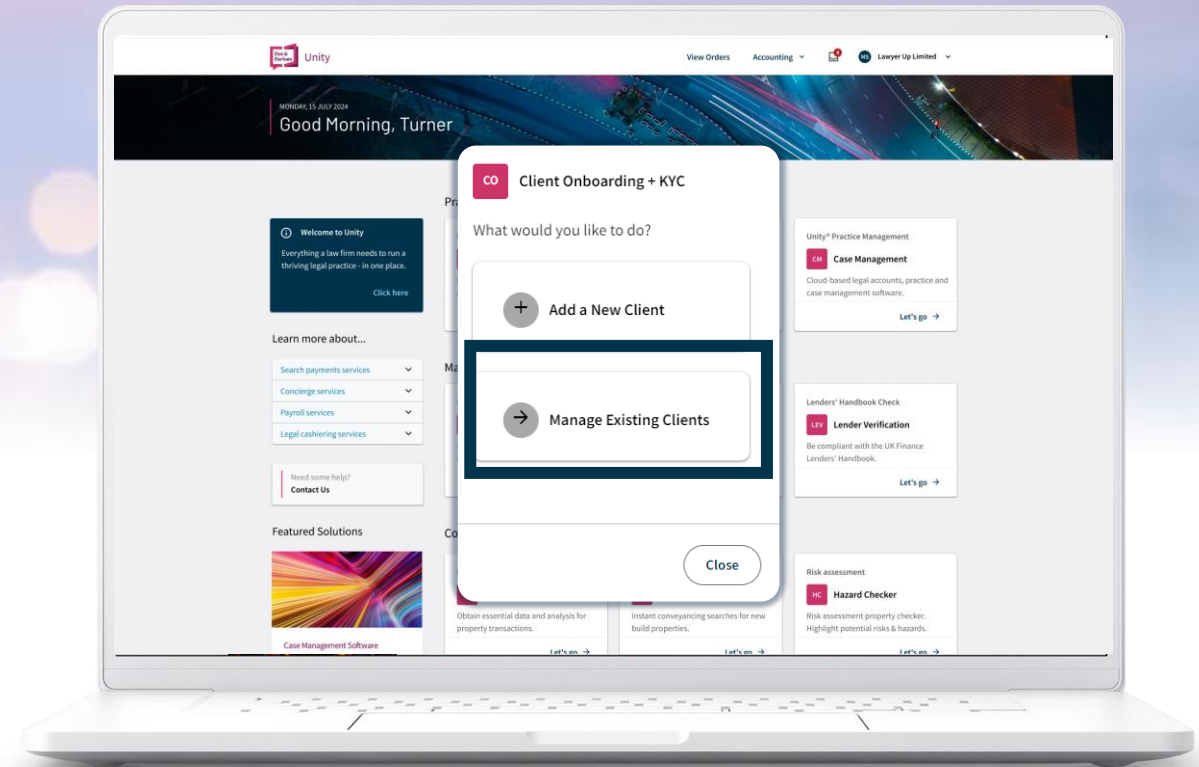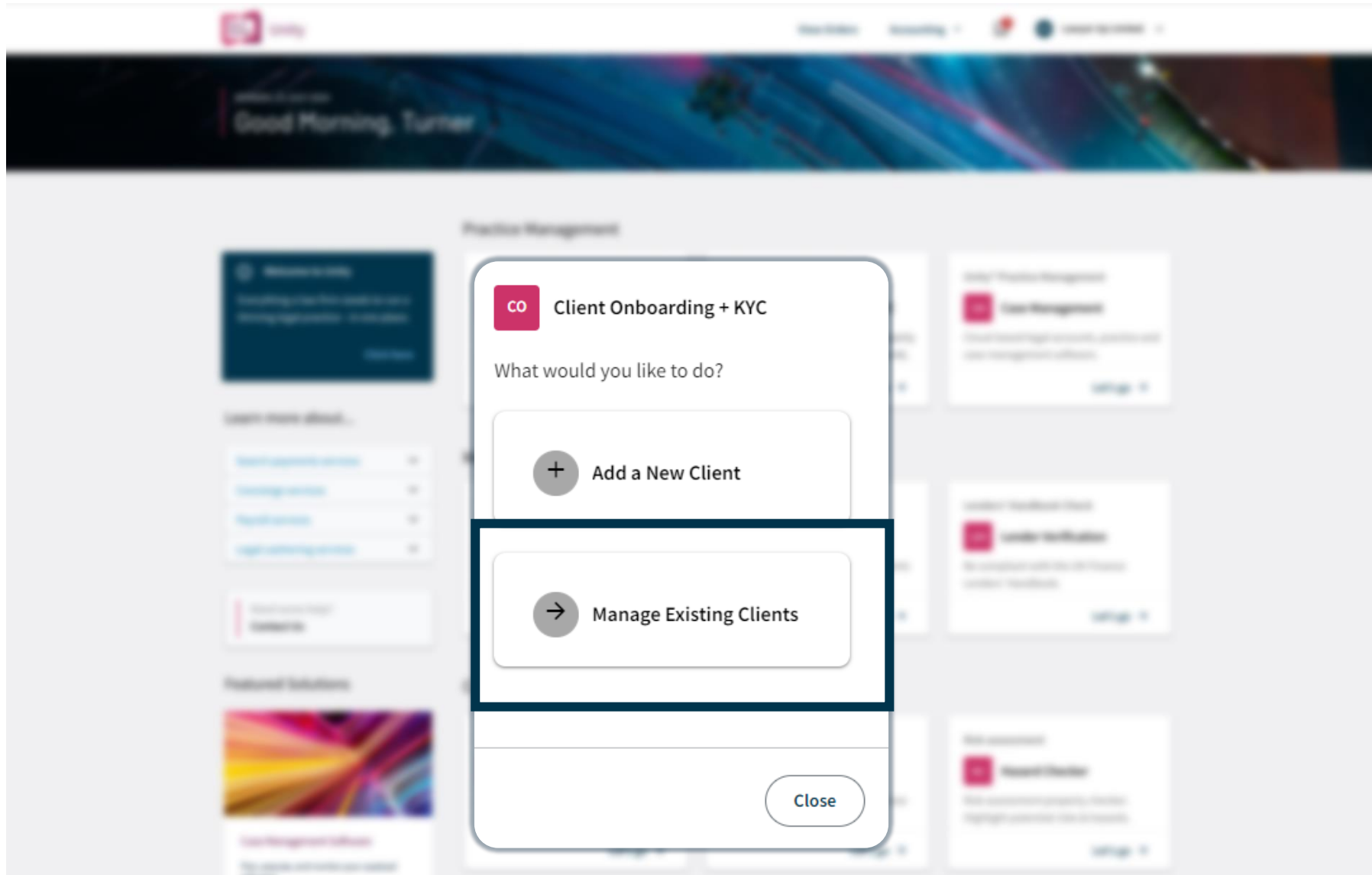
➢ To access your existing clients checks, click 'Manage Existing Clients' from the Client Onboarding + KYC tab

WALKTHROUGH OF THE PORTAL

The settings toggle allows you to customise the table view, export the table to CSV and more

You can find your clients unique registration code here. You will need to quote this if you need support

You can search by tags here, if you have chosen to add tags to individuals

	Date of invite ↓	Name	Invite Status	% Complete	Phone number	Email	Reg Code	Invited By	Reference	Liveness	ID Submitted	Actions
☐	11/07/2024 12:37	Jane Doe	Invited	0%	-	hannah.rowe@Credas.com	NKS-XKY	Test User		ⓘ Requested	✕	⋮
☐	11/07/2024 12:36	John Smith	Not invited	0%	-	-	827-J9Z	Test User		ⓘ Requested	✕	⋮
☐	27/06/2024 09:25	Archie Barnett	Invited	0%	-	-	J8R-2TA	Test User		ⓘ Requested	✕	⋮

Portal | Individuals | Processes | eSign

Search by name, phone number or email address | Status | Tags | ID type | All filters | Add new

You will be able to see your clients name and the date of the individual here

You can see here the status of a clients check e.g. invited means they have been invited but not started the check yet

You can see who has requested the check here

This area of the table is customisable (the settings toggle above) and you can set it to view different area of the checks such as has the ID submitted

➤ **You will arrive on the individual's page. This is the main page you will use which lists all the checks and individuals you have sent out.**

WALKTHROUGH OF THE PORTAL

You will be able to access any CCL sent out and their status's by clicking here

You can search for individuals and their results here

You can filter individuals and their results via these tabs

You can send out a new check here as well as through the Unity platform

If you have requested notifications to be turned on, these can be viewed here

Portal ⌄ | Individuals | Processes | eSign | ⓘ 🔔② TU

🔍 Search by name, phone number or email address | Status ⌄ | Tags ⌄ | ID type ⌄ | All filters ⋮⋮⋮ | **Add new** | ⚙ | ⛶

☐	Date of invite ↓	Name	Invite Status	% Complete	Phone number	Email	Reg Code	Invited By	Reference	Liveness	ID Submitted	Actions
☐	11/07/2024 12:37	Jane Doe	Invited	0%	-	hannah.rowe@Credas.com	NKS-XKY 📋	Test User		❗ Requested	✕	⋮
☐	11/07/2024 12:36	John Smith	Not invited	0%	-	-	827-J9Z 📋	Test User		❗ Requested	✕	⋮
☐	27/06/2024 09:25	Archie Barnett	Invited	0%	-	-	J8R-2TA 📋	Test User		❗ Requested	✕	⋮

You can click anywhere on the individual to access their profile

You can see how far along an individual is in their check here

The individuals contact details can be found here, if applicable

The actions tab here will give you a range of options such as adding tags, resending a check, approving/rejecting an individual. These will be discussed later in the guide

AN INDIVIDUAL'S PROFILE

Checks

This button takes you to the quick actions menu which will be discussed on the next page

You can see an overview of the individual's information here

In this tab you will be able to see previous reports that have been exported on the individual

You will see each check here split into tabs; you can view each one by clicking view/review

> This is an individual's profile, you will be able to access everything related to that individual here including viewing their CCLs, viewing checks, and remediating results.
> The next page will show you the quick actions menu which can be accessed from the button in the top right-hand corner

AN INDIVIDUAL'S PROFILE

Quick Actions Menu

Within the screenshot:

Portal ∨ | Individuals | Masterlist | Processes | eSign

< Back

ANGELA ZOE UK SPECIMEN ⚠ Active

Identity Checks | User Details | Processes | Evidence | eSign Documents

Active Checks

Liveness	ID verification	Supp...	Sa...
✓ Pass	✓ Pass	Pe...	
13 Feb 2024 — 28 Feb 2024	13 Feb 2024 — 28 Feb 2024	13 Feb 2024 — 28 Feb 2024 — 28 Feb 2024 — 28 Feb 2024	
View	View		

Source of Funds	Safe Harbour
✓ Complete	Pending validation
13 Feb 2024	13 Feb 2024 — 28 Feb 2024
View	Review

Available Checks

What would you like to do?
Select the action you would like to complete in ANGELA ZOE's profile...

Create a journey
Invite an individual to complete a journey or complete one on their behalf.

Run a data check
Run a data check using ANGELA ZOE's full name, date of birth and postal address

Export Identity Check Report
Download an Identity Check Report for ANGELA ZOE's profile

Add evidence
Upload evidence for ANGELA ZOE in a document or image format

Add an eSign document
Ask ANGELA ZOE to sign a document, contract, privacy policy or another type of document

Callout boxes:

If you had not sent the individual every check you wished for them to complete, you can send it here

If you need to re-run the Address & Mortality or the International Screening, you can do so here

You can view, download and print a PDF of the individuals full report here

If the client has sent you an image/PDF separately and you wish to add it to the PDF, you can add it here as 'Evidence'. The image/PDF will appear in the 'Evidence' tab of the individual's profile

You can send another CCL to the individual here

If you scroll down, you will also see options to resend an invite, if your client did not receive the original email/SMS and to add a note to the individual's profile

AN INDIVIDUAL'S PROFILE

User details

Portal ⌄ | Individuals | Masterlist | Processes | eSign

ⓘ 🔔 HR

‹ Back

ANGELA ZOE UK SPECIMEN ⚠ Active

⬤ **Quick Actions**

Identity Checks | **User Details** | Processes | Evidence | eSign Documents | Exports | Notes

Personal Details ✎

Registered email
angela.uk.specimen@credas.com

Phone number

Correspondence address
N/A

You can edit aspects of the individuals details here, such as their contact details

Account ✎

Approval status
⚠ Pending

Registration code
2XP-99M

Copy ⧉

Sent on
13 Feb 2024

Added by

Client reference
N/A

You can either approve/reject the individual here depending on your internal processes

AN INDIVIDUAL'S PROFILE

Processes

> ➢ In this tab you will be able to see the different checks (processes) that were sent to the client
> ➢ By clicking in each process, you can get a more in-depth look into the information the individual gave

AN INDIVIDUAL'S PROFILE

Evidence

> ➤ You will see any extra evidence that has been uploaded to the individual's profile here
> ➤ Evidence is added through the 'Quick Actions' Menu explained here
> ➤ The PDF/Image will appear on the individuals PDF

AN INDIVIDUAL'S PROFILE

E-Sign Documents

> You can view/download the individuals Client Care Letters in this tab

> ➤ This is an example of what the Client Care Letters will look like for you
>
> ➤ You will be able to see all the information inputted by your client as well as their signature and IP address

AN INDIVIDUAL'S PROFILE

Notes

Identity Checks	User Details	Processes	Evidence	eSign Documents	Exports	Notes

Date created	Note type	Title	Description	Status	Added by
11/07/2024 15:50	Liveness	Liveness	fail	⚠ Fail	Hannah Rowe

Items per page: 10 ▾   1 – 1 of 1 |< < > >|

➢ In the notes tab, you will see any notes that have either been added through the Quick Actions menu explained <u>here</u> or any notes added during the results review stage

Results
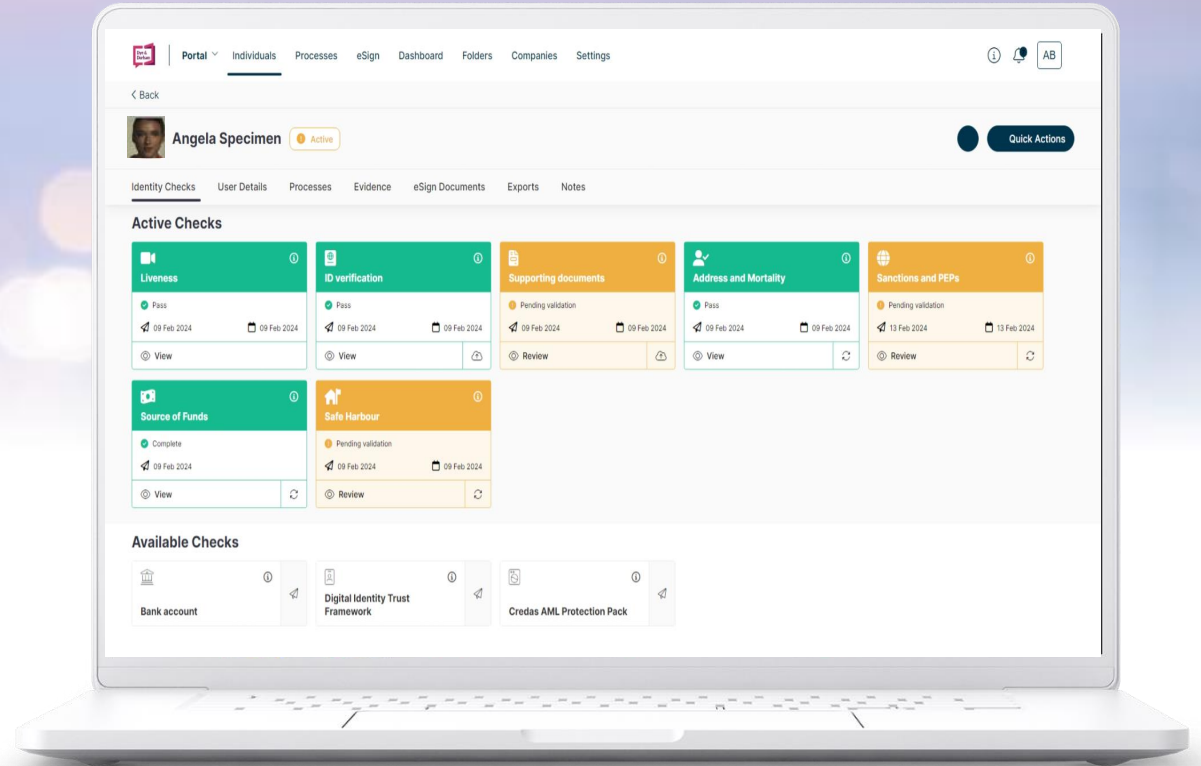
REVIEWING RESULTS

Understanding my results

ID verification	ID verification	ID verification	ID verification
Requested	Pass	Pending validation	Fail
05 Jul 2024	25 Jun 2024 25 Jun 2024	05 Jul 2024 05 Jul 2024	11 Jul 2024 11 Jul 2024
View	View	Review	View
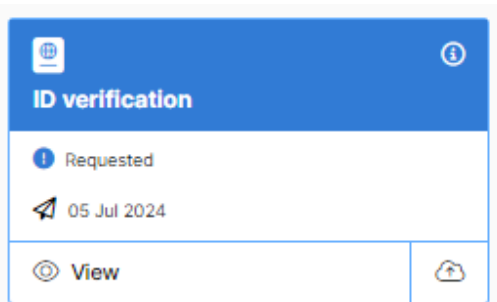
➤ If a check appears as blue, your client has not yet completed the check
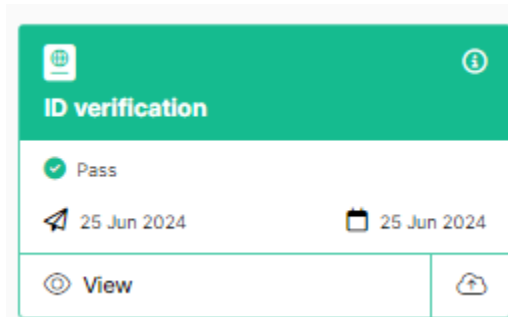
➤ If a check appears as green, the check has passed.

➤ You can click 'View' if you wish to see the information/document provided by your client as well as the reason why it passed
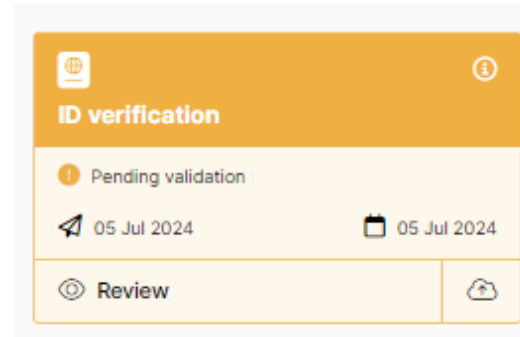
➤ If a check appears as orange, the check has been referred.

➤ This means that the check will need manually validating by yourselves

➤ You can click 'review' to review the check and either pass/fail it
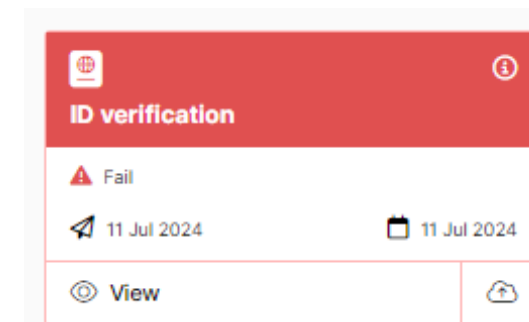
➤ If a check appears as red, the check has failed

➤ You can click 'view' if you wish to see the information/document provided by the client as well as the reason for the failure

REVIEWING RESULTS

Liveness - Pass

Check   Info   Settings   Archive

Date of request
13 Feb 2024

Status
✓ Pass

Submitted selfie
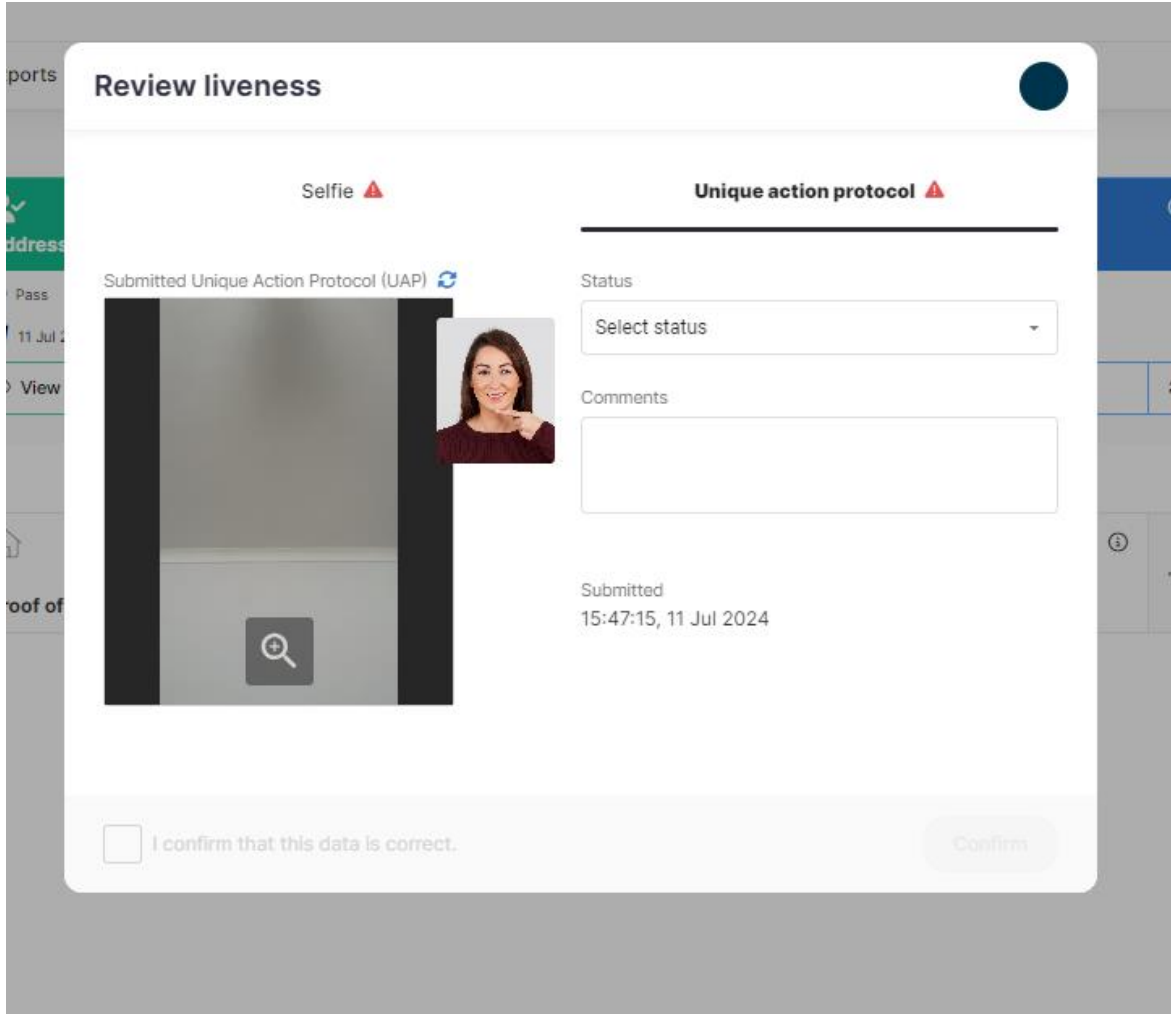
Passive liveness status
✓ Pass
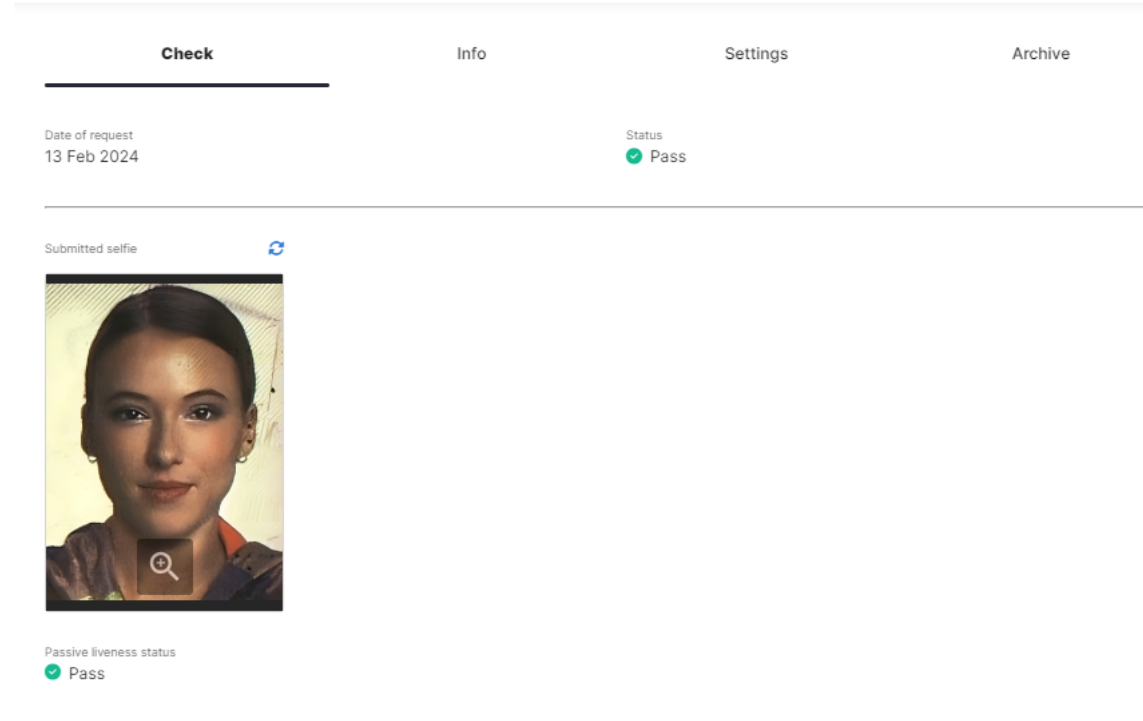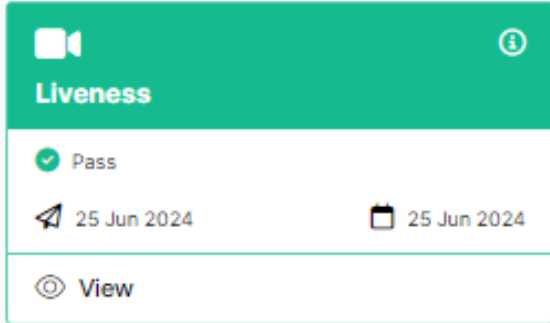
➤ When an individual has passed their liveness check, the Liveness tab will appear as green/passed
➤ You will not need to do anything
➤ You can click 'view' to see the liveness image that has passed

REVIEWING RESULTS

Liveness - Refer

- When an individual has not passed their liveness after 3 attempts, they will be asked to perform a Unique Action Protocol (UAP) for you to pass/fail
- A UAP is a photograph of themselves doing a requested pose, such as putting their finger to their chin
- When pass/failing you will have to write a comment and click 'I confirm that this data is correct' before you can continue
- This note will appear on the individuals PDF as well as in the 'notes' tab of an individual's profile
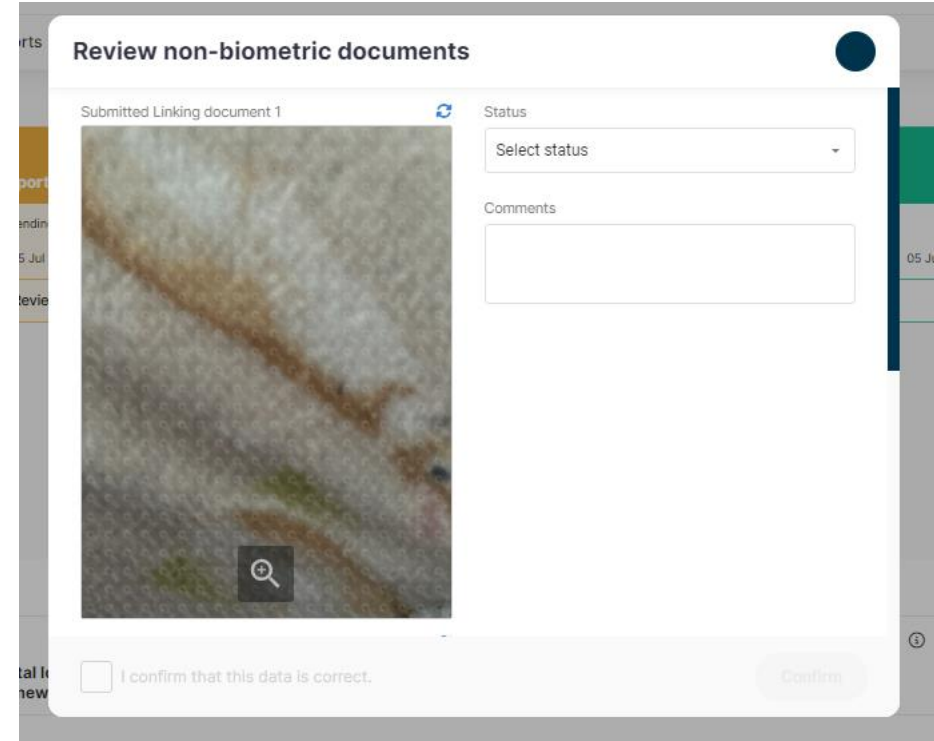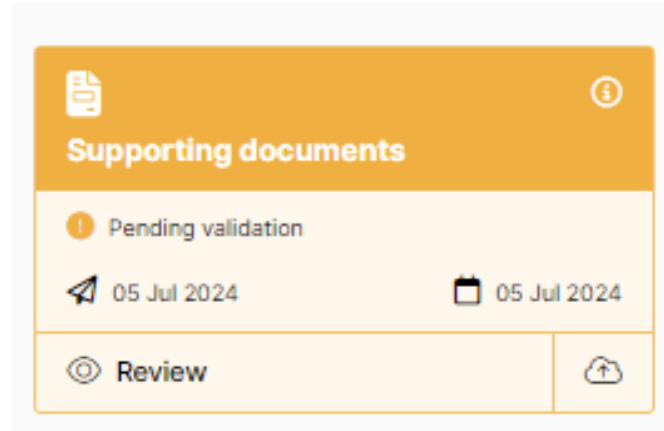
REVIEWING RESULTS

Identity Verification

Our Identity includes the following checks:

➢ **Overall result** – An overall result of the below checks (this will either be pass/fail/refer)

➢ **Face match** - Confirms whether the face on the ID matches the face in the selfie.

➢ **Visual Analysis** - Confirms the document is authentic

➢ **Name match result** - Confirms whether the name on the ID matches the name on the invite.

➢ **NFC result** - Indicates whether we were able to complete an NFC read on the passport's RFID chip. A breakdown of the results can be found on the next page

➢ **Age validation result** - This checks whether the date of birth on the identity document confirms the holder to be at least 16 years of age.

➢ **Police record** - This checks the Metropolitan Police 'Amberhill' database to determine whether the document has been recorded as lost, stolen, or compromised

➢ **Compromise alert** - This checks national databases of reported compromised documents.

➢ **Repeated attempts** – This checks whether the document has been submitted before but with different information (e.g. same face and passport number, but different date of birth).

REVIEWING RESULTS

Identity Verification - NFC Results

Status	Description
FAIL	There was an error while reading data from the chip or the data was corrupt.
NO NFC PERMISSION	Person did not grant permission to our app to access NFC sensor on their device. They chose "Reject" on the permission dialog.
AUTHENTICATION FAILED	Data was read correctly and appears valid however we were unable to authenticate the issuing authority of the document as it hasn't been added to the master list. This can happen on genuine documents from certain countries or if the document was issued recently. In the main these documents are a Pass.
PASS	The document chip read has passed authentication including verification of the issuing authority.
SKIPPED	Person chose to skip the NFC step - clicked the 'SKIP' button.
NO NFC SENSOR	The device didn't have an NFC sensor.
EXPIRED	The document chip read has passed authentication (Pass) but the expiry date suggests document was expired at the time of reading.
NOT READ	Person hasn't yet performed NFC reading e.g. they've taken the picture so the NFC step is next.

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REVIEWING RESULTS

Identity Verification - Refer

➢ When an ID document has referred, you will be presented with an image of the document itself, a detailed report as well as the liveness selfie

➢ To pass/fail the ID document click the 'select status' button

➢ When pass/failing you will have to write a comment and click 'I confirm that this data is correct' before you can continue

➢ This note will appear on the individuals PDF as well as in the 'notes' tab of an individual's profile
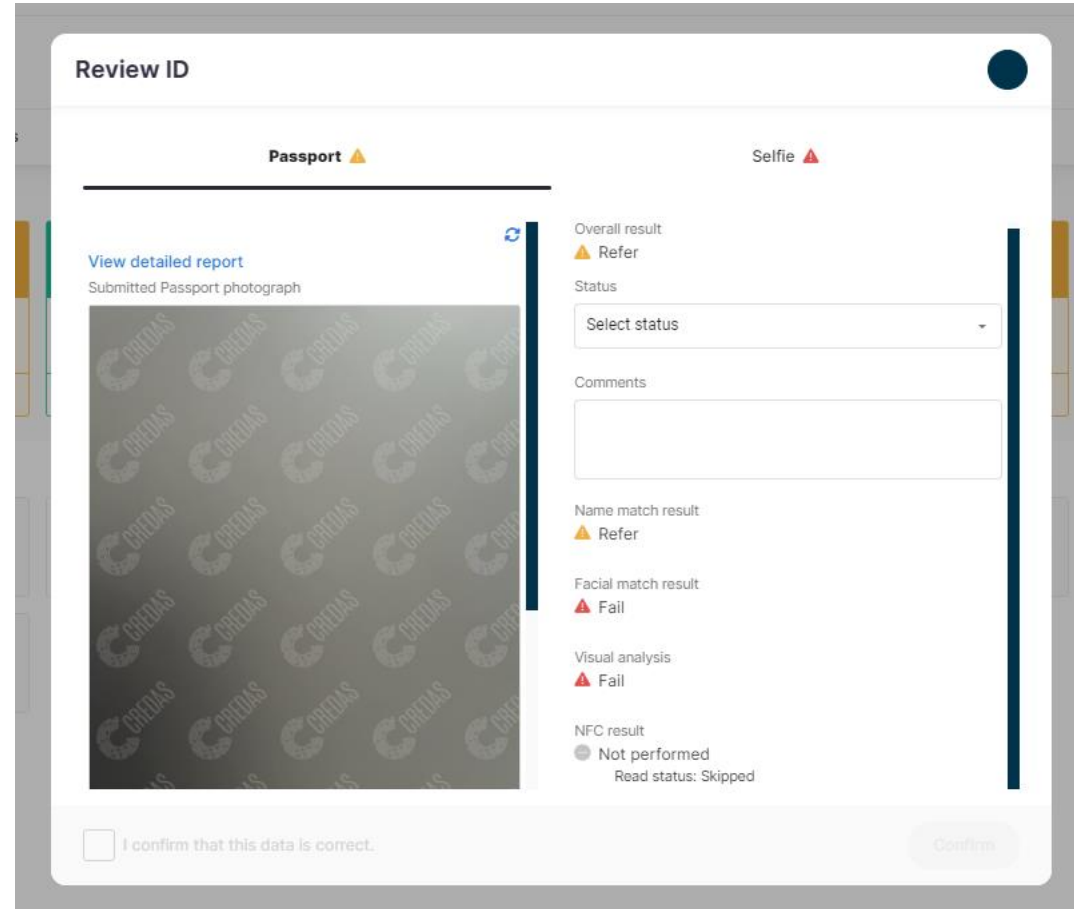
REVIEWING RESULTS

Identity verification - Fail

➤ A detailed report will always be provided when an ID verification fails. This will report will highlight the reasons why it has failed

➤ If you would like your client to retry this check, you can resubmit the check to them by following this process

REVIEWING RESULTS

Supporting Documents

➤ Supporting (non-biometric) documents will always need to be reviewed by yourselves
➤ When pass/failing you will have to write a comment and click 'I confirm that this data is correct' before you can continue
➤ This note will also appear on the individuals PDF report as well as in the 'notes' tab of an individual's profile

Address & Mortality - Pass

Address and Mortality

View PDF

Checks | Settings | Archive

Date of request	For	Date of Birth	Address		Status
11 Jul 2024 at 15:45	Angela Specimen	17 Oct 1999	Westminster Street, London, W10 5BB	⊤	Pass

You can see your clients DOB and Address here

UK Credit Bureau (Advanced)
Performs authentication of voter details and credit account details against Electoral Register, Credit Database and Credit type information. Search is carried out using forename, surname, address and DOB.

UK Mortality
UK Deceased Persons Database. Provides checking of a first and last name at an address against the registered deceased persons database.

To pass the Address & Mortality check the person (name and DOB) has to be found at the address (on both the electoral roll and credit database), cannot be flagged as deceased or someone who moved out (change of the address).

By clicking on either one of these, you can see which sources the address & mortality have correctly matched with

When being **certain** is everything
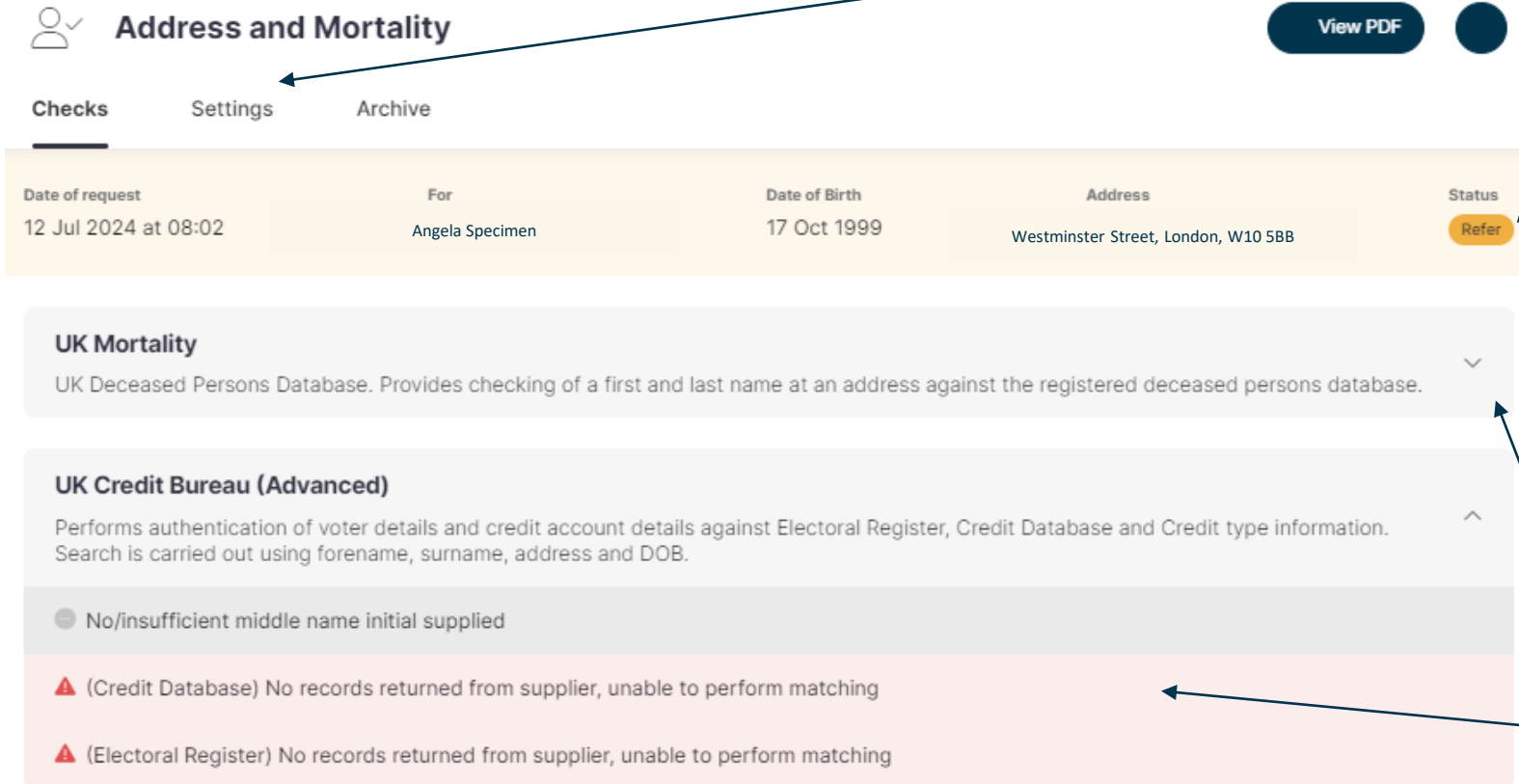
REVIEWING RESULTS

Address & Mortality - Refer

If you would like to re-run the address check, you can do so by clicking into settings

If you would like to pass/fail the check, you can do so by clicking 'Refer' here

Address and Mortality

View PDF

Checks   Settings   Archive

Date of request	For	Date of Birth	Address	Status
12 Jul 2024 at 08:02	Angela Specimen	17 Oct 1999	Westminster Street, London, W10 5BB	Refer

UK Mortality

UK Deceased Persons Database. Provides checking of a first and last name at an address against the registered deceased persons database.

UK Credit Bureau (Advanced)

Performs authentication of voter details and credit account details against Electoral Register, Credit Database and Credit type information. Search is carried out using forename, surname, address and DOB.

- No/insufficient middle name initial supplied

⚠ (Credit Database) No records returned from supplier, unable to perform matching

⚠ (Electoral Register) No records returned from supplier, unable to perform matching

You can see here why the address has referred here, there are no records matching between the name, DOB & address

REVIEWING RESULTS

PEPs & Sanctions – No matches (Pass)

➤ If there are no PEPs & Sanctions matches related to the individual, the check will show as a pass

REVIEWING RESULTS

PEPs & Sanctions – Matches (Refer)

To view the full report of each match, you can click the 'View Full Report' button here

If there are matches for the individual, they will all appear here with an image, details relating to the individual and the reasons why they have a PEPs/Sanction match

REVIEWING RESULTS

PEPs & Sanctions – Matches (Refer)

- ➤ You can review each match individually by clicking 'Validate' here
- ➤ You will be asked to confirm if the matches are incorrect 'Mismatch'/or if they are correct 'Match' as well as writing a note
- ➤ This note will appear on the individuals PDF as well as in the 'notes' tab of an individual's profile

REVIEWING RESULTS

PEPs & Sanctions – Matches (Refer)

- ➢ You can review all the matches as a whole here.
- ➢ You will be asked to confirm if the matches are incorrect 'Mismatch'/or if they are correct 'Match' as well as writing a note
- ➢ This note will appear on the individuals PDF as well as in the 'notes' tab of an individual's profile

REVIEWING RESULTS

Safe Harbour - Pass

- ➢ A safe harbour pass indicates that Safe Harbour standards have been successfully achieved with the ID documentation provided
- ➢ You can find the standards for Safe Habour here on the UK governments website

REVIEWING RESULTS

Safe Harbour - Refer

- ➢ You will be presented with the ID document (and linking documents if you used KYC/AML – Vendor) so you can make an informed decision if Safe Harbour has ben met
- ➢ To review click the 'Review Now' button
- ➢ You will be asked to pass/fail the check as well as writing a note
- ➢ This note will appear on the individuals PDF as well as in the 'notes' tab of an individual's profile

REVIEWING RESULTS

Source of Funds

- ➤ Source of funds will always appear as 'Green' once it has been completed
- ➤ The information inputted by the client will appear as the screenshot on the right
- ➤ You will be able to view the documents attached here

> ➢ Open banking will show you the accounts the individual connected too as well as the balance

When being **certain** is everything

RESUBMITTING A CHECK

If you would like a client to resubmit elements of their check, such as their ID document if it failed, you could resubmit a check by doing the following:

1. Go into the Process tab within an individual's profile
2. Click on the process you wish you to resubmit

When being **certain** is everything

RESUBMITTING A CHECK

3. Once you are in the process you wish to resubmit, click the 'Resubmit Identity Check' button here

Next Page for next steps
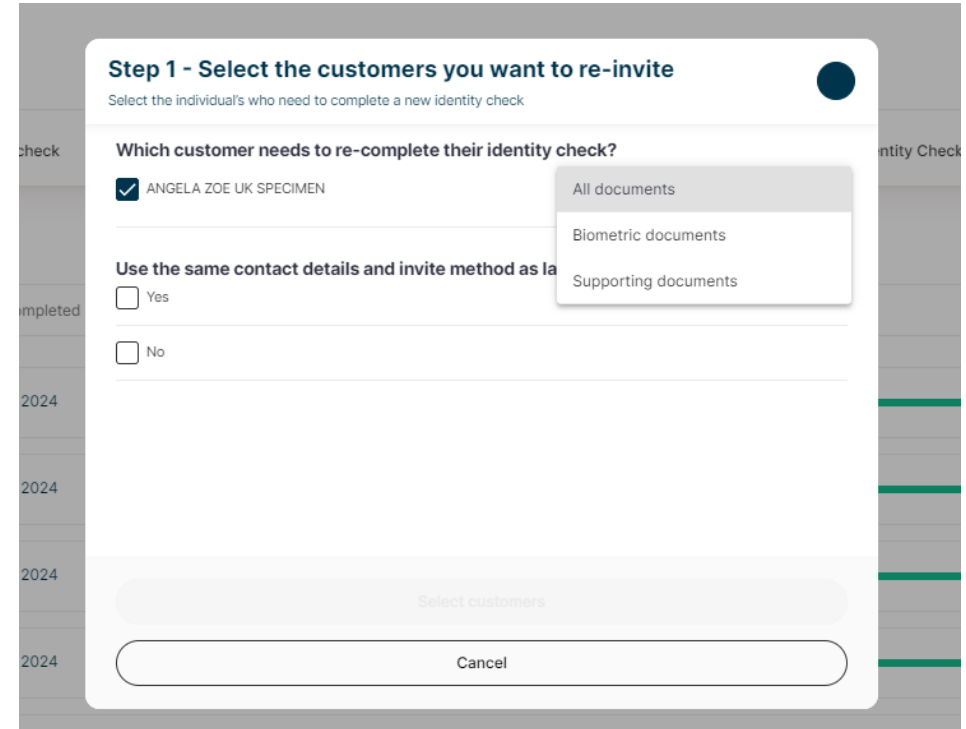
4. Confirm if you would like the individual to resubmit:
- All documents
- Biometric documents (Identity documents)
- Supporting Documents (linking documents as part of KYC/AML – Vendor journey)
5. Confirm if you would like to send an invite using the same contact details as before
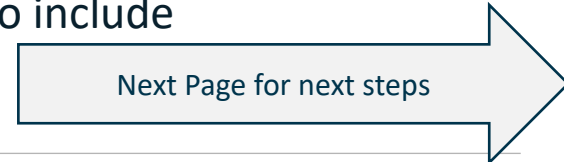6. Confirm and send the invite

PDFS

How to download PDFs
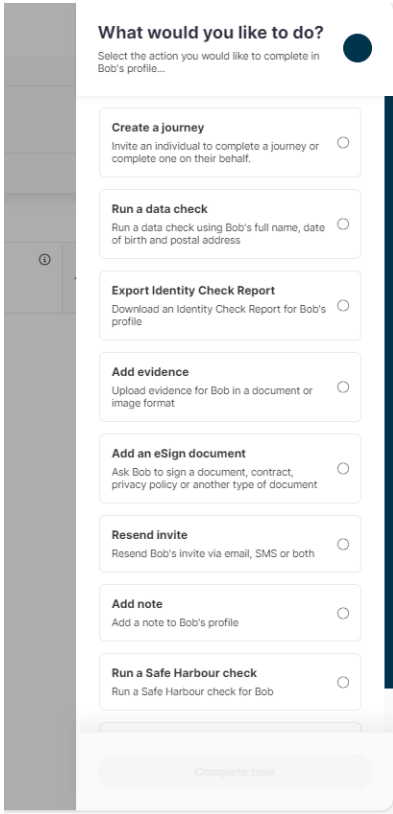
1. Click 'Export Identity Check Report' within the quick action's menu
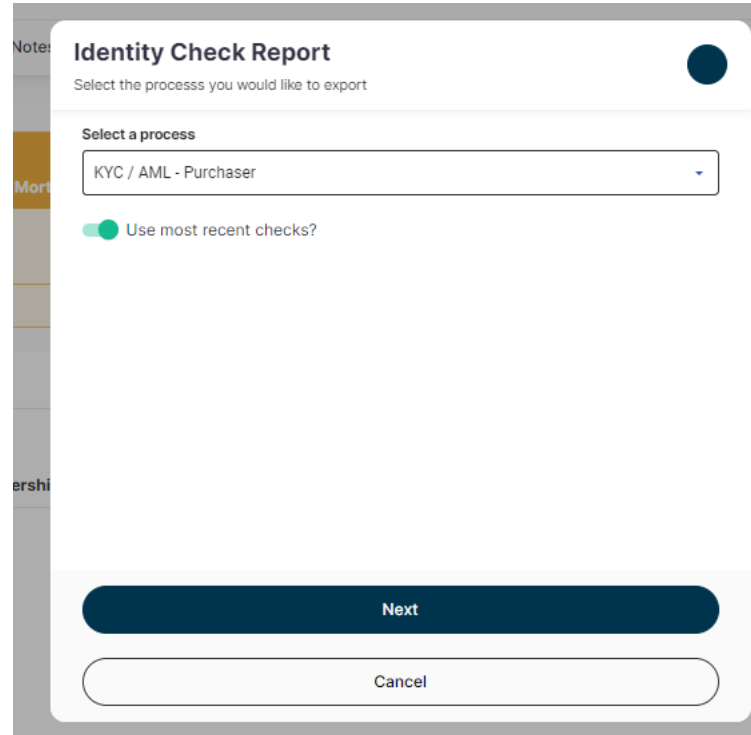
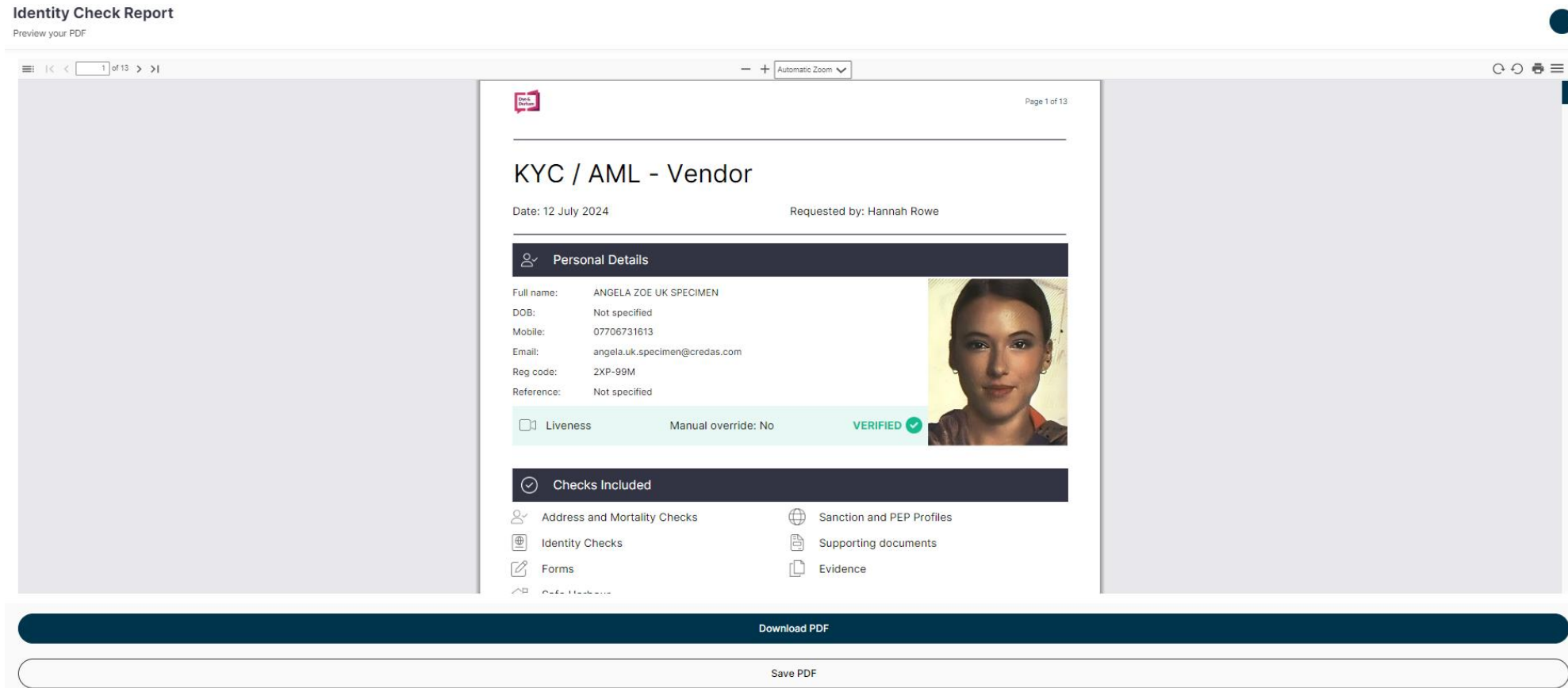2. Choose which process you want to download a report for
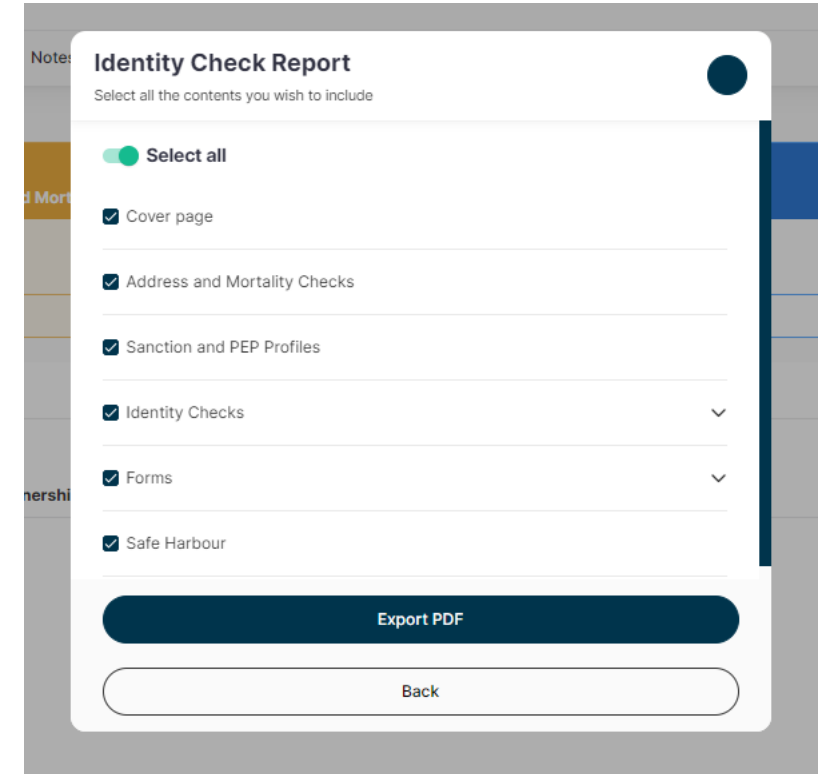
3. Confirm which areas you wish to include

Next Page for next steps

PDF

How to download PDFs
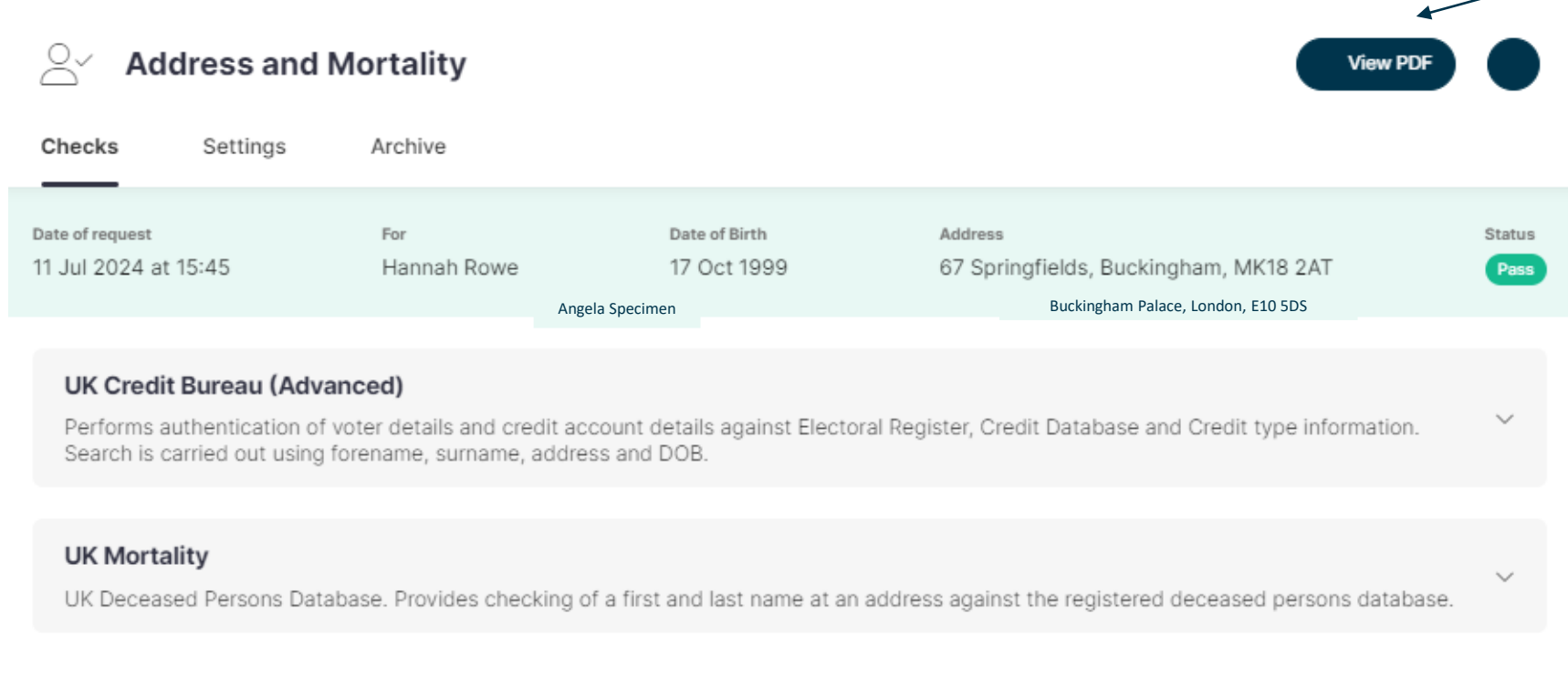
4. You now have the option to view, save, download or print the PDF

Next Page for next steps

PDF
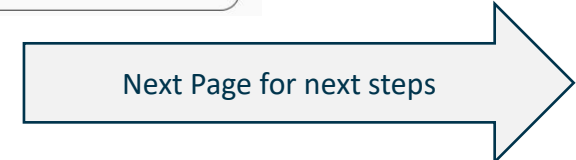
How to download PDFs

Alternatively, if you wish to download individual PDFs for each check such as Address & Mortality, you can click 'View PDF' within the check

WHERE TO GO IF YOU NEED MORE SUPPORT?

➢ We have a variety of support resources available to you and your clients including:

  ➢ Step-by-step guide on how to complete our checks for your clients found on our knowledge base

  ➢ A support fact for you with common FAQ's and more details on our products

  ➢ Our knowledge base with specific articles on areas of the portal

Call us on:
0800 038 8350

Email us at:
uksearchsupport@dyedurham.com

Visit our Knowledge Base:
Solutions : Dye & Durham

When being **certain** is everything

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