



finPOWER Connect - APLYiD

Installation and Processing Guide

Version 1.00

17th January 2023

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DISCLAIMER

finPOWER Connect includes functionality to cater for **APLYiD**, an AML service.

As per your Software License Agreement, it is your responsibility to make sure finPOWER Connect is fit for your purposes and you should seek independent professional advice from sources such as Lawyers, Accountants and Government Agencies.

This is a guideline only. It is not intended to be definitive and should not be used in place of legal advice. You are responsible for staying up to date with legislative changes.

This document is correct as at time of writing, but subsequent legislative changes may affect the relevance of the contents.

REVISION HISTORY

Date	Version	By	Details
17/01/2023	1.00	AC	Created

OVERVIEW

This document covers the initial setup and configuration of **APLYiD** within finPOWER Connect.

SUMMARY

APLYiD is an AML Service provider found in the finPOWER Connect Credit Enquiry Add-On.

For more information, please go to the **APLYiD** site <https://www.aplyid.com/>

LICENCE REQUIREMENTS

- Cost Centres – only required if using more than one Cost Centre.
- Credit Enquiry.
- Web Services and Automation* - this for Webhooks that are being used to notify events.

*It is assumed that Web Services is configured before attempting to use 'Callback WebHooks'. The following link contains documentation to download to assist you in configuring Web Services: <https://www.intersoft.co.nz/Developer/Default.aspx?id=Developer.WebServices>

This service **must** use Webhooks.

APLYiD can now automatically retrieve Face and Identification Document images when a Verification completes and display them in the Summary Page. This feature requires the following:

- Advanced Clients.
- Document Manager.

CONFIGURATION - APLYID

SETTING UP AN ACCOUNT WITH APLYID

If you have not signed up with **APLYiD** use one of the two following options:

1. Speak to your Intersoft Dealer, who will make the necessary arrangements with the APLYiD team.
2. Click the **Sign Up** button at the top of the 'Cost Centre' which will take you to the APLYiD website where you can sign up for an Account.

Note: let **APLYiD** know that you require the API to be switched on for it to work with finPOWER Connect.

OBTAINING CREDENTIALS AND ADDING THE WEB HOOK

Once you have login in credentials, log into the APLYiD portal <https://app.aply.co.nz/portal/agent/admin/api> and expand the 'Preferences' section to click on the 'API Developers' page. You will need to do the following:

- Generate the **API Key** and **API Secret** and save these somewhere as they need to be entered into finPOWER Connect.

The screenshot shows the APLYiD portal interface. On the left is a sidebar with a 'Preferences' section expanded, showing 'API Developers' as the active page. The main content area is divided into two panels. The left panel, titled 'API configuration', contains fields for 'API Key' and 'API Secret', each with a copy icon, and a 'Regenerate' button. Below these is an 'IPs' field with a 'Save' button. The right panel, titled 'Web hook configuration', contains a 'Hook URL' field with a pre-filled URL, an 'Auth method' dropdown set to 'Bearer token', a 'Token' field with asterisks, and an 'is enabled?' checkbox which is checked. There are 'Test' and 'Save' buttons at the bottom right of this panel. A 'Log out' button is visible in the top right corner of the portal.

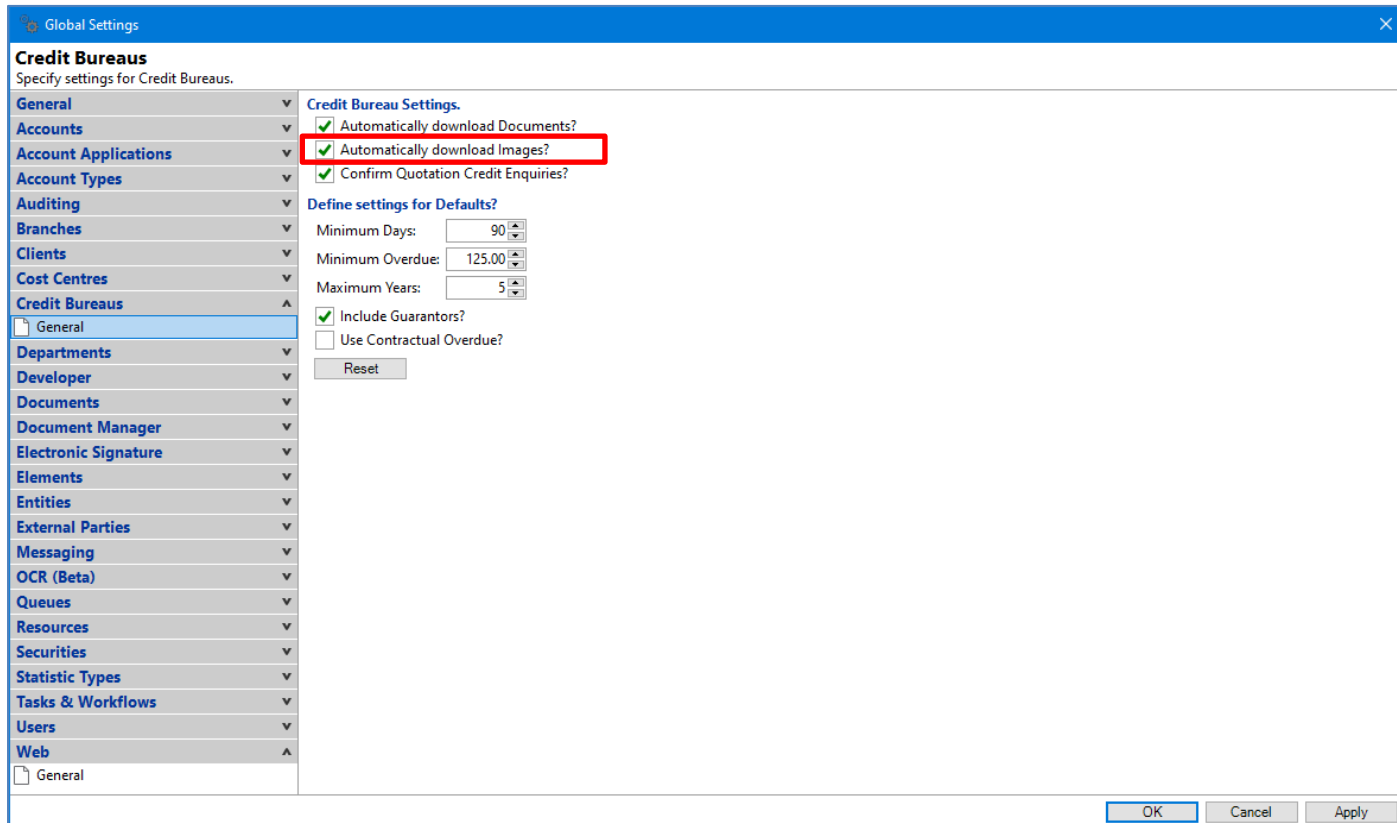
- Add in the Web **Hook URL**; this is formatted as follows:
[https://\[WebServiceURL\]/api/Callback/Webhook?serviceid=aply](https://[WebServiceURL]/api/Callback/Webhook?serviceid=aply)
Substitute **[WebService URL]** to your web server base URL.
- **Auth method** and **Token**. **Please note:** if you are not going to use the Bearer Token as additional authentication then our advice is not to select this at all. Select the Auth method as Bearer token and then add in a 'Token'; take a note of this as it needs to be added to finPOWER Connect and be the same.
- Make sure the **Is enabled** checkbox is ticked; this will enable the Web hook setting.

Click **Save**.

CONFIGURATION – FINPOWER CONNECT

GLOBAL SETTINGS

Under the menu option Tools, Global Settings, click on Credit Bureaus, General page.



The screenshot shows the 'Global Settings' window with the 'Credit Bureaus' section selected. The 'General' page is active, showing various settings for credit bureaus. The 'Automatically download Images?' checkbox is highlighted with a red box.

Category	Setting	Value
Credit Bureau Settings	Automatically download Documents?	<input checked="" type="checkbox"/>
	Automatically download Images?	<input checked="" type="checkbox"/>
	Confirm Quotation Credit Enquiries?	<input checked="" type="checkbox"/>
Define settings for Defaults?	Minimum Days:	90
	Minimum Overdue:	125.00
	Maximum Years:	5
Include Guarantors?	Include Guarantors?	<input checked="" type="checkbox"/>
	Use Contractual Overdue?	<input type="checkbox"/>

Buttons: OK, Cancel, Apply

APLYiD Biometric Verification results includes links to access the images taken by the client during the verification process. These images are available in cloud storage for a short time after the verification completes. They can be downloaded and stored in the client's document manager space when the Verification completion message is received by the Web Service.

Tick the **Automatically download Images** checkbox to make sure the Images are downloaded.

COST CENTRES

Credentials Tab

The following describes how to set up **APLYiD** within finPOWER Connect, Cost Centres.

1. Go to the Menu option, Admin, Cost Centres and select GLOBAL. If you are using other Cost Centres, then set these up as appropriate.
2. Click on the **APLYiD** Page.
3. At the top of the page, **Does this Cost Centre define APLYiD details**, tick the **Use Service** checkbox to indicate that the Cost Centre defines the Service information.

Cost Centres

GLOBAL: Global Cost Centres

Global Cost Centres

GLOBAL

General

Adobe Sign

APLYiD

Centrix NZ

ClickSend

Credit Sense

DocuSign

Equifax NZ

Illion BankStatements

Illion New Zealand

InfoAgent

MotorWeb NZ

NZ Government

RealAML

Secured Signing

Twilio

TxtStream

User Defined

Usage

Audit

Reports

Utilities

Does this Cost Centre define APLYiD details?

☒ Use Service?

If you are not already registered at APLYiD click the button to Sign Up.

Sign Up

Define the service Request URL.

Request URL:

Define the API Credentials.


API Key:

API Secret:

Define the Callback Configuration.

Bearer Token:

Credentials Test Credentials Options

4. Click on the **Credentials** tab and fill in the following fields:
 - **Define the service Request URL** - leave blank; **only** enter a URL if specifically requested to.
 - **Define the API Credentials** - enter the **API Key** and **API Secret** as generated within the APLYiD dashboard.
 - **Define the Callback Configuration** - enter the **Bearer Token** as added in the APLYiD portal.
5. Click the **Save**  button.

Test Credentials Tab

Credentials are **only** required on the Test Credentials page if you are doing UAT/Testing.

The screenshot shows a web application window titled 'Cost Centres'. The main heading is 'GLOBAL: Global Cost Centres'. Below this, there's a sidebar with a list of cost centres including 'GLOBAL', 'General', 'Adobe Sign', 'APLYID' (which is selected), 'Centrix NZ', 'ClickSend', 'Credit Sense', 'DocuSign', 'Equifax NZ', 'Illion BankStatements', 'Illion New Zealand', 'InfoAgent', 'MotorWeb NZ', 'NZ Government', 'RealAML', 'Secured Signing', 'Twilio', 'TxtStream', 'User Defined', 'Usage', and 'Audit'. At the bottom of the sidebar are 'Reports' and 'Utilities' sections.

The main content area for the 'APLYID' cost centre is titled 'Does this Cost Centre define APLYID details?'. It contains a checkbox 'Use Service?' which is checked. Below this is a link 'If you are not already registered at APLYID click the button to Sign Up.' with a 'Sign Up' button.

There are three sections for defining service details:

- Define the service Request URL.** with a text field for 'Request URL:' containing the value 'https://integration.aply.co.nz'.
- Define the API Credentials.** with two text fields: 'API Key:' and 'API Secret:'.
- Define the Callback Configuration.** with a text field for 'Bearer Token:'.

At the bottom of the window, there are three tabs: 'Credentials', 'Test Credentials' (which is active), and 'Options'.

As per the production Credentials page, enter details as required but for **Test Mode**.

Options Tab

The Options tab is where you 'Enable Credit Enquiry'.

The screenshot shows the 'Cost Centres' application window. The title bar reads 'Cost Centres'. The main content area is titled 'GLOBAL: Global Cost Centres'. On the left, there is a sidebar with a list of cost centres: GLOBAL, General, Adobe Sign, APLYID (selected), Centrix NZ, ClickSend, Credit Sense, DocuSign, Equifax NZ, illion BankStatements, illion New Zealand, InfoAgent, MotorWeb NZ, NZ Government, RealAML, Secured Signing, Twilio, TxtStream, User Defined, Usage, and Audit. Below this list are 'Reports' and 'Utilities' sections. The main area on the right is divided into two tabs: 'Credentials' and 'Options' (selected). The 'Options' tab contains the following sections:

- Does this Cost Centre define APLYID details?**
 - ☒ Use Service?
 - If you are not already registered at APLYID click the button to Sign Up.
 - Sign Up
- Credit Enquiry Options.**
 - ☒ Enable Credit Enquiry?
- Client Options.**
 - ☐ Save downloaded Images?
 - ☐ Add Client Image?
 - ☐ Update Client Image?
 - ☐ Add Identification Item?

Click on the Options tab and fill in the following fields:

1. **Credit Enquiry Options** - Tick the 'Enable Credit Enquiry' checkbox.
2. **Client Options** - Tick the relevant checkboxes:
 - Save downloaded Image – Saves the image.
 - Add Client Image – If the Client does not already have an image it is saved.
 - Update Client Image – If the Client already has an image, it will be updated.
 - Add Identification Item – This will add an Identification Item to the Client.

Note: you must have the setting ticked as described in the 'Global Settings' section above for these options to work.

More information on Cost Centres can be found within the finPOWER Connect Help pages.

PROCESSING AN APLYID CREDIT ENQUIRY

SENDING OUT THE APLYID REQUEST

AML/Identifications requests can be processed using the same form as the other Credit Enquiries. This can be accessed in the following ways:

- Client Menu - using the Menu option Client, **Credit Enquiry**.
- From the **Actions** Menu on the Client Record.

C10000: Sample, Amelia Ingrid (Amy)
Individual.

Summary

Code: C10000
External Id:
Name: Sample,
Type: I, Individual
Date of Birth: 29/08/19
Gender: Female
Occupation: Nurse
Credit Rating:
Status: Caution

Contact Details

Home: (08) 858 6
Work:
Mobile:
Email: amelia.san

Also Known As

Miss Amelia Ingrid Smith

Accounts

Type	Account	Role
DOC	V10001	Investor
CC	L10008	Borrower
CC	L10000	Borrower

- From an application, on the Applicant Button Strip below the grid.

AA10000: Sample, Amelia Ingrid (Amy)
Sample Loan Application

Applicants.

Used	Key	Name	Role	Joint	Client	Notes
<input checked="" type="checkbox"/>	MAIN	Sample, Amelia Ingrid (Amy)	Borrower	<input type="checkbox"/>	C10000	

Applicant Summary

View existing Client from Applicant

Name: Sample, Amelia Ingrid (Amy)
Account Role: B, Borrower

Client Details

Client: C10000, Sample, Amelia Ingrid (Amy)

Client Summary (Existing Client updated from Applicant details)

Enquiries & Decisions

Logs

No linked logs.

Warnings

Addresses

- As an Item configured on a Workflow.

The image displays two sequential screenshots of the 'New Workflow Item' configuration window.

Left Screenshot: Item Type Configuration

- Title:** New Workflow Item
- Section: Item Type**
Specify the Workflow Item Type and details.
- Specify a Description and optionally, a Code for this Item.**
 - Description: APLYID
 - Code: (empty field)
 - Short: APLYID
- Specify the Item Type.**
 - Item Type: Credit Enquiry (selected from a dropdown)
 - ☐ Hide this Item in Summary Pages?
 - ☐ Hide this Item in Summary Pages when Complete?
 - ☐ Allow Users to flag this item as 'Not Applicable'?
 - ☐ Process the Workflow if this was the current Workflow Item?
- Enter text or Wiki Notes to assist the User with actioning this Item.** (Large text area)
- Buttons:** Cancel, < Back, Next >, Finish

Right Screenshot: Credit Enquiry Configuration

- Title:** New Workflow Item
- Section: Credit Enquiry**
Select the default Credit Bureau service to use.
- Select the Credit Bureau Service to use.**
 - Service: Apply (selected from a dropdown) APLYID
 - ☐ Always perform an 'Individual' Enquiry for 'Organisation' type Clients?
- Buttons:** Cancel, < Back, Next >, Finish

- And via Scripting.

RUNNING THROUGH THE CREDIT ENQUIRY WIZARD

1. Select the Service and Product to use and select a Client to enquire upon if required:

- Select the **Client** or choose to do an 'Adhoc' enquiry and leave blank.
- Select 'Aply' for the **Service** and select the **Product** which is 'Verify'.

Credit Enquiry (Test Mode)

Service
Select the Service and Product to use and select a Client to enquire upon if required.

Optionally select the Client you wish to enquire upon.

Client: C10000 Sample, Amelia Ingrid
1/6 Lympne Street
Richwood Heights
Richwood 4102

☐ Enquire on the Person Acting for this organisation?

Select the Branch to allocate costs to.
Branch: M Main Branch (Main Entity M)

Select the Credit Bureau Service to use.
Service: Aply APLYiD
This will be charged to Cost Centre GLOBAL, Global Cost Centres.

Select the Credit Bureau Product to use.
Product: Verify

Cancel < Back **Next >** Finish

Click **Next** to move to the next page.

2. Enter a **Reference** on the Enquiry details page if needed.

Click **Next** to move to the next page.

Credit Enquiry (Test Mode)

Options
Select APLYiD Enquiry options.

Enquiry details.
Reference: APLY-REFERENCE

Cancel < Back **Next >** Finish

3. Enter the **Individual** details; if a Client was selected on the first page, this information will be automatically populated:

Credit Enquiry (Test Mode)

Individual
Enter details of the Individual on whom this Credit Enquiry is to be performed.

Person's details.

First Name:

Last Name:

Contact details.

Mobile:

Cancel < Back **Next >** Finish

Click **Next** to move to the next page.

4. The following message pop up will be displayed before proceeding:

finPOWER Connect

? WARNING: This function incurs a cost.
This will be charged to Cost Centre GLOBAL, Global Cost Centre.
For more information please refer to the Terms and Conditions of your Agreement with this Service provider.
Are you sure you want to continue (Test Mode)?

Yes No

5. The summary will be displayed as follows:

Credit Enquiry (Test Mode)

Enquiry
Credit Enquiry results.

SAMPLE, Amelia
Verify - APLYiD

Date: 05/01/2023 2:27pm
Reference: Client C10000
External Id: c3ae7f2f-f8ae-4340-a6cc-a47d38154768
Client: C10000, Sample, Amelia Ingrid
Contact Phone: 0210000000
First Name: Amelia
Last Name: Sample

Refresh Update Status

History

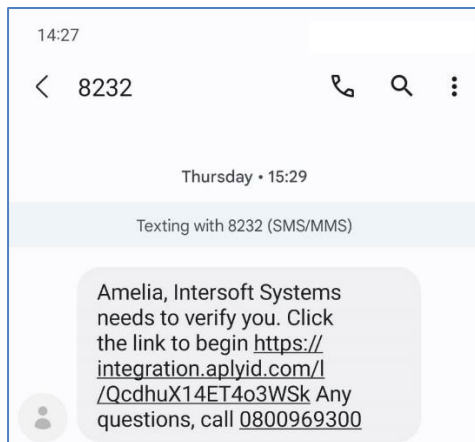
Service Log	Date	User	Transaction Id	Type	Status
27206	05/01/2023 14:27:14	ADMIN, Administrator	cjmYXDHijmdFPMzt	Verify	

This report was produced by finPOWER Connect version 4.0.0 using information retrieved from the APLYiD service on 05/01/2023 2:27:15pm

Cancel < Back **Next >** Finish

WHAT THE CLIENT RECEIVES

The Client will receive an SMS requesting they complete the check, like the example below.



Once the Client has clicked on the link, they will be taken through a process to assist them with providing the APLYiD information required.

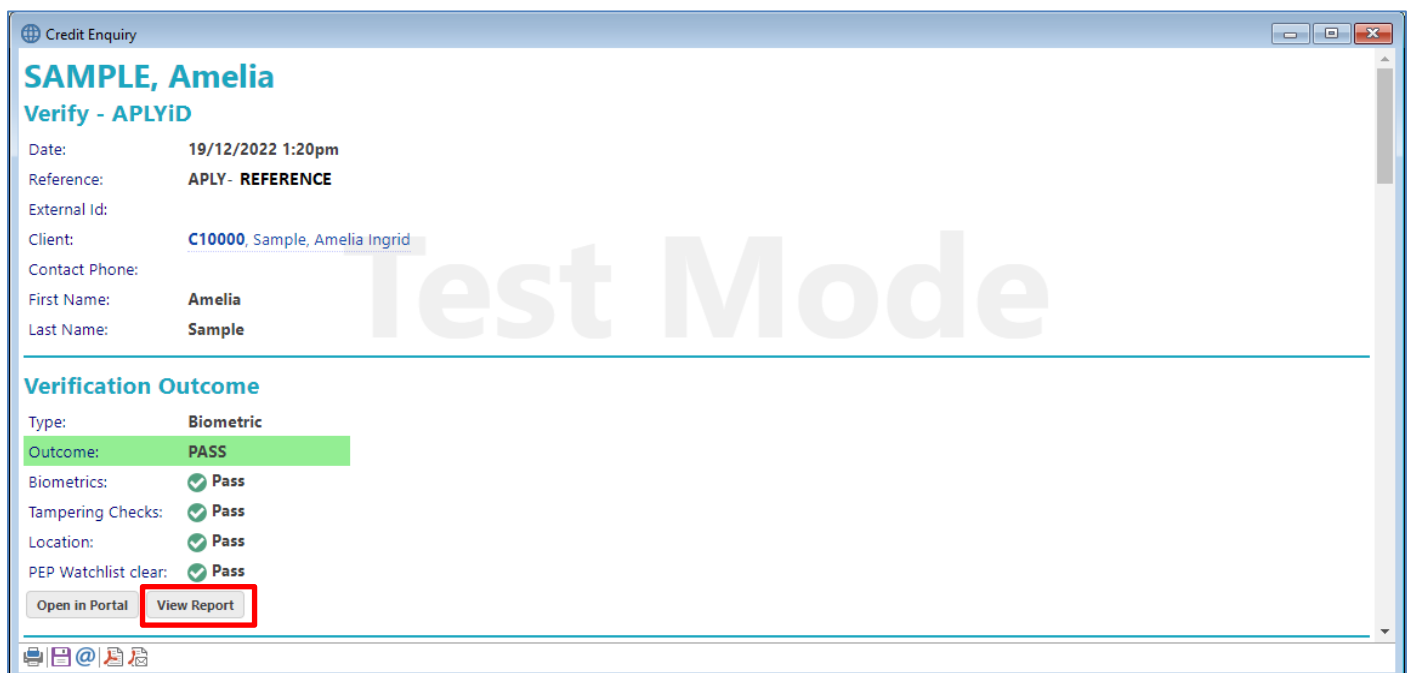
VIEWING THE REPORT

Once the Client has completed the process, a report will be available in finPOWER Connect.

As 'Webhooks' are enabled, the information should be automatically returned. If the Webhook fails, then choose from the following options to update the information:


- Click the **Refresh** button within the report, this will check if the Report is available, and the information will be imported accordingly in the background.
- The other option is to go to menu option Process, Pending Service Requests, select the Service Id of APLYiD and click Next. Tick the 'Include' checkbox for all the requests that require updating and click the **Execute** button at the bottom of the screen.

The summary will update to display the results – the following is a snippet:



A copy of the Full Report can be viewed by clicking on the **View Report** button, found in the 'Verification Outcome' section.

Page 1



Report for : John Doe

Generated by : Api Agent

Reference : APLY-

Transaction id :

Completed at : 19/12/2022, 01:22pm

Overview


PASS

- Data ✓
- Biometrics ✓
- Tampering checks ✓
- Location ✓
- APLYiD verified ✓

Tampering Checks

LOW RISK

ID Document



Submitted Data

Mobile number:

First name: John

Last name: Doe

Date of birth: 02/10/1985

Age: 37

ID expiry date: 09/07/2028

Driver licence number: DL123456

Driver licence version: 123

Address: 22 Pollen Street
Grey Lynn
Auckland 1021


APLYiD/AML


PASS

- Driver licence verified ✓
- Name verified ✓
- Address verified ✓
- Date of birth verified ✓
- PEP sanctions and adverse media clear ✓

Summary of data sources searched	Name	Date of Birth	Address
Comprehensive Account	✓	✓	✓
Retail Energy Account	✓	✓	✓
NZ Property Owner	✓	✓	✓
NZTA Driver Licence	✓	✓	✓
DIA Passport	✓	✓	✓
Bureau File	✓	✓	✓

Face Scan





Face Match

Liveness

PASS

PASS

Indicative Breakdown

Pass

Left

Pass

Right

Pass

Upper Left

Pass

Upper Right

Pass

Upper Top

Pass

Lower Top

Pass

Middle

Pass

Center

Pass

Lower Middle

Pass

Bottom

Pass

Middle Left

Pass

Middle Right

REPORTING

1. The following reports are available under **Cost Centres** and **Report Explorer, Admin Reports**:
 - Cost Centre Details
 - Cost Centre List
 - Cost Centre Analysis
2. **Report, Audit Search** – the following options are available to view detailed breakdowns of APLYiD requests sent:
 - Chargeable Activity e.g., chargeable services
 - Credit Enquiries – Service: APLYiD