finPOWER Connect - APLYiD

Installation and Processing Guide

Version 1.00

17th January 2023

CONTENTS

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 that 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:

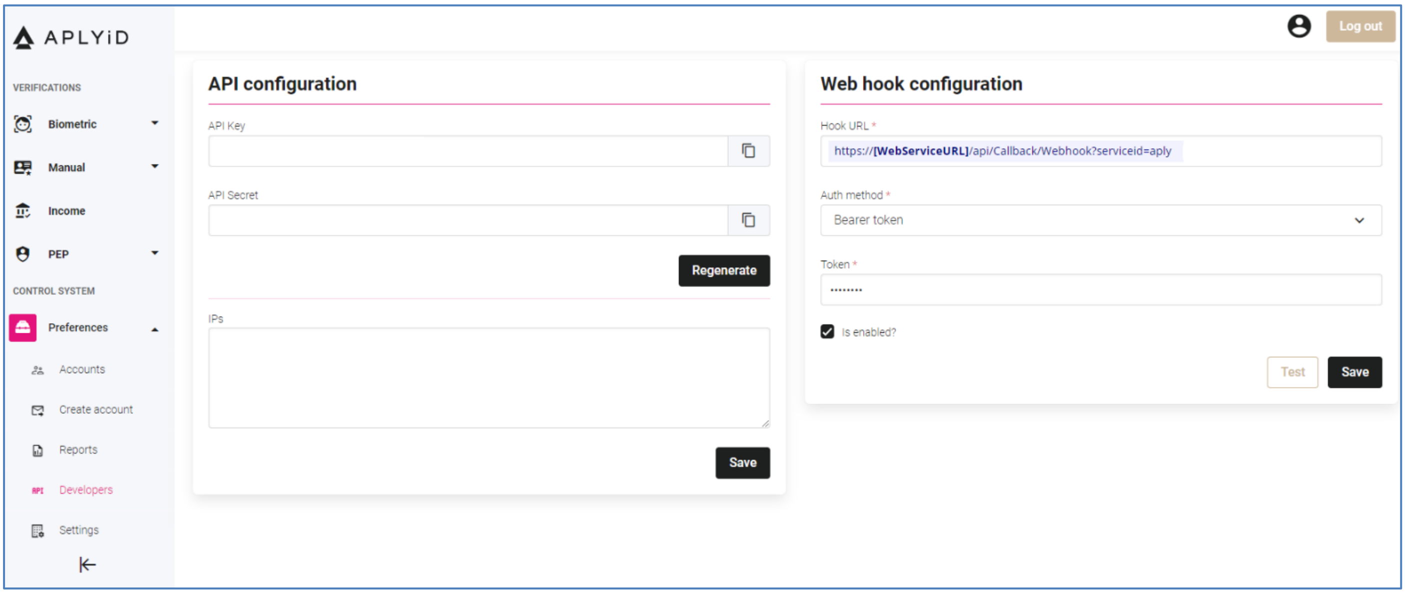
1. Speak to your Intersoft Dealer, who will make the necessary arrangements with the APLYiD team.
2. Click the **Sign Up** button at the top of the 'Cost Centre' which will take you to the APLYiD website where you can sign up for an Account.

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.



- Add in the Web **Hook URL**; this is formatted as follows:

  https://[WebServiceURL]/api/Callback/Webhook?serviceid=aply
  Substitute **[WebService URL]** to your web server base URL.

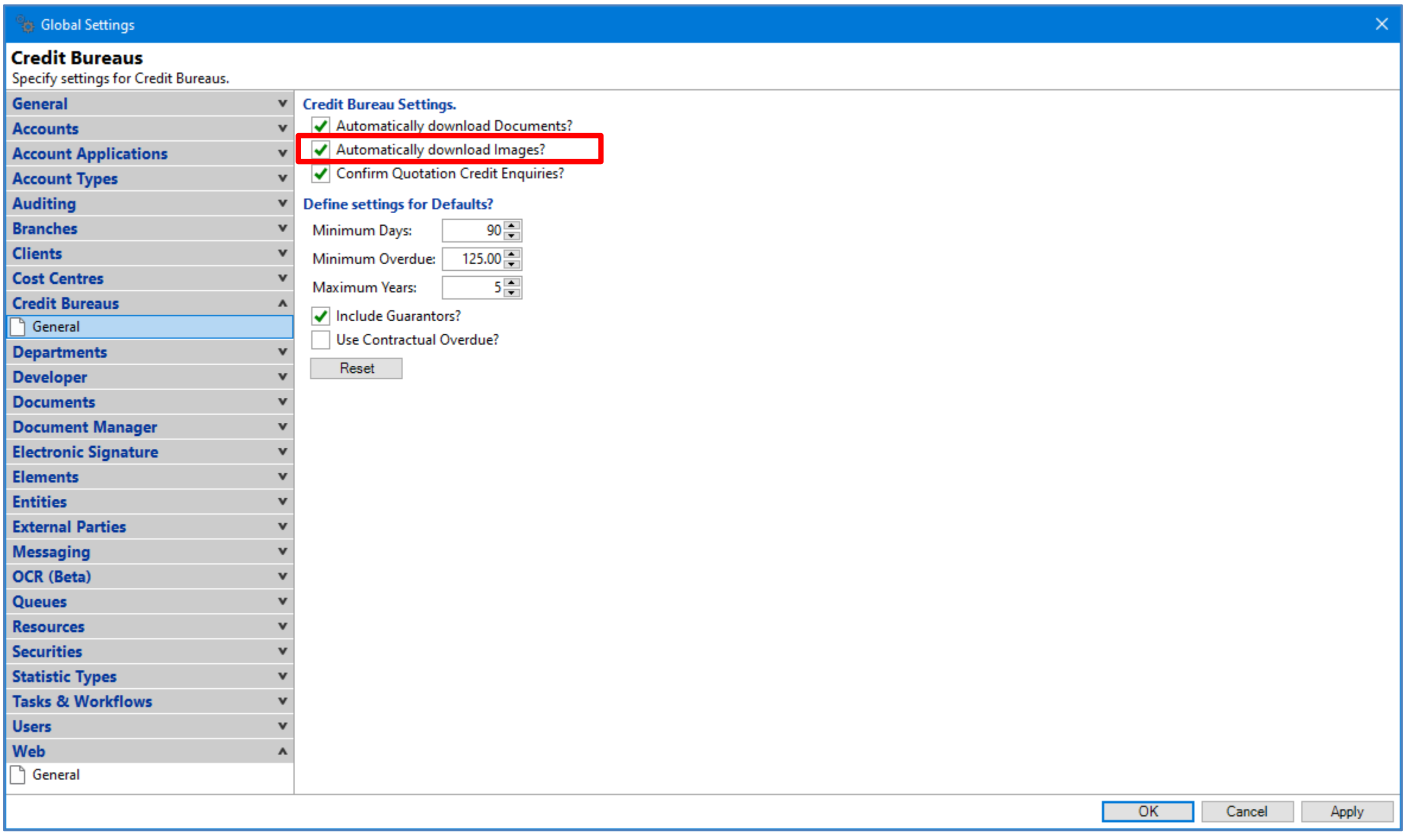
- **Auth method** and **Token**. **Please note**: if you are not going to use the Bearer Token as additional authentication then our advice is not to select this at all.
  Select the Auth method as Bearer token and then add in a 'Token'; take a note of this as it needs to be added to finPOWER Connect 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.



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.

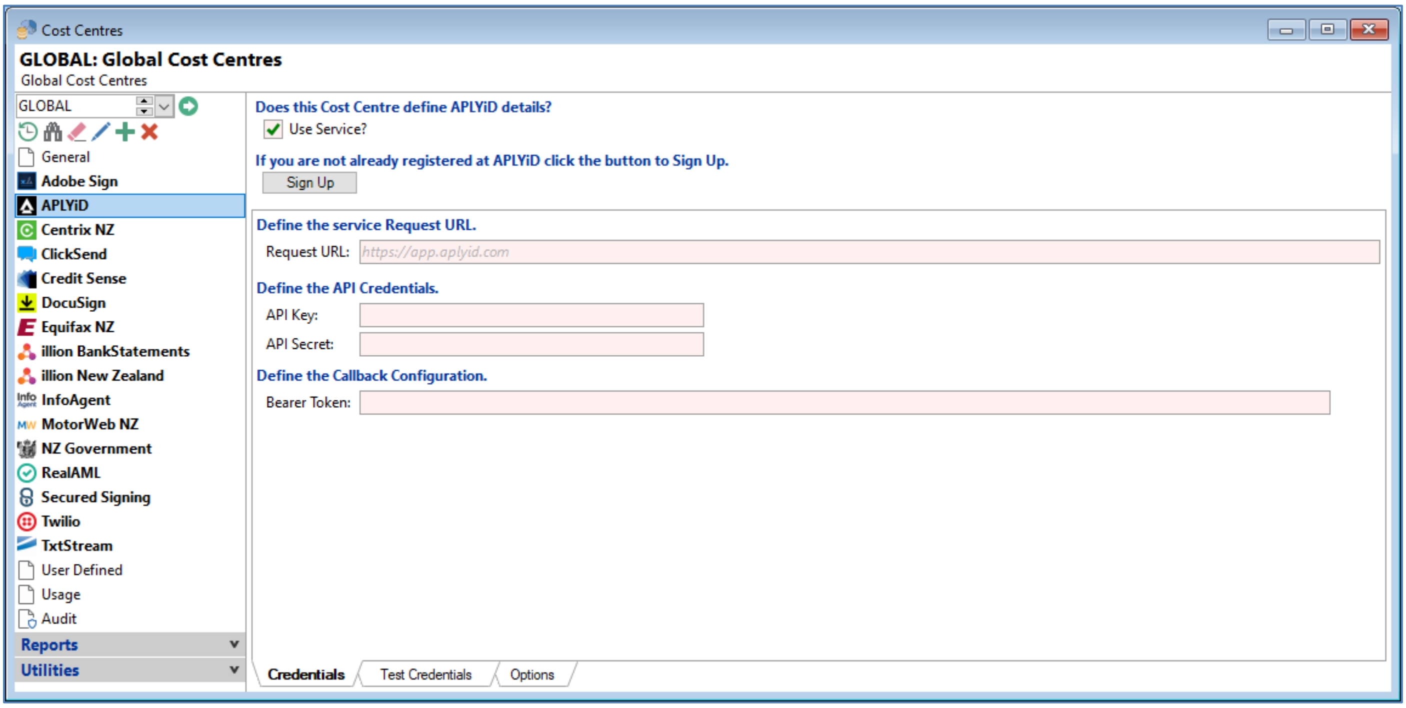
Tick the **Automatically download Images** checkbox to make sure the Images are downloaded.

COST CENTRES

Credentials Tab

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

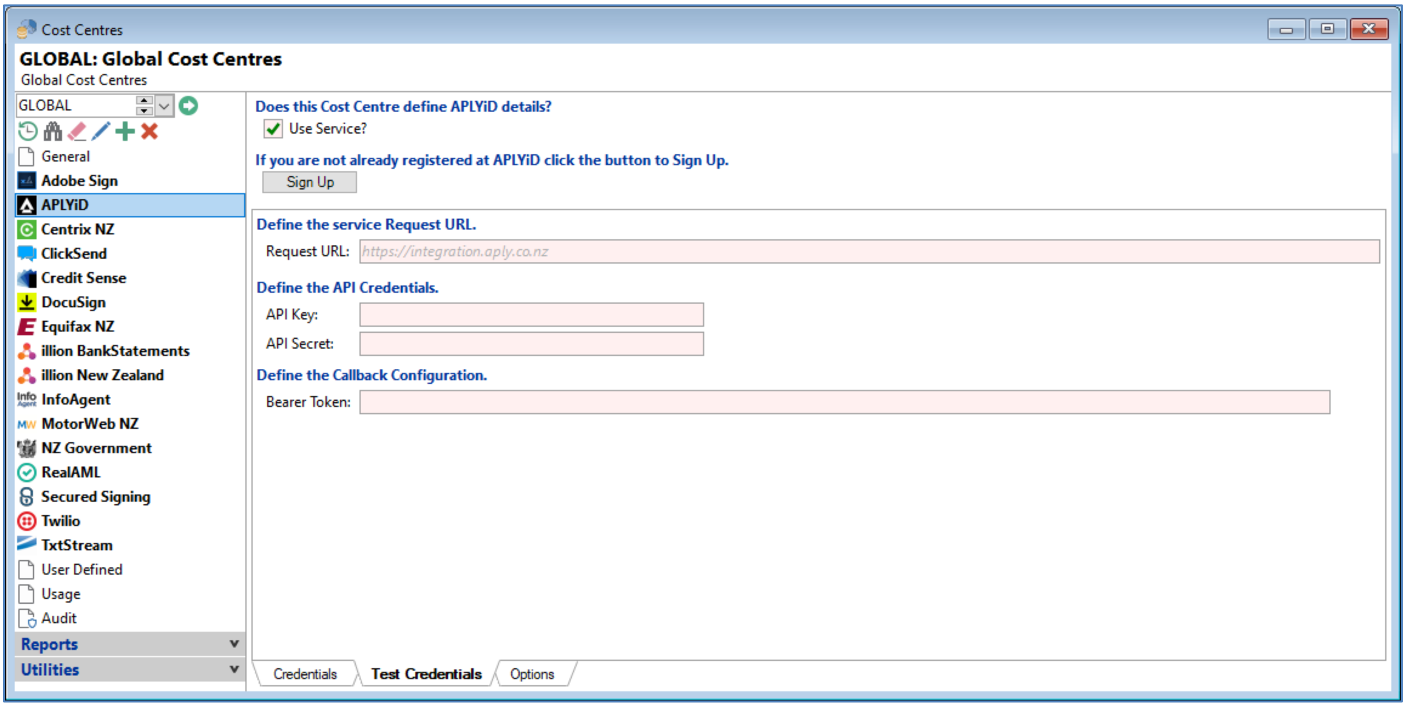
1. Go to the Menu option, Admin, Cost Centres and select GLOBAL. If you are using other Cost Centres, then set these up as appropriate.
2. Click on the **APLYiD** Page.
3. At the top of the page, **Does this Cost Centre define APLYiD details**, tick the **Use Service** checkbox to indicate that the Cost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



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

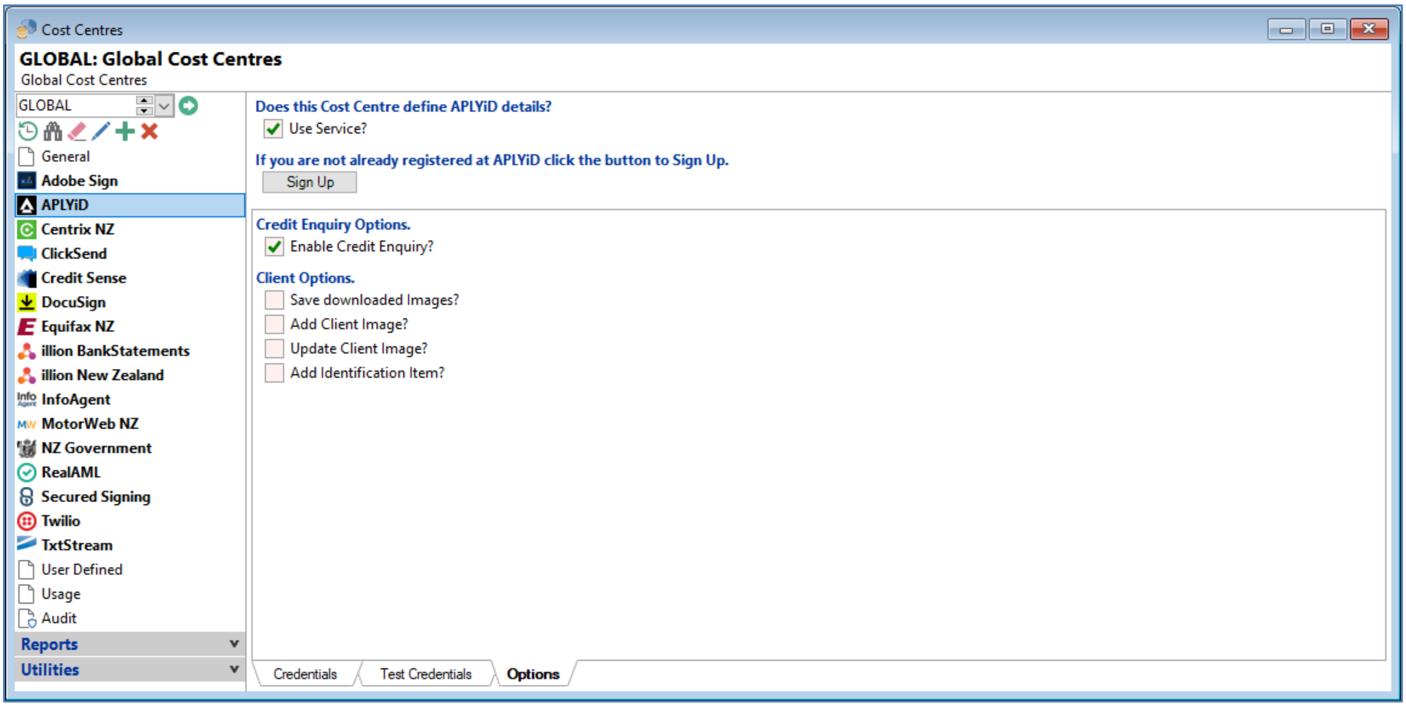
Credentials are **only** required on the Test Credentials page if you are doing UAT/Testing.



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'.



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.

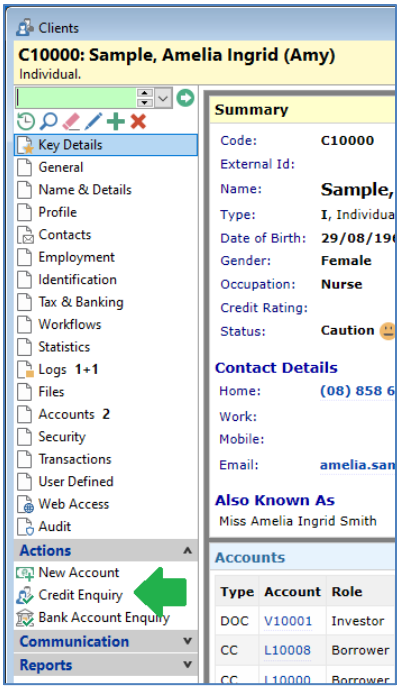
More information on Cost Centres can be found within the finPOWER Connect Help pages.

PROCESSING AN APLYID CREDIT ENQUIRY

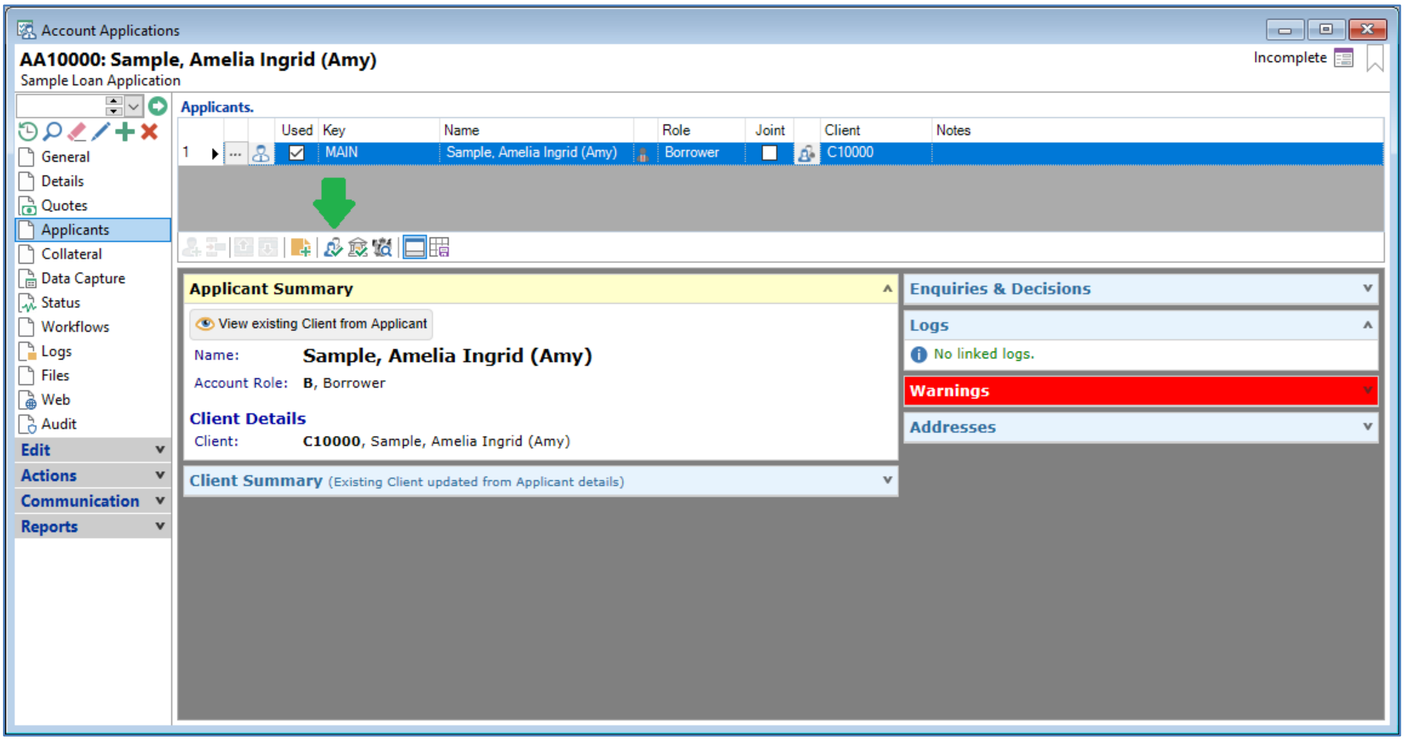
SENDING OUT THE APLYID REQUEST

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

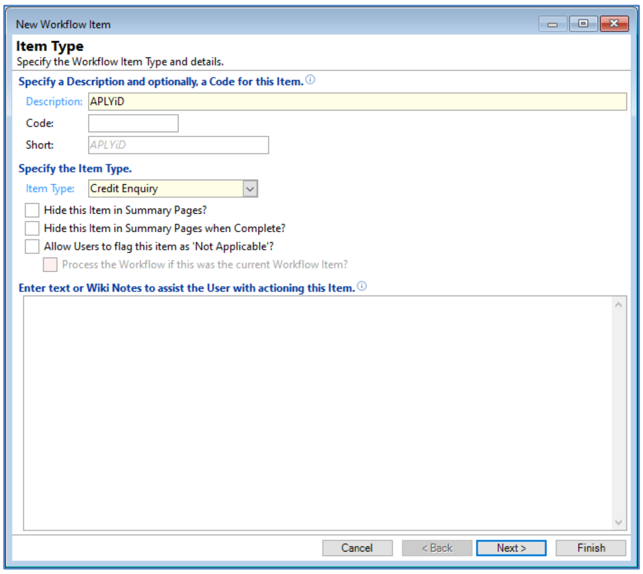
- Client Menu - using the Menu option Client, **Credit Enquiry.**
- From the **Actions** Menu on the Client Record.

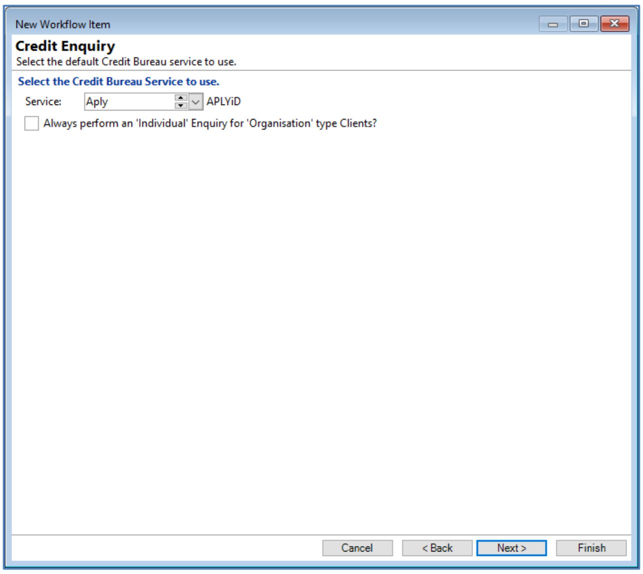


- From an application, on the Applicant Button Strip below the grid.



- As an Item configured on a Workflow.

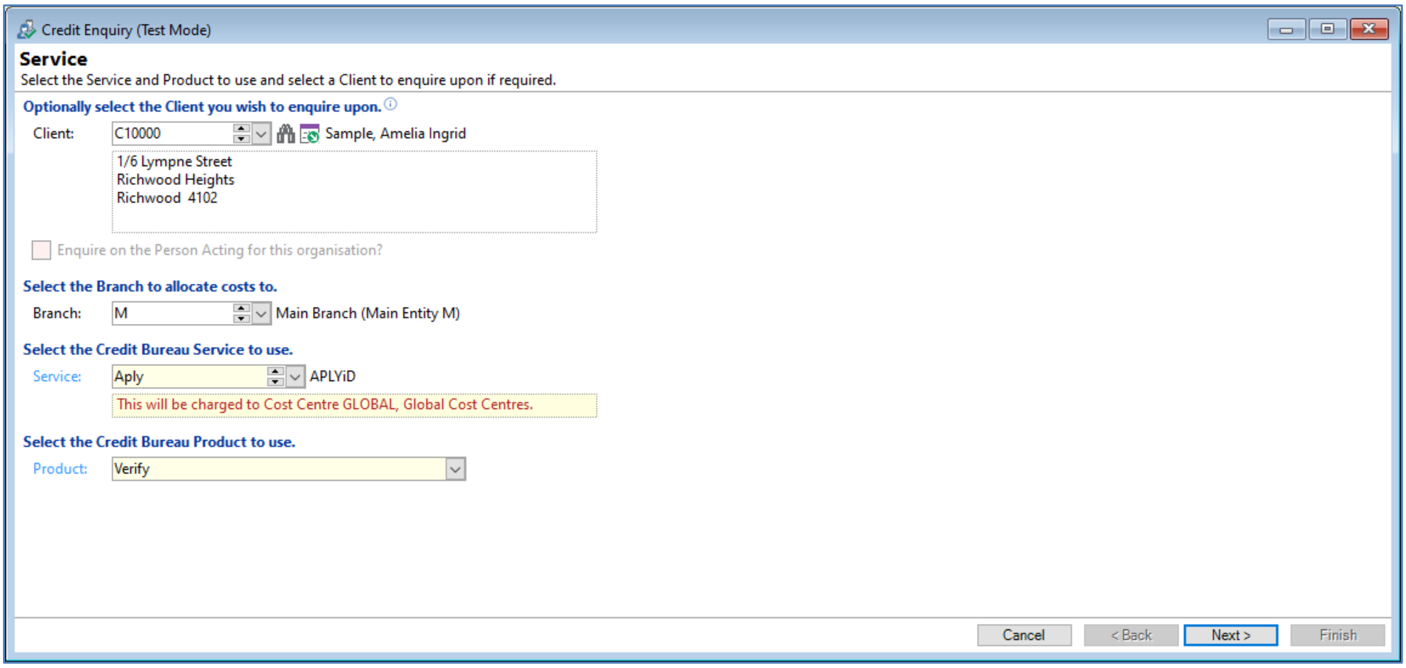




- And via Scripting.

RUNNING THROUGH THE CREDIT ENQUIRY WIZARD

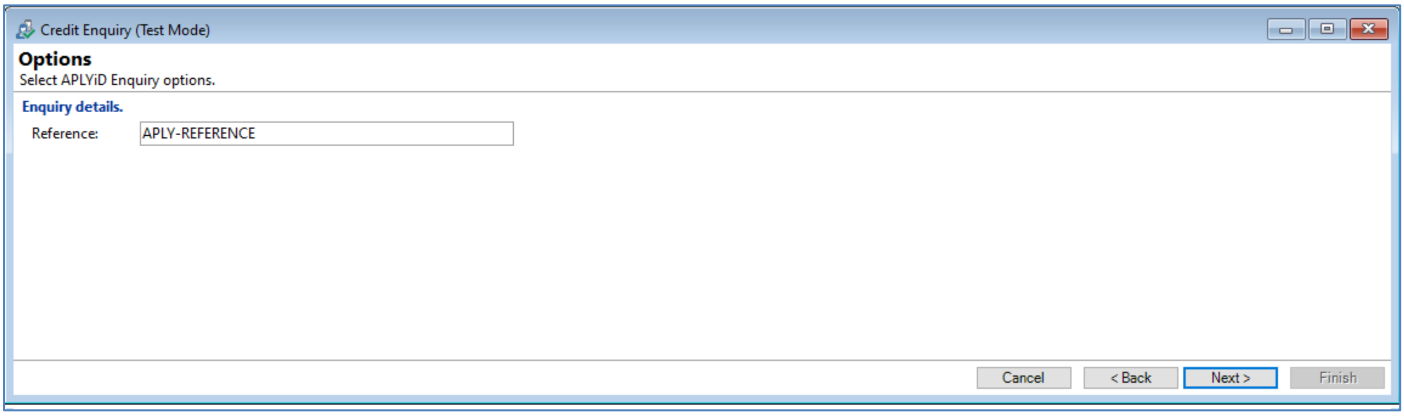
1. **Select the Service and Product to use and select a Client to enquire upon if required:**
    - Select the **Client** or choose to do an 'Adhoc' enquiry and leave blank.
    - Select 'Aply' for the **Service** and select the **Product** which is 'Verify'.



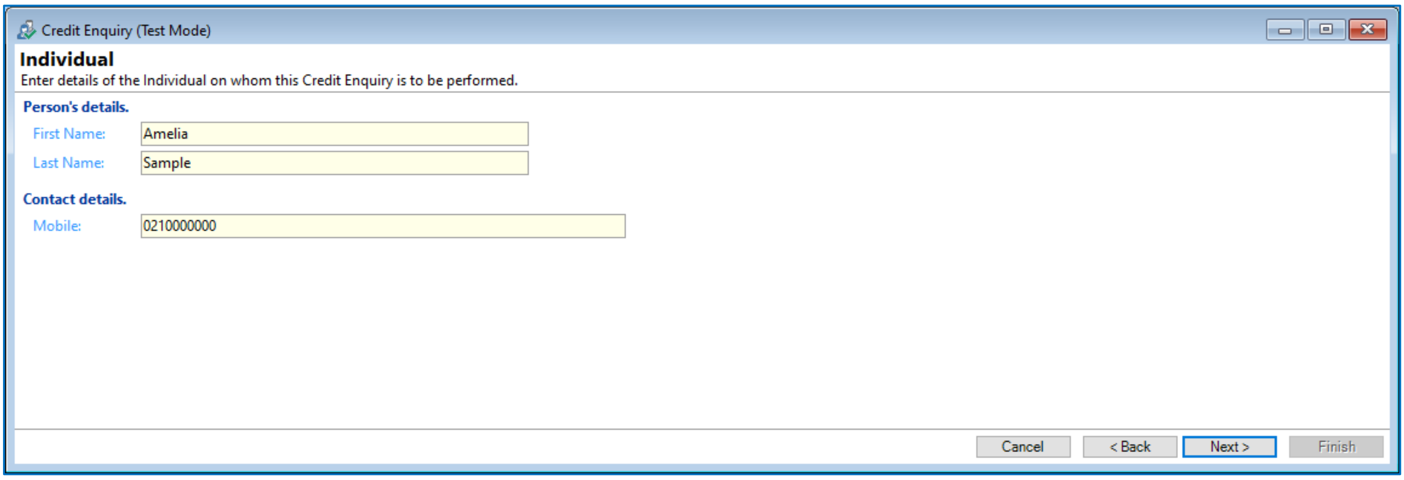
Click **Next** to move to the next page.

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

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

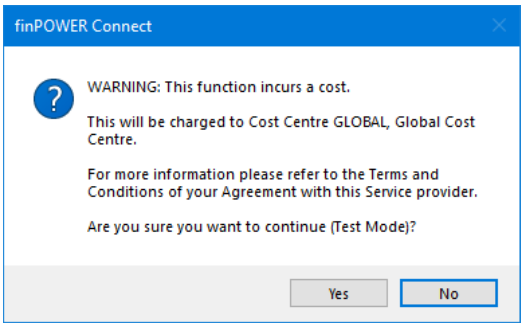


3. Enter the **Individual** details; if a Client was selected on the first page, this information will be automatically populated:

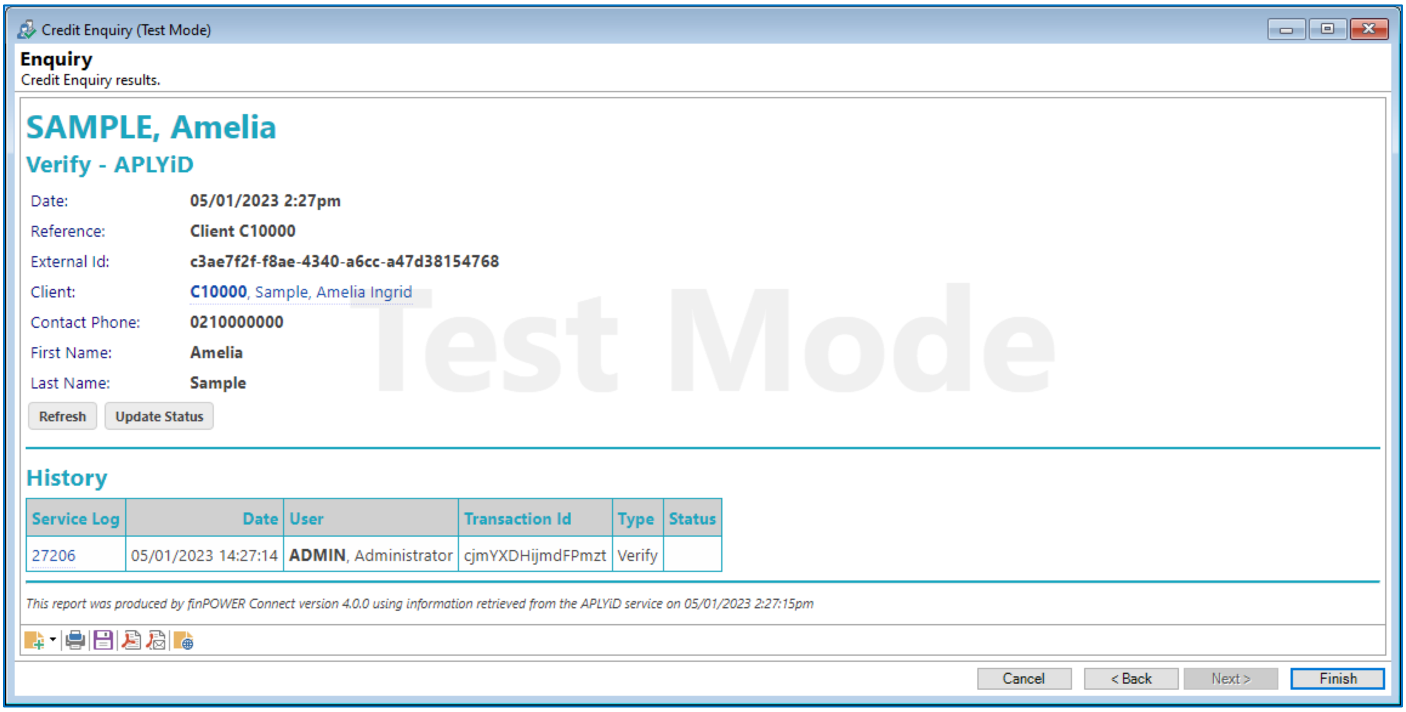


Click **Next** to move to the next page.

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

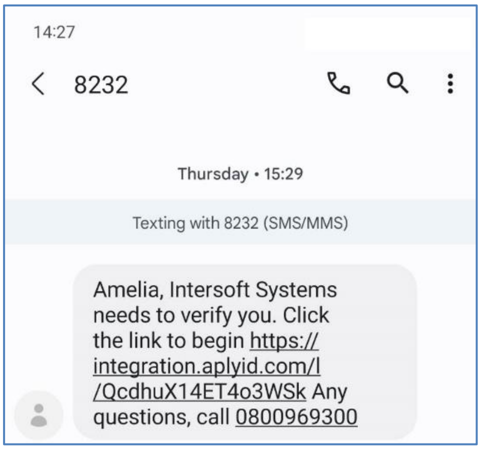


5. The summary will be displayed as follows:



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.

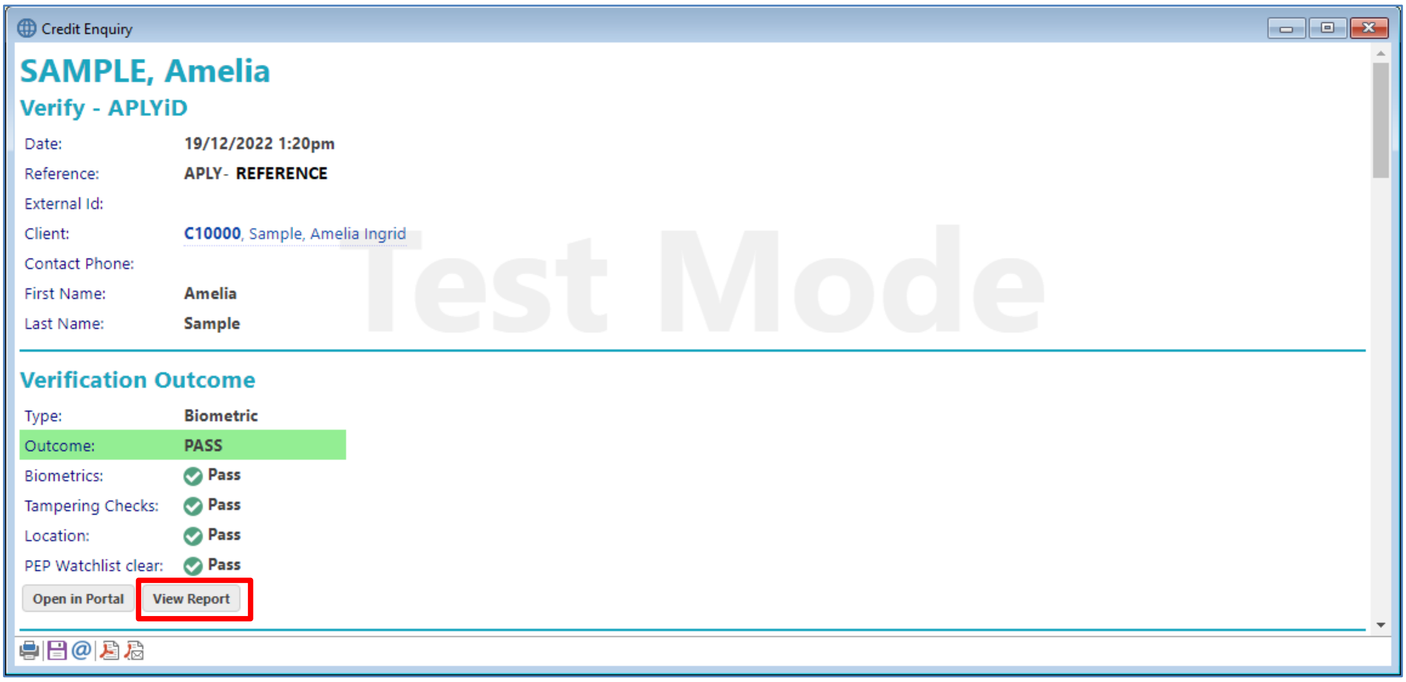
VIEWING THE REPORT

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	✓

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

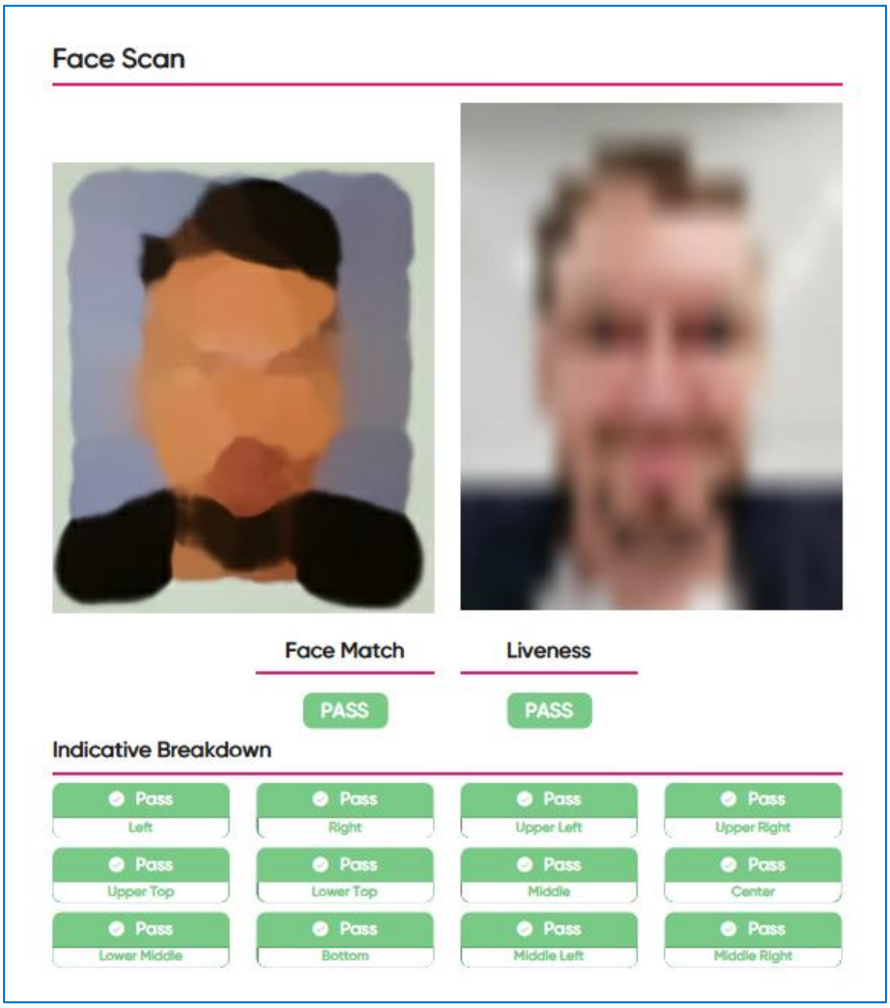
Driver licence verified	✓
Name verified	✓
Address verified	✓
Date of birth verified	✓
PEP sanctions and adverse media clear	✓

Tampering Checks LOW RISK

ID Document

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	✓	✓	✓

Page 2


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