



RealAML

finPOWER Connect - RealAML

Installation and Processing Guide

Version 1.03

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DISCLAIMER

finPOWER Connect includes functionality to cater for **RealAML**, 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
18/06/2021	1.00	CC	Created.
02/06/2022	1.01	AC	Updated.
18/07/2022	1.02	AC	Updated to include encryption information.
17/01/2023	1.03	AC	Updated to include additional settings.

OVERVIEW

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

SUMMARY

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

For more information, please go to the **RealAML** site <https://realaml.com/>

LICENCE REQUIREMENTS

- Cost Centres – only required if using more than one Cost Centre.
- Credit Enquiry.
- Web Services and Automation* - if Webhooks 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>

RealAML 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 - REALAML

SETTING UP AN ACCOUNT WITH REALAML

If you have not signed up with **RealAML**, send an email to admin@intersoft.co.nz from where you will be assisted with your Account.

Once you have received your credentials you must send the API Key to admin@intersoft.co.nz so that it can be encrypted and sent back to your Dealer.

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 for 'Credit Bureaus' with the 'General' sub-page selected. The left sidebar lists various settings categories, with 'Credit Bureaus' expanded to show 'General'. The main content area is titled 'Credit Bureau Settings' and contains the following options:

- Automatically download Documents?
- Automatically download Images? (highlighted with a red box)
- Confirm Quotation Credit Enquiries?

Below these are 'Define settings for Defaults?' with three input fields: 'Minimum Days' (90), 'Minimum Overdue' (125.00), and 'Maximum Years' (5). At the bottom of the settings are two checkboxes: Include Guarantors? and Use Contractual Overdue?, along with a 'Reset' button. The window has 'OK', 'Cancel', and 'Apply' buttons at the bottom right.

RealAML 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 **RealAML** 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 **RealAML** Page.
3. At the top of the page, '**Does this Cost Centre define RealAML details**', tick the 'Use Service' checkbox to indicate that the Cost Centre defines the Service information.

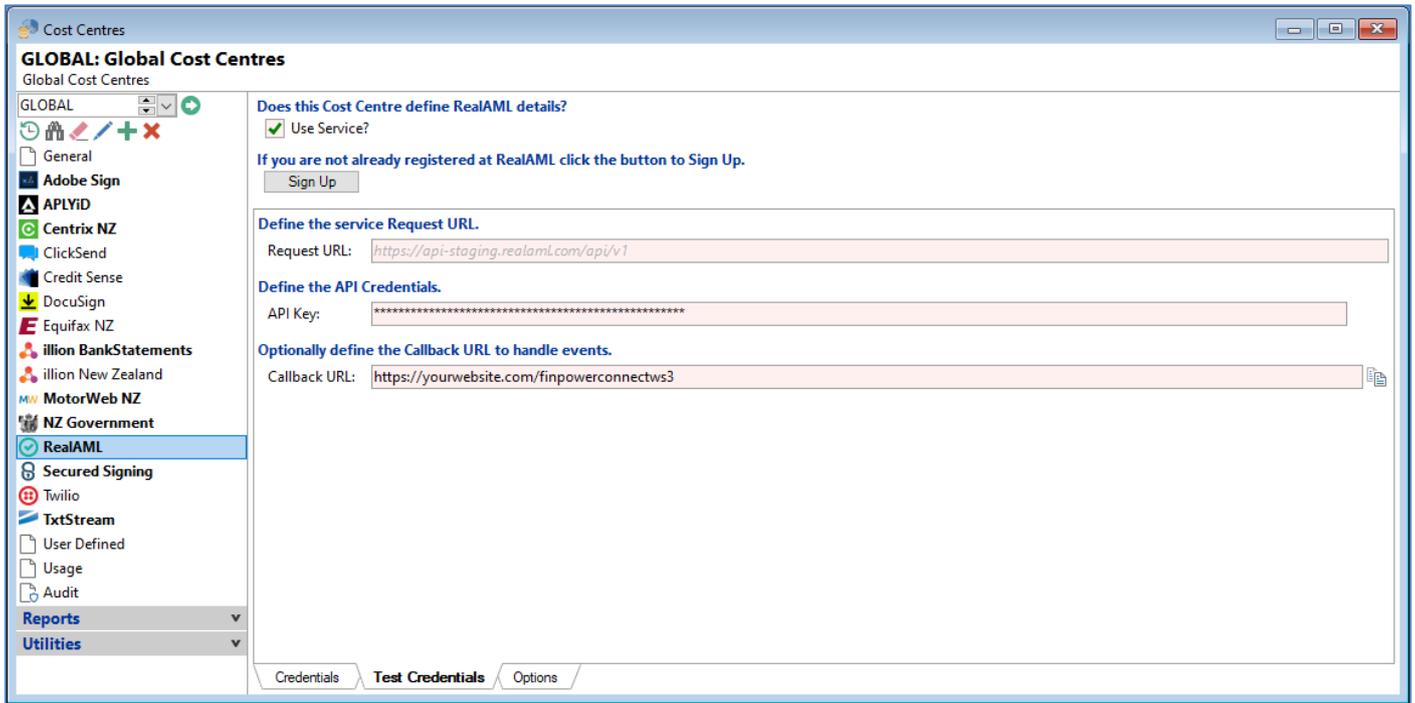
4. Click on the **Credentials** tab and fill in the following fields:
 - **Define the service Request URL** - leave blank; **only** enter a URL if specifically requested to.
 - **Define the API Credentials** - enter the 'API Key' as emailed by your Dealer.
 - **Optionally define the Callback URL to handle events** – add in a Callback Webhook URL if it is being used to notify events.

Go to the **Webhook Configuration** section for more information about 'Webhooks'.

5. Click the **Save**  button.

Test Credentials Tab

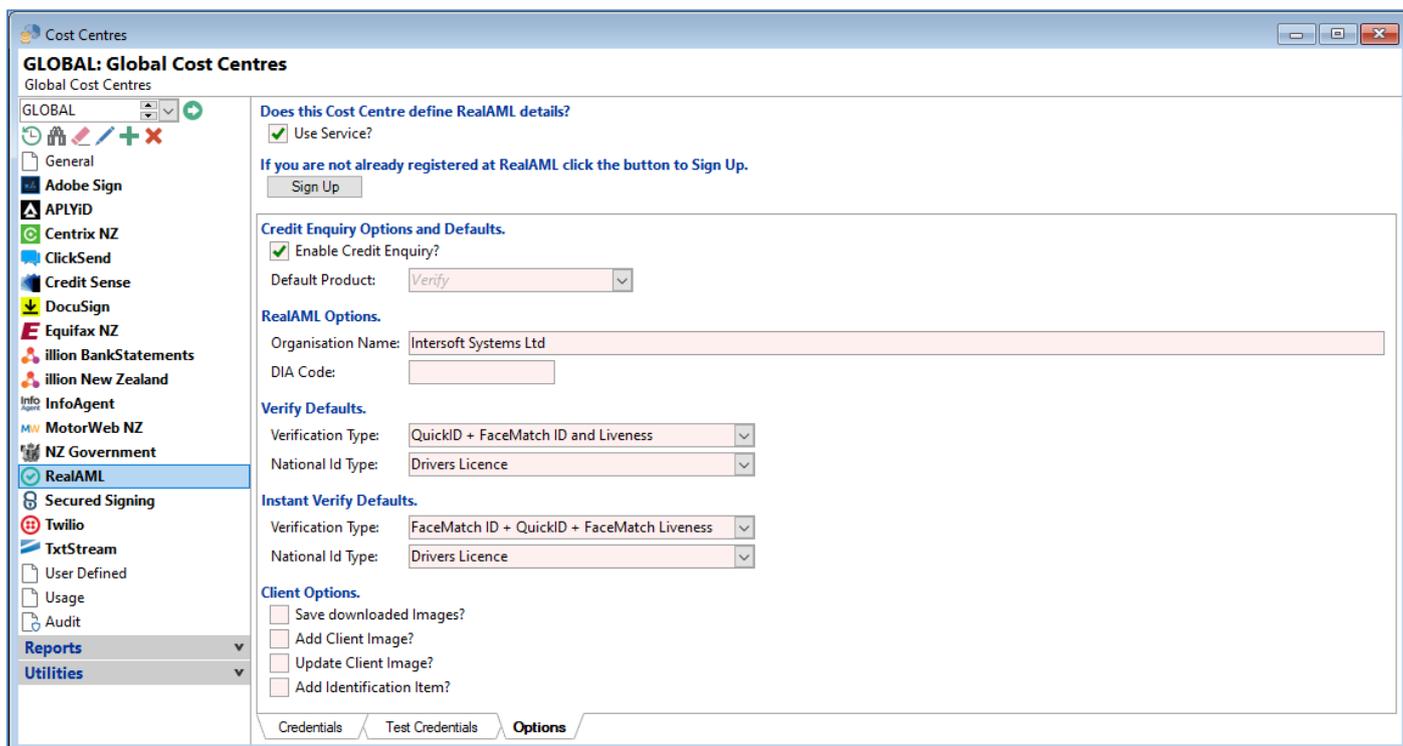
Credentials are **only** required on the Test Credentials page if you are doing UAT/Testing.



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 and Defaults

- Tick the **Enable Credit Enquiry** checkbox.
- Select the 'Default Product'.
 - **Verify** – an interactive type of request and therefore requires the Client to complete the request before any results are received.
 - **Instant Verify** – allows QuickId to be non-interactive therefore you can receive a result immediately. This requires 'Client Consent'. However, if you specify 'FaceMatch' or 'Liveness' then the QuickId portion remains non-interactive, and the rest will still require interaction.

2. RealAML Options – enter the following information:

- **Organisation Name** - this is the Name that will form part of the text message that is sent to the Client, telling them who has requested the information.
- **DIA Code** (Department of Internal Affairs - NZ).
DVS Code (Document Verification Service - AU).

3. Verify Defaults – select from the dropdown lists to set the defaults.

- **Verification Type**
- **National Id Type**

Additional information about these options is listed further down the page.

4. Instant Verify Defaults – select from the dropdown lists to set the defaults.

- **Verification Type**
- **National Id Type**

Additional information about these options is listed further down the page.

5. 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.

Verification Type – the options available include the following, and combinations of these:

- **Bank Match** – Allow retrieval of Bank Data, to verify name and address as part of the QuickID process.
- **Face Match** – Biometrically match the customers to their identity; this can include 'Liveness'.
- **PEP** – Politically Exposed Persons, their relatives, close Associates, and the Companies they are linked to.
- **QuickID** – Full Identity check, including PEP check

The specific options shown in the dropdown lists are as follows:

- QuickID
- QuickID + BankMatch
- QuickID + FaceMatch ID and Liveness
- FaceMatch ID + QuickId + FaceMatch Liveness
- FaceMatch ID and Liveness
- PEP

National Id Type - Select whether the Verify and Instant Verify requests include Australian or New Zealand Drivers Licence and Passport information.

The options include:

- None
- Drivers Licence

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

WEBHOOK CONFIGURATION

Report Data and Delivery Status Updates for RealAML can be retrieved via Callback Webhooks. This is the preferred method of receiving updates, as they work in **real-time** and put less strain on both the Client and the Service Provider servers.

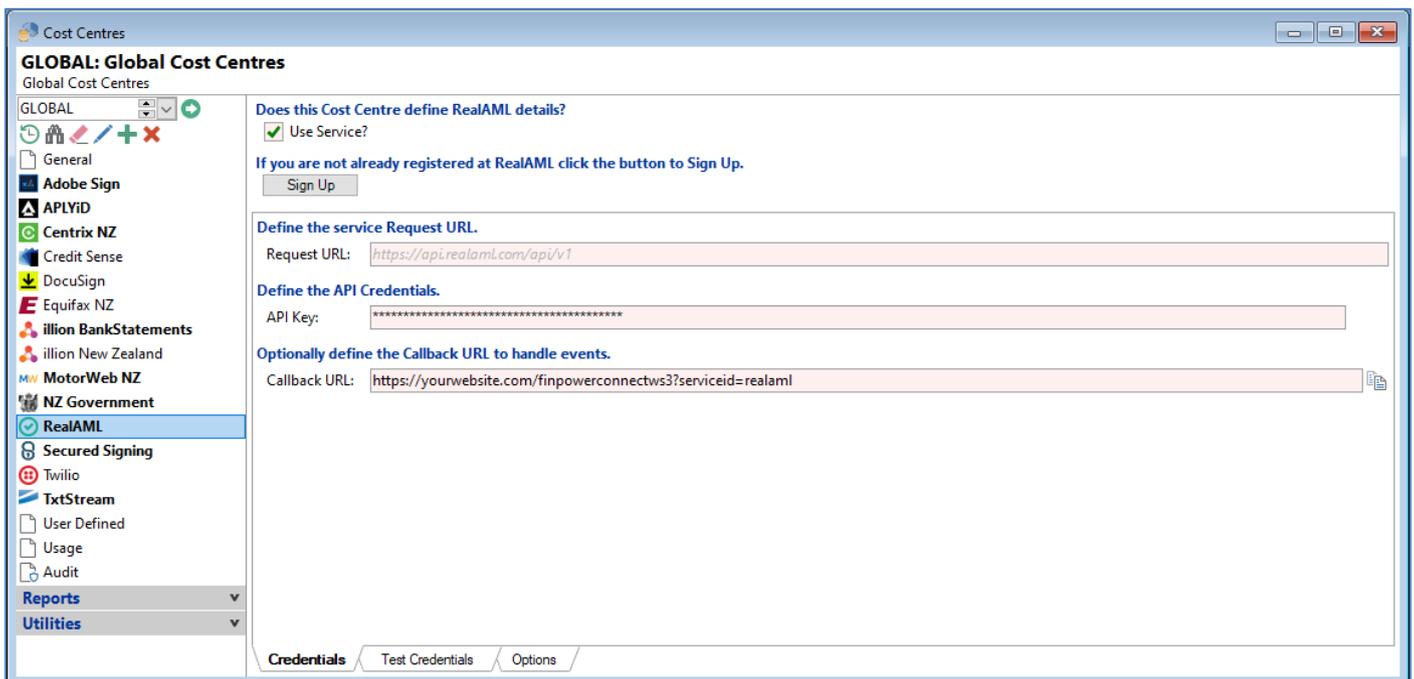
This option requires 'Web Services and Automation' Add-On.

The Webhook is configured as follows:

`https://[WebServiceURL]/?serviceid=realaml`

Substitute [WebService URL] to your web server base URL.

This is then saved in the RealAML section of the Cost Centre:



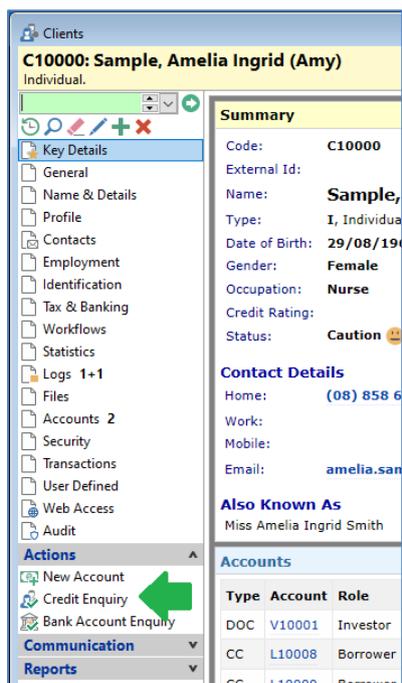
There is no need to configure the Webhook URL in the RealAML dashboard, this differs from some of the other services in finPOWER Connect.

PROCESSING A REALAML CREDIT ENQUIRY

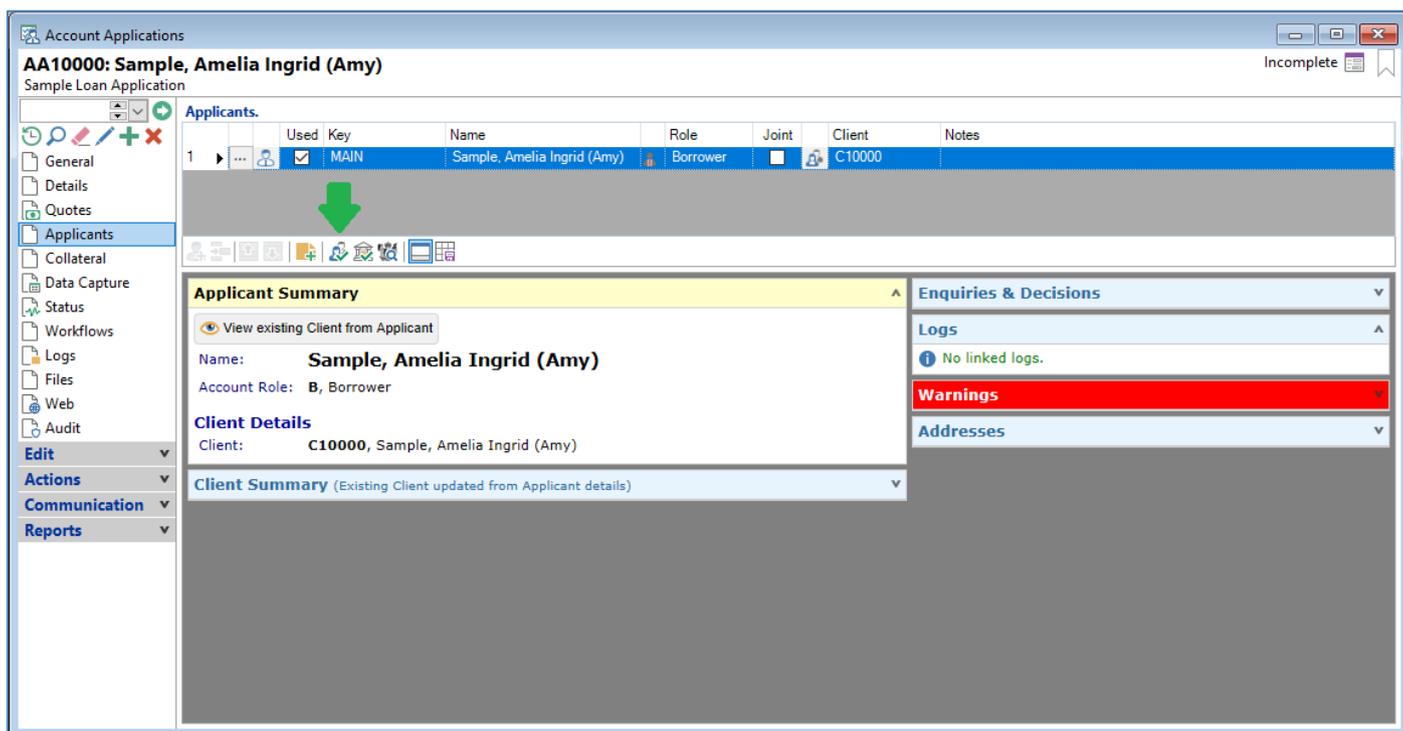
SENDING OUT THE REALAML REQUEST

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 an Applicant (Button Strip below the Grid).



- As an Item configured on a Workflow.

The screenshot shows the 'New Workflow Item' dialog box with the 'Item Type' configuration screen. The title bar reads 'New Workflow Item'. The main heading is 'Item Type' with the instruction 'Specify the Workflow Item Type and details.' Below this, there is a section 'Specify a Description and optionally, a Code for this Item.' with three text input fields: 'Description:' containing 'REALAML', 'Code:' containing 'REALAML', and 'Short:' containing 'REALAML'. The next section is 'Specify the Item Type.' with a dropdown menu for 'Item Type' set to 'Credit Enquiry'. Below the dropdown are four checkboxes: 'Hide this Item in Summary Pages?' (unchecked), 'Hide this Item in Summary Pages when Complete?' (unchecked), 'Allow Users to flag this item as 'Not Applicable'?' (unchecked), and 'Process the Workflow if this was the current Workflow Item?' (unchecked). At the bottom, there is a large text area for 'Enter text or Wiki Notes to assist the User with actioning this Item.' and a set of navigation buttons: 'Cancel', '< Back', 'Next >', and 'Finish'.

The screenshot shows the 'New Workflow Item' dialog box with the 'Credit Enquiry' configuration screen. The title bar reads 'New Workflow Item'. The main heading is 'Credit Enquiry' with the instruction 'Select the default Credit Bureau service to use.' Below this, there is a section 'Select the Credit Bureau Service to use.' with a dropdown menu for 'Service:' set to 'RealAML' and the text 'RealAML' to its right. Below the dropdown is a checkbox labeled 'Always perform an 'Individual' Enquiry for 'Organisation' type Clients?' which is unchecked. At the bottom, there is a set of navigation buttons: 'Cancel', '< Back', 'Next >', and '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 'RealAML' for the **Service** and select the **Product**.

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: [Dropdown menu]

Enquire on the Person Acting for this organisation?

Select the Branch to allocate costs to.

Branch: M [Dropdown menu] Main Branch (Main Entity M)

Select the Credit Bureau Service to use.

Service: RealAML [Dropdown menu] RealAML

This will be charged to Cost Centre GLOBAL, Global Cost Centres.

Select the Credit Bureau Product to use.

Product: Verify [Dropdown menu]

Buttons: Cancel, < Back, Next >, Finish

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

2. Select RealAML Enquiry options:

- Select the Verification Type you would like to obtain from the Client.

Credit Enquiry (Test Mode)

Options
Select RealAML Enquiry options.

Enquiry details.

Verification Type: QuickID + BankMatch [Dropdown menu]

Enquiry Options.

Contact Method: Phone [Dropdown menu]

National Id Type: Drivers Licence [Dropdown menu]

Buttons: Cancel, < Back, Next >, Finish

- Select the **Contact Method** and
- **National ID Type** for example, Drivers Licence.

Click **Next**.

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

- Confirm the details of the Individual have been entered correctly.

The screenshot shows a web form titled "Credit Enquiry (Test Mode)". The form is divided into several sections:

- Individual**: Enter details of the Individual on whom this Credit Enquiry is to be performed.
- Person's details.**:
 - First Name: Amelia
 - Middle Names: Ingrid
 - Last Name: Sample
 - Date of Birth: 29/08/1953 (dropdown) 68 years
- Contact details.**:
 - Mobile: [empty field]
 - Email: [empty field]
- New Zealand Driver's Licence details.**:
 - Licence No: AB123456 002-101
- Address details.**:
 - Instructions: [dropdown]
 - Property Name: [empty field]
 - Address: 19 Marine Parade
 - Suburb: Bluff Hill
 - City: Napier
 - Region: [dropdown] 4110
 - Country: [dropdown]

At the bottom right of the form, there are four buttons: "Cancel", "< Back", "Next >", and "Finish".

Click **Next**.

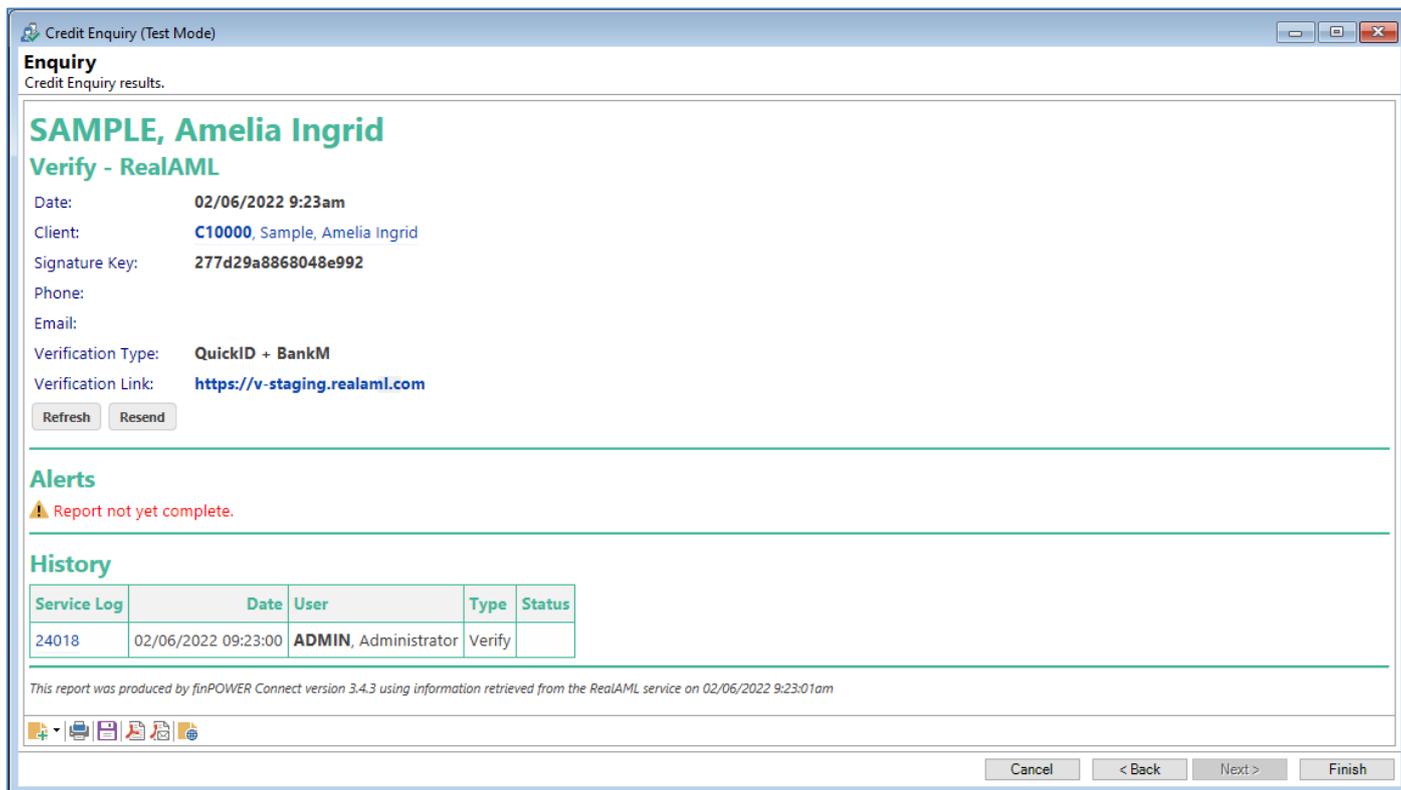
4. The following message pop up will be displayed before proceeding:

The screenshot shows a warning message pop-up window titled "finPOWER Connect". The message reads:

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)?

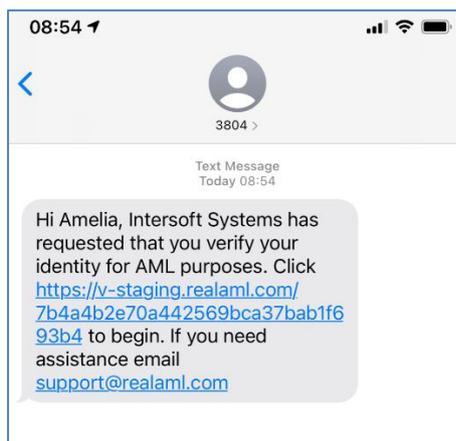
At the bottom of the pop-up, there are two buttons: "Yes" and "No".

The summary will be displayed as follows:



WHAT THE CLIENT RECEIVES

The Client will receive an SMS or email 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 AML information.

VIEWING THE REPORT

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

If 'Webhooks' is enabled, the information will be automatically returned. Otherwise 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 RealAML 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:

Credit Enquiry

SAMPLE, Amelia Ingrid
Verify - RealAML

Date: 02/06/2022 9:30am
 Client: C10000, Sample, Amelia Ingrid
 Signature Key: 3470fdb5e09d4103853bc565bd2d0db8
 Phone:
 Email:
 Verification Type: QuickID + FaceMatch ID and Liveness
 Verification Link: https://v-staging.realaml.com

Alerts

- ❗ The Overall Result is 'Partial'.
- ❗ The FaceMatch Result is ''.

Customer Data

Name: Amelia Ingrid Sample
 Date of Birth: 29/08/1953 68 years
 Address: 19 Marine Parade
 Bluff Hill
 Napier 4110 🇳🇿
 Drivers Licence Number: AB123456 - 101

[View Report](#)

QuickID Result

Overall Result: ⚠️ Partial
 Name Check: ⚠️ Partial
 Date of Birth Check: ✅
 Address Check: ❌
 PEP Check: ✅ No Match

Sources

Source	Name	Date of Birth	Address
NZ Driver Licence	❌	❌	⊖
LINZ	❌	⊖	❌
NZ Companies Registry	❌	⊖	❌
Tenancy Database	❌	❌	❌
NZ Credit Bureau	✅	✅	❌
Comprehensive Account	❌	❌	❌
Retail Energy Account	❌	❌	❌
NZ Property Owner	❌	⊖	❌

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

Page 1



QuickID - New Zealand: **PARTIAL PASS**

Issue Date and Time: 2 June 2022 9:30AM
Completed Date and Time: 2 June 2022 9:31AM
RealAML Reference: 3470fdb5e09d4103853bc565bd2d0db8
IP Address: [REDACTED]

Customer Data Supplied

First Name: Amelia
Middle Name: Ingrid
Last Name: Sample
Date of Birth: 29 August 1953
Address: 19 Marine Parade, Bluff Hill, Napier, 4110, New Zealand
NZ Driver Licence Number: AB123456 / 101

Results

Sources	Name	Date of Birth	Address
NZ Driver Licence	FAIL	FAIL	N/A
LINZ	FAIL	N/A	FAIL
NZ Companies Registry	FAIL	N/A	FAIL
Tenancy Database	FAIL	FAIL	FAIL
NZ Credit Bureau	PASS	PASS	FAIL
Comprehensive Account	FAIL	FAIL	FAIL
Retail Energy Account	FAIL	FAIL	FAIL
NZ Property Owner	FAIL	N/A	FAIL

Result Indicators

- PASS** Data matched at source
- FAIL** Data failed to match at source
- PARTIAL** Data partially matched at source
- Data not present at source
- N/A Data not applicable at source

Notes

N/A

PEP Result

(Refer to next page)



PEPCheck Result: **PASS**

Issue Date and Time: 2 June 2022 9:30AM

Completed Date and Time: 2 June 2022 9:31AM

RealAML Reference: 3470fdb5e09d4103853bc565bd2d0db8

Powered by



Customer Data Supplied

First Name: Amelia

Middle Name: Ingrid

Last Name: Sample

Date of Birth: 29 August 1953

PEP Potential Matches **0**

FaceMatch Result

(Refer to next page)

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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 RealAML requests sent:
 - Chargeable Activity e.g., chargeable services
 - Credit Enquiries – Service: RealAML