



# RealAML

## **finPOWER Connect - RealAML**

Installation and Processing Guide

Version 1.03

17<sup>th</sup> January 2023

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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

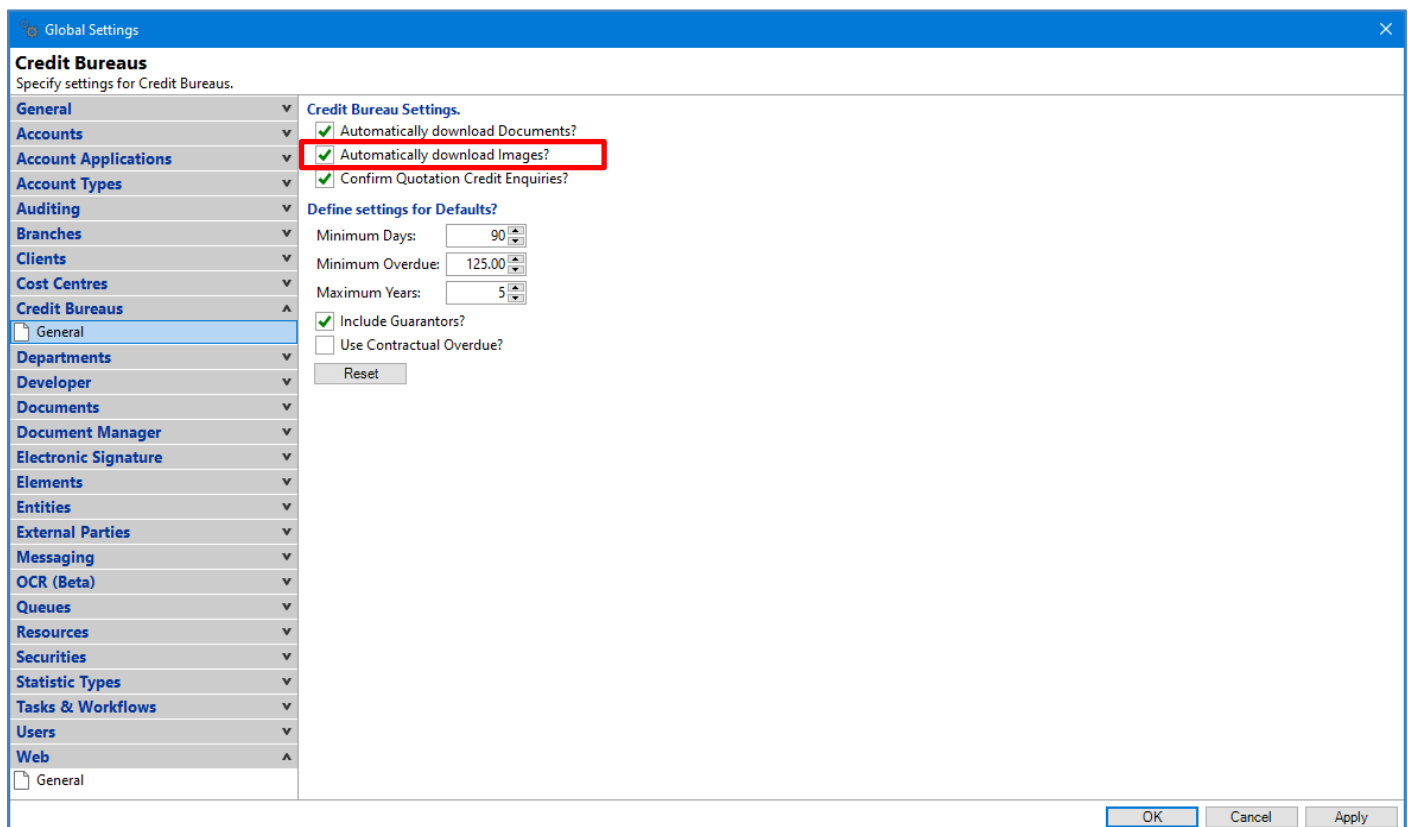
If you have not signed up with **RealAML**, send an email to [admin@intersoft.co.nz](mailto:admin@intersoft.co.nz) from where you will be assisted with your Account.

Once you have received your credentials you must send the API Key to [admin@intersoft.co.nz](mailto: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 with the 'Credit Bureaus' section selected. The 'General' page is active. The 'Credit Bureau Settings' section contains the following options:

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

The 'Define settings for Defaults?' section includes:

- Minimum Days: 90
- Minimum Overdue: 125.00
- Maximum Years: 5

Additional options include:

- ☒ Include Guarantors?
- ☐ Use Contractual Overdue?

A 'Reset' button is located below these options. The bottom of the window features 'OK', 'Cancel', and 'Apply' buttons.

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.

Cost Centres

**GLOBAL: Global Cost Centres**

Global Cost Centres

GLOBAL

General

Adobe Sign

APLYID

Centrix NZ

Credit Sense

DocuSign

Equifax NZ

Illion BankStatements

Illion New Zealand

MotorWeb NZ

NZ Government

**RealAML**

Secured Signing

Twilio

TxtStream

User Defined

Usage

Audit

Reports

Utilities

**Does this Cost Centre define RealAML details?**

☒ Use Service?

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

Sign Up

**Define the service Request URL.**

Request URL:

**Define the API Credentials.**

API Key:

**Optionally define the Callback URL to handle events.**

Callback URL:

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' 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.

The screenshot shows a web application window titled "Cost Centres". On the left is a sidebar menu with various service providers: General, Adobe Sign, APLYiD, Centrix NZ, ClickSend, Credit Sense, DocuSign, Equifax NZ, illion BankStatements, illion New Zealand, MotorWeb NZ, NZ Government, RealAML (highlighted), Secured Signing, Twilio, TxtStream, User Defined, Usage, Audit, Reports, and Utilities. The main content area is titled "GLOBAL: Global Cost Centres" and shows the "Test Credentials" tab. It contains the following sections:

- Does this Cost Centre define RealAML details?**
  - ☒ Use Service?
  - If you are not already registered at RealAML click the button to Sign Up. (Sign Up button)
- Define the service Request URL.**
  - Request URL:
- Define the API Credentials.**
  - API Key:
- Optionally define the Callback URL to handle events.**
  - Callback URL:

At the bottom of the main area are three tabs: "Credentials", "Test Credentials" (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'.

**Cost Centres**

**GLOBAL: Global Cost Centres**

Global Cost Centres

GLOBAL

Does this Cost Centre define RealAML details?

☒ Use Service?

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

[Sign Up](#)

**Credit Enquiry Options and Defaults.**

☒ Enable Credit Enquiry?

Default Product:

**RealAML Options.**

Organisation Name:

DIA Code:

**Verify Defaults.**

Verification Type:

National Id Type:

**Instant Verify Defaults.**

Verification Type:

National Id Type:

**Client Options.**

☐ Save downloaded Images?

☐ Add Client Image?

☐ Update Client Image?

☐ Add Identification Item?

[Credentials](#) [Test Credentials](#) **[Options](#)**

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:

The screenshot shows the 'Cost Centres' application window. The left sidebar lists various services, with 'RealAML' selected. The main panel shows configuration options for RealAML. The 'GLOBAL: Global Cost Centres' section is active. The 'Does this Cost Centre define RealAML details?' section has a checked 'Use Service?' checkbox and a 'Sign Up' button. The 'Define the service Request URL' section has a 'Request URL' field with the value 'https://api.realaml.com/api/v1'. The 'Define the API Credentials' section has an 'API Key' field. The 'Optionally define the Callback URL to handle events' section has a 'Callback URL' field with the value 'https://yourwebsite.com/finpowerconnectws3?serviceid=realaml'. The bottom of the window has tabs for 'Credentials', 'Test Credentials', and 'Options'.

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.

**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.sam

**Also Known As**

Miss Amelia Ingrid Smith

**Accounts**

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

- From an application, on an 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.

**New Workflow Item**

**Item Type**  
Specify the Workflow Item Type and details.

Specify a Description and optionally, a Code for this Item. ⓘ

Description: REALAML

Code: REALAML

Short: REALAML

Specify the Item Type.

Item Type: Credit Enquiry

☐ 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. ⓘ

Cancel < Back Next > Finish

**New Workflow Item**

**Credit Enquiry**  
Select the default Credit Bureau service to use.

Select the Credit Bureau Service to use.

Service: RealAML RealAML

☐ Always perform an 'Individual' Enquiry for 'Organisation' type Clients?

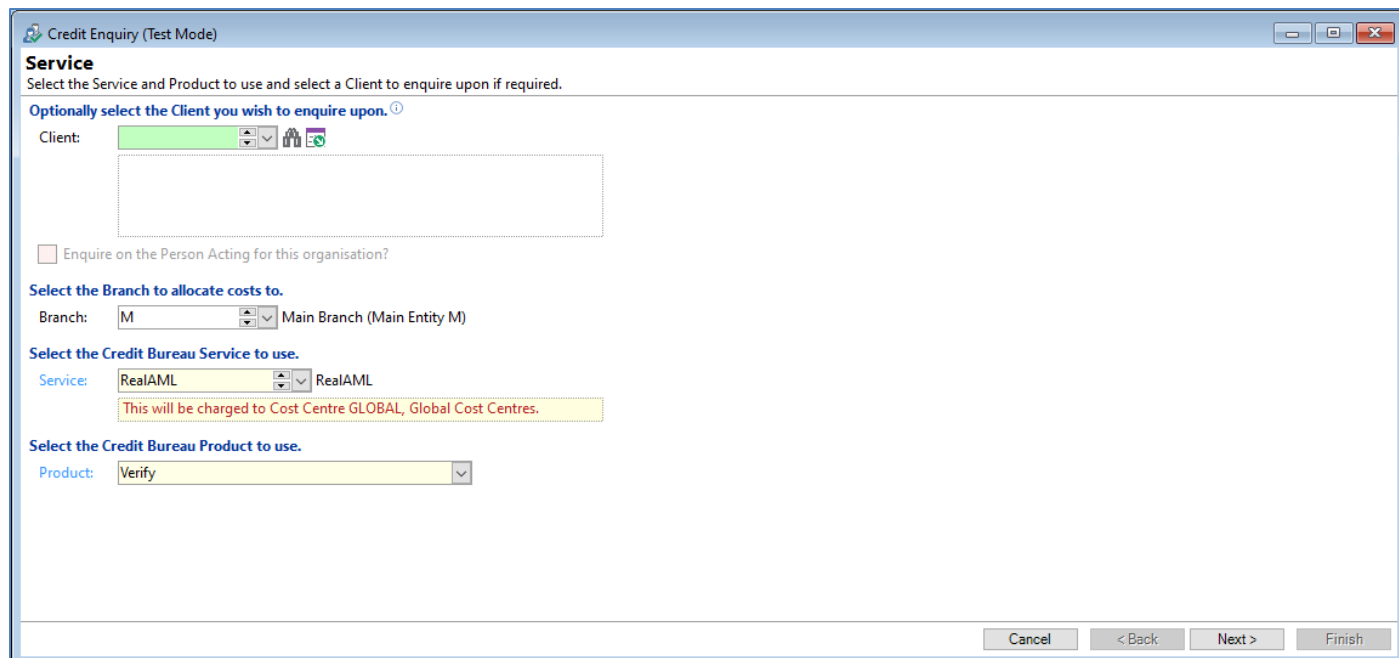
Cancel < Back Next > Finish

- 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 '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:   

☐ Enquire on the Person Acting for this organisation?

Select the Branch to allocate costs to.


Branch:   Main Branch (Main Entity M)

Select the Credit Bureau Service to use.

Service:   RealAML

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

Select the Credit Bureau Product to use.

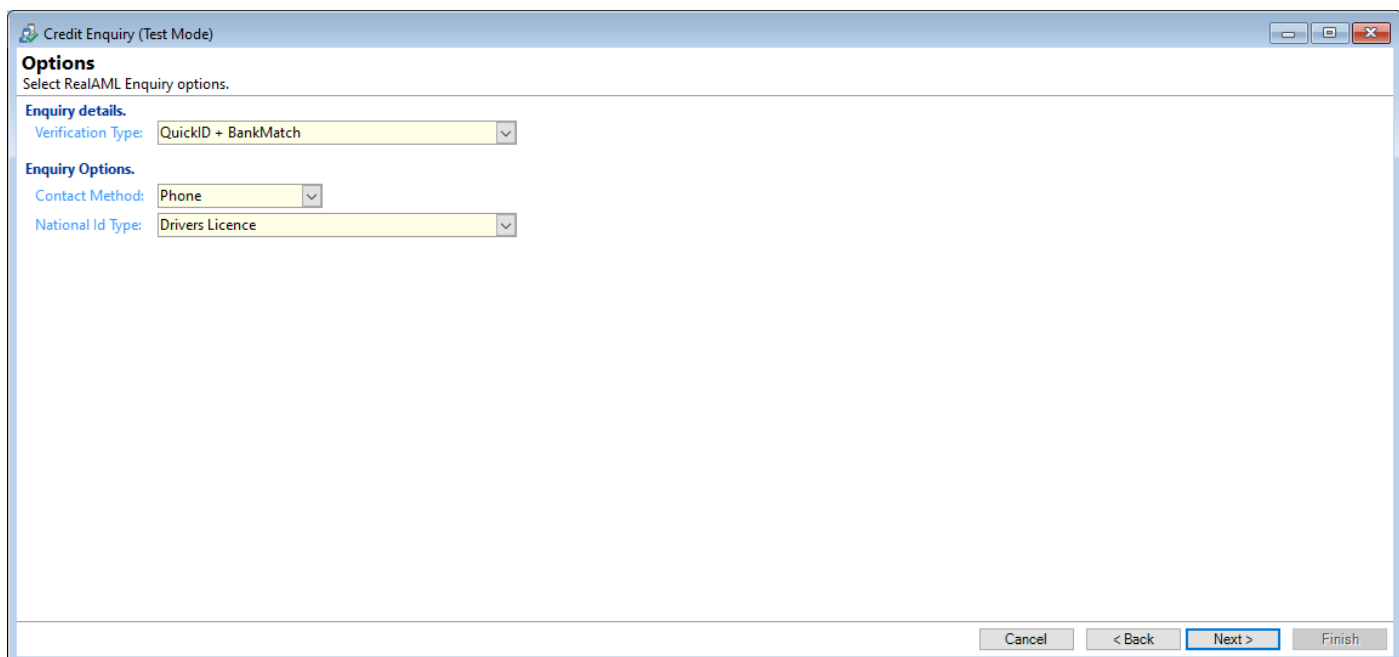
Product:  

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:  

**Enquiry Options.**

Contact Method:  

National Id Type:  

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.

**Credit Enquiry (Test Mode)**

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

**Person's details.**

First Name:

Middle Names:

Last Name:

Date of Birth:  68 years

**Contact details.**

Mobile:

Email:

**New Zealand Driver's Licence details.**

Licence No:

**Address details.**

Instructions:

Property Name:

Address:

Suburb:

City:

Region:

Country:

Buttons: Cancel < Back **Next >** Finish

Click **Next**.

### 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)?

Buttons: Yes **No**

The summary will be displayed as follows:

Credit Enquiry (Test Mode)

Enquiry

Credit Enquiry results.

SAMPLE, Amelia Ingrid

Verify - RealAML

Date:

02/06/2022 9:23am

Client:

C10000, Sample, Amelia Ingrid

Signature Key:

277d29a8868048e992

Phone:

Email:

Verification Type:

QuickID + BankM

Verification Link:

<https://v-staging.realaml.com>

Refresh

Resend

Alerts

Report not yet complete.

History

Service Log	Date	User	Type	Status
24018	02/06/2022 09:23:00	ADMIN, Administrator	Verify	

This report was produced by finPOWER Connect version 3.4.3 using information retrieved from the RealAML service on 02/06/2022 9:23:01am

Cancel

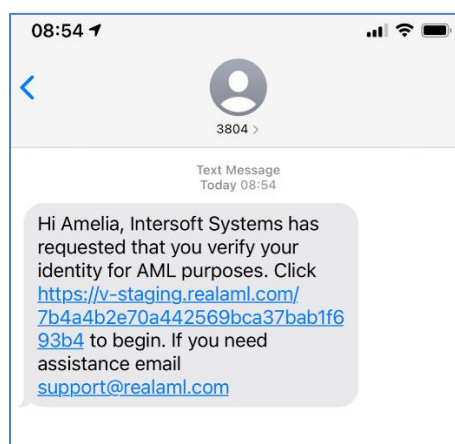
< Back

Next >

Finish

## 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



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**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