

Onfido 21.2.2300

User Guide

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Onfido

Onfido helps you validate a user's identity by checking the authenticity of the submitted identity document.

IMPORTANT!

The data that Onfido handles must be GDPR compliant. To delete data from Onfido, you must do so manually from the Onfido account.

Benefits

- **Digitization.** Validate your users' digital accounts based on their real identities.
- **Customer Acquisition.** Streamline your customer onboarding process with a simple user experience.
- **Fraud Detection.** Prevent identity fraud with document verification.
- **Security.** Manual checks for warning cases on top of automated validations.
- **Compliance.** Implement KYC and AML requirements at scale.

Applications

- Customer onboarding
- Account opening
- Loan applications
- Compliance related processes

ONFIDO USER GUIDE

- Claims handling
- Mortgage processing

Onfido Installation

Prerequisites

Before installation, you need:

- An active FintechOS account. For details, contact a FintechOS sales representative.
- Make sure you have the *dcs-sdk-onfido.js* installed on your environment in your custom folder. For details, contact a FintechOS sales representative.

1 Install the SysPacks

Make sure you have the **SysPacks v.21.2.2000** installed on your system. To do so:

1. Using a web browser, log in to your [FintechOS Community](#) account.
2. Select the **Release Hub**.
3. Open the **FintechOS 22.W** release.
4. Open the **HPFI** folder.
5. Download the **SySDigitalSolutionPackages v21.2.2000.zip** archive.
6. Unzip the archive and follow the instructions in the **How to install FintechOS SysPacks v21.2.2000.pdf** file to install the SysPacks.

2 Set up the Onfido service subscription key

On the FintechOS Portal or B2C environment, open the **web.config** file in a text editor and add the following entries in the `<appSettings>` section:

```
<add key="FTOSServicesOnfidoEndpoint" value="https://"/>
<add key="FTOSServicesOnfidoAppId" value=""/>
<add key="FTOSServicesOnfidoSubscriptionKey" value=""/>
```

Key	Value
FTOSServiceOnfidoEndpoint	DCS web app endpoint URL provided by FintechOS.
FTOSServicesOnfidoAppId	ID for the Onfido service subscription.
FTOSServicesOnfidoSubscriptionKey	Subscription key for the Onfido service.

How to Set Up an Onfido Automation Processor

1 Create a digital flow settings group

The Onfido automation processor must be hosted inside a digital flow settings group. A digital flow settings group can include multiple automation processors and is typically used as a container for the automation processors called by a specific digital journey.

If you already have a digital flow settings group you wish to host your Onfido automation processor, skip to "[2 Add the Onfido processor settings to a digital flow settings group](#)" on the next page. Otherwise, follow the instructions below to create a new digital flow settings group:

1. In Innovation Studio, go to **Main Menu > Digital Experience > Digital Journeys > Processor Settings**.
2. In the Digital Flow Settings list page, click the **Insert** button at the top right corner to add a new digital flow settings group.
3. In the Add Digital Flow Settings window, enter a **Name** for your digital flow settings group.
4. If you already have a digital journey set up where you wish to call the Onfido automation processor, select it from the Digital Journey drop-down box.
5. Click the **Save and Close** button at the top right corner to save your flow settings group.

2 Add the Onfido processor settings to a digital flow settings group

1. In Innovation Studio, **Main Menu > Digital Experience > Digital Journeys > Processor Settings**.
2. In the Digital Flow Settings list, double click the desired digital flow settings group.
3. In the Processor Settings section, click the **Insert** button.
4. Fill in the following fields:
 - Name – Enter a name for your processor settings.
 - Flow Settings – Leave the default value.
 - Digital Processor Type – Select **Onfido**.
 - Settings – JSON code for the automation processor's settings. For details, see ["Onfido Settings" below](#).
 - Mapping – JSON code for the automation processor's mappings. For details, see ["Onfido Mappings" on page 15](#).
5. Click **Save and Close** at the top right corner of the screen.

Onfido Settings

The Onfido settings are defined in JSON format as key-value pairs. The following settings are available:

JSON Key	Description
SourceEntityName	<p>The entity associated with the digital journey that calls the Onfido processor.</p> <p>Needed only if the Onfido processor is used on an edit form (to alter an existing record) to update the workflow entity's business status after the scan.</p> <p>If the Onfido processor is used on an insert form (to create a new record), this key is not needed.</p>
UseProcessorForOCR	<p>Boolean value. When set to <i>true</i>, on OCR request will be sent to DCS.</p>
UseProcessorForCheck	<p>Boolean value. When set to <i>true</i>, the raw identity check reports received from the Onfido service are attached to the FTOS_ONFIDO_CHECK entity (in the FTOS_ONFIDO_CHECKREPORT related entity).</p>
UploadFallback	<p>Boolean value - default: false.</p> <p>When set to true, an optimized camera UI will be used to take a live photo of the identity document. When this is not possible (because of an unsupported browser or mobile device), it will fall back to the mobile device's default camera application.</p> <div data-bbox="678 1228 1369 1480" style="background-color: #f4a460; padding: 10px; border-radius: 5px;"> <p>IMPORTANT!</p> <p>This method does not guarantee live capture, because some mobile device browsers and camera applications allow uploads from the user's gallery of photos.</p> </div>
OnfidoCountry	<p>The identity document's issuing country specified using a 3-letter ISO 3166-1 alpha-3 country code.</p>
OnfidoDocumentType	<p>An array with desired document types. Allowed values are: "national_identity_card", "passport", "driving_licence", and "residence_permit".</p>

JSON Key	Description
Referrer	The URL of the web page where the Web SDK will be used. The referrer sent by the browser must match the referrer URL pattern in the SDK token for the SDK to successfully authenticate.
DocumentHasTwoSides	Boolean value indicating if the user will scan both sides of the identity document.
UseDefaultValues	Boolean value. When set to <i>true</i> , the processor will create a new Onfido applicant with the information defined in " DefaultApplicantData " below.
DefaultApplicantData	JSON object containing key-value pairs for the default Onfido applicant's data.
ApplicantData	The attributes from which the Onfido applicant's data is retrieved.
Entities	<p>Indicates the entities that will be populated with the scanned values.</p> <p>DestinationEntityName – Name of the entity that is populated with the scanned data.</p> <p>SourceEntityName – Entity associated with the digital journey that uses the automation processor. If this is the same entity that is populated, this value will be identical to DestinationEntityName.</p> <p>SourceLookupDestinationName – Name of the SourceEntityName lookup key that points to DestinationEntityName. If they are the same entity, enter the primary key.</p>

JSON Key	Description
OptionSets	<p>Replaces values returned by the Onfido processor with entries from an option set.</p> <p>OptionSetName – Name of the option set that stores the valid replacement values.</p> <p>MappingName – Name of the field as returned by the Onfido processor.</p> <p>OptionSetItems – Key-value pairs that map the value returned by the Onfido processor (the key) to the replacement value from the option set (the value).</p> <p>If the value returned by the Onfido processor is not found in the OptionSetItems keys, the entry will not be populated. The user will be able to manually select only values from OptionSetName.</p>

JSON Key	Description
LookupEntities	<p>Validates values returned by the Onfido processor based on records in an entity.</p> <p>MappingName – Name of the field as returned by the Onfido processor.</p> <p>EntityName – Name of the entity that stores the valid values.</p> <p>AttributeKey – Name of the attribute in EntityName that stores the valid values.</p> <p>Parent – Defines hierarchical relationships between lookup entities. For instance, you can check if a city name belongs to a valid county name.</p> <ul style="list-style-type: none"> • MappingParentName – Name of the parent field as returned by the Onfido processor. • AttributeParentKey – Name of the EntityName lookup key linked to the parent entity. <p>If the value returned by the Onfido processor is not found in the lookup entity, the entry will not be populated. The user will be able to manually select only values from the lookup entity.</p>
MaskNextStepUrlSuccess	<p>Location in the user interface where the user is redirected after a successful check.</p> <p>entity – Entity name.</p> <p>form – Form name of the above entity.</p> <p>section – Optional parameter for the section name of the above form.</p>

JSON Key	Description
MaskNextStepUrlFail	<p>Location in the user interface where the user is redirected after a failed check.</p> <p>entity – Entity name.</p> <p>form – Form name of the above entity.</p> <p>section – Optional parameter for the section name of the above form.</p>
UseLocalization	<p>Boolean value. Setting it to <i>true</i> enables user interface localization.</p> <p>Localization uses the FTOS_DFP_OnfidoLocalization client script library to populate the interface text fields. By default, only the en-US locale is defined. Edit the library to add additional languages.</p>
DocumentType	<p>The document type that identifies the set of attribute mappings used by the processor (see "Onfido Mappings" on page 15).</p> <p>Only one document type can be enabled per automation processor.</p>

Example

```
{
  "SourceEntityName": "myAccountApplication",
  "UseProcessorForOCR": true,
  "UseProcessorForCheck": true,
  "UploadFallback": true,
  "OnfidoCountry": "ROU",
  "OnfidoDocumentType": ["national_identity_card"],
  "Referrer": "https://myOnfidoPortal.azurewebsites.net/",
  "DocumentHasTwoSides": false,
  "UseDefaultValues": true,
  "DefaultApplicantData": {
    "LastName": "DefaultLastName",
    "FirstName": "DefaultFirstName",
    "Email": "DefaultEmail@email.com"
  }
}
```

```

    },
    "ApplicantData": {
      "LastName": {
        "AttributeName": "retailApplicantId_lastName",
        "Extension": "retailApplicantData"
      },
      "FirstName": {
        "AttributeName": "retailApplicantId_firstName",
        "Extension": "retailApplicantData"
      },
      "Email": {
        "AttributeName": "retailApplicantId_email",
        "Extension": "retailApplicantData"
      }
    },
    "Entities": [
      {
        "DestinationEntityName": "myRetailApplicantData",
        "SourceEntityName": "myAccountApplication",
        "SourceLookupDestinationName": "retailApplicantId"
      },
      {
        "DestinationEntityName": "myRetailApplicantAddress",
        "SourceEntityName": "myAccountApplication",
        "SourceLookupDestinationName": "myRetailApplicantAddressId"
      }
    ],
    "OptionSets": [
      {
        "OptionSetName": "Gender Type",
        "MappingName": "Sex",
        "OptionSetItems": {
          "Male": "Male",
          "Female": "Female"
        }
      }
    ],
    "LookupEntities": [
      {
        "MappingName": "DistrictCode",
        "EntityName": "District",
        "AttributeKey": "Code"
      },
      {
        "MappingName": "BirthDistrictBody",
        "EntityName": "District",

```

```

        "AttributeKey": "Code"
    },
    {
        "MappingName": "IssuingCountry",
        "EntityName": "FTOS_CMB_Country",
        "AttributeKey": "code"
    },
    {
        "MappingName": "City",
        "EntityName": "City",
        "AttributeKey": "Name",
        "Parent": {
            "AttributeParentKey": "DistrictId",
            "MappingParentName": "DistrictCode"
        }
    }
]

,
"maskNextStepURLSuccess": {
    "entity": "myAccountApplication",
    "form": "TestOnfido",
    "section": "step2"
},
"maskNextStepURLFail": {
    "entity": "myAccountApplication",
    "form": "TestOnfido",
    "section": "Step1"
},
"UseLocalization": true,
"DocumentType": "IdRom"
}

```

Onfido Mappings

The Onfido mappings match the field names as returned by the Onfido processor (keys) with the populated entities' attributes (values).

Setting Name	Description
DocumentsMapping	Holds attribute mappings for various types of scanned documents.
Type	Scanned document type.

Setting Name	Description
Map	Key-value pairs that match the field name as returned by the Onfido processor (the key) to the attribute name in the destination entity (the value).

Example

The *side* key indicates which side of the identity document the field belongs to. For one-sided documents, set it always to *front*.

```
{
  "DocumentsMapping":
  [
    {
      "type": "IdRom",
      "Map":
      {
        "PictureAttribute": { "attribute": "imgFaceOCR",
"side": "front" },
        "LastName": { "attribute": "lastName", "side":
"front" },
        "GivenName": { "attribute": "firstName", "side":
"front" },
        "FullName": { "attribute": "fullName", "side":
"back" },
        "SpouseName": { "attribute": "spouseName", "side":
"back" },
        "WidowName": { "attribute": "widowName", "side":
"back" },
        "AliasName": { "attribute": "aliasName", "side":
"back" },
        "TypeOfDocument": { "attribute": "typeOfDocument",
"side": "back" },
        "DocumentNumber": { "attribute": "IdCardSeries",
"side": "front" },
        "StreetType": { "attribute": "streetType", "side":
"front" },
        "PersonalNumber": { "attribute": "PIN", "side":
"front" },
        "BirthDate": { "attribute": "dateOfBirth", "side":
"front" },
        "PlaceOfBirthBody": { "attribute": "placeOfBirth",
"side": "front" },

```



```

    "BirthCountryBody": { "attribute": "birthCountry",
"side": "front" },
    "Address": { "attribute": "fullAddress", "side":
"front" },
    "Sex": { "attribute": "gender", "side": "front" },
    "DistrictCode": { "attribute": "DistrictId",
"side": "front" },
    "Nationality": { "attribute": "nationality",
"side": "front" },
    "IssuedBy": { "attribute": "IssueInstitution",
"side": "front" },
    "IssuedAt": { "attribute": "IdIssueDate", "side":
"front" },
    "IssuedUntil": { "attribute": "IdExpirationDate",
"side": "front" },
    "IssuingCountry": { "attribute": "isuingCountry",
"side": "front" },
    "Confidence": { "attribute": "confidence", "side":
"front" },
    "mrz_line1": { "attribute": "mrz_line1", "side":
"front" },
    "mrz_line2": { "attribute": "mrz_line2", "side":
"front" },
    "mrz_line3": { "attribute": "mrz_line3", "side":
"front" },
    "AddressLine1": { "attribute": "AddressLine1",
"side": "front" },
    "AddressLine2": { "attribute": "AddressLine2",
"side": "front" },
    "AddressLine3": { "attribute": "AddressLine3",
"side": "front" },
    "AddressLine4": { "attribute": "AddressLine4",
"side": "front" },
    "AddressLine5": { "attribute": "AddressLine5",
"side": "front" }
    }
  }
]
}

```

How to Trigger Identity Verification in a Digital Journey

1. In Innovation Studio, open the customer's form driven flow in the editor.
2. Navigate to the form or form step where you wish to initiate the identity check.
3. In the After Events tab, add code based on the model below:

```
var dfpHelper = ebs.importClientScript('FTOS.DFP');
var componentName = 'FTOS_DFP_Onfido'; //name of the
componentvar
var recordId = formData.id;
var flowSettingsName = formData.FlowSettings;
var p = {};
var accountApplicationId = recordId;
p.accountApplicationId = accountApplicationId;
p.toStatus = "OCR in Progress";
ebs.callActionByName("myAccountApplication_BusinessWorkflow",
p, function(e) {
    var params = {};
    params.flowSettingsName = flowSettingsName;
    params.processorSettingsType = 'Onfido';
    params.processorSettingsName = 'Onfido_Settings';
    ebs.callActionByName("FTOS_DFP_
FlowProcessorSettingsByType", params, function(f) {
        var processorSettingsId =
f.UIResult.Data.ProcessorSettingsId;
        dfpHelper.loadComponent(componentName,
processorSettingsId, recordId, false);
    });
});
```

4. Click the **Save and Close** button at the top right corner to save your digital journey.