

Testing environment KYC builder:

Following are the issues/lackings while exploring the KYC journey builder (testing version) as per my understanding from a user/merchant perspective.

1. UI is not self explanatory means it needs user attention to read the instructions of drag/drop services.
2. UX can be improved by following the principles of information architecture to ensure better user engagement with the journey builder services.

The screenshot shows the 'KYC-Services' interface. At the top, there is a 'Test Account' toggle switch, a search icon, and a profile icon. Below the header, there is a 'Verification Journey Title' input field. On the left, a vertical list of verification services is displayed, each with an icon and a brief description. On the right, there is a large dashed rectangular area labeled 'Drag & Drop the KYC Services here' with the sub-instruction 'Select effective verification services with simple drag-and-drop functionality.' A specific section within this area is labeled '+ Drop Services here'.

Service	Description
Facial Verification	Verify via live Video, Image, or Upload a Selfie
Document Verification	Verify Authenticity of an Identity Document
Address Verification	Verify Authenticity of an Address Document
Consent Verification	Verify End User via Handwritten or Printed note
2-Factor Authentication	Phone No. via customized code

- It can be improved with check boxes on each service and that a business wants from their customer.
- Drag and drop menu can be improved by providing a visual flow diagram to add the journey of customers with specific country and relevant industry requirements. (will come to this point at end)

Live version KYC builder:

The solutions for these above problems that came to my mind are already implemented in Shufti pro KYC journey builder (live version) as per the product demo features available on youtube.

https://www.youtube.com/watch?v=DB3iYsk3IAY&list=PLjUrR0Jg5xD_J5I4Vifk3dnLeJypFD_Im&index=6

Following snapshot are taken from provided video link above:

The image contains three screenshots of the Shufti Pro application interface, illustrating the KYC journey builder process:

- Biometric Authentication:** This screen shows a form for entering an email and enabling services. It includes options to "Enroll / SignUp" or "Authentication / Login". Below the form, there are checkboxes for "Document", "Phone", and "Questions". At the bottom are "Back" and "Submit" buttons.
- Security Questions:** A modal window titled "Security Questions" displays five questions with their answers:
 - What is your favourite book? (Oliver Twist)
 - What is your father's middle name? (Ben)
 - What was your first car? (Mince)
 - What is your high school teacher's name? (Mr Alison)
 - What is the name of your favourite city? (Brisbane)A "Continue" button is at the bottom of the modal.
- Background Checks:** This screen is titled "Background Checks" and includes fields for First Name, Middle Name, Last Name, DOB, and "Enable Ongoing AML?". There is also a field for "Enter Callback URL (Optional)". At the bottom are "Back" and "Next" buttons.

ShuftiPro KYC

Test Account User AB

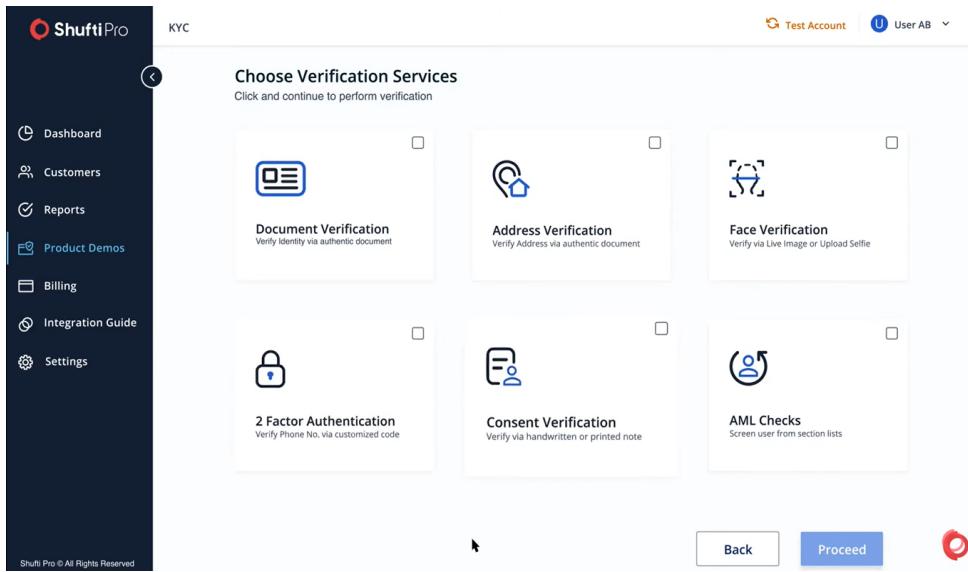
Choose Verification Services

Click and continue to perform verification

- Document Verification**
Verify Identity via authentic document
- Address Verification**
Verify Address via authentic document
- Face Verification**
Verify via Live Image or Upload Selfie
- 2 Factor Authentication**
Verify Phone No. via customized code
- Consent Verification**
Verify via handwritten or printed note
- AML Checks**
Screen user from section lists

Back Proceed

Shufti Pro © All Rights Reserved



KYC DEMO - How KYC Identity Verification Works in Real-Time

Test Account User AB

Verification Settings

Kind of Verification? Onsite Offsite

Enable OCR Feature? Yes No

Types of proof ?? Image only Video Only Both

Email

Country*

Language*

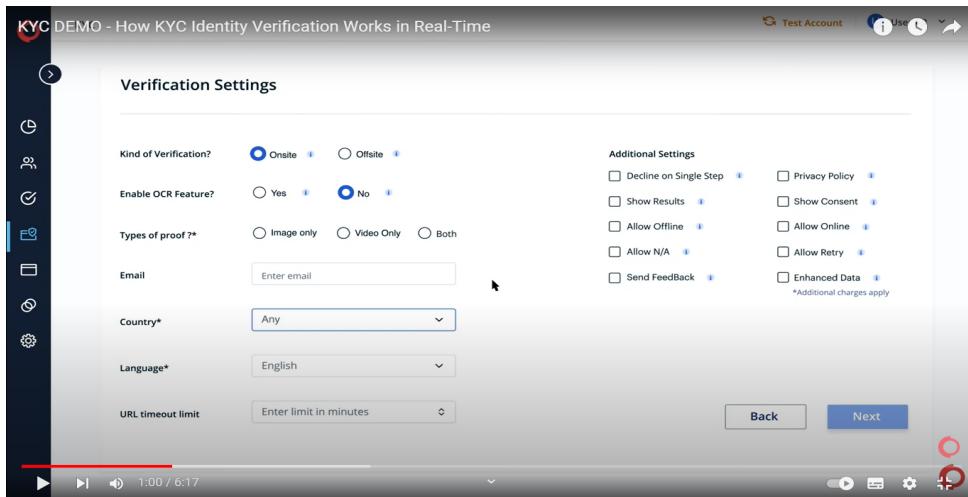
URL timeout limit

Additional Settings
 Decline on Single Step Privacy Policy
 Show Results Show Consent
 Allow Offline Allow Online
 Allow N/A Allow Retry
 Send FeedBack Enhanced Data

*Additional charges apply

Back Next

1:00 / 6:17



KYC

Test Account User AB

Address

Consent

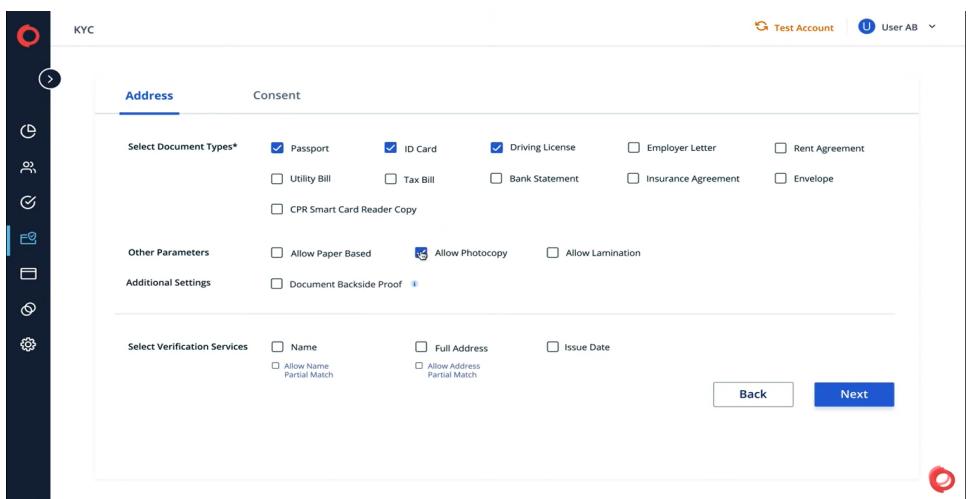
Select Document Types* Passport ID Card Driving License Employer Letter Rent Agreement
 Utility Bill Tax Bill Bank Statement Insurance Agreement Envelope
 CPR Smart Card Reader Copy

Other Parameters Allow Paper Based Allow Photocopy Allow Lamination

Additional Settings Document Backside Proof

Select Verification Services Name Full Address Issue Date
 Allow Name Partial Match Allow Address Partial Match

Back Next



Leading provider solutions and approaches:

After analyzing the solutions from the live demo, I decided to perform research for the improvement of the live version. Although I have not gone through its services, the proposed solutions are based on understating from the provided demo video.

Following providers have been analyzed:

1. Onfido (<https://onfido.com/>)

With complyAdv: CEO: <https://www.youtube.com/watch?v=scyHKEEHNYM>

*imp id verification: <https://www.youtube.com/watch?v=sLq2r1ziKUQ>

2. Veriff (<https://www.veriff.com/>)

*imp <https://www.youtube.com/watch?v=HlaoQE6bJCY> (V.imp)

3. Trulioo (<https://www.trulioo.com/>)

*imp flow: <https://www.youtube.com/watch?v=VNa-iwq1iqA>

4. Sumsup (<https://sumsub.com/>)

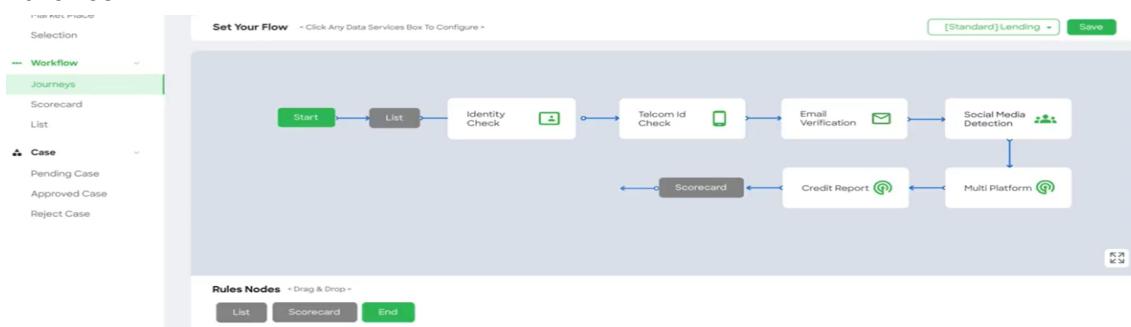
5. KYC Hub (<https://www.kychub.com/>)

6. Advance AI (<https://www.advance.ai/>)

- The existing solution of shufti pro kyc journey builder is very good but there is always room for improvement. Almost all the providers from above list provide no code flow diagram by drag and drop tools for specific service journeys.
- The current solution of shufti pro kyc builder does not create actual flow into the mind of the journey builder because it only provides check boxes of each service and its specification. The flow diagram will exactly create the map/flow of step by step activities for their users in the mind of a journey builder/merchant.
- There should be flow diagram drag and drop tools for each feature to visualize the journey for specific features then all those flows should be connectable to make the complete kyc builder journey.

Almost all mentioned companies are providing drag and drop flow diagrams for kyc journey builders. Following are some examples:

Advance AI



Onfido

The Onfido dashboard displays the following statistics:

- Total results: 6,788
- Approved: 58% (3,937)
- Declined: 7% (475)
- Reviewed: 15% (1,018)
- Abandoned: 20% (1,357)

The workflow diagram starts at a 'START' node and branches into three main paths:

- Document capture: photo**: 50% of applicants. This path leads to a 'DOCUMENT REPORT Document report' step, which then leads to a 'FACIAL SIMILARITY REPORT: PHOTO Facial similarity report: photo' step. Both steps have a 50% completion rate.
- Face capture: photo**: 30% of applicants. This path has a 50% completion rate.
- Cancelled**: 10% of applicants.

From the 'FACIAL SIMILARITY REPORT: PHOTO' step, the flow continues to a 'PROFILE CONDITION Document & Biometric Result' step, which has a 50% completion rate. This step then branches into three outcomes:

- Passed**: 50% of applicants
- Review**: 50% of applicants
- Under age**: 7% of applicants

Below the dashboard, there are four buttons: APPROVE APPLICANT (Approve applicant), REVIEW APPLICANT (Review applicant), REVIEWED (Reviewed 15%), and DECLINE APPLICANT (Decline applicant). The 'APPROVE APPLICANT' button shows a completion rate of 58%.

To the right, a screenshot of the Onfido Smart Capture SDK interface shows a video feed of a person's face. A white oval highlights the camera view. A yellow banner at the bottom of the screen says 'Turn your head slowly to both sides'. The video player shows a progress bar at 0:07 / 0:21.

Trulioo

The Trulioo Workflow Studio interface shows the following details:

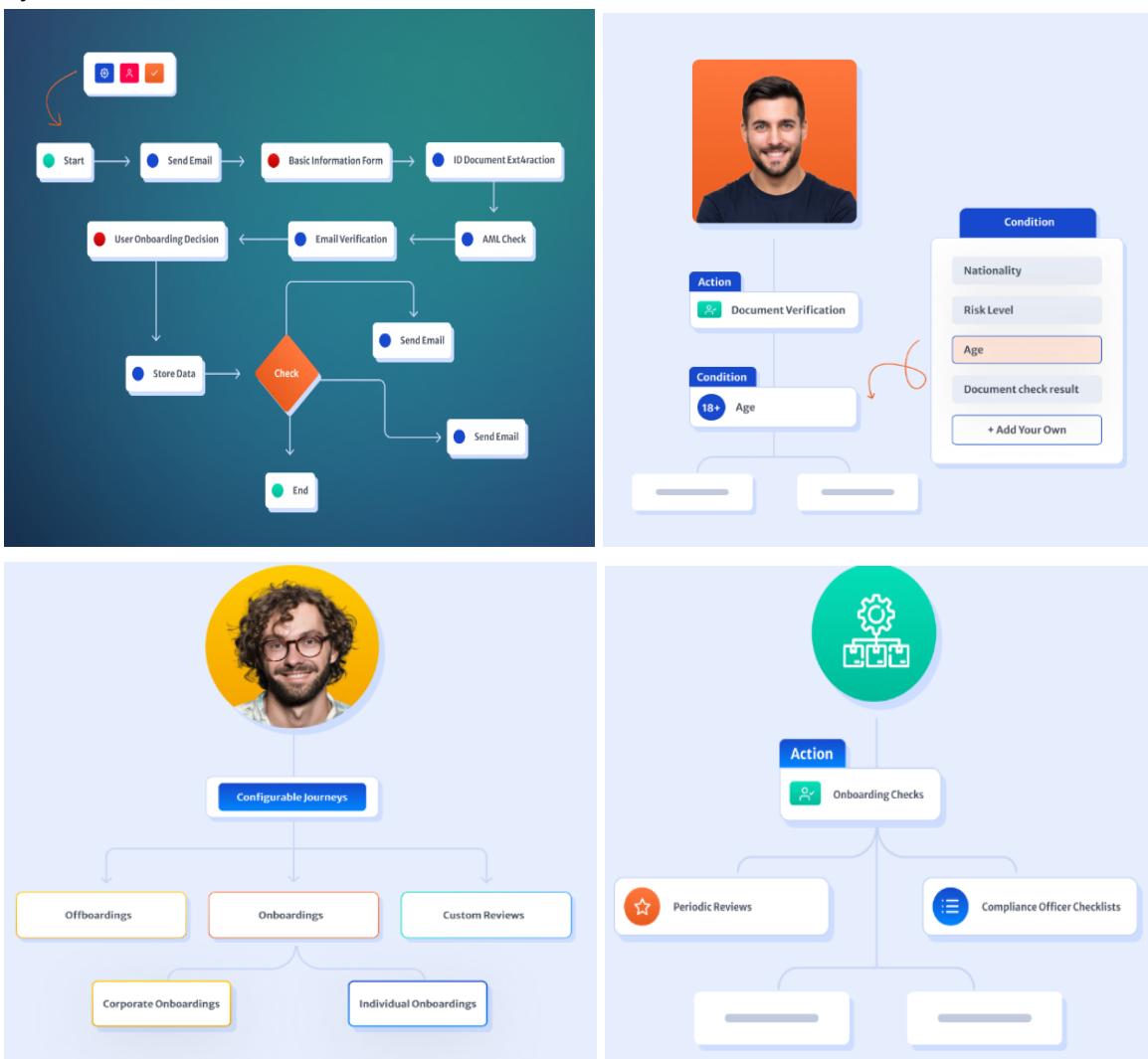
Workflow Overview: The workflow is titled "Edit Workflow - Hello world". It consists of several steps connected by arrows:

- Start (blue square) → **Condition** (orange circle) → **Person Match** (green square)
- Person Match** → **Condition** (orange circle) → **Reject Client** (red square)
- Reject Client** → **Accept Client** (green square)
- Accept Client** → **Identity Document Verification** (green square)
- Identity Document Verification** → End (grey square)

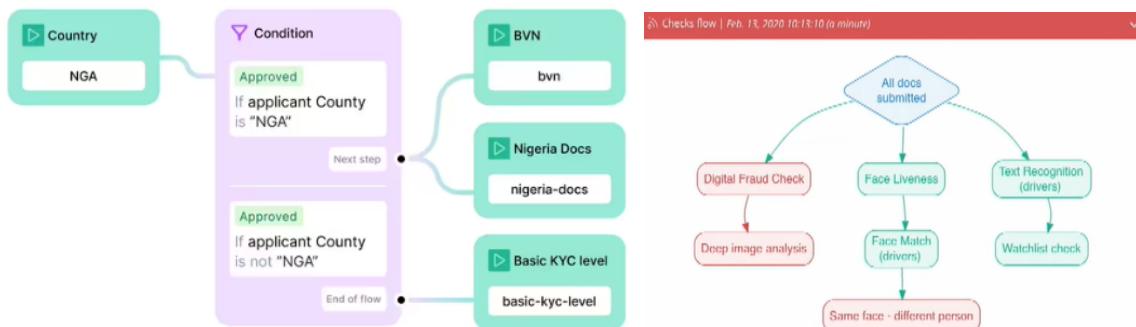
Rule Editor: A sidebar on the right shows a rule for the "Identity Document Verification" branch:

- Branch**: "Identity Document Verification"
- Rule 1** (Field type):
 - If:** Select field: Country of residence
 - Is:** Select rule: Equal
 - Compare To:** New Input (selected)
 - Existing Field
 - New Input (selected)
 - Select an option to compare to: Canada
- Add another rule to branch**
- Save branch**
- Delete condition from workflow**

Kyc hub



Samsub



Feature for Shufti Pro: Custom options that may become a unique selling point.

The screenshot shows a landing page for Veriff. At the top, there's a navigation bar with links for Products, Solutions, Plans, Resources, About, and Sign in. Below the navigation is a horizontal banner with four items: Verify everywhere, Easy for users, Analysis in real time, Expanding your reach, and Completely custom (which is highlighted with a yellow box). The main content area has three sections: "Customize end-user flows" (with a sub-note about color customization), "Optional background video" (with a note about advanced fraud prevention), and "Manual and automated ID checks" (with a note about machine learning for ID comparison). To the right of the text is a screenshot of a mobile device displaying a verification screen with a user profile picture and a message from Matt Jones.

Following is not the requirement for this task but these can be beneficial for the product.

Suggestions for presenting information:

For landing page:

The image shows two side-by-side browser windows. The left window is for 'shuftipro.com/solutions/' and the right is for 'veriff.com'. Both pages have a sidebar on the left with various service categories like Solutions, Platform, KYC – Identity Verification, KYC – Identity Verification, Face verification, Document verification, Address verification, 2 Factor Authentication, Face bio authentication, Video KYC, and KYB – Corporate Verification. The right window for 'veriff.com' has a main content area with sections for Products, Identity Verification Solution, ID Verification Software, Proof of Address, Biometric Authentication, AML Screening, and Assisted Image Capture.

IDENTITY VERIFICATION TO ACCELERATE TRUST WORLDWIDE

Award-winning customer onboarding solutions that go beyond standard KYC & AML checks to help your organisation boost conversions, reduce fraud, and stay compliant globally.

Trust works through us.

Stop fraud. Build trust. Identity verification made simple.

AI-powered identity verification solution for identity fraud prevention, Know Your Customer compliance, and fast conversions of valuable customers with Veriff. Entrust identity verification to us and our identity experts, and focus on what you do best.

Talk to us

Make identity verification quick & easy

For report:

Check Status: Complete Last Updated: 25 March 2020 11:14

Applicant ID: d040e98a-af57-49a9-b21e-9a37061272b6 Check ID: 2ac3c6cb-bbbc-436b-ad79-69c20bd8cd58

Document Report

Facial Similarity Report

Find more details about the Facial Similarity Report results [here](#)

Face Comparison
Face Match
Score: 0.8288

Image Integrity
Face Detected
Source Integrity

Visual Authenticity
Spoofing Detection
Score: 0.8836

Improve this report

Checks

Found 810 checks

View Test Data (Sandbox)

[Download CSV](#)

[New check](#)

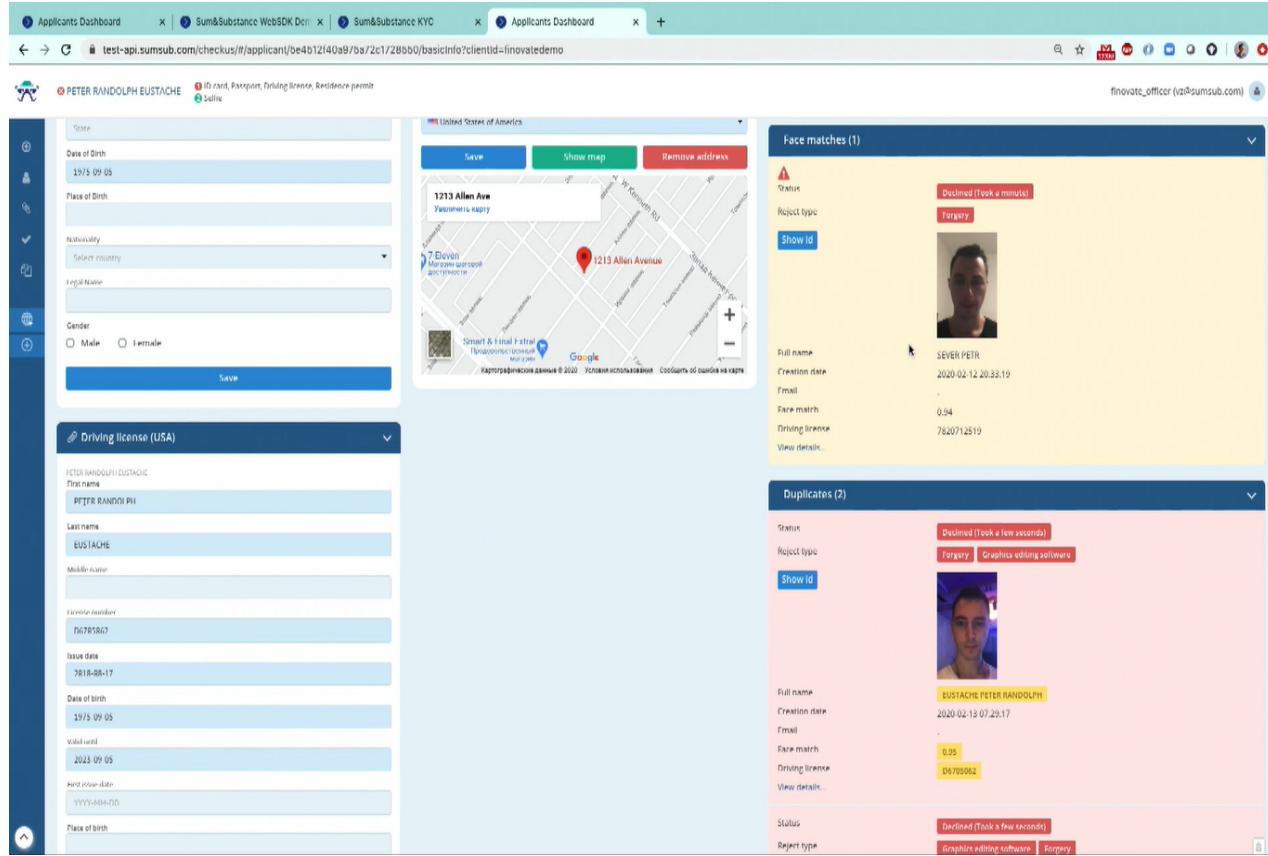
Search by applicant's name, email or tags 

 Filter by 

Sort by: Newest 

APPLICANT NAME	CHECK STATUS	CHECK PROGRESS
Jeff Hickman	Complete Last updated a minute ago	 CLEAR 
Jeff Hickman	Complete Last updated 2 hours ago	 CLEAR 

For findings:



The screenshot shows the Sum&Substance KYC application interface. On the left, there is a sidebar with various icons and a main form for entering personal information. The main area displays several findings:

- Face matches (1):** Shows a match for Peter Randolph Eustache with a face photo, status (Declined), reject type (Forgery), and details including full name (SEVER PETR), creation date (2020-02-12 20:33:19), and a driving license number (7820712519).
- Duplicates (2):** Shows two duplicate entries for Peter Randolph Eustache with face photos, status (Declined), reject type (Forgery), and details including full name (DUSTACHE PETER RANDOLPH), creation date (2020-02-13 07:29:17), and a driving license number (D9703062).

Applicants Dashboard | Sum&Substance WebSDK Demo | Sum&Substance KYC | Applicants Dashboard

test-api.sumsub.com/checkus/#/applicant/be4b12f40a97a/2c1/28550/basicInfo?clientId=innovatedemo

The screenshot shows a California driver's license with the following details:

- ID: DL D6705062
- CLASS C
- EXPIRED: 09/05/2023
- LN: EUSTACHE
- FN: PETER RANDOLPH
- ADDRESS: 1213 ALLEN AVE, GLENDALE, CA 91201
- DOB: 09/05/1975
- RSTR: NONE
- SEX: M
- HGT: 5'00"
- HAIR: BLK
- EYES: BRN
- DD: 08/17/2018
- 09051975

Below the license, there are several buttons: a red 'Image insertions >' button, a blue 'Save' button, a blue 'Compare with' button, a blue 'Open masked i' button, and a red 'Delete' button.

Details of the image file:

- Id: 1014656227
- File Name: **DL_Front-P.jpg**
- Digital trust: **Low**
- Software: **Adobe Photoshop CC (Macintosh)**
- Creation Date: **2018-11-08 12:46:37**
- Added date: **2020-02-13 10:12:26 (GMT+1)**
- Modification Date: **2020-02-09 15:55:42**
- Resolution: **1000x660**
- Size: **211.52 KB**

Testing Environment Functionality:

- The UX of the testing version is not satisfactory which needs improvements cause It redirects to the login page for access credentials which is annoying.
- In testing testing environment image classification functionality gives ambiguous results:

Proofs

Consent	Document

Document	Document

Face

Decline Reasons

Document	SPDR47	Document proof is a screenshot.
Document	SPDR197	The provided document is scanned

Proofs



Document



Document



Address



Face

© Powered by  ShuftiPro

O ShuftiPro

Decline Reasons		
Document	SPDR197	The provided document is scanned.
Background Checks	SPDR142	AML screening failed. User found in Fitness-Probity lists.
Consent	SPDR33	Consent type is different from provided options
Consent	SPDR32	Consent note information is not correct
Address	SPDR47	Document proof is a screenshot.
Document	SPDR47	Document proof is a screenshot.