

Technical report on Atala PRISM Modular KYC Solution by IAMX with ID 1100031

Milestone: 1, 2

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Version: 1.02

0 Introduction

This technical report details the development and implementation of the Atala PRISM Modular KYC Solution by IAMX, designated with ID 1100031. The solution introduces a chatbot-based prototype designed to facilitate identity verification and management, leveraging Atala PRISM's infrastructure. This initiative aims to enable developers to craft and deploy compliant, reusable digital identities for a variety of real-world applications. The initial phase, or milestone 1, focuses on the chatbot functionality, with subsequent modules addressing comprehensive identification verification, AML/PEP checks, transaction and wallet monitoring, and the creation of digital identities and credentials. Progress thus far includes the completion of the chatbot module, with further advancements in verification processes outlined for future milestones.

1 About

This chatbot is a modular prototype for identity verification & management on Atala PRISM, empowering developers to create and use compliant reusable digital identities for real-world applications.

This chatbot serves as an evidence of milestone 1 completion regarding (m1) <https://milestones.projectcatalyst.io/projects/1100031/milestones/1>.

You will need a personal Identification document like your ID card if you are onboarding as a natural person or your company registration documents to complete this process for a legal entity.

2 Process

The customer completes the following modules (m):

Product modules:

(m1) chatbot;

(m2) identification Autoident level 3, liveness & face match, security features document, address verification;

(m3) AML, PEP, sanction lists, crime;

(m4) KYT, transaction and wallet monitoring;

(m5) creation of did:prism, creation of verifiable credential.

3 Completion status / Verification result

The verification is complete after at least (m1 - m3), so there is no green light positive confirmed result before, so therefore no verification result on (m1).

Verification result will be provided in milestone 2.

4 Progress

This milestone 1 includes module (m1).

5 Results

a (m1) completed

b (m2) completed

6 JSON data questions

The JSON data outlines the structure for a chatbot designed for identity verification and management, specifically for the Atala PRISM platform. It includes modules for chat interaction, various levels of identification verification (like Autolent level 3 and liveness checks), Anti-Money Laundering (AML) checks, sanctions list checks, and transaction and wallet monitoring. It guides users, both natural persons and legal entities, through providing personal and company information, verifying email and phone numbers, and uploading necessary documents for address and identity verification. The data also handles cases like sanctioned countries, delegating KYC processes, and capturing images for biometric verification.

7 JSON data answers

The JSON data represents the submission from a person named Max Mustermann for an identity verification process. Max has provided his email, phone number, full name, birthdate, birthplace in München, residential address including street, house number, zip code, and city. He also uploaded a document for residence verification and a webcam image for biometric verification. Max chose to onboard as an individual and has opted to delegate his KYC (Know Your Customer) process to his contract partner.

8 Partner per module

The partners for the modules are:

(m1) Chatbot: IAMX

(m2) Ident: Intrum, IDnow; AML: Intrum

(m3) KYT: Merkle Science

(m4) did:prism, demo and workshop: IAMX

(m5)

9 Attachments / Sources

a Video

b PDF

c JSON

d Link: <https://kyc.iamx.id/onboarding/atalaprism>

10. JSON result for AML

AML, PEP, sanction lists, crime: These are data that may be shown. Additional data are subject to data protection and must not be shared.

a. If the value is empty, the person is not on the AML list, and this representation will occur.

```
{
  "PEP":{
    "summary":"Compliance info example (PEP)",
    "description":"https://test-credit-information-
ws.ch/restServices/v.0.0/compliance/info?id=10101046122",
    "value":{

    }
  },
  "SL":{
    "summary":"Compliance info example (SL)",
    "description":"https://test-credit-information-
ws.ch/restServices/v.0.0/compliance/info?id=10120017297",
    "value":{

    }
  },
  "WLBL":{
    "summary":"Compliance info example (WLBL)",
    "description":"https://test-credit-information-
ws.ch/restServices/v.0.0/compliance/info?id=20200022102",
    "value":{

    }
  }
}
```

b. If the value is not empty, the person is on an AML list, and this representation will occur. Example: PEP.

```
"PEP":{
  "summary":"Compliance info example (PEP)",
  "description":"https://test-credit-information-
ws.ch/restServices/v.0.0/compliance/info?id=10101046122",
  "value":{
    "Additional_Information":"","
    "Alternative_Script":[

  ],
  "Category":[
    "Ex PEPs, Heads of State, Major Government Offices and Support; Ex PEPs, Legislative
Functions, Parliaments; Ex PEPs, Political Leaders; Ex PEPs, State Executive Functions, Government,
Ministries"
  ],
  "Code":"CHE",
  "Country":"Switzerland",
  "Country_Of_Activity":"","
  "Country_Of_Origin":"","
  "DOB":"11.10.1940",
  "First_Name":"Christoph",
  "Full_Name":"","
  "Function":[
    "Federal Council, Ex Member, NOT IN CHARGE SINCE: 2008, CATEGORY: Ex PEPs, Heads of
State, Major Government Offices and Support; OTHER FUNCTION: Federal Assembly, National
Council, Ex Member (Schweizerische Volkspartei (SVP), Zürich), NOT IN CHARGE SINCE: 02.06.2014,
CATEGORY: Ex PEPs, Legislative Functions, Parliaments; OTHER FUNCTION: Federal Department of
Finance, Ex Vice Chief, NOT IN CHARGE SINCE: 2008, CATEGORY: Ex PEPs, State Executive Functions,
Government, Ministries; OTHER FUNCTION: Federal Department of Justice and Police, Ex Chief, NOT
IN CHARGE SINCE: 12.2007, CATEGORY: Ex PEPs, State Executive Functions, Government, Ministries;
OTHER FUNCTION: Swiss People's Party (Schweizerische Volkspartei or SVP, Union Democratique du
Centre or UDC, Unione Democratica di Centro or UDC, Uniuin Democratica dal Center or UDC), Ex Vice
President, NOT IN CHARGE SINCE: 22.04.2016, CATEGORY: Ex PEPs, Political Leaders"
  ],
  "Gender":"Male",
  "ID":"10101046122",
  "Last_Name":"Blocher",
  "Other_Names":[

  ],
  "POB":"Laufen am Rheinfall, Switzerland",
  "Relative_ID":"10101046122",
  "Relatives":[
    {
      "Country":"Switzerland",
      "DOB":"ca. 1977",
      "Full_Name":"Rahel Blocher",
      "ID":"10101181103"
    },
    {
      "Country":"Switzerland",
```

```

      "DOB": "13.08.1969",
      "Full_Name": "Magdalena Martullo-Blocher",
      "ID": "10101181104"
    },
    {
      "Country": "Switzerland",
      "DOB": "ca. 1975",
      "Full_Name": "Miriam Blocher",
      "ID": "10101181105"
    },
    {
      "Country": "Switzerland",
      "DOB": "ca. 1971",
      "Full_Name": "Markus Blocher",
      "ID": "10101181109"
    },
    {
      "Country": "Switzerland",
      "DOB": "1945",
      "Full_Name": "Silvia Blocher",
      "ID": "10101181111"
    },
    {
      "Country": "Switzerland",
      "DOB": "1962",
      "Full_Name": "Roberto Martullo",
      "ID": "10101523078"
    },
    {
      "Country": "Switzerland",
      "DOB": "17.06.1932",
      "Full_Name": "Judith Giovannelli-Blocher",
      "ID": "10101523179"
    },
    {
      "Country": "Switzerland",
      "DOB": "29.01.1934",
      "Full_Name": "Gerhard Blocher",
      "ID": "10101705950"
    }
  ],
  "Title": "Mr.",
  "list": "PEP",
  "status": "OK"
}
},

```

c. If the value is not empty, the person is on an AML list, and this representation will occur. Example: sanction list.

```
"SL":{
  "summary":"Compliance info example (SL)",
  "description":"https://test-credit-information-
ws.ch/restServices/v.0.0/compliance/info?id=10120017297",
  "value":{
    "Additional_Information":"Other information: Review pursuant to Security Council resolution
1822 (2008) was concluded on 21 Jun 2010. Review pursuant to Security Council resolution 2368
(2017) was concluded on 24 Nov 2020.",
    "Address": "",
    "Alternative_Script":[
      "القاعدة"
    ],
    "Authority":"State Secretariat for Economic Affairs, Switzerland",
    "DOB": "",
    "Date_of_Publication_of_the_List":"25.01.2022",
    "First_Name": "",
    "Full_Name":"Al-Qaida",
    "ID":"10120017297",
    "Last_Name": "",
    "Name_of_the_List":"Seco List «Al-Qaïda», Taliban",
    "Other_Names":[
      "\"The Base\"; Al Qaeda; Islamic Salvation Foundation; The Group for the Preservation of the
Holy Sites; The Islamic Army for the Liberation of Holy Places; The World Islamic Front for Jihad
Against Jews and Crusaders; Usama Bin Laden Network; Usama Bin Laden Organization; Al Qa'ida; Al
Qa'ida/Islamic Army"
    ],
    "POB": "",
    "Passport_Nr": null,
    "Title": "",
    "Type_SDN_or_Entity": "entity",
    "Type_of_List": "Seco List",
    "Whitelist": "No",
    "list": "SL",
    "status": "OK"
  }
},
```

d. If the value is not empty, the person is on an AML list, and this representation will occur. Example: crime list.

```
"WLBL":{
  "summary":"Compliance info example (WLBL)",
  "description":"https://test-credit-information-
ws.ch/restServices/v.0.0/compliance/info?id=20200022102",
  "value":{
    "Additional_Information":"Sex: Male; Hair: brown; Eyes: brown; Citizenship: Saudi Arabian;
Height: 6'4\" to 6'6\"; Weight: Approximately 160 pounds; Complexion: Olive; Build: Thin; Language:
Arabic (probably Pashtu); Remarks: Bin Laden is left-handed and walks with a cane. Bin Laden is the
leader of a terrorist organization known as Al-Qaeda, \"The Base\"",
    "Address": "",
    "Address_Country": "",
    "Alternative_Script": [

    ],
    "Authority": "Federal Bureau of Investigation, USA",
    "Case": "The mastermind of the 9/11 attacks was killed in a \"targeted operation\" by U.S.
forces.",
    "Category": [
      "Notices"
    ],
    "Country": "United States of America",
    "DOB": "1957",
    "Date_of_Information": "02.11.2021",
    "Date_of_Publication": "02.05.2011",
    "Entity_Type": "I",
    "First_Name": "Usama",
    "Full_Name": "",
    "ID": "20200022102",
    "Last_Name": "Bin Laden",
    "Name_of_the_List": "News",
    "No_longer_on_List": "",
    "Other_Names": [
      "Bin Ladin, Usama Bin Muhammad; Bin Ladin, Shaykh Usama; The Prince; The Emir; Abu
Abdallah; Mujahid Shaykh; Hajj; The Director"
    ],
    "POB": "Saudi Arabia",
    "Passport_Nr": "",
    "Relative_ID": "",
    "Title": "Mr.",
    "list": "WLBL",
    "status": "OK"
  }
}
```