



Sumsub Integration Overview for Wallet Guru

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Project: Wallet Guru – Identity Verification & Compliance Integration

1. Introduction

This document outlines the technical integration of Sumsub (<https://sumsub.com>) into the Wallet Guru platform, providing secure and compliant identity verification to support KYC (Know Your Customer), KYB (Know Your Business), and AML (Anti-Money Laundering) requirements. Sumsub is used to verify user identities during onboarding, account updates, and risk-based verification steps.

2. Integration Objectives

- Enable automated identity verification through a global KYC/KYB provider.
- Minimize manual review efforts and reduce onboarding time.
- Ensure compliance with regulatory standards (e.g., FATF, GDPR).
- Secure personal data through encrypted transmission and storage.

3. Architecture Overview

3.1 Workflow Integration Points:

- Frontend (Mobile/Web App): Trigger Sumsub SDK or WebSDK during onboarding. Display real-time verification status to user.
- Backend (API Middleware): Communicates with Sumsub REST APIs for applicant creation, document upload, and status polling. Handles webhook events from Sumsub for verification outcomes. Encrypts PII data before storage or transmission.

3.2 Technical Stack:

- Frontend: React Native / Vue.js
- Backend: Node.js + Express.js API Gateway (or Django/Flask for Python stack)



- Sumsb SDKs: WebSDK, Mobile SDK (iOS/Android)
- Security: HTTPS + AES-256 + OAuth2.0

4. Implementation Steps

4.1 Account & API Setup

- Wallet Guru team registered a verified Sumsb Business Account.
- API keys (App Token and Secret Key) were securely stored in an encrypted secret manager (e.g., AWS Secrets Manager or HashiCorp Vault).

4.2 Applicant Creation (Backend)

POST /resources/applicants

Host: api.sumsb.com

Headers:

- X-App-Token: {AppToken}
- X-App-Access-Sig: {Signature}

Body:

```
{
  "externalUserId": "walletguru_{uuid}",
  "info": {
    "firstName": "John",
    "lastName": "Doe",
    "dob": "1989-01-01",
    "email": "john.doe@example.com"
  }
}
```

4.3 Access Token Request

POST /resources/accessTokens

Body:

```
{
  "userId": "walletguru_{uuid}",
  "levelName": "basic-kyc"
}
```

4.4 WebSDK Integration (Frontend)

```
SumSub.init({
  accessToken: '{accessToken}',
  lang: 'en',
  onMessage: (type, payload) => {
```



```
    if (type === 'onApplicantReviewed') {  
      // Trigger backend webhook handler  
    }  
  }  
}).start('#sumsub-container');
```

4.5 Webhook Handling (Backend)

- Endpoint configured to receive POST from <https://api.sumsub.com/resources/webhook/v1>
- Events handled:
 - applicantReviewed
 - applicantPending
 - applicantOnHold
- Verification results persisted in Wallet Guru's compliance logs.

4.6 KYB Business Onboarding (Optional Flow)

- Additional integration for business accounts (document validation, UBOs, incorporation docs).
- Supports tiered verification levels per regulatory risk.

5. Security Considerations

- All API requests are signed using HMAC-SHA256.
- No PII is stored directly on Wallet Guru servers without encryption.
- Access tokens expire after 60 minutes, and refresh logic is enforced.
- Webhooks are verified using a pre-shared signature to prevent spoofing.
- GDPR-compliant user data deletion endpoints are implemented (DELETE /resources/applicants/{id}).

6. User Experience Flow

1. User signs up → KYC prompt shown
2. Sumsub WebSDK launched
3. User uploads ID and performs liveness check
4. Sumsub reviews application (auto/manual)
5. Wallet Guru backend receives webhook → User account status updated
6. Access to wallet services enabled upon KYC success



7. Output & Documentation

- KYC Flow Diagram (Appendix B)
- Privacy Policy Addendum (Wallet Guru Web Site [Privacy Policy | Wallet Guru](#))

8. Compliance Assurance

Sumsub maintains ISO/IEC 27001 certification and supports regulatory alignment for:

- FATF Recommendations
- FINCEN (U.S.)
- GDPR (Europe)
- CCPA (California)
- FCA (UK)
- MAS (Singapore)

Appendix A – Sample Webhook Payload

```
{
  "applicantId": "abc123",
  "reviewResult": {
    "reviewAnswer": "GREEN",
    "reviewRejectType": null,
    "moderationComment": "All good"
  },
  "type": "applicantReviewed"
}
```



Appendix B – SUMSUB KYC Flow Diagram

