# hello-

#### I'm Anamoul Rouf

About Me

#### **Profile**

I'm a Product Designer with more than 7 years of working experience building bridges between business, technology, and human.

- I've helped startups and product-driven companies to build **7+ mobile apps, 10+ web applications**, and 25+ websites.
- I believe in design practice that is data-informed and driven by empathy.
- I'm passionate about balancing complex business requirements, and user needs through a user-centered design process.





KYS (Know Your Suppliers)
ID Verification



#### KYS (Know Your Suppliers) ID Verification

Project Platform My Role

TL KYS Programme iOS and Android. UX Research, UI/UX Design.

Timeline Tools Team Collaboration

March 2022 – May 2022 Figma, FigJam, Notion. Product, Marketing, Sales, Customer Support, and Tech.

#### Background

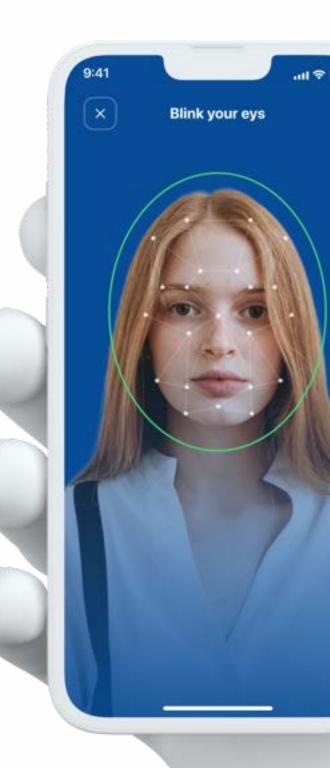
Jobike is an app-based stationless bicycle-sharing service that provides an eco-friendly solution for mobility and healthy lifestyles. The users can enjoy their ride using Jo-Credit Balance and get recharged from only the nearest JoPoints.

#### Goal

- Get more supply partners re-verified.
- Make the verification process more efficient, functional and scalable.
- Have more control over fraudulent cases and trip Completion Rate (CR).

#### Outcome

- Re-verified around 92% of our existing supply partners.
- The fraudulent cases were reduced to around 30%.
- The trip Completion Rate (CR) increased by 35%.



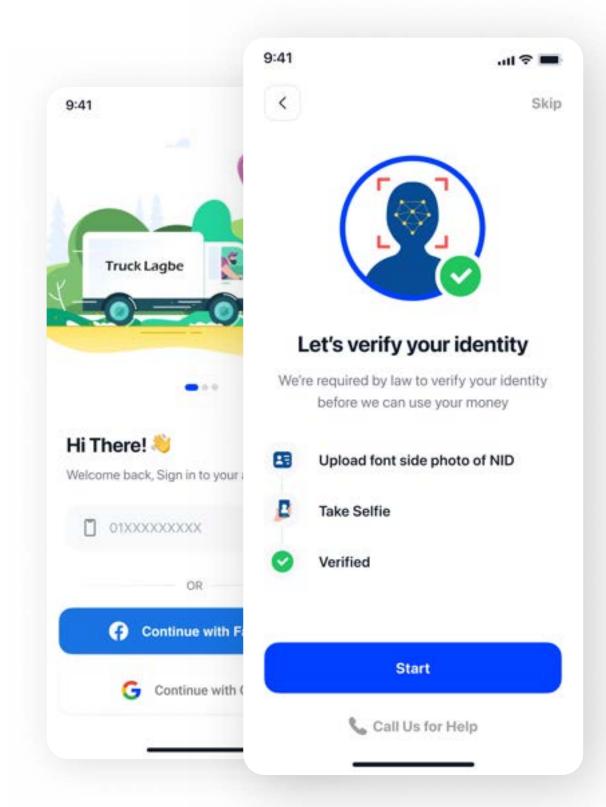


#### **Design Challenge**

Truck Lagbe is always concerned about its customers. To gain their trust and be their moving partner.

- Truck Lagbe faced operational difficulties verifying their delivery partners (truck owners, truck drivers, collaborators, transport agencies).
- It's pervasive in the trucking industry that truck drivers spend most of their time on trips, moving and busy.
- Getting them in optimum places and meeting them personally is also very challenging.
- Also, asking the user to come to TL Services Points can't be a feasible solution, and our wild guess is we'll only get 5-8% of users' information.
- In some cases, users don't have the required document with them.

- Sometimes we get documents from users through courier delivery service. But in that case, we fail to verify the user in person.
- In some cases, users don't have the required document with them. The trip Completion Rate (CR) was getting more challenging to control, and the fraudulent issues restricted our growth.



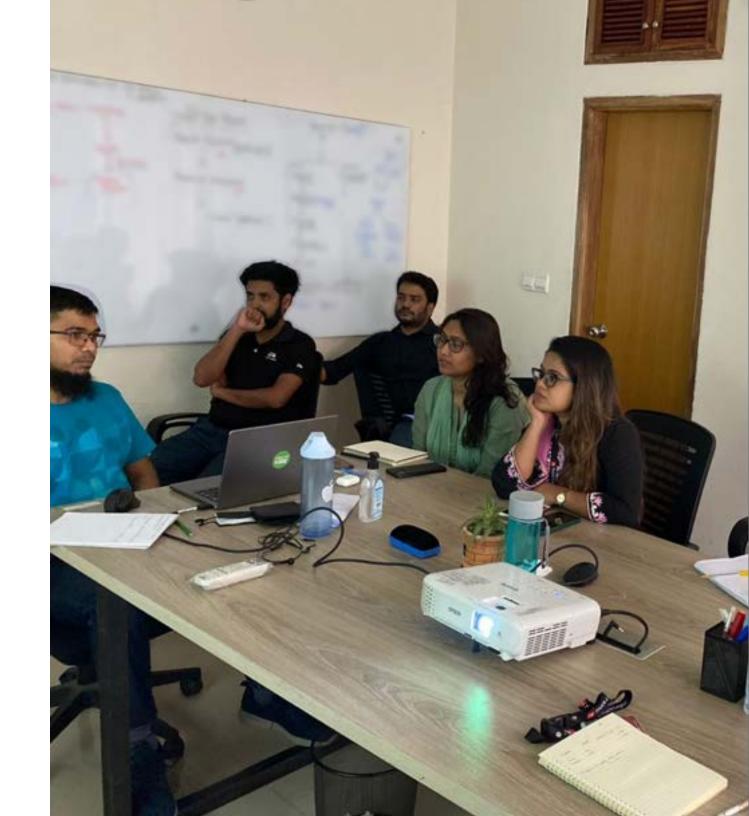
#### **The Discovery**

The discovery phase was a quick, high-intensity effort that allowed us to -

- Define project goals and milestones
- Audit the existing process faults
- Review the existing solutions by other similar products
- Understand business visions
- Empathize the users' needs, behaviors, and pain-points
- Understand technological feasibility and constraints.

Here are three considerations that help me to understand and prioritize the issues.

- How satisfying is the solution for users?
- How well is this solution for users' problem solving and also good for business?
- How challenging would it be to build from the technical feasibilities and limitations?



#### The Findings

We visited 10 suppliers. We also had brainstorming discussion sessions with our internal cross-functional team members.

- All the suppliers had a smartphone, and most had button phone.
- 7 users were using bKash or other MFS apps. Most of them are familiar with TikTok, IMO, Facebook, Whatsapp, SHAREit and other related apps.
- They are also familiar with taking selfies, photos, and videos.
- Our technical sessions taught us about OCR (optical character recognition) and WebRTC (real-time communications).
- We also depended on 3rd party API service from Porichoy.com (a government service to verify National ID).

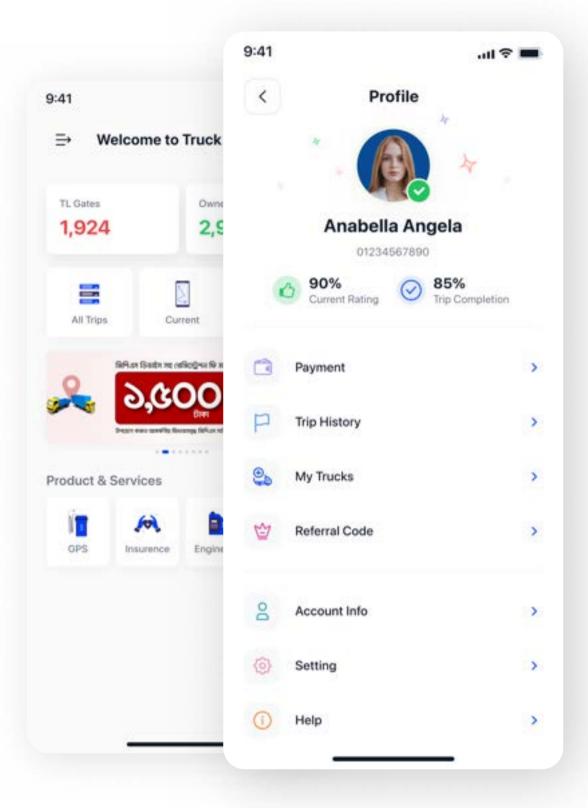


#### **Approach**

Thinking about the future, we wanted to create a system that is simple, easy to use, functional and scalable solution to address the problems. Our goal was to seamlessly display the experience, if necessary, and then guide the user into the flow they originally were in. By collaborating closely as a team, we could provide fallback solutions to our users.

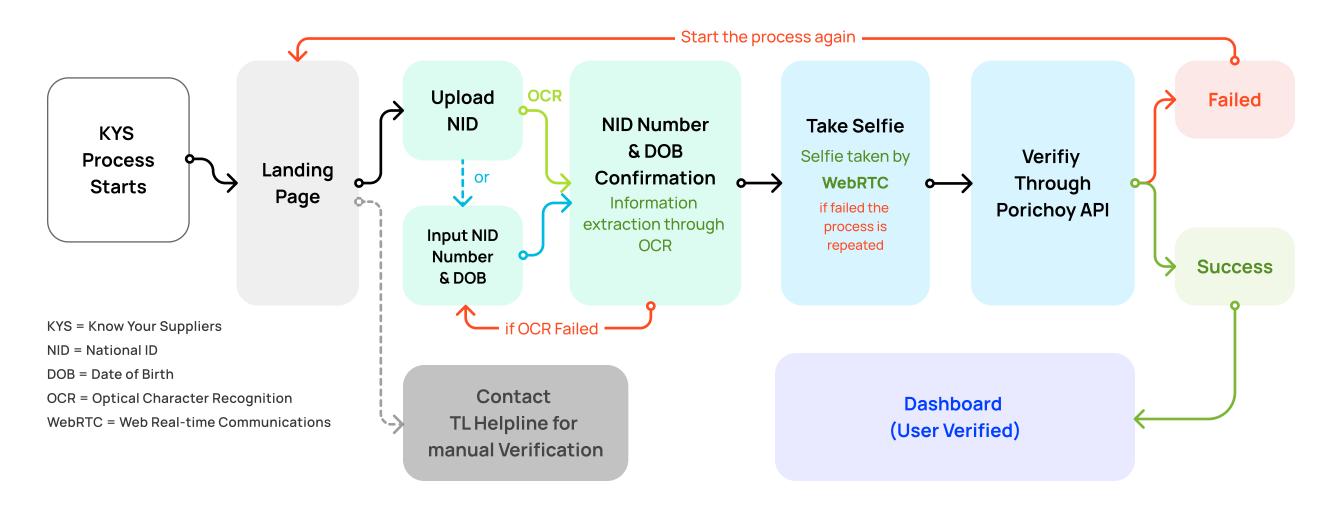
So, Truck Lagbe introduced KYS (Know Your Suppliers) programme. In this programme, Truck Lagbe will comply with its supply partners.

- Ensuring the in-person verification process, we had to implement OCR to collect the data from images and WebRTC to develop video liveness ID verification SDK.
- We also used API service from Porichoy.com (a government service) to verify our National ID.
- It is our concern to keep our customers happy.



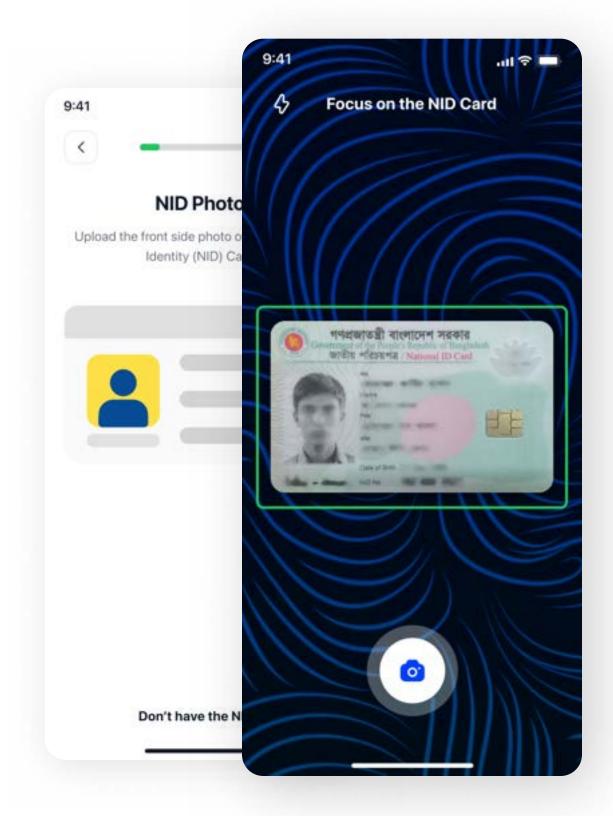
#### The KYS Process

We used a 3rd party Bangladesh Government authorised service through out the process.



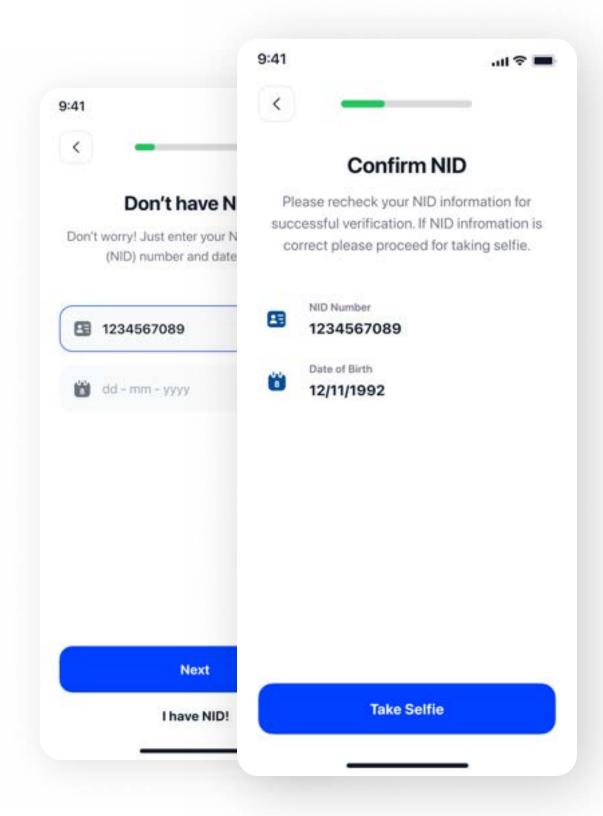
#### Method 1: National ID Scan

In collecting and validating a National ID, we asked our users to upload a photo of the NID Front side. We provided an interface for taking a picture, and OCR helped us to collect necessary data from it. Then WebRTC enabled us to capture the selfie and validate the information from Porichoy API. If the NID was valid, the user was verified instantly.



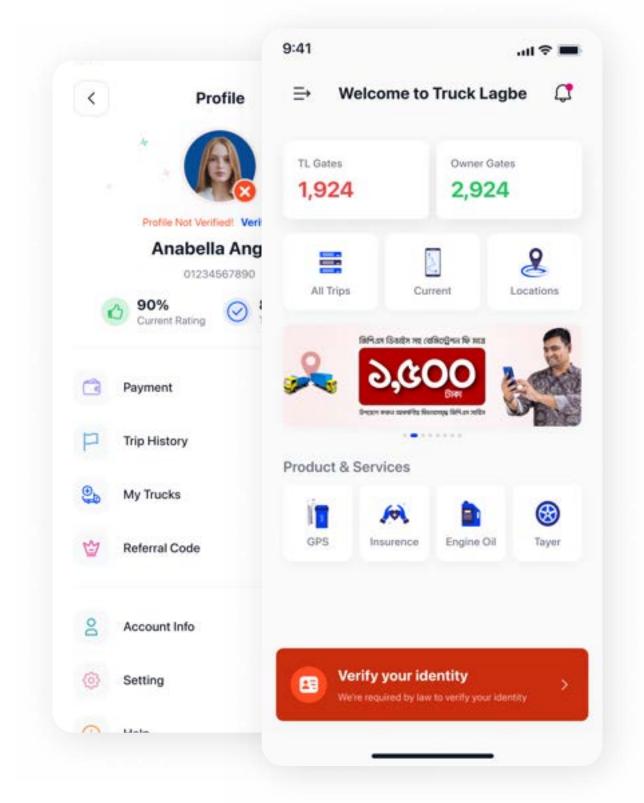
# Method 2: Manual Entry

Sometimes the users don't have the National ID physically. We provided an interface for entering National ID information, and then WebRTC will help them to take the selfie and validate the information from Porichoy API. If the document is the valid user gets verified instantly.



# Method 3: Contact with Support

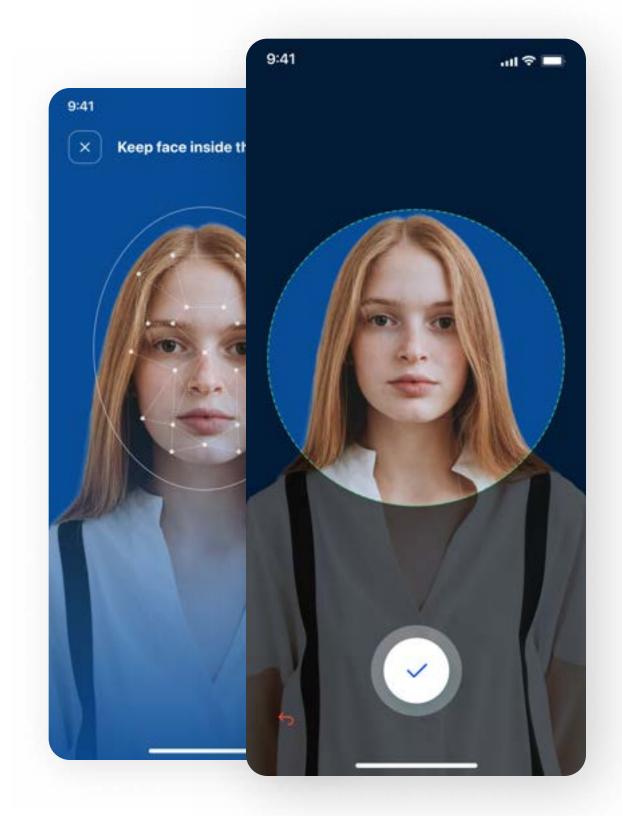
If the users don't have NID or access to the internet, they can visit TL Points to verify them manually. They can also call our TL Helpline to personalise help.



#### **WebRTC for Taking Selfie**

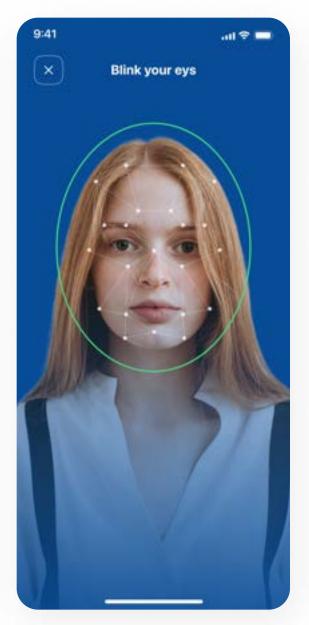
Our first use of WebRTC was designing for a Real-time selfie-capturing feature.

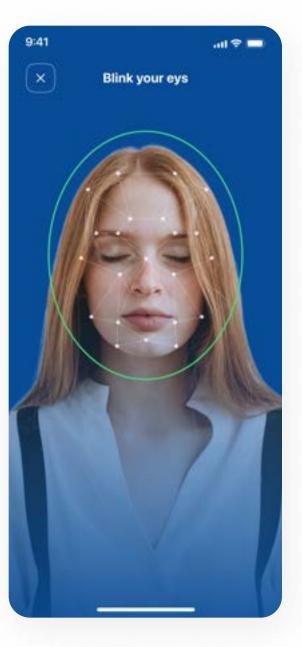
- We removed the ability to upload a selfie and replaced it with a video stream of a device's camera view. We could now get people to capture a selfie from the video stream.
- This feature was starting to get us closer to the native SDK experience, but we still knew we needed to be able to video record the stream to make fraud attempts harder.



# WebRTC for Taking Selfie







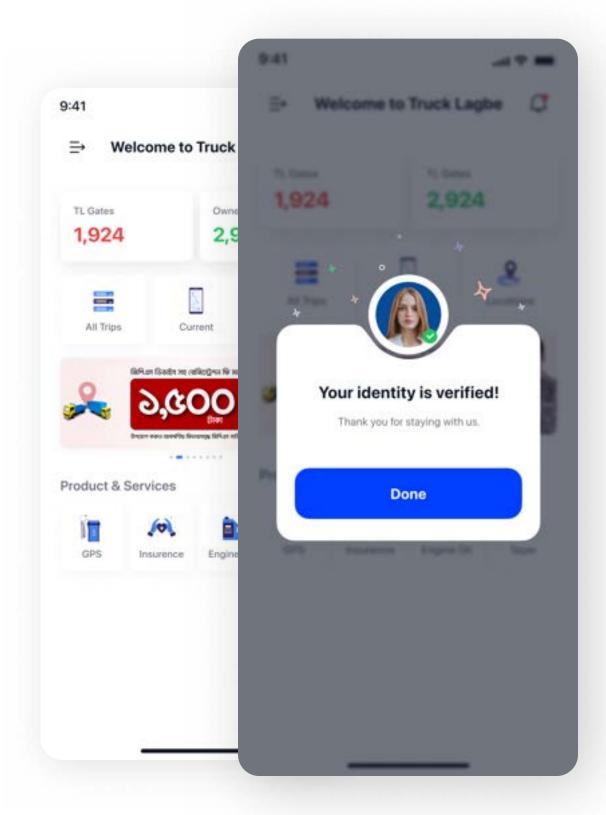


#### **Impact**

#### Identity Verified!

After following the KYS process, we have verified our valued supply partners. We followed the compliance rules of the Bangladesh Government. It helps to gain not only our customer's trust but as well as make our service more compliant. It also attracts more investors.

- KYS Programme helps us to **automate the verification process** and make our operations more efficient.
- We've automatically re-verified around 92% of our existing supply partners.
- The fraudulent cases were reduced to around 30%.
- The trip Completion Rate (CR) increased by 35%.



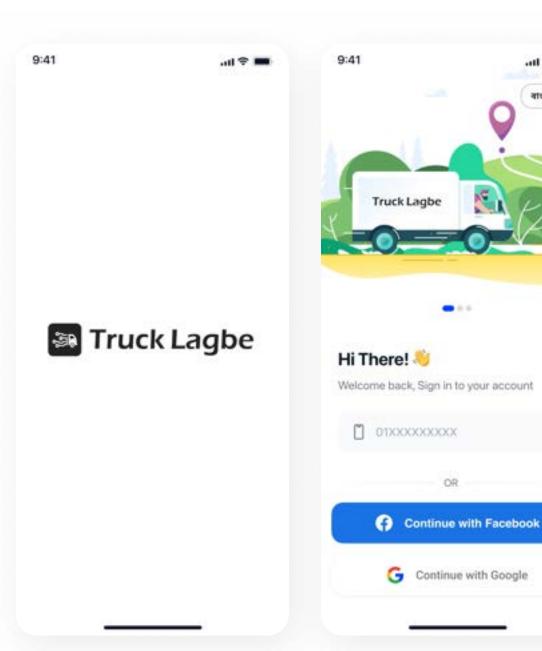


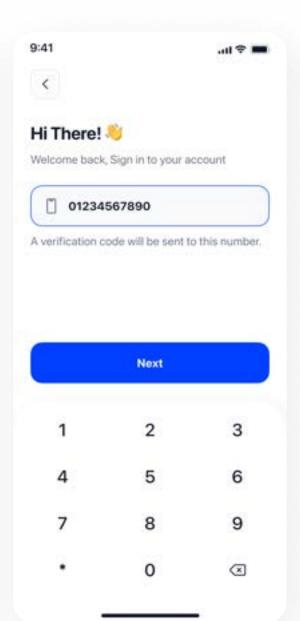


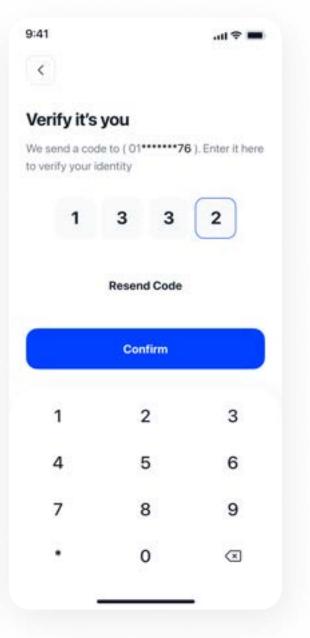
# **Design Prototype**

**Click Here** 

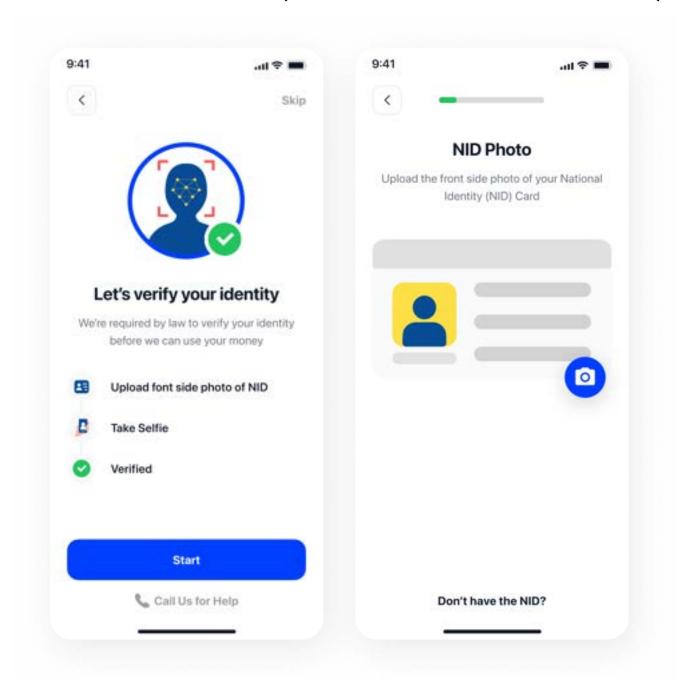
# User Interface (login)



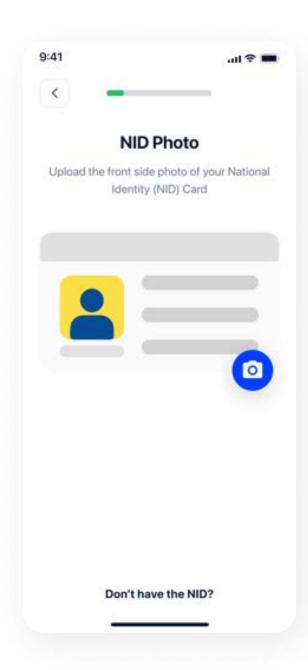




#### **User Interface (Verification Process)**

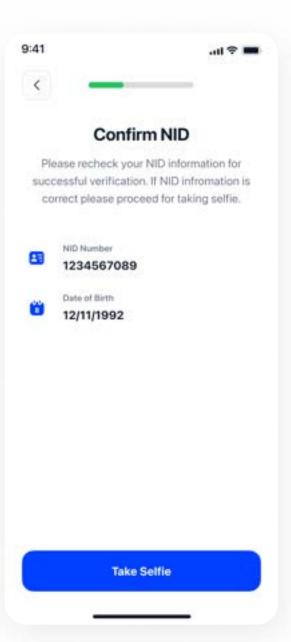


# User Interface (Verification: Upload NID)

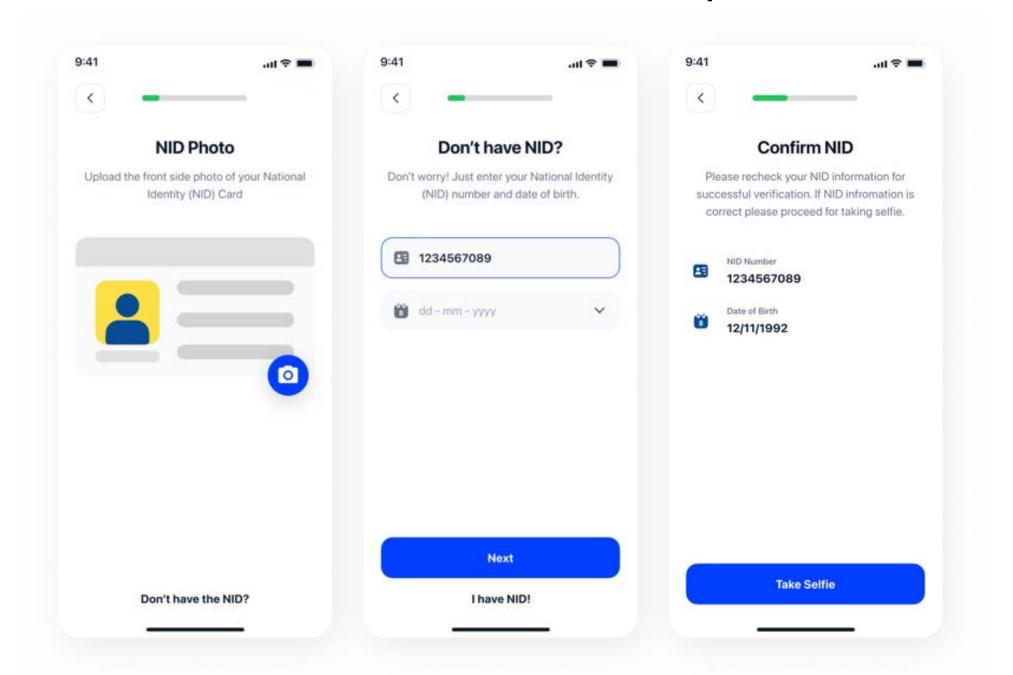








### User Interface (Verification: Entry NID Info)



# User Interface (Verification: Taking Selfie)

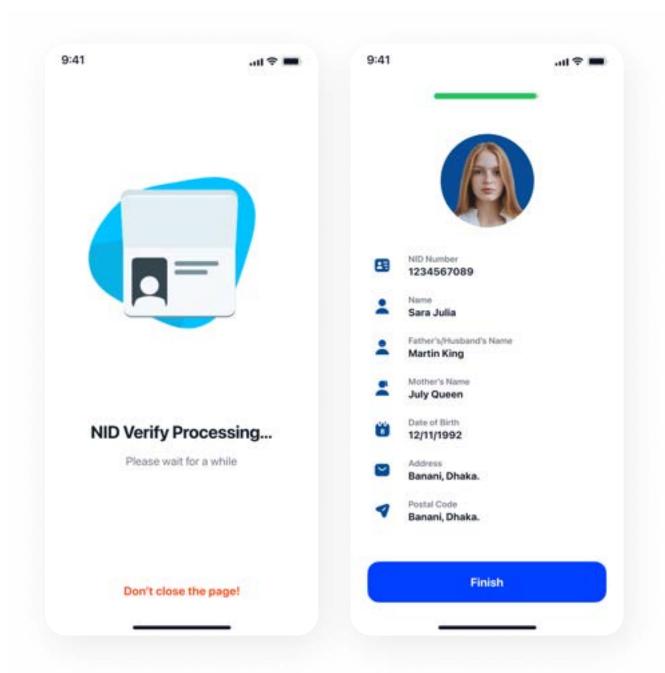




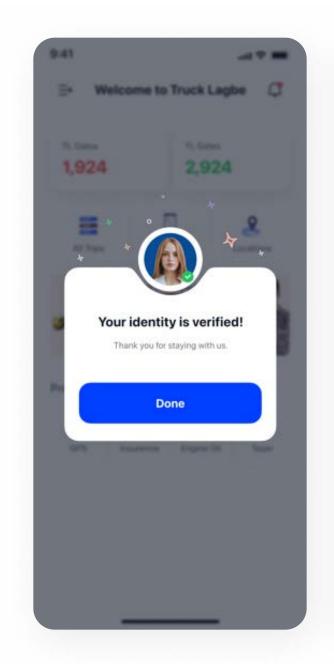


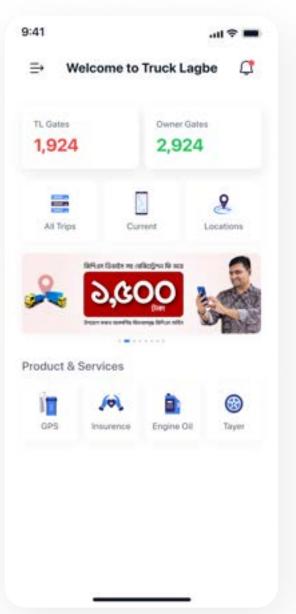


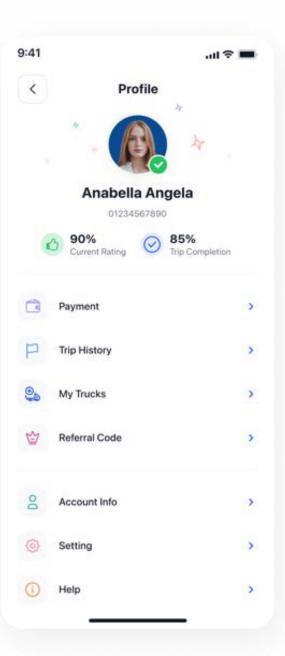
## User Interface (Verification: Matching Info)



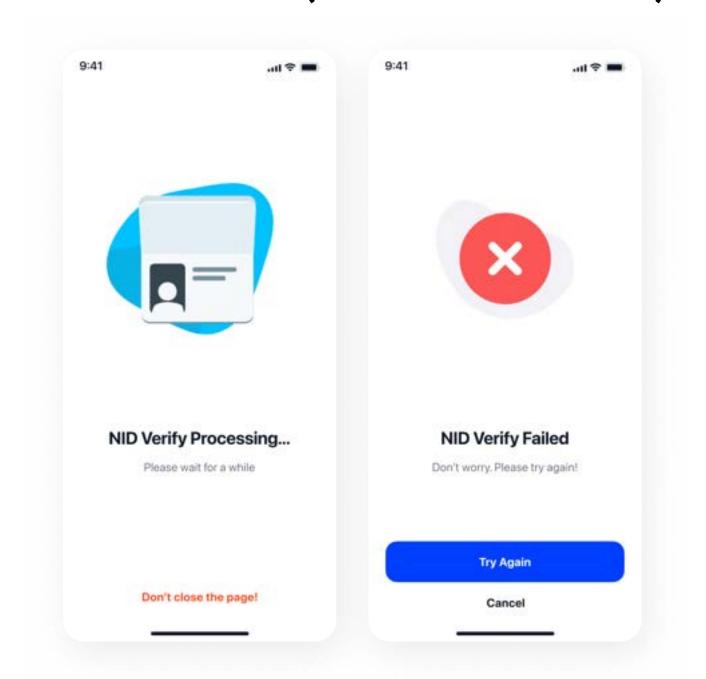
#### User Interface (Verification: Successful)



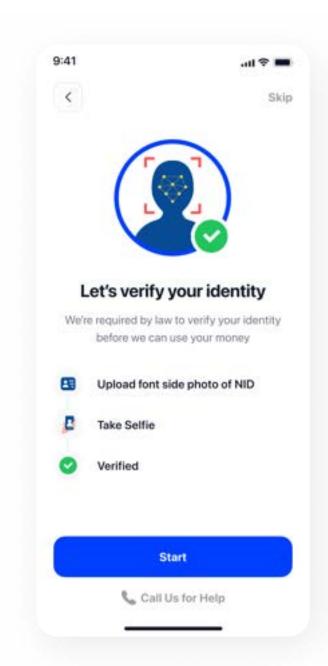


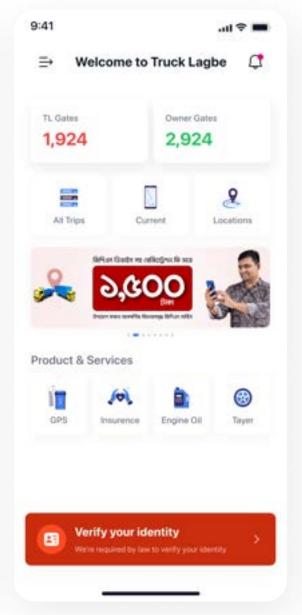


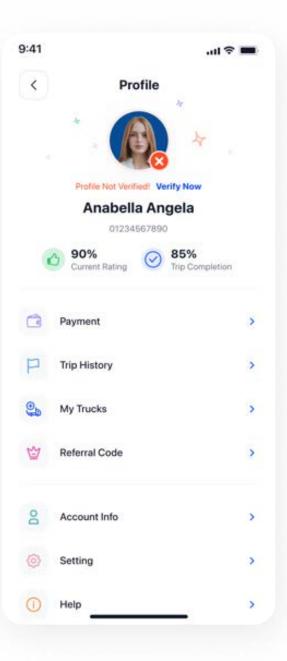
## User Interface (Verification: Failed)



## User Interface (skiped/ existing user)









# Thank you

Feel free to reach me