

INSPYRE

Specification - USER ID VERIFICATION

1. PURPOSE:

The purpose of the User ID verification process for a bank is to identify the customers easily and efficiently, upload personal documents and keep them up to date in order to complete sensitive banking transactions remotely.

This user ID verification feature takes advantage of the phone's built-in camera to upload photos in formats used for verification purposes.

The feature adheres the colors, designs and characteristics of the corporate identity (logos, loading screens, etc.).

2. FUNCTIONALITY:

The User ID Verification feature will integrate into the existing application with 7 screens. The UID process will be started up automatically periodically for the number of users registered in the application; also can be started manually by the end user in the following cases:

- they are downloading and registering to the application
- there has been changes in their ID documents
- privacy-sensitive transactions
- and any other cases that may arise.

The module should be accessible from the general menu upon opening the parent application.

insert design pictures

- the UID Verification process can be started two different ways: by uploading a selfie or by uploading user documents

- “Take a selfie” option will navigate to an info page where the “Open the camera” CTA can be activated to take a picture according to the descriptions
 - the photo taken will be displayed automatically, can be deleted or retaken
 - if the photo quality is low, the system will prompt taking a new photo or contacting the Help Desk
- “Add a photo ID” option will navigate to a box with a drop-down list with the country names and a list with radio buttons for choosing the document type
 - files can be uploaded if the document is already stored on the device, not necessarily needing permission to camera
 - photo can be taken to scan an image - the Open the camera CTA will trigger the back camera of the device
- if identity verification was successful, the end user can submit the uploaded documents for a review

3. ASSUMPTIONS:

- INSPYRE Informatics Ltd. should receive all necessary accesses to the existing application
- INSPYRE Informatics Ltd. should gain access to the application sandbox for further testing. If no such environment exists, the development team will set one up.
- Device compatibility:
 - the application supports both Android and iOS systems
 - for Android: 10 and above, iOS: 14 and above
- Manual and automatic testing will both be applied during the last phase of development
- Inspyre should receive the API keys and site accesses the week after the kickoff happened
- only the REST API should be able to connect to databases

- the module will be compliant with all the already existing security measures for the parent application
- no sensitive user data whatsoever will be stored on INSPYRE servers

4. REQUIREMENTS:

Technical requirements:

- REST API will be used to connect the databases
- other architectural environment factors will be mirrored from the existing application

Functional requirements:

- the user should be able to upload documents in .jpg format
- the user should be able to use both their back and front camera
- if the photo quality is low, the application should display an error message

Performance requirements:

- the UID Verification module should have the same performance standards as the existing application