Venn Hometask

Background

In order to open accounts for businesses, Venn must comply with certain Canadian regulations. One of these requirements is called know-your-customer (KYC) which requires Venn to verify the identity of the underlying person opening the account.

Venn satisfies these requirements by collecting a photo of a government-issued photo ID and a selfie of the person. These two items are then passed to our KYC partner, IDV Verify, for inspection of:

- Document check: this check verifies that the photo ID is valid (not expired) and authentic
- Facial similarity check: this check verified that the selfie is indeed the same person on the photo ID provided

In order for Venn to pass the customer for KYC both the results of the Document check and Facial similarity check must return 'clear'. If the result of any check is not 'clear', the customer must restart the process.

Venn calculated the pass rate as the number of customers who pass both the document and facial check divided by the total number of customers who attempted KYC. Each customer has 2 attempts to pass KYC.

Challenge

The pass rate has decreased substantially in the recent period. Please prepare a report outlining the root cause and solutions.

The files you will need to use:

- Facial-similarity-check-report.csv
- Document-check-report.csv
- IDVerify-API.html - The API documentation of IDV Verify explaining some terms used in the reports (you might need to download it to your computer and open it with a browser)

Feel free to use Excel/Google sheets or any scripting language (SQL, Python) to parse and analyze the data. Please show all your work (including your code if applicable) and any assumptions as well as provide a PDF / deck with your findings and solution.

Good luck!