### ****Service Delivery Validation Workflow****

1. **Client completes document upload via KYC widget**  
   → Client manually enters their **client number (CIF)** and **jurisdiction**.  
   → At the time of upload, **Digital passes** to the backend:
   * First name and last name
   * Client ID
   * Jurisdiction
   * List of account numbers
   * Digital ID
2. **KYC Portal backend receives the upload**  
   → Stores:
   * Entered CIF and jurisdiction
   * Name, account numbers, and Digital ID from Digital
   * Uploaded documents
3. **A notification is sent to the Service Delivery team**  
   → Via email or internal dashboard alert, indicating a new submission is ready for review.  
   → Notification includes:
   * First name, last name
   * Client ID
   * Jurisdiction
   * CIF (as entered by the client)
   * Account numbers
   * Digital ID
4. **Service Delivery staff logs into the KYC Portal**  
   → Accesses the admin dashboard to view the pending client submission.
5. **Staff sees client details**  
   → Including:
   * CIF and jurisdiction
   * Name and account numbers
   * Uploaded documents
   * Digital ID (for backend validation if needed)
6. **Staff manually downloads and reviews the documents**  
   → Opens each document to check for completeness and legibility.
7. **Staff performs verification (based on core system):**  
   → For **T24 clients** (no CIF in Digital ID):
   * Staff checks the CIF, name, and account numbers against T24
   * Verifies that uploaded documents match T24 profile data

→ For **RIBS clients** (CIF included in Digital ID):

* Staff compares the entered CIF with the CIF in the Digital ID
* If they match, enhanced identity verification is not required
* Staff proceeds to check document clarity and completeness only

1. **Staff updates the verification status**  
   → Marks the submission as **Approved**, **Rejected**, or **Requires Follow-up**, and may include notes.
2. **KYC Portal saves the decision and updates record status**  
   → Optional: Sends a status update to Digital for client visibility.
3. **If verification fails (Rejected or Requires Follow-up)**  
   → Staff provides a reason for failure (e.g., name mismatch, invalid CIF).  
   → The system logs the failed attempt and may notify Digital.  
   → The client can return to the widget, re-enter their details, and re-upload corrected documents.

### 🔮 ****Future Enhancements****

#### 1. **OCR-Based Auto-Validation Using Kofax KTA**

Kofax TotalAgility (KTA) will be used to extract structured data (e.g., name, date of birth, address) from uploaded documents. This extracted data will then be compared against the KYC record associated with the CIF and jurisdiction entered by the client.

* If the extracted values match the record:  
  → Submission may be **automatically verified** without manual review.
* If there's a mismatch:  
  → The system flags it for manual review, suspecting either an incorrect CIF or possible misrepresentation.

This enhancement aims to eliminate the need for manual verification across both **RIBS and T24 clients**.

#### 2. **Persisting the Digital ID–CIF Link**

Once a submission is successfully verified by Service Delivery, a **trusted link between the client’s Digital ID and their CIF** is established.

* This link can be stored in a new mapping table (e.g., digital\_cif\_links) containing:
  + Digital ID
  + Client ID (CIF)
  + Jurisdiction
  + Date verified
* For future submissions: → The system can automatically resolve the CIF from the Digital ID  
  → Allows for **faster processing**, reduces user error, and may bypass repeated verification steps

These enhancements will help increase confidence in client identification, reduce manual workloads, and move the process toward greater automation and scalability.

🔮 **Future Enhancements**

#### 1. **OCR-Based Auto-Validation Using Kofax KTA**

Kofax TotalAgility (KTA) will be used to extract structured data (e.g., name, date of birth, address) from uploaded documents. This extracted data will be compared against the KYC record associated with the **CIF and jurisdiction entered by the client**.

* If the data matches the record:  
  → Submission may be **automatically verified**, removing the need for manual Service Delivery review.
* If there’s a mismatch:  
  → The system flags the submission for investigation — possibly due to incorrect CIF entry or misrepresentation.

This enhancement will **enable automation** across **both RIBS and T24 clients** and significantly reduce manual workload.

#### 2. **Persisting the Digital ID–CIF Link for Seamless Future Submissions**

When Service Delivery approves a submission, a **trusted link is established** between the client’s **Digital ID** and their **CIF and jurisdiction**.

This link is saved to a new table (e.g., digital\_cif\_links), which stores:

* Digital ID
* Client ID (CIF)
* Jurisdiction
* Verified date
* Verified by (optional)

##### 🔁 **Future Submission Behavior:**

* On subsequent visits, **Digital passes the Digital ID to the widget**.
* The system uses the Digital ID to **query the link table** and retrieve the previously verified **CIF and jurisdiction**.
* These values are used to **automatically query the KYC table** and return the appropriate **document profile** — without requiring the client to manually enter anything.

##### ✅ Benefits:

* Eliminates the risk of incorrect CIF entry on repeat visits
* Provides a smoother, faster client experience
* Enables **real-time, trusted validation** without repeating Service Delivery involvement
* Scales easily across jurisdictions and core systems

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