## Service Delivery Validation Workflow

🔹 **1. Widget Load**  
→ When the KYC widget loads, **Digital passes the following fields to the widget**:

* First name and last name
* Client ID (CIF)
* Digital ID
* Jurisdiction
* List of account numbers

🔹 **2. Check for Verified Digital ID–CIF Link**  
→ The widget or backend checks for an existing verified link between the **Digital ID** and the **CIF + jurisdiction**.

* **If a link exists**:  
  → The CIF and jurisdiction are trusted and auto-filled  
  → No enhanced identity verification is required  
  → Client proceeds to upload documents
* **If no link exists**:  
  → CIF and jurisdiction must be entered manually  
  → Submission will undergo full Service Delivery identity verification

🔹 **3. Client Uploads Documents**  
→ On upload, the widget sends all relevant data to the KYC backend via the Digital API:

* CIF and jurisdiction (entered or resolved)
* First name and last name
* Digital ID
* Client ID
* Account numbers
* Uploaded KYC documents

🔹 **4. KYC Backend Receives and Stores Submission**  
→ The backend stores:

* Client metadata
* Uploaded documents
* Indicator showing whether a Digital ID–CIF link already exists

🔹 **5. Notification Sent to Service Delivery**  
→ A notification is triggered via internal dashboard or email  
→ Includes:

* CIF
* Jurisdiction
* First and last name
* Client ID
* Digital ID
* Account numbers
* Link status (linked/unlinked)

🔹 **6. Service Delivery Reviews Submission**  
→ Staff accesses the submission in the KYC portal  
→ Downloads and reviews the uploaded documents

🔹 **7. Identity Verification Logic**

* **If Digital ID and CIF are already linked**:  
  → No enhanced identity verification is needed  
  → Staff checks that documents are clear, complete, and meet KYC box requirements
* **If no link exists**:  
  → Enhanced verification is performed:
  + **T24 clients**: Validate CIF, name, and account numbers against T24
  + **RIBS clients**: Ensure entered CIF matches the one associated with the Digital ID  
    → If approved, the system will create a new verified link

🔹 **8. Status and Optional Message Saved to the Database**  
→ Staff marks the submission as:

* **Approved**
* **Rejected**
* **Requires Follow-Up**

→ An **optional message** may be added to explain the outcome  
→ Both **status and message are saved** to the database

→ Two optional features are under consideration:

1. Displaying the message in the **client portal** when the user logs in again
2. **Automatically emailing** the message to the client if the status is Rejected

→ If implemented, these features can **replace the current manual email process** used by Service Delivery for Rejected or Follow-Up cases