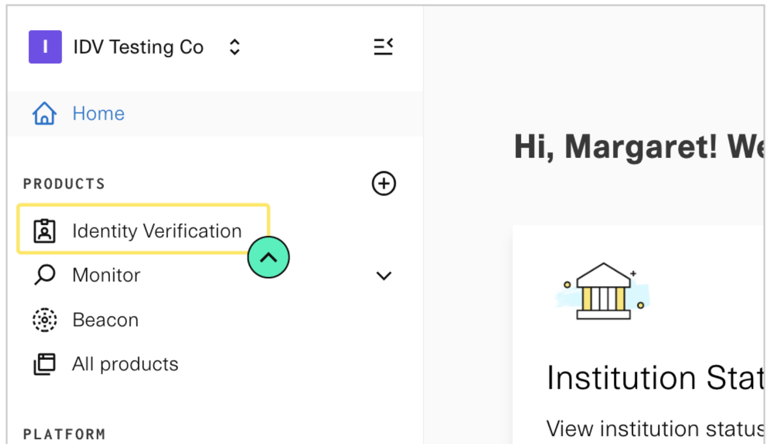
Identity Verification and Monitor no-code guide

Configure your Identity Verification and Monitor workflows in minutes on the Plaid dashboard. Then, use shareable links to launch IDV and Monitor via the browser, without writing a single line of code.

Table of contents

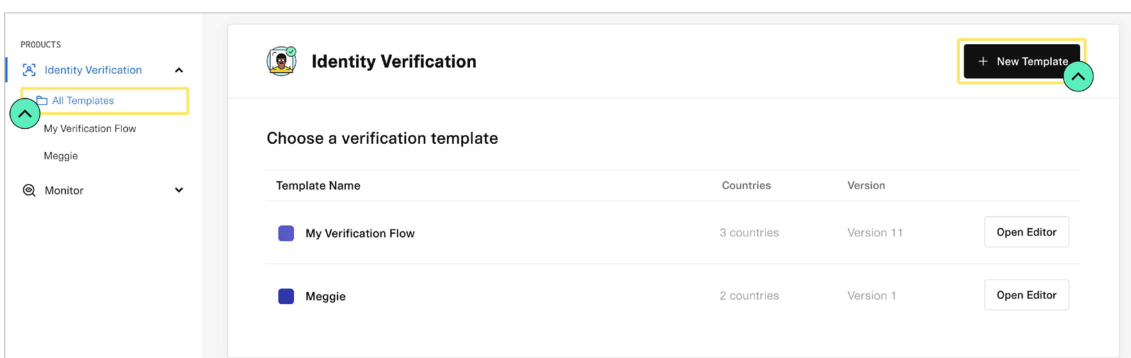
Setting up your Identity Verification template

1 From your Plaid dashboard, access your Identity Verification and Monitor dashboard via the dropdown in the upper left.



2 Use the toggle in the upper right to select either the Sandbox or Production environment. More information about testing in Sandbox vs. Production can be found later in this guide.

3 Go to the All Templates folder and select the +New Template button in the upper right.



4 Configure your template to meet your workflow needs and compliance requirements. Make sure to complete the following:

SETUP

a **Template name:** This can be something that describes the flow or indicates it's for testing.

b **Industry:** Your organization's primary industry or the most similar option.

c **Auto-fill data:** Select if you would like to attempt to autofill full name, address, and SSN based on phone number and DOB. Note that this feature is only available in the US and requires SMS verification.

d **Remember Me:** Select if you would like to attempt to autofill PII and documentary verification using a profile the user has previously opted to save. Note that this feature is only available in the US and requires SMS verification.

e **Company name to display:** This will show up as the name of the privacy policy link on the first pane as well as the name displayed in SMS messages sent on your behalf.

f **Privacy policy link:** This is required to publish and will show as the link on the first pane.

g **AML screening:** This provides a direct integration with our Monitor product at the check of a box. We will create and test Monitor programs later in this guide.

h **Financial account matching:** This compares PII collected during identity verification with account ownership information for financial accounts the user has linked. This should be disabled for no-code testing.

i **SMS verification:** Select if you would like to verify device phone number. *Required if you want to use Auto-fill or Remember Me.*

DESIGN

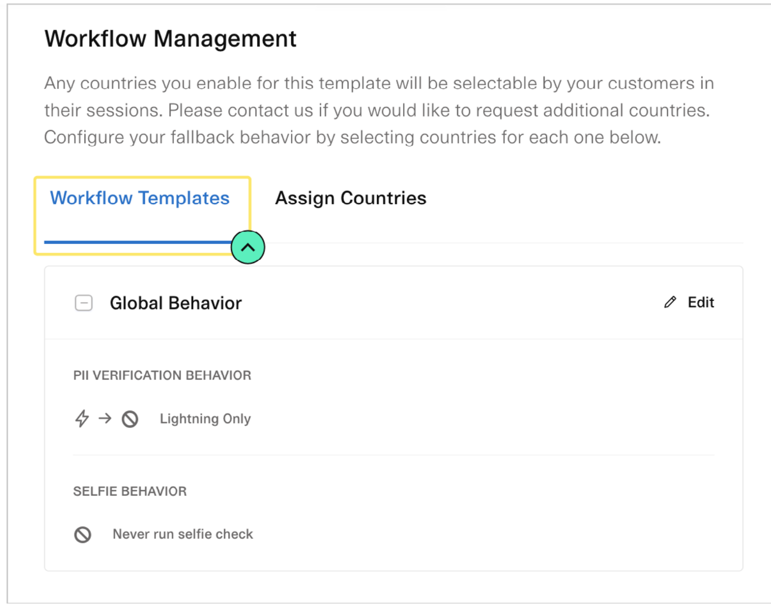
j **Design:** Add your logo, colors, and decide on a background color for the hosted flow.

WORKFLOW

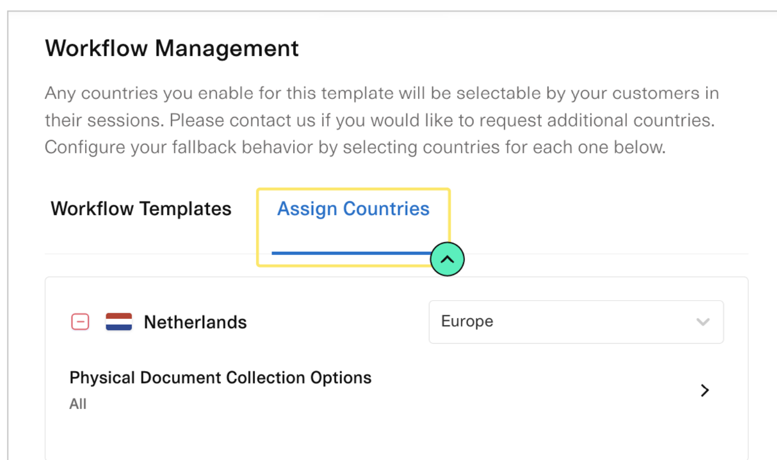
k **Document issuing countries:** Select if you would like to require users to submit a document from the country that matches their address.

l **Document portrait:** Select if you would like to require documents with photos.

m **Workflow templates:** Edit this section for the desired workflow. Determine if you want to require documentary verification and liveness checks for all users, as a fallback, or not at all. The default workflow is called Global Behavior, but you can create additional workflows with different requirements.

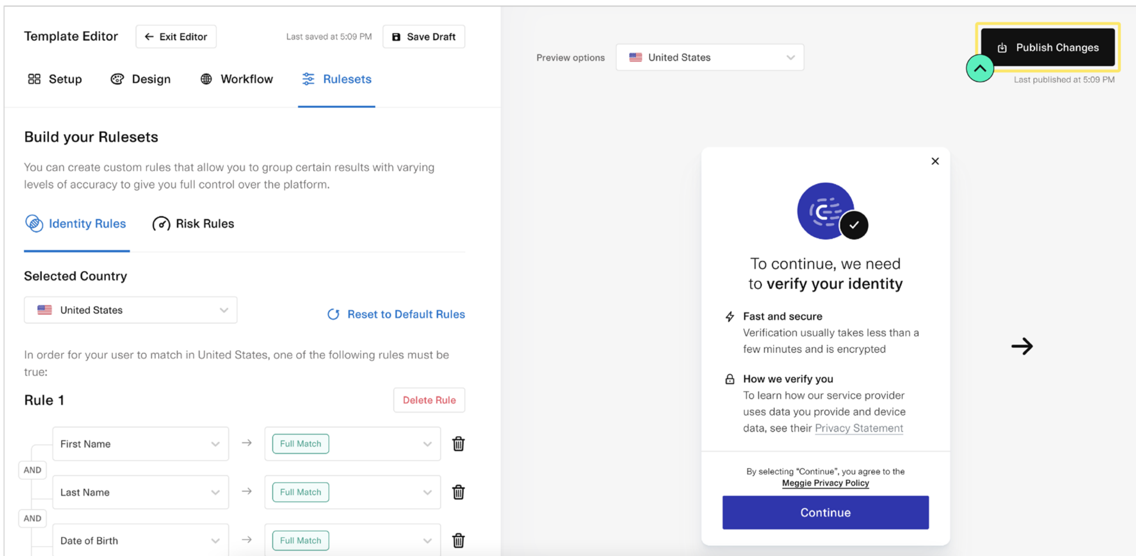


n **Assign countries:** Associate workflows with specific countries including national ID behavior. In the US, you can opt to skip collecting SSN, collect only the last 4 digits or collect all 9 digits. For workflows with documentary verification you can select which document types to accept.

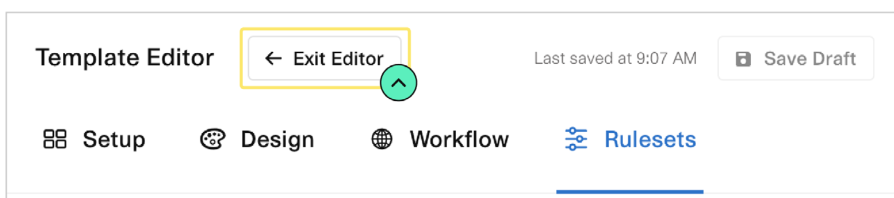


o **Identity and risk rules:** Here you can configure rules for KYC (Lightning) and risk thresholds. Check with your compliance/legal teams on how to set up rules that satisfy your needs and requirements. We recommend having at least one Identity rule that is not dependent on phone number match given phone numbers tend to be available in identity records at a slightly lower rate. We also recommend starting at Medium risk on all risk rules to start and adjusting as needed.

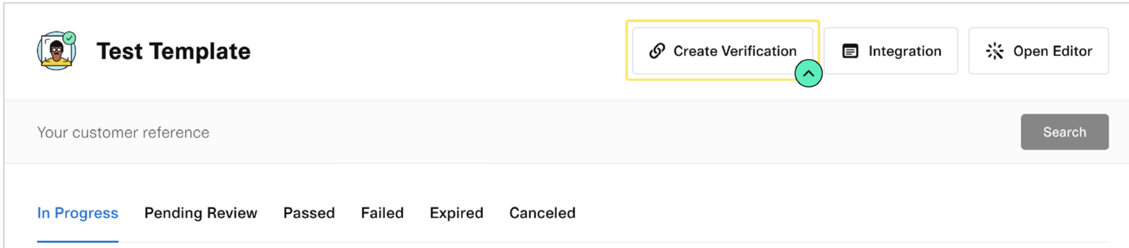
p **Publish changes:** Clicking on this button in the upper right will allow you to use the new template.



5 Exit the template editor using the button in the upper left.



6 Use the “Create Verification” button to generate a shareable link. You can copy and paste this link into any browser to go through the verification flow.



Warning: Verification settings will be tied to the published version of the template when it is created. You may need to create a new verification to see template updates.

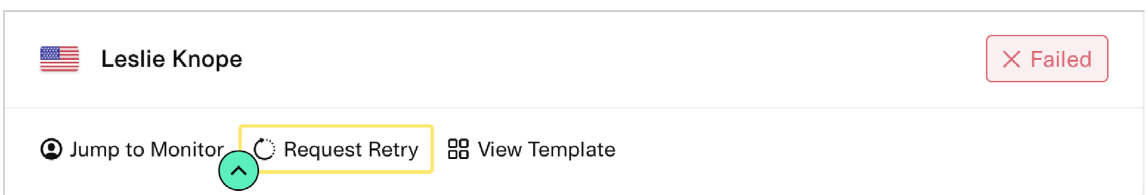
7 Go to the shared link and complete the flow.

8 If necessary, use the QR code to complete the documentary verification and selfie steps from a mobile device.

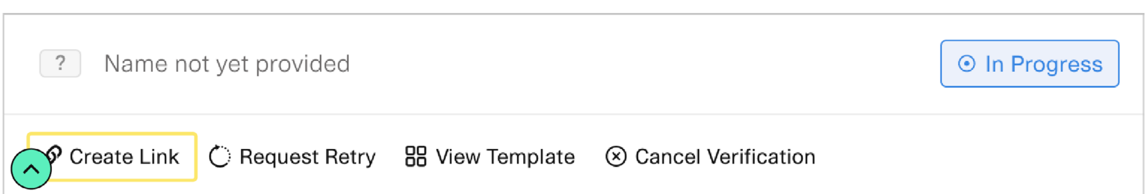
9 Track your verification in the dashboard. Click on the name to see more information about the verification.

10 Adjust your template and complete steps 5-8 again to test other user flows or configurations.

11 To initialize a retry of a given verification, use the “Request Retry” button on the verification detail page.



12 Generate a shareable link using the “Create Link” button that is now available. You can copy and paste this link into any browser to go through the retry flow.



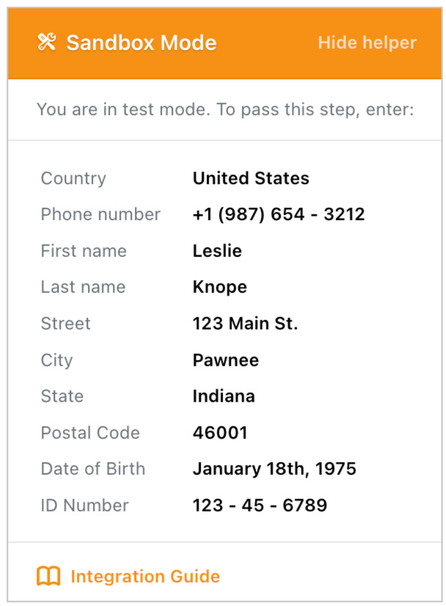
13 View the retried verification in the verification details page under Reflow 2. We provide an easy way to navigate back and forth through multiple verifications tied to the same user in the dashboard.

Creating verifications in sandbox using mock data

1 Switch to the sandbox environment using the link at the lower left.

2 Make sure that you are using the correct environment to generate the shareable link. In sandbox, the dashboard url will begin with dashboard.plaid.com/sandbox.

3 As you go through the verification template, use the information in the sandbox helper in the upper right to create a passing verification. Or use alternative information to create a failed verification.



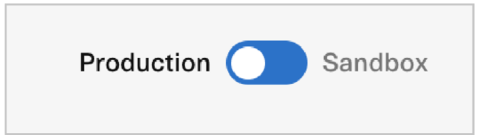
4 In sandbox, what determines whether the document step passes or fails is the name and date of birth comparison check only. The sandbox environment acts as if the information extracted from the document is Leslie Knope, with a DoB of January 18th 1975, and it expects the user-provided input to be the same. If that is the PII provided, the comparisons will succeed. If not, they will fail.

5 In sandbox, selfie checks are not available and will be skipped.

6 In sandbox, Identity Verification and Monitor attempts will not result in Plaid billing events.

Creating verifications in production using real data

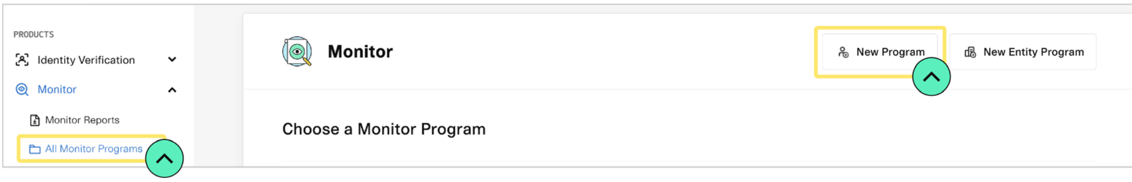
1. Switch to the production environment using the links in the lower left.



2. Make sure that you are using the correct environment to generate the shareable link. In production the dashboard url will begin with dashboard.plaid.com.
3. As you go through the flow, use real information to create a passing verification. Using sandbox test information will result in a failed verification.
4. In production, you can use documentary verification and selfie checks.
5. In production, Identity Verifications and Monitor screens will result in Plaid billing events.

Setting up your Monitor program

1 From your Identity Verification and Monitor dashboard, go to the “Programs” folder and select the “New Program” button in upper right.



2 Configure your program. Make sure to complete the following:

a **Program name:** This can be something that describes the screening or indicates it’s for testing.

b **Ongoing monitoring:** This will rescan your users through the program daily.

c **Name sensitivity:** Keep the default balanced sensitivity or adjust for your program needs.

d **Date of birth filtering:** Keep the default filtering or broaden to get more hits.

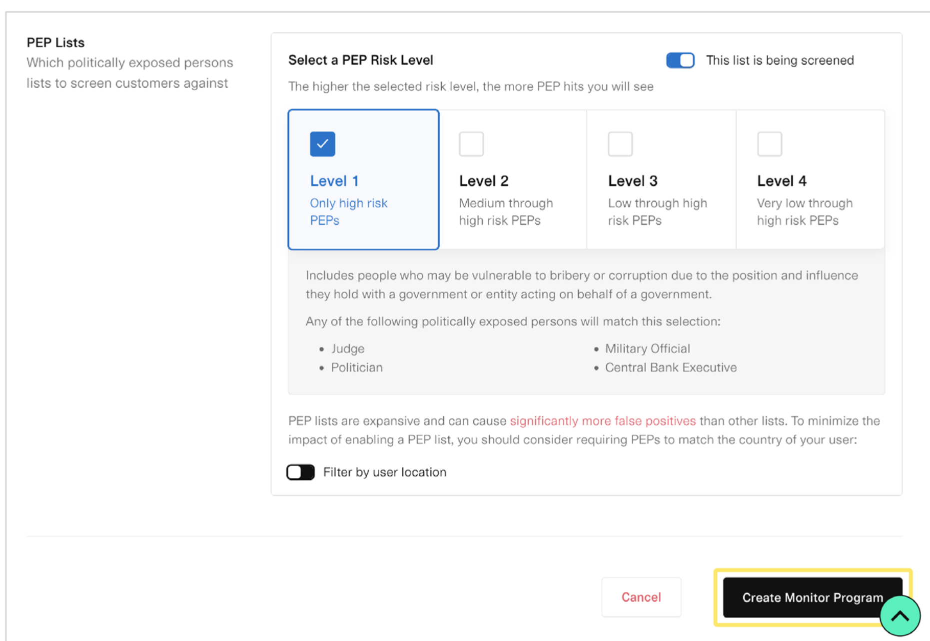
e **User program access:** Define which users can review hits.

f **Review behavior:** Configure the workflow for reviewing hits.

g **Watchlists:** At least one watchlist must be added to the program.

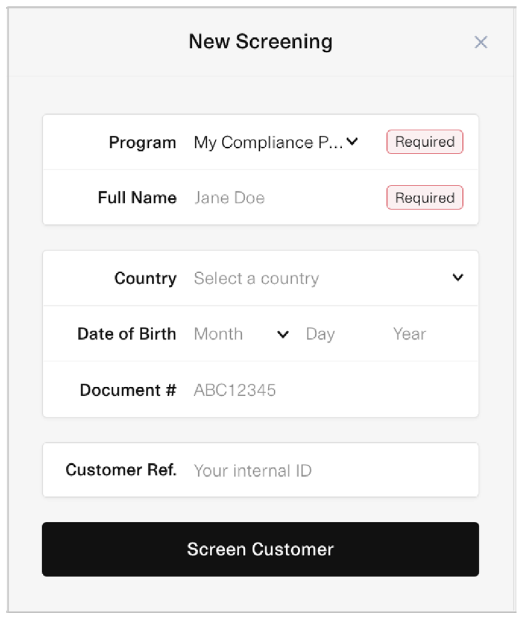
h **PEP lists:** Select level 1 to get the fewest hits or increase sensitivity to screen against more PEPs.

i **Create Monitor program:** Clicking on this button will allow you to use the new program.



3 Use the New Screening button in the upper right to run a standalone Monitor screening.

4 Select your Monitor program and enter the full name of the user you want to screen.



5 Add additional information to increase granularity and reduce false positives including:

   a Country

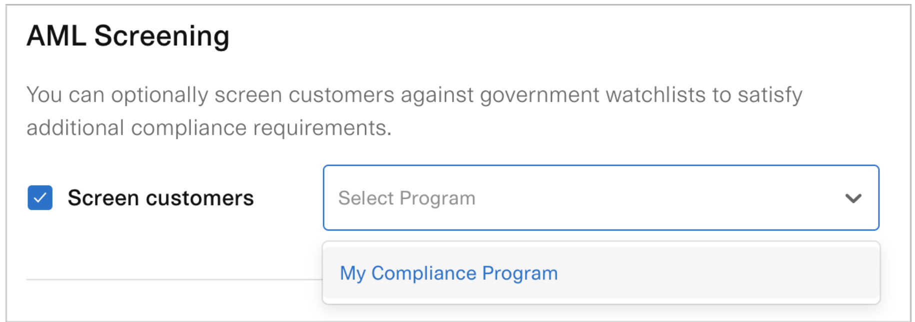
   b Date of Birth

   c Document Number

6 If desired, you can also add a customer reference number to associate this screening with an internal ID.

7 Track your Monitor screenings in the dashboard. Click on the name to see more information about the screening.

8 Edit your Identity Verification template to link your Monitor screening program. This will automatically screen any user who goes through IDV.



9 Track your Monitor screenings in the dashboard. Click on the name to see more information about the screening. The IDV report will also contain a direct link to the associated Monitor screening.

10 Adjust your program and complete the IDV testing steps again as needed.