Verify by Tiller
User guidance
V1.4
20.10.2023

Tiller Technologies Ltd
www.tillertech.com

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Verify by Tiller: User Guidance

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1. Introduction

Welcome to Verify by Tiller, a comprehensive Know Your Customer (KYC) solution designed to streamline the process of identity verification, risk assessment, and compliance management for regulated and supervised businesses. Our service is available worldwide, offering an efficient and secure way to meet your organisation's KYC, AML and CDD obligations.

Verify by Tiller's robust platform combines cutting-edge technology with an easy-to-use interface, making it simple gather information and conduct various checks individuals. These include identity document verification, biometric and liveness checks, international address verification and geolocation, PEP & sanctions screening, and secure proof of address document upload.

This document serves as a guide to help you navigate and make the most of Verify by Tiller's features. In the following sections, we will delve deeper into the functionalities of Verify by Tiller and guide on how to effectively use the platform.

2. Overview

Verify by Tiller simplifies the KYC process by providing an online platform for businesses to manage customer verifications. The solution consists of two main components: the **Verify Portal** for businesses and the **Verify Mobile App** for end-customers.

Verify by Tiller Portal:
The cloud-based Verify Portal serves as the central hub for businesses to manage customer verifications. Users can invite customers, review applications, view check results, and download PDF reports. Administrators can manage company and user information within the portal.

Verify by Tiller Mobile App:
Available for both Android and Apple devices, the Verify Mobile App streamlines the verification process for end-customers. Customers use a one-time invite code to access the app, where they must first agree to the terms and conditions. The app guides customers through a series of actions, enabling Tiller to collect the necessary information to conduct the required checks and verifications.

Verify by Tiller conducts the following checks:

- Identity document verification
- Biometric and liveness checks
- International address verification
- Geolocation check
- PEP & Sanctions check
- Adverse Media check
- Secure proof of address upload

Designed as a 'check and forget' system, Verify by Tiller automatically deletes customer data after 8 weeks, reducing the risks associated with retaining sensitive information. This approach ensures a secure and efficient KYC process for businesses and their customers.

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Application workflow:
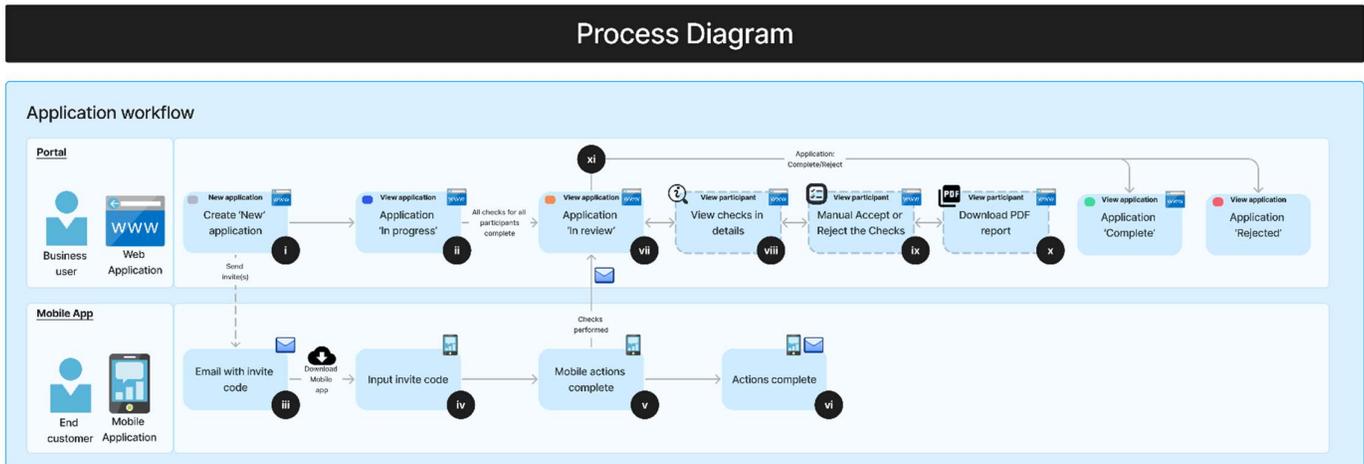
i) **New application:** A new application is created with at least one individual. An invitation email is sent to each application participant.

ii) **Application 'In progress':** The application is now 'In progress' until all the participants have completed their mobile actions.

iii) **Email invite:** Customers receive an email with their unique invite code. They are instructed to download the Verify by Tiller mobile app.

iv) **Download the app and input code:** The customers input their unique code to start the verification process.

v) **Customer mobile journey:** The customer follows the instructions to complete all the required checks.

vi) **Mobile actions complete:** Once all actions have been completed. The user can close the Mobile App.

vii) **Checks complete:** When all customers complete their checks, the application is 'In review'. The business user allocated to the application will receive an email each time their customers complete their checks.

viii) **Review application/participants:** Users can access comprehensive details regarding an individual's progress and the outcome application on the participant view page prior to downloading the PDF report.

ix) **Manual Accept or Reject the Checks:** Users will be able to make more informed decisions and manually accept or reject checks in review, based on your company's policies and procedures. The improvement enables you to manage the approval process for manual checks more effectively and include notes explaining the rationale for accepting or rejecting a particular check.

x) **Download the PDF report:** A PDF customer report is downloaded as a record of the performed checks. This should be kept as a durable medium against the clients record.

xi) **Complete/reject:** Applications can 'Complete' or 'Reject' the application once they have reviewed all the participant's checks. The application can be deleted manually or will be automatically deleted eight weeks after it was created.

3. Getting started

In this section, we will guide you through signing up, activating your company account, and sending out your first invites using Verify by Tiller.

Signing up:
To begin, sign up for Verify by Tiller by visiting the following link:
https://app.tiller-verify.com/sign-up

Fill out the required information and submit the form. After successful registration, Tiller will perform basic due diligence on your company to ensure the legitimate need for the Verify services.

Once your company has been verified, Tiller will activate your admin user account. You will then be able to log in and access the Web Portal. We recommend customising your account by uploading your company logo, which will be displayed on the Mobile App for end customers. This enhances brand recognition and helps create a consistent experience for your customers.

To upload your logo, follow these steps:
1) Log in to the Verify Portal: https://app.tiller-verify.com/login
2) Navigate to the "Settings" section.
3) Click on "Upload Logo" and select your company logo file. This must be a JPG or PNG file.

Creating your first application:
Once your account has been activated, you can send out your first verification invites. We suggest sending a few invites internally to test the process and familiarise yourself with all the features. To send an invite, follow these steps:

1) Log in to the Web Portal.
2) Navigate to the "Applications" section.
3) Click on "+ New Application" button.

Complete the short workflow: **Create an application** >> **Add individuals** >> **Send Invites**.
Create a new application:
>   Create a new application by adding an application reference, selected the application type and adding a consultant.

Add individuals:
>   At least one person must be added to the application. These individuals will each receive an invite email to download the Verify Mobile App and complete the application.

Send invite(s):
>   Every individual will receive an email with a unique code and instructions to download the Verify by Tiller app.

This application will now have an 'In progress' status until all the individuals have downloaded the Verify Mobile app and completed their actions. You can track the progress of their applications from the Verify Portal.

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4. Verify Portal

The Verify Portal is a centralised platform to manage the verification process for your customers. It offers a comprehensive suite of features and functionalities to facilitate efficient KYC workflows. Below is an overview of the key functionality in the Verify Portal.
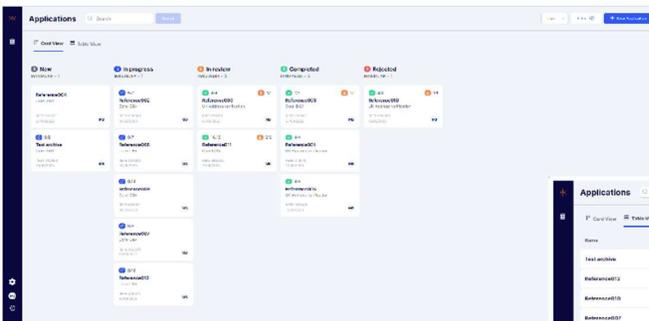
4.1 Navigation:
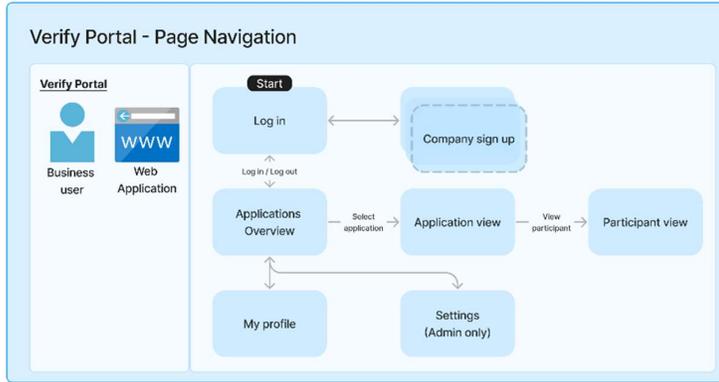
The Verify Portal contains the following areas:

- Sign up
- Applications
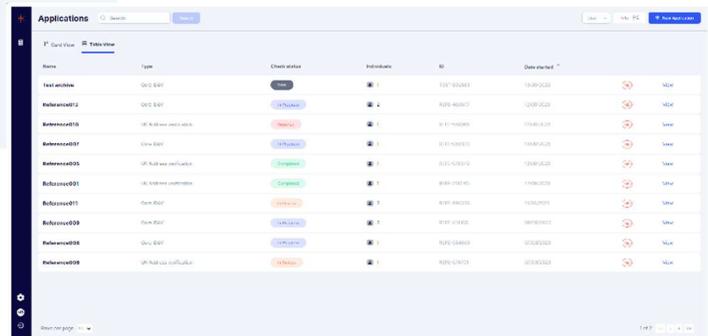- Application view
- Participant view
- My profile
- Settings

4.2 Applications overview page:

User can view their applications in both a 'Card' and 'Table' view to monitoring their applications. Users have the option to filter applications by their mandate status, allowing for quick identification of applications that need attention.

Table View

Card View

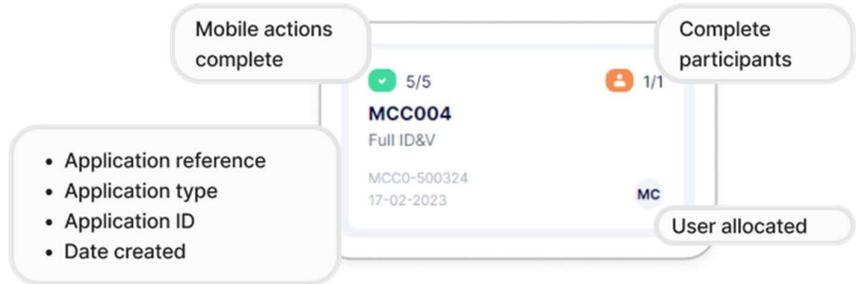**Statuses:** Each application has a status which shows its progress.

New
The application has been created, but invites to participants have not been sent.

In progress
The email invites sent to participants. Not all mobile actions have been completed.

In review
All participants have completed all mobile actions and verification checks ready for review.

Complete
Application 'Completed' by the business user. Indicates all KYC complete and reports downloaded.

Rejected
Application 'Rejected' by business user. Indicates application cannot be accepted due to failed verifications.

Application card:

Each card has key information about the progress of the application. Click on the card to navigate to the *Application View* page.

Mobile actions complete

Complete participants

✅ 5/5   👤 1/1

MCC004
Full ID&V

MCC0-500324
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- Application reference
- Application type
- Application ID
- Date created

User allocated

New application:

Start a new application by clicking on the "+ New application" button, then follow a short workflow:

1) **Create an application >> (2/3) Add individuals >> (4) Send Invites.**

① Application type

Please select the type of application you would like to create

Application reference
MyApplication#0001

Application type *
Full ID&V

Select consultant *
John Smith

Next

② Add Individuals

Please add the individuals you would like to complete verifications.

Title *
Mr

Select gender *
Male

First name *
Joe

Middle name(s)
Enter middle(s) name

Last name *
Bloggs

Date of birth *
17/12/1990

Email address *
joe.bloggs@example.com

Back   Next

③ Add Individuals

Please add the individuals you would like to complete verifications.

✅
Joe Bloggs   Remove
1990-12-17
joe.bloggs@example.com

+ Add individual   Next

④ Send Invites

Please add the individuals you would like to complete verifications.

✅
Joe Bloggs
1990-12-17
joe.bloggs@example.com

Back   Save & Send Invites

Application Reference: This is the reference you will use to identify a particular set of requests. Depending on your line of business, this may be a case number, matter reference, application reference, client name or number.

Application type: Select the application type. This will determine the checks performed against the individual.

Consultant: This is the person dealing with the customer or client. Select a name from the list or add a new consultant.

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More than one individual can be applied to an application. The allocation can be cancelled at any time. If an application is created and exited before the invites have been sent, it will remain in the 'New' status. Clicking on a new application will route the user back to the new application workflow.

Search: The application can be searched using the reference, ID and participants' names.

Filter: The applications can be filtered by allocated user, consultant, created date, application type and whether the application has been archived.

4.3 Application View page:

The application view page shows key information about the application and participants associated with it. This includes general details about the application, the count of checks and their status and the participants associated with it. 'In review' application can be complete or rejected from this view.

- **Application Details:** In this section, you will discover comprehensive details about the application type, its creation date, the unique ID specific to this application, and the assigned consultant. Furthermore, a deletion date is included in accordance with our data retention policy, serving as a reminder that this application is scheduled for automatic removal on that particular date.
- **Checks In Review / Passed / Pending:** This displays the total number of checks for each participant in the application and their status.
- **Participant Details:** Each participant will have a card where the user can view some information of each participant, including their name, actions completed, checks passed, and checks in review. Click on the participants' cards to view their verification results.

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The application view page contains actions the user can perform to manage the application:

- **Choose Participant to View**: Users can select a specific participant to view their progress and the results of their checks in more detail.
- **Add Participants (In progress only):** While an application is in progress, users can add additional participants and send them an invite.
- **Complete/Reject Application (In review only):** Once an application is in review, users can mark it as complete or reject it based on the results of the checks and any additional information gathered. Completing or rejecting the application will change its status.
- **Update User:** The user assigned to the application can be updated.
- **Update Consultant:** Users can assign or change the consultant responsible for managing the clients.
- **Archive Application:** Users can archive an application to remove it from the active list, while retaining the information for future reference it will no longer appear within the applications page without filtering for archived applications.
- **Delete Application:** Users can permanently delete an application and all associated application and participant data, ensuring that sensitive information is permanently removed.
- **Comment:** Users can add comments to an application, facilitating communication and collaboration among team members throughout the verification process.

The Application View page provides a clear and organised interface for managing the verification process, offering all the necessary details and functions to manage the customers' verification.

4.4 Participant View:

Within the Verify Portal, this page provides an in-depth view of individual information, progress tracking, and the outcomes of their KYC checks. On this page, you can delve into the specifics of check status and scrutinise the underlying result data. This page equips the users with the tools to efficiently oversee, review, and take essential actions for each participant. Checks in 'Review' can be manual accepted or rejected of checks as part of the review process.

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On the Participant View page, users can access the following information:

- **Progress Section:** The customers progress can be monitored from this section. You can view the email and invite information, resend the invite and view which mobile actions have been completed. Only when all mobile action have been completed by the participant will the verification checks be completed.

- **About Section:** In this section, you will now find both an initial request details section and the personal information of the individuals. This is designed to assist you in comparing the personal information provided with the information used by the mobile user.

More information can be accessed by clicking the "View More" button. This will unveil further pertinent details collected during the mobile journey, including:

- Address
- Nationality
- Geolocation
- Former Name(s)
- Place of Birth
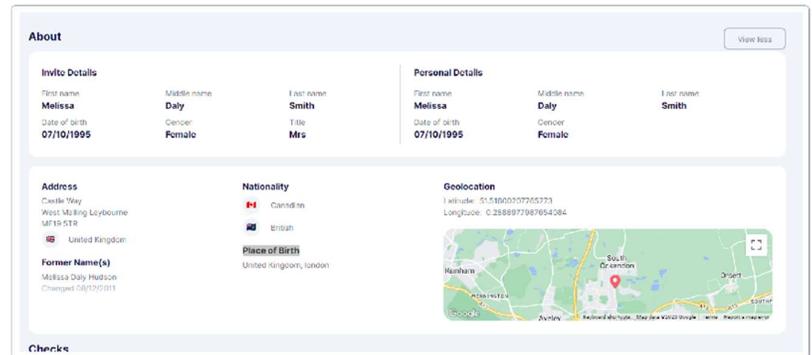
- **Check Information:** Checks are divided into three distinct stages: "Pending," "Reviewed," and "Completed," providing you with a more comprehensive understanding of their statuses.

  Each check is presented in a card format, containing key information and icons that convey the status and result of the check. To access more detailed information, users can click on the "View" option on the card. This action will display detailed check information. It's important to note that this "View" option is available only for checks that have been completed and are presently under review.

- **Manual Accept/ Reject Check:** Customer can manually accept or reject main checks that are in the review status. When users choose to manually reject or accept checks, these actions will be stored against the check details. Users will be prompted to leave a comment explaining the reason for this decision. This note will be included in the Customer Report for audit purposes.

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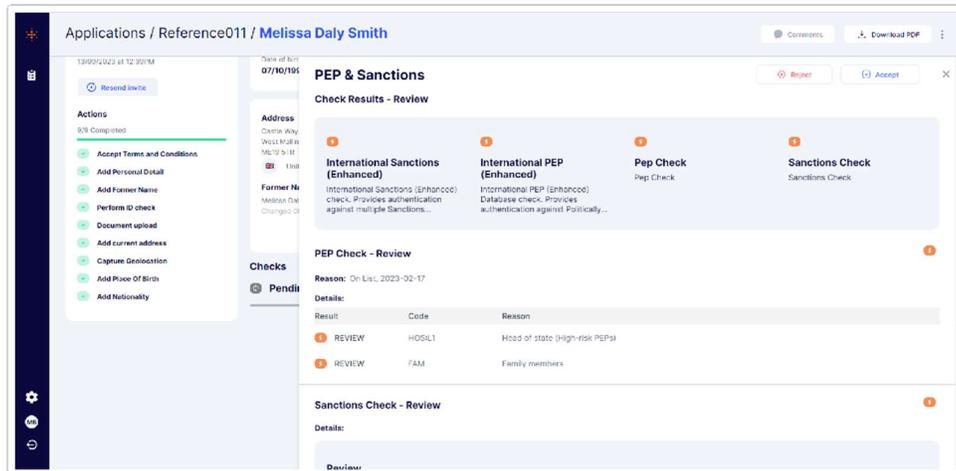
- **Reset Individual:** Reset the participant's progress, this will remove all collected details and check results on the customer, enabling them to start the verification process from the beginning.

- **Delete Individual:** Permanently remove the participant and all their associated personal and verification data.

- **Comment:** Add notes or comments about the participant, fostering communication and collaboration among team members.

- **Download Customer Report PDF:** When the customer has completed their mobile actions and their checks have been performed, a comprehensive PDF report of the participant's KYC checks, which can be downloaded and saved for record-keeping purposes.

The Participant View page simplifies the management of individual customer verifications by gathering all relevant data and tools in a single, user-friendly interface, ensuring a smooth and effective experience for business users.

4.5 Profile:
Users can access their profile details and update their personal information, such as email addresses and passwords. This feature ensures that users can manage their accounts securely and efficiently.

4.6 Settings:
Accessible only to admin users, the Settings section enables the management of company details and user accounts. Admin users can add, modify, or remove users, as well as update company information, such as logos and branding elements.

The Verify Portal streamlines the verification process, providing businesses with the tools necessary to manage their KYC obligations effectively. With an intuitive interface and a comprehensive suite of features, the Verify Portal simplifies the KYC workflow for businesses and their customers.

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5. Mobile App

The Verify Mobile App allows customers to securely provide information and verify their identity using a mobile app. The mobile app has been designed to make the verification process quick and easy for customers, eliminating the need for in-person verification.

The Verify Mobile Journey has been developed to meet the needs of businesses in various industries that require a secure and efficient way to verify the identities of their customers. This section will take you through the steps required for your customers complete the verification process using our mobile app.

Mobile Process flow:
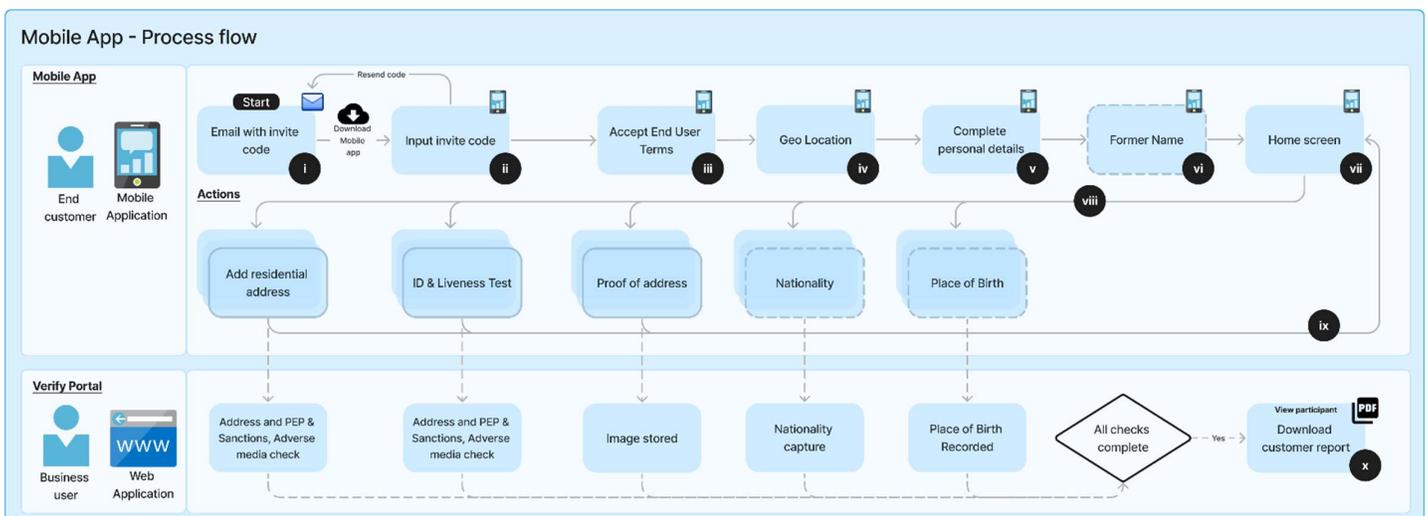
i)   Invitation:
The customer receives an email invitation with a unique invite code and instructions to download the app. The invite code is used to access the mobile app and link the customer with their application.

ii)   Input Invite code:
The customer should input the invitation code into the Verify by Tiller app, which they have installed from both the iOS App Store and Google Play Store

iii)   Accept End User Terms:
Before any information is captured, the customer will be asked to accept the end-user terms. These terms can be found on our website: https://www.tiller-verify.com/end-user-terms

iv)   Geo Location:
This feature will collect the GPS location data from the mobile user. It will then save this information alongside the individual's record and conduct a verification check to determine if the GPS location corresponds to the country of residence as input by the user.

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v)   **Add Personal Details:**

After accepting the end-user terms, the customer will be prompted to add their personal details. These details are checked against the details added on the application, ensuring that the correct customer details are applied to the application.

vi)   **Former Name:**

Customers have the option to input up to three previous names they may have used.

vii)   **Home Screen:**

Once the user details have been added, the customer lands on the home screen.
The home screen details the application reference and company details, the user can begin each required action from here.

**viii)**   **Complete Required Actions:**

The customer must complete the actions required for the application checks to be performed. This includes adding their residential address, completing the ID & Liveness checks, uploading a proof of address document nationality and place of birth. Further actions and check will become available in the future.

ix)   **Action Confirmation:**

Once all the actions are complete, the customer will receive confirmation on the UI and an email. They can close the mobile app. This ensures that the customer knows that all the actions have been completed and that they do not need to remain in the app.

x)   **View Customer Checks:**

Once all the actions are complete, the customer's check results will be available on their participant view page in the Verify Portal. The customer report can be downloaded.
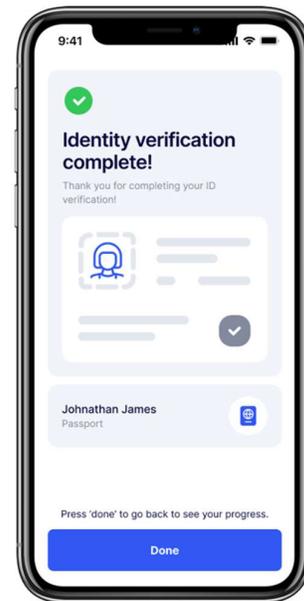
6. Data collection and storge

6.1 Data collected

On the Company contracting the service (*Public & Internal-use):*

- Company Name
- Company Registration Number
- Company Address
- Company Logo
- Industry Type
- Company Type
- Website address
- Primary Purpose of service use

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- Customer base country demographics

On the Company staff using the service (*Public*):

- Full Name
- Email address
- Job Title

The following PII data is collected on an individual:

- Full Name
- Date of Birth
- Current Residential Address
- Email Address
- Proof of Address e.g. Utility Bill (*Document Image*)
- ID Document (*Image and OCR'ed document attributes*)
- Individual's likeness (*image*)
- GPS Location (*One time capture during verification*)
- Mobile Device (*Make/Model*)
- Former Names
- Nationality
- Place of Birth

6.2 Data storage & controls

All data is stored encrypted in either our primary Microsoft Azure Datacentre in Dublin, Ireland or our secondary geo-redundant Microsoft Azure Datacentre in Amsterdam, Holland. No data is stored on the end-user mobile device.

All data either at rest or in transit is encrypted. At rest, data is encrypted using Transparent data encrypted (TDE) using key based AES 256 algorithm. In transit, all connection use Transport Layer Security (TLS v 1.2 or greater). All data access is governed by role-based access control following our 'Least Privilege' Access Control governance policy.

Physical access control at Azure Datacentres meets or exceeds Tier 4 standards and meets all ISO 27001, HIPAA, FedRAMP, SOC 1, SOC 2 and UK G-Cloud standards.
All Tiller staff undertake full background check screening before employment and are required to undertake security awareness training every 6 months. Access Control policies are followed on any change of employment status to confirm, change or revoke access rights.
Further information on data security can be found on our website: https://www.tiller-verify.com/verify-privacy-policy

6.3 PDF report

A customer report can be generated for all clients that have been processed. The PDF can be downloaded directly from the browser by an authorised user from the Verify by Tiller Portal. The PDF contains all information captured against the individuals and the detailed output for the verification checks performed.

6.4 3rd party services

Tiller Technologies shares individual data with 3rd party services to be able to perform verification checks. Agreements are in place with all service providers, and mutual due diligence has been completed. Each company using the Verify by Tiller services will be required to accept Terms and

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Conditions that stipulate how data is processed. Each end customer will need to accept an End User Terms to use the Verify by Tiller application.

6.5 Security testing

Security is consistently tested using an in-house QA (quality assurance) team, ensuring the alignment of the services to Tiller Technologies' data security policies. A full penetration test will be conducted by NCC Group prior to the production launch of the services. This will be conducted at a minimum of once every 12 months.

Further information about data security is found in our Privacy Policy, Terms & Conditions and End User Terms. Tiller Technologies is a Data Processor and will conduct regular DPIAs (Data Protection Impact Assessments) for each new feature developed and deployed.

7. Security, business continuity and incident reporting

7.1 Business continuity

Tiller Technologies business continuity plan BCP plan exists to ensure the consistent and secure continued operation of the company in such an event. The execution of the plan be executed under our 'Availability Management Policy' and 'Incident Response Procedure'. All business systems and services are cloud-based and are implemented to allow the safe and secure control access and continued operation from a remote location. This is continually tested and confirmed as remote working is an integral part of our business operating model.

7.2 Incident reporting

Formal incident response policies, procedures and specific plans are in place to cover the following scenarios:

- Information Systems Service Incident
- Information Security Data Breach
- Ransomware Attack
- Virus or Malware Intrusion
- Denial of Service Incident

Incident Response plans follow the following 7-step methodology:

- Preparation
- Threat Detection
- Containment
- Investigation
- Eradication
- Recovery
- Follow-Up/Notification

All policies, procedures and plans are managed and tested in-line with our 'Procedure for Management Reviews' with the objective to:

- Ensure that information security processes are carried out effectively, efficiently, and economically to the benefit of Tiller and its clients
- Identify compliance or any areas of non-compliance with the ISO/IEC 27001 standard

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- Identify further opportunities for continual improvement, which may extend beyond the criteria set out in ISO/IEC 27001

Provide Tiller with internal assurance that Incident Response is effectively managed and risks to the business and its clients are minimised.

7.3 Customer notification
Formal incident response procedures and plans are in place to cover the following scenarios:
- Information Systems Service Incident
- Information Security Data Breach
- Ransomware Attack
- Virus or Malware Intrusion
- Denial of Service Incident

Tiller's procedures and notification schedule is aligned with the requirement of the EU General Data Protection Regulation 2016 (GDPR) that incidents affecting personal data that are likely to result in a risk to the rights and freedoms of data subjects must be reported to the data protection supervisory authority by the controller without undue delay and where feasible, within 72 hours of becoming aware of it.

Any such notification would be directed to the client-nominated representative and would include the following information if known:
- The date and time that the breach was discovered.
- The date and time that the breach is believed to have occurred.
- The data items included e.g., name, address, bank details, biometrics etc.
- The volume of data involved.
- The number of data subjects affected.
- The nature of the breach e.g., theft, accidental destruction.
- Whether the personal data was encrypted.
- If encrypted, the strength of the encryption used.
- The actions that have been taken to manage the impact of the breach.
- Contact details of the person handling the breach within our organisation.
- Any other factors that are deemed to be relevant.

An ongoing schedule would then be established to the ongoing update on the status and impact of the incident.

8. Contact and support Information

Support for you for queries relating to setting up and using Verify by Tiller, training new users, account management, billing, or system issues please contact us using the information below.

Support hours are available Monday to Friday, 9:00am – 5:30pm.

Email: support@tillertech.com
Support telephone: 020 3196 0365