



Compliance checks in Pixie - User Guide

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Overview

You can trigger a request to be sent to your customer straight from a contact record in Pixie. Your customer will receive an email asking them to provide either a passport or driving license and provide their home address. This is all done through secure Xama Onboarding hosted forms. Once your customer submits their information, it is processed through the Xama Onboarding platform and compliance check results added back into Pixie, making for a fully automated compliance check. Furthermore, customers can be added to the Xama Platform for automated future checks, meaning your ongoing AML compliance is fully automated as well.

Setup

Enabling compliance checks within Pixie is quick and easy. In order to complete the process you will need:

1. A Xama Platform account. If you do not already have a Xama account you can create one free of charge at <https://platform.xamatech.com/auth/login?tab=Signup>
2. A Pixie account. <https://www.usepixie.com/>
3. Access to the email address that will be used when requesting home addresses & identity documents from your clients.

To complete the setup follow the below steps:

1. Log in to your Xama Platform Account.
<https://platform.xamatech.com/auth/login?tab=Login>
2. Navigate to the Integrations page (<https://platform.xamatech.com/portal/integrations>)
3. Click Connect Pixie.
4. Complete the guided wizard.

Exclude automated AML after document collection?

There is one configuration setting available that does not appear in the setup wizard. This setting determines whether an AML check will automatically run after an individual returns their home address and identity document.

Once you have completed the setup you will be directed to the Configuration Settings page where this setting will be available, along with some information about its use.



ID capture and AML check in Pixie

Initiating an identity document request

Either create or edit a contact in Pixie, ensuring the below are true:

- First Name is populated
- Last Name is populated
- Email is populated
- Xama 01) Queue for Onboarding is toggled to Yes
- (Optional): If *Exclude automated AML after document collection* configuration setting is disabled, you can optionally choose not to automate an AML check following the collection of an identity document. To do so, you would toggle Xama 22) Exclude AML Check For Onboarding to Yes.

Saving the record will initiate the automated onboarding process.

The screenshot shows the Pixie contact creation interface. On the left, there's a placeholder for a photo with a 'Upload photo' button. Below it, a red-bordered 'Primary' button is highlighted. The main form contains the following fields:

- First name *: Jacques
- Last name: Malan
- Email: jacques@xamatech.com

On the right, under 'CONTACT CUSTOM FIELDS', there are several optional fields:

- Xama 01) Queue For Onboarding: YES OR NO (switch is green)
- Xama 02) Onboarding Status: (empty input field)
- Xama 03) Date Of Birth: YYYY-MM-DD (input field) with a calendar icon
- Xama 04) Street: (empty input field)
- Xama 05) City: (empty input field)
- Xama 06) Postcode: (empty input field)
- Xama 07) Country: (empty input field)
- Xama 08) Document Given Names: (empty input field)



Automated onboarding process

1. A customisable email containing a link will be sent to the contact upon saving the contact.
2. By clicking on the link from within the received email, the contact will be guided through an onboarding journey. As part of this the contact will be asked for
 - a. Home address
 - b. Identity document: A copy of either their passport or driving licence. This can be uploaded using an existing scanned copy or they can use their phone to easily capture an image of their document using their camera.
3. Once the contact has completed the onboarding journey, the identity document is validated and stored securely.
4. If you have opted to have an AML check performed following the collection of an identity document, this will also be completed using a combination of the home address the customer supplied and data extracted from their identity document.
 - a. *Note: The contact may also be registered for AML checks to be automatically performed every 365* days*
5. The information obtained from the contact & the AML check result will be added to the contact record in Pixie, including:
 - a. Address details
 - b. Identity document details. Including a link to download a PDF report.
 - c. AML check result. Including a link to access additional information about the check

*Note: If the identity document submitted by the contact is not a driving licence or passport, or if it is of poor quality, you will receive an email alerting you that the contact submitted a document that is not supported.

You will also receive an email alerting you if the contact did not pass their AML check.

***Automatic AML refresh**

Automatic AML checks will run in the future if this setting is enabled in your configuration settings. The time period between checks will vary depending on your settings.



Xama 01) Queue For Onboarding

YES OR NO

Xama 03) Date Of Birth

1964-06-19

Xama 05) City

London

Xama 07) Country

GB

Xama 09) Document Last Name

JOHNSON

Xama 11) Document Result

Passed

Xama 13) AML Result

PASS

Xama 15) AML Report Link

<https://platform.xamatech.com/por>

Xama 17) Passport Expiry Date

2029-12-06

Xama 19) Auto Check Periodically

YES OR NO

Xama 21) Update On Xama Platform & Perform AML Check

YES OR NO

Xama 02) Onboarding Status

AML Check Complete

Xama 04) Street

10 Downing Street

Xama 06) Postcode

SW1A 2AA

Xama 08) Document Given Names

BORIS

Xama 10) Document Type

Passport

Xama 12) Document Report Link

<https://platform.xamatech.com/por>

Xama 14) AML Last Date

2021-01-13

Xama 16) Passport Number

XXXXXXXXXXXXXXXXXXXX

Xama 18) Driving Licence Number

(empty)

Xama 20) Update On Xama Platform

YES OR NO

Example Identity and AML result recorded in Pixie



Update to a Pixie contact

Should you be notified of a change in your contact's personal details such as change of surname or a change in home address, you can update this information for future AML checks within Pixie.

What you need to consider

The changes you make to a Pixie contact are not automatically updated within the Xama Platform.

When you are updating a contact's details in Pixie, you need to consider whether the changes need to be pushed to the Xama Platform. For example, if you have a contact that is set up for AML checks to be automatically run periodically, then it's likely the change you have made in Pixie also needs to be updated on the Xama Platform. This is so that when the next check automatically runs, it is using the most recent information available.

Below shows a list of the fields used during an AML check. An edit to any of these fields should also be pushed to the Xama Platform

- First Name
- Last Name
- Xama 03) Date of Birth
- Xama 04) Street
- Xama 05) City
- Xama 06) Postcode
- Xama 07) Country*
- Xama 16) Passport Number
- Xama 17) Passport Expiry Date
- Xama 18) Driving Licence Number
- Xama 19) Auto check periodically

Currently the Xama Platform supports AML checks for UK residents only.

*Country format

Xama 07) Country should only be populated with United Kingdom or ISO Alpha-2 country codes. For example, if an address is in Australia then populate AU in this field.



How to register updated contact details for future AML checks

1. Update the contact in Pixie
2. Trigger a sync to the Xama platform
 - a. If you would like an AML check to run immediately, toggle “Xama 21) Update on Xama platform & perform AML check” to Yes
 - b. If you do not want an AML check run immediately, toggle “Xama 20) Update on Xama platform” to Yes.

Minimum field requirements

The below Pixie contact fields must be populated in order to update the Xama Platform

- First Name
- Last Name
- Email
- Xama 06) Postcode

Automatic Periodic AML checks

Pixie contact field “Xama 19) Auto check periodically” determines whether the contact is registered for AML checks to be automatically periodically performed.

Automated periodic AML checks

If periodic checks are enabled for a customer, there is no need to perform future AML checks manually. Should you no longer need to check a customer for AML, you should remove them from periodic checks in order to preserve any credits which will otherwise be consumed by such checks.

If either of the below is true, you can make the necessary changes from within Pixie.

A contact is:

1. registered for automatic periodic AML checks, and you would like to remove them from this automation.
2. not registered for automatic periodic AML checks, and you would like them to be registered for this.

Add or remove automated AML checks

Edit the Pixie contact field “Xama 19) Auto check periodically”. Refer to the *Update to a Pixie Contact* section of this document for information on syncing this update to the Xama platform.



Trigger an immediate AML check

Occasionally you may want to complete an ad hoc AML check on a customer. This can be triggered easily from within Pixie.

As indicated in *Update to a Pixie contact* section of this document, toggle “Xama 21) Update on Xama platform & perform AML check” to Yes.

Doing so will trigger an immediate AML check, this is regardless of whether you have updated any other contact details. If the customer is set up for automated periodic checks, the next automated check will be run 1 year from the date of the most recent check.

Run AML check without sending onboarding request

You may already have all the information needed for an AML check to be run on your existing customers. To ensure all your customers are registered on the Xama Platform for automated ongoing checks, you may want to add these customers to the Xama Platform without requesting an identity document or home address from them. This can be a cost effective way of getting all your contacts registered on our platform as it excludes the cost of capturing and verifying their identity document.

To add a customer without sending them an onboarding request, complete all the fields used for AML checks (see *Update to a Pixie Contact* section) and toggle the “Xama 21) Update on Xama platform & perform AML check” to Yes. Save the contact record to register the contact on the Xama Onboarding platform.

Access detailed Xama reports

The data recorded in Pixie should provide you all you need to know about a customer’s results most of the time. However, the Xama Platform captures much more information about the identity document and AML checks.

This information can be accessed when logged into your Xama Platform account at <https://platform.xamatech.com>.

When logged in, follow the links added to the following Pixie contact fields:

- “Xama 12) Document Report Link” - Following this link you will be able to download a PDF report containing the image of the scanned identity document along with all the verification checks that were carried out. Should a document fail verification checks, you will be able to see why by investigating this document.
- “Xama 15) AML Report Link” - Following this link you will be able to see detailed information about the most recent AML check that was carried out.