thirdfort

Partner UX/UI Guidance

ID & Source of Funds

Introduction

With the Thirdfort API it's easy to build a partner integration, allowing your users to initiate and complete checks in a way that's seamlessly integrated with your platform.

This short guide covers some of the key user experience considerations and provides examples of how best to present and position Thirdfort ID & Source of Funds checks within your product.

Introduction

Note, we refer to the following terms throughout this document:

Consumer: The Thirdfort app-user that is the subject of the Thirdfort check.

User: Business or individual using your platform day-to-day (e.g. lawyer, estate agent).

Users will initiate Thirdfort checks on Consumers who in turn complete the Thirdfort app journey. Once a Consumer has completed all the relevant tasks in the Thirdfort app, Users will be able to download and access the PDF Results Report from within your platform.

Table of Contents

Click to skip to relevant section

1. Discovering Thirdfort

The first thing to consider is how to let your Users know that they can use Thirdfort within your platform. We recommend providing a clear way for them to access the integration, explaining the value of Thirdfort when doing so.

Discovering Thirdfort

Consider using a tile, icon or similar to allow your Users to discover Thirdfort within your platform.

You may also want to make use of in-product messaging to outline the benefits of using Thirdfort, for example::

Thirdfort reduces risks by automating remote identity and source of funds checks

Checks are completed in a matter of minutes using the Thirdfort mobile app

Once the app journey is complete, easy to read PDF Results Reports are available instantly

2. Initiating a Thirdfort check

Your Users will need access to a 'initiation screen' that allows them to;

i) enter relevant initiation data (Consumer name, mobile number etc.) and,

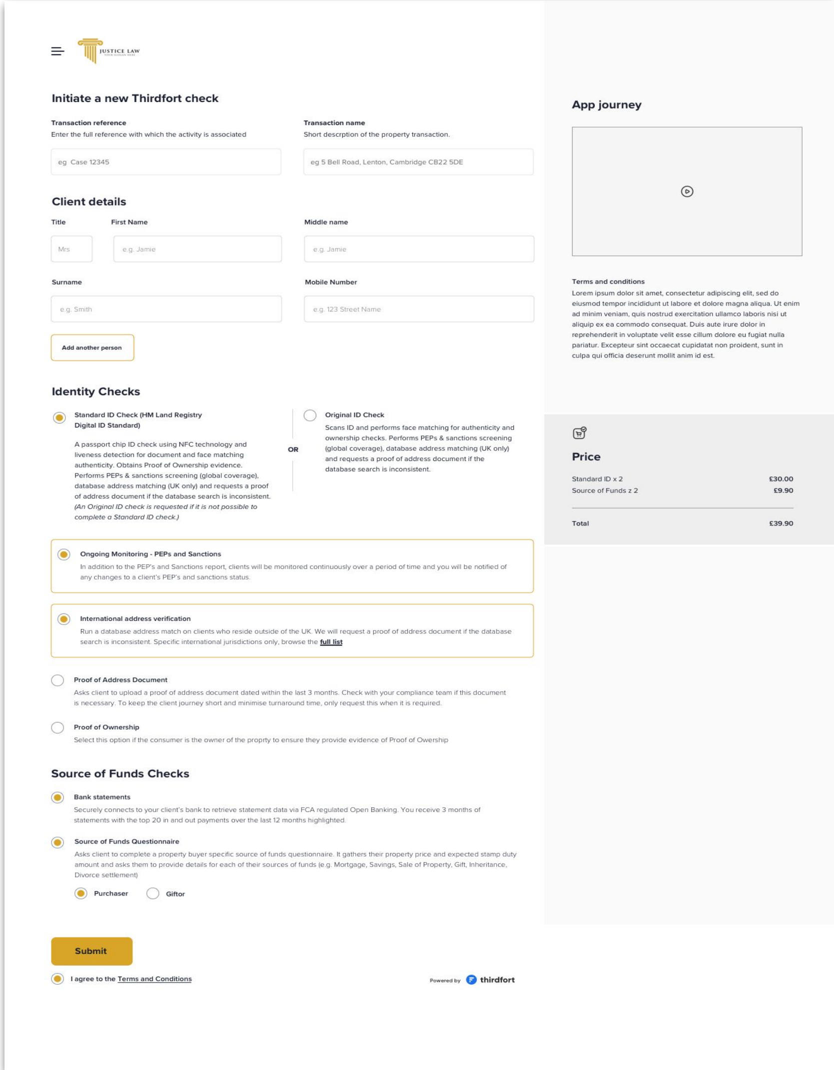
ii) select the type of Thirdfort check they wish to initiate

Initiating a Thirdfort check

There are several elements that **must be included** in your initiation screen in order for your integration to be certified.

In addition, there are some UX/UI recommendations that are **optional** and based on our experience working with integrators.

These are highlighted over the next few pages.



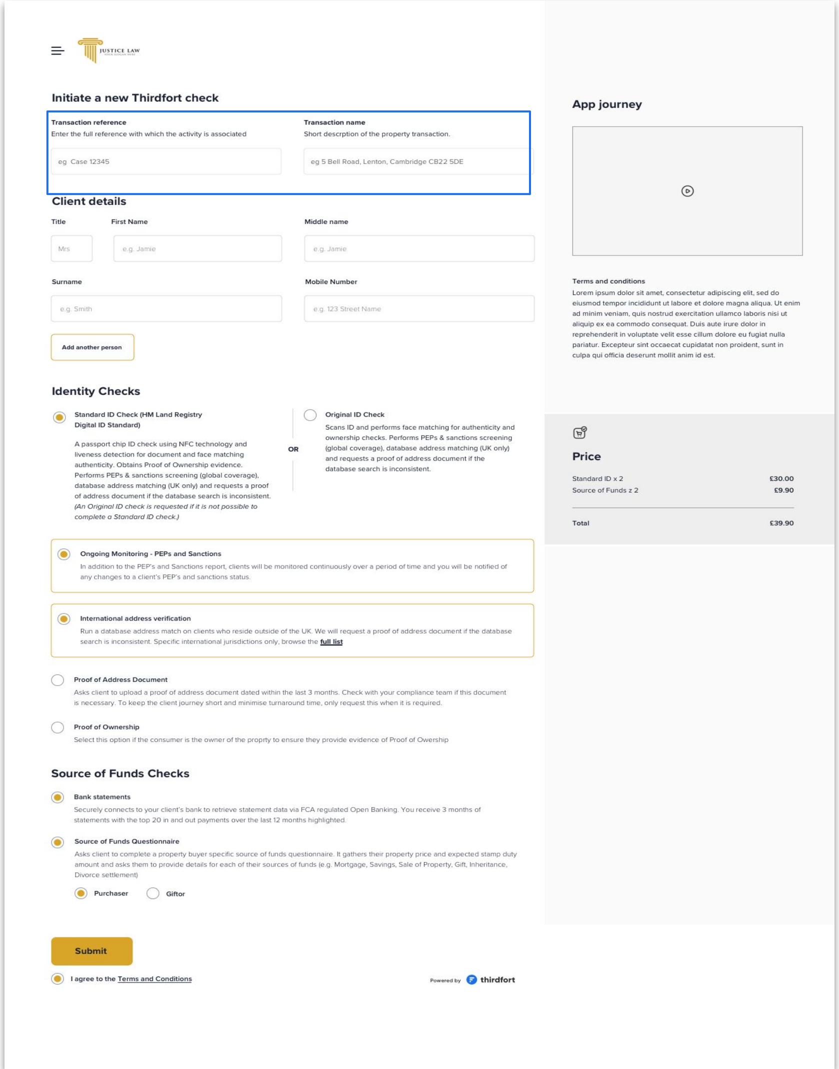
Initiating a Thirdfort check

Transaction Reference [mandatory]

This is used to group Thirdfort checks together to ensure accurate billing (see more on this in our API documentation). You must determine what to use as the transaction reference to ensure consistency and whether to allow your Users to define this themselves or to pre-populate it. It should be prefaced with an identifier such as your platform's name (e.g. Thirdfort-1234).

Transaction Name [mandatory]

This appears in the Thirdfort app to the Consumer. We recommend prompting Users to input a short description of the property transaction, e.g. "Purchase of 5 Church Street" or pre-populating this based on data you already hold.



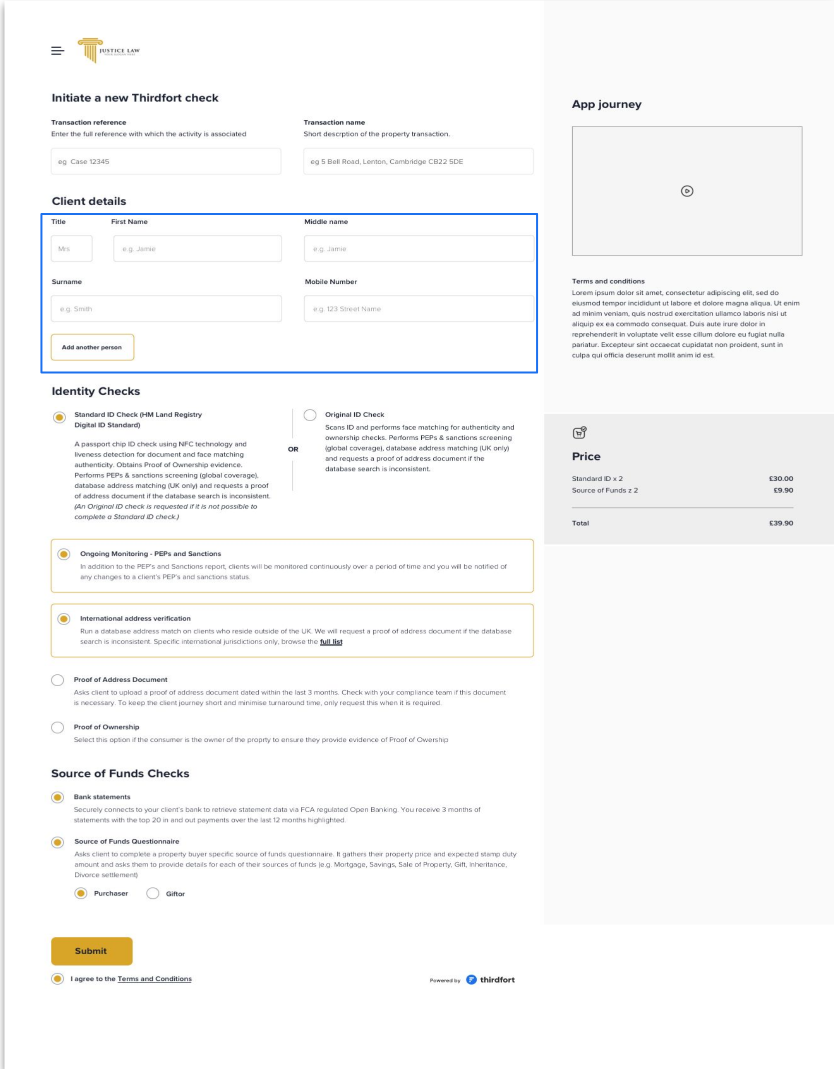
Initiating a Thirdfort check

Consumer Details [mandatory]

Name: Full name of the Consumer

Mobile number: We recommend using Google's libphonenumber (or similar to validate numbers once entered.

Note: Title and Middle Name are not captured by our API or required in API requests



Initiating a Thirdfort check

Production Selection [mandatory]

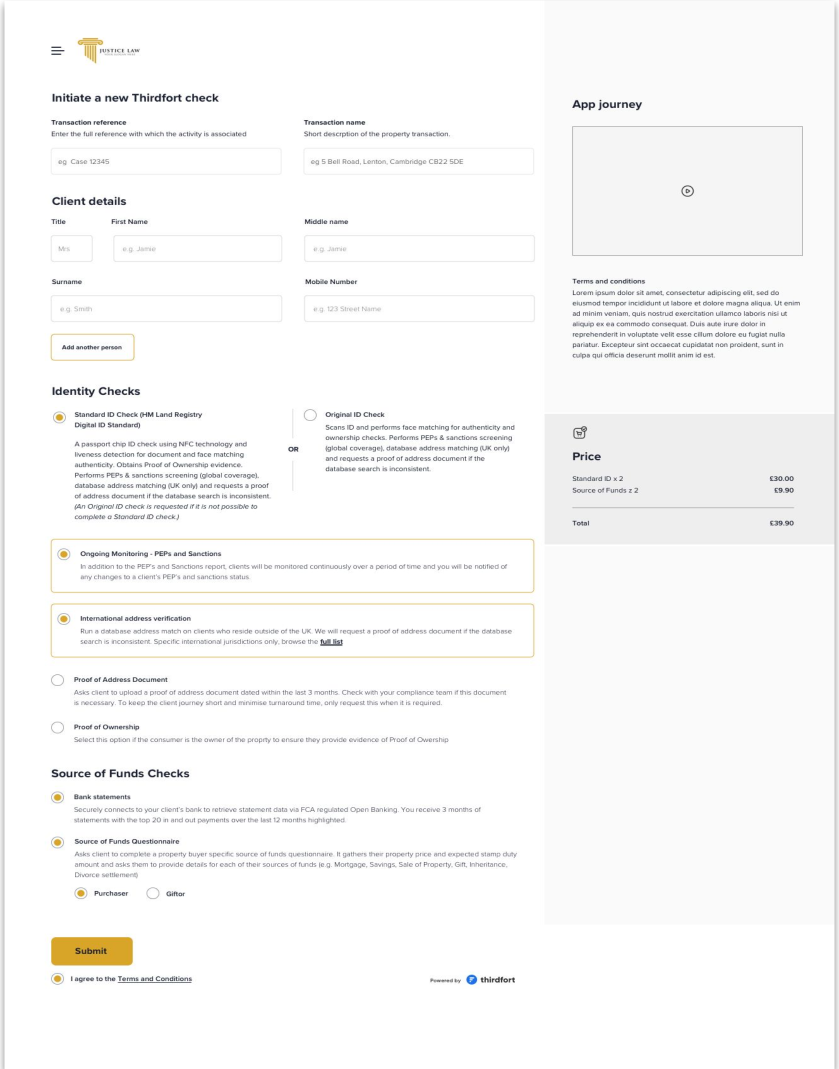
You will need to give your Users the ability to select the Thirdfort products they wish to initiate. We recommend splitting this into 'ID checks' and 'Source of Funds Checks'.

A short description of the product should accompany each option. We have provided some suggested wording in the appendix.

There are two implementation options:

1) Presenting all products with relevant selectable options
2) Using 'person type' to restrict products and options available

Both approaches are detailed on the next two pages.



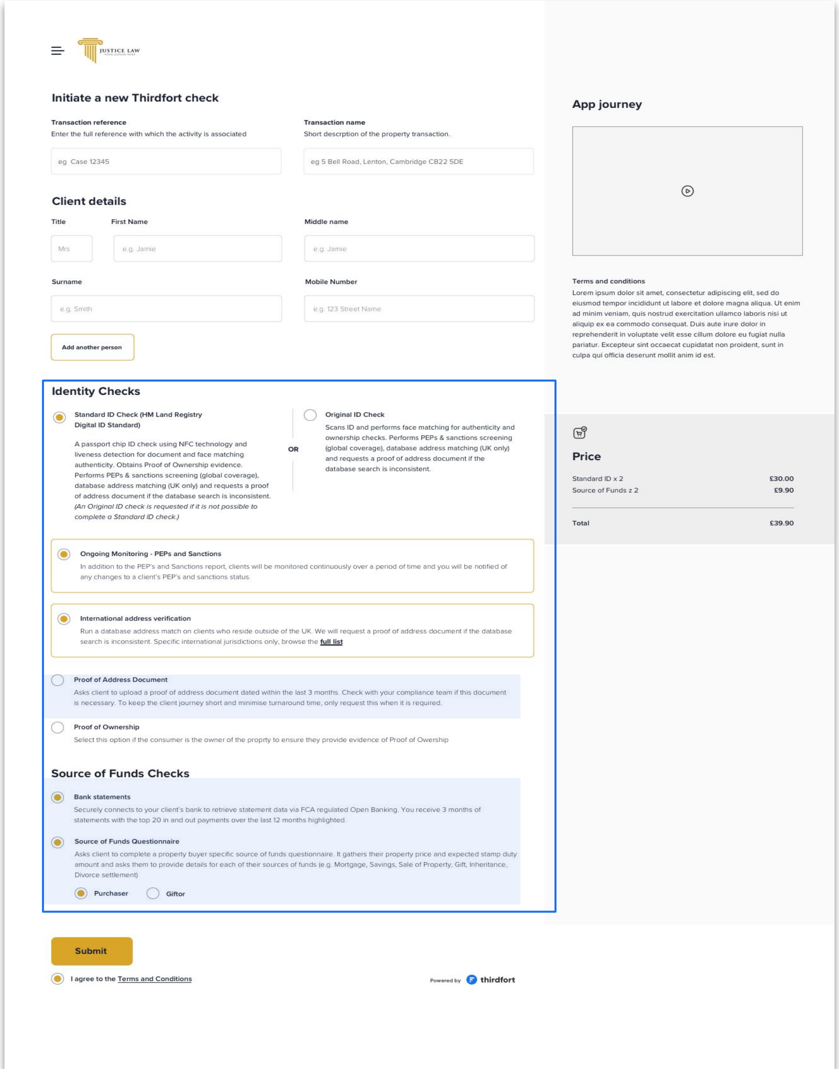
Initiating a Thirdfort check

Production Selection - Option 1

Users are able to select from all available Thirdfort ID and Source of Funds Checks.

For the 'Enhanced NFC ID' check, Users will need the option to select whether to include the 'Proof of Ownership' (`"documents:poo"`) task depending on if the Consumer is the property owner.

For Source of Funds checks, Users will need the option to select whether it will be a 'Purchaser' or 'Giftor' Source of Funds check.



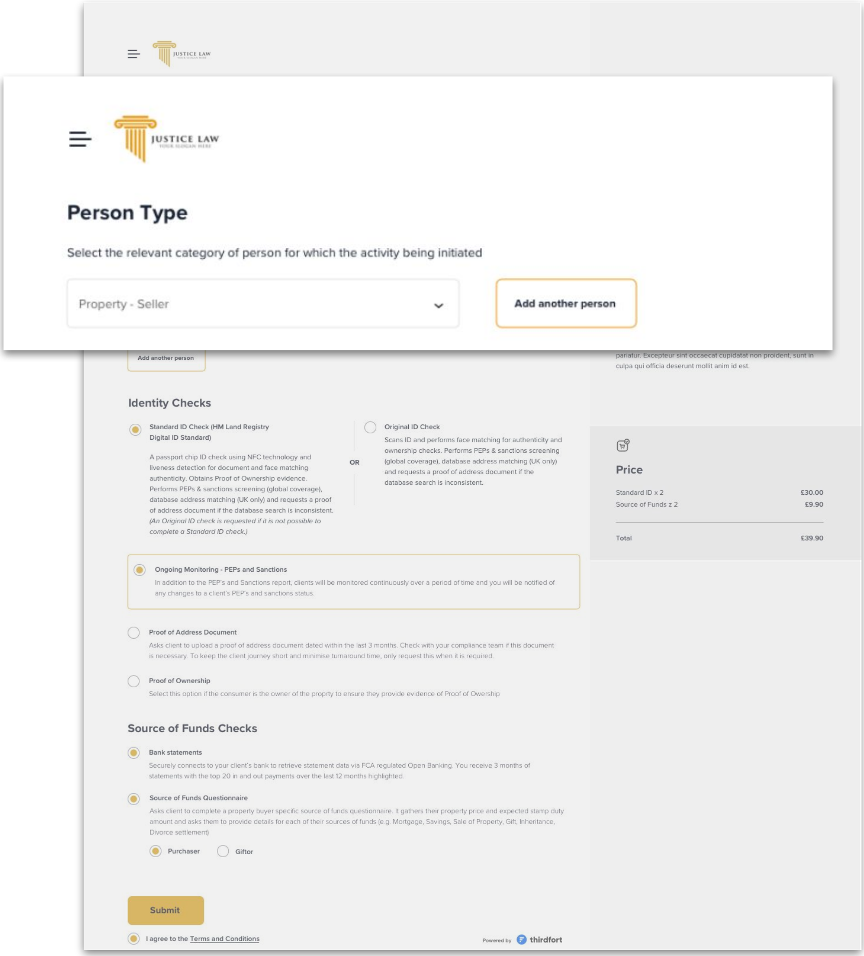
Initiating a Thirdfort check

Product Selection - Option 2

Users select a relevant ‘person type’ (e.g. buyer, seller, giftor, other etc.) prior to product selection. Doing so allows you to display the products that are relevant to that person type only.

For example, If the User selects ‘seller’ or ‘property owner’ then you can automatically ensure the Enhanced NFC ID product includes the ‘Proof of Ownership’ task (`"documents:poo"`) which is not required when the person type is ‘purchaser’.

For more information on this speak to our team. Note, adopting this approach also allows you to offer a ‘Recommended Check’. See [Section 7 - Additional Considerations](#) - for more information on this.



Initiating a Thirdfort check

Product Selection - Option 2

The table on this page displays the logic you need to implement if you select this option.

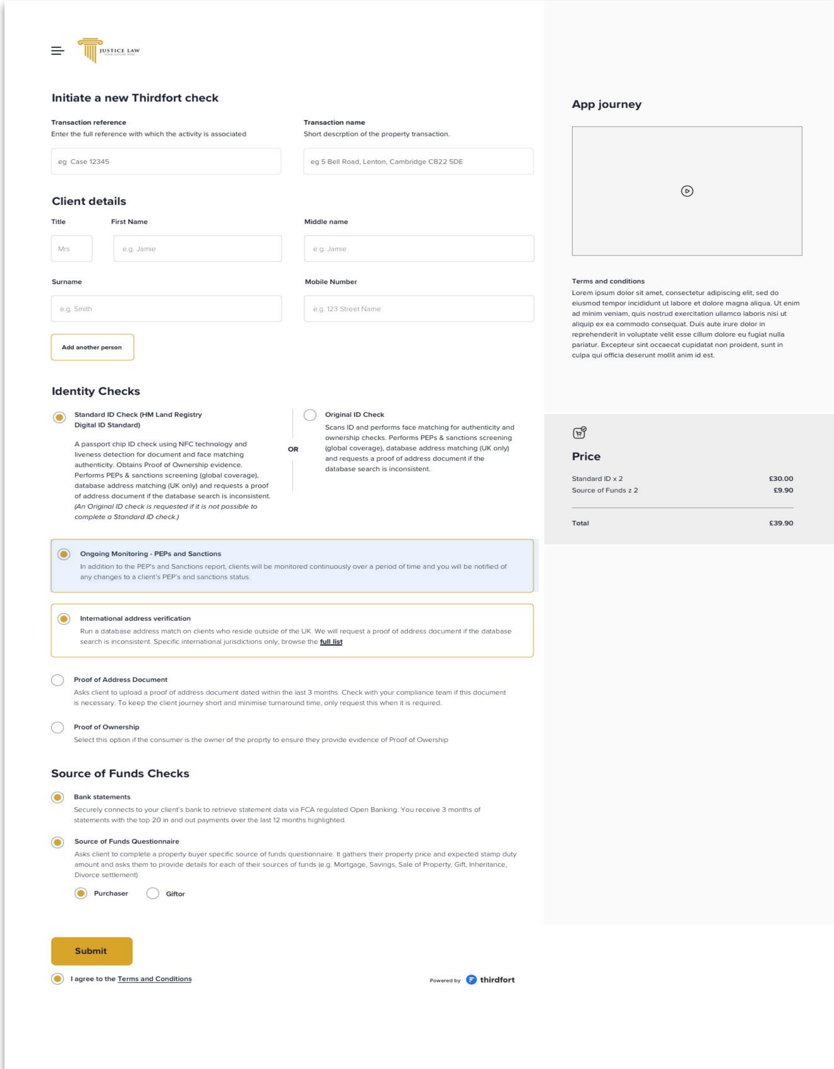
	Person type						
	Property Purchaser	Property Seller	Property Other (Equity transfer, Remortgage etc..)	Property Giftor	Other (non-property)	Landlord	Tenant
Enhanced NFC ID	✓	✓ + Proof of Ownership	✓ + Proof of Ownership	✓	✓	✓ + Proof of Ownership	✓
Original Id	✓	✓	✓	✓	✓	✓	✓
Proof of Address	✓	✓	✓	✓	✓	✓	✓
SoF - Bank Statements	✓	✓	✓	✓	✓	✓	✓
SoF - Questionnaire	✓ Purchaser Questionnaire	✗	✓ Purchaser Questionnaire	✓ Giftor Questionnaire	✗	✗	✗

Initiating a Thirdfort check

Ongoing Monitoring [mandatory]

To provide your Users with the option to include Ongoing Monitoring as part of an ID check, this must be included as a selectable option on the initiation screen.

We recommend using a radio button or similar that provides this option to the User.



Initiating a Thirdfort check

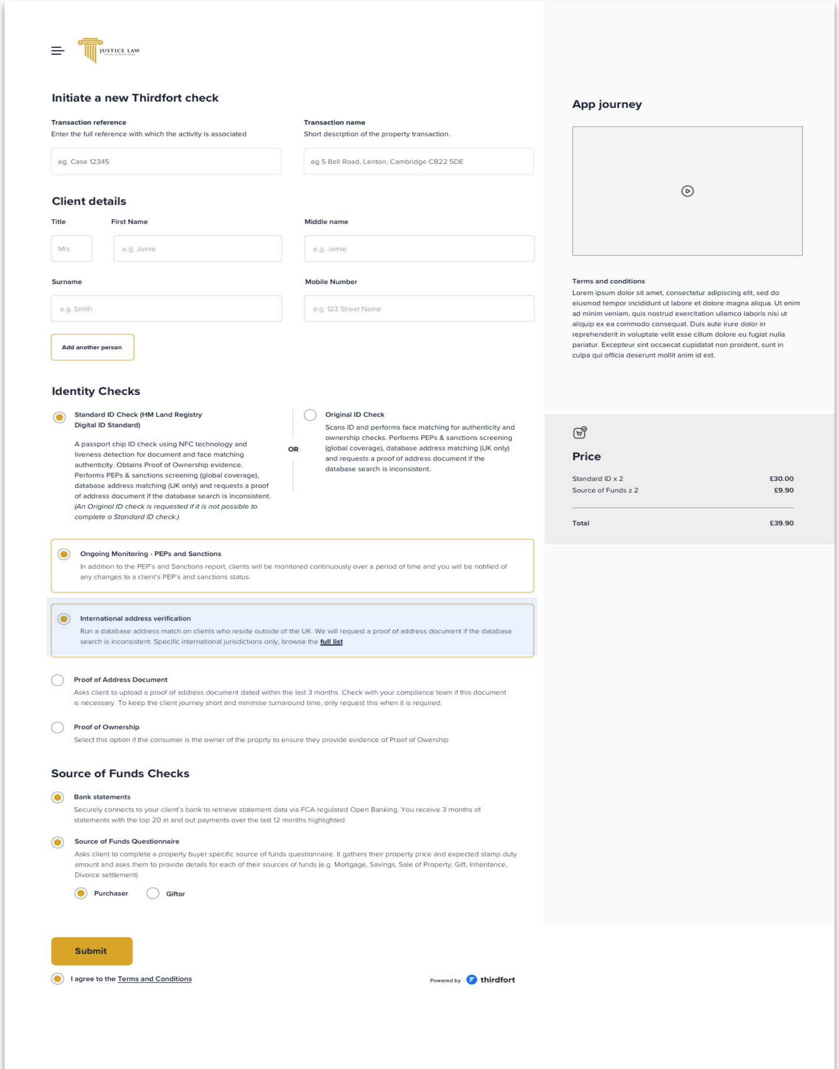
International Address Verification [mandatory]

To provide user with the ability to run a check on a consumer who resides outside the UK.

You need to provide an additional button for enabling International Address Verification. This is a chargeable product so please ensure that it is made visible.

The message should read:

“Tick this box to run a database address match on clients who live outside of the UK. Specific international jurisdictions only, browse the full list”

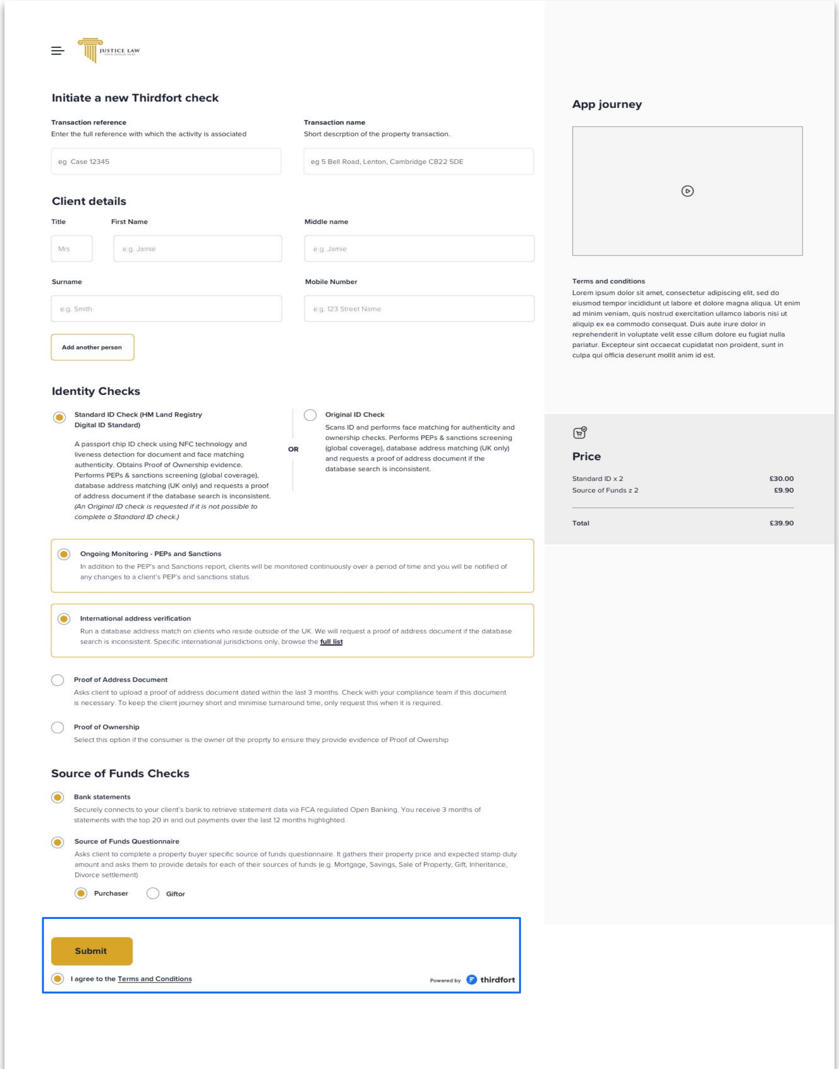


Initiating a Thirdfort check

Terms & Conditions: [mandatory]

All Users need to agree to the Thirdfort T&Cs when they first use the Thirdfort product. The wording that needs to be displayed can be found in our [API documentation](#).

Note, Terms & Conditions must be accepted once by a User on behalf of their entire organisation.



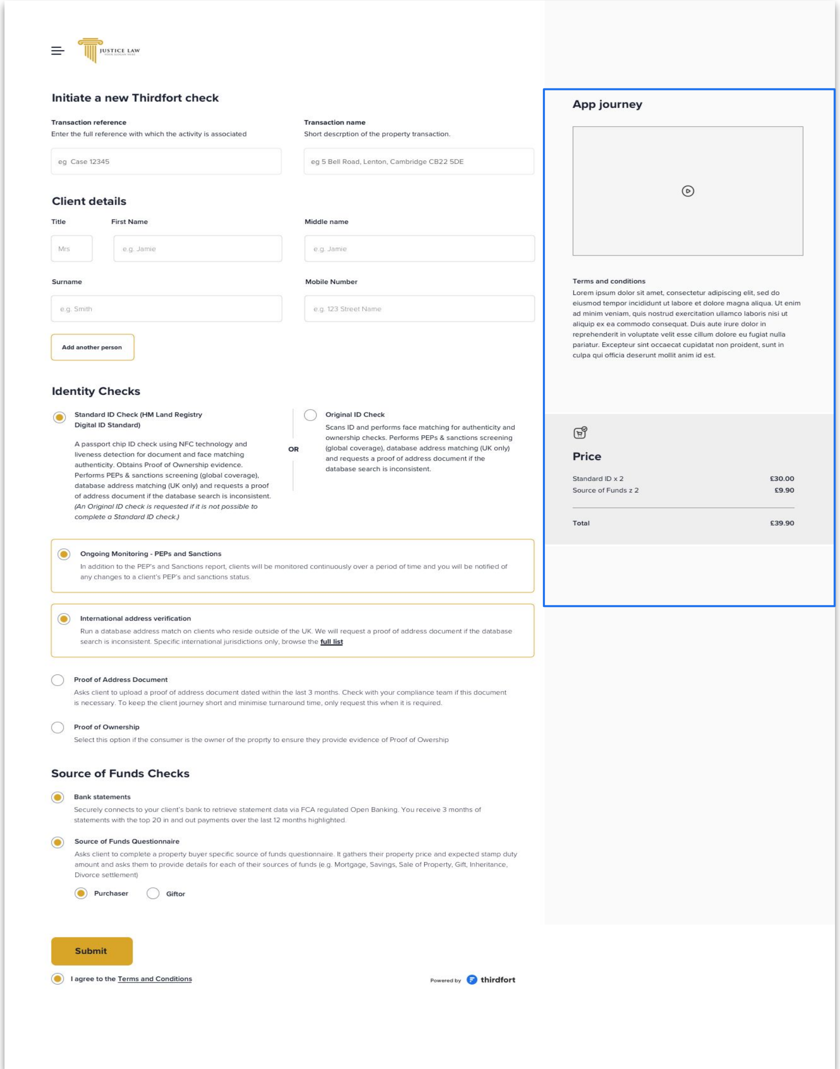
Initiating a Thirdfort check

Pricing [mandatory]

We recommend displaying the relevant RRP pricing against each product.

Video [Optional]

You may wish to embed a short video e.g. the Thirdfort App demo [video](#) or an alternative that provides more information on the Thirdfort product.



Initiating a Thirdfort check

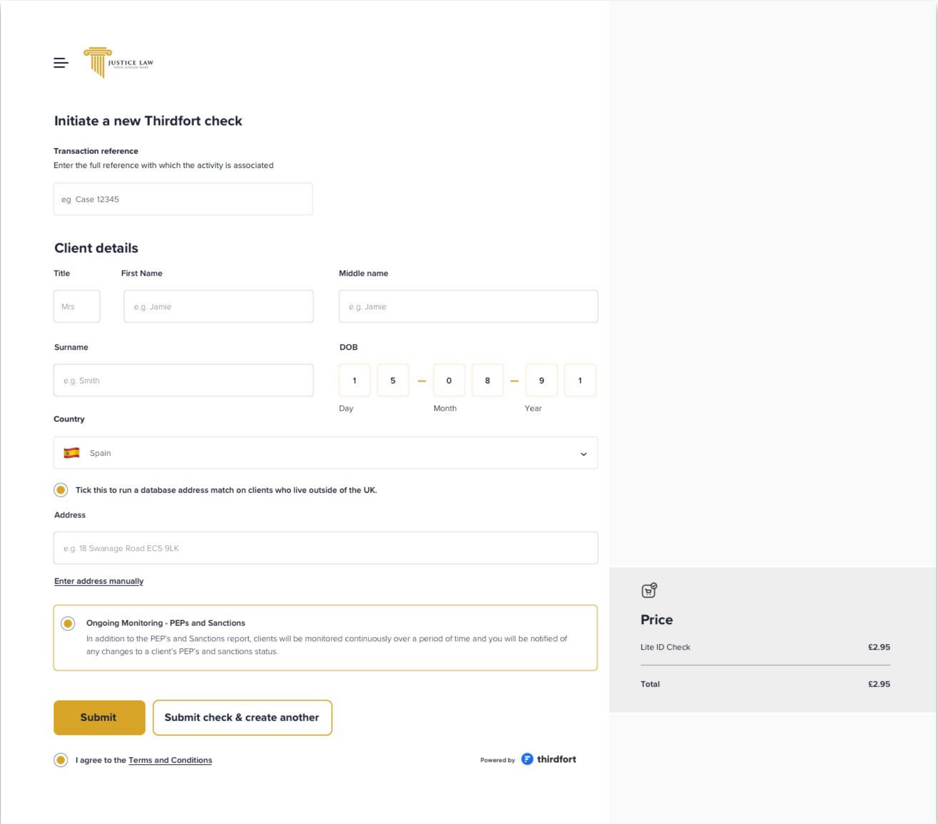
Lite Screening

A Lite Screening check does not require the consumer to use the Thirdfort mobile app. Instead, results are returned immediately once the check has been initiated.

The initiation data required for a Lite Screening check differs from our other ID and Source of Funds product. The fields presented and the data captured on the initiation screen for this product need to reflect this.

Note: Just like in Enhanced NFC ID and Original ID, **Ongoing Monitoring** is also available for Lite Screening.

We recommend using a radio button or similar that provides this option to the User.



Initiating a Thirdfort check

In addition to the Transaction Reference and Consumer Name you must also capture:

DOB: (DD - MM - YYYY)

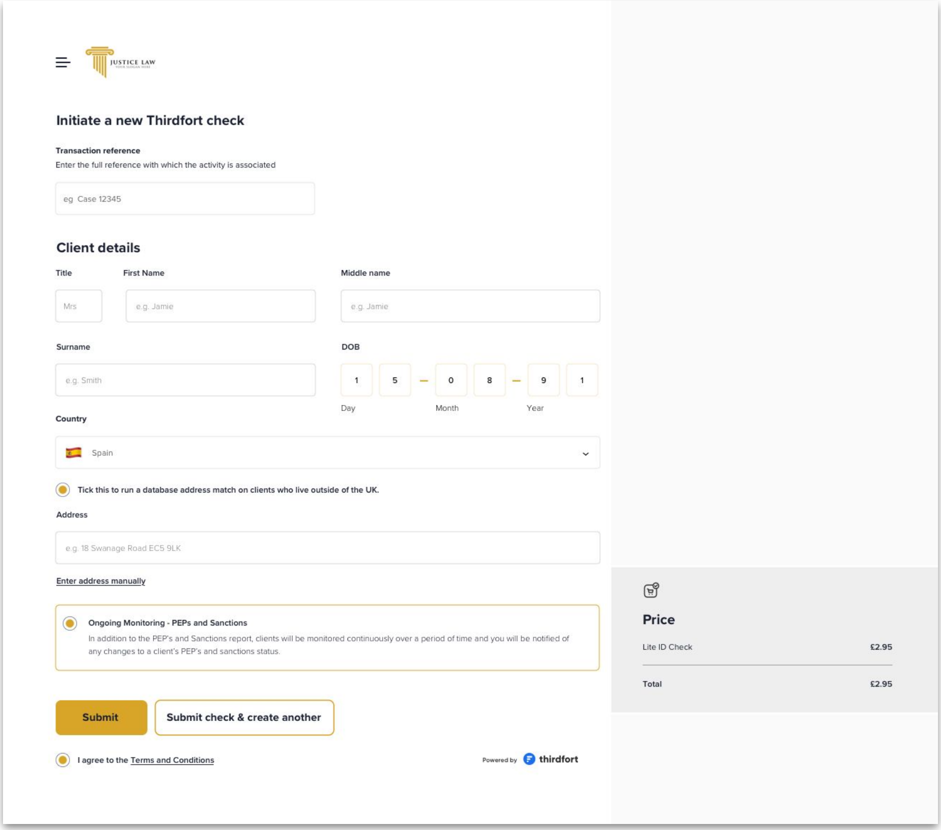
Address: Address line 1, Address line 2, Street Name, City, Postal code, Country (see mandatory fields in our API Docs)

International Address Verification

You need to provide an additional button for enabling International Address Verification. This is a chargeable product so please ensure that it is made visible.

The message should read:

"Tick this box to run a database address match on clients who live outside of the UK. Specific international jurisdictions only, browse the full list"



3. Adding Multiple Checks to the Same Transaction

Often your Users will need to add multiple Thirdfort checks to the same ‘transaction’ (also referred to as the ‘case’ or ’matter’). For example, where there are two or more purchasers involved in a single property transaction, a User may want to initiate ID and Source of Funds checks on both at the same time.

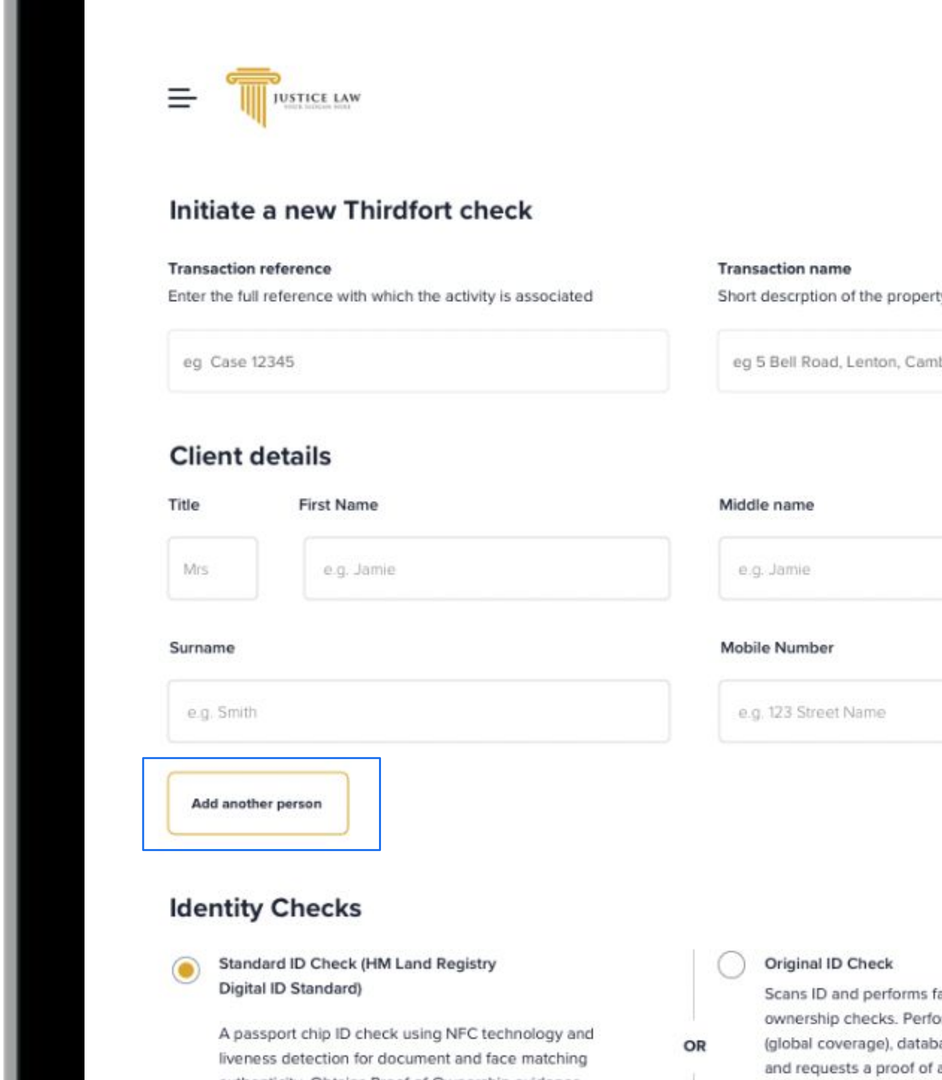
Adding Multiple Checks to the Same Transaction

One method for achieving this is to include an ‘Add Person’ (or similar) button and logic on the initiation screen. Once selected, you should ensure the User can enter new initiation data and select the Thirdfort check relevant to the individual.

Note : Thirdfort Source of Funds checks are charged on a *per-property transaction* basis. To ensure accurate billing, the ‘transaction reference’ must remain consistent between separate checks that are part of the same property transaction.

Initiating Multiple Checks at once

Please note that this functionality is only a front end consideration. Initiating multiple checks at once will still trigger individual Transactions via the API



4. Check Submission & Confirmation

Once your Users have entered the relevant initiation data and selected the checks they wish to submit, we recommend displaying a simple summary/confirmation screen. This can either be a separate page or a pop-out window displaying the relevant information.

Check Submission & Confirmation

Transaction Reference & Name

Captured on the initiation screen

Name of Consumers

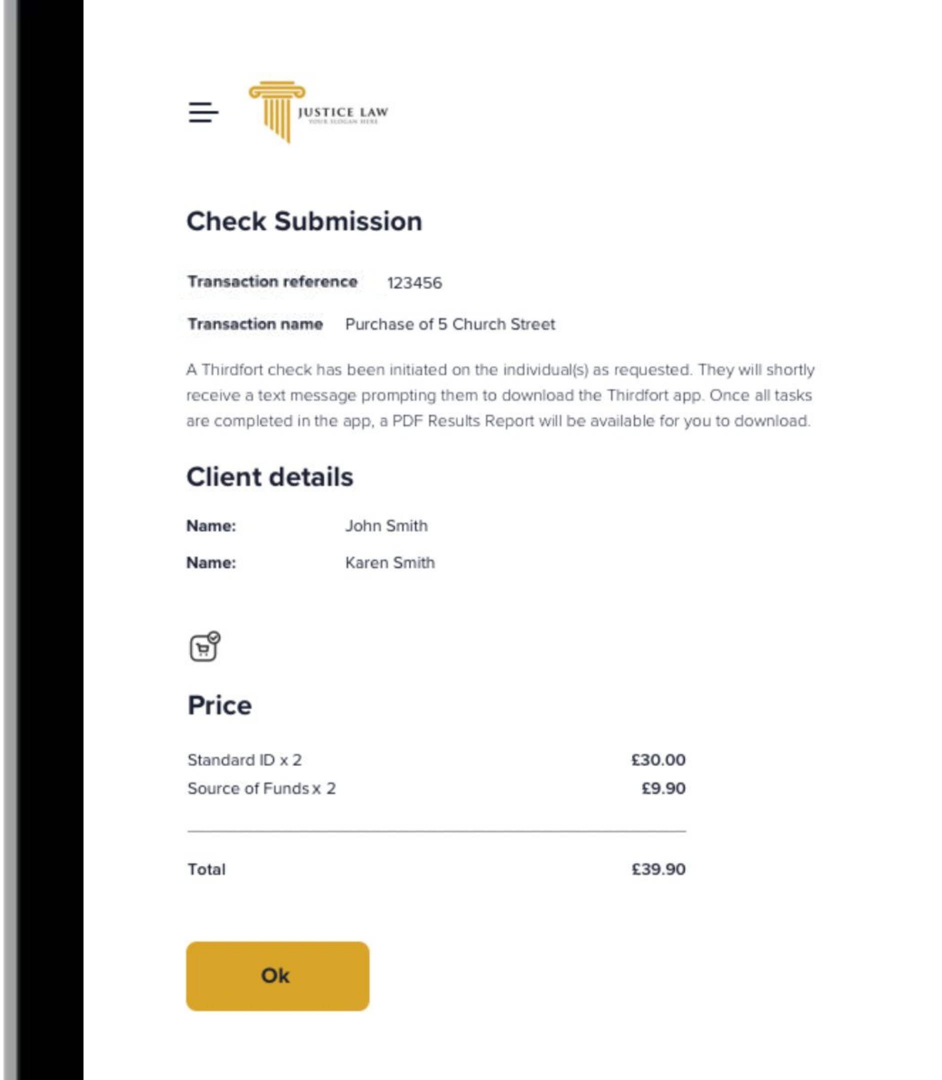
Names of the individuals for whom checks are being submitted

Product & Price Summary

Based on products selected

Summary message

E.g. “A Thirdfort check has been initiated on the individual(s) as requested. They will shortly receive a text message prompting them to download the Thirdfort app. Once all tasks are completed in the app, a PDF Results Report will be available for you to download.”



5. Providing Visibility on the Status of Thirdfort Checks

Once a Thirdfort check has been initiated it is important that you provide your Users with visibility on the status and updates when this changes.

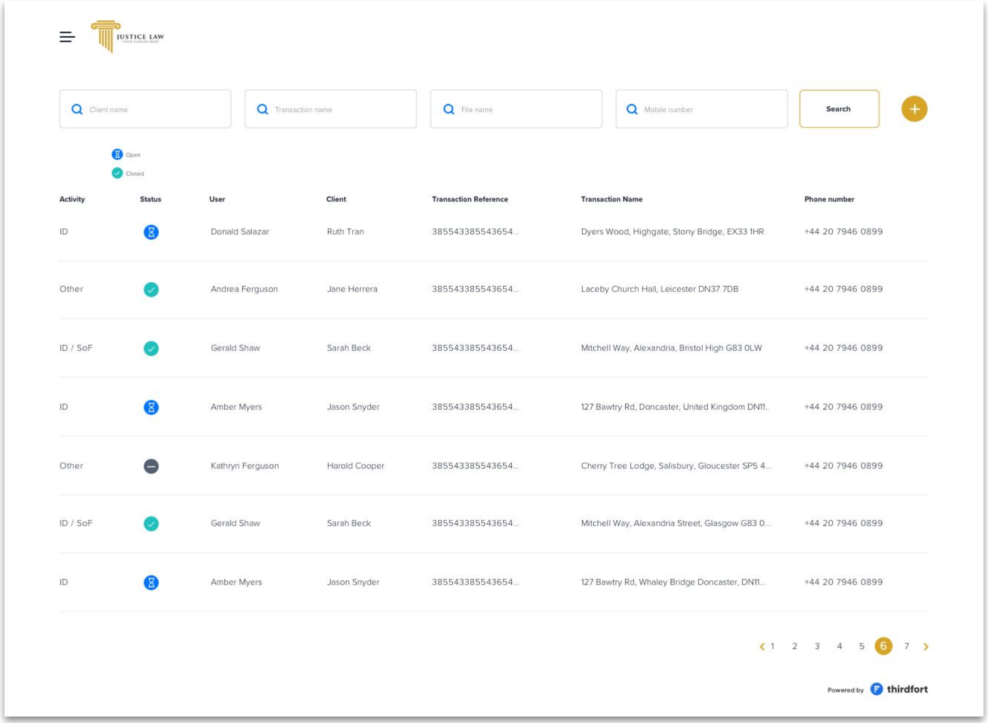
Providing Visibility

We recommend providing a simple summary table within your platform that includes the following pieces of information:

- Activity type (e.g. ID check / SoF check)*
- Consumer name
- Consumer mobile number
- Transaction name
- Transaction reference**
- Transaction ID**
- Initiation date

*If an Enhanced NFC ID gets defaulted to Original, you should display the completed Product (Original)

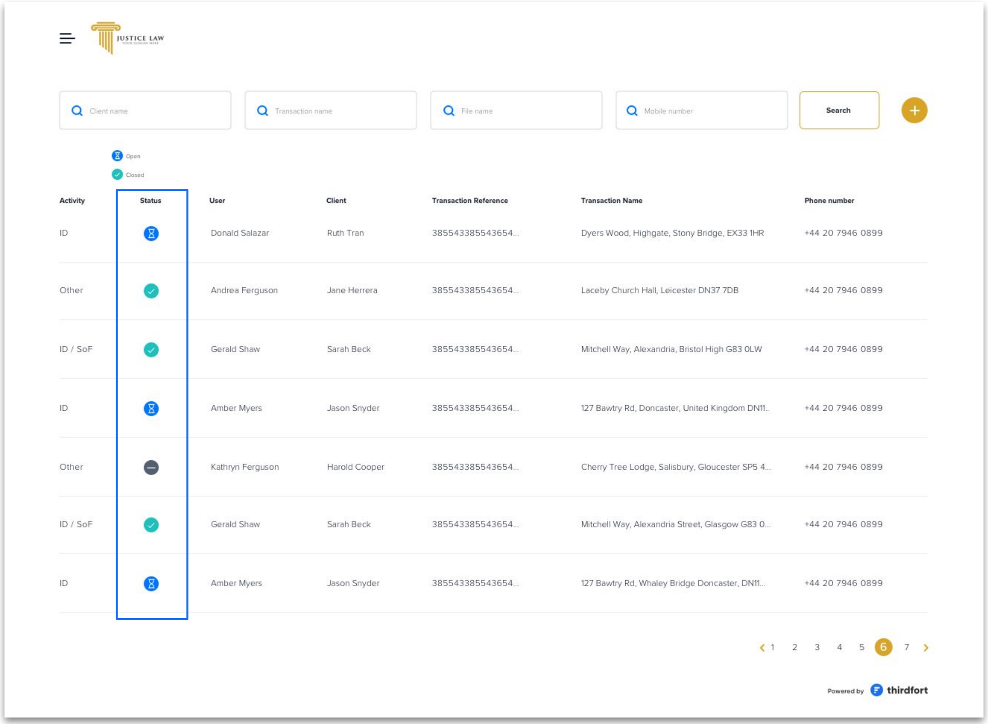
**Transaction reference and ID are the unique identifiers used by the Thirdfort Support team. It is important that this is visible to your Users.



Providing Visibility

We also recommend including the status of the Thirdfort check to provide Users with visibility on the progress of individual checks. Statuses required are:

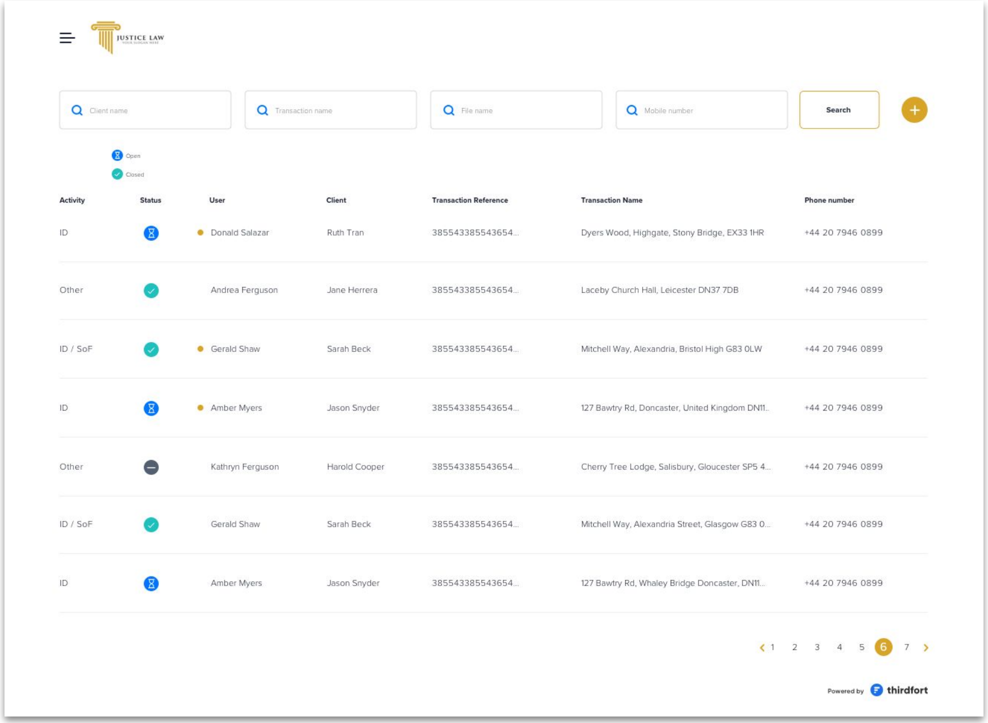
- Open/Pending (check submitted)
- Aborted (check aborted by user)
- Complete (all tasks completed by app user)



Providing Visibility

If your integration includes Ongoing Monitoring, we recommend making it clear from the summary table which checks include Ongoing Monitoring.

In this example, we have used a simple static coloured dot against the Consumer Name to highlight this.

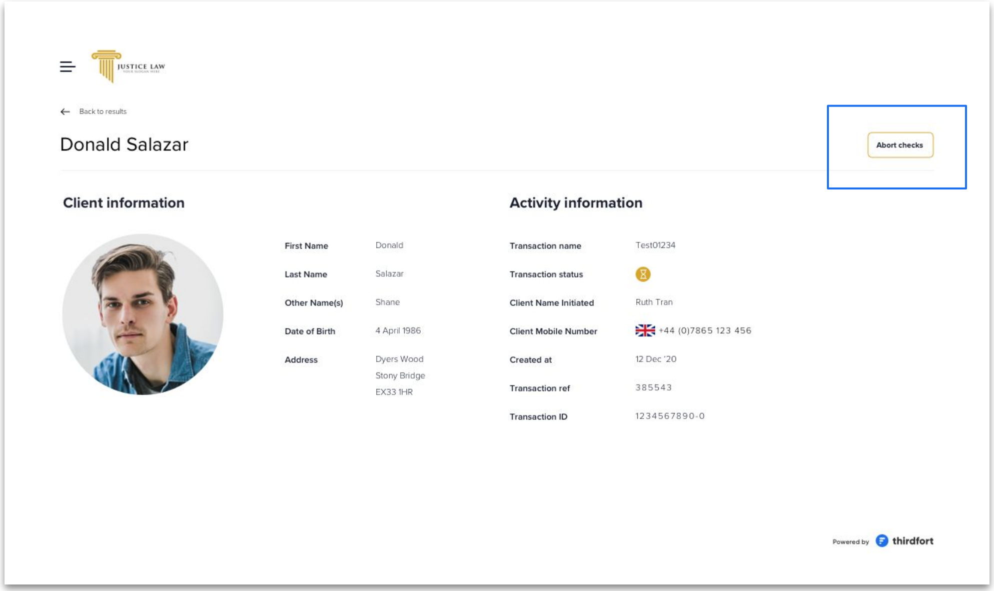


Providing Visibility

Upon selecting a check from the summary table view, we recommend surfacing relevant information on the selected check to the User.

It is important that this page contains the transaction reference and transaction ID which are used as unique identifiers by the Thirdfort Support team.

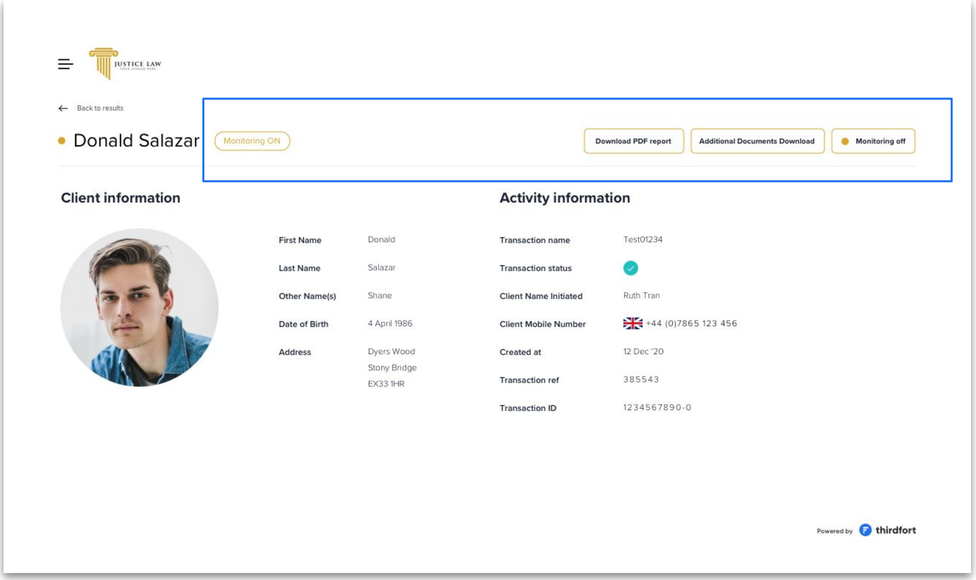
In addition, this may also be where you want to provide your users with the ability to abort a specific check if the status is still ‘pending’.



Providing Visibility

If your integration includes Ongoing Monitoring, you should also make it clear on this page if it is enabled as well as providing the User with a button and option to switch it off.

Note, if a check is aborted Ongoing Monitoring will be automatically switched off. Once a check is completed, a separate request is required to turn Ongoing Monitoring off.



6. Downloading and Viewing the Results of a Thirdfort Check

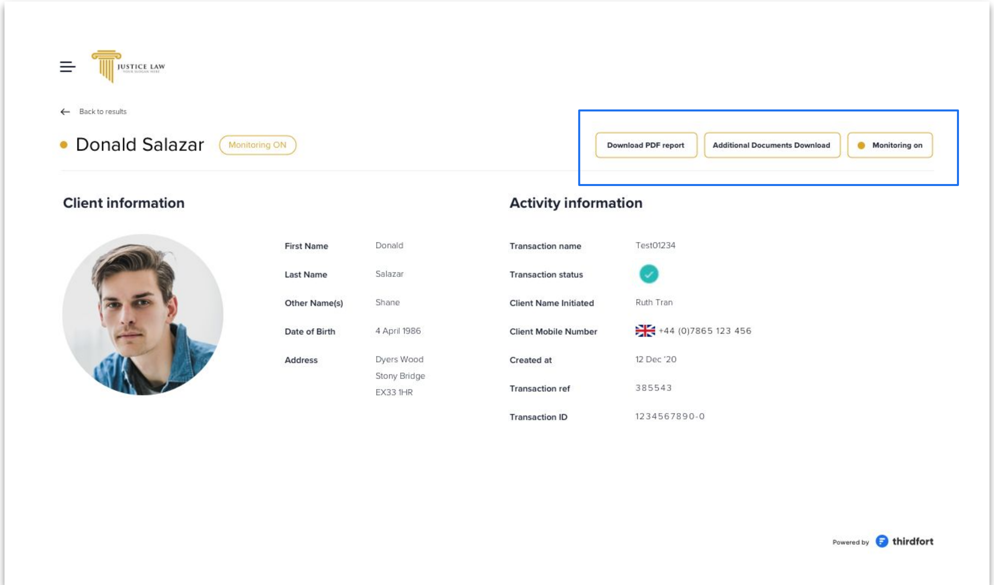
Once the Consumer has successfully completed the Thirdfort app journey, you will be able to make the PDF Results Report available for download within your platform.

Downloading and viewing results

Once the status of a check updates to 'complete', we first recommend notifying the relevant User, either via email or an in-product notification. Once notified, you should direct users to the area they are able to download the [PDF Results Report](#).

In this example, once the check has been completed the user no longer sees the 'Abort' action but instead is able to download the completed PDF Results Report. Note, they are still able to switch Ongoing Monitoring off.

In addition, if the Consumer has uploaded any 'Additional Documents' via the Thirdfort app, you'll want to provide your Users with the option to download these too.



Whitelisting PEP results

Thirdfort ID Checks (Enhanced NFC ID, Original & Lite Screening) include a PEPs and Sanctions screen. We return the results of a one-time PEPs and Sanctions screen upon completion of the ID check which are available in the PDF Results Report.

When Ongoing Monitoring is enabled, Thirdfort will continually monitor the individual for any changes in the PEPs & Sanction status, flagging any changes and updates accordingly (for information on this please see our API documentation).

These PEPs results may contain irrelevant hits, such as different individuals with the same name.

'Whitelisting' allows your Users to dismiss PEPs and Sanctions results if they are not relevant to the Consumer. This can be done both for a single ID check as well as for checks that have Ongoing Monitoring enabled.

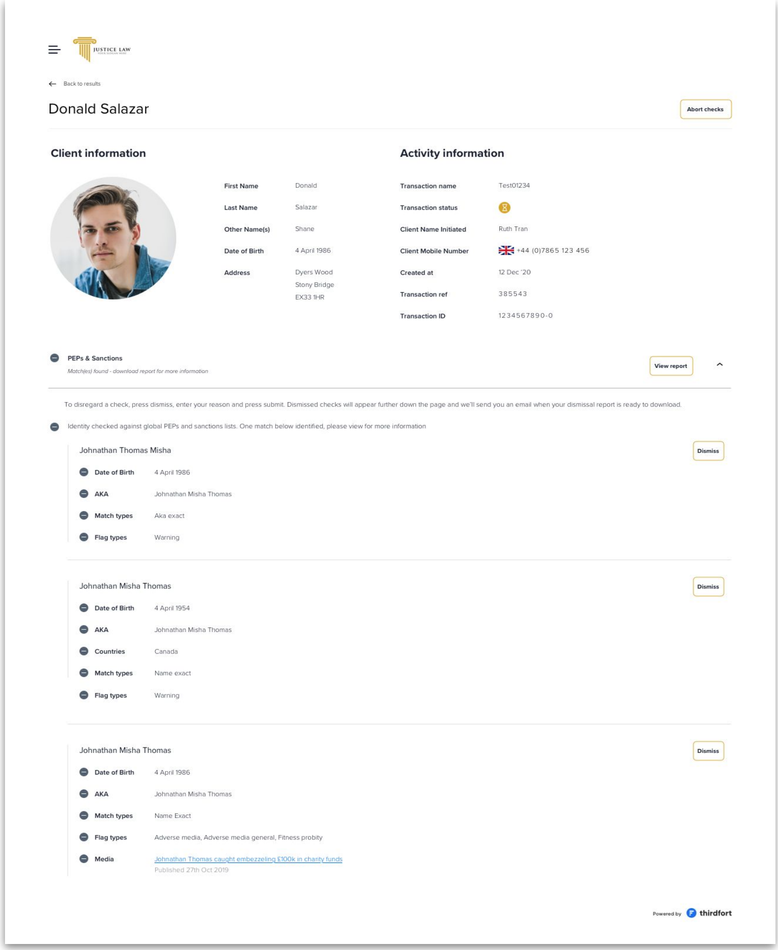
Whitelisting PEP results

Results of a PEPs & Sanctions screen may sometimes include results that aren't relevant to the consumer that is the subject of the check (e.g. different individuals that share the same name).

Allowing Users to 'whitelist' these results provides an easy to follow audit trail and makes the process of Ongoing Monitoring easier to follow.

To enable whitelisting, you must first display the results of the PEPs & Sanctions screen on your front end.

If the results are only available to the User by downloading and viewing the Thirdfort PDF Results Report then providing whitelisting won't be possible.

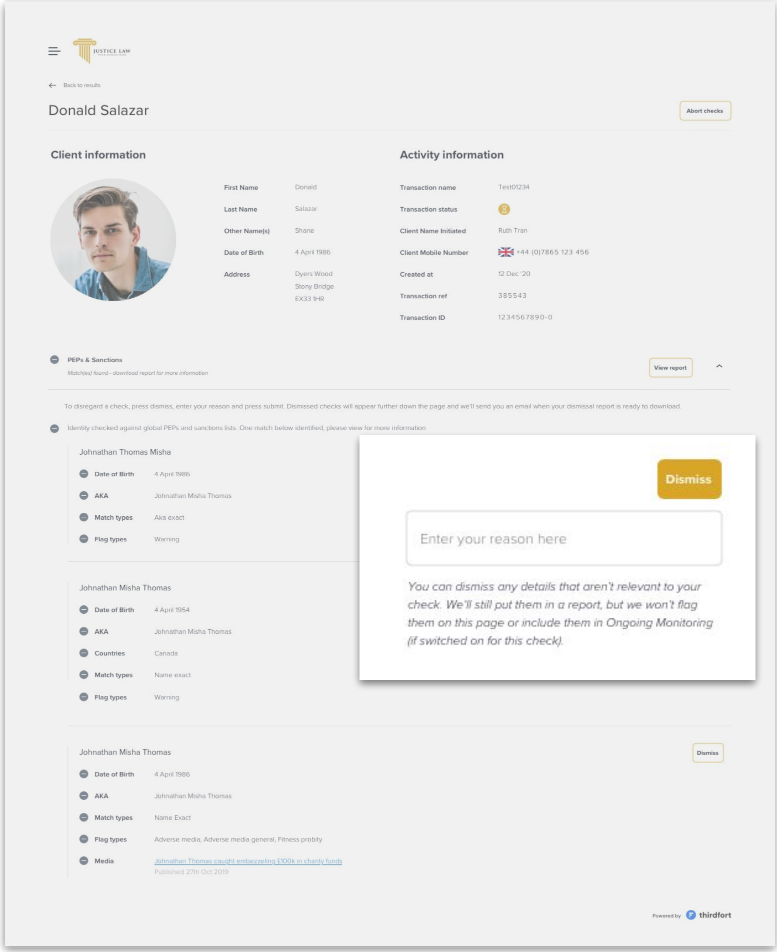


Whitelisting PEP results

Once the results are displayed on your front end, we recommend including a “Dismiss” button that allows your Users to whitelist individual results that are not relevant.

We strongly recommend including a text box that prompts the User to enter the reason for dismissing the result e.g.

“You can dismiss any details that aren’t relevant to your check. They will still be visible in the original report but we won’t flag them on this page or include them in Ongoing Monitoring (if enabled for this Check)”.

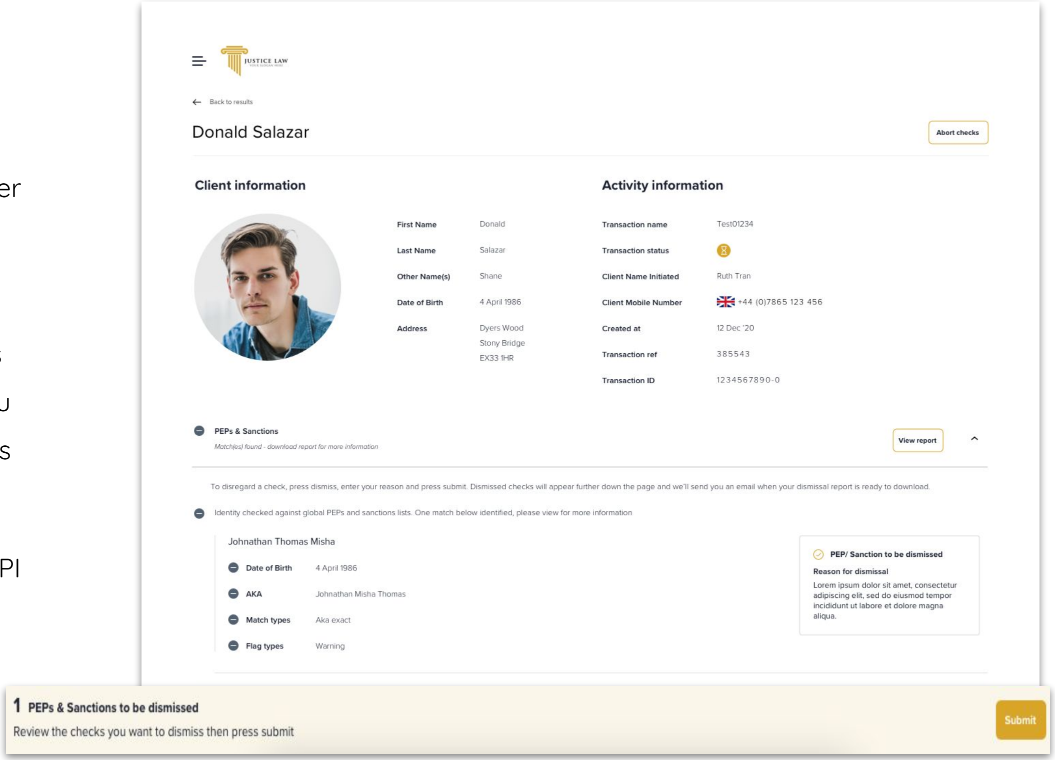


Whitelisting PEP results

You may wish to add an additional step that allows the User to confirm the details of the result that is being dismissed before they take action.

A confirmation of how many results are being dismissed is also helpful, along with a confirmation “Submit” button. You may also want to display a message confirming the results have been successfully dismissed upon submission.

Once submitted, this action should trigger the call to our API to dismiss the relevant result. Note, we will not return any message in the response but you will get a successful status.



7. Additional Considerations

Additional Considerations

Brand Guidelines

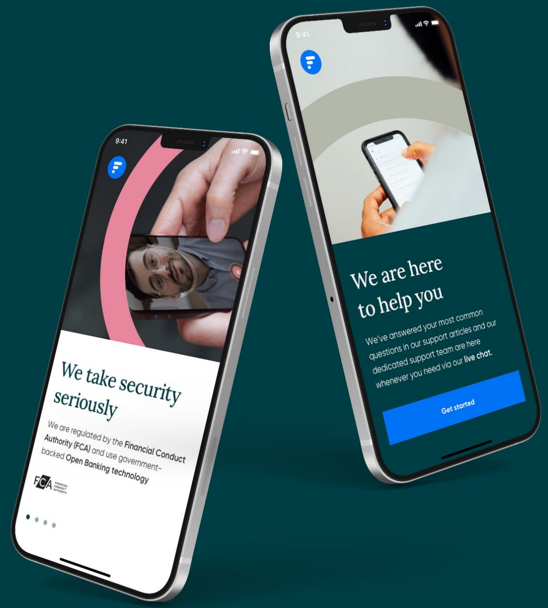
You will need to display the Thirdfort logo within your platform at various stages in the user journey.

We recommend using our *'horizontal logo'* where possible. Alternatively you may wish to present the logo along with relevant wording, e.g. 'Powered by + [Thirdfort logo]'

Providing a recommend 'check type'

Thirdfort offers a range of ID and Source of Funds products.

To simplify the User experience you may wish to provide a 'recommended' or 'default' option to your Users based on the 'person (consumer) type. Contact the Thirdfort team for more information on this.



Additional Considerations

Further information & Contact

We also recommend signposting where your Users can find more information about Thirdfort and/or contact a member of our team if they need help

Thirdfort website

Customer Hub (mandatory to display, please request bespoke link)

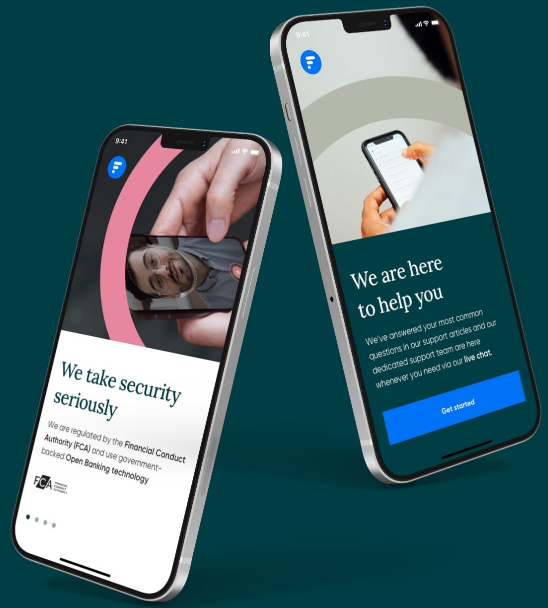
App demo **video**

Terms and Conditions

Email **support@thirdfort.com**

Phone **0161 768 0083**

Help centre **Thirdfort Support Centre**



Appendix

Thirdfort product descriptions

We recommend adopting the examples across the next few pages to provide your users with a description of each Thirdfort product you intend to make available via your integration.

Enhanced NFC ID

Note, we recommend including the **HMLR logo** alongside this product to show it meets the **Digital ID Standard.**

Full Product Description

“Fully compliant with the HMLR Digital ID Standard.
A passport chip ID check using NFC technology and liveness detection for document and face matching authenticity. Obtains Proof of Ownership evidence. Performs PEPs & sanctions screening (global coverage), database address matching (UK only) and requests a proof of address document if the database search is inconsistent.
(Note an Original ID check is requested if it is not possible to complete a Enhanced NFC ID check.)”

Abbreviated Description

“A Passport ID check with NFC technology, liveness test, Proof of Ownership, PEPs & sanctions screen and address check.
Fully compliant with the HMLR Digital ID Standard”
(Note an Original ID check is requested if it is not possible to complete a Enhanced NFC ID check.)”

Original ID

Full Product Description

“Scans ID and performs face matching for authenticity and ownership checks. Performs PEPs & sanctions screening (global coverage), database address matching (UK only) and requests a proof of address document if the database search is inconsistent.”

Abbreviated Description

“ID Document Check, liveness test, PEPs & sanctions screen and address check”

Proof of Address

Full Product Description

"Requests upload of a proof of address document dated within the last 3 months. Check with your compliance team if this document is necessary. To keep the ID check journey short and minimise turnaround time, only request this when it is required."

Abbreviated Description

"Requests upload of a Proof of Address document, no older than 3 months"

Proof of Ownership

Full Product Description

"If your client is a seller, borrowor or landlord you must obtain evidence that they are the owner of the property in line with HM Land Registry's Digital ID Standard. Select Yes to request this information."

Note, this is only applicable if you choose not to use 'person type' to restrict the products your Users can select on the initiation screen. See page 11 for more detail.

Abbreviated Description

"Select this option if your Client is the owner of the subject property."

International Address Verification

Full Product Description

Runs a database address match on clients who reside outside the UK. We will request a proof of address document if the database search is inconsistent. Specific international jurisdictions only, browse the full list

Abbreviated Description

Runs a database address match on clients who reside outside the UK.

Ongoing Monitoring

Full Product Description

"In addition to the PEPs and Sanctions report, clients will be monitored continuously over a period of time and you will be notified of any changes to a client's PEPs and sanctions status."

Abbreviated Description

"Monitors your Client's PEPs and sanctions status for 12 months."

Source of Funds - Bank Statements

Full Product Description

"Securely connects to the app user's bank to retrieve statement data via FCA-Regulated Open Banking. You receive 6 months of statements with the top 20 payments, both in and out over the last 12 months, highlighted. Bank statement copies will be requested from your client if bank linking is not possible."

Abbreviated Description

"Securely connects to the app-user's bank to retrieve bank statement data via Open Banking or bank statement copies if not available."

Source of Funds - Questionnaire (Purchaser)

Note, two versions of a Source of Funds questionnaire are available - purchaser and giftor (see API documentation for more information)

Full Product Description

Requests completion of a property purchaser source of funds questionnaire. It gathers property price and expected stamp duty amount and asks for details for each of the purchaser's sources of funds (e.g. Mortgage, Savings, Sale of Property, Gift, Inheritance, Divorce settlement).

Abbreviated Description

Requests completion of a property purchaser source of funds questionnaire.

Source of Funds - Questionnaire (Giftor)

Note, two versions of a Source of Funds questionnaire are available - purchaser and giftor (see API documentation for more information)

Full Product Description

Requests completion of a giftor specific Source of Funds questionnaire. It checks the eligibility of the gift and asks for details for each of the giftor's source of funds (e.g. savings, property refinance, inheritance, etc.).

Abbreviated Description

Requests completion of a giftor specific Source of Funds questionnaire.

thirdfort

Move fearlessly.

thirdfort.com