The ID Verification Process

Initiating an ID Verification

To initiate the ID verification process with a client in TreeFort, navigate to the file where you want to initiate the process and ensure that client is attached to the file. More information on creating and managing files can be found **here**, and more information on creating and managing clients can be found **here**.

Once you have navigated to the correct file and attached the client, you will have the option to initiate the ID verification process by selecting the **Send ID Verification** button next to the client in the client table, as shown below. Once selected, a popup will display asking you to confirm that you want to send an ID verification request to the selected client. If you want to proceed, select **Send Request**.

Cancelling an ID Verification

Once the request is sent, the client status will change to **Pending**, and the client will have a **maximum of 3 days** to complete the ID verification process. If the client does not complete the process within 3 days, or if someone at your organization cancels the ID verification request prior to completion by selecting the **Cancel ID Verification** button from the **Action** column of the client table, as shown below, the client status will change to **Cancelled**. You can reset the ID verification and re-initiate the ID verification process by selecting **Reset ID Verification**.

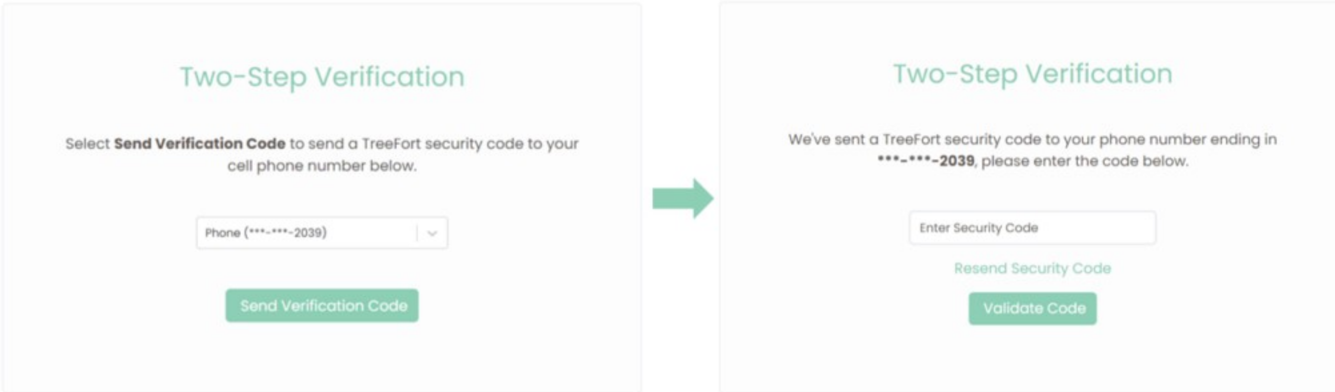
The Client Experience

The following sections walk through the typical client experience for the TreeFort ID verification process.

Two-Step Verification

Once the ID verification process has been initiated by a team member at your organization, the client will receive an email with a link to begin the ID verification process. Selecting the link will direct the client to the TreeFort application, where they will go through a two-step verification process to confirm that they have access to the cell phone that will be used in the ID verification process and subsequent communications. The client will select to **Send Verification Code** to the cell phone that was previously entered into TreeFort by a team member at your organization, and will receive a security code to their cell phone that is required to continue with the ID verification process. Entering this code will direct the client to the next step in the process.

Note: the client can use this link to begin the ID verification process at any point within the 3 day time period, after which the link will expire. If the client exits the ID verification process before completion, they can simply select the link again to pick up where they left off in the process.



Reviewing the Privacy Notice

Once the client has entered the security code, they will be directed to a Privacy Notice shown below that provides the following information:

What information will be collected from the client

How this information will be collected (i.e. how will the verification process be completed)

What happens to the client's information once the verification is completed

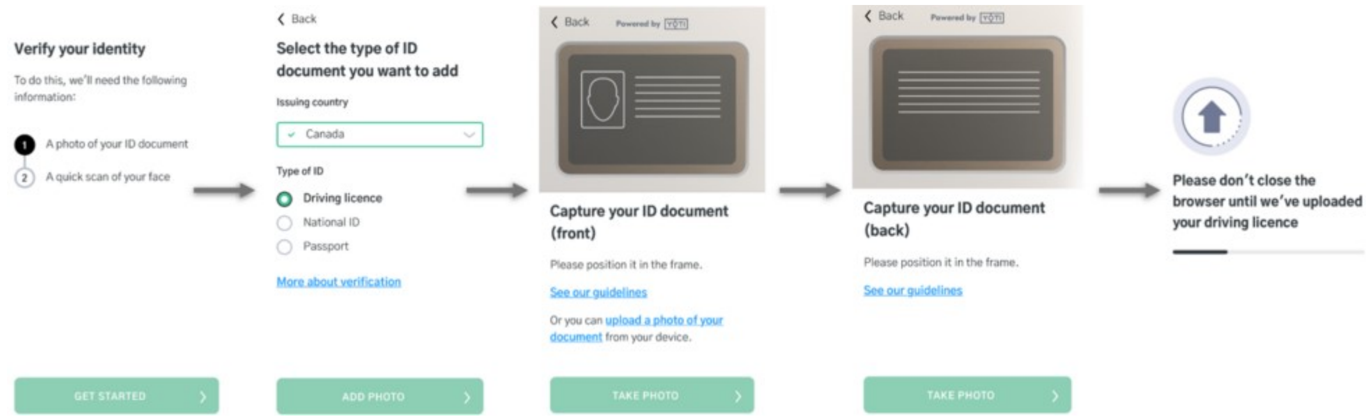
The client will also have the opportunity to review a more comprehensive Privacy Policy, and must select to "Agree and Continue" in order to move to the next step in the ID verification process, as shown below.

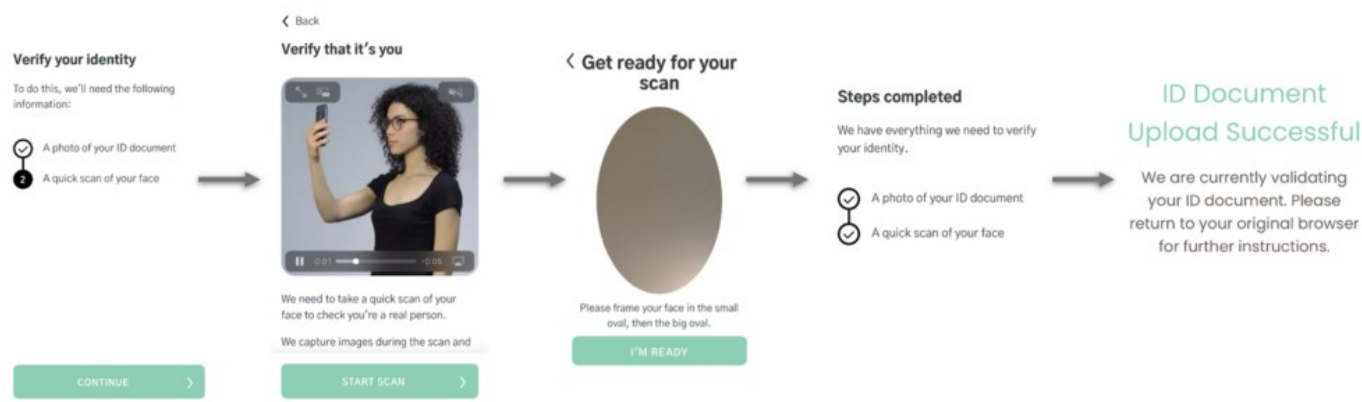
Note: more information on privacy and security, including how we protect client data, can be found in the **Privacy and Security** section.

Verifying Identity with an ID Document

Once the client has reviewed the Privacy Notice and has selected to "Agree and Continue", they will be directed to a page indicating that they must upload a photo of their ID document (e.g. driver's license or passport) and complete a simple face scan process. If they elect to proceed, the client can select **Get Started** and an SMS message will be sent to their cell phone to begin the process, as shown below.

The client will select the link that was sent to their cell phone, and will go through the process of uploading an image of their ID document (e.g. driver's license or passport) and completing the face scan process. The process is outlined in the diagrams below.





Once the client has successfully uploaded their ID document and completed the face scan process, they will be redirected to their original browser while the client's information is processed. This process may take several minutes, as TreeFort is analyzing the client's information, including looking for the following:

Authenticity of the client's ID document

Signs of fraud and tampering of the client's ID document

A match between the client's face scan and the photo on the client's ID document

If the client's ID document is successfully verified, the client will be redirected to the next step in the ID verification process, as shown below.

Note: if the client's ID document is not verified successfully for any reason (e.g. expired document, signs of tampering, incorrect face match, incorrect information on their ID document, etc.), the client will not receive any indication that they did not pass the ID verification process. Instead of being redirected to the next step in the ID verification process, they will be shown a "complete" page and the final report will be delivered to your organization, indicating the reason for the failure.

Note: if the client's ID document could not be processed for any reason (e.g. the photo was too blurry, the client did not upload both the front and back of the ID document, etc.), the client will be prompted to re-try the process up to a **maximum of 3 attempts**. If the client is unable to successfully complete the process after their third attempt, they will be shown a "complete" page and the final report will be delivered to your organization, indicating that the client was unable to successfully validate their identity using their ID document.

Verifying Identity with a Financial Institution

Note: depending on your organization's settings, your clients may not be required to complete the verification with their financial institution. If your organization does not require clients to complete this step, the client will skip this step and will automatically be directed to the "complete" page, as shown in the next section titled **Completing the Process**.

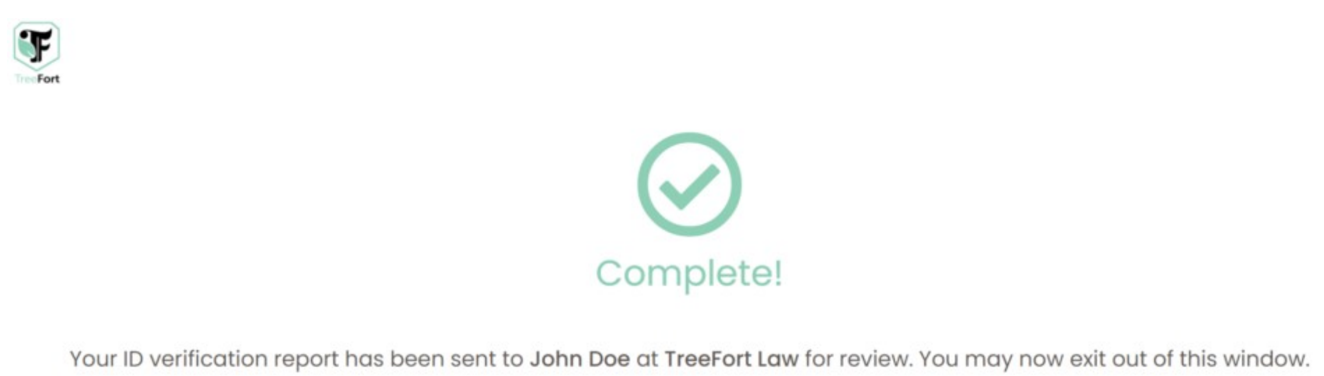
If the client successfully completes the ID document upload and face scan process without any issues (e.g. signs of fraud, failure to match the face of the individual on the ID document, etc.) and your organization requires clients to complete the verification with their financial institution, they will be directed to log into an account they hold at a financial institution. The client will be able to select from a list of financial institutions, or can search for their financial institution directly. Once selected, the client will be asked to enter their online banking credentials to proceed with the ID verification. This process is shown below.

Note: we never see or have access to the client's online banking credentials or other account information besides what is explicitly requested from the client. Online banking credentials are securely transmitted and used only to retrieve the required information from the client.

Completing the Process

Once the client successfully logs into an account they hold at a financial institution (if applicable), they will be directed to a page notifying them that the process is complete, as shown below. However, the client will not receive any information as to whether they have been successfully identified using TreeFort. It will be up to a team member at your organization to follow-up with this client on next steps once the report has been reviewed. More information on how to view the TreeFort Report can be found in the next section of this article titled **Viewing the TreeFort Report**.

Note: The previous steps required the client to take certain actions (e.g. upload their ID document or log into an account they hold at a financial institution) to assist in identifying the client, however there are other identity checks that occur in the background with no client action required. These additional checks will also be reflected on the TreeFort Report that is returned to your organization.



Viewing the TreeFort Report

Once the client has completed the ID verification process, the individual who initiated the ID verification process with the client will receive an email and a notification within the TreeFort application indicating that there is a report available for review for that client. The file associated with the client will also be set to an **Action Required** status indicating that there is an action that can be taken relating to clients in that file. More information on file statuses and searching files by file status can be found **here.**

To view the TreeFort Report for a client within a file, navigate to the file where the client is attached and find the client in the client table. If a report is available for review, the client status will be set to **Review Report**, and the download icon will be available for selection in the **Report** column of the client table. To download the report to your computer, select the download icon, as shown below. More information on reading the client table and understanding client statuses can be found **here**.

Once the report is downloaded, you can review the report to determine if you want to “Approve” or “Reject” the ID verification for that client. More information on reading the TreeFort report can be found in the next article titled **Understanding the TreeFort Report**.