



## finPOWER Connect - APLYiD



## Installation and Processing Guide

Version 1.03

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## Disclaimer

finPOWER Connect includes functionality to cater for **APLYiD**, an AML service.

As per your Software License Agreement, it is your responsibility to make sure finPOWER Connect is fit for your purposes and you should seek independent professional advice from sources such as Lawyers, Accountants and Government Agencies.

This is a guideline only. It is not intended to be definitive and should not be used in place of legal advice. You are responsible for staying up to date with legislative changes.

This document is correct as at time of writing, but subsequent legislative changes may affect the relevance of the contents.

**Please note:** not all functionality is available in all versions of finPOWER Connect (particularly older versions) or all Countries. We suggest you search the Intersoft Knowledge Base for updates and information.



## Revision History

Date	Version	By	Details
17/01/2023	1.00	AC	Created
23/09/2024	1.01	AC	Updated to clarify Bearer token information
11/11/2025	1.02	AC	Updated for format changes to documents
09/01/2026	1.03	AC	Update some corrections and clarifications around modules.



This document covers the initial setup and configuration of **APLYiD** within finPOWER Connect.

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## Summary

**APLYiD** is an AML Service provider found in the finPOWER Connect Credit Enquiry Add-On.

For more information, please go to the **APLYiD** site <https://www.aplyid.com/>

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## Licence Requirements

- Cost Centres – only required if using more than one Cost Centre.
- Credit Enquiry.
- Web Services and Automation\* - this for Webhooks that are being used to notify events.

\*It is assumed that Web Services is configured before attempting to use 'Callback Web Hooks'.  
The following link contains documentation to download to assist you in configuring Web Services:  
<https://www.intersoft.co.nz/Developer/Default.aspx?id=Developer.WebServices>

**APLYiD** can now automatically retrieve Face and Identification Document images when a Verification completes and display them in the Summary Page. This feature requires the following:

- Advanced Clients.
- Document Manager.  
From version 6.00.02 onwards Document Manager is included in the base module.



## Configuration - APLYiD

### Setting up an Account with APLYiD

If you have not signed up with **APLYiD** use one of the two following options:

1. Speak to your Intersoft Dealer, who will make the necessary arrangements with the APLYiD team.
2. Click the **Sign Up** button at the top of the 'Cost Centre' which will take you to the APLYiD website where you can sign up for an Account.

**Note:** let **APLYiD** know that you require the API to be switched on for it to work with finPOWER Connect.

### Obtaining Credentials and adding the Web Hook

Once you have login in credentials, log into the APLYiD portal <https://app.aply.co.nz/portal/agent/admin/api> and expand the **Preferences** section and then click on the **API Developers** page.

In the top half of the screen **API Details** do the following:

- **Generate** or as the screenshot below shows **Regenerate**, the **API Key** and **API Secret** and save these somewhere as they need to be entered into finPOWER Connect. There is a **Copy** button at the end of each field which can be used.

Click the **Save** button once you have the credentials.

In the bottom half of the screen **Web Hook Configuration** enter the following:

- **Auth method and Token.**  
Select the Auth method as **Bearer token** and then add in a **Token**. Take a note of the Token you have added as it needs to be added to finPOWER Connect and must be the same. You can add any word.  
  
**Please Note:** it is very important to note this **Token** somewhere as it will be masked by APLYiD and not be viewable.
- Add in the Web **Hook URL**; this is formatted as follows:  
[https://\[WebServiceURL\]/api/Callback/Webhook?serviceid=aply](https://[WebServiceURL]/api/Callback/Webhook?serviceid=aply)  
Substitute **[WebService URL]** to your web server base URL.
- Make sure the **Web hook enabled** slide is green; this will enable the Web hook setting.  
  
Click **Save**.

## Bearer Token Information and Web Hooks

The Bearer token is an additional level of authentication and should be used together with Webhooks.

Webhooks and the Bearer token do not need to be used, however this means that within finPOWER Connect, the retrieval of information will need to be manually updated.

If you enter a Webhook and Bearer token on the APLYiD dashboard and do not enter the Bearer Token in finPOWER Connect, then you are likely to see the following validations within the log.

User Logs				
User Log	Date	User	Subject	Notes
14439	08/05/2023 09:43:08	WSUSER, Web Services User	Webhook Callback Error	08/05/2023 9:43:08a.m. - Bearer Token not authorised 08/05/2023 9:43:30a.m. - Bearer Token not authorised 08/05/2023 9:44:44a.m. - Bearer Token not authorised 08/05/2023 9:51:00a.m. - Bearer Token not authorised 08/05/2023 9:54:46a.m. - Bearer Token not authorised 08/05/2023 9:55:07a.m. - Bearer Token not authorised

**Please note:** within the APLYiD Dashboard the **Test** button may report an incorrect **Web hook configuration test failed** message. It is a good idea to confirm the Web hook is working independently.



## Configuration – finPOWER Connect

### Global Settings

Under the menu option Tools, Global Settings, click on **Credit Bureaus, General** page.

The screenshot shows the 'Global Settings' window for 'Credit Bureaus'. The left sidebar lists various settings categories, with 'Credit Bureaus' expanded to show 'General'. The main area contains the following settings:

- Credit Bureau Settings:**
  - Automatically download Documents?
  - Automatically download Images?
  - Confirm Quotation Credit Enquiries?
- Define settings for Defaults?**
  - Minimum Days:
  - Minimum Overdue:
  - Maximum Years:
- Include Guarantors?
- Use Contractual Overdue?
- 

At the bottom right of the window are buttons for 'OK', 'Cancel', and 'Apply'.

APLYiD Biometric Verification results include links to access the images taken by the client during the verification process. These images are available in cloud storage for a short time after the verification is completed. They can be downloaded and stored in the client's document manager space when the Verification completion message is received by the Web Service.

Tick the **Automatically download Images** checkbox to make sure the Images are downloaded.

## Cost Centres


### Credentials Tab

The following describes how to set up **APLYiD** within finPOWER Connect, Cost Centres.

1. Go to the Menu option, Admin, Cost Centres and select GLOBAL. If you are using other Cost Centres, then set these up as appropriate.
2. Click on the **APLYiD** Page.
3. At the top of the page, **Does this Cost Centre define APLYiD details**, tick the **Use Service** checkbox to indicate that the Cost Centre defines the Service information.

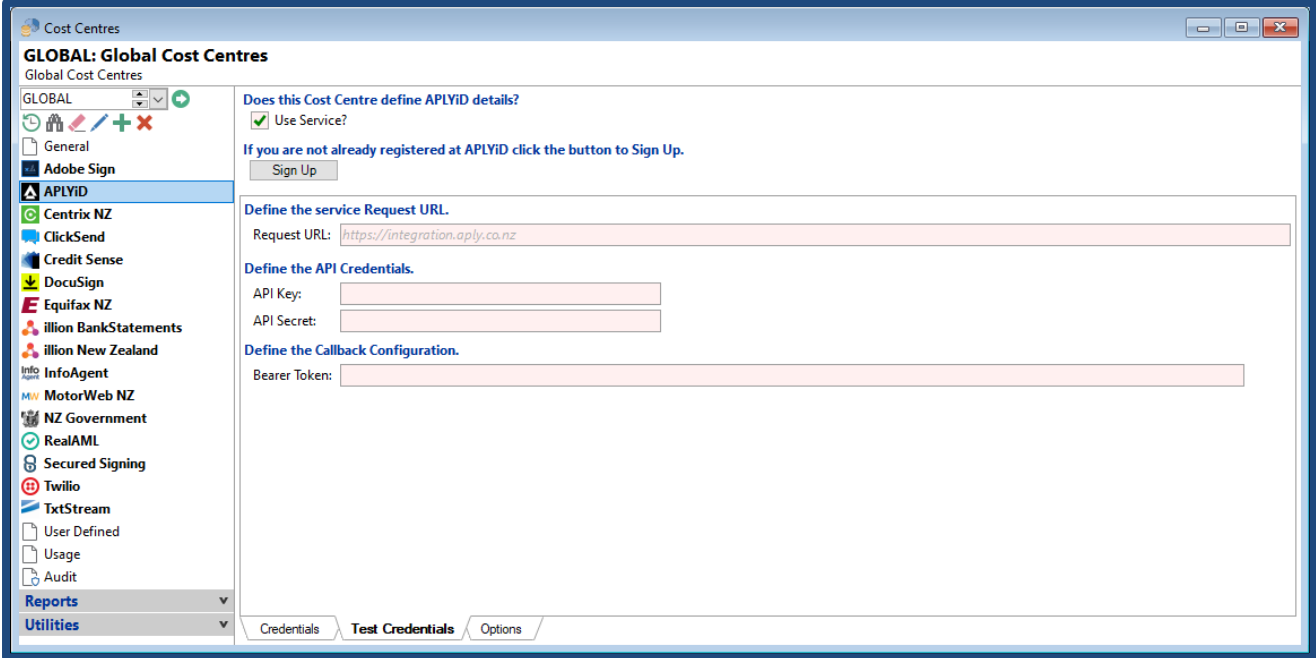
The screenshot shows the 'Cost Centres' window with the 'GLOBAL: Global Cost Centres' section selected. The 'APLYiD' service is highlighted in the sidebar. The main content area is titled 'GLOBAL: Global Cost Centres' and contains the following elements:

- A dropdown menu showing 'GLOBAL'.
- A checkbox labeled 'Does this Cost Centre define APLYiD details?' which is checked, with the text 'Use Service?' below it.
- A 'Sign Up' button.
- A section titled 'Define the service Request URL.' with a text input field containing 'https://app.aplyid.com'.
- A section titled 'Define the API Credentials.' with two text input fields for 'API Key' and 'API Secret'.
- A section titled 'Define the Callback Configuration.' with a text input field for 'Bearer Token'.
- At the bottom, there are three tabs: 'Credentials' (selected), 'Test Credentials', and 'Options'.

4. Click on the **Credentials** tab and fill in the following fields:
  - **Define the service Request URL** - leave blank; **only** enter a URL if specifically requested to.
  - **Define the API Credentials** - enter the **API Key** and **API Secret** as generated within the APLYiD dashboard.
  - **Define the Callback Configuration** – enter the **Bearer Token** as added in the APLYiD dashboard.
5. Click the **Save**  button when finished.

### Test Credentials Tab

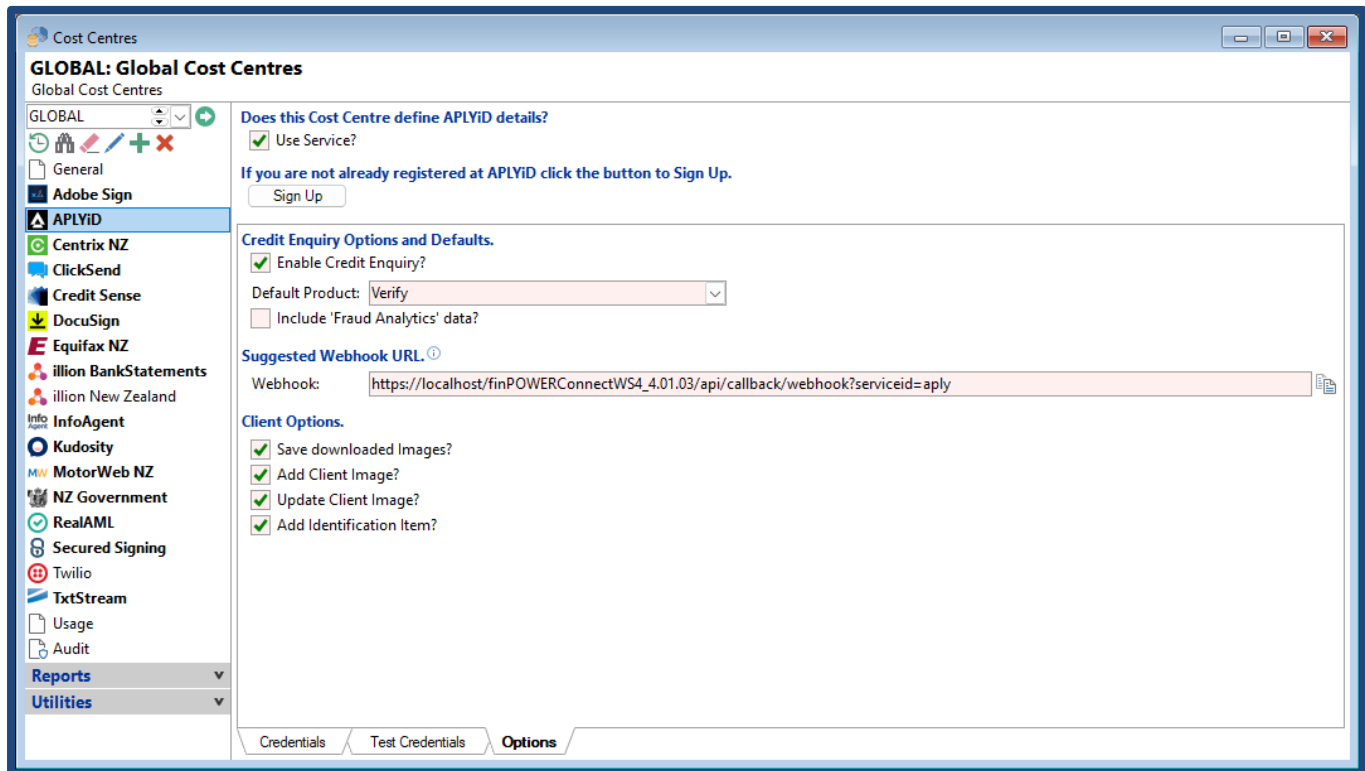
Credentials are **only** required on the Test Credentials page if you are doing UAT/Testing.



As per the production Credentials page, enter details as required but for **Test Mode**.

## Options Tab

The Options tab is where you **Enable Credit Enquiry** or allow it to work.



Click on the Options tab and fill in the following fields:

### 1. Credit Enquiry Options –

- Tick the **Enable Credit Enquiry** checkbox.
- Select the **Default Product** type.
- Tick the **Include 'Fraud Analytics' data** checkbox.

### 2. Suggested Webhook URL.

The URL shown here is the suggested URL to be entered into the APLYiD dashboard (as per the Configuration – APLYiD section further up the document).

### 3. Client Options – Tick the relevant checkboxes:

- Save downloaded Image – Saves the image.
- Add Client Image – If the Client does not already have an image it is saved.
- Update Client Image – If the Client already has an image, it will be updated.
- Add Identification Item – This will add an Identification Item to the Client.

**Note:** you must have the setting ticked as described in the 'Global Settings' section above for these options to work.

### 4. Click the **Save** button when finished.

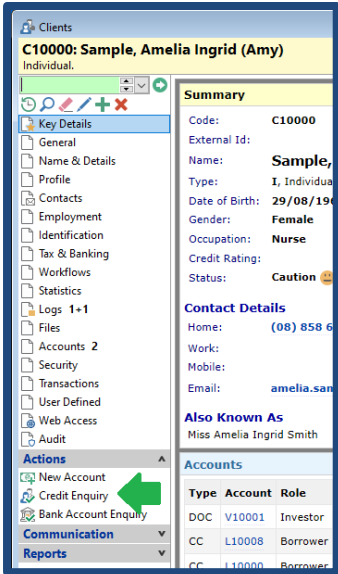
More information on Cost Centres can be found within the finPOWER Connect Help pages.

# Processing an APLYiD Credit Enquiry

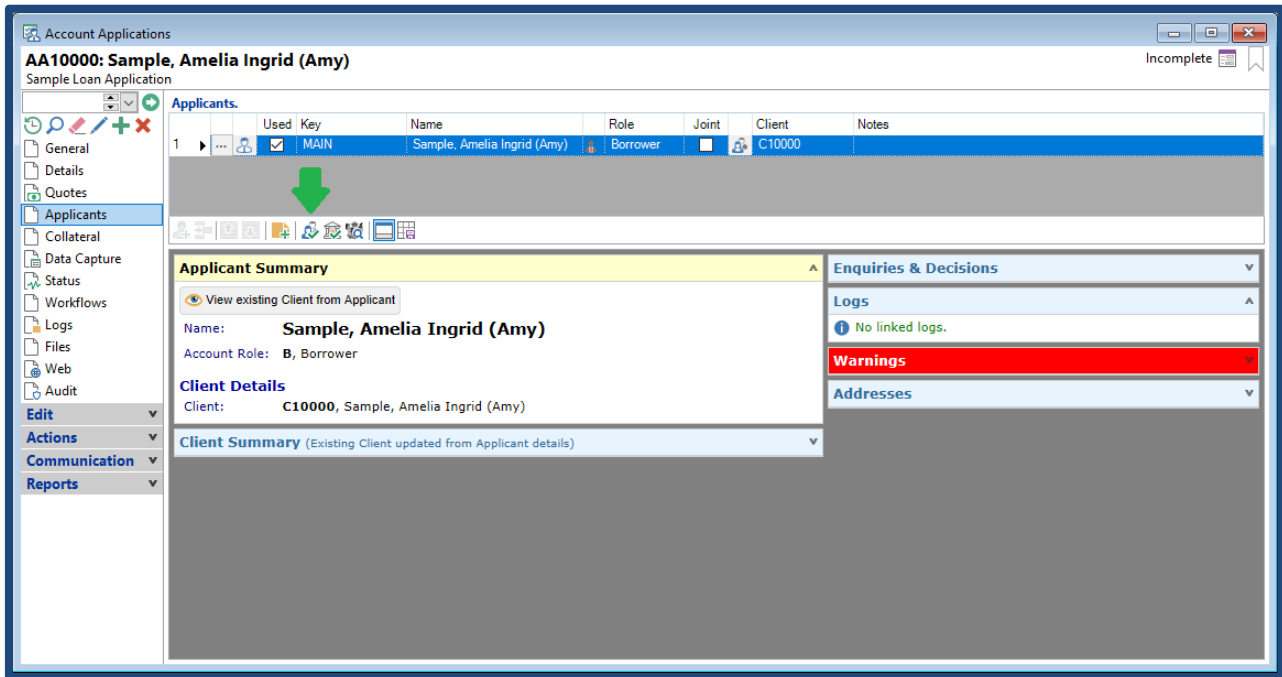
## Sending out the APLYiD request

AML/Identifications requests can be processed using the same form as the other Credit Enquiries. This can be accessed in the following ways:

- Client Menu - using the Menu option Client, **Credit Enquiry**.
- From the **Actions** Menu on the Client Record.



- From an application, on the Applicant Button Strip below the grid.



- As an Item configured on a Workflow.

The first screenshot shows the 'New Workflow Item' dialog box. Under 'Specify a Description and optionally, a Code for this Item.', the 'Description' field contains 'APLYID'. Under 'Specify the Item Type.', the 'Item Type' dropdown is set to 'Credit Enquiry'. There are several checkboxes for visibility and processing options. The second screenshot shows the 'New Workflow Item' dialog box for 'Credit Enquiry'. The 'Service' dropdown is set to 'Aply'. A checkbox for 'Always perform an Individual Enquiry for Organisation type Clients?' is present and unchecked.

- And via Scripting.

## Running through the Credit Enquiry wizard.

### 1. Select the Service and Product to use and select a Client to enquire upon if required:

- Select the **Client** or choose to do an 'Ad hoc' enquiry and leave the field blank.
- Select 'Aply' for the **Service** and select the **Product** which is 'Verify'.

The screenshot shows the 'Credit Enquiry (Test Mode)' dialog box. Under 'Service', 'Aply' is selected. Under 'Product', 'Verify' is selected. A yellow message box states 'This will be charged to Cost Centre GLOBAL, Global Cost Centres.' Under 'Client', 'C10000' is selected, showing details for 'Sample, Amelia Ingrid' at '1/6 Lypmne Street, Richwood Heights, Richwood 4102'. The 'Branch' is set to 'M' (Main Branch). A checkbox for 'Enquire on the Person Acting for this organisation?' is unchecked.

Click **Next** to move to the next page.

2. Enter a **Reference** on the Enquiry details page if needed.  
Click **Next** to move to the next page.

Credit Enquiry (Test Mode)

**Options**  
Select APLYID Enquiry options.

**Enquiry details.**  
Reference: APLY-REFERENCE

Cancel < Back Next > Finish

3. Enter the **Individual** details; if a Client was selected on the first page, this information will be automatically populated:

Credit Enquiry (Test Mode)

**Individual**  
Enter details of the Individual on whom this Credit Enquiry is to be performed.

**Person's details.**  
First Name: Amelia  
Last Name: Sample

**Contact details.**  
Mobile: 0210000000

Cancel < Back Next > Finish

Click **Next** to move to the next page.

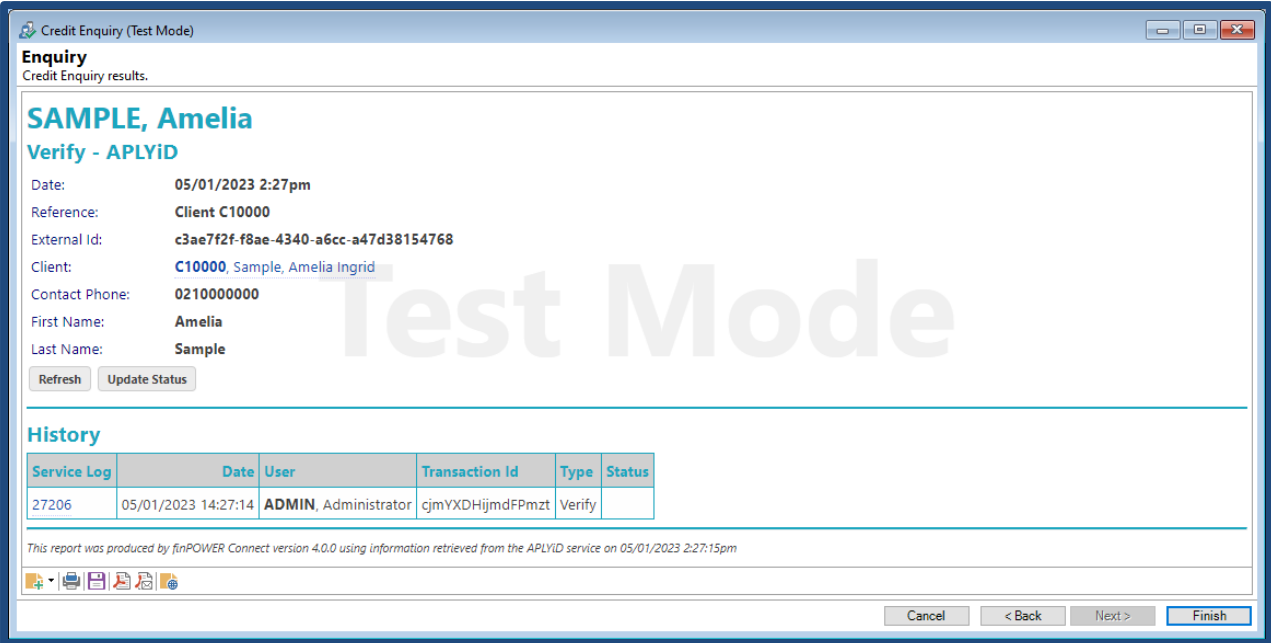
4. The following message pop up will be displayed before proceeding:

finPOWER Connect

WARNING: This function incurs a cost.  
This will be charged to Cost Centre GLOBAL, Global Cost Centre.  
For more information please refer to the Terms and Conditions of your Agreement with this Service provider.  
Are you sure you want to continue (Test Mode)?

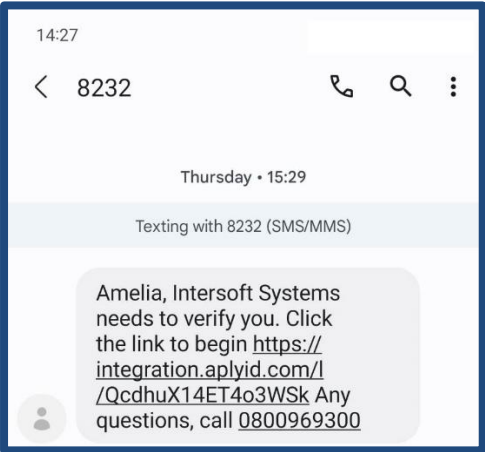
Yes No

5. The summary will be displayed as follows:



### What the Client receives

The Client will receive an SMS requesting they complete the check, like the example below.



Once the Client has clicked on the link, they will be taken through a process to assist them with providing the APLYiD information required.

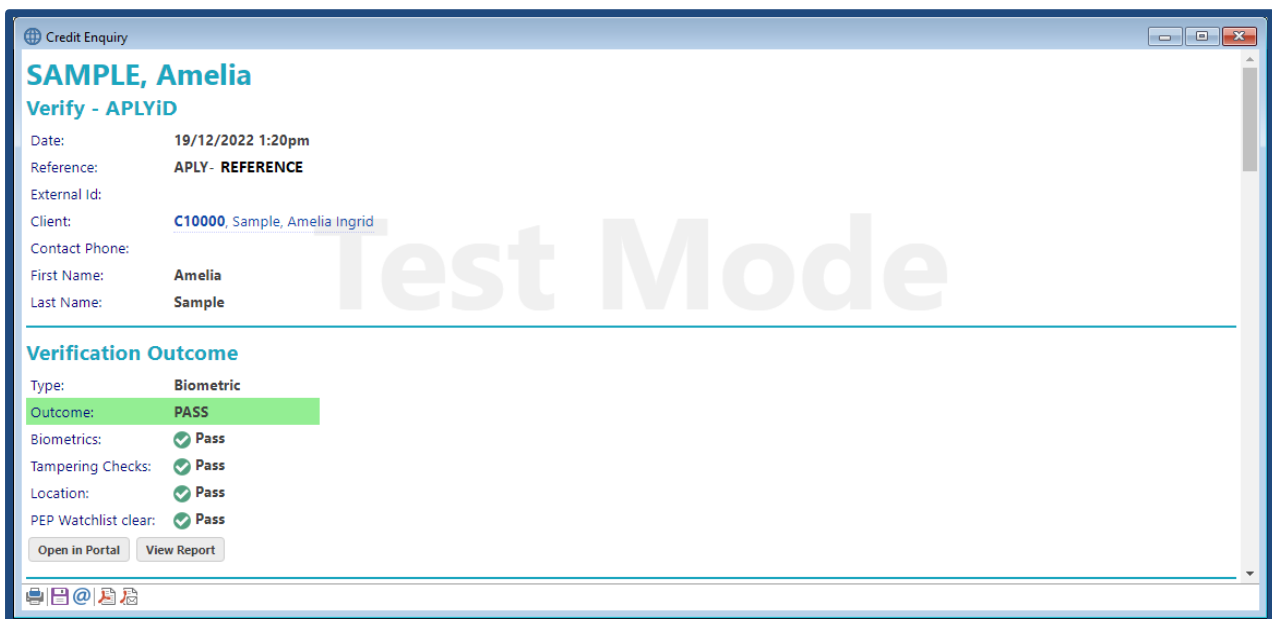
## Viewing the Report

Once the Client has completed the process, a report will be available in finPOWER Connect.


As 'Webhooks' are enabled, the information should be automatically returned. If the Webhook fails, then choose from the following options to update the information:

- Click the **Refresh** button within the report, this will check if the Report is available, and the information will be imported accordingly in the background.
- The other option is to go to menu option Process, Pending Service Requests, select the Service Id of APLYiD and click Next. Tick the 'Include' checkbox for all the requests that require updating and click the **Execute** button at the bottom of the screen.

The summary will update to display the results – the following is a snippet:



A copy of the Full Report can be viewed by clicking on the **View Report** button, found in the 'Verification Outcome' section.



Report for : John Doe  
Generated by : Api Agent  
Reference : APLY-  
Transaction id :  
Completed at : 19/12/2022, 01:22pm

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**Overview** PASS

- Data ✔
- Biometrics ✔
- Tampering checks ✔
- Location ✔
- APLYiD verified ✔

**Submitted Data**


Mobile number: John  
First name: Doe  
Last name: Doe  
Date of birth: 02/10/1985  
Age: 37  
ID expiry date: 09/07/2028  
Driver licence number: DL123456  
Driver licence version: 123  
Address: 22 Pollen Street  
Grey Lynn  
Auckland 1021

**APLYiD/AML** PASS

- Driver licence verified ✔
- Name verified ✔
- Address verified ✔
- Date of birth verified ✔
- PEP sanctions and adverse media clear ✔

**Tampering Checks** LOW RISK


**ID Document**



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Summary of data sources searched	Name	Date of Birth	Address
Comprehensive Account	✔	✔	✔
Retail Energy Account	✔	✔	✔
NZ Property Owner	✔	✔	✔
NZTA Driver Licence	✔	✔	✔
DIA Passport	✔	✔	✔
Bureau File	✔	✔	✔

**Face Scan**



**Face Match**

PASS



**Liveness**

PASS

**Indicative Breakdown**

✔ Pass Left	✔ Pass Right	✔ Pass Upper Left	✔ Pass Upper Right
✔ Pass Upper Top	✔ Pass Lower Top	✔ Pass Middle	✔ Pass Center
✔ Pass Lower Middle	✔ Pass Bottom	✔ Pass Middle Left	✔ Pass Middle Right



## Reporting

1. The following reports are available under **Cost Centres** and **Report Explorer, Admin Reports**:
  - Cost Centre Details
  - Cost Centre List
  - Cost Centre Analysis
2. **Report, Audit Search** – the following options are available to view detailed breakdowns of APLYiD requests sent:
  - Chargeable Activity e.g., chargeable services
  - Credit Enquiries – Service: APLYiD