

# PayPal Customer Identification Program (CIP)

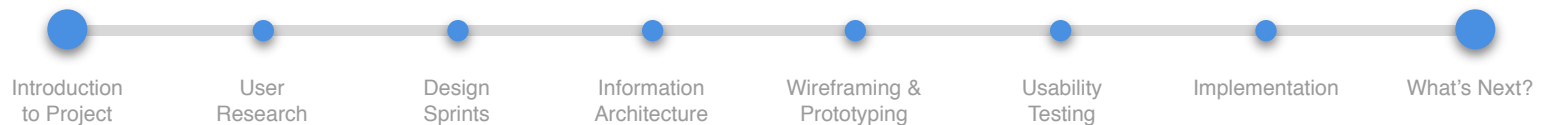
## Project overview



PayPal Merchant Team

Denis M. Sweeney

2017 - 2018



# Customer Identification Program (CIP)

## Introduction

- There is a US law that requires all financial companies to prove the identity of their customers in order to carry a balance. -AKA Know your customer/know your business (KYC/KYB)
- Previous readings of the law by PayPal management and legal believed that it did not apply to the company, but, a new look at the ruling management reversed their position and required the company to begin rolling out compliance within a short six month time period.
- With such an aggressive timeline, there was a need to simultaneously develop a simple form based solution, and ideate some world class alternative solutions.

I hereby declare  
that you must know  
thy customer



# Customer Identification Program

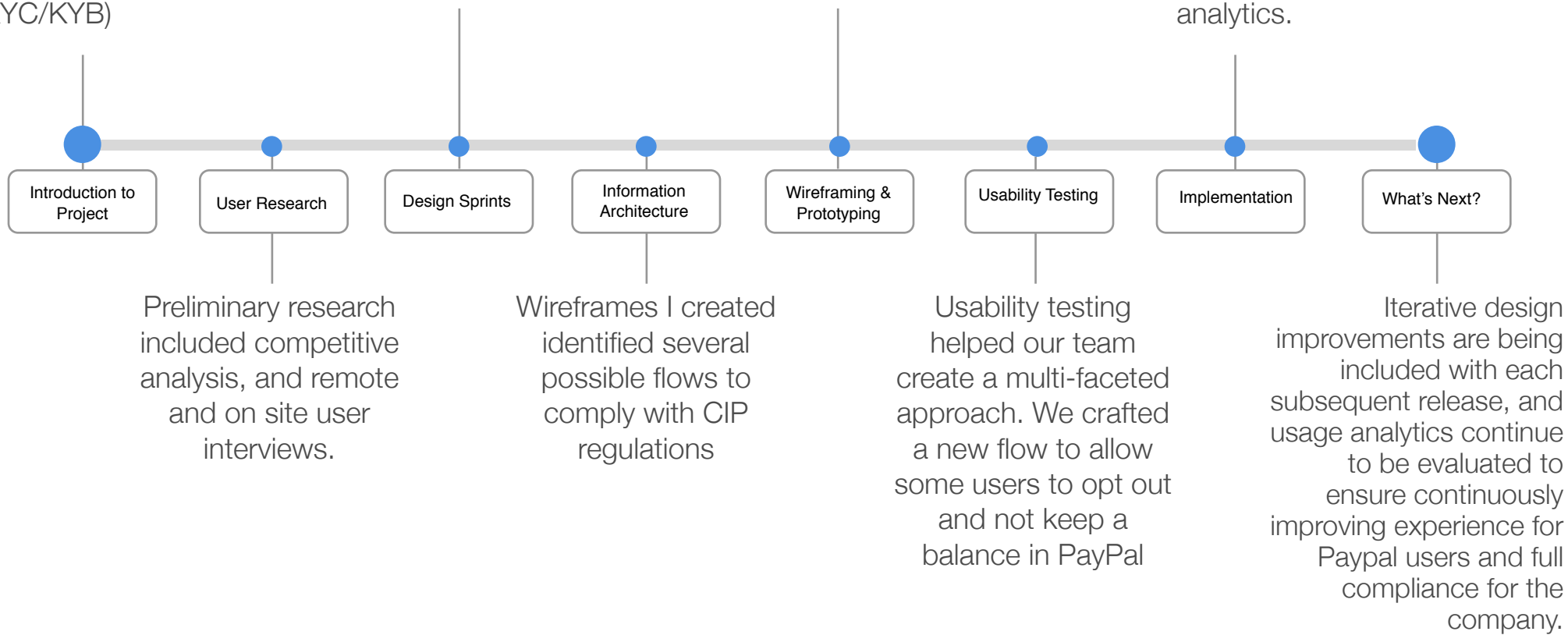
## Timeline

There is a US law that requires all financial companies to prove the identity of their customers in order to carry a balance. -AKA Know your customer/ know your business (KYC/KYB)

Design sprints were used at key points of the process to continuously access the design approach and look for improvements in the solution.

Sketch app was used to create wireframes and screen mockup designs. Axure RP and InVision was used to create prototypes of new flows.

A phased rollout of the new approach allowed PYPL to begin releasing the approach to small segments of the user population and make changes based on analytics.



# Customer Identification Program (CIP)

## Compliance

**Design goal:** PayPal in its current form requires a user to maintain a balance. To be compliant with the regulation, all US users must be verified for the following information:

- Full legal name
- Primary address
- Social Security Number

### Successful verification



the process is ended and the user account is unchanged and able to hold a balance.

### Unsuccessful verification



the user must verify their identity by submitting proof documents.

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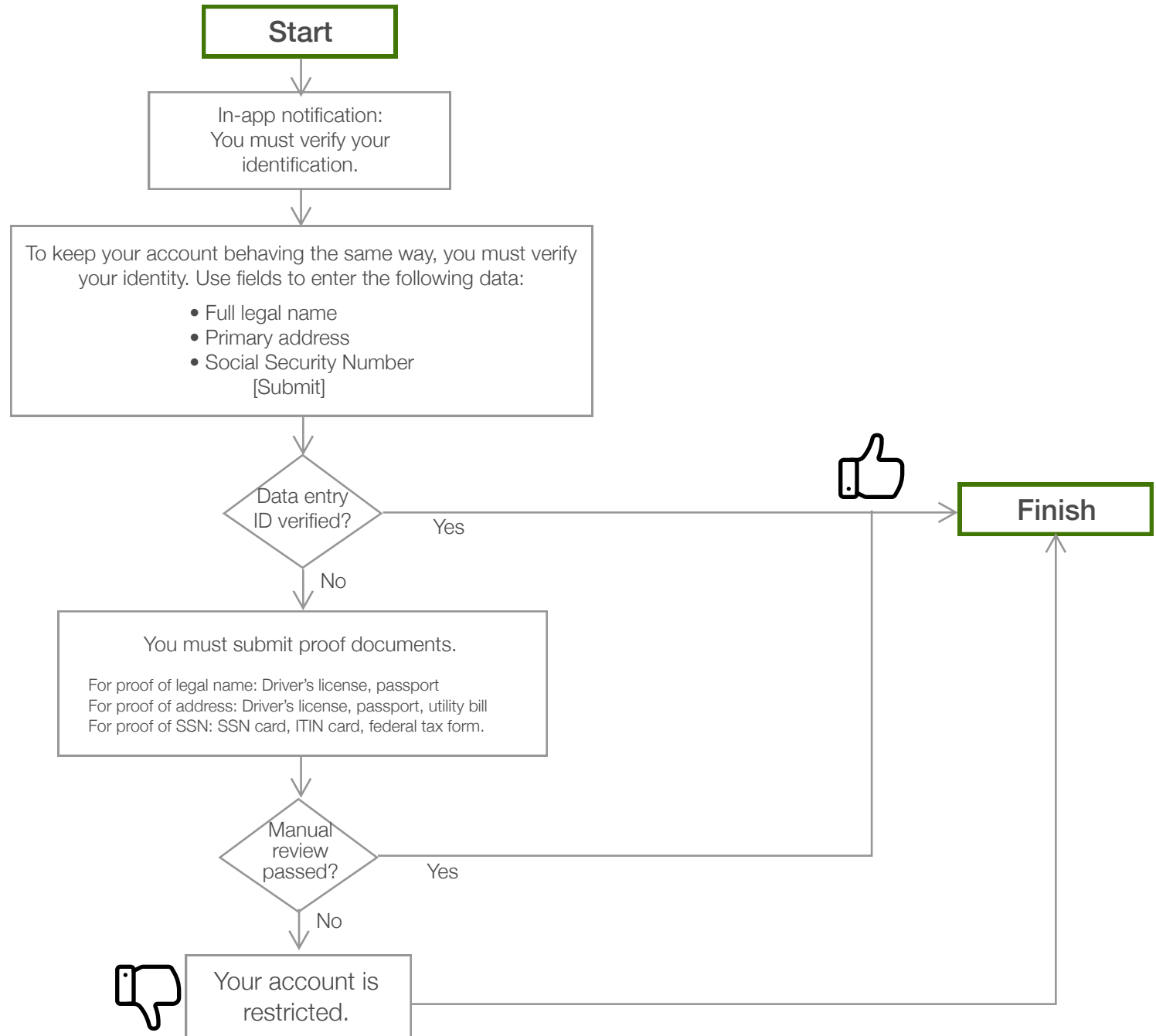
For **proof of legal name:** Driver's license, passport

For **proof of address:** Driver's license, passport, utility bill

For **proof of SSN:** SSN card, ITIN card, federal tax form.

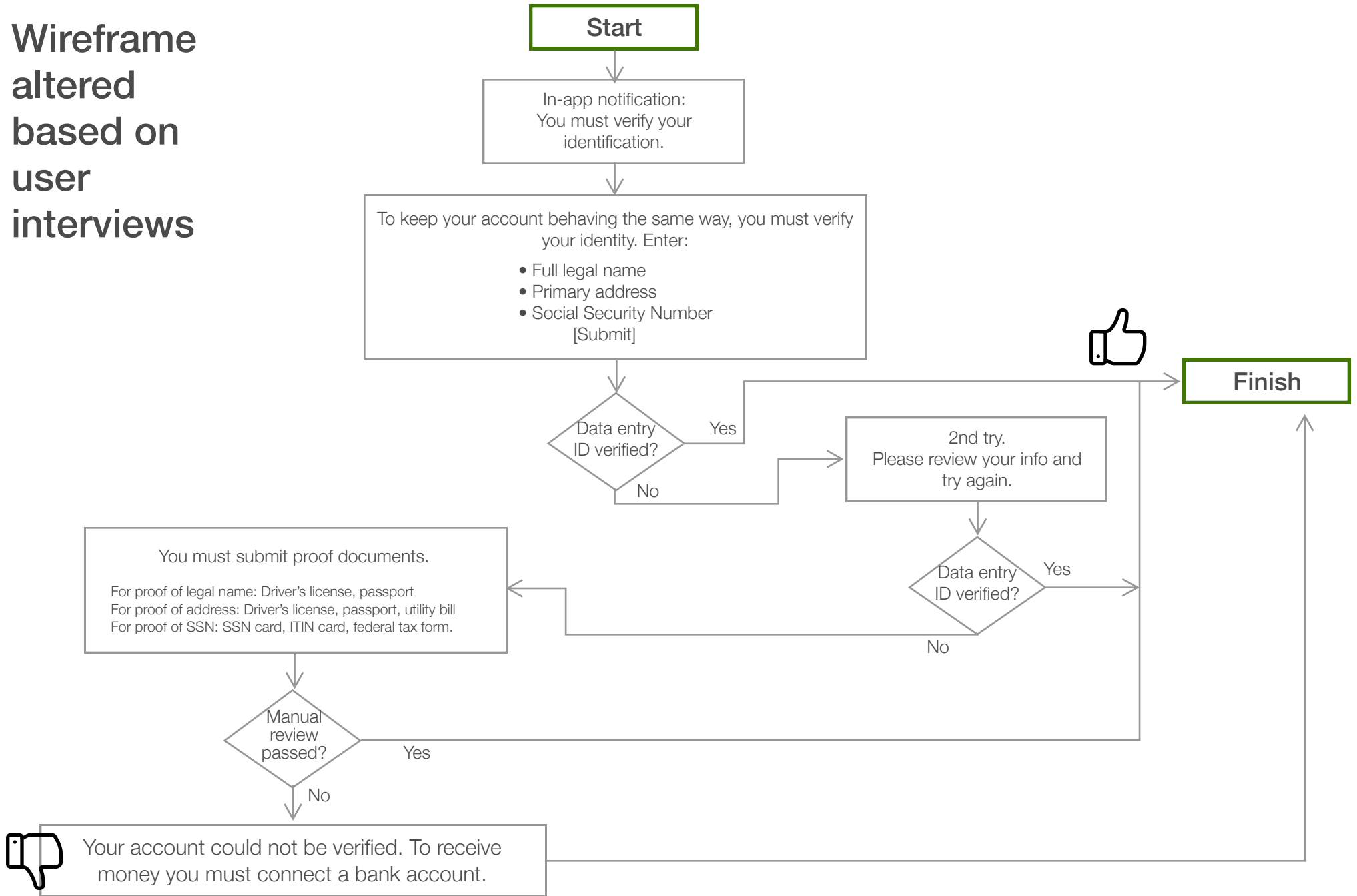
# Customer Identification Program (CIP)

## Initial wireframe



# Customer Identification Program (CIP)

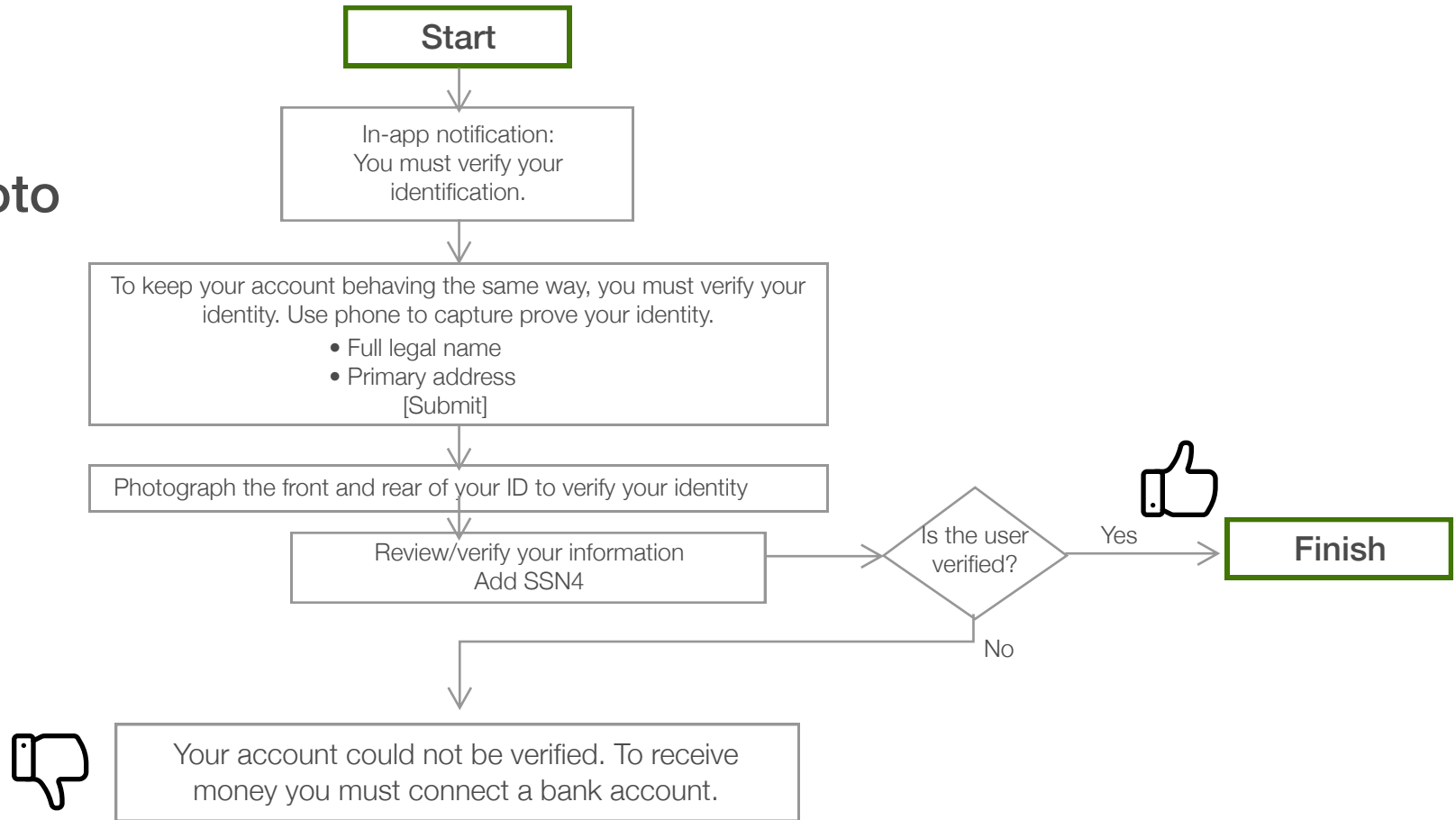
Wireframe  
altered  
based on  
user  
interviews



# Customer Identification Program (CIP)

Alternate wireframe

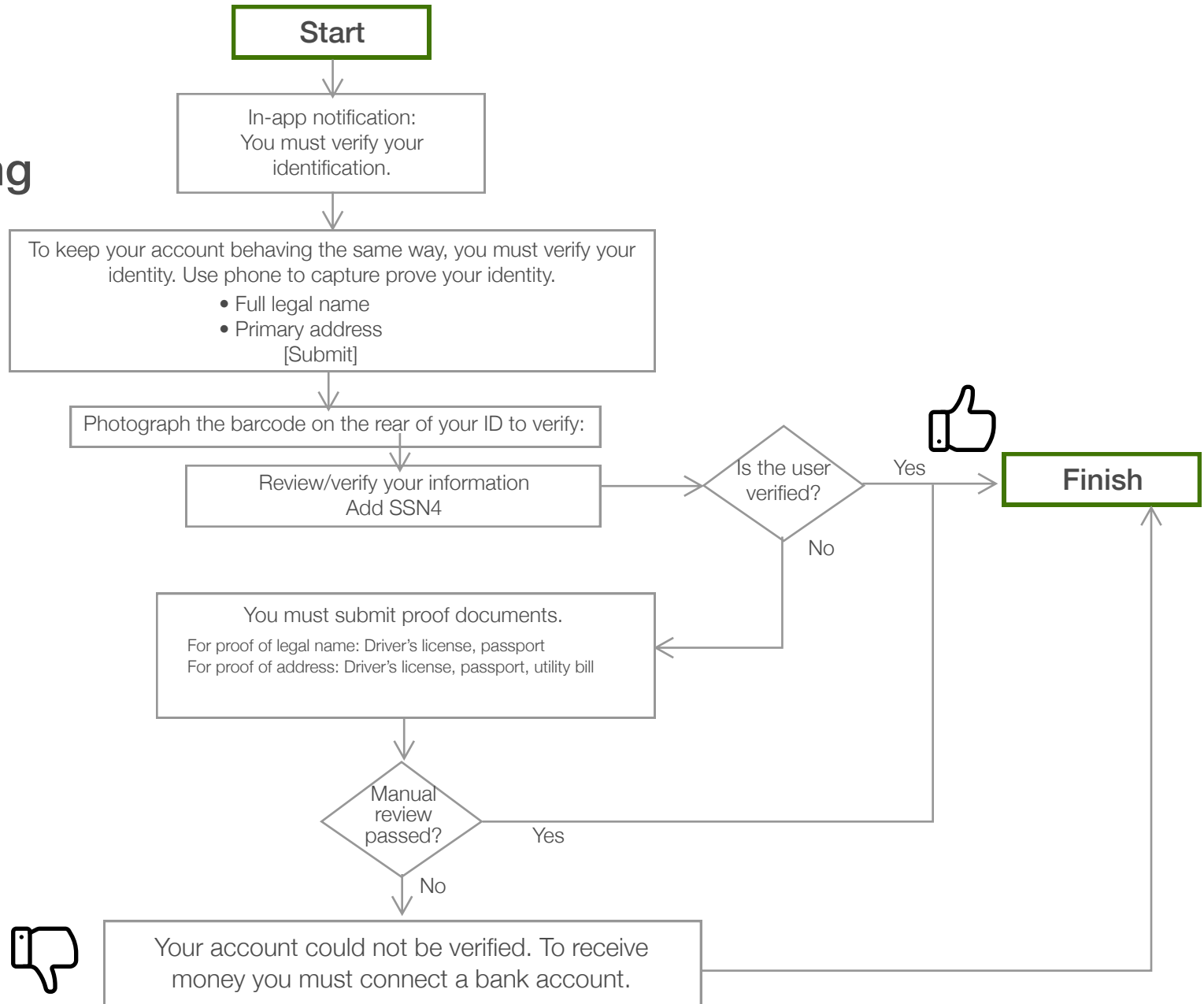
Begin with photo of ID to verify fast



# Customer Identification Program (CIP)

Alternate wireframe

Start with scanning ID barcode

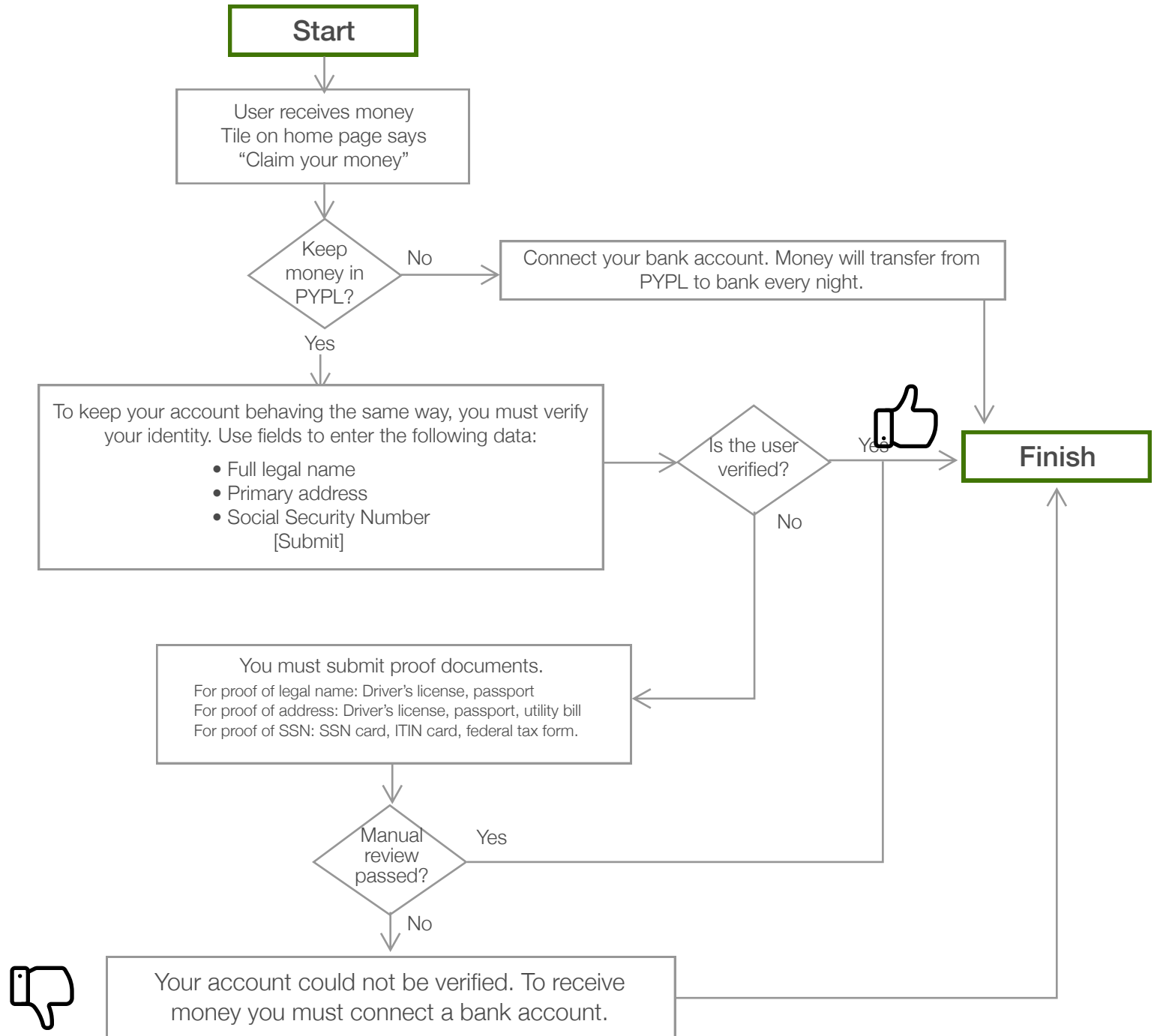




# Customer Identification Program (CIP)

Alternate wireframe

Receive money triggers flow



# Customer Identification Program (CIP)

## Conclusion

**Summary:** PayPal is a large company with many types of customers so there isn't one solution that will fit all the user segments.

For this reason, there are a few approaches that are in active use moving forward.

The following proposed wireframe solutions are part of the active rollout:

- Receive choice
- Text data entry with a second try
- Choice of data entry or camera capture

*Partly as a result of this work, PayPal management was able to agree to make a fundamental change to the way it works. Previously it required users to hold a balance, but now they're changing to make it optional. If users request certain features like 'the ability to receive money' or 'the ability to create invoices', they must either prove their identity or connect a bank to transfer all funds away from PayPal.*