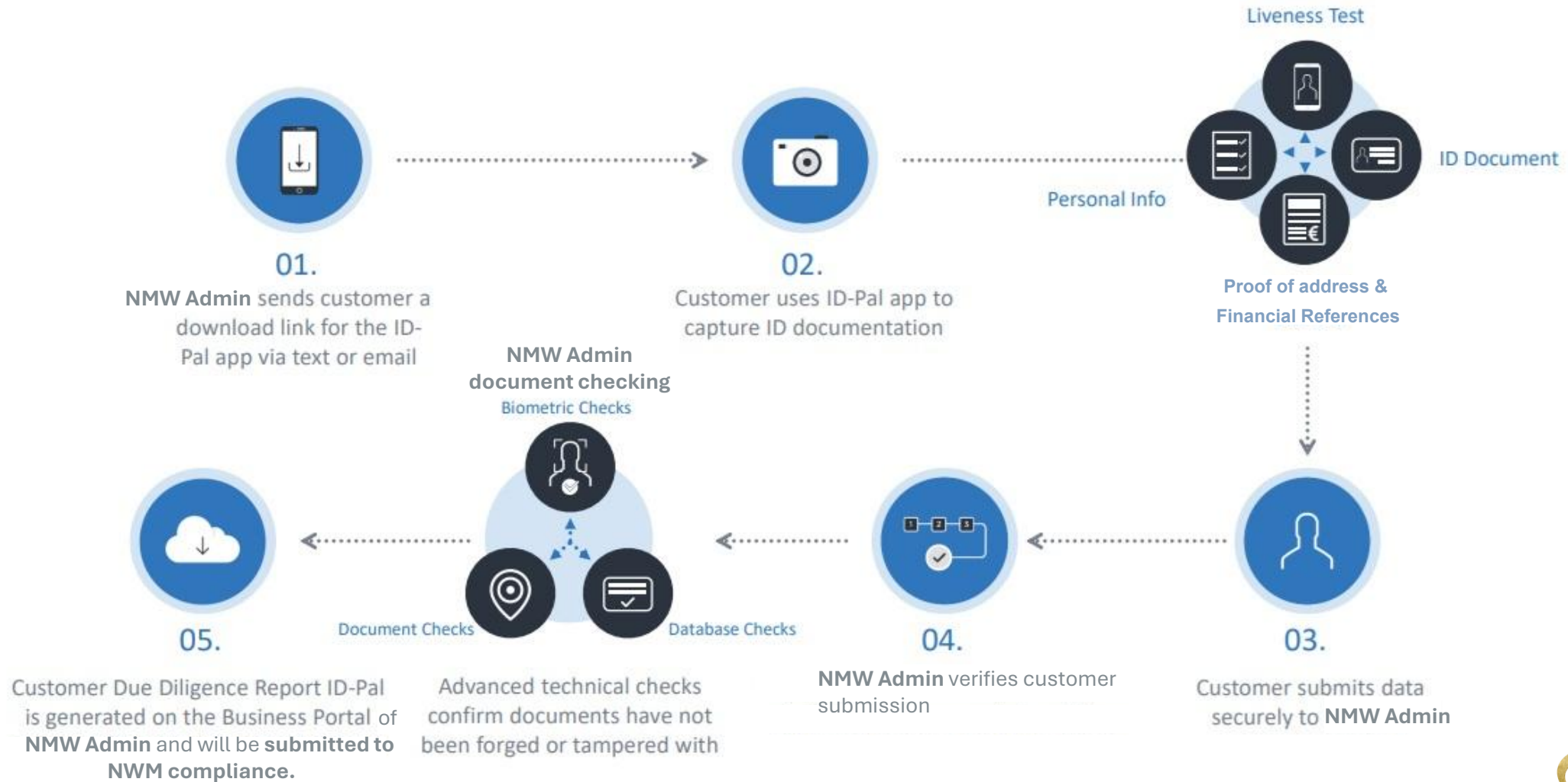


# ID-PAL'S USER GUIDE

A step-by-step guide to ID-Pal's  
Client App



# ID-PAL End-to-End Workflow



# ID-PAL Walkthrough (Client App)

## How to Download the ID-Pal App?

- You will receive a unique ID-Pal link via email or text, depending on the method used.
- Click the link using your mobile phone, and it will automatically request you to download the ID-Pal app.

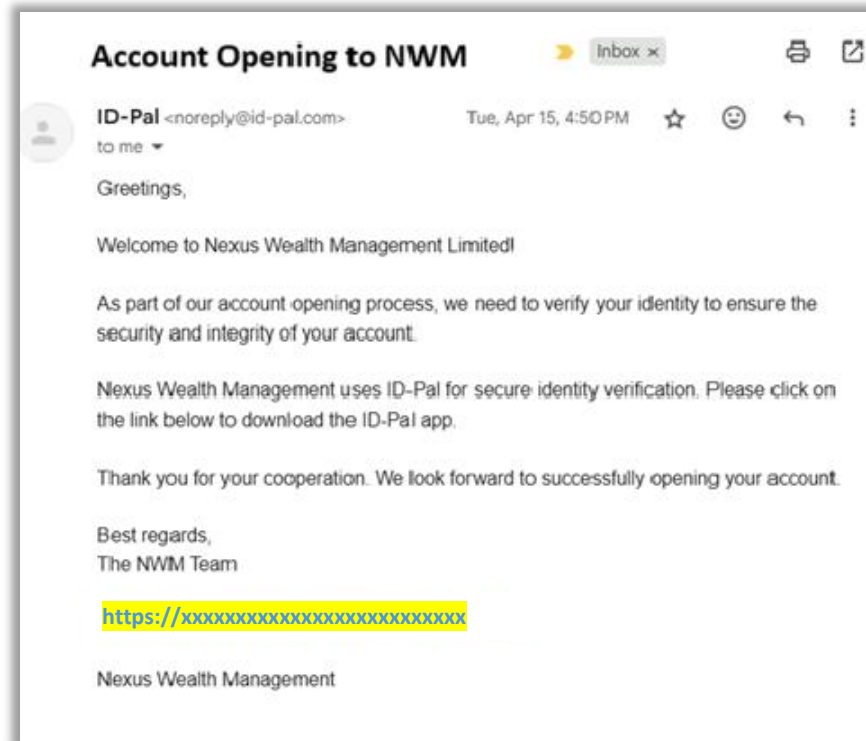
**Note:** ID-Pal App is not available on Desktop

Available thru:



ID-Pal

### 1 Via Email (check Junk/Spam if not in Inbox)



### Via Mobile message (upon request)



# ID-PAL Walkthrough (Client App)

Available thru:

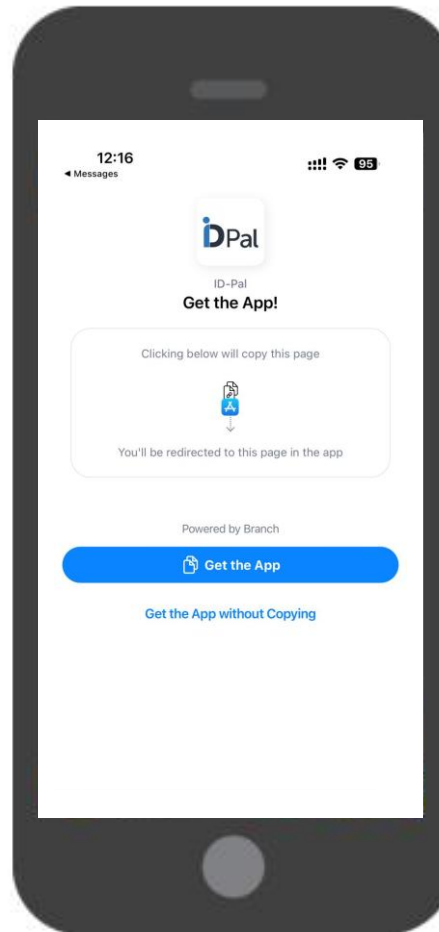


ID-Pal

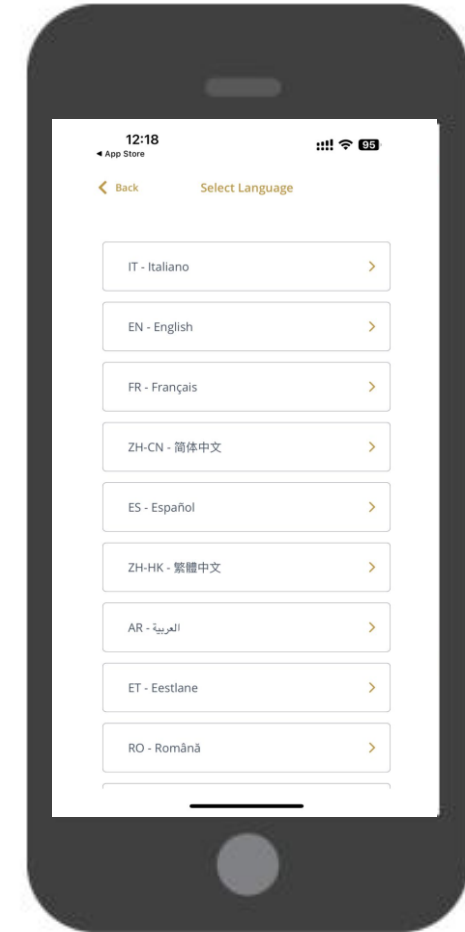
## How to Sign into the ID-Pal App?

- After downloading, open the app to access the welcome screen.
- From there, you can:
  - Select your preferred language
  - Read the Terms & Conditions
  - Review the Privacy Policy

2



3



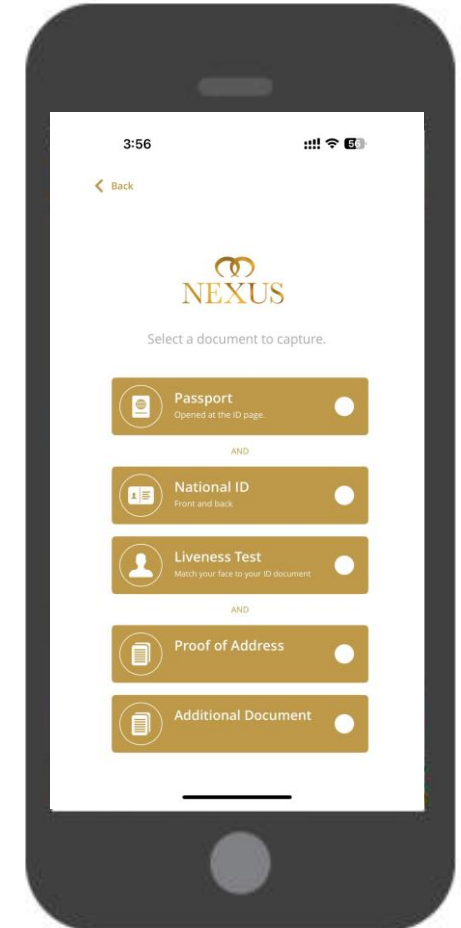
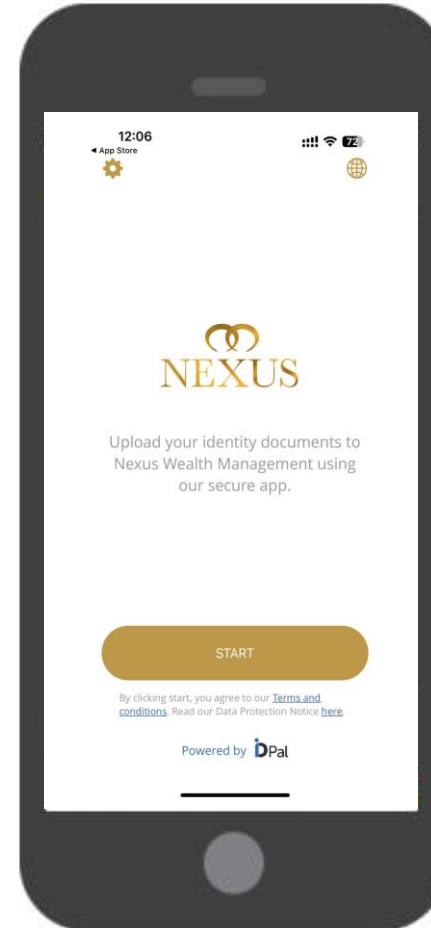
# ID-PAL Walkthrough (Client App)

## How to Upload ID Documents and Information?

- Once you click 'Start', you will be directed to a screen to begin capturing your ID documents and information.

- The required documents include:

- Passport
- National ID
- Liveness Check
- Proof of Residential Address
- Additional documents:
  - Passport Signature Page
  - Source of Wealth/Financial References
  - Self-Employed documents (if applicable)



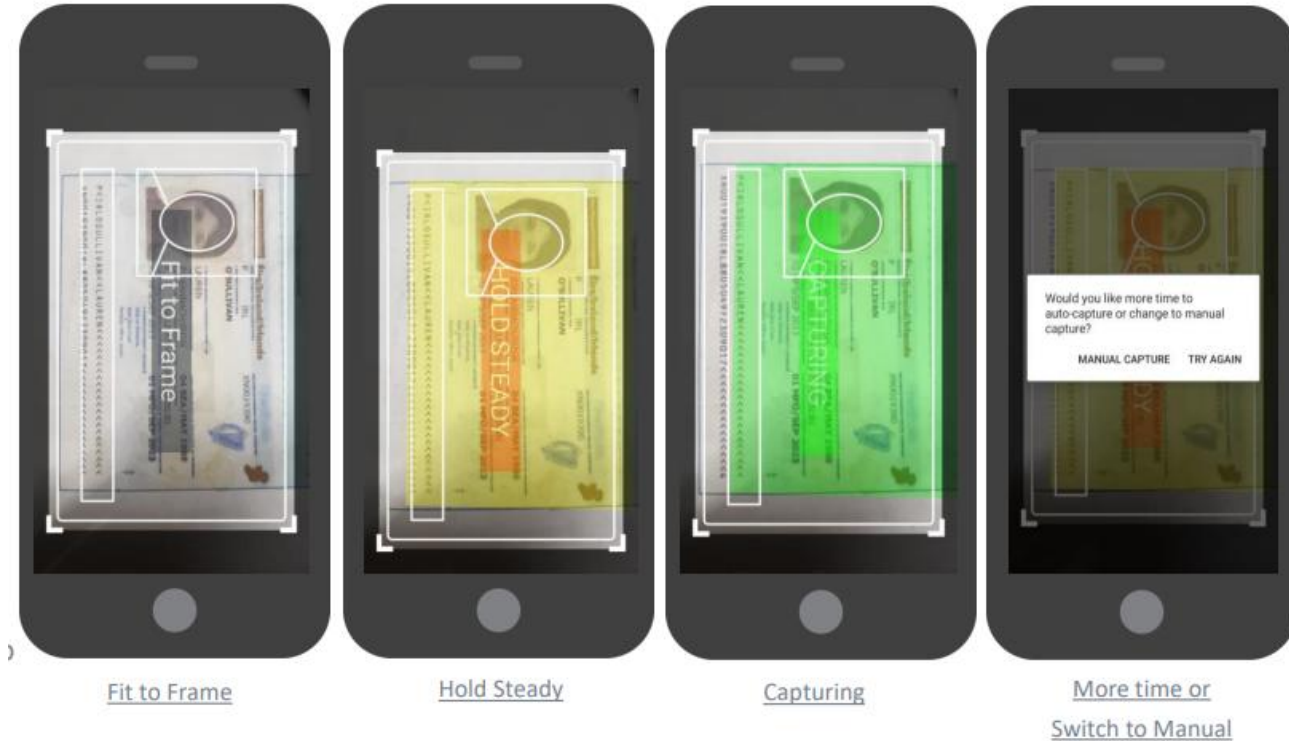


# ID-PAL Walkthrough (Client App)

## CAPTURING THE PASSPORT

### b) Passport auto-capture

- Clear overlay guidelines help you position the document correctly.
- In-app instructions guide the user to fit the document into the frame, hold steady, and inform that the system is capturing the image.
- ID-Pal's technology automatically identifies and captures the best possible image of the document.
- This auto-capture feature minimizes manual input and reduces environmental factors like glare.
- If the document isn't positioned correctly after a certain time, a pop-up will offer options to either 'Try Again' or 'Switch to Manual Capture'.



# ID-PAL List of required documents (Client App)



- Passport
- National ID
- Liveness Check
- Proof of Residential Address
- Passport Signature
- Source of Wealth/ Financial References



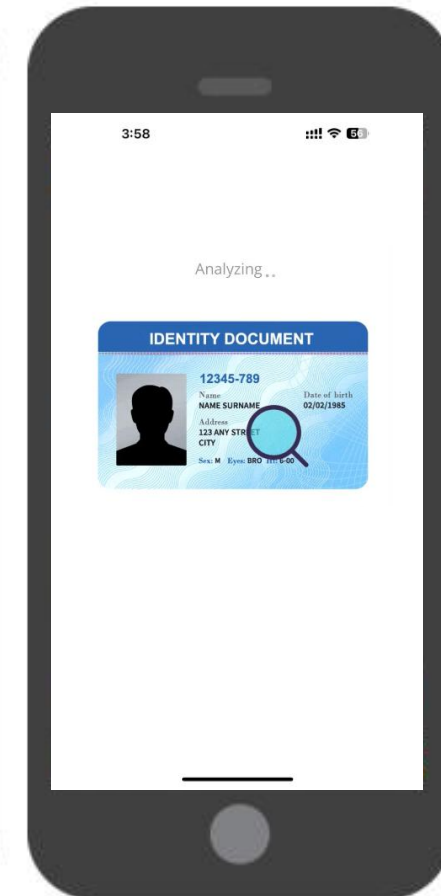
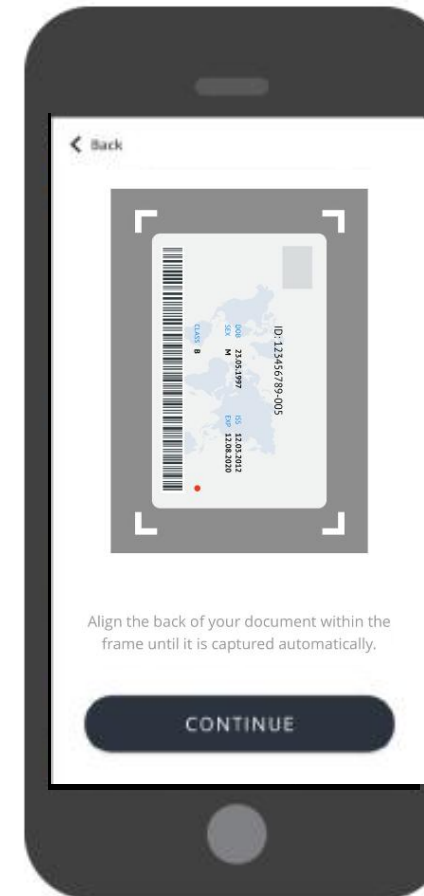
# ID-PAL Walkthrough (Client App)

## CAPTURING THE NATIONAL ID

### a) National ID Information Page

- UAE Residents: Must provide the Emirates ID.
- UAE Non-residents: Must provide their current Resident ID. *If unavailable or not accepted by the ID-Pal App, request the NWM Admin to enable the Driving License option. Do not upload the home country ID.*
- Follow the on-screen overlay instructions to allow the app to auto-capture the best possible image of the ID information page.
- Repeat the process for capturing the back of the ID.
- After capturing, you can go back and re-take the photo if needed.

**NOTE:** Please capture the original ID (front and back) for full document verification. Printed copies or uploads are not accepted and **will require full resubmission by the NWM Admin.**



# ID-PAL List of required documents (Client App)



- Passport
- National ID
- Liveness Check
- Proof of Residential Address
- Passport Signature
- Source of Wealth/ Financial References



# ID-PAL Walkthrough (Client App)

## CAPTURING THE LIVENESS

### Active Liveness Test

- The app captures an image for facial comparison.
  - Follow the instructions to move your face close to the camera until a green oval appears.
  - Once the oval is visible, you'll be prompted to blink.
  - The software detects this facial gesture to verify liveness.
  - A still image of your face is taken during this process for comparison purposes.
  - The app then automatically captures the image of your face.



# ID-PAL List of required documents (Client App)



- Passport
- National ID
- Liveness Check
- Proof of Residential Address
- Passport Signature
- Source of Wealth/ Financial References



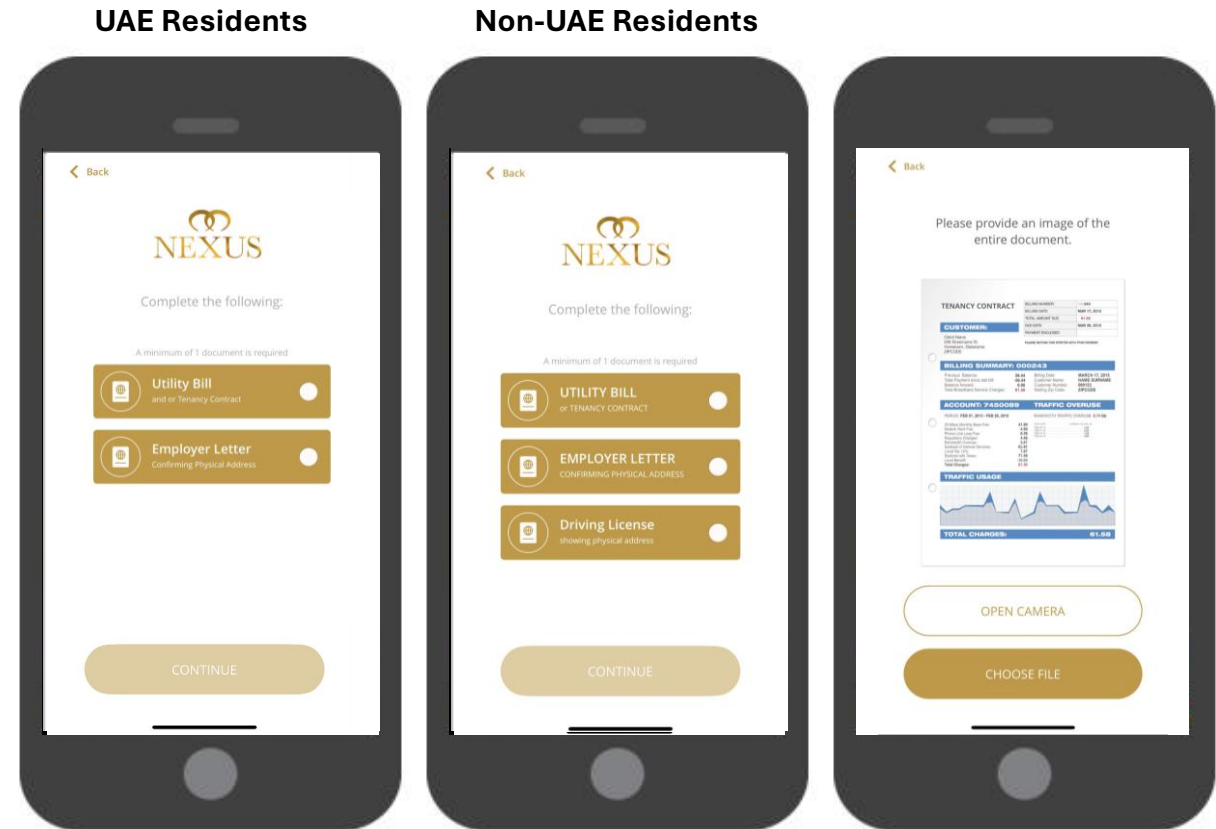
# ID-PAL Walkthrough (Client App)

## CAPTURING THE PROOF OF ADDRESS

- You'll be asked to take a photo or upload the:
  - ✓ Utility Bill (dated within the last 3 months) or if unavailable, alternatively one of the following is acceptable:
    - Tenancy Contract or Title Deed (with validity date)
    - Employer Letter confirming your physical address
    - For non-UAE residents: Bank Statement, Driving License, Civil ID, or any ID showing your physical address

### IMPORTANT:

- Make sure the full page, including your name and full physical address details are clearly visible
- If the tenancy contract or utility bill is under your spouse's or a relative's name (you still need to upload it), however please request the NWM Admin to provide the "Confirmation of Physical Residential Address" form to complete and send via email.



# ID-PAL List of required documents (Client App)



- Passport
- National ID
- Liveness Check
- Proof of Residential Address
- Passport Signature
- Source of Wealth/ Financial References



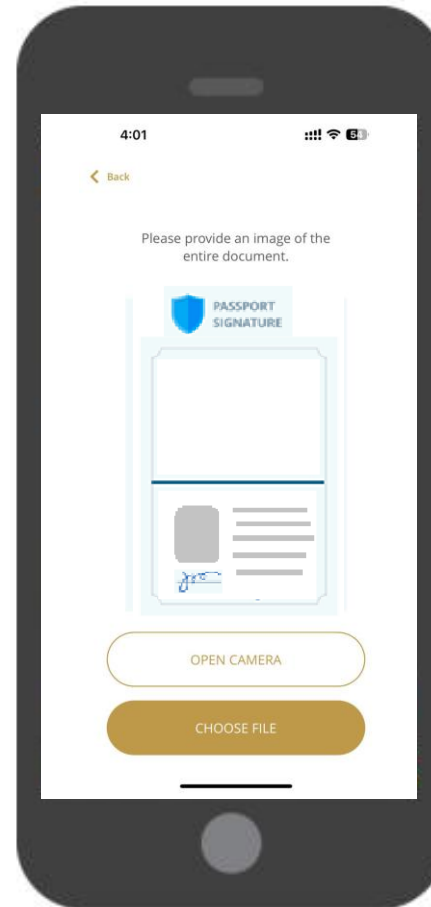
# ID-PAL Walkthrough (Client App)

## CAPTURING THE PASSPORT SIGNATURE

- Take a photo or upload the passport signature page.
- After capturing, the app allows you to go back and re-take the photo if needed.

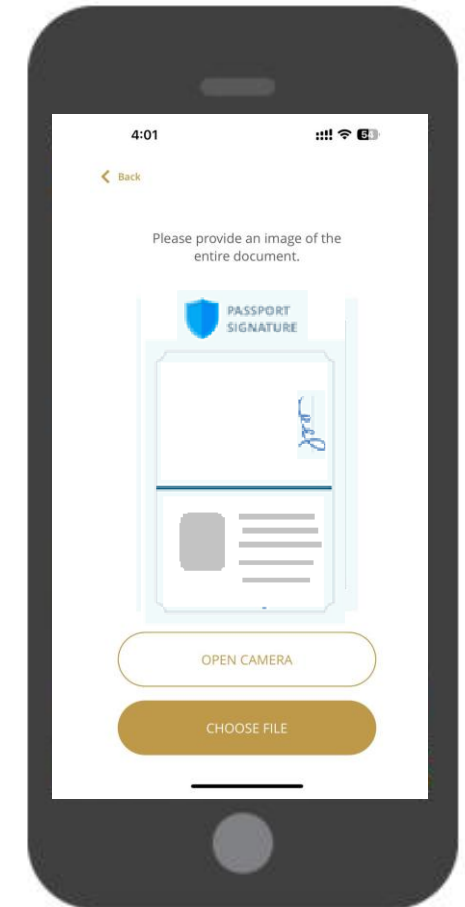
**NOTE:** Ensure you capture the passport page with the signature. For some nationalities, the signature is on the main passport page, while for others, it may be on a separate page (usually opposite the passport photo) where the signature validates the passport.

*Signature page  
on Passport main page sample*



*Signature page  
on Passport separate page sample*

Or



# ID-PAL List of required documents (Client App)



- Passport
- National ID
- Liveness Check
- Proof of Residential Address
- Passport Signature
- Source of Wealth/ Financial References



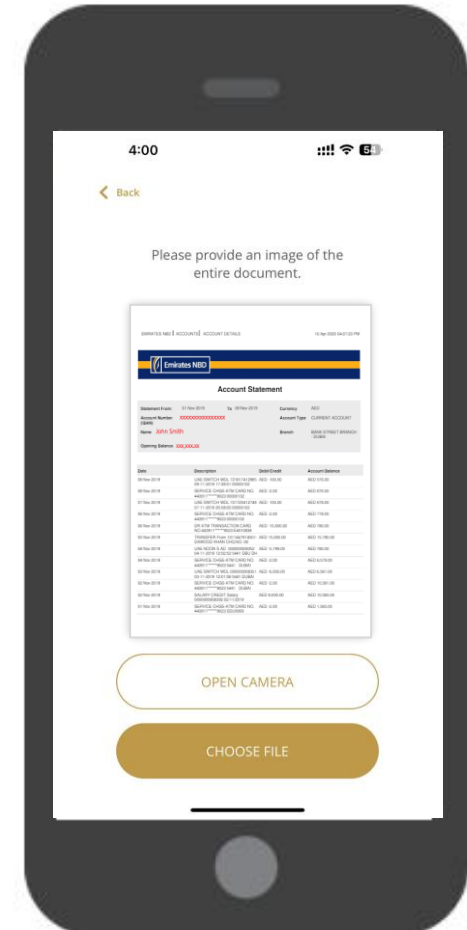
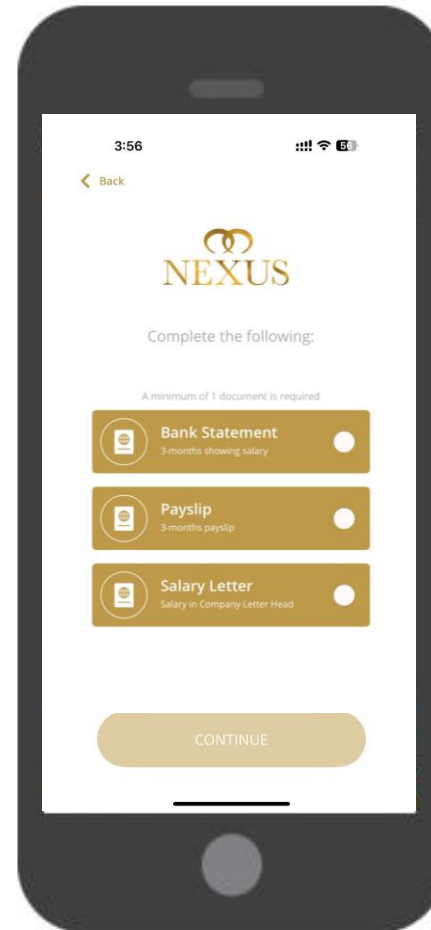
# ID-PAL Walkthrough (Client App)

## CAPTURING THE SOURCE OF WEALTH

- Any of the following documents are acceptable:
  - ✓ Last 3 months' bank statements with consistent salary showing the account name details (*If salary amounts varies, a Salary Certificate or last 3 months' pay slips is also required*)
  - ✓ Last 3 months' pay slips
  - ✓ Salary Certificate in company letter head (stating current salary, position, joining date and passport number)
  - ✓ FOR RETIRED/UNEMPLOYED/HOUSEWIFE: Provide the last 6 months bank statement showing the account name details
  - ✓ FOR BUSINESS Partners: Provide the 6 months personal & company bank statement showing the account name details
  - ✓ FOR BUSINESS Owners: Provide the 1-year company bank statement showing the account name details

### Note:

- Combine all pages into one file before uploading
- When capturing documents via camera, you can add new photos, but previous captures won't be visible.
- If the file is too large, or already reached the maximum upload/pages, you can upload the 1-month bank statement then other month/s bank statement can be shared via email to NWM Admin.



# ID-PAL List of required documents (Client App)



- Passport
- National ID
- Liveness Check
- Proof of Residential Address
- Passport Signature
- Source of Wealth/ Financial References

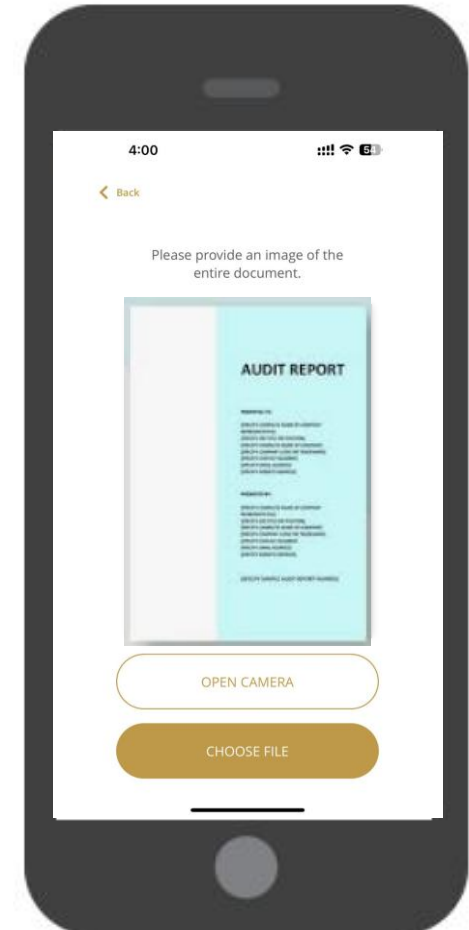
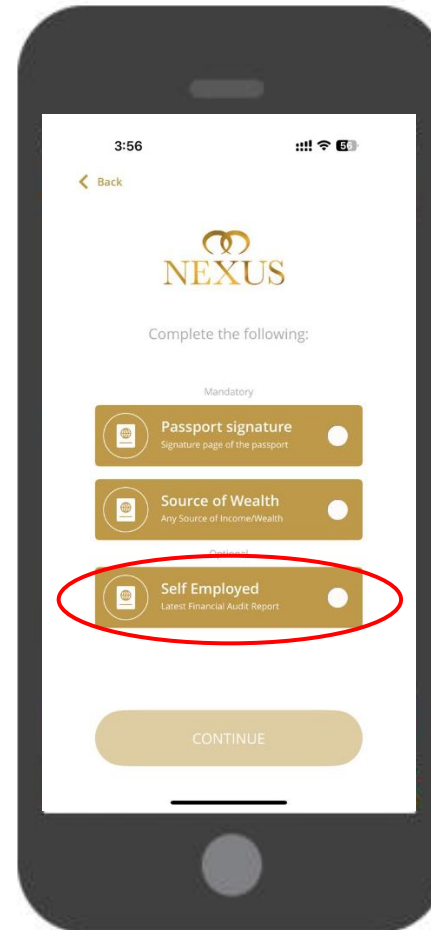


# ID-PAL Walkthrough (Client App)

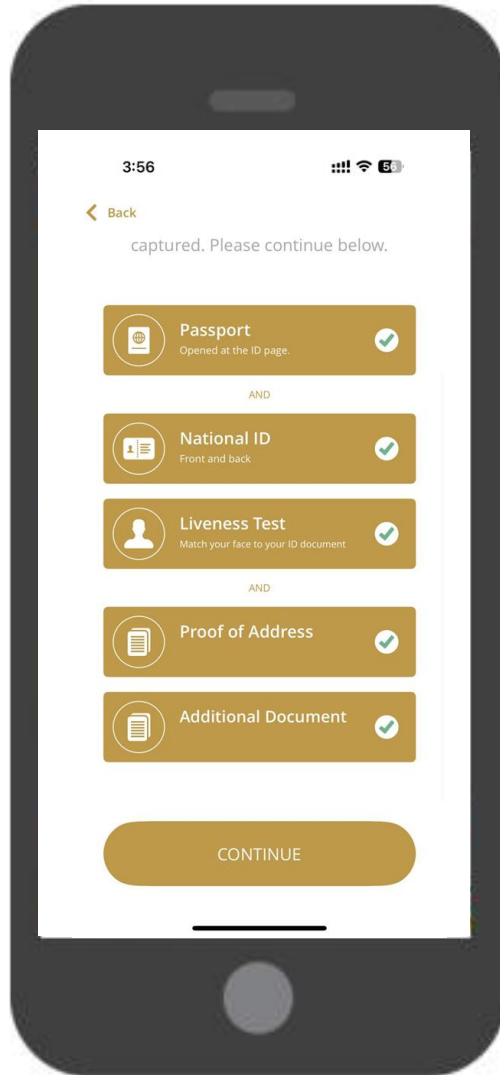
## UPLOADING DOCUMENTS

### FOR SELF EMPLOYED/RETIRED (IF APPLICABLE)

- Upload the latest company audit report (if available) and any of the following, as applicable:
  - **Business owners:** Tax returns and financial statements
  - **Investors:** Investment plans, title deeds, or contracts
  - **Inheritance:** Will, probate record, or bank statement showing the funds
  - **Sales proceeds:** Sales contracts or agreements
  - **Legal settlements (e.g., divorce):** Copy of the court judgment
  - **Property Rentals:** Title deed, rental agreement, and bank statement showing rent deposits



# ID-PAL Document List COMPLETED (Client App)



iDPal

- Passport
- National ID
- Liveness Check
- Proof of Residential Address
- Passport Signature
- Source of Wealth/ Financial  
References
- Self Employed/Retired (if applicable)*

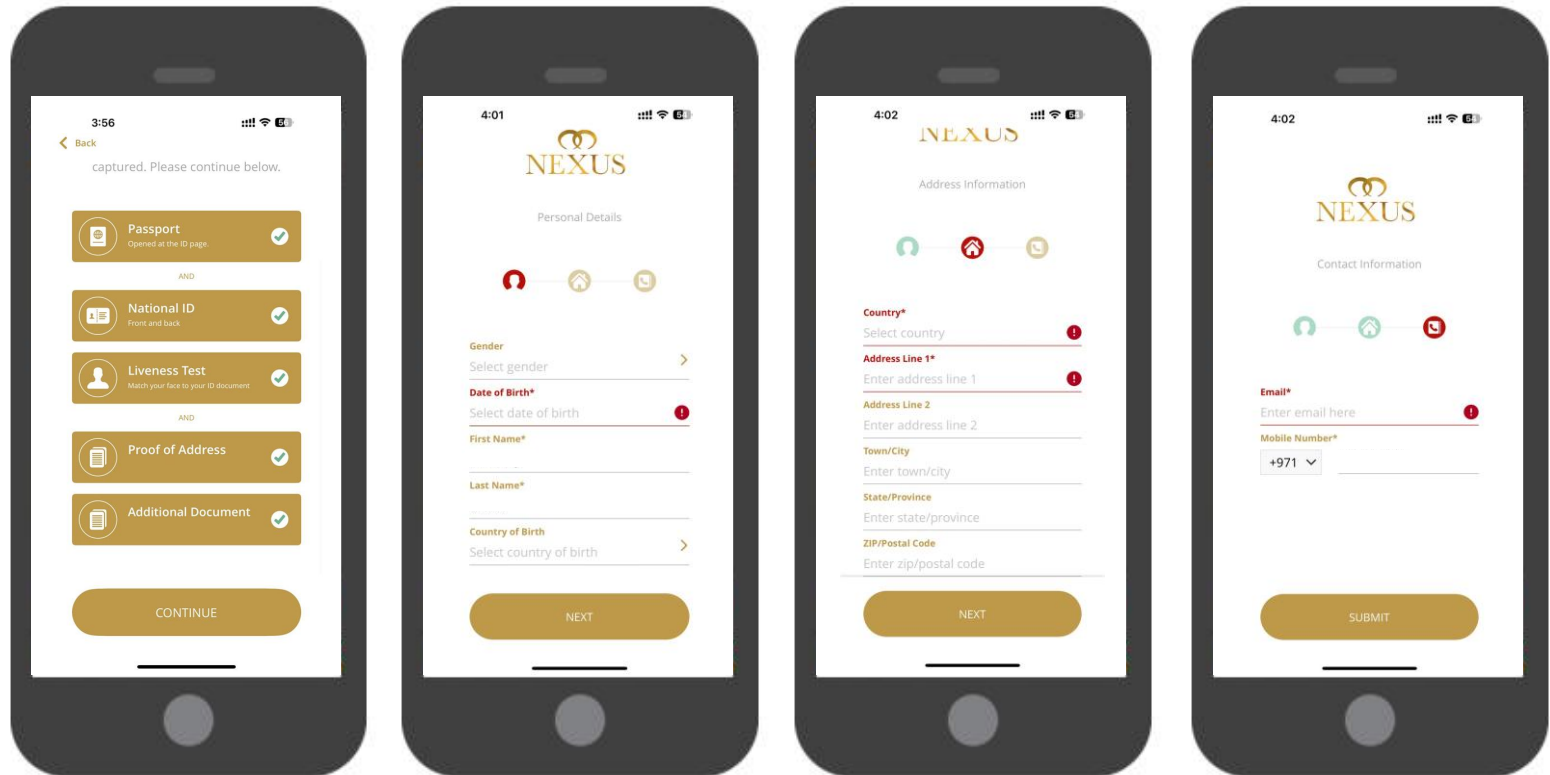


# ID-PAL Walkthrough (Client App)

## REVIEW

### Standard ID information

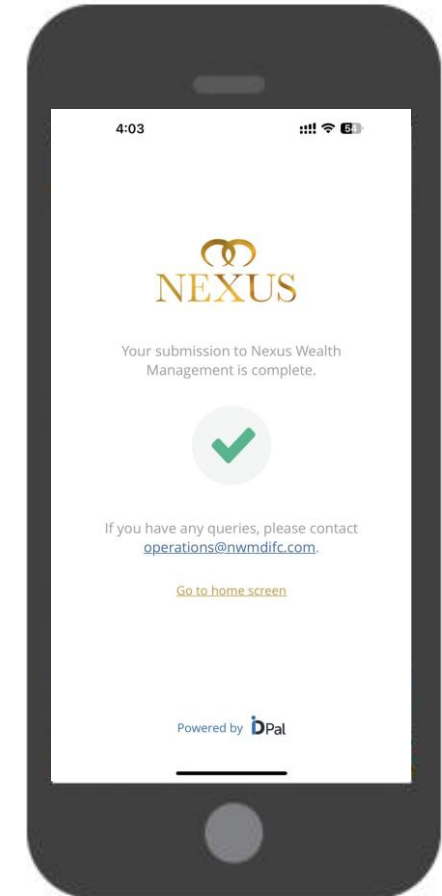
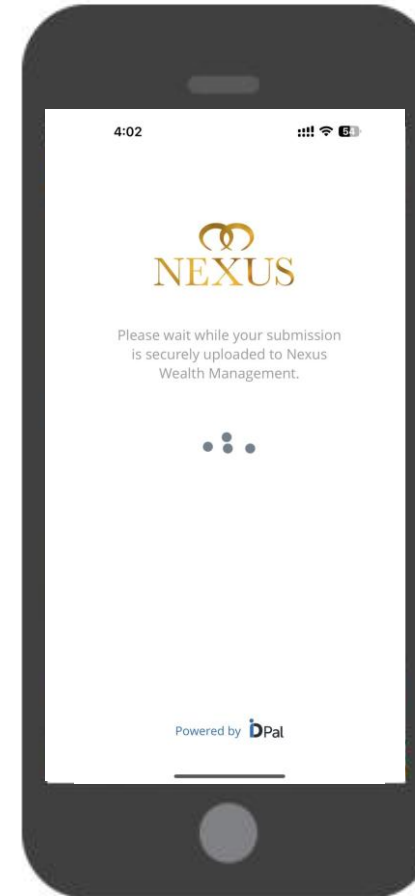
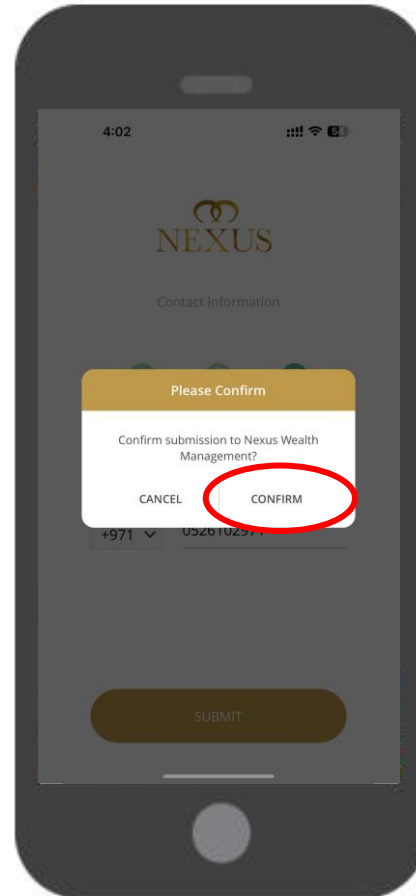
- You will review your personal information, which has been auto-populated from your identity documents.
- The information is automatically sorted into categories such as Personal Information, Address Information, and Contact Information.
- If needed, you can manually edit any of these details.



# ID-PAL Walkthrough (Client App)

## SUBMISSION COMPLETED

- Once all documents and information have been captured, click the Submit button to send the information.
- An on-screen message will notify you that your submission is being uploaded.
- **Once the upload is complete**, a message will confirm that you will receive a notification confirming the successful submission to NWM Admin for review.



# ID-PAL Walkthrough (Client App)

## VERIFICATION COMPLETE

- Once all documents and information have been uploaded, they will be under review by the NWM team.
- A notification will be sent to you once the NWM team has verified the documents or **if additional documents are required.**



Success! Verification complete.  
Nexus Wealth Management will be in touch shortly.



Please re-upload the other 2-months bank statement showing the salary amounts.

Nexus Wealth Management

**Note:** In some cases, after verification is complete, if additional documents are required, NWM Admin may send a new ID-Pal link to avoid redoing the entire process and re-uploading all documents.

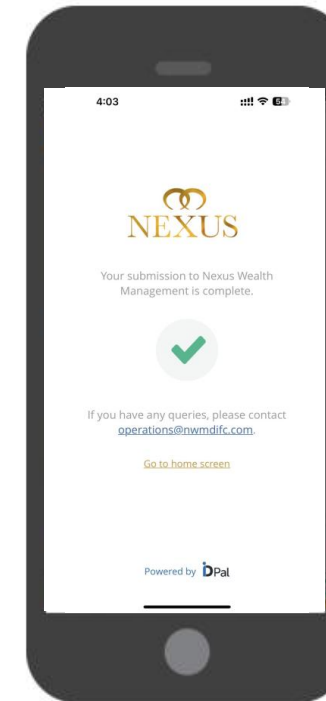
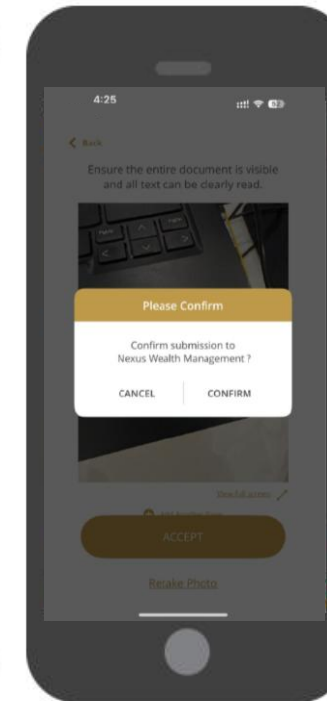
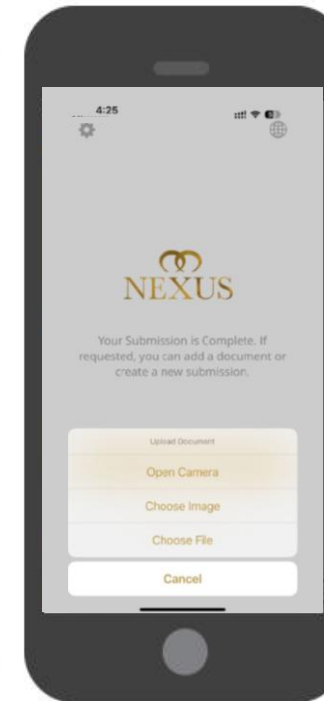
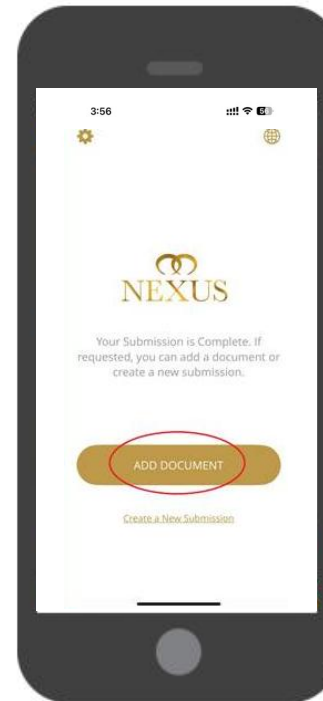


# ID-PAL Walkthrough (Client App)

## ADDITIONAL DOCUMENTS REQUIRED

• **If applicable, follow these steps to add documents in the ID-Pal App:**

1. Open the ID-Pal App using the original link sent via email or SMS. If you've uninstalled the app, click the same link to reinstall it.
2. When the app opens, choose "Add Document" (**Do not select "Create a New Submission" unless you want to start over and re-upload all documents**).
3. Upload the required documents. To add more pages, tap "Add another page".
4. Once done, tap "Accept".
5. A confirmation pop-up will appear—tap "Confirm".
6. If you see [operations@nwmdifc.com](mailto:operations@nwmdifc.com) on the final screen, your documents have been successfully submitted for verification.

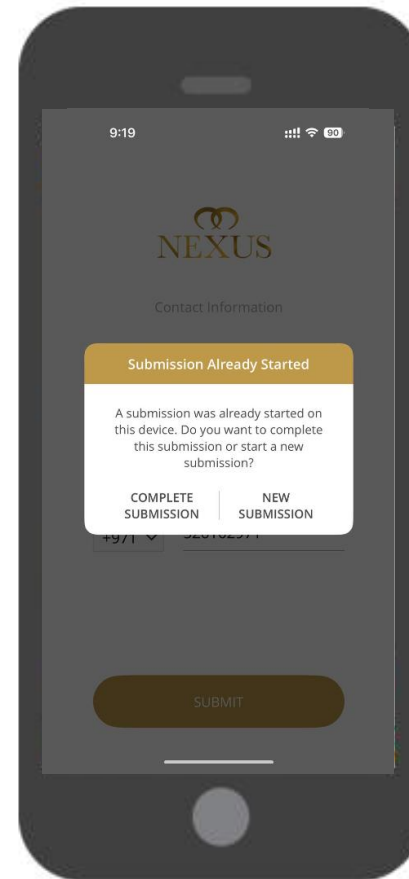


# ID-PAL Walkthrough (Client App)

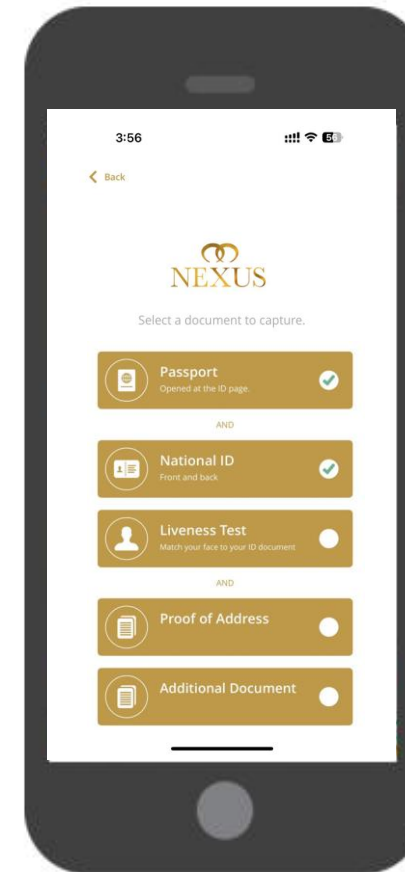
## SUBMISSION INTERRUPTION

• **If your submission is interrupted** and some documents were already uploaded:

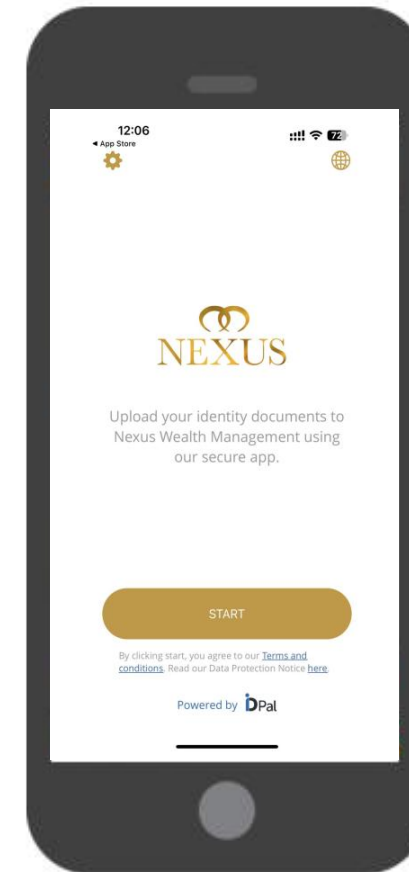
- When you reopen the ID-App, a popup will appear with two options:
  - Complete Submission – Continue from where you left off. No need to re-upload previous documents.
  - New Submission – Start the process over and upload all documents again.



*Complete Submission  
Sample Screen Page*



*New Submission  
Sample Screen Page*



# ID-PAL Troubleshooting Advice

## To resolve your issue quickly, follow these steps in order:

1. If you have the ID-Pal app, delete it.
2. Restart your device.
3. Clean both front and back camera lenses.
4. Click the link sent to you and reinstall the ID-Pal app.

## When capturing your Identity Document/Liveness Test:

- Avoid overhead lights to reduce glare.
- Place your ID on a solid, high-contrast background.
- If auto-capture doesn't work, wait a few seconds for the manual capture option.
- For manual capture, make sure the ID fills as much of the screen as possible without cutting it off.

## If you see the message: "Oops. There was an issue initializing the app. Please check your internet connection and try again":

- Try sending the link to another device and complete the submission there. All data will be wiped from your phone after submission.
- If the app won't initialize, switch from Wi-Fi to 4G, or vice versa, to check for connection issues.

**If it still doesn't work, try the process on a different device.**

**Click the link and watch for easy reference:** [Using the ID-Pal App on Vimeo](#)



# ID-PAL Frequently-Asked-Questions

## Is my Data secure on the ID-Pal app?

### Answer:

- Once the submission is made, all data captured by the app is wiped from the phone. It is then transferred and stored securely on a portal that only authorised individuals NWM Admin have access to.
- Data at rest or in motion is encrypted and the data centre is secured technically (firewalls etc.) and physically.

## How long does it take for ID-Pal App Link to expire?

### Answer:

- **By default, it is 14 days** - so if the link was issued on 1/1/2024 at 11:41, the expiry date and time would be 15/1/24 at 11:41.
- Links can be used to make 10 submissions during this time period (it is recommended that each client receives their own link, however - as sharing links can cause issues).

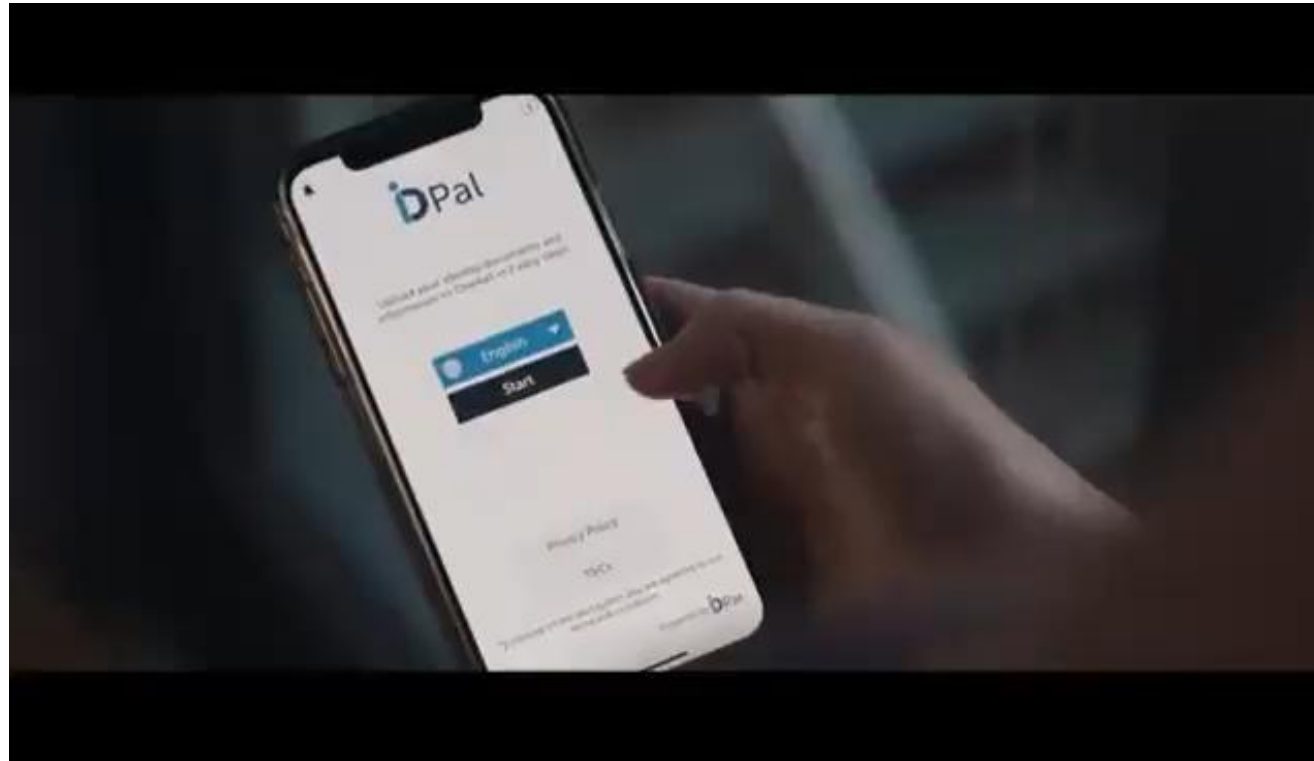
## Is it possible to upload and submit documents for two individuals using the same link?

### Answer:

- No, **each link is designated for a single individual**. Therefore, each person must submit separately and complete the ID-Pal process individually.



# ID-PAL Walkthrough (Client App)



**ID-PAL guidelines will be available in the  
NWM documents Library.**

File Updated : 20251104

