

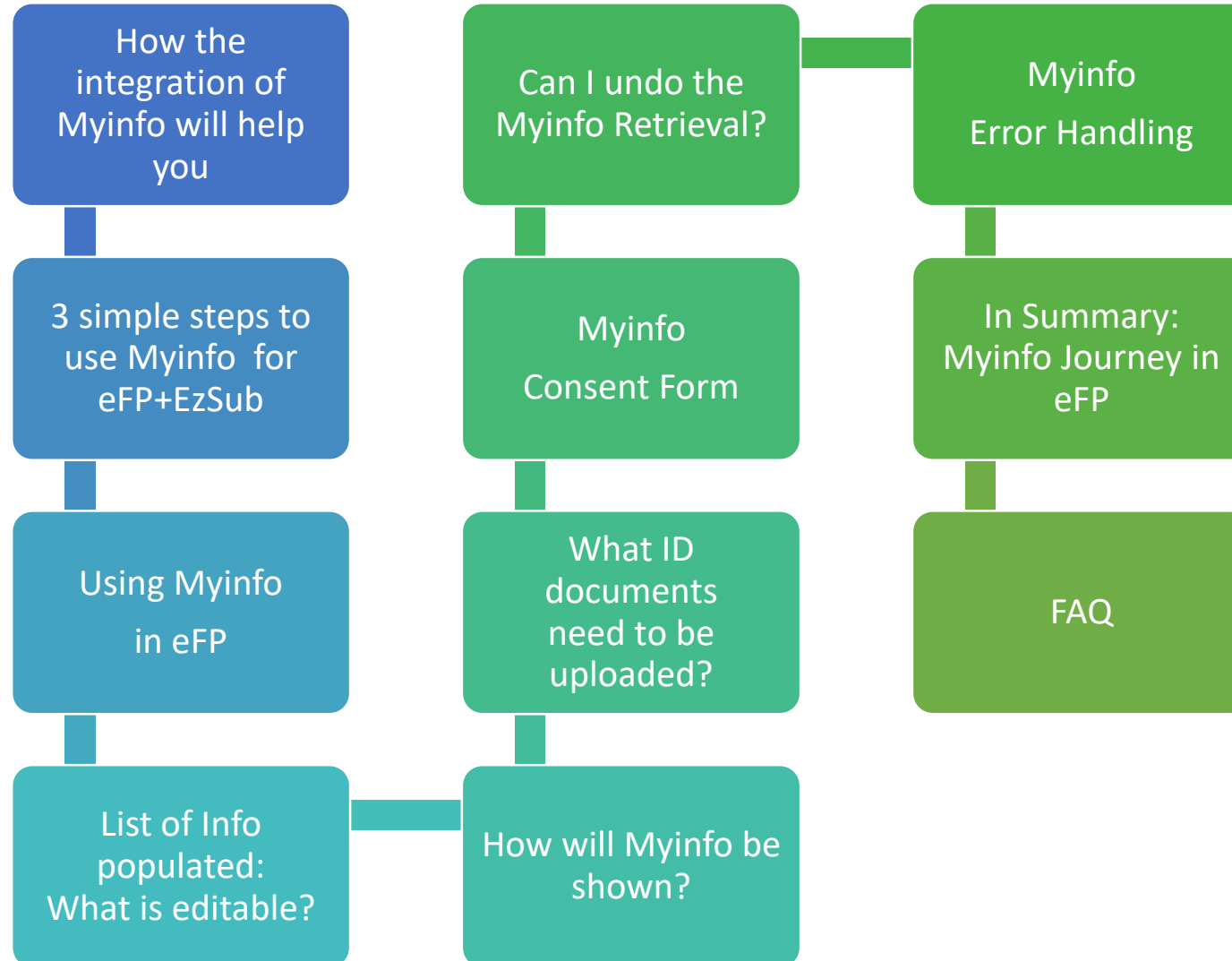
PIAS eFP Myinfo User Journey



singpass



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How the integration of Myinfo will help you:

Less Form Filling

Clients can share their personal data
by providing consent via Singpass

Data from Government Sources

Information comes from the
governmental database, ensuring
relevance and accuracy

How the integration of Myinfo will help you:



eFP is integrated
with EzSub

- Reduce the need to upload physical identification documents
- For NF2F applications, Aviva New Business will not conduct client verification call back.



Myinfo's data is
government-originated

- Save Supervisors and Business Support time and effort to verify the identification documents and ensure that the IDs are clear.

3 simple steps to use Myinfo for eFP+EzSub

yes! You can use Myinfo to auto-populate your client's personal information to pre-fill eFP and EzSub application forms.

- Click on Myinfo to trigger Singpass Myinfo authentication.

Authenticate



- Client provides consent before data can be retrieved.

**Provide
consent**

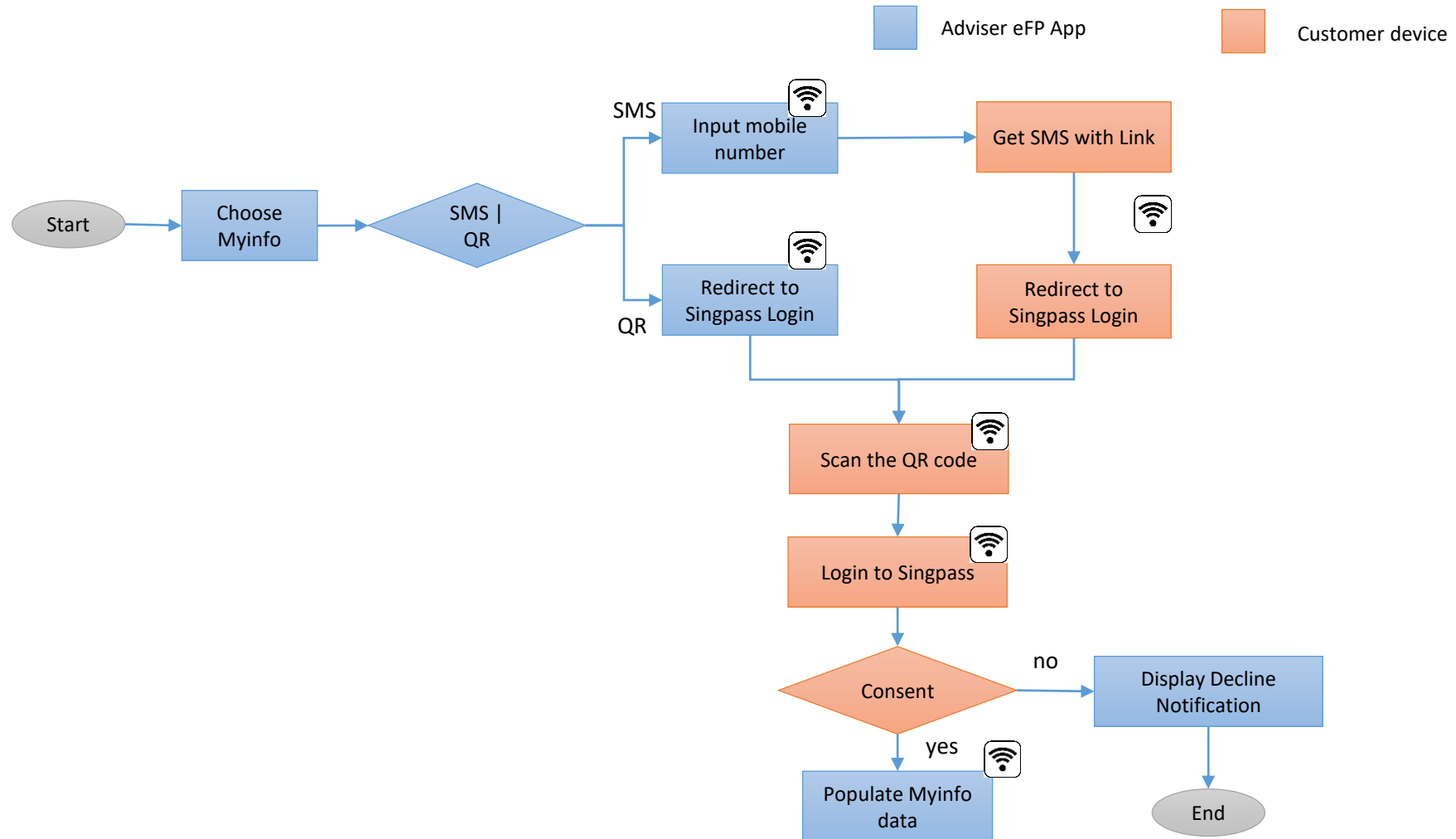


- eFP & EzSub application will be populated with data retrieved from Myinfo.

**Forms get
Pre-filled**



Myinfo Application Flow



Myinfo Authorization via QR

- When creating a client profile in eFP, Reps can click on the Myinfo button to retrieve their client's profile using Myinfo. A browser will pop up to show the Singpass login site and a QR code to log in will be displayed.

Client 1 1 Personal Information X Close

Personal Information

A. Basic Profile

Sign in with your SingPass to retrieve your personal details securely. It'll minimise the number of documents you'll need to upload for this application. **Myinfo**

Use MyInfo

Title*
Please select

Given name* ⓘ



close X

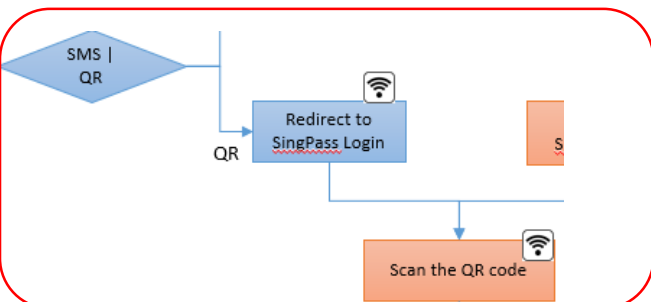
Please select

How do you wish to login to SingPass to retrieve MyInfo?

Via SMS **Via QR Code**

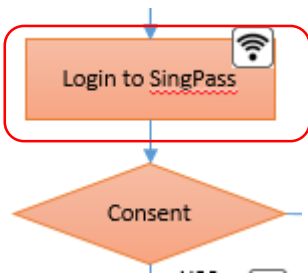
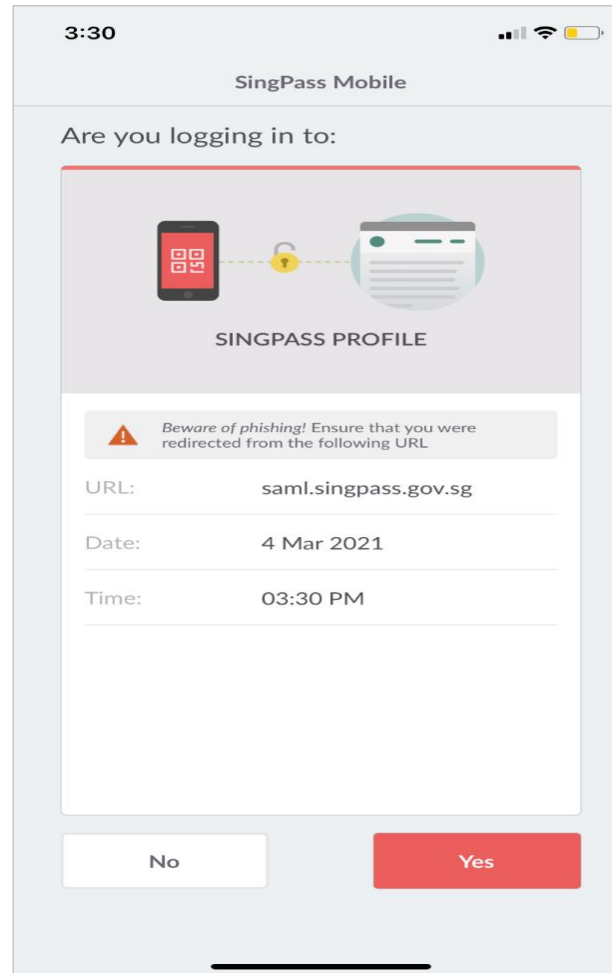
You will be redirected to MyInfo website for authorization. **Retrieve**

Cancel



Myinfo Authorization via QR

- Once client scans the QR code using their device, they will be prompted by the Singpass mobile app to log in using their biometrics /credentials.



Myinfo Authorization via QR

- Client will be informed of the information we will be collecting. Client must provide their consent on their mobile phone upon signing into Singpass.

3:21
Messages test.api.myinfo.gov.sg

singpass

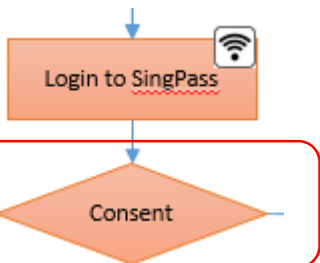
Singpass retrieves personal data from relevant government agencies to pre-fill the relevant fields, making digital transactions faster and more convenient.

This digital service is requesting the following information from Singpass, for the purpose of processing your application and the purposes set out in your consent to PIAS

- > NRIC/FIN
- > Name
- > Sex
- > Race
- > Nationality
- > Date of Birth
- > Email
- > Mobile Number
- > Registered Address
- > Marital Status
- > Employer's Name
- > Residential Status

Clicking the "I agree", you allow this digital service to retrieve your data based on the [Terms of Use](#).

Cancel I Agree



Myinfo Authorization via SMS

- When creating a client profile in eFP, Reps can click on the Myinfo button to retrieve their client's profile using Myinfo.
- If SMS is selected, Rep will have to input the client's mobile number for SMS to be redirected to Singpass instead.

Client 1

1 Personal Information

Personal Information

A. Basic Profile

Sign in with your SingPass to retrieve your personal details securely. It'll minimise the number of documents you'll need to upload for this application.

Myinfo

Use MyInfo

Title*

Please select

Given name* *i*

1 Personal Information

Please select

How do you wish to login to SingPass to retrieve MyInfo?

Via SMS

Via QR Code

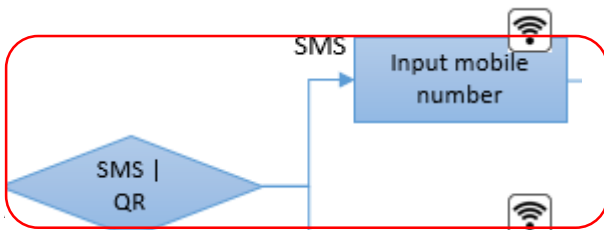
Please enter Customer's mobile number to get SingPass url for MyInfo authorization.

Mobile Number

Singapore(+65)

Retrieve

Cancel



Myinfo Authorization via SMS

- Client will receive an SMS from PIAS containing the token to authorize Myinfo data retrieval and redirect to Singpass site.

Sample Client SMS

Dear Customer

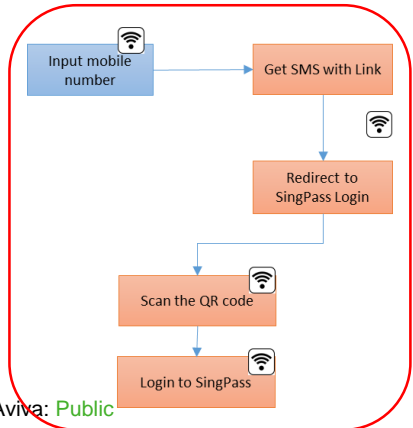
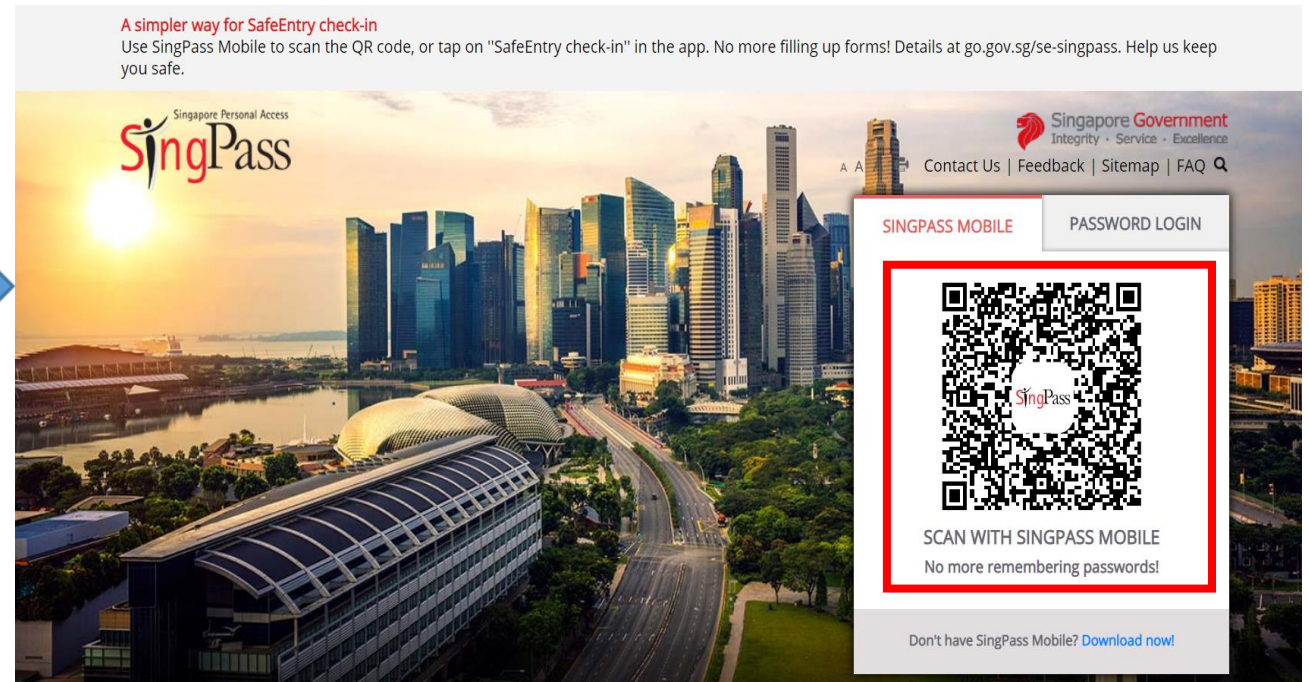
To authorise MyInfo data retrieval for your application with PIAS, please click on the link below:

<https://uat-services.aviva.com.sg/ndi/myinfo/transaction/4046>

This link will expire within 10 minutes. If you need more time to consider, kindly request your Financial Consultant to resend the link.

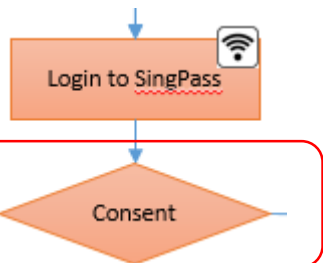
Please ignore this message if you are not the intended recipient.

Thank you.



Myinfo Authorization via SMS

- Client will be informed of the information we will be collecting. Client must provide their consent on their mobile phone upon signing into Singpass.



The screenshot shows a mobile phone screen displaying a message from 'test.api.myinfo.gov.sg'. The message content is as follows:

singpass

Singpass retrieves personal data from relevant government agencies to pre-fill the relevant fields, making digital transactions faster and more convenient.

This digital service is requesting the following information from Singpass, for the purpose of processing your application and the purposes set out in your consent to PIAS

- > NRIC/FIN
- > Name
- > Sex
- > Race
- > Nationality
- > Date of Birth
- > Email
- > Mobile Number
- > Registered Address
- > Marital Status
- > Employer's Name
- > Residential Status

Clicking the "I agree", you allow this digital service to retrieve your data based on the [Terms of Use](#).

At the bottom of the message, there are two buttons: a white 'Cancel' button and a red 'I Agree' button.

- After client's authorization is completed, Reps to proceed with client's application on eFP with the auto-populated client info retrieved from Myinfo. Reps are to ensure that the info retrieved is accurate.

Client 1

01 Personal Information
Basic Profile

Personal Information

A. Basic Profile [Revert Myinfo](#)

Title
Please select

Full Name (As in NRIC / Passport)
Janice Chong Yi Ling

Given Name*
Janice Yi Ling

Family Name* [Swap](#)
Cheong

Close X

Please select your family name/ last name

Family name/ Last name

Ling X

Ling Janice Cheong Yi

Confirm Cancel

Close X

Please select your family name/ last name

Family name/ Last name

Cheong X

Ling Janice Cheong Yi

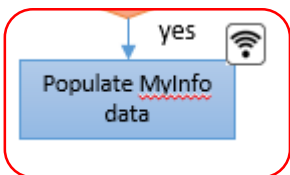
Confirm Cancel

Sequence of how the client's name is to be reflected can be swapped.

1

2

3



List of Info populated: What is editable?

Auto-populated from Myinfo:	Singapore Citizen/PR		Foreigner	
	Retrievable?	Editable?	Retrievable?	Editable?
NRIC/FIN	Y	N	Y	N
Principal Name	Y	N	Y	N
Gender	Y	N	Y	N
Race	Y	N	Y	N
Residential Status	Y	N	N	Y
Nationality	Y	N	Y	N
Date of Birth	Y	N	Y	N
Country of Birth	Y	N	Y	N
Residential Address - Country	Y	N	N	Y
Residential Address – Blk/House Nbr	Y	N	N	Y
Residential Address – Street Name	Y	N	N	Y
Residential Address – Unit Number	Y	N	N	Y
Residential Address – Building Name	Y	N	N	Y
Residential Address – Postal Code	Y	N	N	Y
Name Of Employer	N	Y	Y	Y
Marital Status	Y	Y	N	Y
Mobile Number	Y	Y	Y	Y
Email Address	Y	Y	Y	Y

For Foreigner, the use of Myinfo does not replace the requirement for an ID.

Myinfo as a form of client verification is applicable for Singaporeans and PRs only.

Can I undo Myinfo Retrieval?

- Client can undo the Myinfo Retrieval to remove all the information that was auto-populated before and allow Rep to data enter the client profile manually.

3:17 PM Mon 15 Feb 76%

KARI... **1 Personal Information**

Personal Information

A. Basic Profile

[Revert MyInfo](#)

Title*

Please select

Given name*

KARISHMA AMANDEEP

Family name* [Swap](#)

KUMAR

Race*

Indian

iPad 9:41 AM 58%

Client 1 **01 Personal Information**

Basic Profile

Personal Information

A. Basic Profile

Are you sure you want to revert MyInfo?

All information filled will be removed and to be refill manually.

[Proceed](#) [Cancel](#)

Title

Please select


Given Name*

How will Myinfo be shown?

- For your easy reference, when Myinfo has been used to retrieve client data, the Myinfo logo will be indicated in the Dashboard and PDF version of the FP.

Dashboard:













9:41 AM 58 %

Christina Lee  [Create eFP](#)

All cases

[Drafts \(28\)](#) [Returned \(4\)](#) [Pending \(20\)](#) [Approved \(99\)](#) [Rejected \(1\)](#)



View **10** per page Showing 1-10 of 28 cases

Ref. No.	Client Name(s)	MyInfo	Last Update	Status	Actions
R19110604	Mariela Schaden		12 Nov 2019	Signed	 
R19110555	Jennifer Wong		12 Nov 2019	Not Signed	 
R19110514	Ling Xiu Mel		12 Nov 2019	Signed	 
R19110188	Janice Chong Adrian Lee		10 Nov 2019	Not Signed	 

PDF version of FP:

SECTION 1 - PERSONAL INFORMATION PS5010201114105112

A. Personal Details (This section is compulsory, please complete the entire Section A)

	Client 	Spouse / Others 
Title	<input checked="" type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input checked="" type="checkbox"/> Ms <input type="checkbox"/> Dr
Given Name	Yun Loong	Guan Hui
Family Name	Aw	Loh
Date of Birth (DD/MM/YYYY)	04-01-1983	05-03-1980
Nationality	<input checked="" type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR	<input type="checkbox"/> Singaporean <input checked="" type="checkbox"/> Singapore PR
(Complete Enhanced Customer Due Diligence Form for Nationals from High Risk Countries and Jurisdictions)	<input type="checkbox"/> Others	<input type="checkbox"/> Others <u>Malaysia</u>
NRIC / Passport No	S5987191I	A12345ZZ
FIN No (if applicable)		
Residential Address	731 Tampines Street 71 12-135 Singapore 520731	739 Tampines Street 72 13-122 Singapore 520739

What ID documents need to be uploaded - eFP?

- For Non F2F sales advisory, clients are required to provide 2 IDs.
- Myinfo will serve as 1 ID and clients will need to upload another ID to complete the application.

14 Acknowledgement & Declaration
Client's Declaration

9. Place of Sales Advisory Meeting (Please choose one (1) option)

☐ Branch/Office Premise
 ☐ Adviser's Home
 ☐ Client's Home
 ☐ Non F2F - Video Conference
 ☐ Non F2F - Telephone
 ☐ Retailer (e.g. Restaurant cafe)
 ☐ Event site of Roadshow/ Retailer Tie-up/ Seminar
 ☐ Others: Please Specify

NF2F selections

10. Relationship with the PIAS Adviser Making This Recommendation

☐ Yes
 ☐ No

Client Uses Myinfo?	Section 14, Question 9 answer:	Need to upload NRIC?
Yes: Myinfo	F2F (all other options)	No Need
Yes: Myinfo	NonF2F	Need Upload
No: Non-Myinfo	F2F (all other options)	Need Upload
No: Non-Myinfo	NonF2F	Need Upload

What ID documents need to be uploaded - ezSub?

- Reps do not need to upload the ID card in EzSub if the client profile was retrieved with Myinfo.
- This validation is applicable for eFP and EzSub.

The screenshot displays the 'Document Upload' section of the EzSub application. At the top, there are tabs for 'DOCUMENT UPLOAD', 'ESIGNATURE', 'EAPPLICATION', 'OFFICIAL USE', and 'ESUBMISSION'. Below the tabs, a message states: 'Please attach the mandatory documents to your application'. A list of documents shows '✓ NRIC' (checked) and '✗ Proof of Property' (unchecked). The 'NRIC' entry is highlighted with a blue border. Below this, a preview of a Singapore NRIC card is shown. The card details include: 'REPUBLIC OF SINGAPORE', 'IDENTITY CARD NO. S92004880A', 'Name: [REDACTED]', 'Race: CHINESE', 'Date of birth: 12-07-1980', 'Sex: M', and 'Country of birth: CHINA'. To the right of the card preview, there are icons for document actions and a 'Files attached' counter showing '90'. Below the NRIC preview, there is another document entry area with a 'Category' dropdown set to 'X', action icons, and a 'Files attached' counter showing '0'. At the bottom right, there is an 'Add Category +' button. At the bottom of the page, there are navigation buttons: '< Back', 'Clear', 'Save', and 'Next >'. The 'Next >' button is highlighted in yellow.

Myinfo Consent form will be

- attached to the eFP for each of the client
- included in the list of PDF documents that will be archived inside Aviva CM400 and DocuShare

The PDF copy of Myinfo Consent Form will be emailed to both the client and Rep. See samples below:

Sample of PIAS Myinfo Consent form



PIAS
PROFESSIONAL INVESTMENT ADVISORY SERVICES
PIAS is a subsidiary of Aviva Ltd

MYINFO CONSENT FORM PS9999210211090059

Client Name : TAN CHANG HUAT ERIC

Client NRIC/Passport No : S7-----

MyInfo Retrieved On : 11 Feb 21 09:02 AM

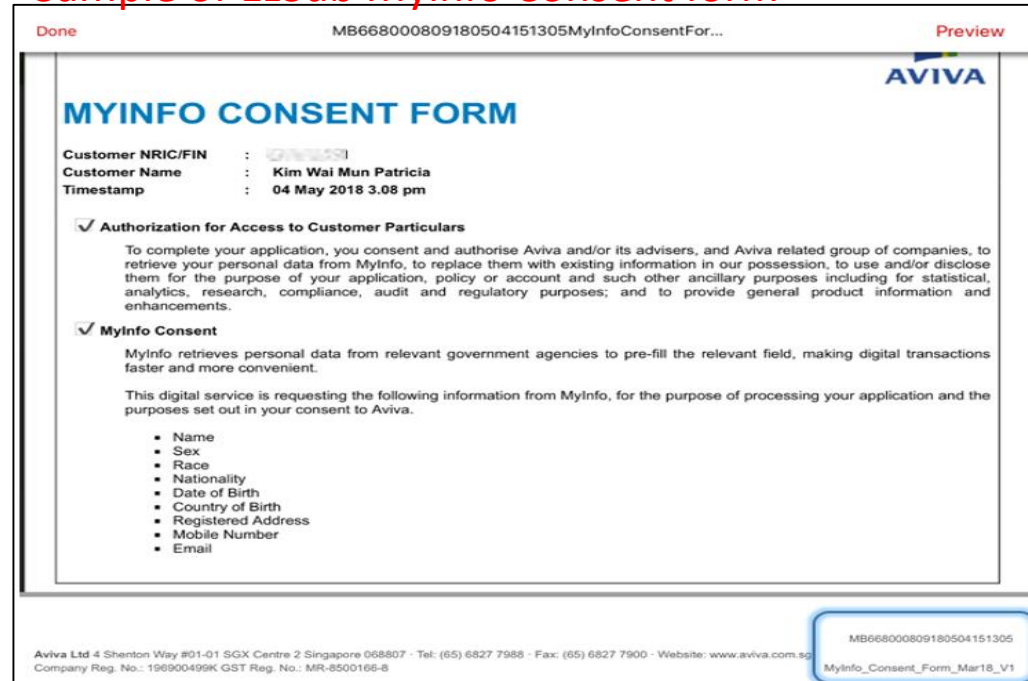
☐ To complete my application, I consent and authorise PIAS and/or its advisers, to retrieve my personal data from MyInfo, to replace them with existing information in PIAS' possession, to use and/or disclose them for the purpose of my application, policy or account and such other ancillary purposes including for statistical, analytics, research, compliance, audit and regulatory purposes; and to provide general product information and enhancements.

☐ MyInfo retrieves personal data from relevant government agencies to pre-fill the relevant fields in this PIAS Financial Planner, making digital transactions faster and more convenient.

This digital service is requesting the following information from MyInfo, for the purpose of processing my application and the purposes set out in my consent to PIAS.

- NRIC/FIN
- Name
- Sex
- Race
- Nationality
- Date of Birth
- Email
- Mobile Number
- Registered Address
- Marital Status

Sample of EzSub Myinfo Consent form



Done MB668000809180504151305MyInfoConsentFor... Preview

AVIVA

MYINFO CONSENT FORM

Customer NRIC/FIN : 99999999

Customer Name : Kim Wai Mun Patricia

Timestamp : 04 May 2018 3.08 pm

☒ **Authorization for Access to Customer Particulars**

To complete your application, you consent and authorise Aviva and/or its advisers, and Aviva related group of companies, to retrieve your personal data from MyInfo, to replace them with existing information in our possession, to use and/or disclose them for the purpose of your application, policy or account and such other ancillary purposes including for statistical, analytics, research, compliance, audit and regulatory purposes; and to provide general product information and enhancements.

☒ **MyInfo Consent**

MyInfo retrieves personal data from relevant government agencies to pre-fill the relevant field, making digital transactions faster and more convenient.

This digital service is requesting the following information from MyInfo, for the purpose of processing your application and the purposes set out in your consent to Aviva.

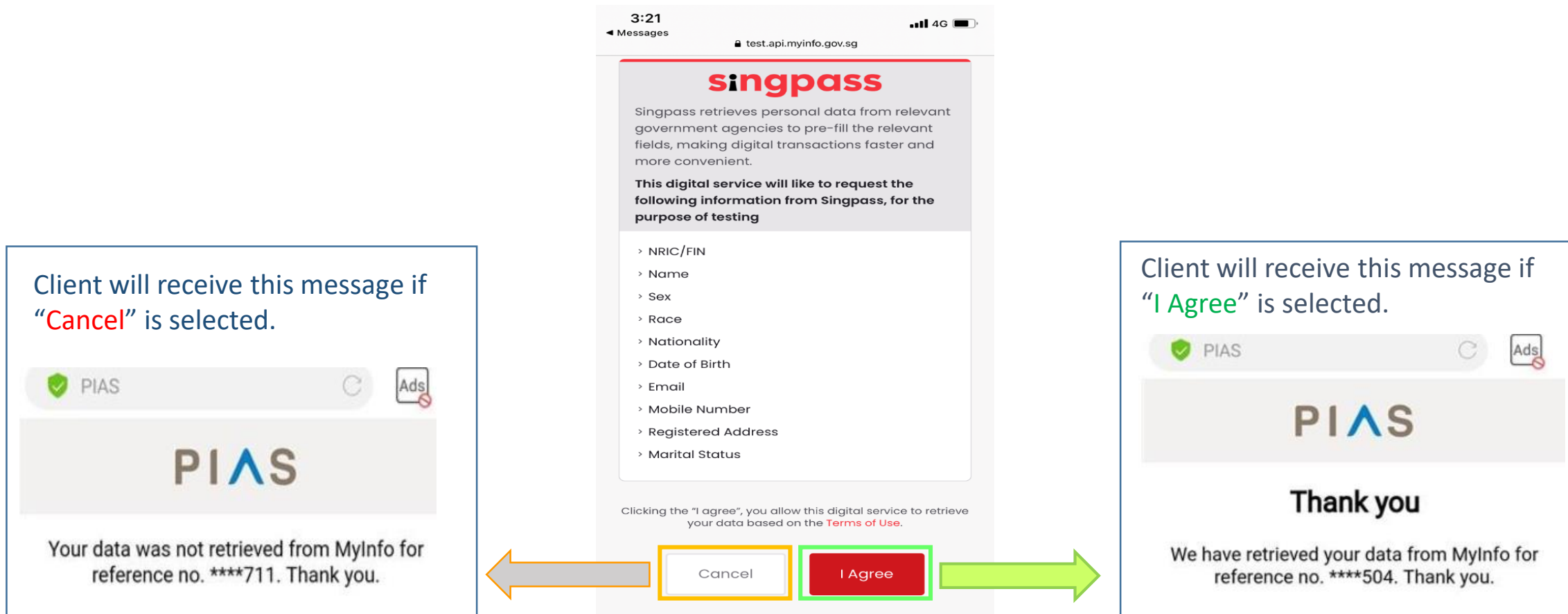
- Name
- Sex
- Race
- Nationality
- Date of Birth
- Country of Birth
- Registered Address
- Mobile Number
- Email

Aviva Ltd 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 · Tel: (65) 6827 7988 · Fax: (65) 6827 7900 · Website: www.aviva.com.sg
Company Reg. No.: 196900499K GST Reg. No.: MR-8500166-8

MB668000809180504151305
MyInfo_Consent_Form_Mar18_V1

Client Acknowledgement Message

- Client will receive the following acknowledgement message on his/her mobile phone after he/she clicks “I Agree” or “Cancel”:



Possible Error Message when using Myinfo

- Should client receive these error messages on his/her device, Rep can resend the Myinfo link to the client or complete the eFP without using Myinfo.

Client's Device



Session Expired

The link to retrieve your data from MyInfo for reference no. ****431 has expired. Please contact your Financial Consultant to send a new link.
Thank you.



Client's Device

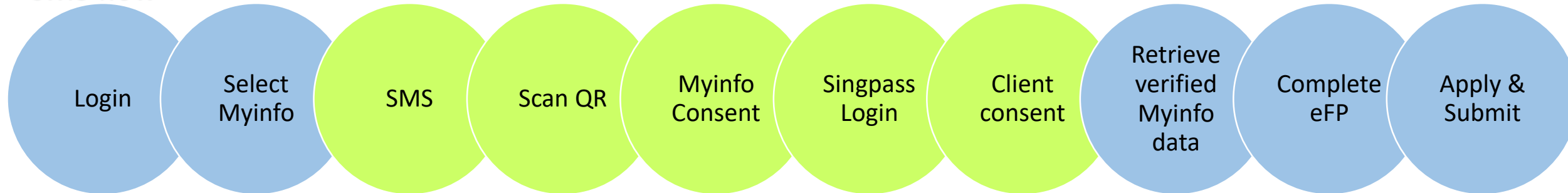
Failed to retrieve information from MyInfo. Please contact your PIAS Financial Consultant to retry.

Rep's iPad

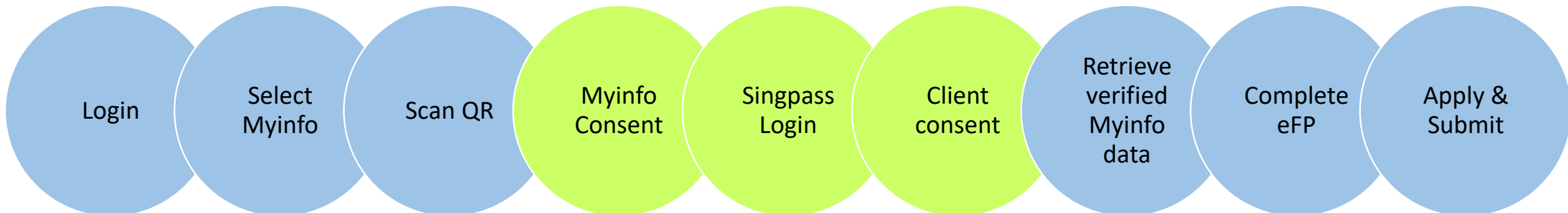
Client's Mobile phone

Rep's iPad

SMS flow



QR flow



1. How does Myinfo work?

Designed by the Government, Myinfo is a service that enables citizens and residents to manage the use of their personal data for simpler online transactions, such as automatically filling in online application forms.

Singpass user will be automatically included in Myinfo data platform. Each Singpass user's personal details will be securely stored on the platform. PIAS Reps can send requests to Myinfo for it to pull your client's personal details and fill in the eFP.

2. Is your client required to provide any identification documents when using Myinfo?

For Face to face applications, no identification document is required to be uploaded when using Myinfo for Singaporeans and Permanent Residents. **Foreigners are required to upload proof of their residential address and a copy of their passport details.**

For Non Face to face applications, an extra identification document is required to be uploaded when using Myinfo.

3. What type of personal data will PIAS be accessing from Myinfo?

PIAS will only request personal data that is required for applications. Your client's consent will be sought before his/her personal data is transferred.

4. Will the data be compromised?

Myinfo data is safeguarded by industry cybersecurity best practices such as end-to-end encryption and multi-layered security. The Client is the sole person who can give consent to the use of his/her personal data on Myinfo. Your client has to authenticate his/her identity by logging into Singpass and give consent for data retrieval before his/her data can be used to automatically fill the eFP.

5. Will your client be notified whenever PIAS retrieves customer personal data from Myinfo?

Your client's consent is required at the point of transaction. For Non Face to face eFP applications, your client will be notified via SMS when there is a request to retrieve his/her profile data.

6. Will I be notified if the client has provided their consent?

The eFP app does not notify that client has provided their consent. The app will be refreshed with client's data automatically once client's consent has been accepted by Myinfo.

7. Do I need to be connected to the Internet to use Myinfo?

Yes. Internet connection is required to retrieve client's data from Myinfo and populate into eFP. If you get disconnected during the moment client sends the consent, you will have to retrigger the Myinfo retrieval process via the "Use Myinfo" button again.

8. The data pre-filled by Myinfo in the application form is incorrect. How can I update the data?

It is both the Rep and client's personal responsibility to ensure that all data filled in the Personal Information section are complete, accurate, true and correct. Only the client's mobile number and email address can be edited in eFP.

Your client should contact the relevant Agency to update his/her Government-originated fields if they are incorrect. Alternatively, you can choose to complete the eFP without using Myinfo.

9. Can I fill Section 1 with dummy data and move to subsequent sections while I wait for client's consent?

No. The app is only able to retrieve Myinfo data from Section 1 only when client gives consent. In other words, if you move to other sections while client provides the consent, customer data in Section 1 will not auto refresh when response is received. You have to stay in Section 1 in order to receive the customer data from Myinfo.

10. What is the validity period of the SMS link, QR code?

The link in SMS is valid for 10 minutes, Client should use the link within the period. If the link has expired, Reps can trigger a new link via the SMS process flow again.

QR code on Singpass page is valid for 5 mins. Upon expiry, Client may click on refresh QR on Singpass page to generate a new QR code for scanning.

11. What is the date/ time of consent?

The date/time of Myinfo consent is stamped as the date/time client provides consent at Singpass page. It is not the date/time of when Client signs the consent form.

12. How do I receive the data from Myinfo?

To receive the data from Myinfo, you should ensure that you are connected to the Internet and stay on Section 1 of the eFP when your client gives consent to use Myinfo.