

Portal Design Document

Process flow and functionaility for web designer

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# Portal access roles

There are four access roles available on the portal:

## Administrator

The administrator role is, as you would expect, a see all role with unrestricted access to the portal. Users with the role are registered directly in the Domino Directory and are used with the username and initial password.

## Wholesaler

The users have the ability to make decisions on the approval of a Bond. The also have the ability to issue New Broker Registration Access Codes to Brokers. They are registered directly in the Domino Directory and are used with the username and initial password.

The company that a wholesaler works for is recorded in their profile and any Brokers, Policyholders and Proposals will inherit that Wholesaler company name into all documents which will restrict them to accessing profiles and proposals associated with that Wholesaler company.

Each Wholesaler must have at least one “Master User” who also has the rights to set configuration information such as they levels of due diligence that is requested on profiles and proposals as well as underwriting percentages and bond limits.

## Agent

An Agent is a consultant to a Wholesaler company and their access is tied to that Wholesaler. A Wholesaler can issue a new registration request to the site Administrators via the “Create New Consultant” on their Dashboard screen. The portal will automatically generate the Agent’s user profile in the Domino Directory using the information entered by the Wholesaler and issue login instructions together with the Agent’s username and initial password which must be changed on first login.

While a Wholesaler agent will be able to see all Broker Profiles that are associated with the Wholesaler they are consulting for, they will only have visibility of Broker summary figures and policyholders and proposals that they are directly involved in.

When G&P log into the RAL portal, can they see all of our work, or just a subset? How do we feel fell about their current access?

## Broker

A Broker has the ability to create new Policyholder profiles and to submit proposals for that policyholder. Their access is tied to that Wholesaler. A Wholesaler can issue a new registration request to the site Administrators via the “Issue New Access Code” button on their Dashboard screen. This will allow the Broker to complete a Broker Registration Form and submit it to the Wholesaler for review. If approved by the Wholesaler, the portal will then automatically generate the Broker’s user profile in the Domino Directory using the information entered by the Broker and now confirmed by the Wholesaler, and issue login instructions together with the Agent’s username and initial password which must be changed on first login.

A registered Broker will have the ability to request access to a second or more Wholesalers who are active on the site. When requesting, the Broker will be advised that all their existing due diligence documentation will be made available to the new Wholesaler and ask them to confirm their agreement to this before proceeding. Once requested, the New Wholesaler will receive a registration request the same as any other registration. The new Wholesaler will never have visibility of any other business transacted by the Broker or what other Wholesalers they work with.

## Policyholder

A policyholder is a non-registered profile on the site. A new policyholder is a profile created by a Broker as the first step in submitting a Bond Proposal.

The Policyholder form will be directly linked to Credit Safe via API and populate information directly from Credit Safe at the time the Broker is adding the Policyholder profile.

Once submitted, the Wholesaler will be notified and allowed to review the Profile and it’s associated due diligence even if no Bond Proposal has as yet been submitted.

If the Wholesaler declines the Policyholder, the Broker will be notified and as long as the status remains declined, will not be able to submit any Proposals under that Policyholder.

If a Bond offer is made, we do want the Policyholder to be able to receive a link with some form of 2FA and

## Beneficiary

A Beneficiary is a non-registered profile on the site. A new Beneficiary is a smaller profile than a Policyholder and is created by a Broker at the time they are submitting a Bond Proposal. An existing Beneficiary previously added by that Broker and for that Wholesaler may be added to a new Bond Proposal.

The Beneficiary form will be directly linked to Credit Safe via API and populate information directly from Credit Safe at the time the Broker is adding the Beneficiary profile.

If the Wholesaler declines the Beneficiary, the Broker will be notified and as long as the status remains declined, will not be able to submit any Proposals in favour of that Beneficiary.

If a Bond offer is made, we do want the Beneficiary to be able to receive a link with some form of 2FA and be able to digitally sign acceptance of the Bond.

# Security

The site must utilise two factor authentication for all access. When a user is initially registered they will receive a 1 time password an order for them to sign on to the site and then must change the password and set up there two factor authentication that will be required for all future logins.

With the exception of the request access and the initial broker registration form, there is no anonymous access to the portal.

We can consider moving the access request button an initial registration to a separate database that purely Saints data route and does not store any information once it has been submitted. This would enable us to further harden the security on the portal.

Administration access to the site will be via back end domino client.

Deletions functionality will be a soft deletion with any request to delete a document moving it to a separate database.

# Edit history

There will be full edit history recorded in a separate document of set of documents and linked to the individual record itself. This will be available to any registered user who has access to that record.

In the event that we provide 2FA access 2A beneficiary or policy holder they will only be able to see certificates and not see any underlying information relating to policies or their own profile including edit history. Any access requests beyond that would have to be via a subject access request to the site administrator.

# New Submissions

## Broker Registration profile

It is envisaged that most brokers will request access to the site via the think bonds portal homepage by clicking on the request access link and filling in the small amount of data required on that form. However there may be some instances where a wholesaler or agent logged into the portal and manually adds a registration access code form.

Once the access code form is completed, the site will send an e-mail to the e-mail address on the form with a link to complete a registration form that also includes a 6 digit pin number which must be entered along with the e-mail address in order to get to the registration form.

The registration form is a public access form that does not require authentication to the site to complete, just the entry of the e-mail address and six digit pin number generated by the registration request form.

The registration form should contain a disclaimer that if you leave this page the data will not be saved and you must commence registration again.

We will add to the invitation e-mail the list of supporting documentation that the wholesaler has selected in their configuration page and include a comment advising the broker of this list of supporting documentation that will be requested in order to prepare this information in advance before commencing the registration.

As a new profile is added, a list of requires supporting documentation is created using the pre defined selection criteria on the wholesaler profile. These documents are created the first time the registrant logs in having received their access code.

## Policyholder

Policy holders will be added to the site by a registered broker and will be forever tied to that broker unless a written request is received from a new broker with a letter of authority requesting that their profile be transferred to this new broker. A wholesaler will then have the ability to transfer that policy holder along with any active proposals and bonds to a new broker registered with that wholesaler.

A policy holder profile can only be associated with one broker and wholesaler. If an individual policy holder is added by a second broker, this is treated as an entirely separate policy holder. All proposals, bonds, beneficiaries or documentation is only ever associated Had never multiple policyholders.

As soon as a policy holder profile is submitted the system will carry out credit safe checks and the policy holder profile is in available to the wholesaler for review and decision. It is not necessary to wait for a bond proposal to be submitted before this review is carried out.

In the event that a policy holder is declined following review by the wholesaler, the broker will not be permitted to submit any further proposals on the portal under that policy holder.

A wholesaler should be allowed to reenter a policyholder profile that they have previously made a determination or decision on and change the status of that policy holder. This may be changing from approved to decline or from the client to approved.

## Proposal

a proposal can only be added to a pre-existing policyholder profile which has a status of pending or approved. Proposals are added by the broker who is added the policy holder.

The proposal form is the central component of the portal And contains 3 sections;

the policy holder which is pre populated from the policy holder profile

the contract being the details of the project or contract for which the bond is being requested and there are a number of associated documents that need to be uploaded relation to the project.

The beneficiary being the person or entity who will be the recipient of the bond payment should it be called.

# Creditsafe

Creditsafe will be integrated by way of their API to the portal. This will take place at 3 stages:

1 when a broker is completing their registration form the form will provide a drop down list of company names from the creditsafe Database filtered by the country that has been selected. This will then pre populate other fields on the broker form direct from they credit safe site.

Once submitted the credit safe database will then make a number of predetermined due diligence documents available from their site which will be then downloaded and associated with the broker profile.

We will need to provide a list of available reports which will be added as a keyword list to the wholesaler configuration document for each individual wholesaler to choose what reports they wish to have automatically returned on broker registration.

They should also be able to choose a subset of those reports to be automatically obtained annually. The portal should automatically notify the wholesaler when these have been updated by way of notification on the wholesaler dashboard screen.

2 when a policyholder profile is added to the system once again this will be integrated with the creditsafe database to provide a drop down list of the company names from the credit safe site also filtered by the country is being selected. Once again this will pre populate other fields on the policyholder form direct from the credit safe site.

Once the policy holder profile is submitted a credit safe database check will then make a number of predetermined due diligence documents available from their site which will be then downloaded and associated with the policy holder profile.

As with the broker we will provide a list of available reports which will be added as a keyword list to the wholesaler configuration document for each individual wholesaler to choose what reports they wish to have automatically returned on policy holder registration. These however will not need to be annually returned however, they will need to be automatically updated in the event that a new proposal is added for that policy holder and the due diligence documents are more than one year old.

3 beneficiary. As is the case with both brokers and policyholders beneficiaries will be presented in a drop down list direct from the credit safe database pre populating other fields on the beneficiary section of a proposal form.

A smaller set of due diligence documents will be obtained on submission of a proposal. Once again we will provide a list of available reports which will be added as a keyword list to the wholesaler configuration document for each individual wholesaler to choose what reports they wish to have automatically returned on submission of a proposal.

# Proposal Automation

An additional section of the wholesalers configuration will be around the premium rates. This will enable a wholesaler to enter in default rates for individual classes of business and regions.

We have yet to determine the default acceptance criteria and how we will apply that logic to bond proposals in order to automatically offer a bond if the creditsafe reports are acceptable

When these acceptance criteria are added or amended this will have to be confirmed with some form of two factor authentication by the wholesaler before the changes are saved.

# The Bond

Once a bond is offered and accepted, a Bond Certificate PDF is generated based on the details provided in the proposal with a Stamp and signature automatically appended.

A PDF of the current bond certificate in use will be provided to the developer and should be used as the template. The site will use the PDF creator addon for Domino from Swing Software.

An image file of an authorised signature and stamp will be uploaded by a wholesaler in their configuration section for application to bond certificates.

There needs to be additional security around the upload and access to these files and I would suggest that this involves some form of two factor authentication be it via an authentication app or the emailing of a one off code to the known e-mail address of the wholesaler which then needs to be input within a certain period of time before access to those files is made available.