**Introduction**

 The aim of this document is to gather and analyze and give an in-depth insight of the complete BuyLottoNow.com Enrollment software module by defining the module in detail. It also concentrates on the capabilities required by stakeholders and their needs while defining high-level product features.

Purpose  The purpose of the document is to collect and analyze all assorted ideas that have come up to define the enrollment module, its requirements with respect to players. Also, outline concepts that may be developed later, and document ideas that are being considered, but may be discarded as the product develops. In short, the purpose of this document is to provide a detailed overview of our enrollment software product, its parameters and goals. This document describes the project's target audience and its user interface requirements. It defines how our client, team and audience see the product and its functionality.

Scope Primarily, the scope pertains to the Enrollment module features needed for the BuyLottoNow.com web and mobile project. The features to be added to BuyLottoNow.com system for enrollment include a player facing user interface and the backend handling of the player onboarding. The business rules will detail the behavior of the software enrollment flow. This process should provide a modern and user-friendly enrollment experience, resulting in maximum player participation in the program.

**Definitions, Acronyms, and Abbreviations Add table…**

**BLN Enrollment - Business Rules**  Onboarding a prospective player into the BLN system will follow the business rules agreed by BLN management. These enrollment rules are also tailored to fit within the ACH process and exposures. These rules also need to have consumer enrollment language to comply with NACHA.

**Player Enrolls**  A new enrollment to be accepted into the BLN player database, must have the following unique fields: • Email Address  • Bank Checking Account Number • Driver License and/or Last 4 of SSN

The new enrollment will be declined if any or all those fields are already present in the database.   Player Password selection The player must select a strong password at enrollment time, which will be required to log into the BLN system. Second factor authentication to be also turned on and required. Social media sign-up to be evaluated for security requirements.

**Player PIN selection** The player must select a 4-digit PIN at enrollment time, which will be required to conduct a game transaction using this method of payment to help secure the purchase. This will give 10 thousand combinations. We may consider going to 6 digits PIN for 1 million combinations. To consider is the player experience while we secure the transaction. A restriction of 3 tries probably to be imposed, after which they would have to use the “chat” system to reset it.

**Security Question selection** The player must select a security question in which they are required to provide the answer during the enrollment process. This security information will be used to verify the consumer’s identity when the player forgot their PIN.  According to OWASP and other experts, the problem with most security questions, is that they can be found out by digging through public records, social profiles, and Googling. A good security question will have the following characteristics: • Easy to remember, even 5 or 10 years from now • At least thousands of possible answers • Not a question you would answer on Facebook, in a "Fun Questions to Ask" survey, or in [an] article or interview • Simple one or two-word answer • Never changes Example of some questions considered good:  • What was the last name of your third-grade teacher? • Where were you when you first heard about 9/11? • Who was your childhood hero?  • Last 4 digits of the SSN/SIN? • What is the answer?

Another possible option is to not use security questions or use them in conjunction with an associated phone number to recover the account.

**Recovery Options for PIN and Security Questions** The player must select a security question in which they are required to provide the answer

**Authorization** (It is currently not in the wire-frame)

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The player must check an “Authorization” box as part of the enrollment process.  This action authorizes BLN to debit or credit1 the enrolled bank account used for games play purchases. It also provides a signature stating that the consumer agrees to the terms and conditions of the program.  EXAMPLE: Authorization:     By checking this box and submitting this information, I confirm that I am at least 18 years old and have read and agree to the Enrollment Terms and Conditions. I authorize Buy-Lotto-Now to debit or credit the enrolled account that I use to play on [buylottonow.com](http://buylottonow.com/). I authorize the listed payee, when the [buylottonow.com](http://buylottonow.com/) website or mobile app is used for purchases, to debit my account for the amount indicated in the tender amount of my payment transaction. In the unlikely event this transaction (for the amount tendered) is returned unpaid, I agree that a return fee will be collected by the same electronic means mirroring fines permitted by State laws.

**NOTE**: You may also incur separate fees from your Financial Institution (Bank) for returned transactions. Because of this, we highly recommend that you have Overdraft Protection on your checking account to avoid additional return fees when using this method of payment.

I acknowledge that I have voluntarily provided certain information to BuyLottoNow.com in order to participate in this program. I further acknowledge that, by authorizing this enrollment, the checking account that I am providing has sufficient funds that will not allow the bank validation process to go negative and that the account is owned by me and is a valid account to transact business in the USA.

**Player Identity Verification** The player Personal and bank information will be verified via the ACH processing company initially. Activating the camera to scan the DL or Voided Check may be required (this is easily done from a mobile phone; on a website depends on the computer used and probably the browser). The Driver’s License verification must be robust as it is very important that the player is really the approved gambling age. The Checking Account information can be either scanned from the voided check or entered on the bank section of the enrollment process. When the bank account is manually entered a second verification is required (re-enter it).

**Player Enrollment Options / Variations**

Option 2: another player (such as a spouse) may enroll using a separate email and share the same bank account. A separate user record is then created. The last name, address, must match the main account and it most pass the Personal and bank verification. The two accounts must be associated by bank account relationship. The primary account must be active and in good standing before another player record can be created.

**Addresses in two different states** – display warning that player can only play in the state that he’s residing. For a second state or additional states, residency proof of ownership is required (electric bill; phone bill; deed; etc.).  Decision to be made is: if allowed to have multiple addresses under same player ID or if a new second account to be created for the secondary address. NOTE: we need to segregate by State for future possible state sale. The infrastructure (DB, services, etc. to take this architecture into account).

**Geo-Fencing**– the address information entered after verification successful, to be used for player geo-fencing limitation settings.  Tracking of IP address on a desktop computer and use of GPS on a mobile device need to be logged in the database.

**Social Media** – decide if allow: Facebook connect; google mail; twitter? Other. FB: Facebook Connect Plugin will be integrated. The player will still need to verify their phone number, however any info available to pick up from their Facebook will be populated in the enrollment process. Google: Google + Sign Up will be integrated. Any info grabbed from their profile will be applied in the enrollment.

**SMS**– The mobile phone entered to be verified by fetching the 6-digit code from the text message and entering it in the SMS verification area.

**Tracking**– At every step of the enrollment process the data can be captured and saved in the database if for any reasons the player does not continue. This info would be saved in an “Incomplete enrollment” schema. This data can be used to reach back to the player in order to help finalize enrollment; or to collect statistics on what parts of the process players abandon and need improvement.