



eSignature Reference Guide

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Section 1 – About eSignature

eSignature is a real-time, “click to sign” solution for documents that a customer must sign in order to satisfy pending required document triggers and signature-binding needs. **(No ePad is required for this process.)**

What does the agent need to do?

All the agent has to do is to have the customer “opt in” to eSignature within Express. It’s virtually identical to the ePolicy process. All that is needed is the named insured’s current email address. Then the agent provides the customer with their PIN, which are the last 4 digits of their Household number.



If the customer’s email bounces, the agent will receive an Alert - eSignature Undelivered eMail Alert.

What does the customer have to do?

Following enrollment, the customer will immediately receive an email to begin the online eSignature process. They just follow the included instructions, entering their last name, zip code and PIN for validation purposes. Once they’re done “eSigning” the documents, they are automatically submitted directly to the Image Center and the document triggers are satisfied!

What does it mean for CSG?

You may receive calls directly from our customers who need assistance. Please see scenarios A, B & C below.

You should verify the customer identity, and that they are speaking with the named insured on the policy. Use the current process to verify customer identity

You may receive transferred calls from ServicePoint when the agent is calling on the insured’s behalf.

You may also receive a call directly from an agent calling through the ASC line.

Section 2 – Scenarios

Scenario A:

- **Customer:** I am attempting to eSign my documents but I received a Certificate error message.
- **Agent:** My customer is getting a certificate error message when they are attempting to complete the eSign process.

You should advise that the customer clear their cache Tools>Internet Options>Browsing History>Delete temporary files and cookies. Close the browser window. Re-open window and complete the eSign process.

Scenario B:

- **Customer:** I have not received my eSignature Invitation email.
- **Agent:** My customer has not received their eSignature Invitation email.
 - 1) Verify the email address on file with the customer. If the email address on file is correct: Have the customer check their spam folder.
If it is not in the spam folder:
The customer can wait 5 days for their reminder email. They will continue to get reminder emails every 5 days until the eSign process has been completed. The agent may not want to have the customer wait the 5 days; it is acceptable to resend the email without waiting.
 - 2) If the email has been sent to an invalid or incorrect email address, we can assist the agent in having the email resent to the correct address.
The agent will need to correct the email address in Express.
 - 3) The agent can have the customer sign paper documents and scan them into the Image Center.
 - 4) If the customer would like the email sent to a different email address, correct the email address in ETCC.

To resend the Authentication, access the ETCC website using the link from SPI. See section 4 & 5 below.

Scenario C:


- **Customer:** I am attempting to eSign my documents but I received a message that I am not using the correct information to log in.
- **Agent:** My customer is getting a message that the information they are entering to Authenticate eSignature does not match our records.

You should assist customer with the three pieces of information that are required to login to eSignature. See section 3 below.

Section 3 – eSignature Login Requirements

Please verify the following in Express.

- 1) The customer's **PIN** which is the last 4 digits of the insured's household number. The PIN is provided to the customer in a separate email sent when they opt in to eSignature.
- 2) The Named Insured's **last name**. Spelling should be verified in Express, including any special punctuation such as a hyphen. If the name is incorrect, the insured will need to use the incorrect spelling as it shows on the policy currently to access eSignature. The agent will need to make corrections in Express; however, the changes will not update the information required by the customer to complete the Authentication process. It is not case sensitive.
- 3) Residence Address **Zip Code** which is the five digit residence address zip code for an auto policy or the five digit property address zip code for a home policy. If the zip code is incorrect, the insured will need to use the incorrect zip code as it shows on the policy currently to access eSignature. The agent will need to make any corrections in Express; however, the changes will not update the information required by the customer to complete the Authentication process.



The information you entered does not match our records. Please try again.


* PERSONAL IDENTIFICATION NUMBER (PIN):

* LAST NAME:

* RESIDENCE ADDRESS ZIP CODE:

* If you do not have a Personal Identification Number (PIN), please contact your Farmers agent for assistance.

If the customer has attempted to input their information incorrectly 5 times, the Authentication process is 'locked'.



We could not verify your information

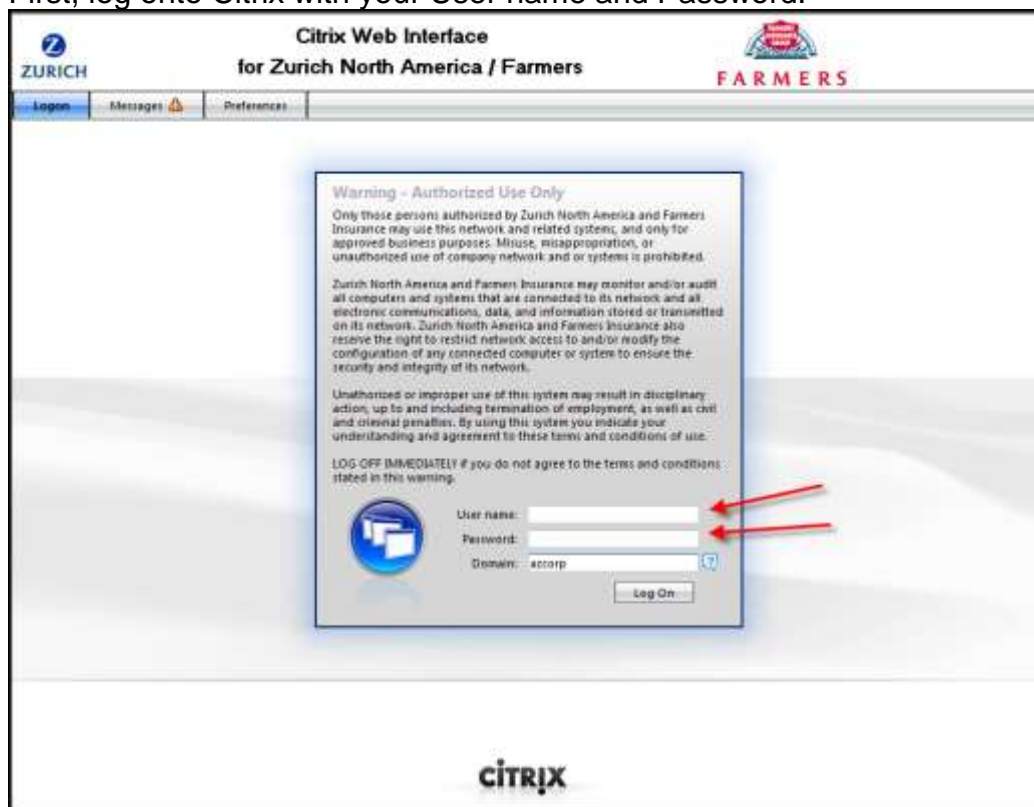
The verification information you entered does not match our records. For assistance, call 1-888-327-6335 and select the 'reset password' option. Tell the representative you need assistance with your eSignature log-in.

The authentication will automatically unlock after four hours or if an agent or customer calls in please assist to unlock. Follow the unlock process once you verify with the customer or agent if the Authentication process has been locked. See section 4 & 6 below.

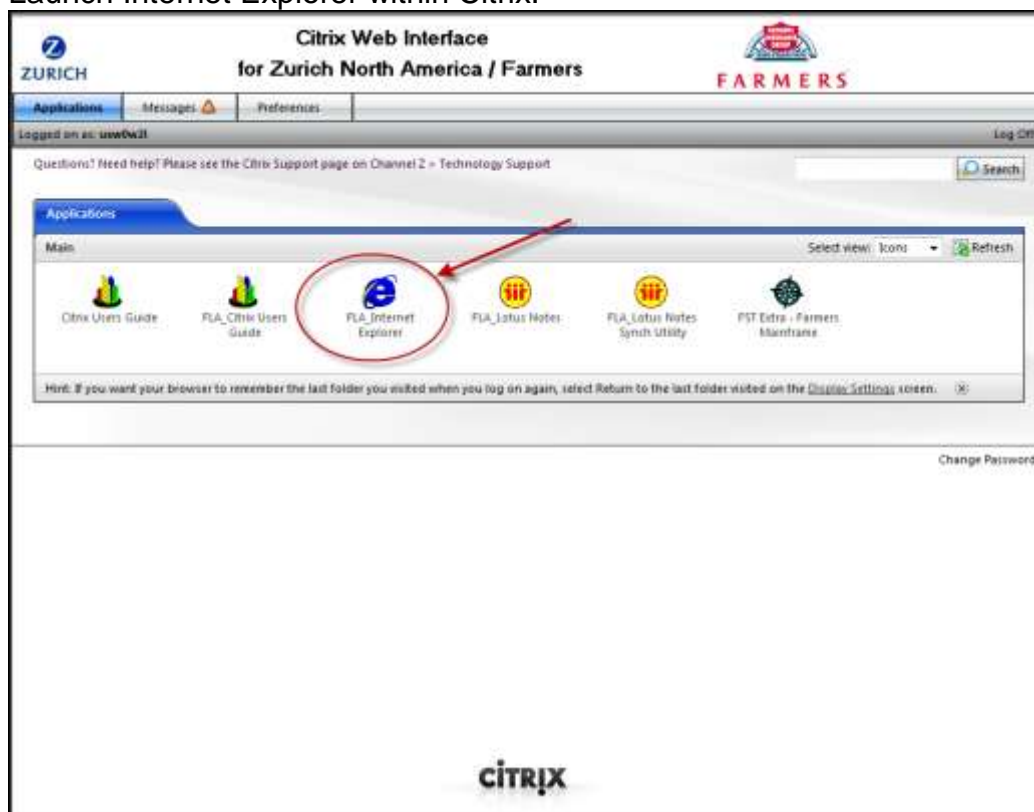
To unlock the Authentication, access the ETCC website using the link from SPI.

Section 4 – Accessing CITRIX / SPI / ETCC

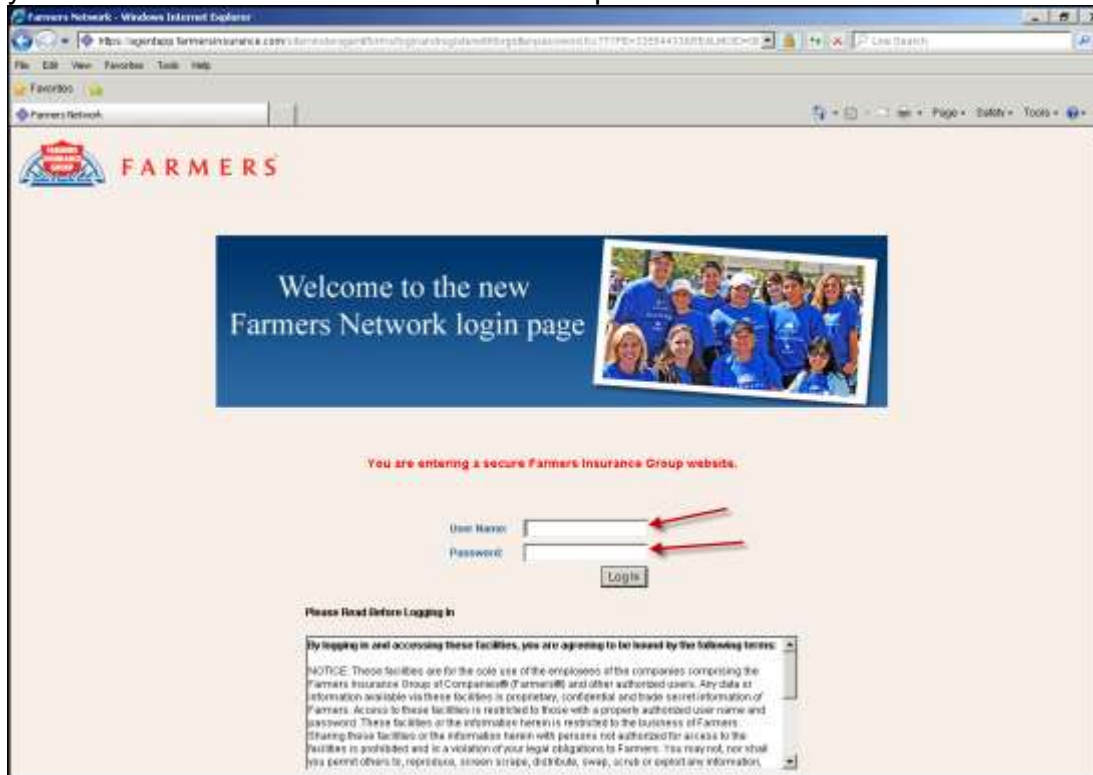
1. First, log onto Citrix with your User name and Password.



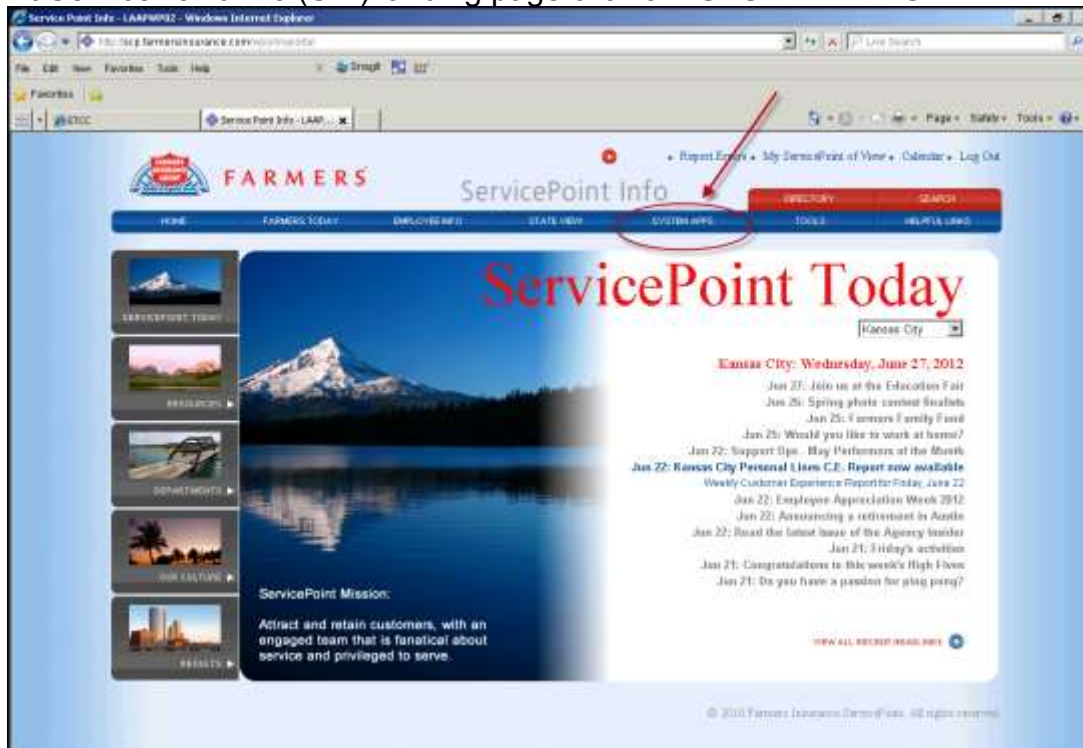
2. Launch Internet Explorer within Citrix.



- To Login to ServicePoint Info (SPI), type in the following URL into your Internet Explorer Browser of <http://scp.farmersinsurance.com/wps/myportal> and login with your Farmers Dashboard user name and password.



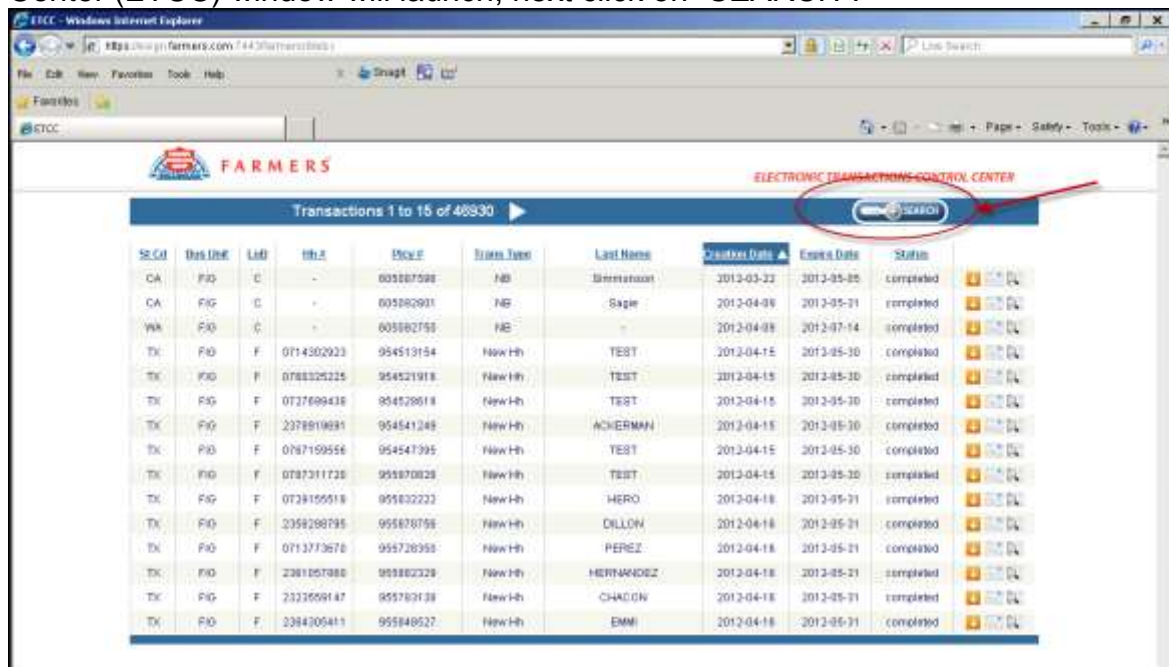
- At ServicePoint Info (SPI) landing page click on “SYSTEM APPS”



- On the "SYSTEM APPS" drop down menu select "ESIGNATURE"



- Please be patient as it may take some time for the Electronic Transactions Control Center (ETCC) window will launch, next click on "SEARCH".



Note: Effective April 1, 2012 there was a change in the amount of time policy information will be available in the ETCC. eSignature policy info will be visible for 7 days after the document package expires. For most document packages this means they will be available for a total of 52 days, 45 days until the package expires + 7 additional days. This change was necessary to free up capacity for the upcoming expansion to additional states.

Section 5 – Resending Invitation or Pin email

1. ETCC initial screen will expand.
 - a) Enter the policy number
 - b) Change Status to “all”
 - c) Click on “Perform Search”

The screenshot shows the ETCC initial screen. Red arrows point to specific elements:

- A** points to the Policy # input field.
- B** points to the Status dropdown menu, which is open and shows options: all, completed, deleted, downloaded, expired, in progress, locked, not started, and error.
- C** points to the Perform Search button.

St Cd	Bus Unit	LoB	IB#	Policy #	Trans Type	Last Name	Creation Date	Expire Date	Status
CA	FIG	C	-	809097596	NB	Simmons	2012-03-22	2012-05-05	completed
CA	FIG	C	-	809092801	NB	Sage	2012-04-08	2012-05-31	completed
WA	FIG	C	-	809092750	NB	-	2012-04-08	2012-07-14	completed
TX	FIG	F	0714302923	954513154	New Hh	TEST	2012-04-15	2012-05-30	completed
TX	FIG	F	0780325225	954521916	New Hh	TEST	2012-04-15	2012-05-30	completed
TX	FIG	F	0727699438	954526619	New Hh	TEST	2012-04-15	2012-05-30	completed
TX	FIG	F	2378819681	954541249	New Hh	ACKERMAN	2012-04-15	2012-05-30	completed
TX	FIG	F	0787159556	954547295	New Hh	TEST	2012-04-15	2012-05-30	completed
TX	FIG	F	0787311720	955670628	New Hh	TEST	2012-04-15	2012-05-30	completed
TX	FIG	F	0729155518	955632222	New Hh	HERO	2012-04-16	2012-05-31	completed
TX	FIG	F	2358298795	955678756	New Hh	DILLON	2012-04-16	2012-05-31	completed
TX	FIG	F	0713773670	955726350	New Hh	PEREZ	2012-04-16	2012-05-31	completed
TX	FIG	F	2381057880	955892329	New Hh	HERNANDEZ	2012-04-16	2012-05-31	completed
TX	FIG	F	2323558147	955782138	New Hh	CHADON	2012-04-16	2012-05-31	completed
TX	FIG	F	2384305411	955648527	New Hh	EMMI	2012-04-18	2012-05-31	completed

2. The status must be “not started” or “in progress” to resend the email. If the status is “Expired”, advise the insured that they will need to contact their agent to sign paper documents. If the status is ‘Locked’, follow the unlock process to reset the status to ‘not started’ in section 4. If the status is ‘Deleted’, the customer has paper signed their documents

The screenshot shows the ETCC screen after a search. The Status dropdown is set to "all". The search results show a single transaction with the status "not started", which is circled in red.

St Cd	Bus Unit	LoB	IB#	Policy #	Trans Type	Last Name	Creation Date	Expire Date	Status
NV	FIG	F	1580824728	957588624	New Hh	TORRES	2012-06-26	2012-08-02	not started

- Click on the magnifying glass icon to expand and view document information.

FARMERS ELECTRONIC TRANSACTIONS CONTROL CENTER

Policy # Creation Date Status

Last Name Expire Date St Cd Bus Unit

LoB Trans Type

Transactions 1 to 1 of 1

StCd	BusUnit	LoB	Hh.#	Plcy.#	Trans.Type	Last Name	Creation Date	Expire Date	Status	
NV	FIG	F	1983624728	957959524	New Hh	TORRES	2012-06-26	2012-08-02	not started	

Policy for: CARLOS TORRES
 Email : TORRESC2008@GMAIL.COM
 Creation Date : 2012-06-26 13:56:50
 Completion Date : Not Available Yet

Documents :
 1 Consent not started
 2 Memorandum of Fire Insurance/Subscription Agreement not started

- Click on the envelope icon to resend authentication email.

FARMERS ELECTRONIC TRANSACTIONS CONTROL CENTER

Policy # Creation Date Status

Last Name Expire Date St Cd Bus Unit

LoB Trans Type

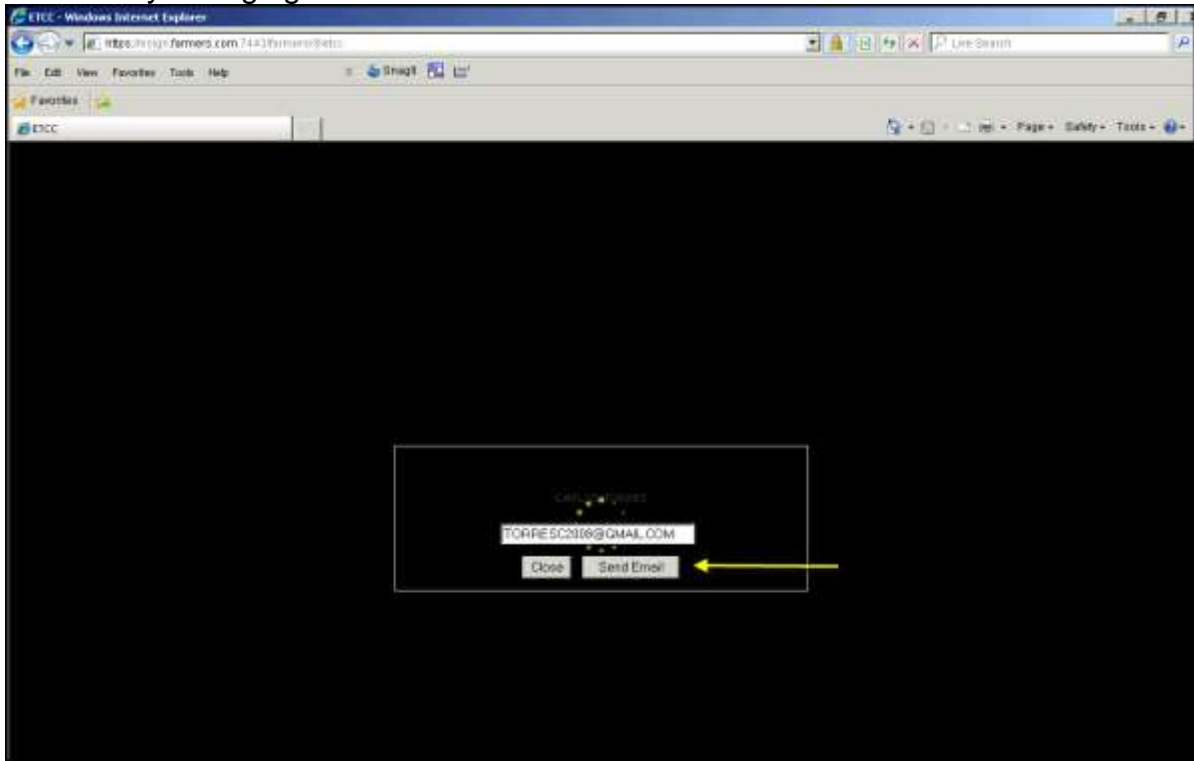
Transactions 1 to 1 of 1

StCd	BusUnit	LoB	Hh.#	Plcy.#	Trans.Type	Last Name	Creation Date	Expire Date	Status	
NV	FIG	F	1983624728	957959524	New Hh	TORRES	2012-06-26	2012-08-02	not started	

Policy for: CARLOS TORRES
 Email : TORRESC2008@GMAIL.COM
 Creation Date : 2012-06-26 13:56:50
 Completion Date : Not Available Yet

Documents :
 1 Consent not started
 2 Memorandum of Fire Insurance/Subscription Agreement not started

5. Next you will see a black screen. Please verify email address, or correct the email address by changing it and click "Send Email".



6. Once the new email is sent, the customer need to begin the authentication processes as outlined above. The customer will be able to access the eSignature website from any email that has been sent to them, even if we have sent it to a different email address.

Section 6 – Unlocking Authentication Email

1. ETCC initial screen will expand.
 - a) Enter the policy number
 - b) Change Status to “all”
 - c) Click on “Perform Search”

The screenshot shows the ETCC initial screen. Red arrows point to specific elements:

- A** points to the 'Policy #' input field.
- B** points to the 'Status' dropdown menu, which is open and shows options: all, completed, deleted, downloaded, expired, in progress, locked, not started, and error.
- C** points to the 'Perform Search' button.

Below the search fields, a table displays transactions. The table has columns: St. Co, Bus Unit, Lof, Hh #, Policy #, Trans Type, Last Name, Creation Date, Expire Date, Status, and icons. The first few rows are as follows:

St. Co	Bus Unit	Lof	Hh #	Policy #	Trans Type	Last Name	Creation Date	Expire Date	Status	Icons
CA	FIG	C	-	809087596	NB	Simmons	2012-03-22	2012-05-05	completed	
CA	FIG	C	-	809087596	NB	Sage	2012-04-08	2012-05-31	completed	
WA	FIG	C	-	809087596	NB	-	2012-04-08	2012-07-14	completed	

2. The policy will display with the status as 'locked' if locked

The screenshot shows the ETCC screen after a search. The 'Status' dropdown is set to 'all'. The 'Perform Search' button is visible. Below the search fields, a table displays transactions. The first row is circled in red, showing a transaction with status 'locked'.

Hh #	Policy #	Trans Type	Last Name	Creation Date	Expire Date	Status	Icons
24615779	175050793	New Hh	GROTH	2011-04-26	2011-06-1	locked	

3. Click on the icon next to the word 'locked' to unlock the authentication. The status will change to 'Not Started'.

The screenshot shows the ETCC screen after clicking the icon next to the word 'locked'. The status has changed to 'not started'. The 'Status' dropdown is circled in red.

Date	Expire Date	Status	Icons
4-26	2011-06-10	not started	

4. The customer will now be able to re-try the authentication process by clicking on either link in the email. Please make sure the customer has the correct information (spelling of last name, 5 digit residence or property address zip code, and last 4 digits of the household number) prior to attempting authentication again.

Section 7 – Commercial e-Signature

Here is what the customer needs:

1. Commercial mailing address ZIP code
2. Last four digits of their Federal ID number
3. Personal Identification Number (PIN), which is the last four digits of the customers' policy number

If the customer needs further assistance you can transfer the call to Consumer Solutions. The commercial department does not need to be involved for this process.

If the issue is accessing the actual Commercial Policy about document triggers, then the Commercial department would need to handle that.