INSURANCE TECHNOLOGIES

E-Sign in React for Embedded Clients

FIRELIGHT BASE

FireLight®

Platform

E-SIGN IN REACT FOR EMBEDDED CLIENTS

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Insurance Technologies, LLC

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iConnect 204256 Design Approach - E-Sign in React for Embedded Clients

This enhancement will take the existing E-signature process that is currently in place, and make it available within the React system. This will allow a user to be able to move through the E-signature process outside of our current Legacy system. This will be a phased approach, the majority of the current functionality will still be available, eventually allowing all of our functionality to work within React.

In this release, we will be focusing on the Client API, specifically utilizing the Sign Now functionality. This enhancement will allow embedded clients to enter into the E-signature ceremony to complete the signing process for their parties. This enhancement will impact the Initialization page, Client Consent Capture, Presentation of Required Signers and Completed Signatures, and the Sign now functionality, which will include Document sets, initials, and capturing a signature. This enhancement will not include the SMS text Functionality, LexisNexis, Topaz Functionality, or Driver License Verification.

While this enhancement will impact the full sign now functionality of the E-signature process, it will not impact the existing Legacy feature, meaning this is only impacting embedded clients at this time.

Impacts:

E-Signature Ceremony for Client API / Embedded Clients

- Initialization Page
- Client Consent Capture Page
- Presentation of Required Signers and Completed Signers Page
- Presentation of Documents Page
- Document Sets
  - Initials
- Capture Signature Page

1 E-Sign Management

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1.1 Implement Routing

In order to support users clicking the back button, Google Analytics, and general tracing, it will be necessary to implement Routing. Routing can be thought of as changing the URL to represent the view that is rendered. This means the URL doesn't actually change, but the E-Signature views are all rendered and managed from a single endpoint on the server. A standard Route a user may take during the signature process could be ESign Acceptance, Signers List, Identification, Document Review, Signature. The updated Sign views will be presented in a Single Page App (SPA) style of views. Where all views are rendered within a single page (or URL). Each of these views are rendered from a single page but the URL's would look like this

./EGApp/Sign/#Consent

./EGApp/Sign/#Signers

./EGApp/Sign/#Identification

./EGApp/Sign/#Review

./EGApp/Sign/#Signature

Acceptance Criteria

- These criteria cannot all be verified initially. Instead they will need to be verified at each view.
- The URL should correctly represent the view being displayed

1.2 Initialize E-Signature Process

When E-Signature is first loaded both the server and client (browser) must initialize any E-Signature model data. Note that a valid session is required prior to entering E-Signature. A session can be started by logging into FireLight or using Embedded per documentation.

If a valid session has already been started the initialization call should include the ActivityID that is being signed.

If a valid session has not been started then a new Client API method must be called to start the session. This should work very similarly to the current logic except the server side model and state does not need to be initialized.

Acceptance Criteria

- These are more technical criteria.
- If the InitSigning is called without a valid session then an error should occur. User is notified

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- InitSession should work with
- The first model returned should contain valid info including organization and group settings. Signers and Active Signers are not necessary on the initial return.

1.3 E-Sign: Transition from Data Entry to the new ESign area

Both FireLight and Embedded clients will need to navigate to the new E-Signature views. This will work similarly to the new wizard Data Entry views where all views are rendered within a single HTML element on the page (<div>). The page that contains this HTML element must initialize E-Signature through a client API. This API will also work similarly to the wizard Data Entry views.

Note that a valid session is required prior to entering E-Signature. A session can be started by logging into FireLight or using Embedded per documentation.

Documentation will be needed for Embedded clients.

1.4 Client API

The E-Signature client API will be a means for the hosting page to receive notification of changes within E-Signature as well as call functions to initiate actions within E-Signature. This API should mimic the client API used in Data Entry where the hosting page can subscribe to events and call functions using the FireLightAPI global object.

2 Client Consent Capture

Focusing on the Client Consent Capture and all that this screen entails. This will include the Use E-Signature process, and Decline E-Signature.

2.1 FLI_DECLINE_ESIGN showing any value will bypass Client Consent Page

Acceptance Criteria

- When FLI_DECLINE_ESIGN is set to either true or false, the Client Consent Capture page will not display.
- If a null value is set for FLI_DECLINE_ESIGN, the Client consent capture page will be displayed for an option to be selected - Use E-signature or Decline Esignature.

2.2 Client Consent Capture screen

The Client Capture Screen will allow the user to either use the E-signature process or decline using the E-signature process. Both options are controlled by buttons.

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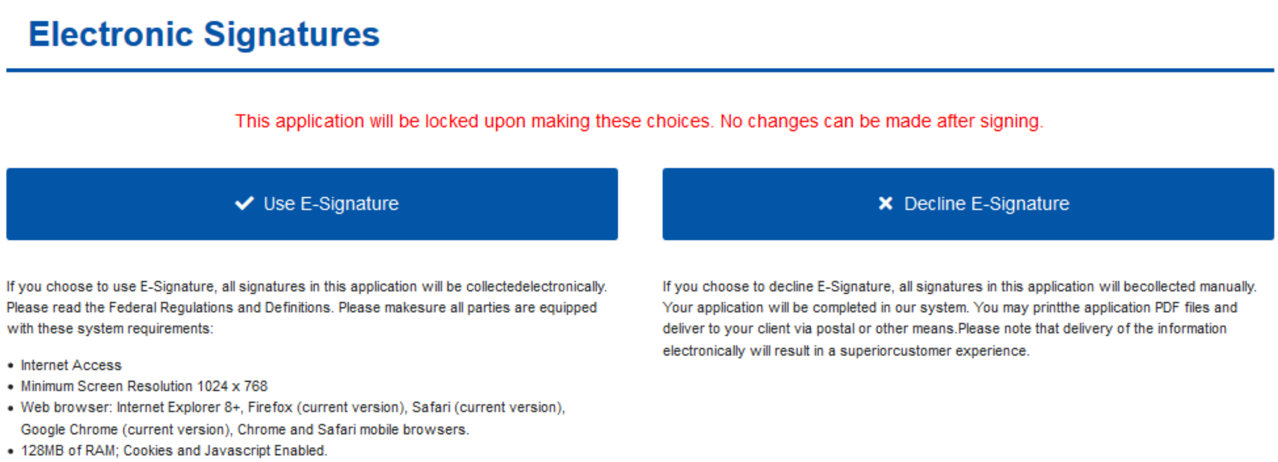
The E-Signature button is currently controlled by legacy, and needs to be converted to React. Used just as a navigation button, it is not controlled by any organization or group controls.

The Decline E-Signature button allows the option to decline the e-signature process, and will take the user back to the Data Entry screen, where the activity will be locked.



Acceptance Criteria

- The "Use E-Signature" button is navigating the user to the E-signature process
- The "Decline E-Signature" button allows the user to decline the e-signature process, and the user will be taken back to the data entry screen, where the activity will be locked.
- The URL will reflect that the Client Consent view is displayed
- .\EGApp\Sign\Consent
- Current CSS Text overrides are converted to branded text from DB.
- Decline E-Sign button text
- Browser Requirements section
- External Lock Activity Text (This application will be locked...)
- This view should NOT be displayed if the below occurs:
- Disable Decline E-Sign (Group Option)
- Activity is E-Delivery
- Application.DeclinedESignature is true
- FLI_DECLINED_ESIGN is any value, either true or false

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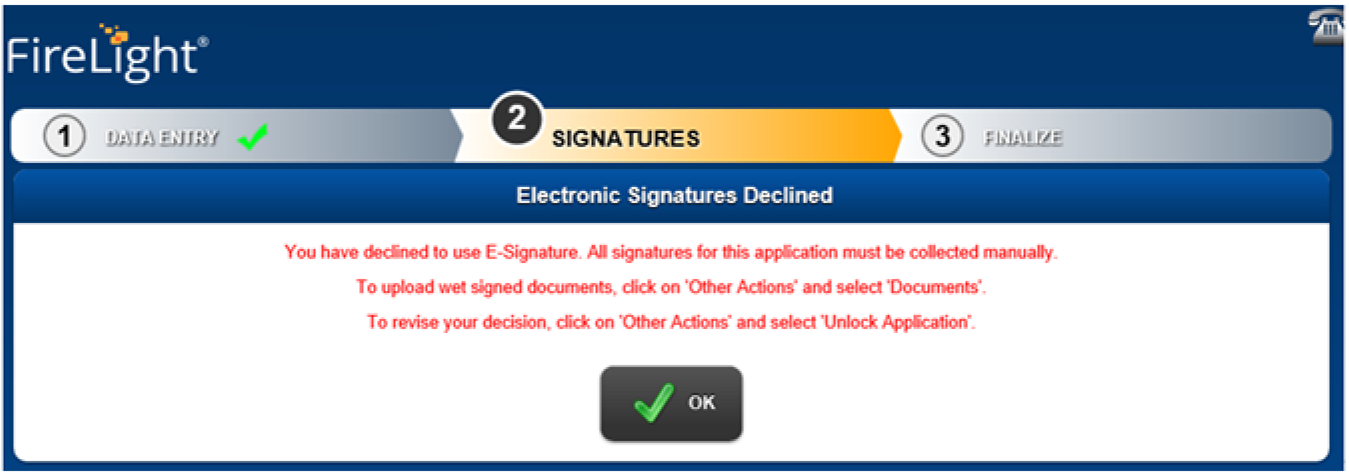
2.3 Decline E-Signature confirmation page allows user to return to Data Entry

This button will allow a user to Decline the E-signature process, letting them return to the Data Entry stage. Before entering the Data Entry Screen, a confirmation dialog will be shown to the user. With the selection of the "OK" button, the user will then be taken to the Data Entry page.



Acceptance Criteria

- The "OK" button is a navigation button that will take the user to the data entry screen.
- A Signature Status event is raised in the Client API. This will even include a URL that allows the hosting system to navigate back to Edit Application.
- When Decline E-Sign is confirmed the application is locked
- When Decline E-Sign is confirmed the application is flagged as E-Sign Declined
- The same audit message as prior E-Sign is written, stating the user declined E-Sign.
- Verify Auto Submit with Declined E-Sign.

2.4 Accept E-Signature locks application and takes user to next step

Clicking the Use E-Signature button allows the user to accept the use of E-Signature for the Activity. This process also locks the activity from further editing and takes them to the next step in the E-Signature process. This next step is usually the list of required signers.

Acceptance Criteria

- After accepting E-Sign the activity is locked
- A Signature Status event is raised in the Client API
- The same audit message stating E-Sign has been accepted is written

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- The next view is displayed. Generally this should be the list of signers. (There is a feature where if there is one signer the list of signers is skipped. this should be ignore for the purposes of this story)

3 Presentation of Required Signers and Completed Signatures

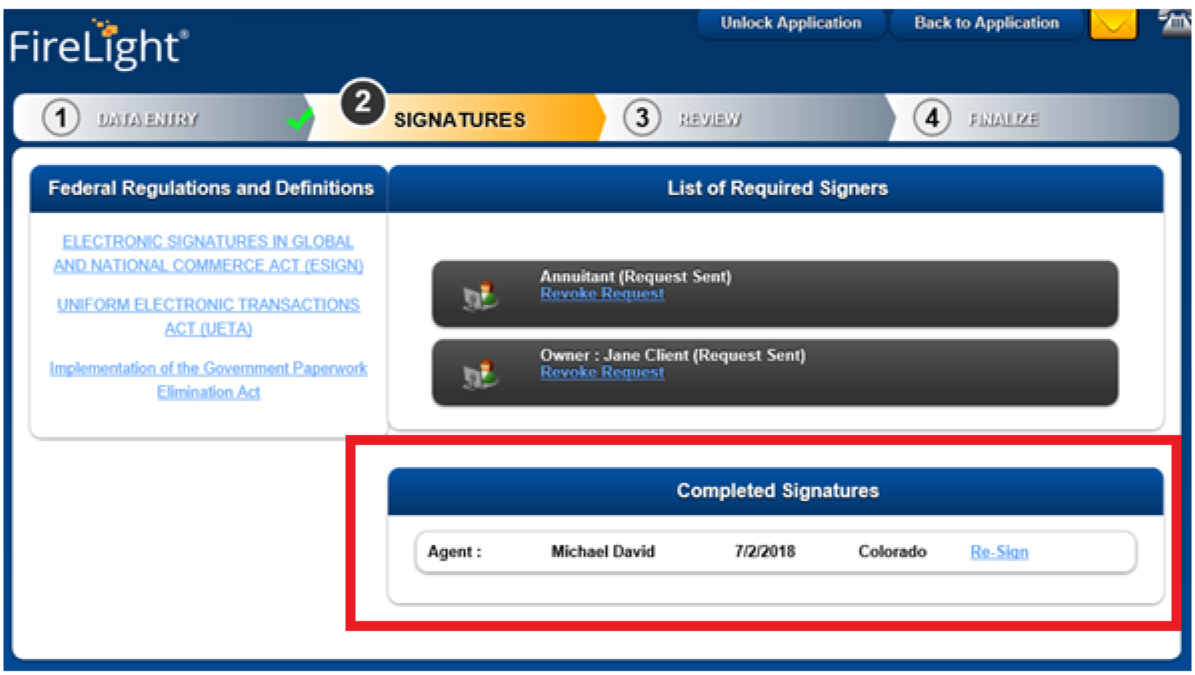
List of signers, both required and completed

3.1 Completed Signatures List

When a signer has completed the e-signature process, the signer type, signer name, date, and signing state will appear in the "Completed Signatures" section below the List of Required Signers.

A link will also be listed to give the signer the option to Re-Sign the activity. If that link is selected, a dialog box appears confirming if a re-sign needs to occur. If Cancel is chosen, the signature is retained, and the user and agent can continue onto the next process. If OK is chosen, the completed signature is removed, and the user/agent is able to choose from the list or required signers to either sign again, or sign another role.

This text is configurable through what is entered through the e-sign process.



Acceptance Criteria

- When a signature is completed, the signer type, signer name, signer date, and signing state will appear

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- A link to Re-Sign the activity will be listed next to the Signing State
- If "Re-Sign" is selected, a dialog box appears "Are you sure you want to delete this signature and sign again?”
- If Cancel is selected, the signature is retained.
- If OK is selected, the completed signature is removed, and the user is able to choose a signer to sign again

3.2 List of Signers

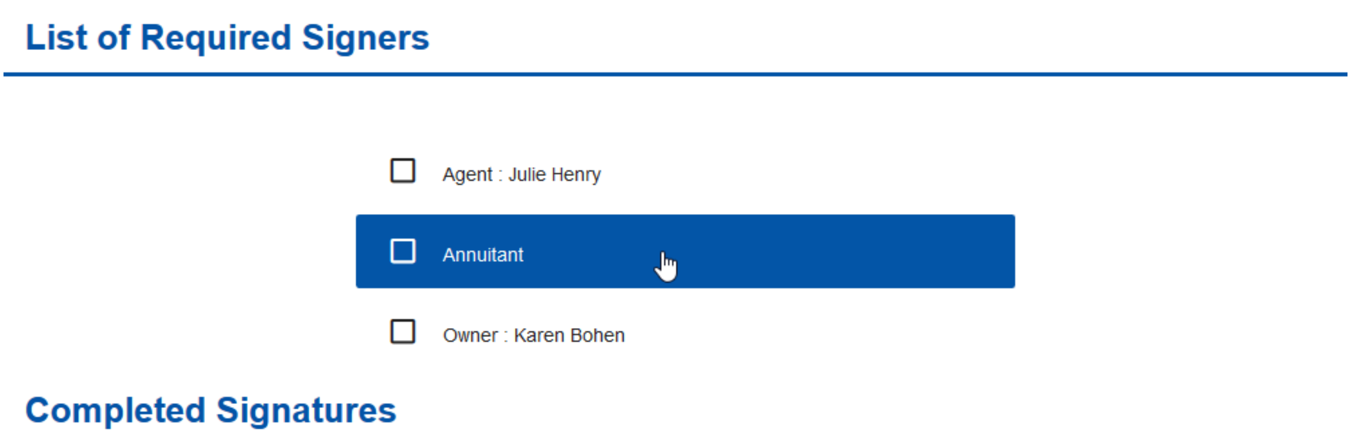
Once leaving the Client Consent Page and selecting the Use E-Signature button, the user is brought to the list of Required Signers and Completed Signatures.

The List of Required Signers will show all of the active signature controls. Each button is configured through the following controls:

-Dataitem ID mapping through the mapping tool - lists the user's name

-Group Setting - Enable Single User to Sign Multi Signer Types

-Agent Signing Order - Agent's signature will be disabled or enabled depending on the choice of this through the organization page



Acceptance Criteria

- Each button is a navigation button to x signer into the capturing of signatures workflow
- Each button can be configured by data item ID mapping through the mapping tool
- Multiple buttons can be selected if "Enable Single User to Sign Multi Signer Types" is selected in the Groups tab

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- Agent Signing order first will enable Agent Signature and force the capture of agent signature first
- Agent Signing order last will disable Agent Signature and force the capture of user signatures first
- (Add story for removing this page if only one signer)

3.3 Unlocking Activity needs to be an option through React

Currently in FireLight, through the Presentation of Signers, the user has the option to unlock the application/activity to return to edit mode in Data Entry.

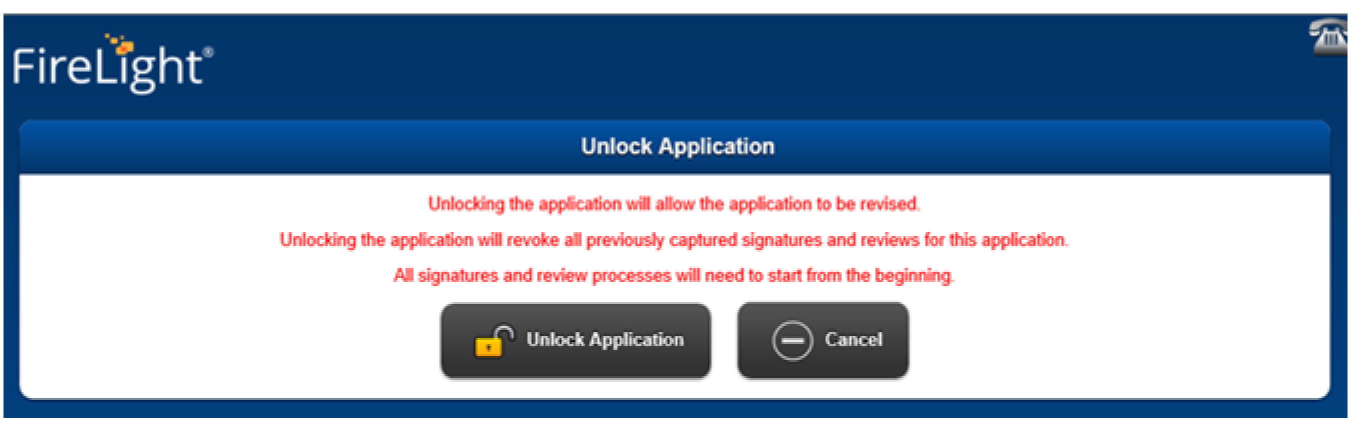
The locking of the application occurs on the action of selecting either the "Use E-signature" or "Decline E-Signature" buttons, and this option is shown at the top of the page next to the "Back to Application" button.

Once this functionality is available in React, the next selection of "Unlock Application" will need to be altered as well.

(Also available through the client API - if ever called while not on this page, the call will fail -)

This pop-up is displayed once "Unlock Application" is selected. The page is configurable by text through Unlock External Requests, but the buttons are not configurable at this time. The unlock Application button will unlock the activity so it is editable in the Form Entry step, and cancel will keep the activity locked, but still take the user to the Data Entry step to continue.

If the client is using the API process, the unlock will take them back to their original environment, (Example: If Sagicor is starting the signing process, and unlocks the application, they will be redirected back to Sagicor's environment outside of FireLight to restart the signing process)



Acceptance Criteria

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- Through "Other Actions" the user can choose "Unlock Application"
- The Unlock Application dialog will appear on the page, allowing the user to either unlock the application or cancel this choice.
- The "Unlock Application" will take the user back to the data entry screen and the activity will be unlocked to make edits
- The "Cancel" button will cancel this process, and take the user back to the Presentation of Signers where the activity will still be locked, and they can continue to the e-signature process.
- If client is signing through API, the unlock will take the user back to their original environment,
- Verify Audit steps are still occurring

4 Sign Now Functionality

4.1 Client Identification Verification Authentication Options

The Client Identification Verification page allows the user to add in the information to verify they are that signer. There are also additional authentication options that can be added. Each of these features are mutually exclusive of each other. All of the text will be available for localization.

Validate Identity Verification: Selected at the organization level, this feature also needs to have the client name, SSN, and DOB mapped through the mapping tool. This feature will remove the text from these fields, so the information entered can verify the user by matching what is entered by what is on the application. The text, other than the text fields, are not configurable at this time, but will need to be available for Localization

4.2 Sign Now - Document Review, Present Documents, Acknowledge Documents & Actual Signing Execution after Consent is Captured

The user will see the documents that need to be signed on the screen. These are listed within black buttons that can be selected to view that specific document, and are labeled with the name of the form. The documents will display below the buttons. Once the user has selected each document to review, they select a checkbox that states, "I have reviewed and agree with the terms expressed within this document."

Once selected, the user has the choice of either selecting the Sign button or the Cancel button. The Sign button navigates the user to continue onto signing the documents. The Cancel button will take the user back to the presentation of Signers.

This page is also controlled via group options: Disable signing until all pages viewed, and Agent Not Required to View All Pages.

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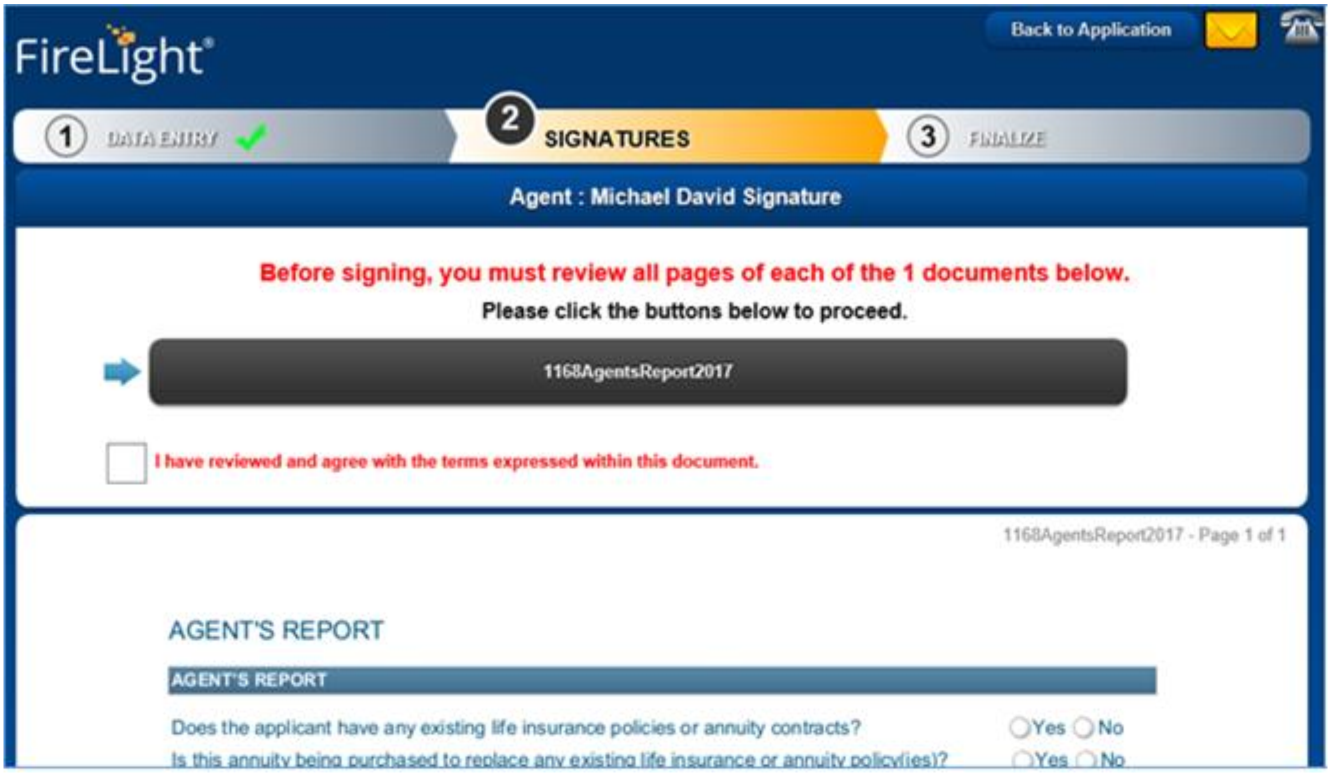

Acceptance Criteria

- A set of required forms will be listed for the user to review. Each form will be listed on a black button that can be selected to review. Each form will display below the button.
- The Chevron buttons will be removed from the documents to review
- When each document has been reviewed, the user has the option to select the checkbox that says, "I have reviewed and agree with the terms expressed within this document."
- The selection of the checkbox will bring up the Sign and Cancel button once all of the documents have been reviewed.
- The Sign button is a navigation button that will navigate the user to the next step in the signing ceremony.
- The Cancel button is a navigation button that will take the user back to the presentation of signers
- First document is selected when page opens
- After document checkbox has been selected, then the next document is automatically selected.
- Swipe capability to be able to review documents for touchscreen support
- Ensure that the correct signatures are rendered in the correct locations
- Need to verify the Audits

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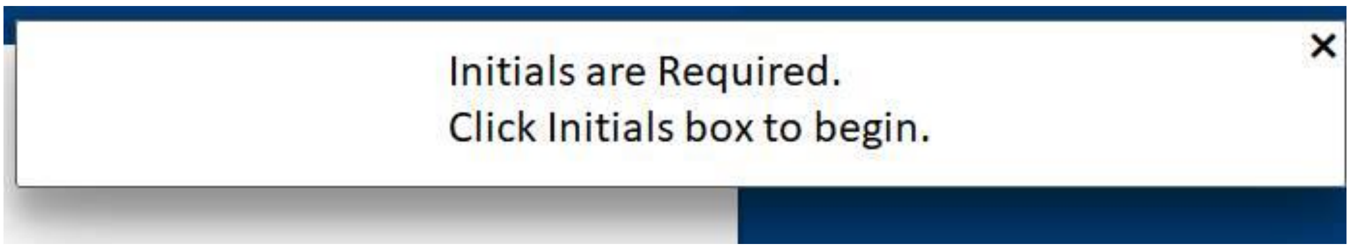
- (Consumer portal - review all documents without having to select each document, add a story for Dec)

4.3 Sign Now - Initials

Adding initials is related to the Document sets. Initials need to be completed before any signature is collected. This feature is controlled by either the signature initials control box within the form designer, or the signature control box with the control type being initials.

Once the user enters the Initial signing ceremony, a toast is presented if there are initials and no capture initials dialogue is presented yet. The view is scrolled to the first initial.
This toast should appear anytime there is an initial when the user is first brought into the form.



Next to the Initial, there is a tool tip letting the user know to click the box to Initial.

A user then adds their initials, and selects Apply Initials. The Accept button will navigate the user to be able to move onto more initials if needed. If they have more than one initial box, the user can select each additional initial, and their initials will automatically be added.

If the user selects the cancel button, the dialog box will close, but this will not cancel the initial signing ceremony. If the user wants to continue with the initials signing ceremony, they will need to click the initials box again, and the dialog box will reappear so the user can enter their initials.

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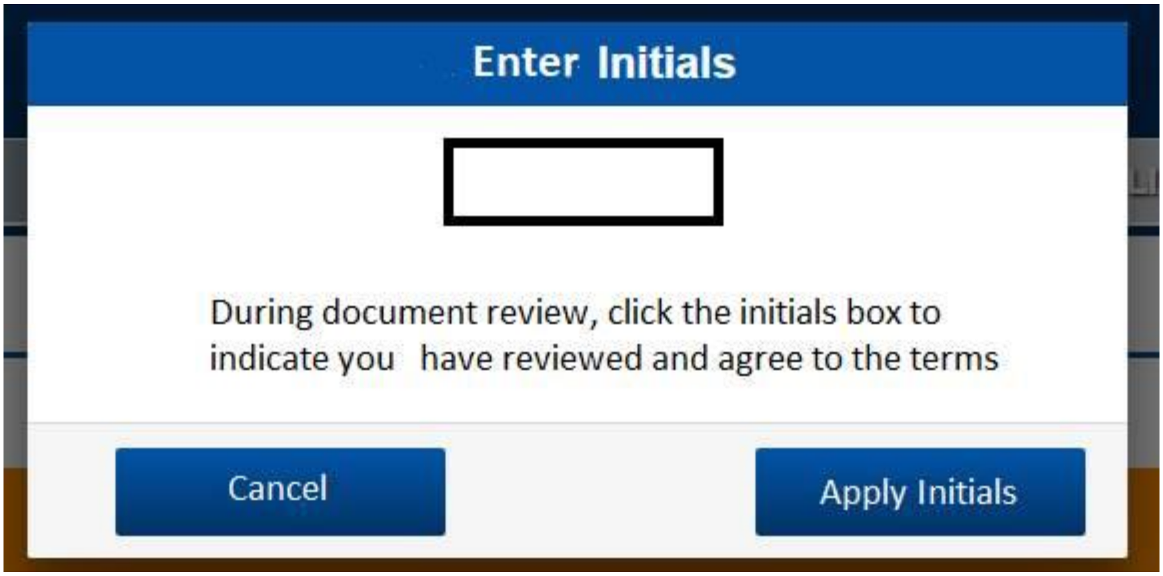

Once all of the initials have been collected, the initial document set will show that all of the initials have been collected on the banner, and a toast will show saying that the user can move forward with signatures.

Acceptance Criteria

- A toast will show when entering the initial ceremony
- User will be scrolled to the first initials, and be instructed to "click to initial here" within the initial box
- User clicks on the box, and a dialog box will show where the user can enter their initials, and either apply those initials or cancel
- Apply initials will apply the initials to the current initials box, and will retain the initials for any other initials placements
- Cancel will close the initial box but not cancel the entire initial ceremony

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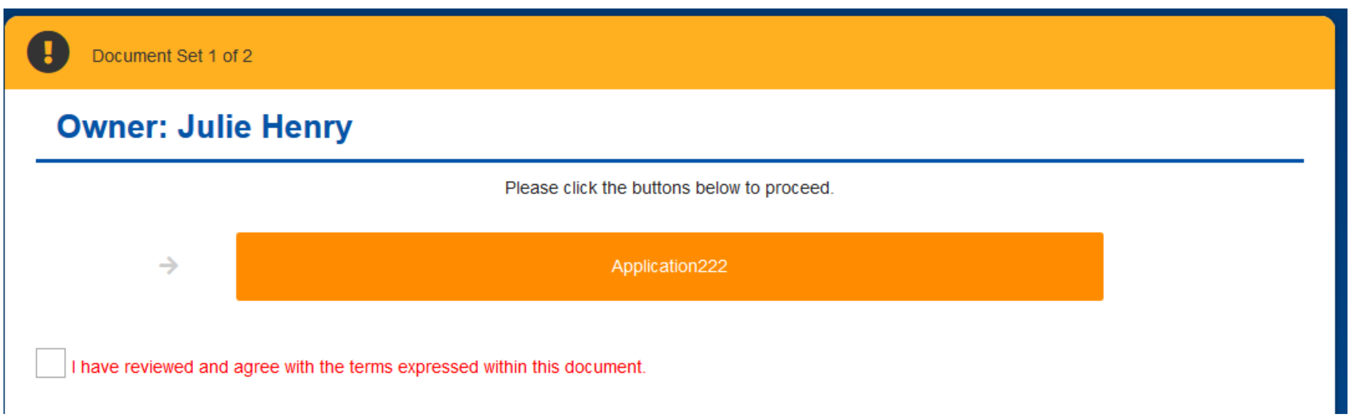
- A user will be brought to the next initial (if applicable) where they click the box and their initials will apply. No dialog box will appear. This will continue for as many initials are within this document set.
- Once initials are complete, a toast will appear stating that the "initials are complete, You can move forward to Signatures"
- To cancel the initials ceremony, the user can select back to application.

4.4 Sign Now - Document Sets - Rewrite to add in new banner functionality

There are scenarios that multiple document sets will show up, and a user will need to sign multiple times based on the number of document sets. These would be set by the group name on the signature control. Anytime a different name or Group Name is created on the signature control, a new document set is created.

This can also be controlled by signing order (form library), and form protection (signer controlled).

A new banner will appear showing that the signer has a certain amount of signatures to sign.



If the user clicks on the information tab, they will see what document sets are needing to be signed.

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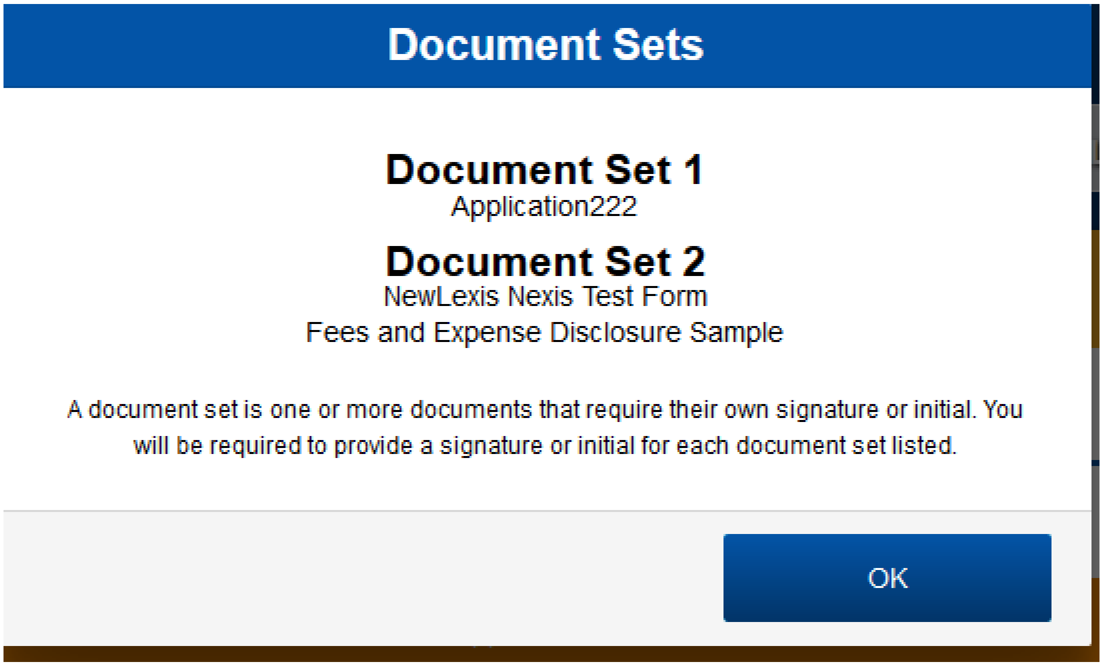

The banner would be interactive to show which document set is complete vs what still needs to be signed.

Acceptance Criteria

- Document sets will show up when the Group Name is different for the same signature control (i.e. Owner_Name vs Owner1_Name)
- Document sets can also be controlled signing order through the form library, and form protection through signing controls
- Banner will be displayed on Document View and Presentation of Signer
- If Banner is clicked, it will show the Document sets, and what needs to be signed vs what has already been signed.

4.5 Sign Now - Signature Capture

The user will need to enter their name and City. The typed name will fill in on the signer pad, which can be overwritten by a stylus pen, a mouse, or the user's finger (if using a tablet) for a digital signature experience. The digital signature feature can be forced upon the user using the group setting "Require Signature Capture". If this option is chosen, a pop-up will display letting the user know that they need to sign digitally.

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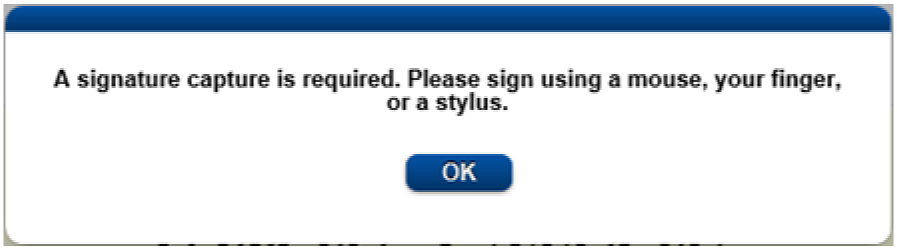

If the user selects ok, the pop-up disappears, and they are able to sign on the signature pad.

There is an option to add signature fonts to the Typed signature, and they can be set within the Organization settings under the Signature Fonts drop down.

There are 4 navigation buttons that will lead the user out of this screen:

I Consent - This button will navigate back to the List of Required signers, but will show the signature that was captured in the Completed Signatures section.

Decline - This button will navigate the user to a Declined Signature screen, where it will present an option for the user to go back to the Activity. The "Back to Application" button will navigate the user to the Data Entry screen.

Cancel - This button will also navigate the user back to the List of Required Signers, but will allow the user to start the signing process over.

Clear Signature - This button will not navigate the user to another screen, but will erase the signature from the signing pad, allowing the user to re-enter their signature.

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Acceptance Criteria

- User must enter name and city to continue to sign. The user can change their state, but the state will display from their jurisdiction selection.
- If Signature fonts are selected in the organization settings, they will display and allow the user to choose a font to sign with.
- The date will display as the current date, and will not be editable, and will be disabled.
- Once the user types their name, it will also show in a typed version on the signature pad
- If "Require Signature Capture" is selected within the groups settings, a pop-up will display prompting the user to sign the signature pad. Once OK is selected on the pop-up, the pop-up disappears and the user is allowed to sign.
- If Digital Signature is desired, the user can use a Stylus, the mouse, or their finger (if using a tablet) to sign.
- The "I Consent" button will navigate the user back to the list of required signers, but the captured signature will display under the Completed Signatures section. This will be enabled once a valid signature is captured.

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- The "Decline" button will explain that the user has chosen to decline, and once "Back to Application" is chosen, the user will be navigated back to Data Entry
- The "Cancel" button will take the user back to the Presentation of Signers
- The "Clear Signature" button will erase the signature from the signature pad.
- Auto Submit will also submit this application once the last I consent button is selected
- Need to verify audits
- Verify that minimum pixels are being captured (same as e-sign currently)
- (Topaz needs to be added as separate story in Dec)

4.6 Sign Now - Render Client Identification Verification

The Client Identification Verification page will show the Form of Identification, ID Issue Jurisdiction, ID Number (based on type of ID), Client Name, SSN, DOB, and Email Address. This information is configurable through the mapping tool, as the information from the data items on the application will display.

A form of Identification is listed, which is a drop-down featuring: Driver's License, Passport, State Issued ID, and Resident Alien ID. ID Issue Jurisdiction will show until the user is choosing Passport, when another drop down shows called "Country of Passport"

The Verified button is a navigation button that will take the user to the document set screen (if applicable) or the Document selection screen

The Cancel button will take the user back to the list of required signatures.

If the user has the "Validate Identity Verification" selected within the organization settings, the user will need to have the client name, SSN, and DOB mapped through the mapping tool. This feature will remove the text from these fields, so the information entered can verify the user by matching what is entered by what is on the application.

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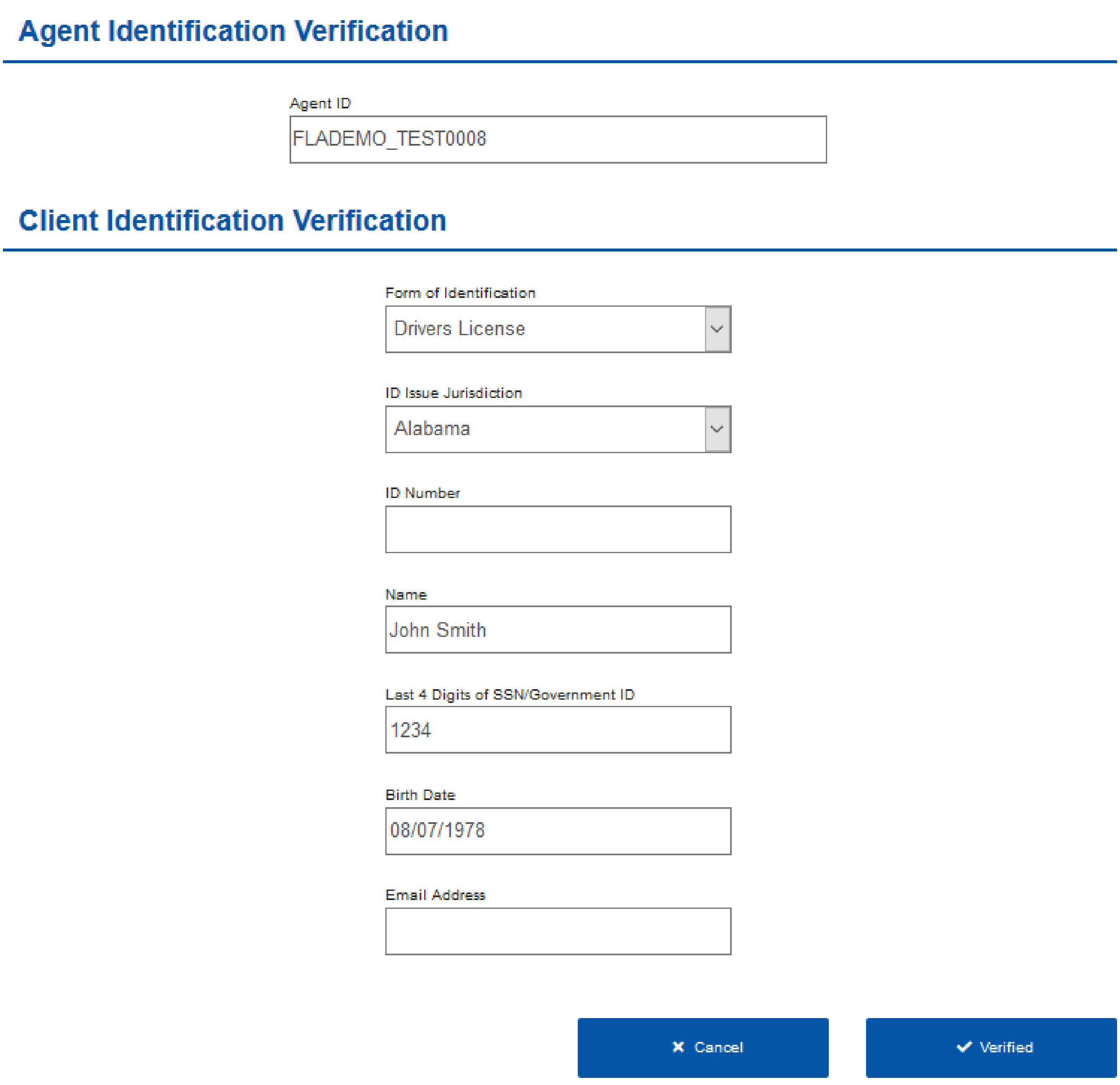

Acceptance Criteria

- The fields for the Client Identification Verification page are: Form of Identification (drop down), ID Issue Jurisdiction (drop down), Country of Passport (dropdown), ID Number, Client Name, SSN, DOB, and Email Address
- Form of Identification lists Driver's License, Passport, State Issued ID, and Resident Alien ID
- If Passport is selected, Country of Passport will show instead of ID Issue Jurisdiction

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- The Client Name, SSN, DOB, and Email Address can be configurable based on if these fields are mapped from the Mapping tool.
- Validate Identify Verification is located on the organization level, and will remove text from the Client Name, DOB, and SSN to validate identity

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