

## iConnect 180964 Design Approach

### Project Overview

Enhance the SMS Text Authentication to be supported for all Signature workflows. SMS Text Authentication and validation will implement a 3rd party SMS Provider (Twilio) to send the unique FL passcodes to the provided mobile number. FireLight has a version of this feature in place today for Sign Now only but it has gaps that make it unusable. This enhancement will support SMS Text for Sign Now, Remote Sign and Client Fill and Sign.

Implementing this feature will be one additional layer of validation because both the email and the phone would have to be compromised to forge the signature.

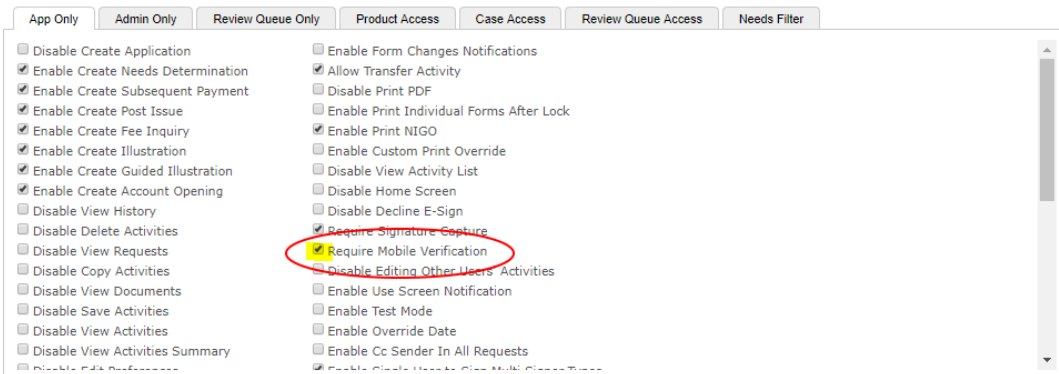
### Admin Tool and Setup:

1. SMS Authentication will be driven off the field properties of the signature tag per signer role (similar to how Lexis Nexis is triggered) and will no longer be defined as an Admin Tool Group role code setting. Field property name is "Use SMS Text". Doing it at this level allows you to write rules on the signature tags based on the signer type, which can account for a signer workflow where the client does not have a mobile number.

The screenshot shows the 'Field Properties' dialog box for a signature tag. The 'Name' field is set to 'Signature\_0'. The 'Top, Left' coordinates are 712 and 207. The 'Width, Height' are 300 and 50. The 'Font Size' is empty. The 'Font Family' and 'Font Color' are set to default. The 'Group Name' is empty. The 'Signer Type' is set to 'Agent'. The 'Control Type' is set to 'Signature'. The 'Date Format' is empty. The 'Data Group' is set to 'None'. The 'Global Scope' checkbox is checked. The 'Exclude from PDF' checkbox is checked. The 'Enforce State Match' checkbox is unchecked. The 'Use LexisNexis' checkbox is unchecked. The 'Use SMS Text' checkbox is checked and circled in red. The 'Review Use Only' checkbox is unchecked. The 'Z Order' buttons are 'Bring to Front' and 'Send to Back'. The 'Update' and 'Close' buttons are at the bottom.

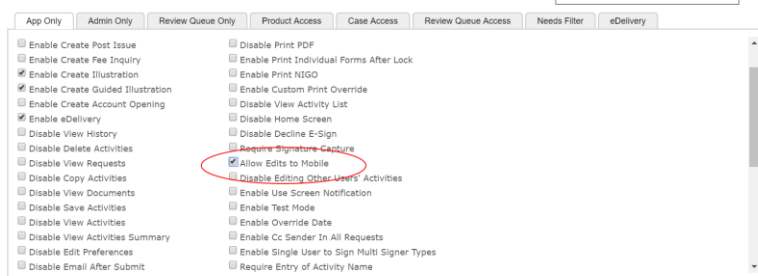
With the Use SMS Text option at the signature tag level, you can ask during application entry if the client has a mobile number. If yes, you can activate the signature tags with the "Use SMS Text" property checked. If the client does not have a mobile number, you can deactivate the signature tags with "Use SMS Text" property unchecked and activate a standard signature tag. You can also set another flag to provide heightened review on these cases.

## 2. Removed the current “Require Mobile Verification” Admin Tool setting in Groups.



The screenshot shows the Admin Tool interface with the 'Require Mobile Verification' checkbox selected and circled in red. The interface includes tabs for App Only, Admin Only, Review Queue Only, Product Access, Case Access, Review Queue Access, and Needs Filter. The 'Require Mobile Verification' checkbox is located under the 'Review Queue Only' tab.

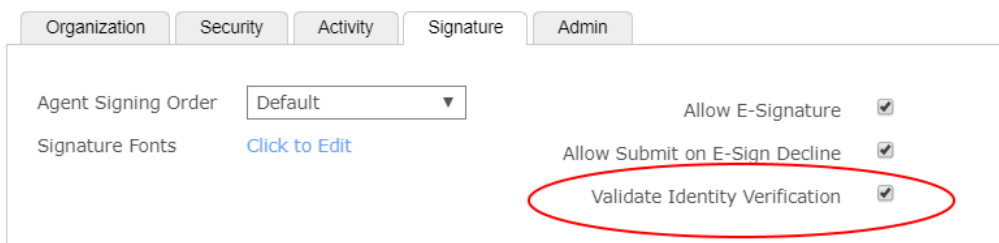
- Added new FLI data items and values for the mobile number. Refer to the Admin Tool, Profiles, Mapping section. Each signer type has a mobile number tag: For example, FLI\_OWNER\_MOBILENUMBER. This will allow it to be passed in the SSO and pre-populate that value in the signer verification screen. It will also allow it to be entered during data entry and prefill it in the signer verification screen.
- The FLI mobile phone number data item values will be set to read-only by default.
- Added a Group option named "Allow Edits to Mobile" to enable the data item value. This applies to “all” mobile number values for the active Group.



The screenshot shows the Admin Tool interface with the 'Allow Edits to Mobile' checkbox selected and circled in red. The interface includes tabs for App Only, Admin Only, Review Queue Only, Product Access, Case Access, Review Queue Access, Needs Filter, and eDelivery. The 'Allow Edits to Mobile' checkbox is located under the 'Review Queue Only' tab.

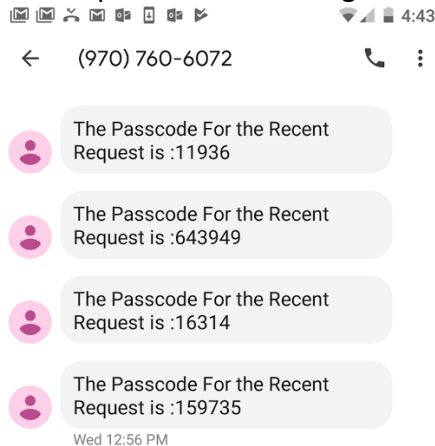
- The FLI mobile phone number data item values can optionally be enabled through the provider.
- You may add rules for the "Allow Edits to Mobile" option. Clients can create a custom action button to allow edits to the field and when edits are made.
- Added validation of the mobile phone number to the Organizations setting “Validate Identity Verification”. If checked, and there is a signature tag with Use SMS Text property activated, FL validates that the mobile number entered in the ID verification dialog match what was entered in data entry in the activity. This is similar to the DOB and SSN entered during the ID verification.

Note: If you select the “Validate Identity Verification” option, you need to select the “Allow Edits to Mobile” option in Groups so the mobile number is enabled. This will allow you to type in the mobile number for verification.



The screenshot shows the Organizations settings interface with the 'Validate Identity Verification' checkbox selected and circled in red. The interface includes tabs for Organization, Security, Activity, Signature, and Admin. The 'Validate Identity Verification' checkbox is located under the 'Signature' tab.

9. The SMS provider set up in FireLight for this enhancement is Twilio.
- a. The “test” phone number you will receive texts from if testing from the QE, UAT, and Staging environments is 1-970-760-6072. Below is a sample of what you will receive on your mobile phone when testing from QE, UAT or Staging.



- b. The “production” phone number you will receive texts from while in the production environment is 1-720-619-8472. Note that we cannot provide a sample for the production phone number until we have released 2.13 to production on October 26, 2018. The message will look the same as the screenshot above but it will come from the production number.
10. Added audits for the SMS Text Passcode and for the third party usage table. This applies to Sign Now, Remote Sign and Client Fill and Sign.

#### FireLight Application:

1. If any signature tags have the Use SMS Text property active (checked), on Sign Now you will see the Mobile Number on the signer verification dialog with the pre-filled mobile number sent in the SSO or entered on the form/wizard.

**Client Identification Verification**

Form of Identification:

Drivers License

ID Issue Jurisdiction:

Colorado

ID Number:

999-888-11-23

Name:

Bob Johnson

Last 4 Digits of SSN/Government ID:

0909

Birth Date:

09/09/1990

Email Address:

bjohnson@gmail.com

Mobile Number:

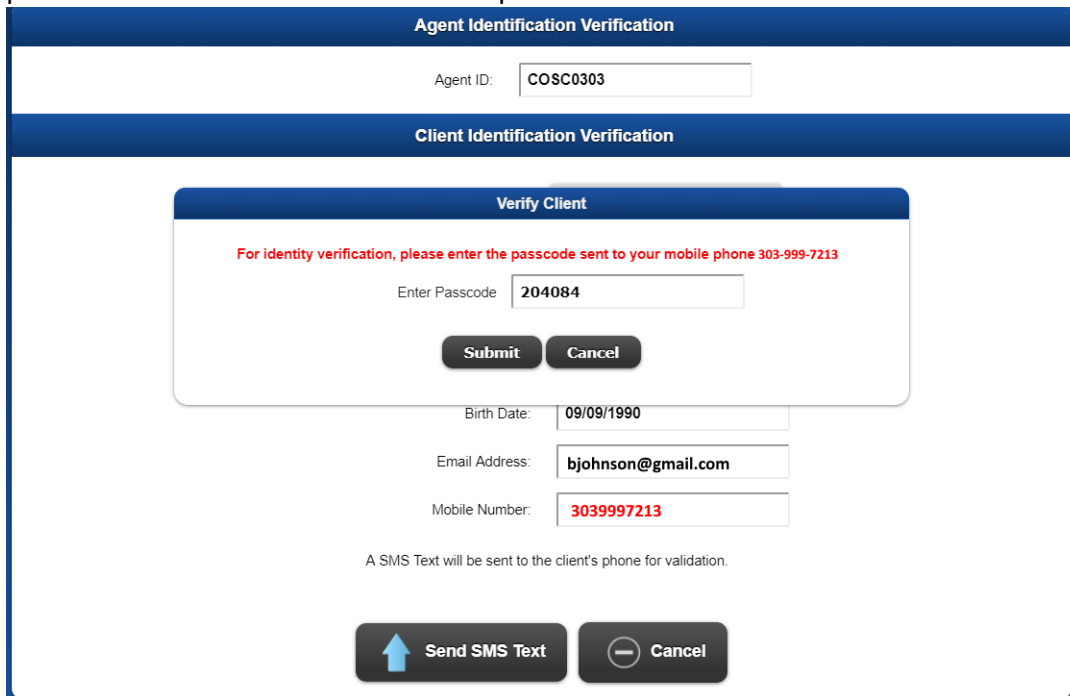
3339997213

A SMS Text will be sent to the client's phone for validation.

Send SMS Text

Cancel

- When a user clicks on the Send SMS Text button, a Verify Client dialog will appear to enter the passcode that was sent to the mobile phone.



**Agent Identification Verification**

Agent ID:

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**Client Identification Verification**

**Verify Client**

For identity verification, please enter the passcode sent to your mobile phone 303-999-7213

Enter Passcode:

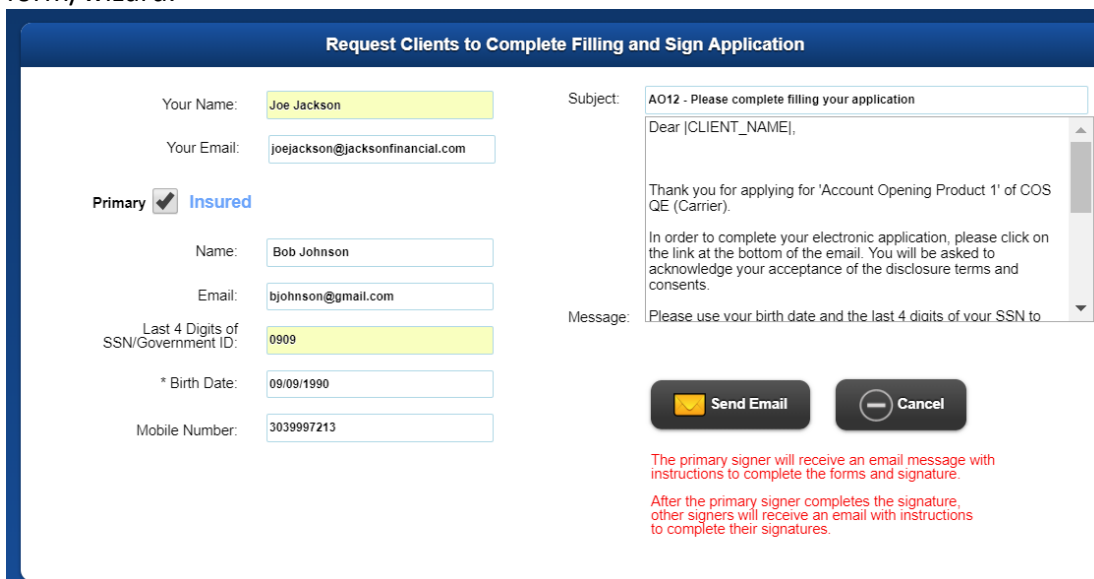
Birth Date:

Email Address:

Mobile Number:

A SMS Text will be sent to the client's phone for validation.

- Change the button to "Resend SMS Text" once the passcode has been sent.
- If the agent entered the wrong cell number during data entry or the SSO prefilled the wrong value, the agent can go back into the activity to make edits.
- On Client Fill and Sign, if any signature tags for the signer type have the Use SMS Text property active (checked), you will see the Mobile Number on the "Request Another Person to Complete Filling the Forms" dialog with the pre-filled mobile number sent in the SSO or entered on the form/wizard.



**Request Clients to Complete Filling and Sign Application**

Your Name:

Your Email:

Primary ☒ **Insured**

Name:

Email:

Last 4 Digits of SSN/Government ID:

\* Birth Date:

Mobile Number:

Subject:

Dear |CLIENT\_NAME|,

Thank you for applying for 'Account Opening Product 1' of COS QE (Carrier).

In order to complete your electronic application, please click on the link at the bottom of the email. You will be asked to acknowledge your acceptance of the disclosure terms and consents.

Message:

The primary signer will receive an email message with instructions to complete the forms and signature.  
 After the primary signer completes the signature, other signers will receive an email with instructions to complete their signatures.

- On the Send Email Request Remote Sign, you will see the Mobile Number on the “Send Email to Client to Request Signatures” dialog with the pre-filled mobile number sent in the SSO or entered on the form/wizard.

Send Email To Client To Request Signatures

Your client will receive an email message with instructions to complete the electronic application process.

<p>Client Name: <input type="text" value="Bob Johnson"/></p> <p>Client Email: <input type="text" value="bjohnson@gmail.com"/></p> <p>Your Name: <input type="text" value="Joe Jackson"/></p> <p>Your Email: <input type="text" value="joejackson@jacksonfinancial."/></p> <p>* Client Last 4 Digits of SSN/Government ID: <input type="text" value="0909"/></p> <p>* Client Birth Date: <input type="text" value="09/09/1990"/></p> <p>* Client Mobile Number: <input type="text" value="3039997213"/></p> <p style="font-size: x-small; text-align: center;">* These values will not show in email.</p>	<p>Subject: <input type="text" value="AO14 - Please complete your signature"/></p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p>Bob Johnson,</p> <p>Thank you for applying for 'Account Opening Product 1' of COS QE (Carrier).</p> <p>Please use the link included at the bottom of the email to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.</p> </div> <p>Message: <input type="text" value="Please use your birth date and the last 4 digits of your SSN to"/></p>
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**Send Email Request**

**Generate Link Without Email**

**Cancel**

- When the user clicks the remote sign link, they will be prompted to get the passcode and then to enter it in addition to the Last 4 of the SSN and the DOB.

Welcome!

Last 4 Digits of SSN/Government ID:

Birth Date (MM/DD/YYYY):

**And Passcode**

A passcode will be sent to number: 720-771-5700 If the mobile number presented is incorrect, please contact the advisor.

Send Passcode

[Questions and Support](#)

Welcome!

Last 4 Digits of SSN/Government ID:

Birth Date (MM/DD/YYYY):

**And Passcode**

A passcode will be sent to number: 720-771-5700 If the mobile number presented is incorrect, please contact the advisor.

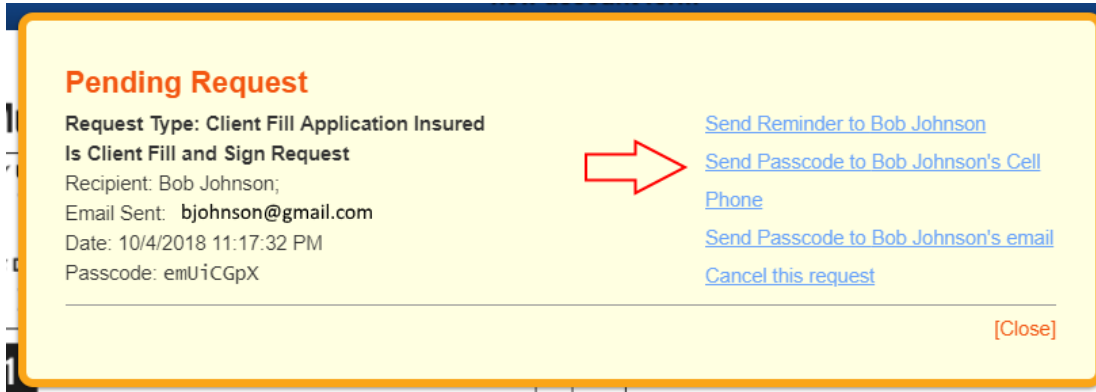
Resend SMS

Passcode:

Verify

[Questions and Support](#)

8. Reuse the Pending Request logic that exists today when “Use SMS Text” is checked for an active signature tag for that signer, the agent can send a passcode to the client’s mobile phone if desired.



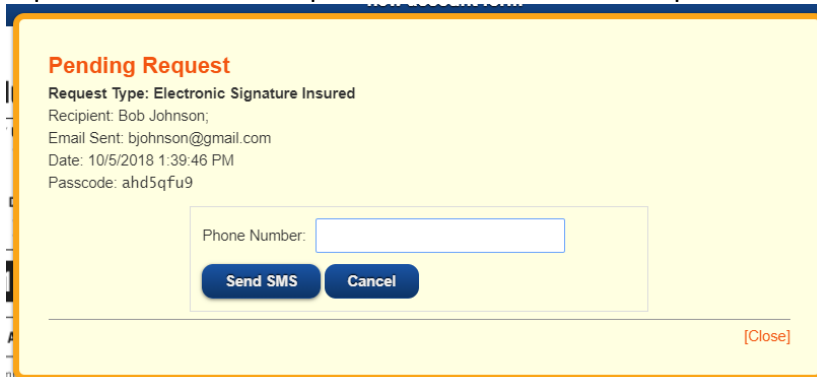
**Pending Request**

**Request Type:** Client Fill Application Insured  
**Is Client Fill and Sign Request**  
 Recipient: Bob Johnson;  
 Email Sent: bjohnson@gmail.com  
 Date: 10/4/2018 11:17:32 PM  
 Passcode: emUiCGpX

[Send Reminder to Bob Johnson](#)  
[Send Passcode to Bob Johnson's Cell Phone](#)  
[Send Passcode to Bob Johnson's email](#)  
[Cancel this request](#)

[Close]

9. Remove the mobile carrier dropdown since it is no longer required. Twilio sends across all mobile phone providers. The previous UI allowed the user to send to multiple mobile numbers. This functionality has been removed. If you need to send a passcode to multiple mobile numbers, repeat this action multiple times with the different phone numbers.



**Pending Request**

**Request Type:** Electronic Signature Insured  
 Recipient: Bob Johnson;  
 Email Sent: bjohnson@gmail.com  
 Date: 10/5/2018 1:39:46 PM  
 Passcode: ahd5qfu9

Phone Number:

[Send SMS](#) [Cancel](#)

[Close]

## How to Enable and Use This Feature

Refer to the above setup steps.

### Areas Impacted

System Area	Yes	Comment
<b>Admin Tool</b>		
- Form Library		
- Design Forms		
- Profile Administration		[List subsections affected]
- Reports		
- Deployment		
<b>FireLight App</b>		
- New Application		
- Edit Application		
- Signature Process		
- Review Queue		
- Manual Review		
- User Preferences		
- Inbound Integration		
- Outbound Integration		
- PDF Generation		
- Email System		
<b>FireLight Console</b>		
- Windows		
- iOS		
<b>Other Systems</b>		
- DTCC Integration		
- Commission Netting		
- Activity Reporting		