INSURANCE TECHNOLOGIES

Signing Ceremony Validation via Passcode Only 2.20

FIRELIGHT BASE

FireLight®

Platform

SIGNING CEREMONY VALIDATION VIA PASSCODE ONLY 2.20

Document Version: 1.2

Published: March 9, 2021

Insurance Technologies, LLC

Copyright © 2021 Insurance Technologies, LLC, all rights reserved.

Insurance Technologies, ForeSight® and FireLight® are registered or unregistered trademarks of Insurance Technologies, LLC (IT) in the USA and/or other countries.

ACORD, ACORD ObjX, ACORD OLifE, AL3, ACORD Advantage, ACORD XML, and "Association for Cooperative Operations Research and Development" are registered or unregistered trademarks of ACORD Corporation in the USA and/or other countries.

Microsoft, Microsoft SQL Server, Microsoft Internet Information Server, Windows, and other Microsoft names and logos are either registered or unregistered trademarks of Microsoft Corporation in the U.S.A. and/or other countries.

All other trademarks are the property of their respective owners.

The information contained in this document is current as of the date of the publication. Because Insurance Technologies, LLC must respond to changing market conditions and technology advances, Insurance Technologies, LLC cannot guarantee the accuracy of any information presented after the date of publication.

INSURANCE TECHNOLOGIES, LLC MAKES NO WARRANTIES, EXPRESSED OR IMPLIED, IN THIS DOCUMENT AND HEREBY DISCLAIMS ANY AND ALL SUCH WARRANTIES.

The material contained in this document is considered confidential and the intellectual property of Insurance Technologies, LLC. The recipient is given access to this material on the condition that the recipient (1) will keep the information confidential at all times, and (2) will not copy or modify or share the materials, except as expressly authorized by Insurance Technologies, LLC. The recipient should limit its disclosure of the information and materials only to its employees who have a clear business purpose and need to receive such information and materials and who are bound by confidentiality obligations to the recipient that are at least as protective of such information and materials as those contained herein.

Insurance Technologies, LLC
Two South Cascade Avenue
Colorado Springs, CO 80903
USA
Phone: 719.442.6400
FAX: 719.442.0600
Internet E-Mail: info@insurancetechnologies.com
Website: http://www.insurancetechnologies.com

Table of Contents

Design Approach - Signing Ceremony Validation via Passcode Only 2.20 4
1 (236718) Hide the SSN and DOB Validation in Signing Ceremony 4
1.1 Create Organization Setting for Passcode Validation Only 5
1.2 Organization Setting Definition for Validation 6
1.3 Agent View-Signing Ceremony with Passcode Validation Only 9
1.4 Client View-Signing Ceremony with Passcode Validation Only 36
1.5 Client Emails - Leave-Behind and Download Completed Application 40
1.6 Passcode Email for Access via URL Link 42

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Design Approach - Signing Ceremony Validation via Passcode Only 2.20

Base enhancement to remove the top option asking for the SSN/DOB validation and ONLY present the option to enter the Passcode provided during initial validation. A new Organization Setting will be implemented for this validation type. All signing processes will be validated with the new Organization Setting turned on. This enhancement will touch the signing functionality for: Request Client to Fill App, Request Client to Fill - Generate Link Without Email, Request Client to Fill & Sign, E-Sign - Sign Now, E-Sign - Remote Sign, E-Sign - Generate Link Without Email. Telesign, E-Delivery and Console will be excluded from this enhancement request. SMS Text and LexisNexis validations will continue to function with this new Organization Setting.

Impacts:

- Admin-New Organization Setting, e-App-change to signature validation process if setting is selected, Emails-potential change to email templates needed depending on validation setting selected
- UI Impacts: If the org setting is checked, the UI for entering signing, Client fill and Sign, and Client Fill will be altered to only show passcode.
- Leave Behind emails and client completed emails will now also have the updated UI that will only show passcode.
- Clients who use Telesign, E-Delivery, SMS Text and LexisNexis should expect to perform additional regression testing.
- **PLEASE NOTE: Using the Passcode Only Validation Organization setting without adding SMS Text or LexisNexis for multi-factor authentication can weaken the link from a security perspective. The URL link to access completed documents is sent to the email address entered by the agent/advisor, followed by an additional email containing the passcode. If the email address is incorrectly entered (but is a valid email) there is a potential security risk involved with this process. All users should ensure emails are properly entered and/or add a multi-factor authentication. If your firm organization feels there is an enhanced security risk, please do not use this setting. Additional enhancements will be included in future releases to tighten security with this organization setting active.**

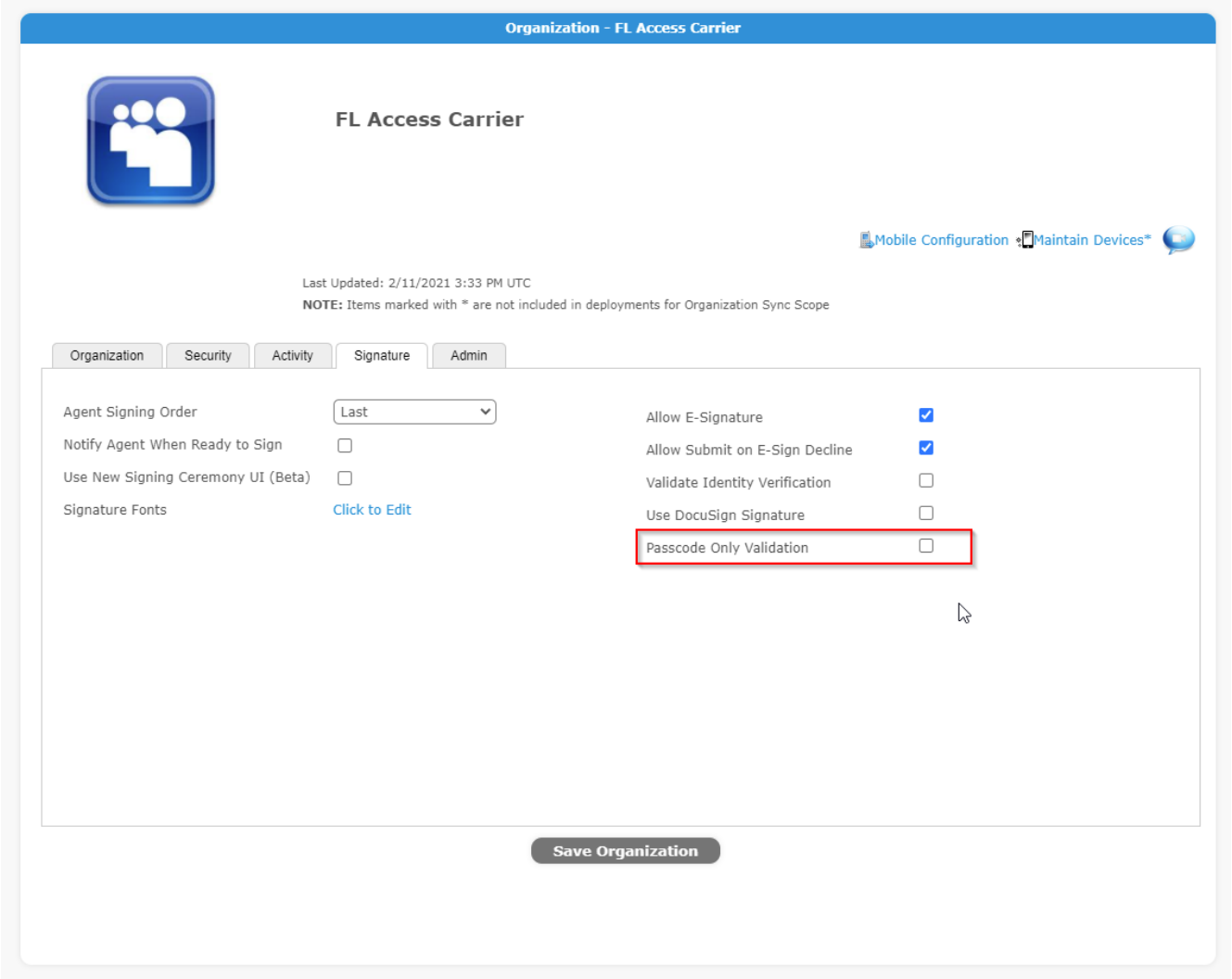
1 (236718) Hide the SSN and DOB Validation in Signing Ceremony

Validation via Passcode only will be supported with an Organization setting. This enhancement will require a new Organization setting, as well as updates to the validation for all signature processes.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

1.1 Create Organization Setting for Passcode Validation Only

A new Organization setting will be created to provide users the ability to hide the SSN and DOB validation option during the signing ceremony. The setting will be located in Organization Configuration, Organization Settings, Signature.



While not required, it is encouraged to select "Allow Passcode Email" in Group Settings under "Email" with this Organization Setting. The exception to this would be for E-Sign - Sign Now. When the "Allow Passcode Email" is not selected in Group Settings, the passcode email will automatically be generated in conjunction with the Leave Behind and/or Download Completed Application email. Within the emails, the URL Link requires a passcode to be used for access to the documents.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Acceptance Criteria

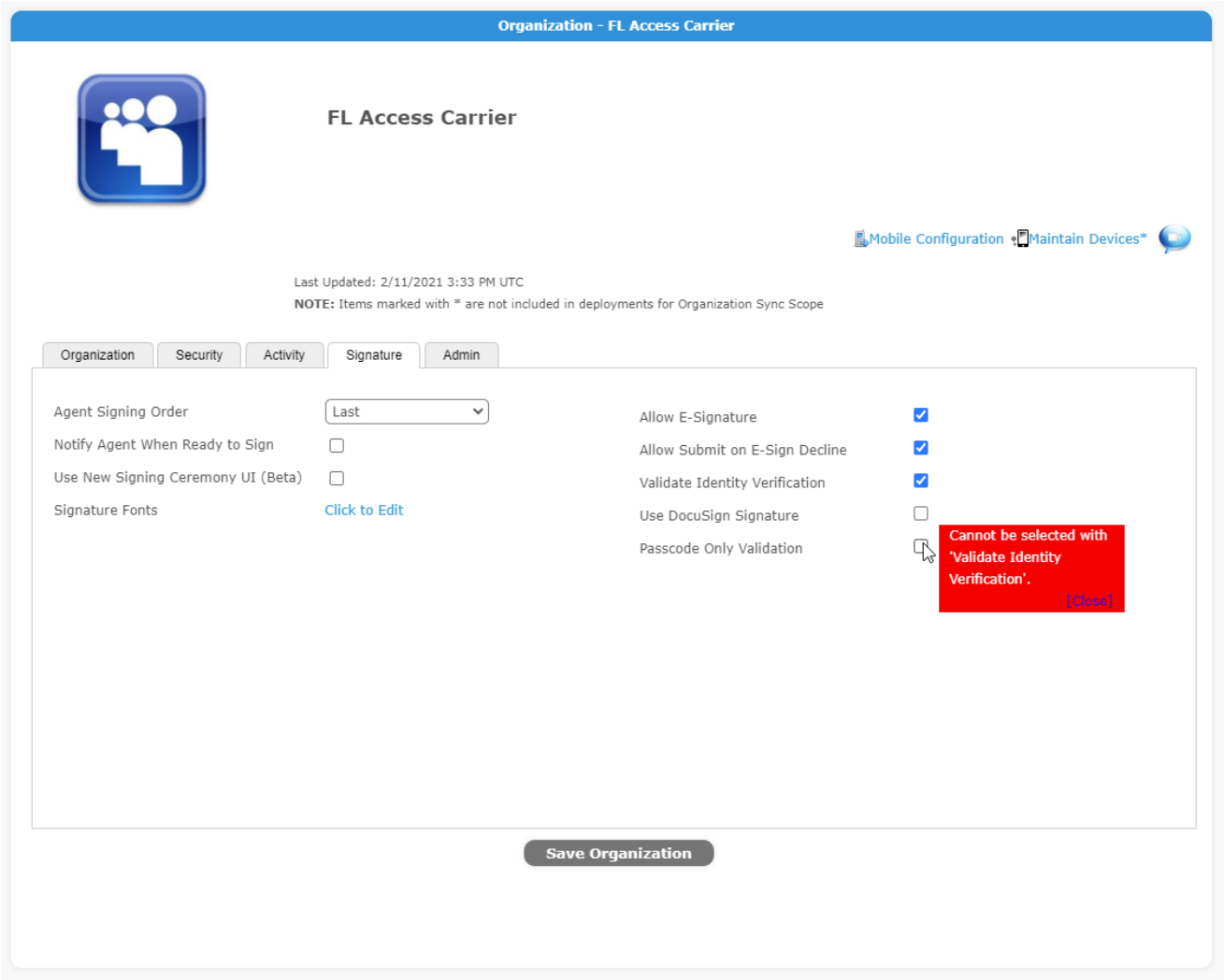
- New Organization setting is created in FireLight Admin, Organization Configuration, Organization Settings, Signature tab named "Passcode Only Validation" for Passcode Validation only.
- Passcode email is generated in conjunction with Leave Behind email when Group settings, Email, "Allow Passcode Email" is not selected.
- Passcode email is generated in conjunction with Download Completed Application email when Group settings, Email, "Allow Passcode Email" is not selected.

1.2 Organization Setting Definition for Validation

The new Organization Setting for Passcode Validation Only cannot be used in conjunction with "Validate Identity Verification" because SSN and DOB would be required to support that functionality. If the selection is made for "Passcode Only Validation", the option "Validate Identity Verification" cannot be selected and vice versa. If the two settings are attempted to be selected together, an error message will be displayed.

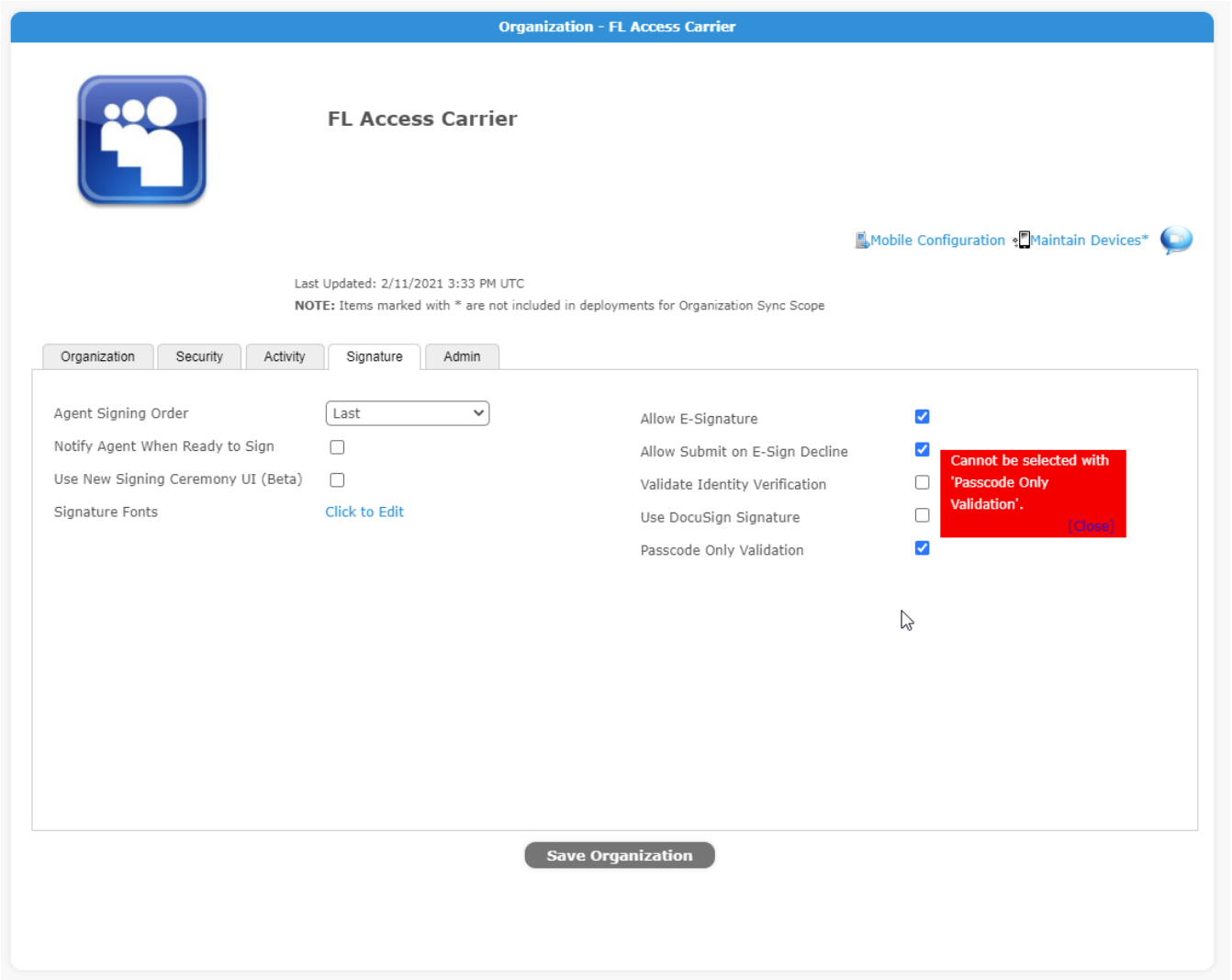
Example 1: "Validate Identity Verification" is selected, "Passcode Only Validation" is attempted to be selected, error message is displayed:

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



Example 2: "Passcode Only Validation" is selected, "Validate Identity Verification" is attempted to be selected, error message is displayed:

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



Acceptance Criteria

- "Validate Identity Verification" cannot be selected in conjunction with the new setting "Passcode Only Validation".
- If "Passcode Only Validation" is selected, an error message will display if the user attempts to make a selection for "Validate Identity Verification".
- "Passcode Only Validation" cannot be selected in conjunction with "Validate Identity Verification".
- If "Validate Identity Verification" is selected, an error message will display if the user attempts to make a selection for "Passcode Only Validation".
- "Signing: General" Group Settings-all General Signing settings in Groups still apply and work as expected.
- Agent Not Required to View All Pages

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

- Allow Edits to Mobile
- Disable Decline E-Sign
- Disable Signing as Agent
- Disable Signing as Client
- Disable Signing Until All Pages Viewed
- Disable Sign Now
- Enable Single User to Sign Multi Signer Types
- Enable Override SSO
- Require Signature Capture
- Disable Send Email Request
- Tele-Sign is not supported with "Passcode Only Validation" Organization Setting.
- E-Delivery is not in scope, so Organization Setting does not impact E-Delivery.

1.3 Agent View-Signing Ceremony with Passcode Validation Only

When the Organization Setting is selected to "Passcode Only Validation" option, signing ceremonies will be updated to display reference to Passcode validation and no fields will display for "Client Last 4 Digits of SSN/Government ID:" or "Client Birth Date (MM/DD/YYYY):". These changes will apply to:

- Request Client to Fill App
- Request Client to Fill - Generate Link Without Email
- Request Client to Fill & Sign
- E-Sign - Sign Now
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email

The message, "*These values will not show in the email." will be removed when the Organization Setting is selected for:

- Request Client to Fill App with/without SMS Text
- Request Client to Fill - Generate Link Without Email with/without SMS Text
- Request Client to Fill & Sign with/without SMS Text
- E-Sign - Remote Sign without SMS Text ONLY
- E-Sign - Generate Link Without Email Without SMS Text ONLY

The message, "*These values will not show in email." will remain displayed when the Organization Setting is On with SMS Text On for:

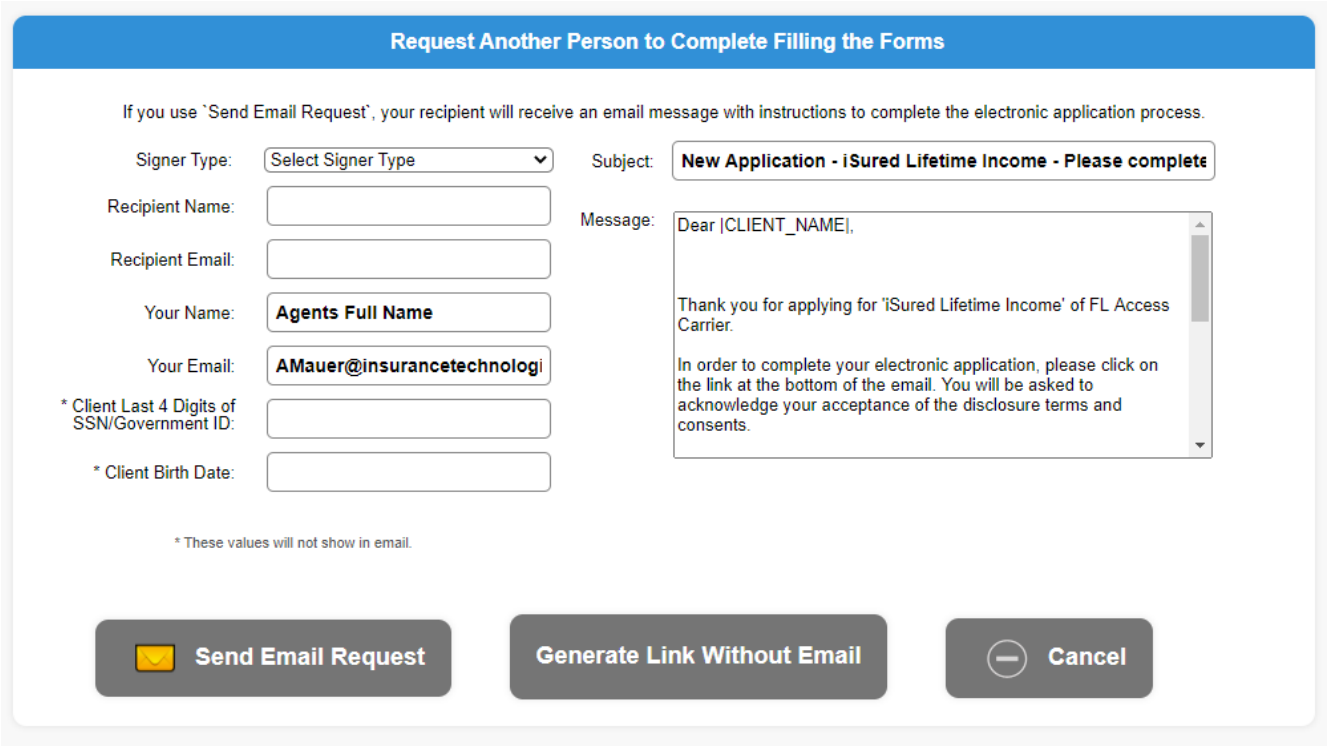
- E-Sign Remote Sign
- E-Sign - Generate Link Without Email

A new message of, "Client Authentication via Passcode" will be presented when the Organization Setting is active/turned On for:

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

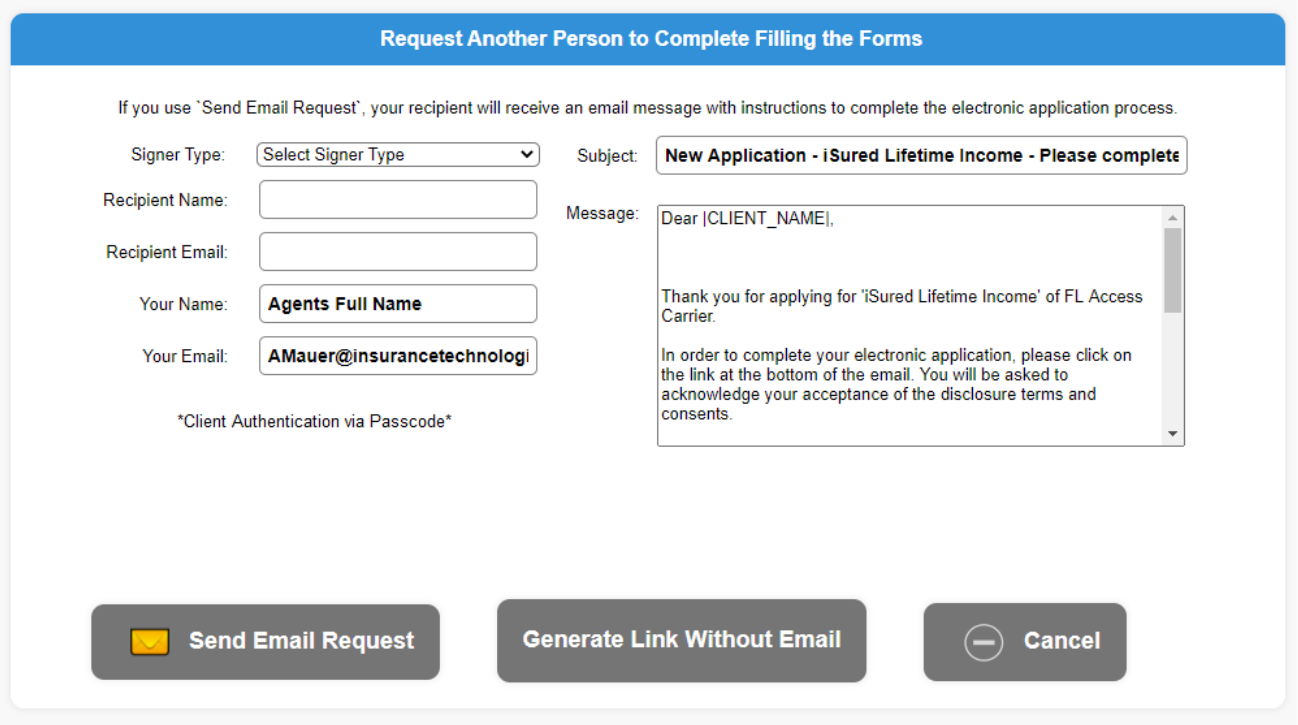
- Request Client to Fill with/without SMS Text
- Request Client to Fill - Generate Link Without Email with/without SMS Text
- Request Client to Fill & Sign (per role) without SMS Text
- E-Sign - Remote Sign without SMS Text
- E-Sign - Generate Link Without Email without SMS Text

1. Request Client to Fill with Organization Setting Off (No changes from what is displayed today in this scenario.)



Request Client to Fill with Organization Setting On (SSN and DOB Fields Removed, "These values will not show in email." Removed, "Client Authentication via Passcode" Added)

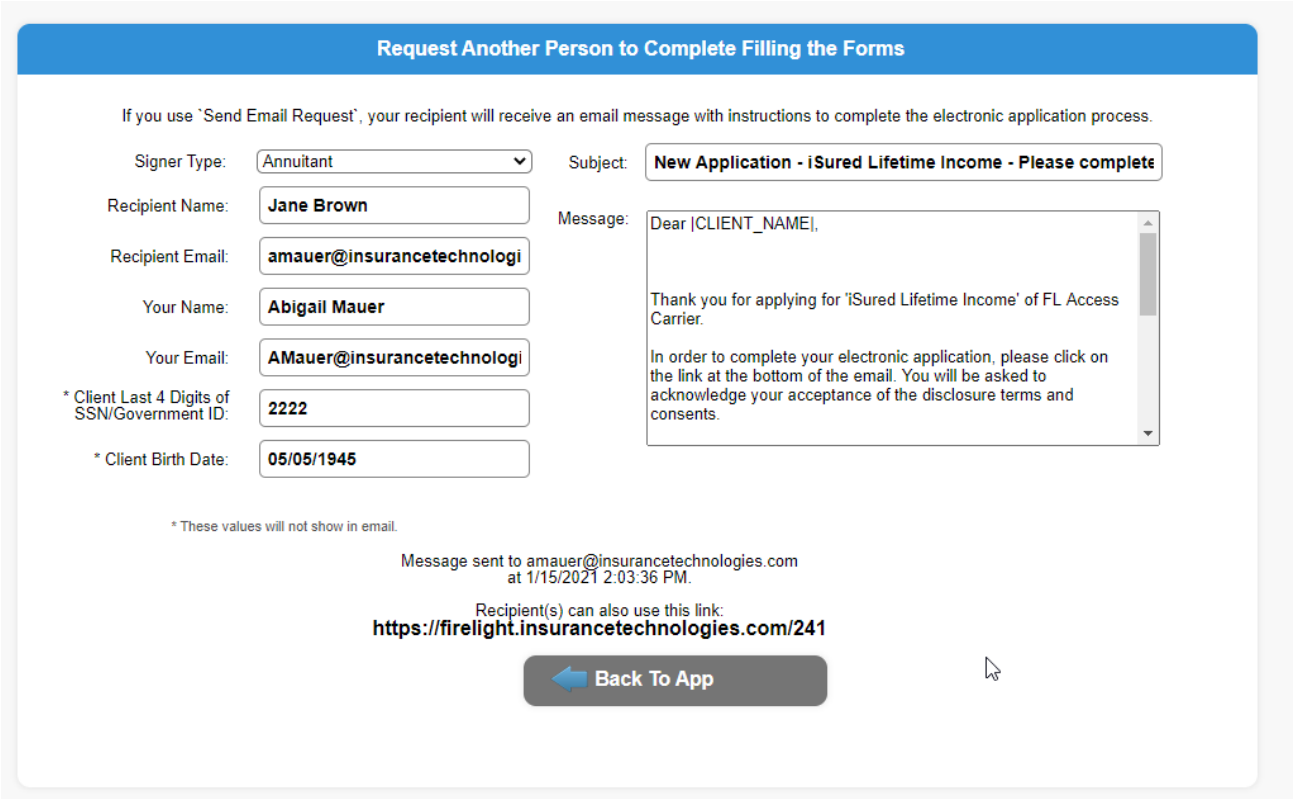
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



Request Client to Fill does not use SMS Text Validation, so no changes will apply with the new Organization setting used in conjunction with SMS Text.

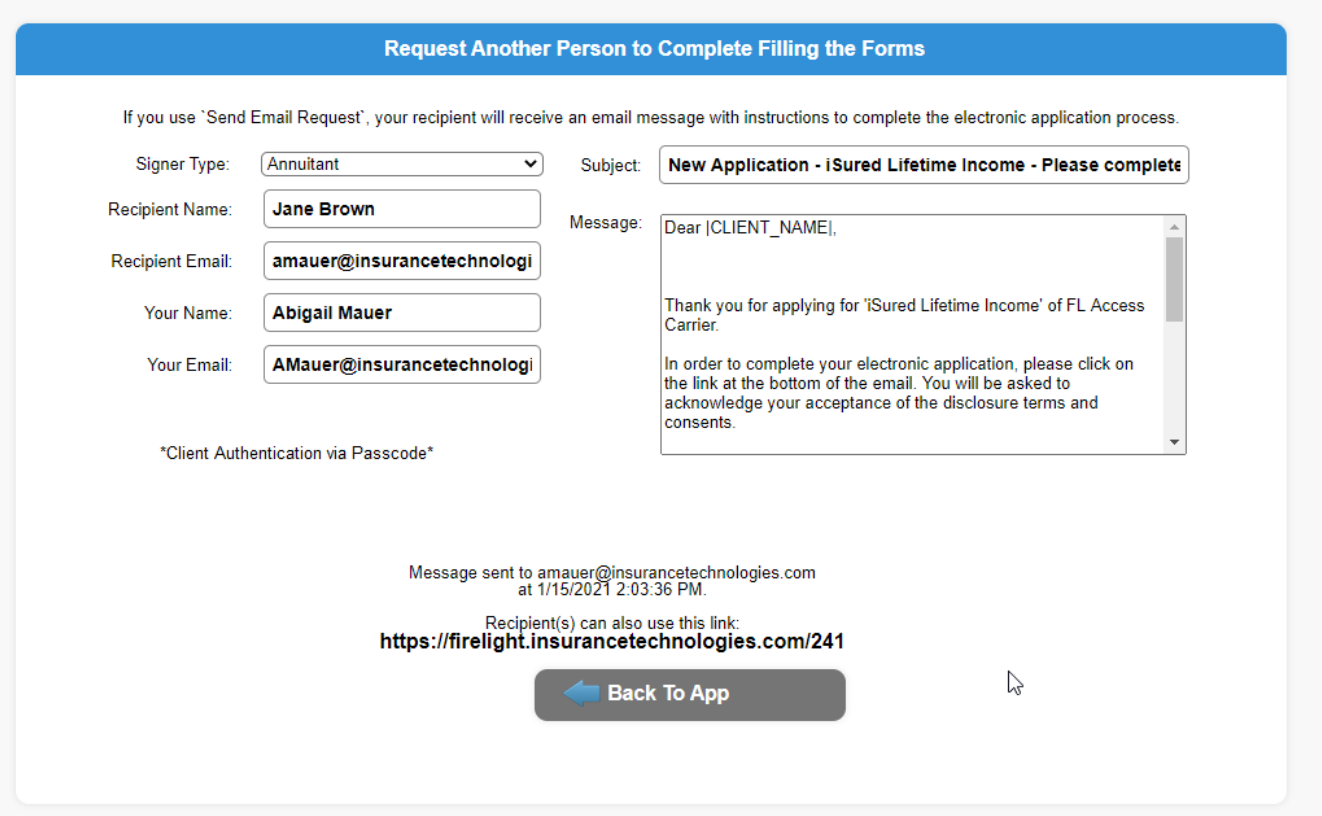
2. Request Client to Fill - Generate Link Without Email with Organization Setting Off (No changes from what is displayed today in this scenario.)

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



Request Client to Fill - Generate Link Without Email with Organization Setting On (SSN and DOB Fields Removed, "These values will not show in email." Removed, "Client Authentication via Passcode" Added)

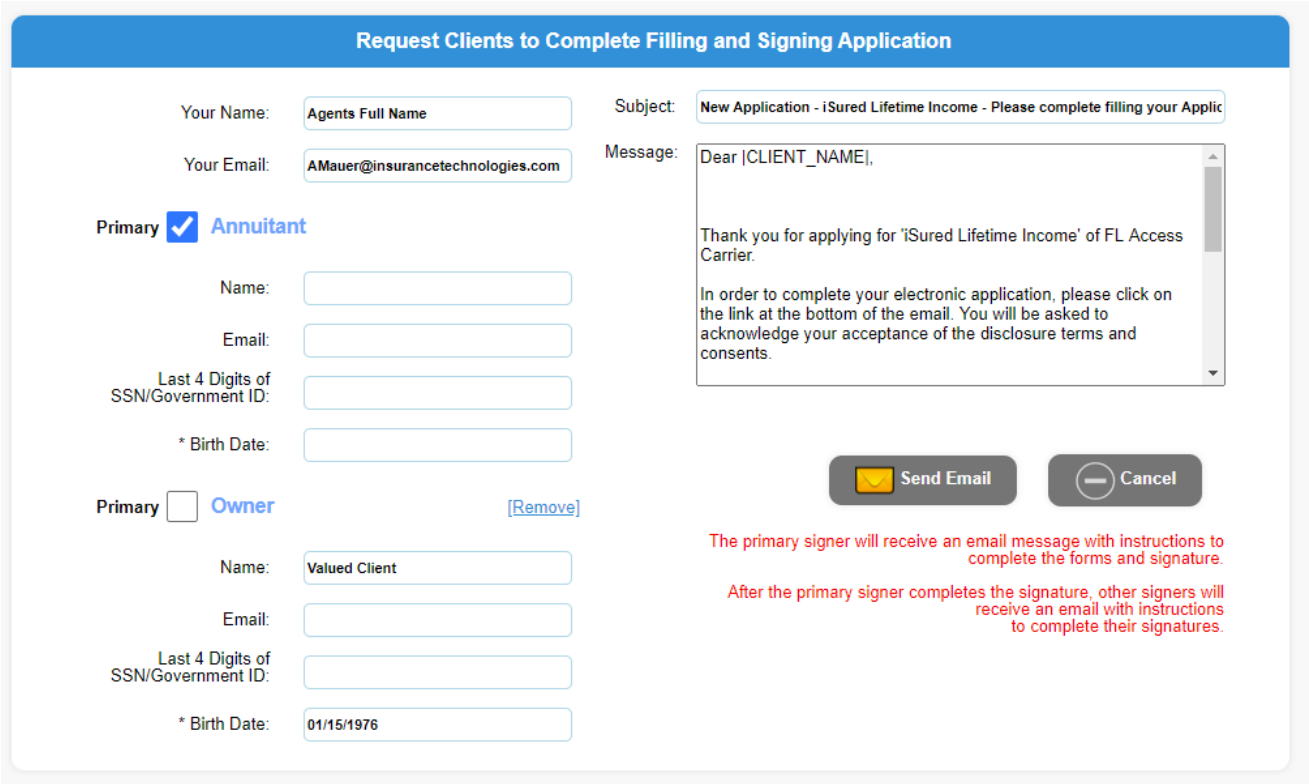
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



Request Client to Fill - Generate Link Without Email does not use SMS Text Validation, so no changes will apply with the new Organization setting used in conjunction with SMS Text.

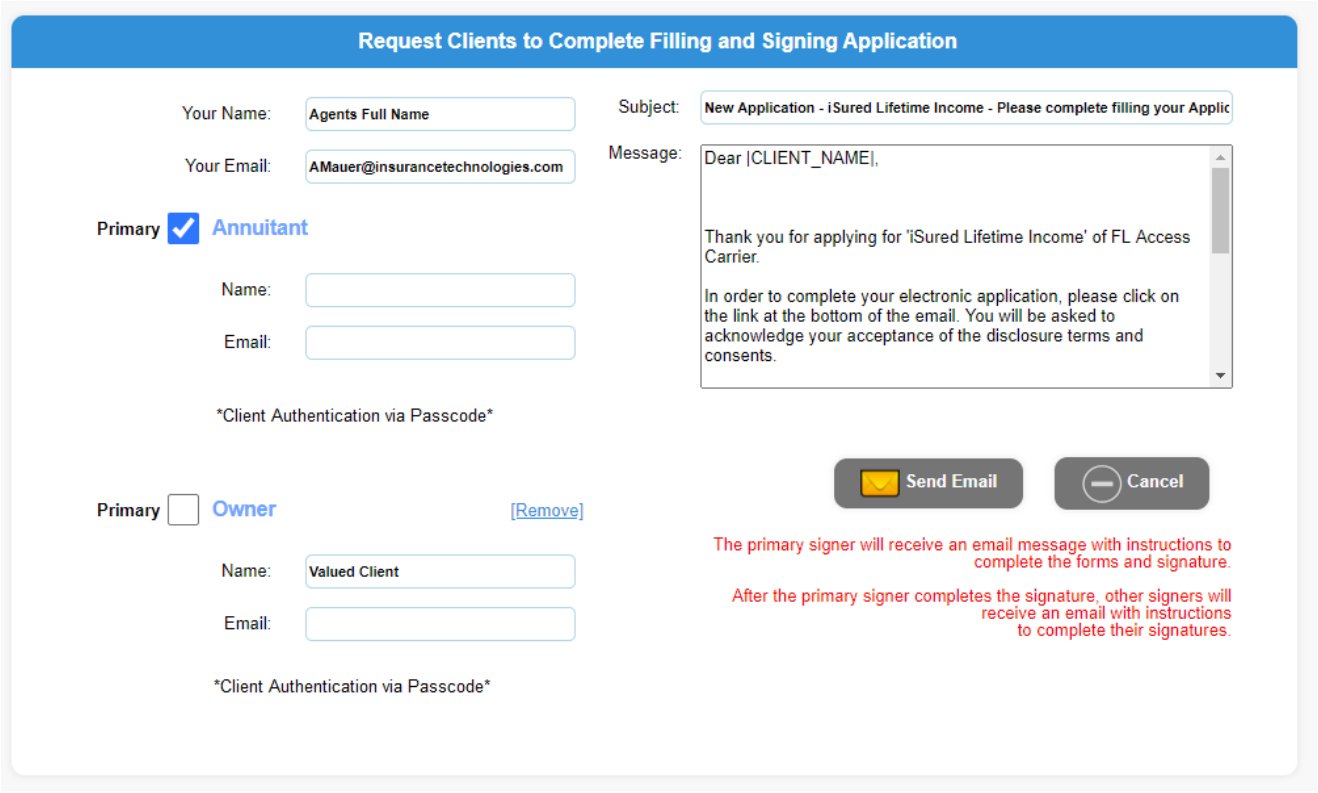
3. Request Client to Fill & Sign with Organization Setting Off (No changes from what is displayed today in this scenario.)

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



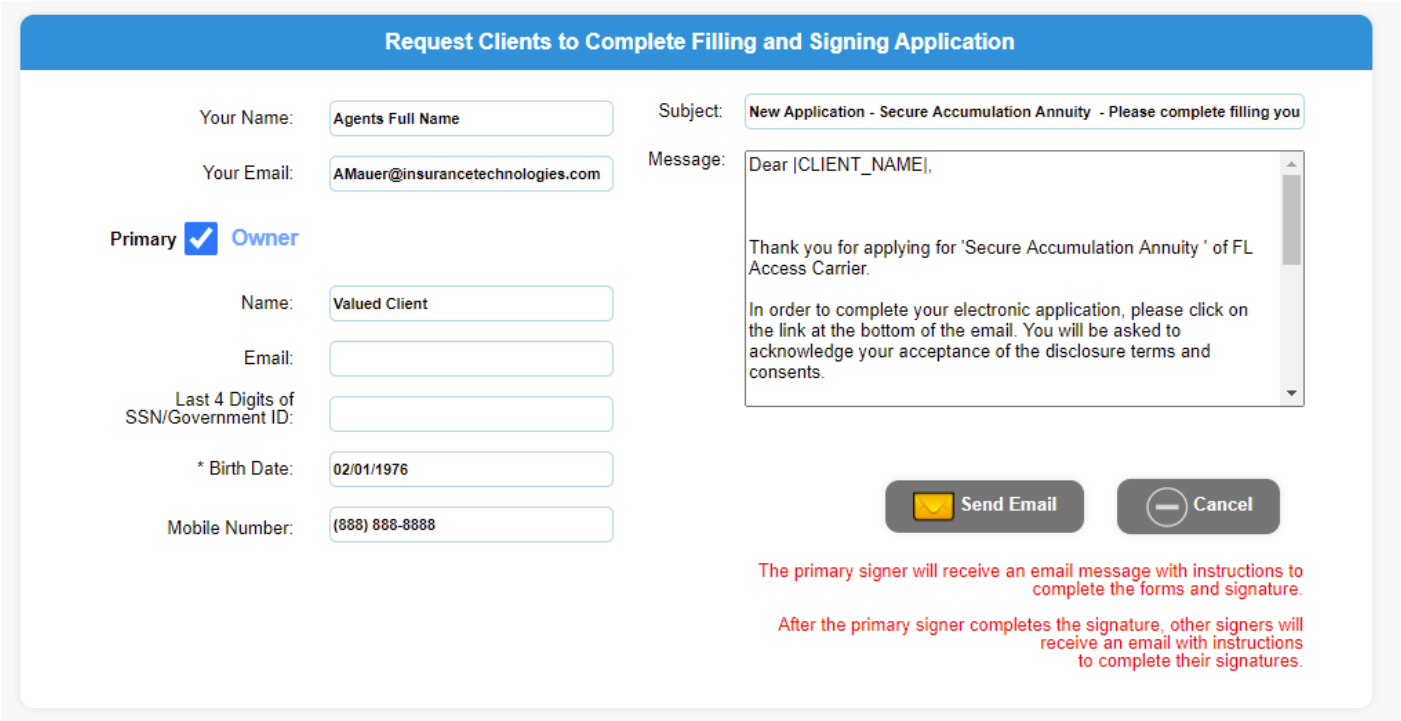
Request Client to Fill & Sign with Organization Setting On (SSN and DOB Fields Removed, "Client Authentication via Passcode" Added for each role)

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



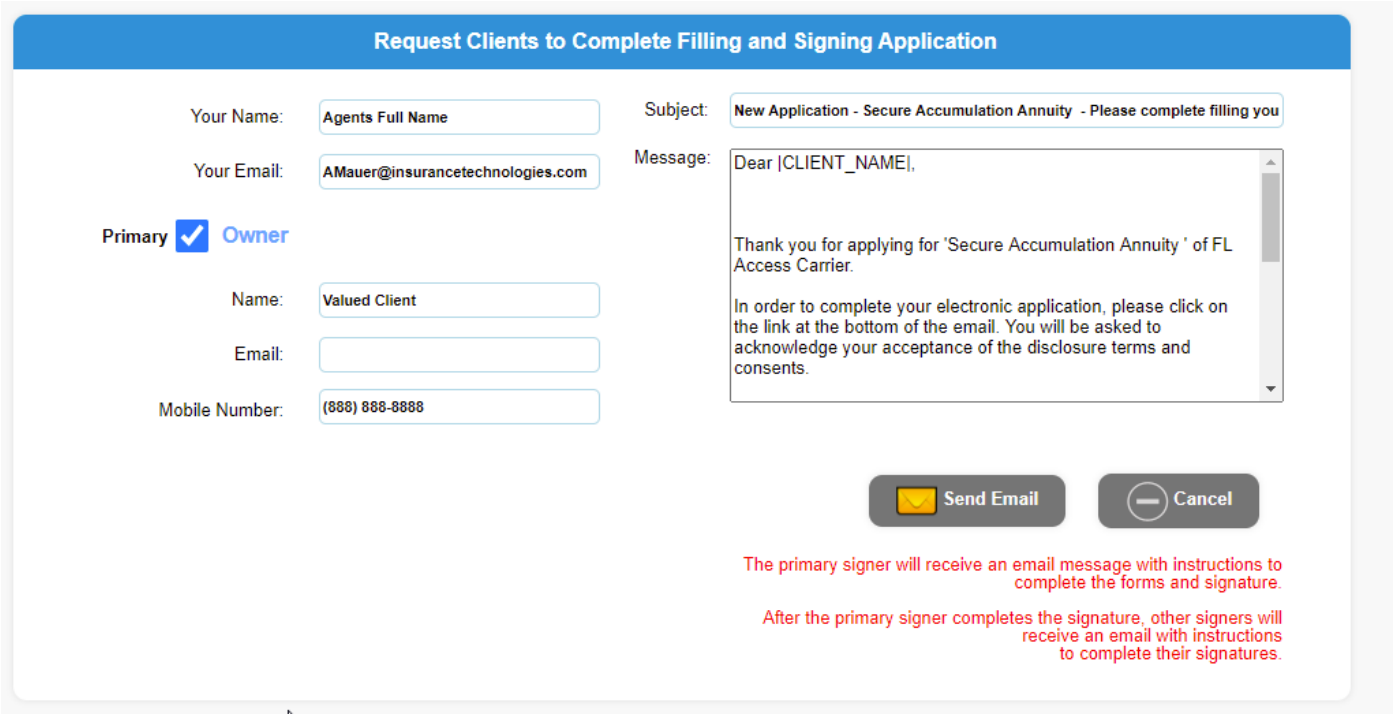
Request Client to Fill & Sign with Organization Setting Off and SMS Text On (No changes to SMS Text display in this scenario as is today.)

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



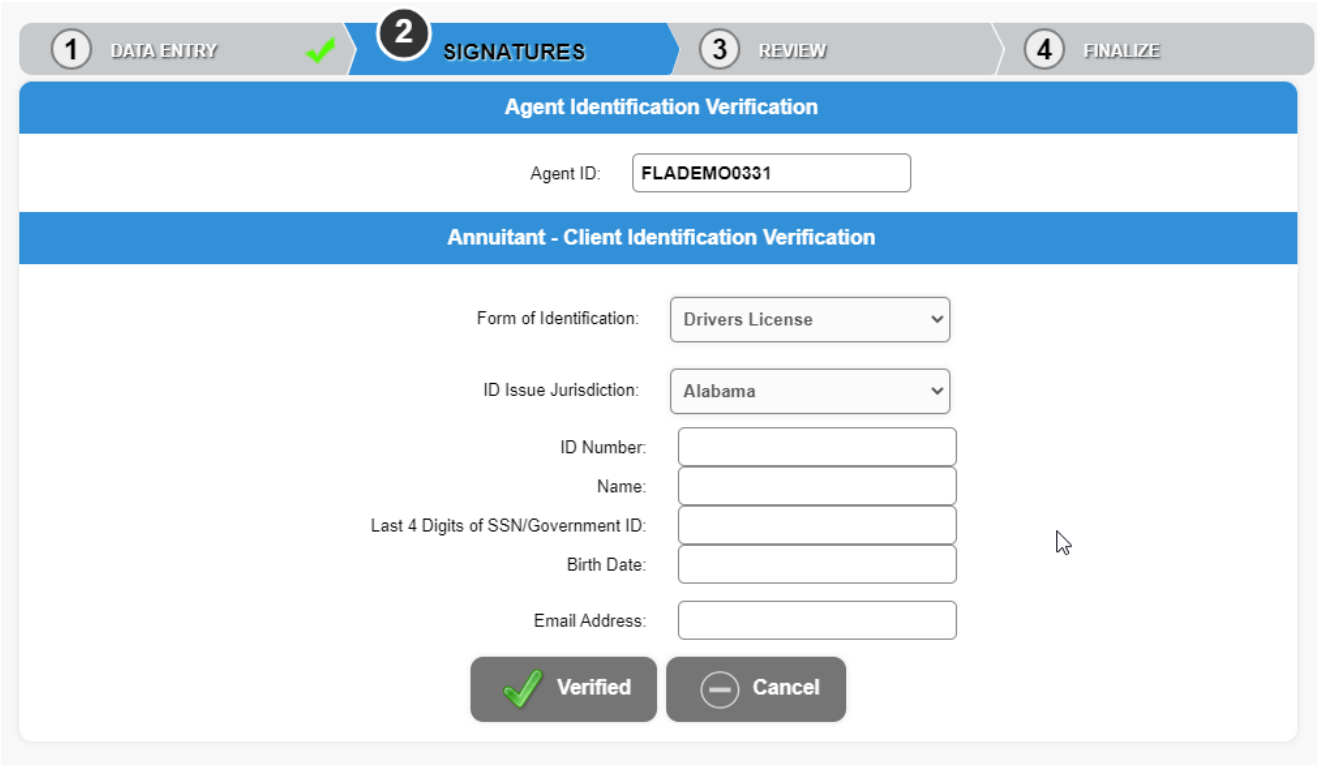
Request Client to Fill & Sign with Organization Setting and SMS Text On (SSN and DOB Fields Removed, "Client Authentication via Passcode" not added)

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



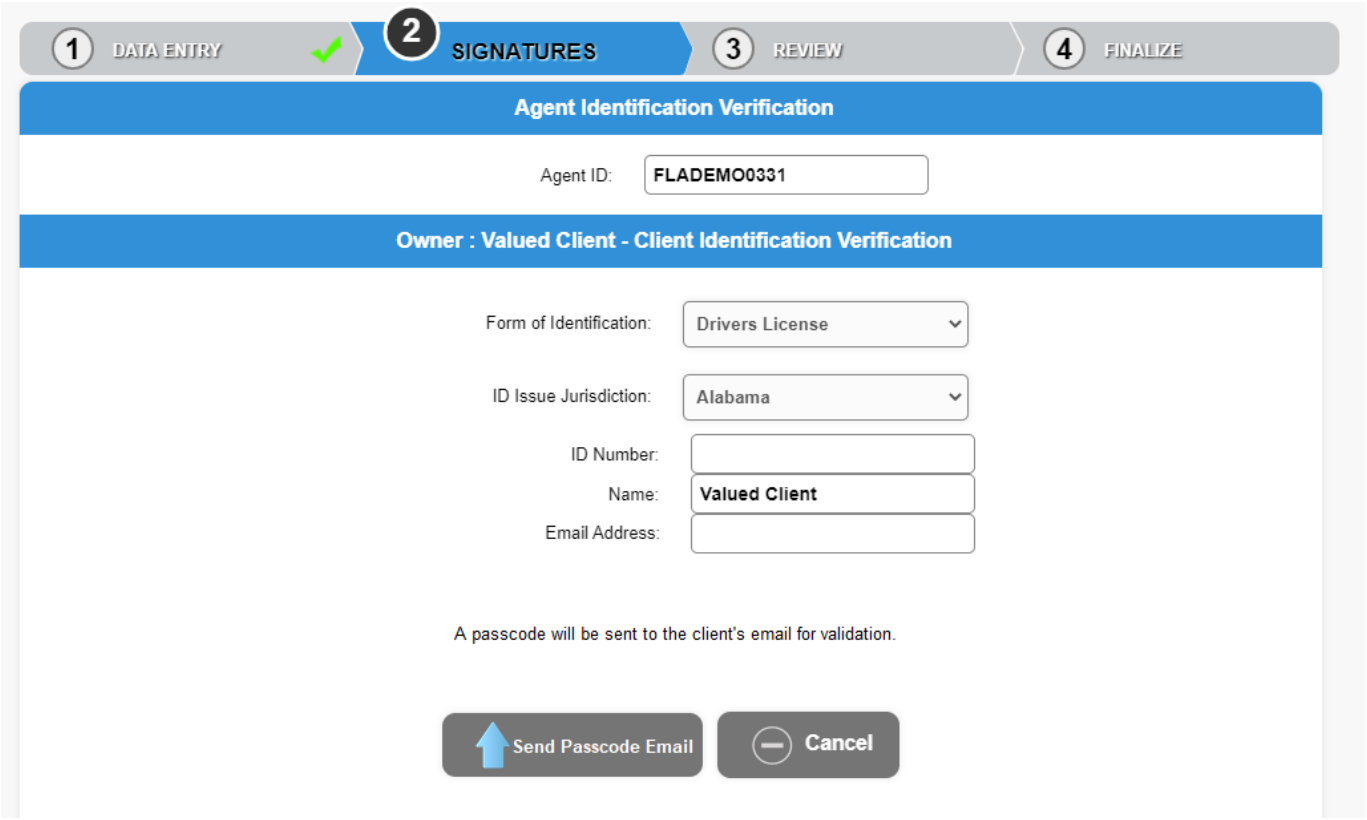
4. E-Sign - Sign Now with Organization Setting Off (No changes from what is displayed today in this scenario.)

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



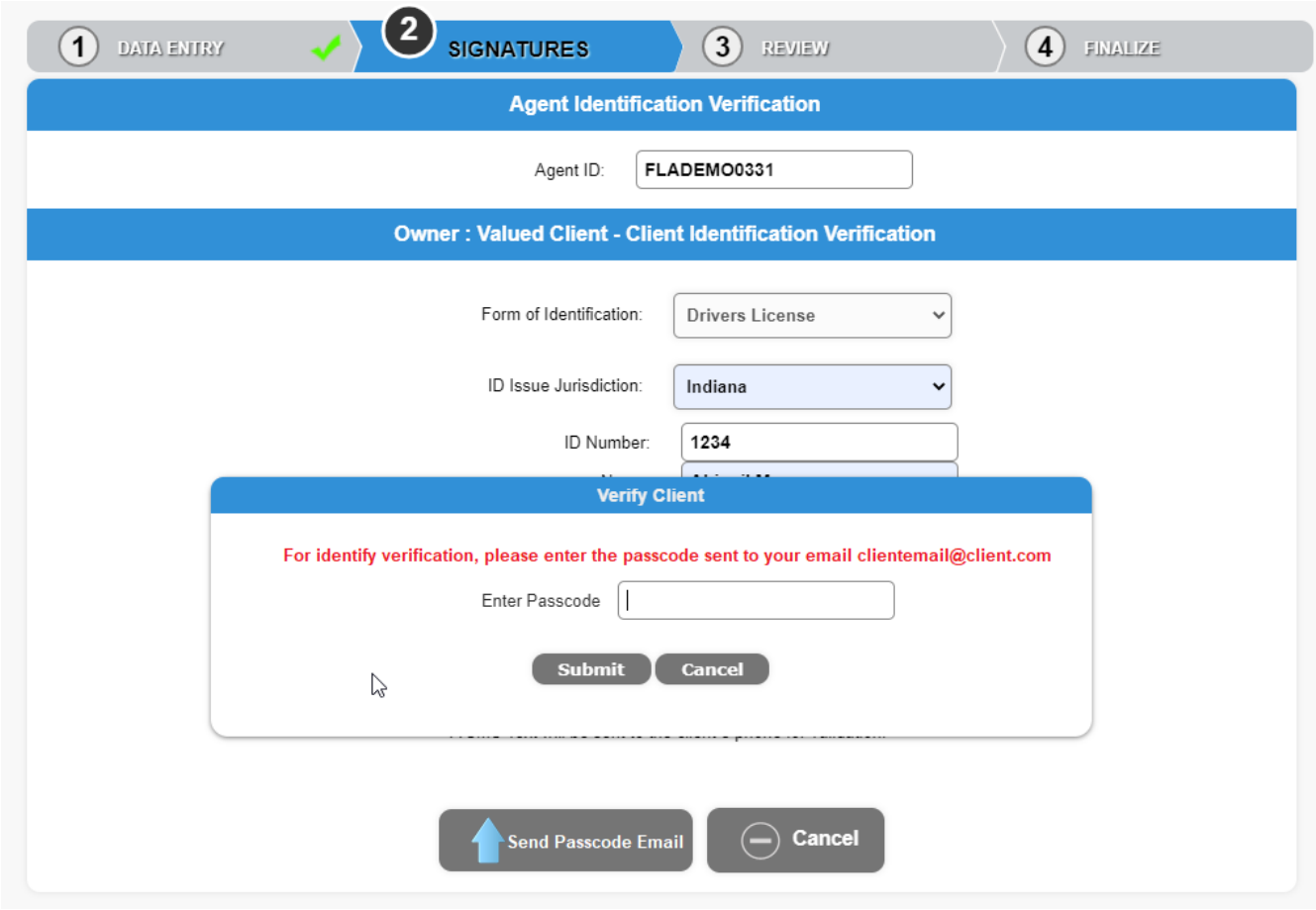
E-Sign - Sign Now with Organization Setting On (SSN and DOB Fields Removed, Passcode validation will work for email like SMS Text when it is turned On)

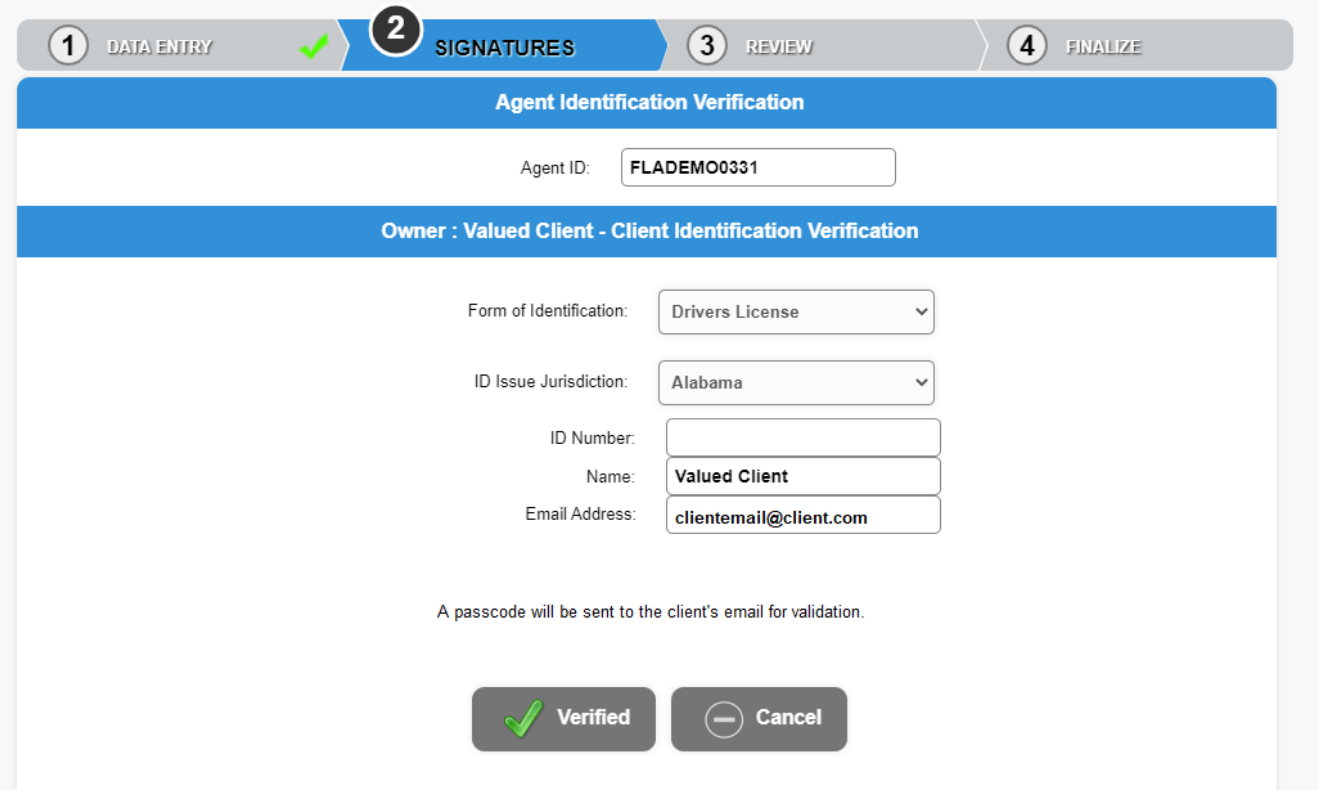
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



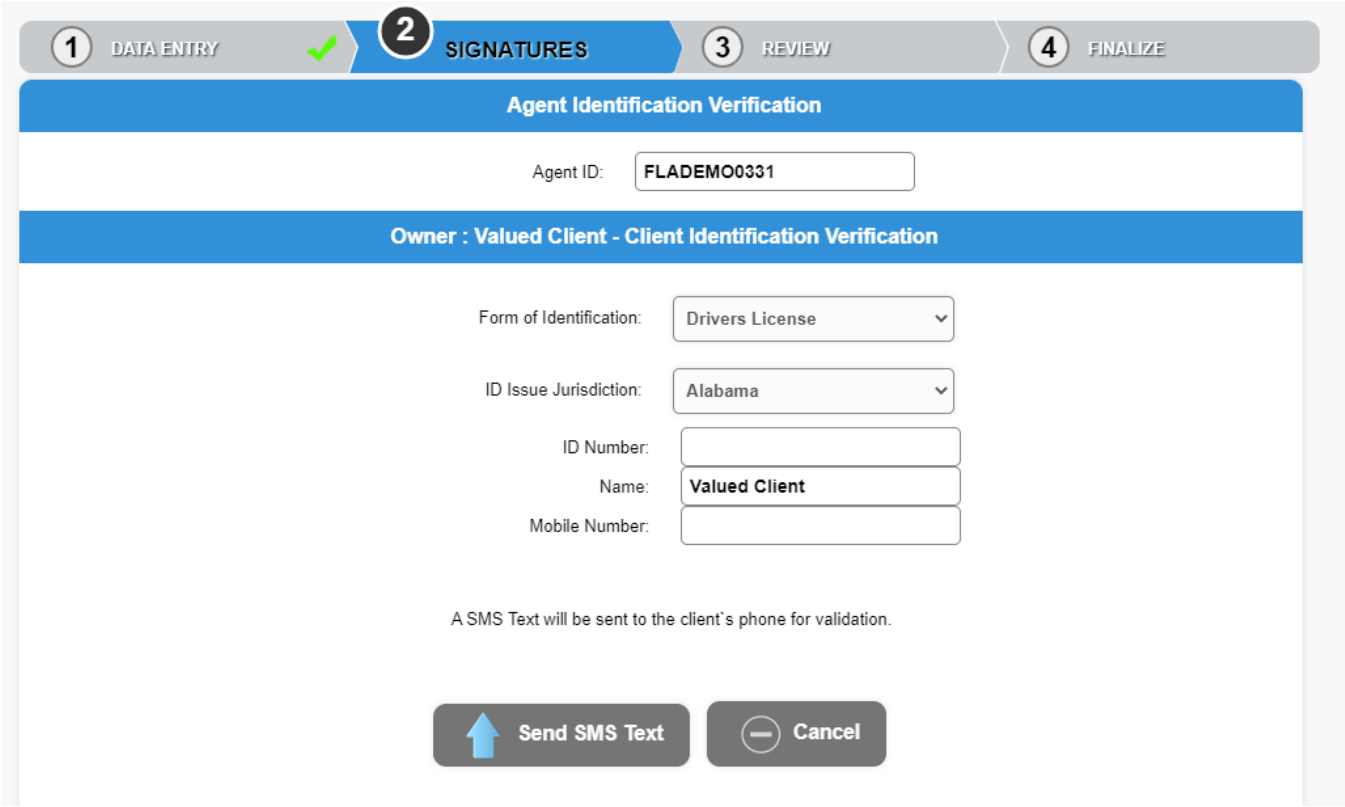
Once passcode has been emailed, a pop-up validation window for the Passcode will be presented. After the Passcode has been entered, select, "Submit". If the Passcode needs resent, click "Cancel" and "Send Passcode Email" again.

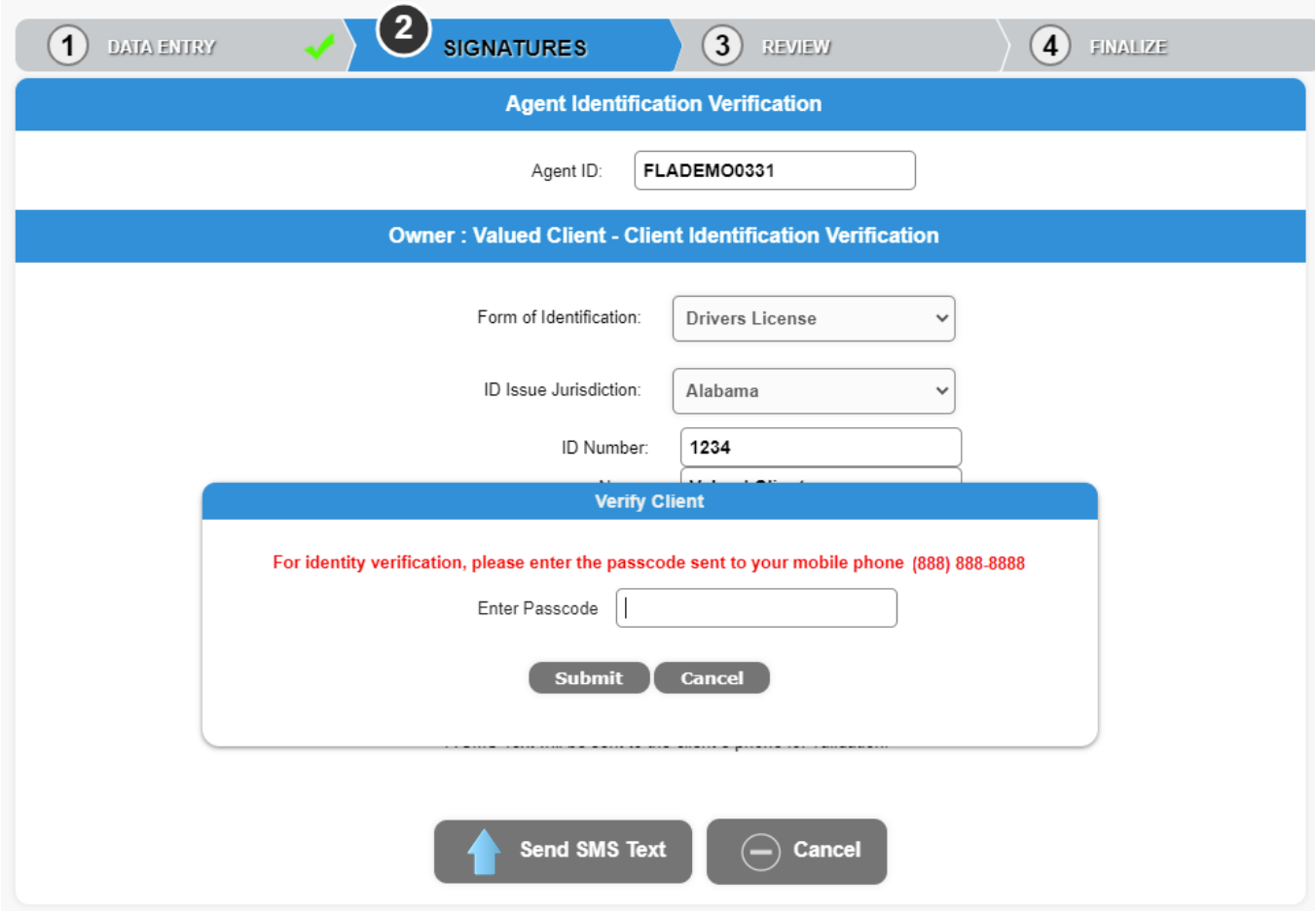
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

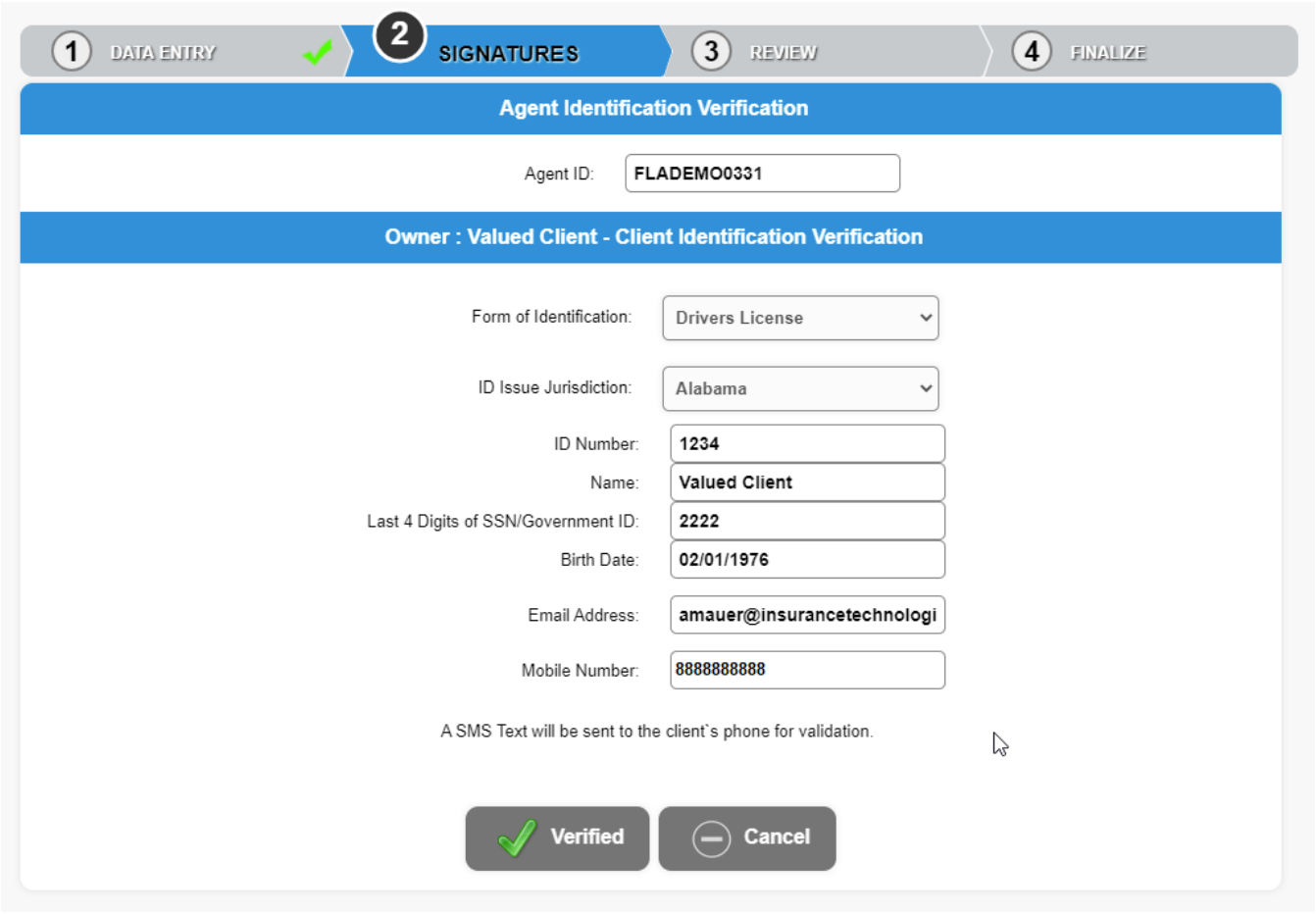

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE
Agent Identification Verification
Agent ID: FLADEMO0331
Owner : Valued Client - Client Identification Verification
Form of Identification: Drivers License
ID Issue Jurisdiction: Indiana
ID Number: 1234
Verify Client
For identify verification, please enter the passcode sent to your email clientemail@client.com
Enter Passcode
Submit
Cancel
Send Passcode Email
Cancel


1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE
Agent Identification Verification
Agent ID:
FLADEMO0331
Owner : Valued Client - Client Identification Verification
Form of Identification:
Drivers License
ID Issue Jurisdiction:
Alabama
ID Number:
Name:
Valued Client
Email Address:
clientemail@client.com
A passcode will be sent to the client's email for validation.
Verified
Cancel

E-Sign - Sign Now with Organization Setting and SMS Text On (SSN and DOB Fields Removed, validation via SMS text.)

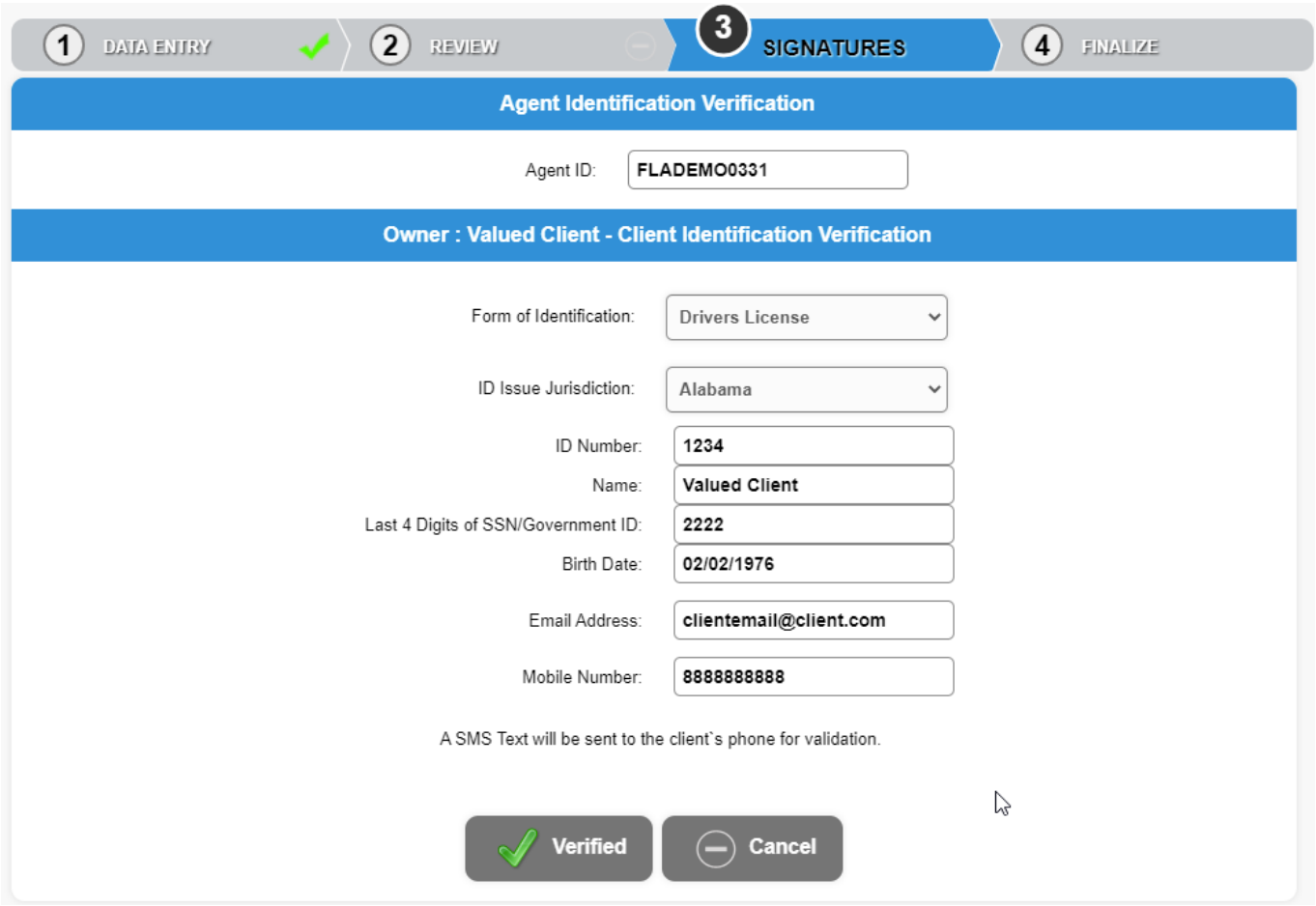



1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE
Agent Identification Verification
Agent ID: FLADEMO0331
Owner : Valued Client - Client Identification Verification
Form of Identification: Drivers License
ID Issue Jurisdiction: Alabama
ID Number: 1234
Verify Client
For identity verification, please enter the passcode sent to your mobile phone (888) 888-8888
Enter Passcode
Submit
Cancel
Send SMS Text
Cancel

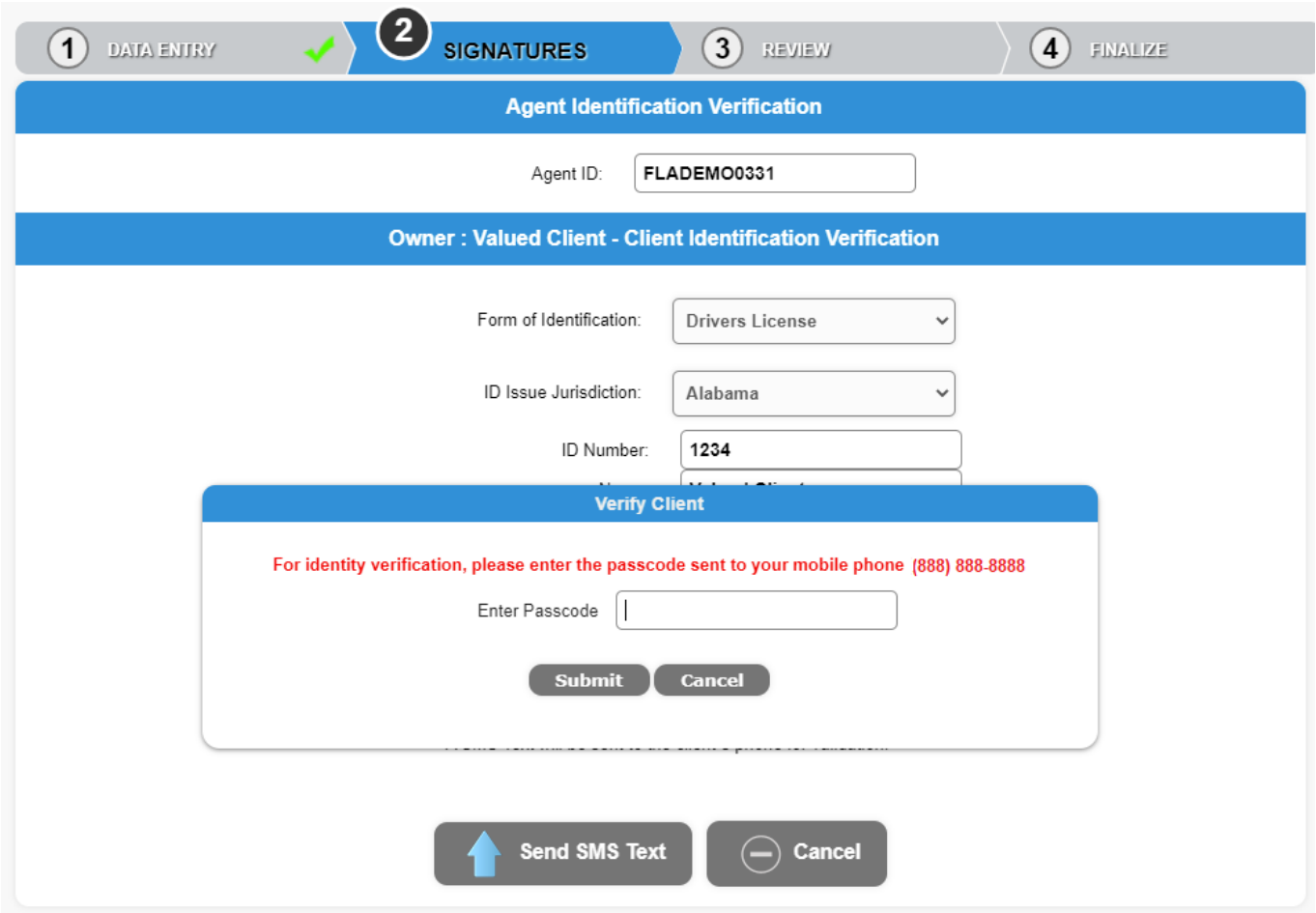


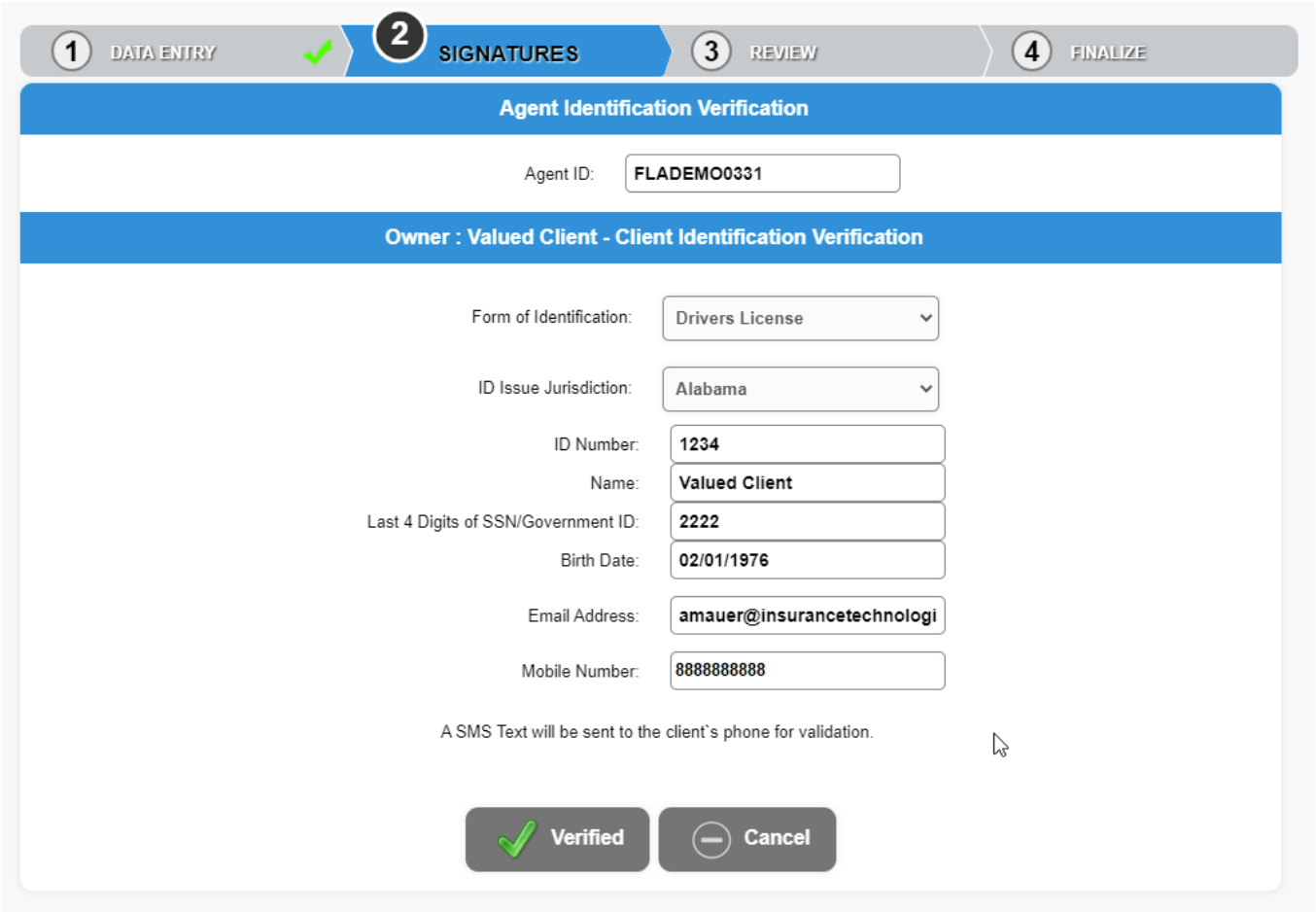
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

E-Sign - Sign Now with Organization Setting Off and SMS Text On (No changes to SMS Text display in this scenario as is today.)



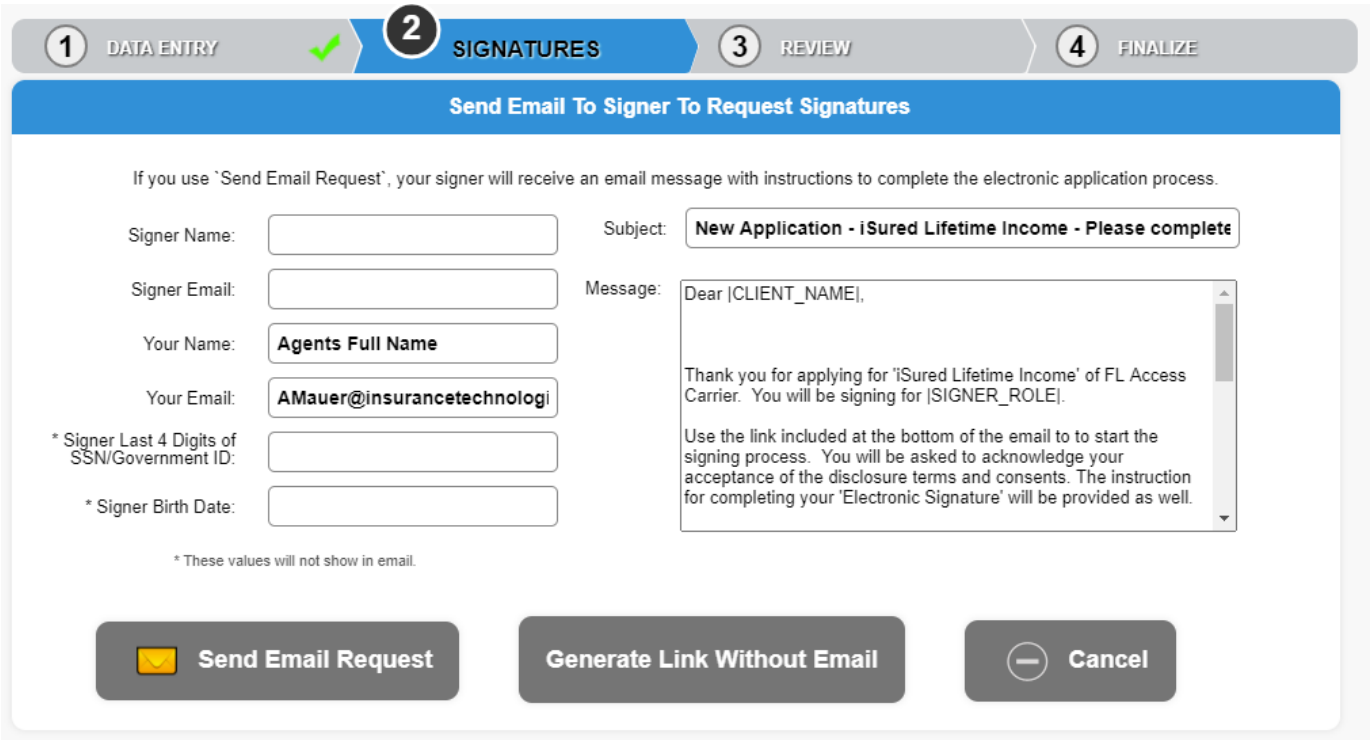
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.


1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE
Agent Identification Verification
Agent ID: FLADEMO0331
Owner : Valued Client - Client Identification Verification
Form of Identification: Drivers License
ID Issue Jurisdiction: Alabama
ID Number: 1234
Verify Client
For identity verification, please enter the passcode sent to your mobile phone (888) 888-8888
Enter Passcode
Submit
Cancel
Send SMS Text
Cancel



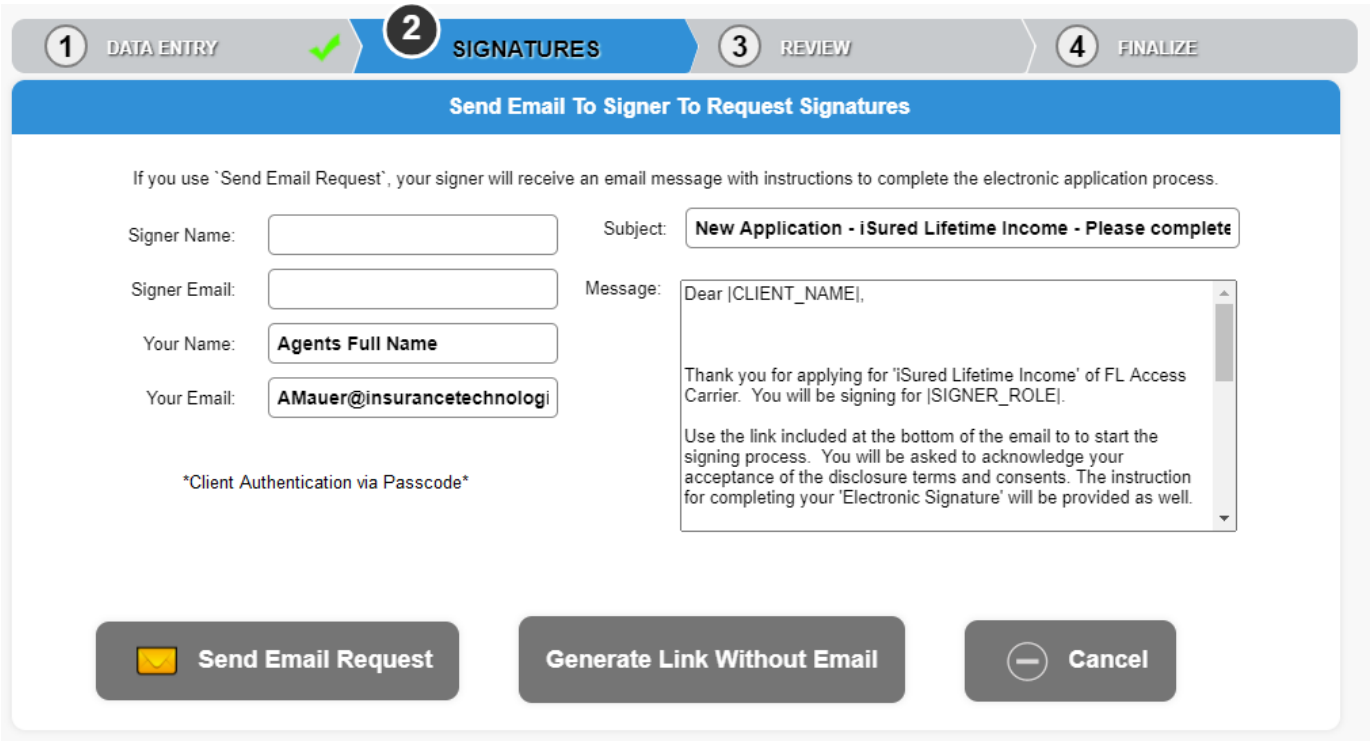
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

5. E-Sign - Remote Sign with Organization Setting Off (No changes from what is displayed today in this scenario.)



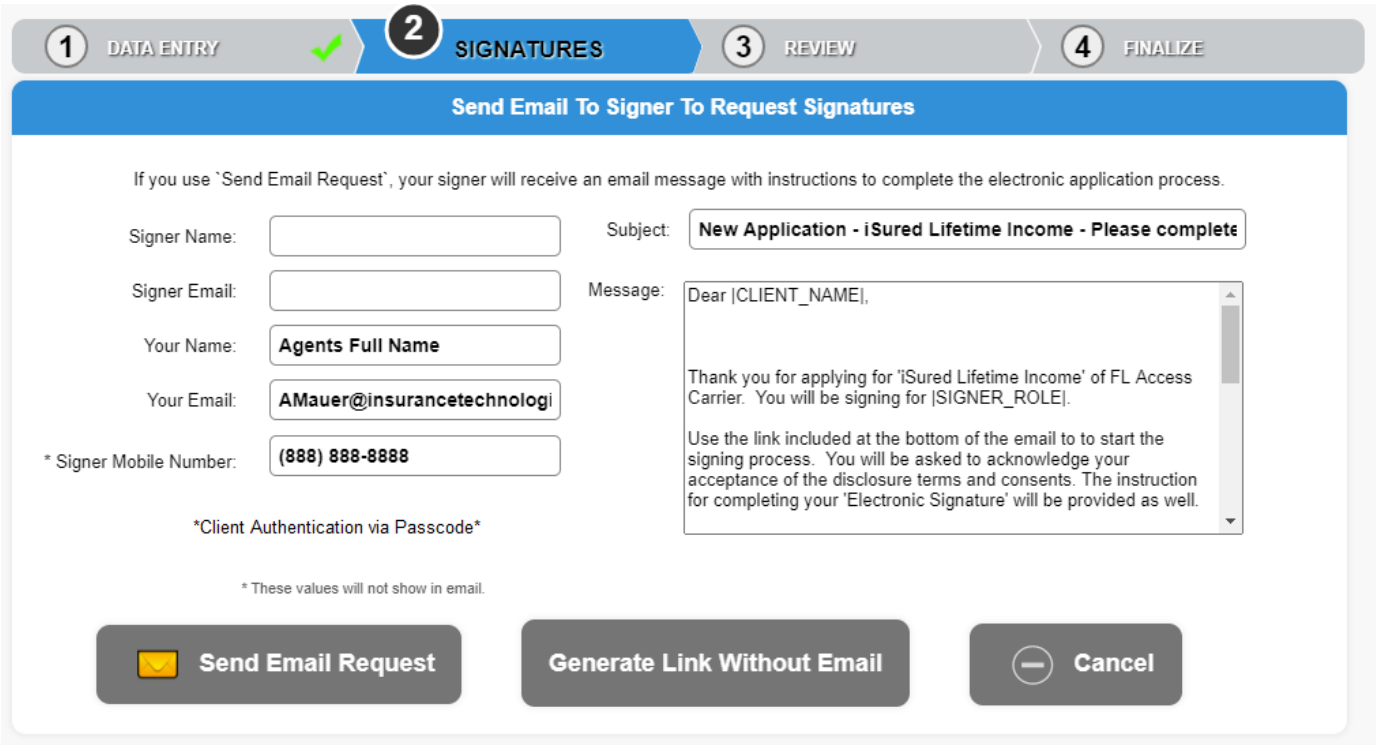
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

E-Sign - Remote Sign with Organization Setting On (SSN and DOB Fields Removed, "These values will not show in email." Removed, "Client Authentication via Passcode" Added)



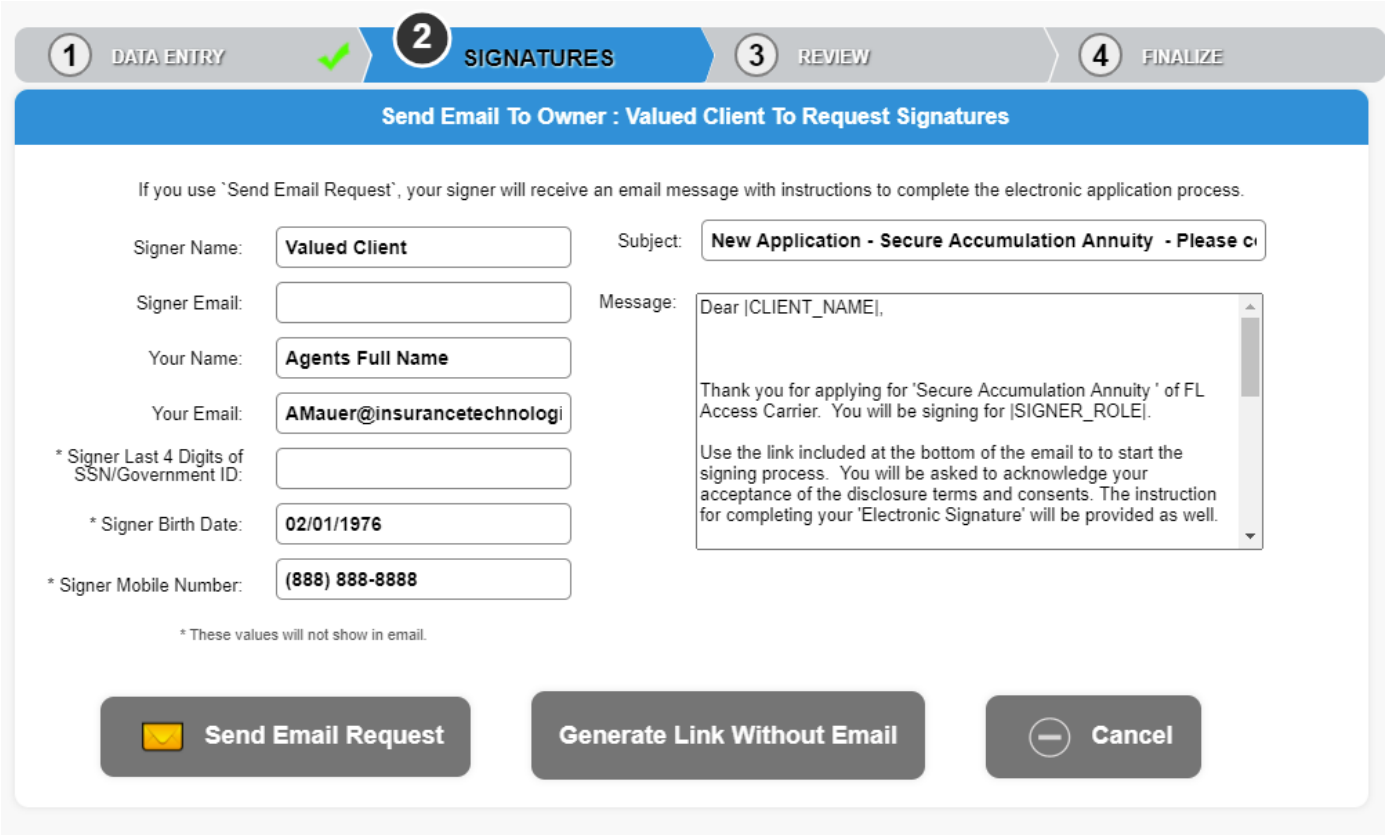
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

E-Sign - Remote Sign with Organization Setting and SMS Text On. ("*These values will not show in email." WILL be present in this scenario, as it applies to the Signer Mobile Number for SMS Text. SSN and DOB Fields Removed, "Client Authentication via Passcode" Added)



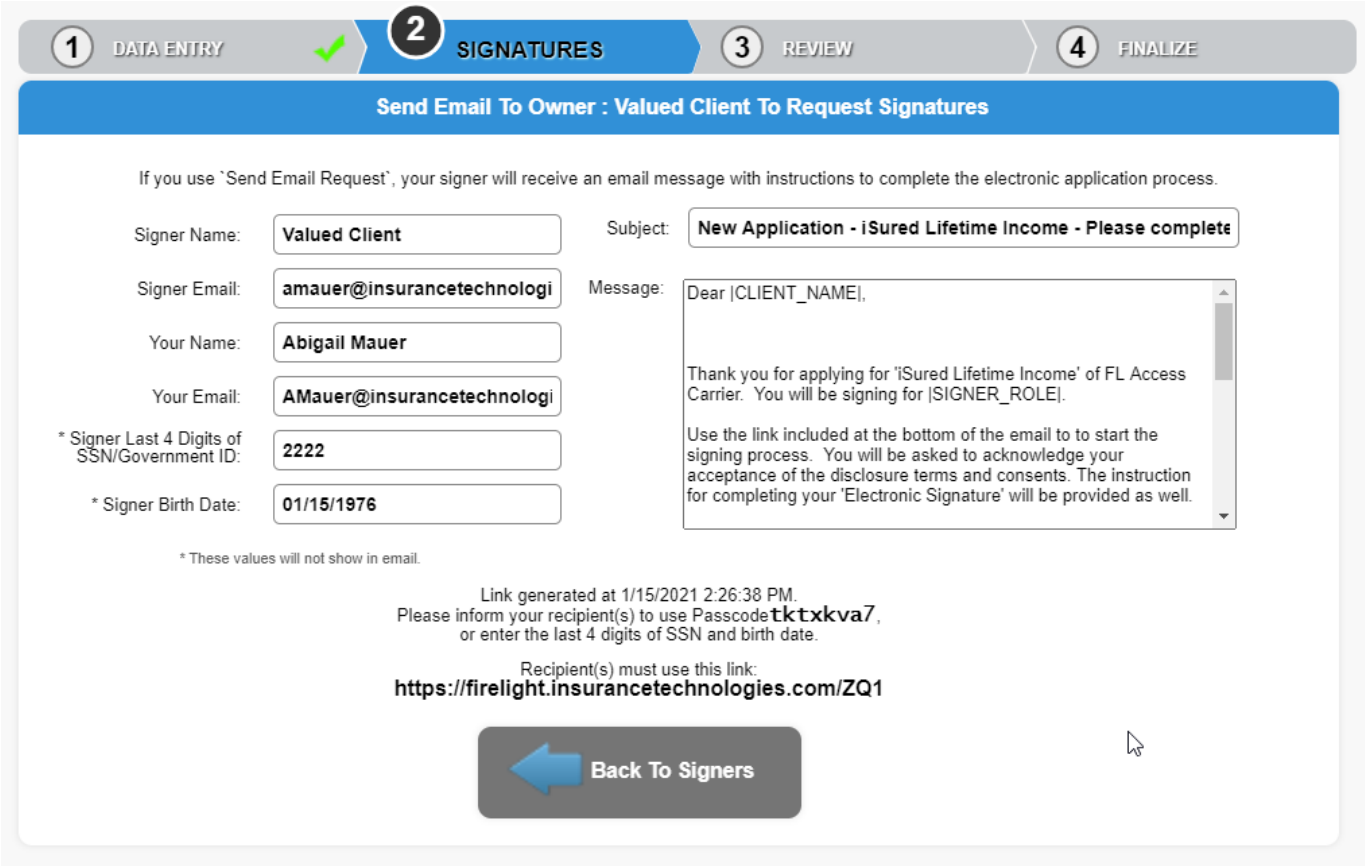
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

E-Sign - Remote Sign with Organization Setting Off and SMS Text On (No changes to SMS Text display in this scenario as is today.)



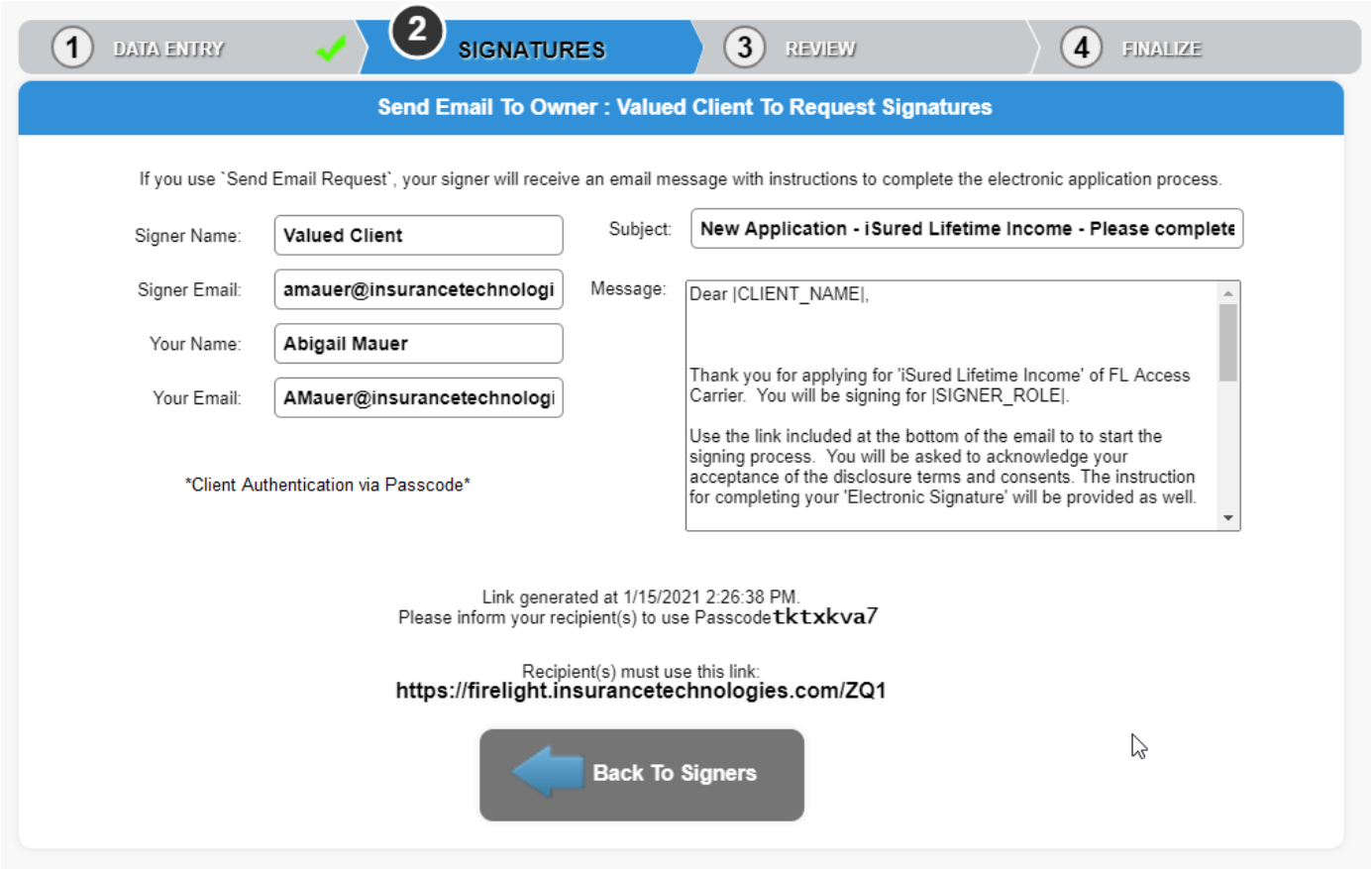
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

6. E-Sign - Generate Link Without Email with Organization Setting Off (No changes from what is displayed today in this scenario.)

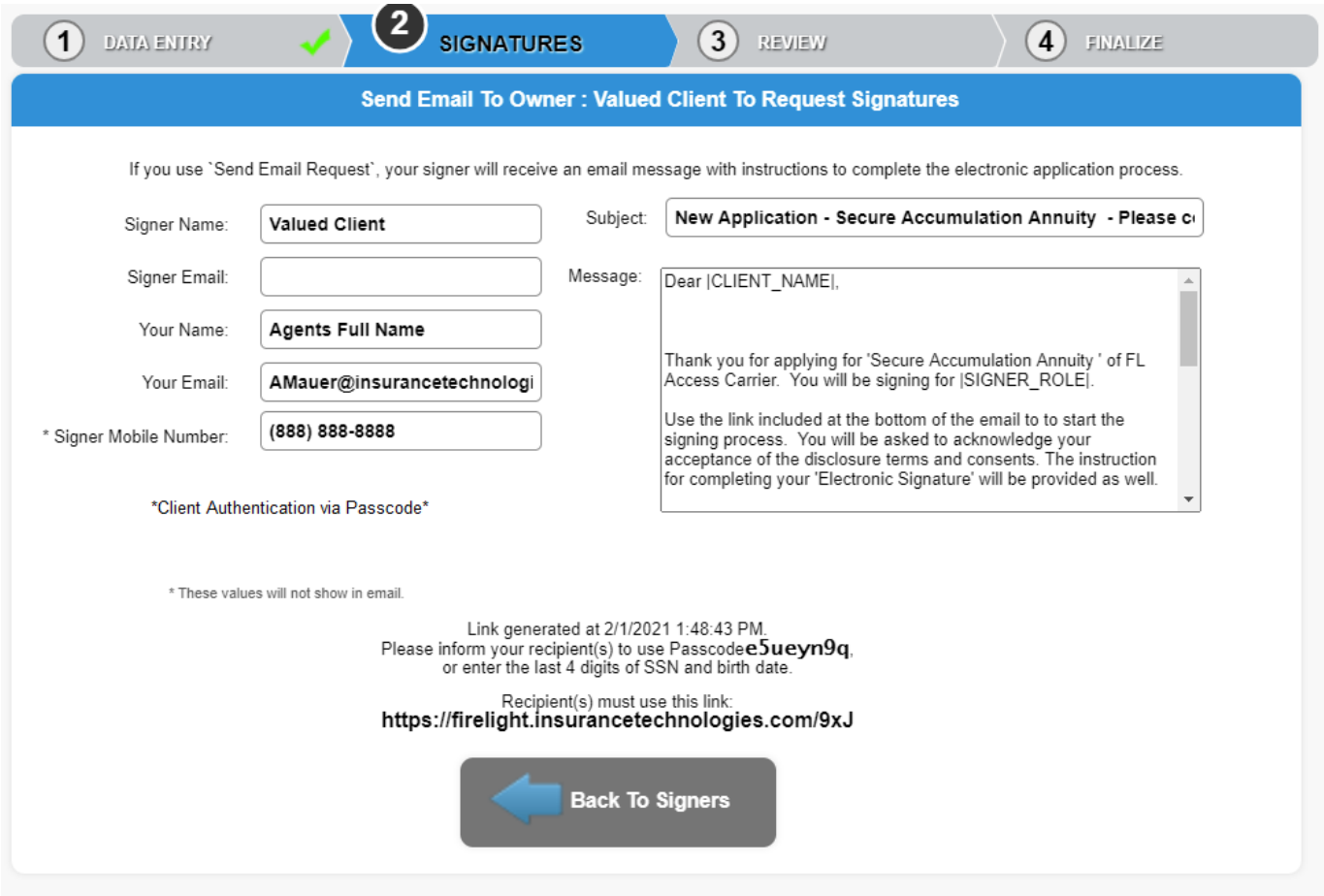


CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

E-Sign - Generate Link Without Email with Organization Setting On (SSN and DOB Fields Removed, "These values will not show in email." Removed, "Client Authentication via Passcode" Added)

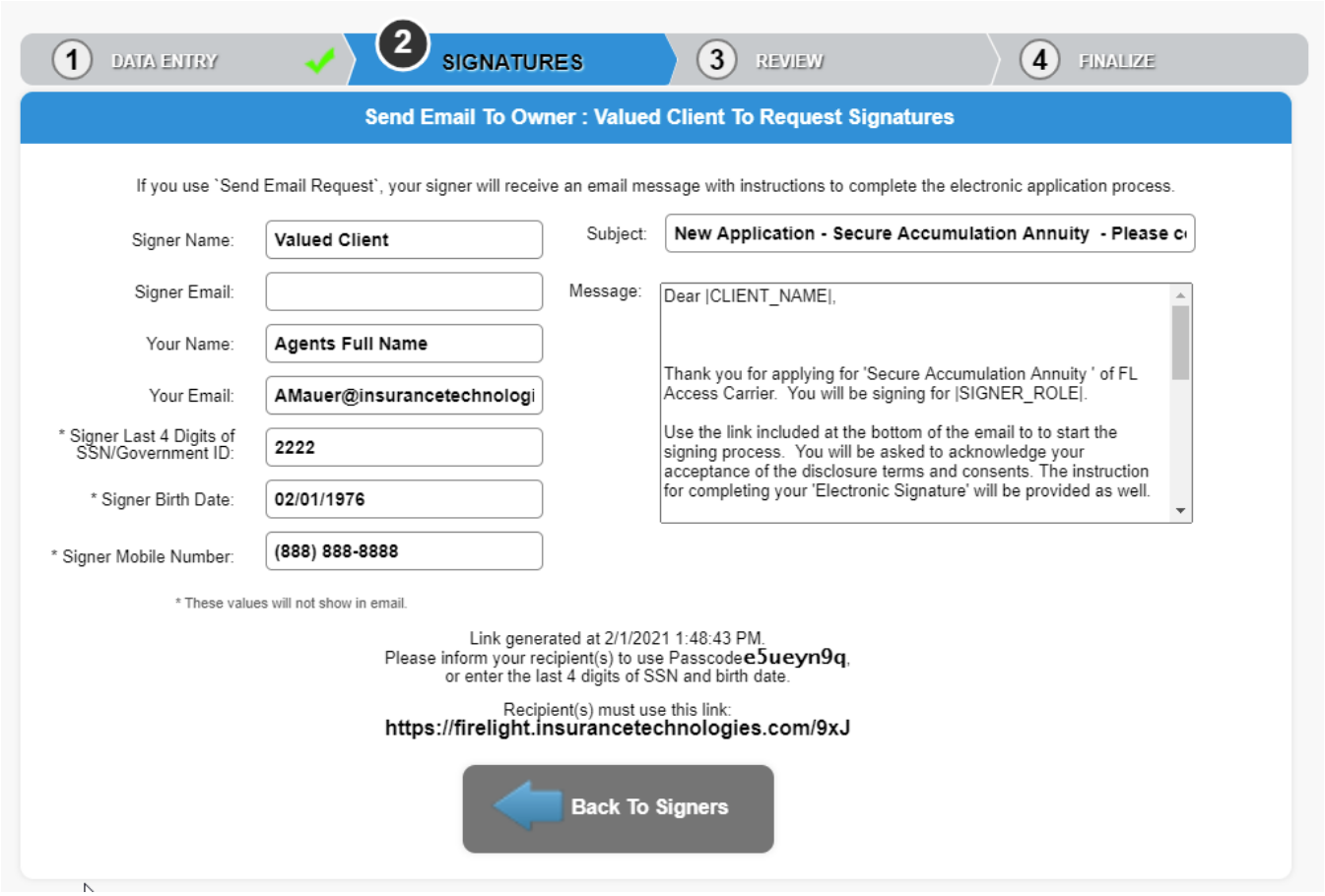


E-Sign - Generate Link Without Email with Organization Setting and SMS Text On ("*These values will not show in email." WILL be present in this scenario, as it applies to the Signer Mobile Number for SMS Text. SSN and DOB Fields Removed, "Client Authentication via Passcode" Added)



CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

E-Sign - Generate Link Without Email with Organization Setting Off and SMS Text On (No changes to SMS Text display in this scenario as is today.)



Acceptance Criteria

- When the Organization setting is selected "Passcode Only Validation", Passcode validation is the only option presented for
- Request Client to Fill App
- Request Client to Fill - Generate Link Without Email
- Request Client to Fill and Sign
- E-Sign - Sign Now
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email
- SMS Text Validation remains applicable and will be the source of validation if both the SMS Text Validation and Organization Setting are turned On.
- The exception to this would be for Request Client to Fill App and Request Client to Fill - Generate Link Without Email, as the SMS Text is not a functionality that exists for these

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

requests today. No changes will be made to include SMS Text with Request Client to Fill App or Request Client to Fill - Generate Link Without Email with this enhancement.

- LexisNexis Validation remains applicable with passcode validation.
- E-Delivery is not in scope for this change.
- Console is not in scope for this change.

1.4 Client View-Signing Ceremony with Passcode Validation Only

When the Organization Setting is selected to "Only Support Passcode Validation" option, all signing ceremonies will be updated to display reference to Passcode validation and no fields will display for "Last 4 Digits of SSN/Government ID:" or "Birth Date (MM/DD/YYYY):". The "OR" will be removed and the Passcode validation shifted to the location on the screen where the current "Last 4 Digits of SSN/Government ID:" and "Birth Date (MM/DD/YYYY):" fields are located.

These changes will apply to:

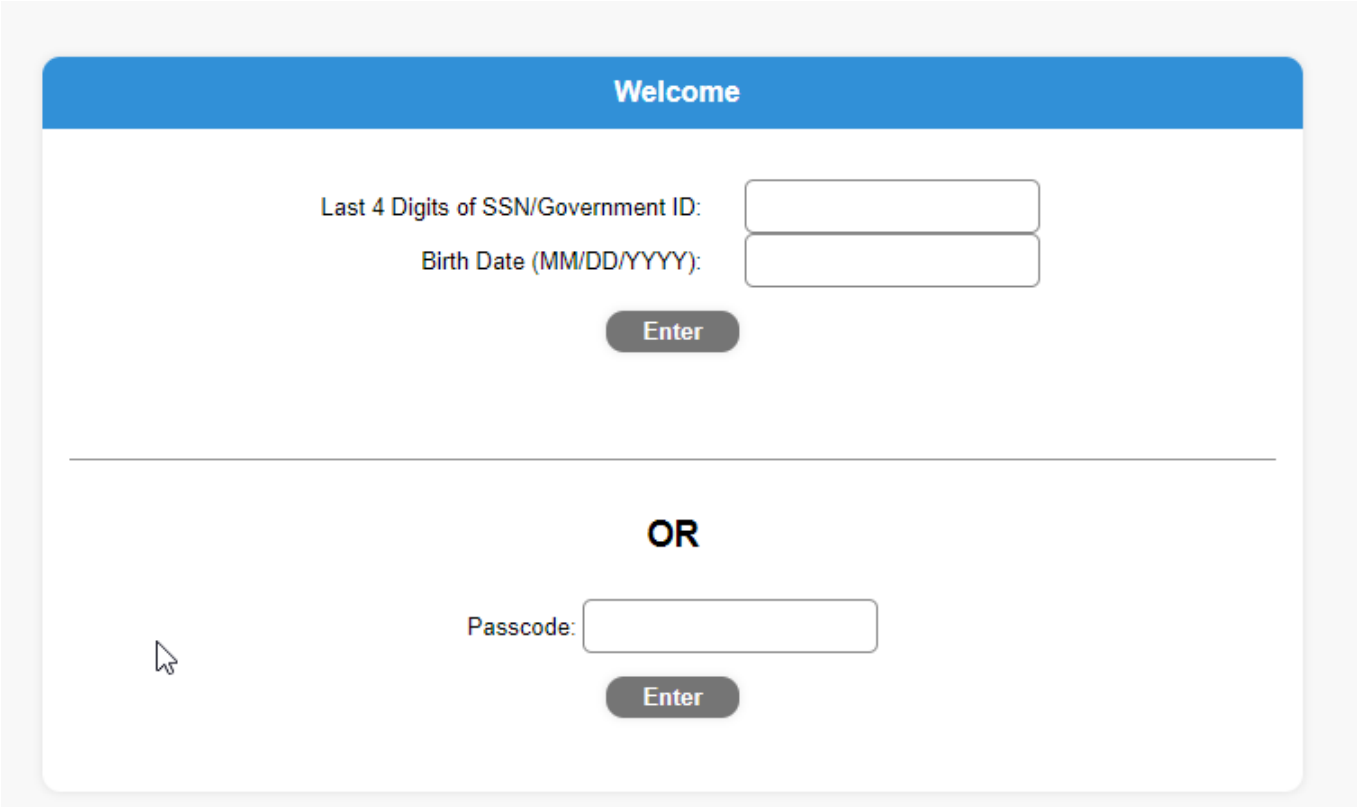
- Request Client to Fill App
- Request Client to Fill - Generate Link Without Email
- Request Client to Fill & Sign
- E-Sign - Sign Now
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email

Changes to the Client View by scenario will be as follows:

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

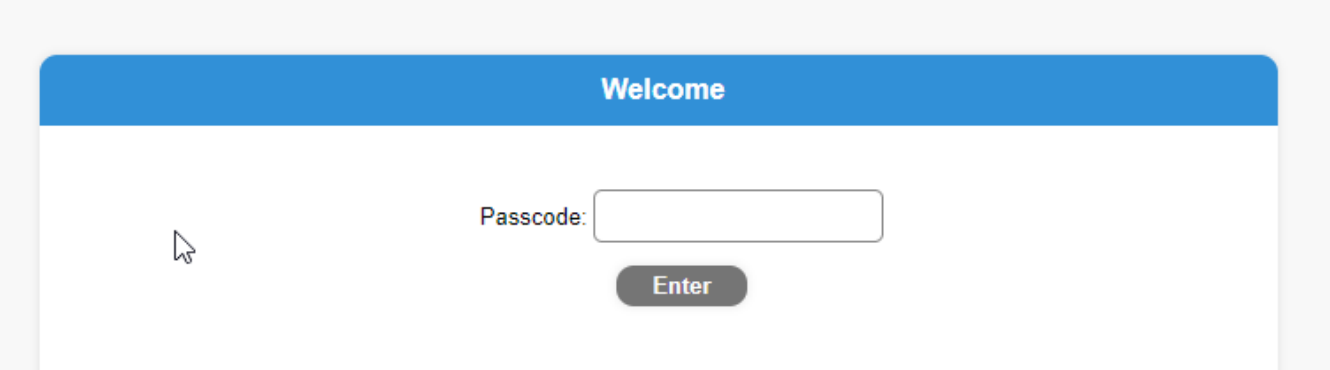
Organization Setting is Off Without SMS Text (SSN, DOB and Passcode Display, no change to current display) for these actions:

- Request Client to Fill
- Request Client to Fill - Generate Link Without Email
- Request Client to Fill & Sign
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email



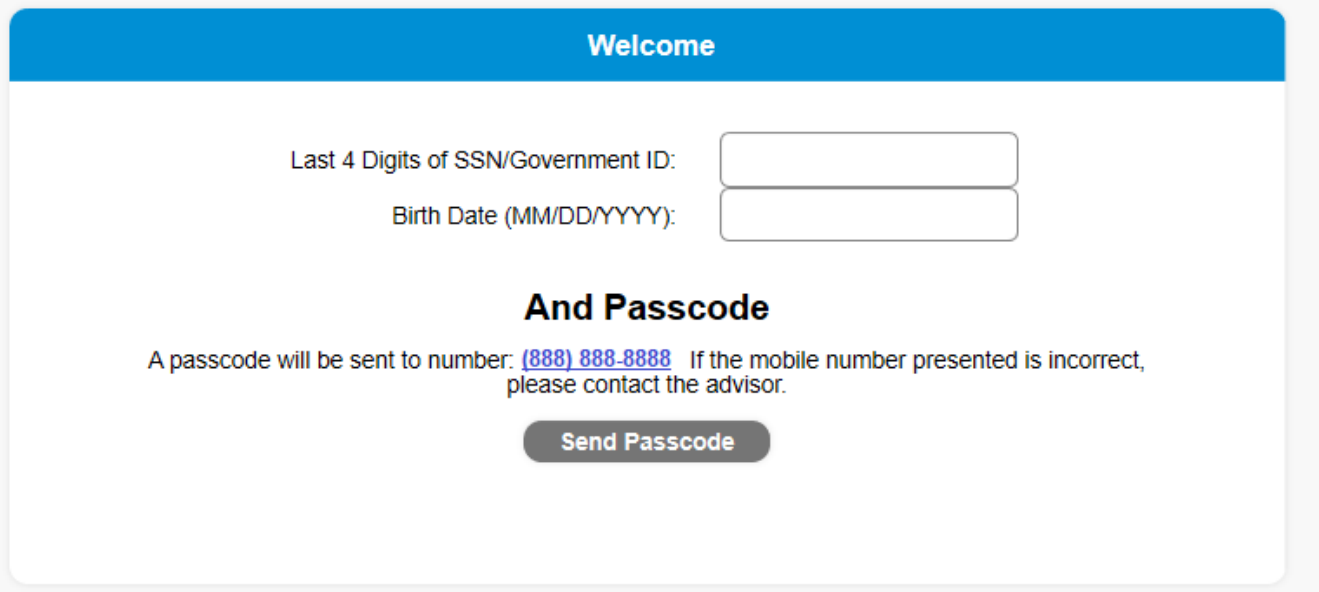
Organization Setting is On Without SMS Text (SSN and DOB fields, "OR" Removed) for these actions:

- Request Client to Fill
- Request Client to Fill - Generate Link Without Email
- Request Client to Fill & Sign
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email



Organization Setting Off With SMS Text (SSN and DOB display, no change to current display):

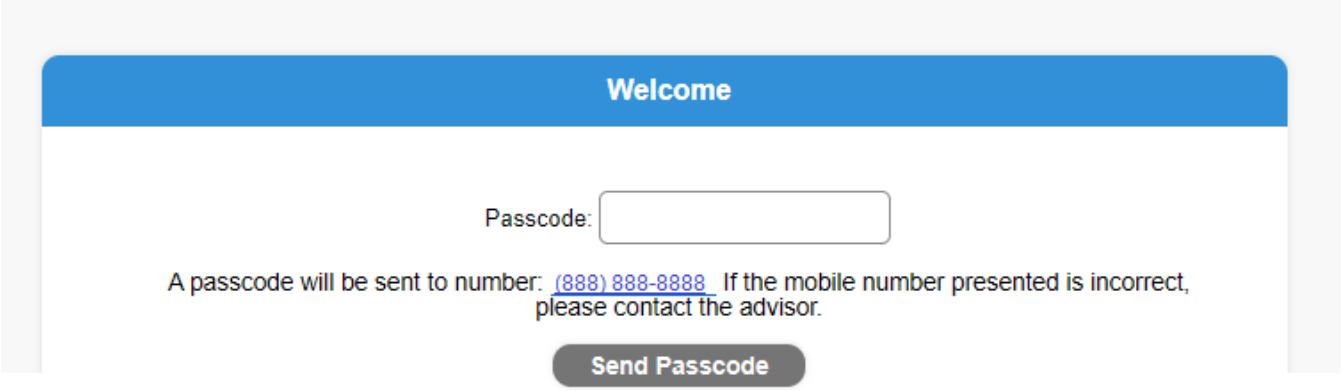
- Request Client to Fill & Sign
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email



CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

Organization Setting On With SMS Text:

- Request Client to Fill & Sign
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email



SMS Text not currently used for (no change to current system functionality):

- Request Client to Fill
- Request Client to Fill - Generate Link Without Email

There is not a client view for E-Sign - Sign Now. The impacts for E-Sign - Sign Now Only are:

- Organization Setting is Off Without SMS Text - No impact
- Organization Setting is On Without SMS Text - No client view, but Email Passcode will be sent to Client (Same process as SMS Text)
- Organization Setting is Off With SMS Text - No client view, but SMS Text will be sent to Client as it is currently
- Organization Setting is On With SMS Text - No client view, but SMS Text will be sent to Client as it is currently

Acceptance Criteria

- All signing scenarios have been thoroughly tested for each situation, for each applicable signing type
- Organization Setting Off Without SMS Text
- Request Client to Fill
- Request Client to Fill - Generate Link Without Email
- Request Client to Fill & Sign
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email
- Organization Setting Off With SMS Text

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

- Request Client to Fill & Sign
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email
- Organization Setting On Without SMS Text
- Request Client to Fill
- Request Client to Fill - Generate Link Without Email
- Request Client to Fill & Sign
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email
- Organization Setting On With SMS Text
- Request Client to Fill & Sign
- E-Sign - Remote Sign
- E-Sign - Generate Link Without Email
- E-Sign - Sign Now scenarios
- Multiple signer roles
- Request Client to Fill - Does not currently use SMS Text, uses Passcode for validation via email when Organization Setting is On
- Request Client to Fill - Generate Link Without Email - Does not currently use SMS Text, uses Passcode for validation via email when Organization Setting is On
- Validation option is unique passcode for all client signing roles when Organization Setting is On (ie: Owner, Joint Owner, Insured, Annuitant, Joint Annuitant, Joint Insured, etc.).

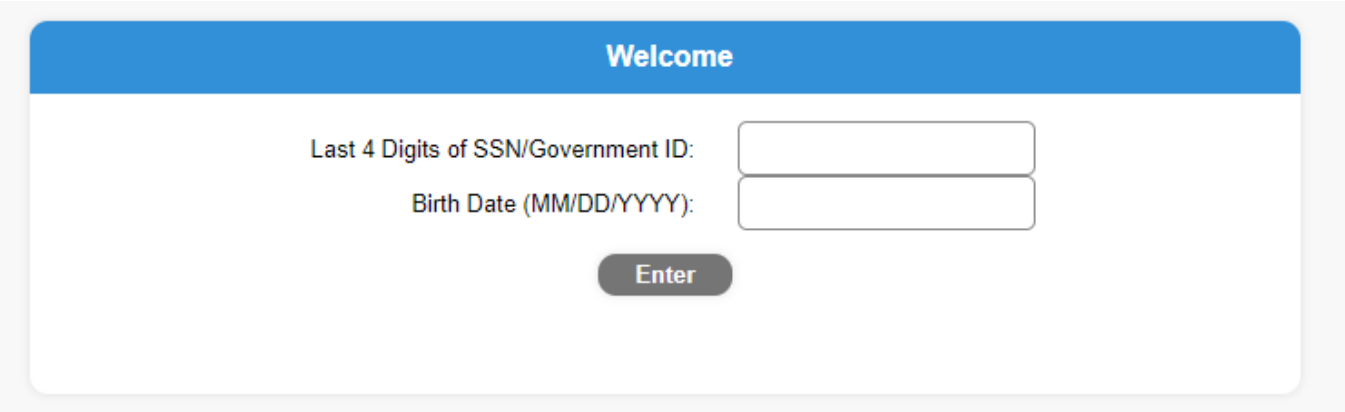
1.5 Client Emails - Leave-Behind and Download Completed Application

The emails sent to the client upon completion contain a link for the client to access their forms/application. Currently, the only validation the link allows is the Last 4 Digits of SSN/Government ID and Birth Date. When the Organization Setting for "Only Support Passcode Validation" is selected, this validation will allow for Passcode Validation instead of SSN and DOB. Both the Leave-Behind Email and Download Completed Application will display this change when the link is selected in the email to the client.

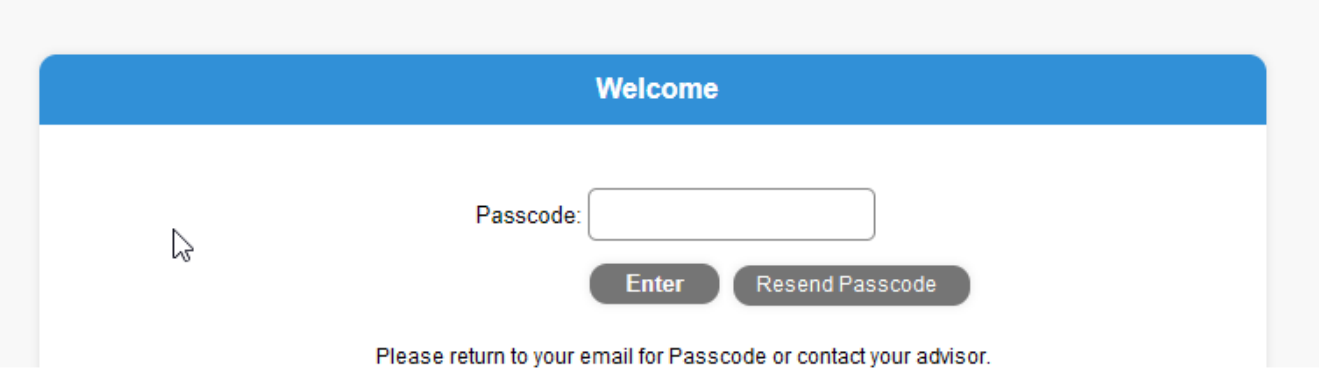
When the organization setting is selected to "Only Support Passcode Validation", the Admin user for the organization may need to update the Email Templates for "Leave-Behind Email" and "Download Completed Application". The standard templates for these emails reference validation using SSN and DOB only.

URL link clicked in email (both the Leave-Behind Email and Download Completed Application) - validation screen with Organization Setting Off - Displays only validation using SSN and DOB.

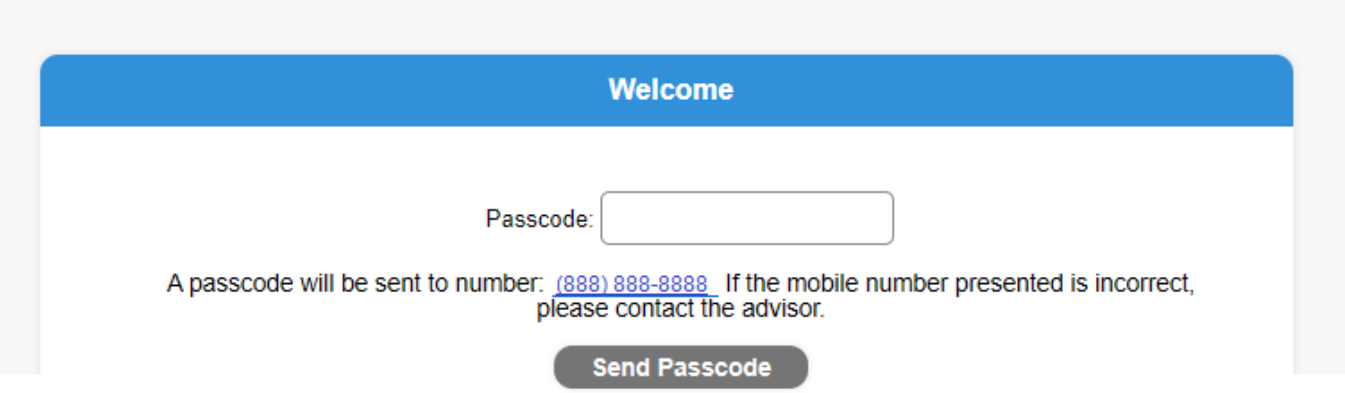
CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.



URL link clicked in email (both the Leave-Behind Email and Download Completed Application) - validation screen with Organization Setting On - Displays validation using Passcode only with an added note, "Please return to your email for Passcode or contact your advisor." The option to Resend Passcode will also be present on the validation screen.



When SMS Text is turned on, the SMS Text Passcode validation would be displayed in lieu of the Passcode validation email screen.



CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

*****SECURITY NOTICE*****

Please note, using this setting without adding SMS Text or LexisNexis for multi-factor authentication can weaken the link from a security perspective. The URL link to access completed documents is sent to the email address entered by the agent/advisor, followed by an additional email containing the passcode. If the email address is incorrectly entered (but is a valid email) there is a potential security risk involved with this process. All users should ensure emails are properly entered and/or add a multi-factor authentication. If your firm organization feels there is an enhanced security risk, please do not use this setting. Additional enhancements will be included in future releases to tighten security with this organization setting active.

Acceptance Criteria

- URL link in Leave-Behind Email to client opens with the ability to enter passcode only instead of SSN/DOB.
- URL link in Download Completed Application Email to client opens with the ability to enter passcode only instead of SSN/DOB.
- Passcode window contains message, "Please return to your email for Passcode or contact your advisor."
- If settings selected include validation via SMS text, the Passcode validation displayed will be for SMS Text only instead of Passcode validation via emailed passcode.

1.6 Passcode Email for Access via URL Link

When the Organization setting for "Passcode Only Validation" is selected, a new Passcode email will be sent when emails are sent to the client for Leave-Behind Email and Download Completed Application. The existing email format for Passcodes will be used but added to be sent at the same time as the Leave-Behind and Download Completed Application emails. Passcode emails will be the same Passcode for the role throughout the activity unless the request has timed out. If the request has timed out, the user will be unable to access the documents from the URL link provided.

Acceptance Criteria

- Passcode email is sent separately to client when Leave-Behind Email is sent.
- Validation is successful via URL link using Passcode from email sent in conjunction with Leave-Behind Email.
- Passcode email is sent separately to client when Download Completed Application Email is sent.
- Validation is successful via URL link using Passcode from email sent in conjunction with Download Completed Application Email.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.

- If Passcode request has timed out at the time of accessing the URL link, the user will be unable to access the documents from the URL link provided.

CONFIDENTIAL ©2021 Insurance Technologies, LLC. All rights reserved.