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## Signing Ceremony Validation via Passcode Only 2.20

# FIRELIGHT BASE

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Platform

**SIGNING CEREMONY VALIDATION VIA PASSCODE ONLY 2.20**

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**Insurance Technologies, LLC**

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## 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.

## 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.

Organization - FL Access Carrier

FL Access Carrier

Last Updated: 2/11/2021 3:33 PM UTC  
NOTE: Items marked with \* are not included in deployments for Organization Sync Scope

Mobile Configuration Maintain Devices\*

Organization Security Activity Signature Admin

Agent Signing Order Last

Notify Agent When Ready to Sign ☐

Use New Signing Ceremony UI (Beta) ☐

Signature Fonts [Click to Edit](#)

Allow E-Signature ☒

Allow Submit on E-Sign Decline ☒

Validate Identity Verification ☐

Use DocuSign Signature ☐

Passcode Only Validation ☐

Save Organization

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.

***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:

Organization - FL Access Carrier


**FL Access Carrier**

[Mobile Configuration](#)
[Maintain Devices\\*](#)

Last Updated: 2/11/2021 3:33 PM UTC  
NOTE: Items marked with \* are not included in deployments for Organization Sync Scope

Organization
Security
Activity
Signature
Admin

Agent Signing Order
Last

Notify Agent When Ready to Sign
☐

Use New Signing Ceremony UI (Beta)
☐

Signature Fonts
[Click to Edit](#)

Allow E-Signature
☒

Allow Submit on E-Sign Decline
☒

Validate Identity Verification
☒

Use DocuSign Signature
☐

Passcode Only Validation
☒


Cannot be selected with  
'Validate Identity  
Verification'.

[Close]

Save Organization

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

Organization - FL Access Carrier



**FL Access Carrier**

[Mobile Configuration](#) [Maintain Devices\\*](#)

Last Updated: 2/11/2021 3:33 PM UTC  
 NOTE: Items marked with \* are not included in deployments for Organization Sync Scope

Organization
Security
Activity
Signature
Admin

Agent Signing Order Last ▼

Notify Agent When Ready to Sign ☐

Use New Signing Ceremony UI (Beta) ☐

Signature Fonts [Click to Edit](#)

Allow E-Signature ☒

Allow Submit on E-Sign Decline ☒

Validate Identity Verification ☐

Use DocuSign Signature ☐

Passcode Only Validation ☒

Cannot be selected with  
 'Passcode Only  
 Validation'. [\[Close\]](#)

Save Organization

### 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



- 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:

- 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 Another Person to Complete Filling the Forms**

If you use 'Send Email Request', your recipient will receive an email message with instructions to complete the electronic application process.

Signer Type: <input type="text" value="Select Signer Type"/>	Subject: <input type="text" value="New Application - iSured Lifetime Income - Please complete"/>
Recipient Name: <input type="text"/>	Message: <div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;">           Dear [CLIENT_NAME],             Thank you for applying for 'iSured Lifetime Income' of FL Access 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.         </div>
Recipient Email: <input type="text"/>	
Your Name: <input type="text" value="Agents Full Name"/>	
Your Email: <input type="text" value="AMauer@insurancetechnologi"/>	
* Client Last 4 Digits of SSN/Government ID: <input type="text"/>	
* Client Birth Date: <input type="text"/>	

\* These values will not show in email.

**Send Email Request**

**Generate Link Without Email**

**Cancel**

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)

Request Another Person to Complete Filling the Forms

If you use 'Send Email Request', your recipient will receive an email message with instructions to complete the electronic application process.

Signer Type: <input type="text" value="Select Signer Type"/>	Subject: <input type="text" value="New Application - iSured Lifetime Income - Please complete"/>
Recipient Name: <input type="text"/>	Message: <div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;"> <p>Dear [CLIENT_NAME],</p> <p>Thank you for applying for 'iSured Lifetime Income' of FL Access Carrier.</p> <p>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.</p> </div>
Recipient Email: <input type="text"/>	
Your Name: <input type="text" value="Agents Full Name"/>	
Your Email: <input type="text" value="AMauer@insurancetechnologi"/>	

\*Client Authentication via Passcode\*

**Send Email Request**

**Generate Link Without Email**

**Cancel**

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.)

Request Another Person to Complete Filling the Forms

If you use 'Send Email Request', your recipient will receive an email message with instructions to complete the electronic application process.

Signer Type: <input type="text" value="Annuitant"/>	Subject: <b>New Application - iSured Lifetime Income - Please complete</b>
Recipient Name: <input type="text" value="Jane Brown"/>	Message: <div style="border: 1px solid #ccc; padding: 10px; min-height: 200px;">           Dear  CLIENT_NAME ,             Thank you for applying for 'iSured Lifetime Income' of FL Access 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.         </div>
Recipient Email: <input type="text" value="amauer@insurancetechnologi"/>	
Your Name: <input type="text" value="Abigail Mauer"/>	
Your Email: <input type="text" value="AMauer@insurancetechnologi"/>	
* Client Last 4 Digits of SSN/Government ID: <input type="text" value="2222"/>	
* Client Birth Date: <input type="text" value="05/05/1945"/>	

\* These values will not show in email.

Message sent to amauer@insurancetechnologies.com at 1/15/2021 2:03:36 PM.

Recipient(s) can also use this link:  
<https://firelight.insurancetechnologies.com/241>

**Back To App**

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)

Request Another Person to Complete Filling the Forms

If you use 'Send Email Request', your recipient will receive an email message with instructions to complete the electronic application process.

Signer Type: <input type="text" value="Annuitant"/>	Subject: <b>New Application - iSured Lifetime Income - Please complete</b>
Recipient Name: <input type="text" value="Jane Brown"/>	Message: <div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;">           Dear [CLIENT_NAME],             Thank you for applying for 'iSured Lifetime Income' of FL Access 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.         </div>
Recipient Email: <input type="text" value="amauer@insurancetechnologi"/>	
Your Name: <input type="text" value="Abigail Mauer"/>	
Your Email: <input type="text" value="AMauer@insurancetechnologi"/>	

\*Client Authentication via Passcode\*

Message sent to amauer@insurancetechnologies.com at 1/15/2021 2:03:36 PM.

Recipient(s) can also use this link:  
<https://firelight.insurancetechnologies.com/241>

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.)

Request Clients to Complete Filling and Signing Application

Your Name:

Your Email:

Subject:

Primary ☒ **Annuitant**

Name:

Email:

Last 4 Digits of SSN/Government ID:

\* Birth Date:

Primary ☐ **Owner** [\[Remove\]](#)

Name:

Email:

Last 4 Digits of SSN/Government ID:

\* Birth Date:

Message: 

Dear [CLIENT\_NAME],

Thank you for applying for 'iSured Lifetime Income' of FL Access 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.

Send Email

Cancel

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.

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

Request Clients to Complete Filling and Signing Application

Your Name:

Your Email:

Subject:

Message: 

Dear |CLIENT\_NAME|,

Thank you for applying for 'iSured Lifetime Income' of FL Access 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.

Primary ☒ **Annuitant**

Name:

Email:

\*Client Authentication via Passcode\*

Send Email

Cancel

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.

Primary ☐ **Owner** [\[Remove\]](#)

Name:

Email:

\*Client Authentication via Passcode\*

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.)

Request Clients to Complete Filling and Signing Application

<p>Your Name: <input type="text" value="Agents Full Name"/></p> <p>Your Email: <input type="text" value="AMauer@insurancetechnologies.com"/></p> <p>Primary <input checked="" type="checkbox"/> <b>Owner</b></p> <p>Name: <input type="text" value="Valued Client"/></p> <p>Email: <input type="text"/></p> <p>Last 4 Digits of SSN/Government ID: <input type="text"/></p> <p>* Birth Date: <input type="text" value="02/01/1976"/></p> <p>Mobile Number: <input type="text" value="(888) 888-8888"/></p>	<p>Subject: <input type="text" value="New Application - Secure Accumulation Annuity - Please complete filling you"/></p> <p>Message: <div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;"> <p>Dear  CLIENT_NAME ,</p> <p>Thank you for applying for 'Secure Accumulation Annuity ' of FL Access Carrier.</p> <p>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.</p> </div></p> <div style="text-align: right; margin-top: 20px;"> <input type="button" value="Send Email"/> <input type="button" value="Cancel"/> </div>
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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.

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



Request Clients to Complete Filling and Signing Application

Your Name:

Your Email:

Primary ☒ **Owner**

Name:

Email:

Mobile Number:

Subject:

Message: 

Dear |CLIENT\_NAME|,

Thank you for applying for 'Secure Accumulation Annuity ' of FL Access 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.

**Send Email**

**Cancel**

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.

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

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

Agent Identification Verification

Agent ID: FLADEMO0331

Annuitant - Client Identification Verification

Form of Identification: Drivers License

ID Issue Jurisdiction: Alabama

ID Number:

Name:

Last 4 Digits of SSN/Government ID:

Birth Date:

Email Address:

Verified

Cancel

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)

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:

A passcode will be sent to the client's email for validation.

Send Passcode Email
Cancel

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.

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:

Name:
Valued Client

Mobile Number:

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

Send SMS Text
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: 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

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

### Agent Identification Verification

Agent ID:

### Owner : Valued Client - Client Identification Verification

Form of Identification:

ID Issue Jurisdiction:

ID Number:

Name:



Last 4 Digits of SSN/Government ID:

Birth Date:

Email Address:

Mobile Number:

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



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

1 DATA ENTRY
2 REVIEW
3 SIGNATURES
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

Name:
Valued Client

Last 4 Digits of SSN/Government ID:
2222

Birth Date:
02/02/1976

Email Address:
clientemail@client.com

Mobile Number:
8888888888

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

Verified

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:
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

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

Name: Valued Client

Last 4 Digits of SSN/Government ID: 2222

Birth Date: 02/01/1976

Email Address: amauer@insurancetechnologi

Mobile Number: 8888888888

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

Verified

Cancel

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

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

Send Email To Signer To Request Signatures

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:

Subject:
New Application - iSured Lifetime Income - Please complete

Signer Email:

Message:

Dear [CLIENT\_NAME],  
  
Thank you for applying for 'iSured Lifetime Income' of FL Access Carrier. You will be signing for [SIGNER\_ROLE].  
  
Use the link included at the bottom of the email to 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.


Your Name:
Agents Full Name

Your Email:
AMauer@insurancetechnologi


\* Signer Last 4 Digits of SSN/Government ID:

\* Signer Birth Date:

\* These values will not show in email.

 Send Email Request

Generate Link Without Email

 Cancel

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)

1 DATA ENTRY

2 SIGNATURES

3 REVIEW


4 FINALIZE

Send Email To Signer To Request Signatures


If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	<input type="text"/>	Subject:	New Application - iSured Lifetime Income - Please complete
Signer Email:	<input type="text"/>	Message:	<div>Dear  CLIENT_NAME ,</div> <div>Thank you for applying for 'iSured Lifetime Income' of FL Access Carrier. You will be signing for  SIGNER_ROLE .</div> <div>Use the link included at the bottom of the email to 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.</div>
Your Name:	Agents Full Name		
Your Email:	AMauer@insurancetechnologi		

\*Client Authentication via Passcode\*

 Send Email Request

Generate Link Without Email

 Cancel

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)

1

DATA ENTRY

2

SIGNATURES

3

REVIEW

4

FINALIZE

**Send Email To Signer To Request Signatures**

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:

Signer Email:

Your Name:

Your Email:

\* Signer Mobile Number:

Subject:

Message: 

Dear [CLIENT\_NAME],

Thank you for applying for 'iSured Lifetime Income' of FL Access Carrier. You will be signing for [SIGNER\_ROLE].

Use the link included at the bottom of the email to 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.

\*Client Authentication via Passcode\*

\* These values will not show in email.

**Send Email Request**

**Generate Link Without Email**

**Cancel**

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

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

**Send Email To Owner : Valued Client To Request Signatures**

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

<p>Signer Name: <input style="width: 90%;" type="text" value="Valued Client"/></p> <p>Signer Email: <input style="width: 90%;" type="text"/></p> <p>Your Name: <input style="width: 90%;" type="text" value="Agents Full Name"/></p> <p>Your Email: <input style="width: 90%;" type="text" value="AMauer@insurancetechnologi"/></p> <p>* Signer Last 4 Digits of SSN/Government ID: <input style="width: 90%;" type="text"/></p> <p>* Signer Birth Date: <input style="width: 90%;" type="text" value="02/01/1976"/></p> <p>* Signer Mobile Number: <input style="width: 90%;" type="text" value="(888) 888-8888"/></p> <p style="font-size: small; margin-top: 5px;">* These values will not show in email.</p>	<p>Subject: <input style="width: 95%;" type="text" value="New Application - Secure Accumulation Annuity - Please c"/></p> <p>Message: <div style="border: 1px solid #ccc; padding: 5px; min-height: 150px;"> <p>Dear [CLIENT_NAME],</p> <p>Thank you for applying for 'Secure Accumulation Annuity' of FL Access Carrier. You will be signing for [SIGNER_ROLE].</p> <p>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>
--	---

**Send Email Request**

**Generate Link Without Email**

**Cancel**

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

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

**Send Email To Owner : Valued Client To Request Signatures**

If you use "Send Email Request", your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	Valued Client	Subject:	New Application - iSured Lifetime Income - Please complete
Signer Email:	amauer@insurancetechnologi	Message:	Dear  CLIENT_NAME ,  Thank you for applying for 'iSured Lifetime Income' of FL Access Carrier. You will be signing for  SIGNER_ROLE .
Your Name:	Abigail Mauer		
Your Email:	AMauer@insurancetechnologi		
* Signer Last 4 Digits of SSN/Government ID:	2222		
* Signer Birth Date:	01/15/1976		

\* These values will not show in email.

Link generated at 1/15/2021 2:26:38 PM.

Please inform your recipient(s) to use Passcode **tktxkva7**, or enter the last 4 digits of SSN and birth date.

Recipient(s) must use this link:

**<https://firelight.insurancetechnologies.com/ZQ1>**

**Back To Signers**



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)

1 DATA ENTRY

2 SIGNATURES

3 REVIEW

4 FINALIZE

Send Email To Owner : Valued Client To Request Signatures


If you use "Send Email Request", your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	Valued Client	Subject:	New Application - iSured Lifetime Income - Please complete
Signer Email:	amauer@insurancetechnologi	Message:	Dear [CLIENT_NAME],  Thank you for applying for 'iSured Lifetime Income' of FL Access Carrier. You will be signing for [SIGNER_ROLE].  Use the link included at the bottom of the email to 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.
Your Name:	Abigail Mauer		
Your Email:	AMauer@insurancetechnologi		

\*Client Authentication via Passcode\*

Link generated at 1/15/2021 2:26:38 PM.  
 Please inform your recipient(s) to use Passcode **tktxkva7**

Recipient(s) must use this link:  
<https://firelight.insurancetechnologies.com/ZQ1>


Back To Signers

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)

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

**Send Email To Owner : Valued Client To Request Signatures**

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:

Signer Email:

Your Name:

Your Email:

\* Signer Mobile Number:

\*Client Authentication via Passcode\*

Subject:

Message: 

Dear [CLIENT\_NAME],

Thank you for applying for 'Secure Accumulation Annuity' of FL Access Carrier. You will be signing for [SIGNER\_ROLE].

Use the link included at the bottom of the email to 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.

\* These values will not show in email.

Link generated at 2/1/2021 1:48:43 PM.  
 Please inform your recipient(s) to use Passcode **e5ueyn9q**,  
 or enter the last 4 digits of SSN and birth date.

Recipient(s) must use this link:  
**<https://firelight.insurancetechnologies.com/9xJ>**

**Back To Signers**

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.)

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

**Send Email To Owner : Valued Client To Request Signatures**

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	Valued Client	Subject:	New Application - Secure Accumulation Annuity - Please c
Signer Email:		Message:	Dear [CLIENT_NAME],  Thank you for applying for 'Secure Accumulation Annuity' of FL Access Carrier. You will be signing for [SIGNER_ROLE].  Use the link included at the bottom of the email to 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.
Your Name:	Agents Full Name		
Your Email:	AMauer@insurancetechnologi		
* Signer Last 4 Digits of SSN/Government ID:	2222		
* Signer Birth Date:	02/01/1976		
* Signer Mobile Number:	(888) 888-8888		

\* These values will not show in email.

Link generated at 2/1/2021 1:48:43 PM.  
 Please inform your recipient(s) to use Passcode **e5ueyn9q**,  
 or enter the last 4 digits of SSN and birth date.

Recipient(s) must use this link:  
**<https://firelight.insurancetechnologies.com/9xJ>**

**Back To Signers**

### 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

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.

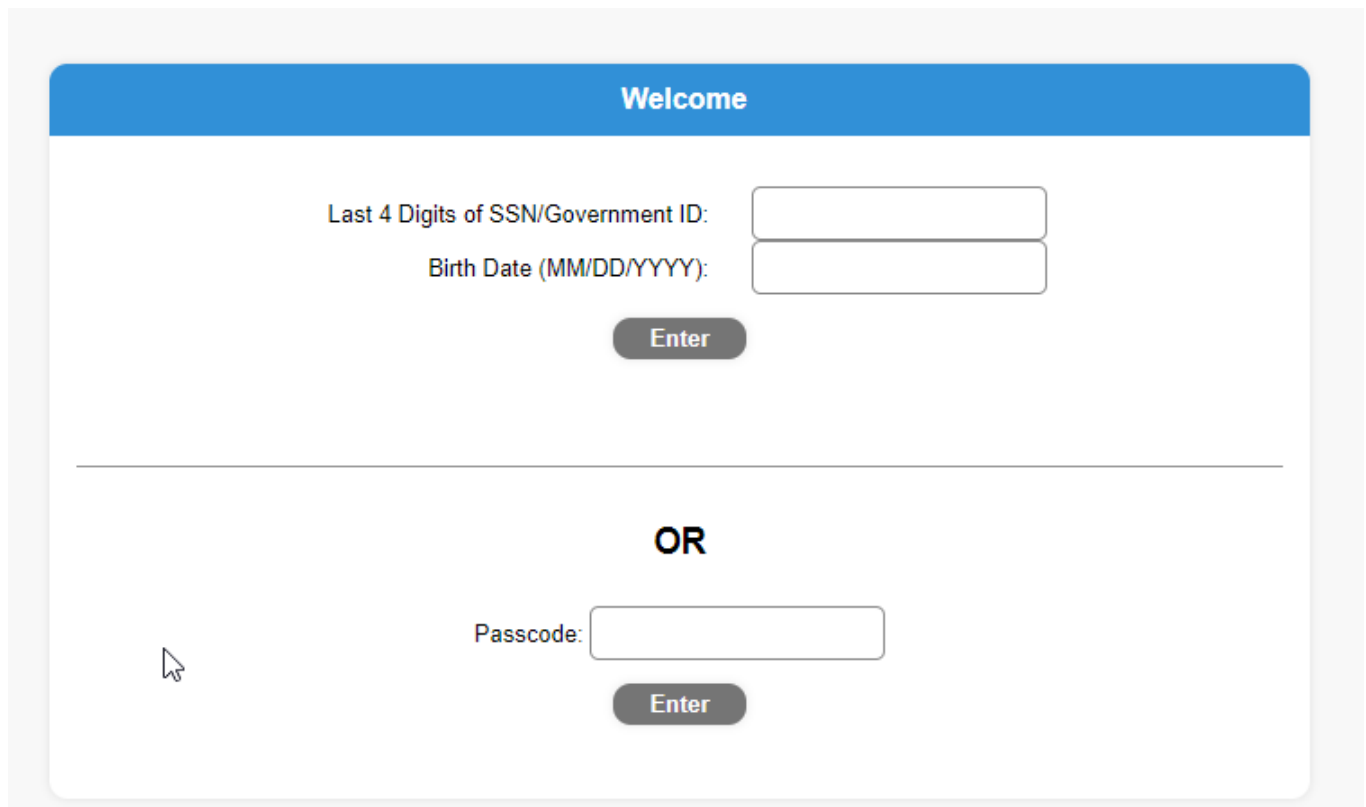
These changes will apply to:

- 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:

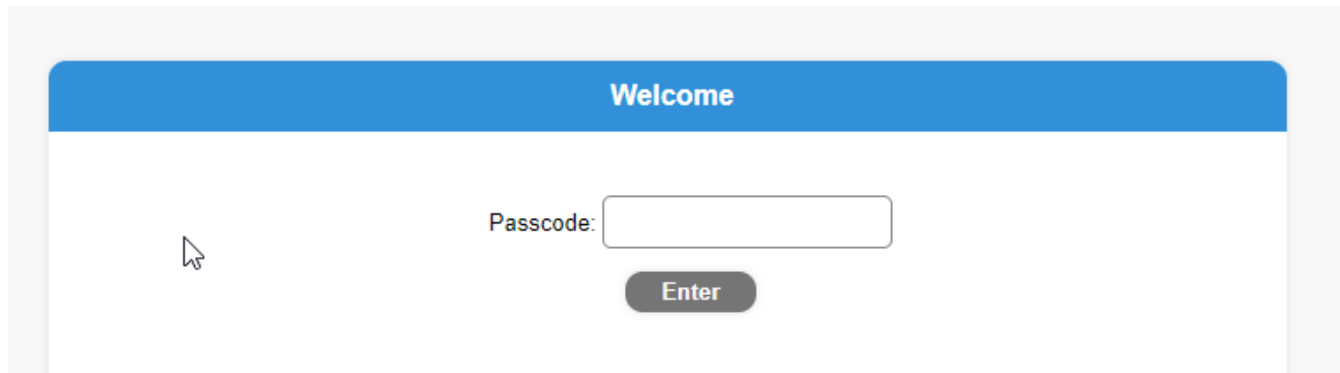
Organization Setting is Off Without SMS Text (SSN, DOB and Passcode Display, no change to current display) for these actions:

- 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



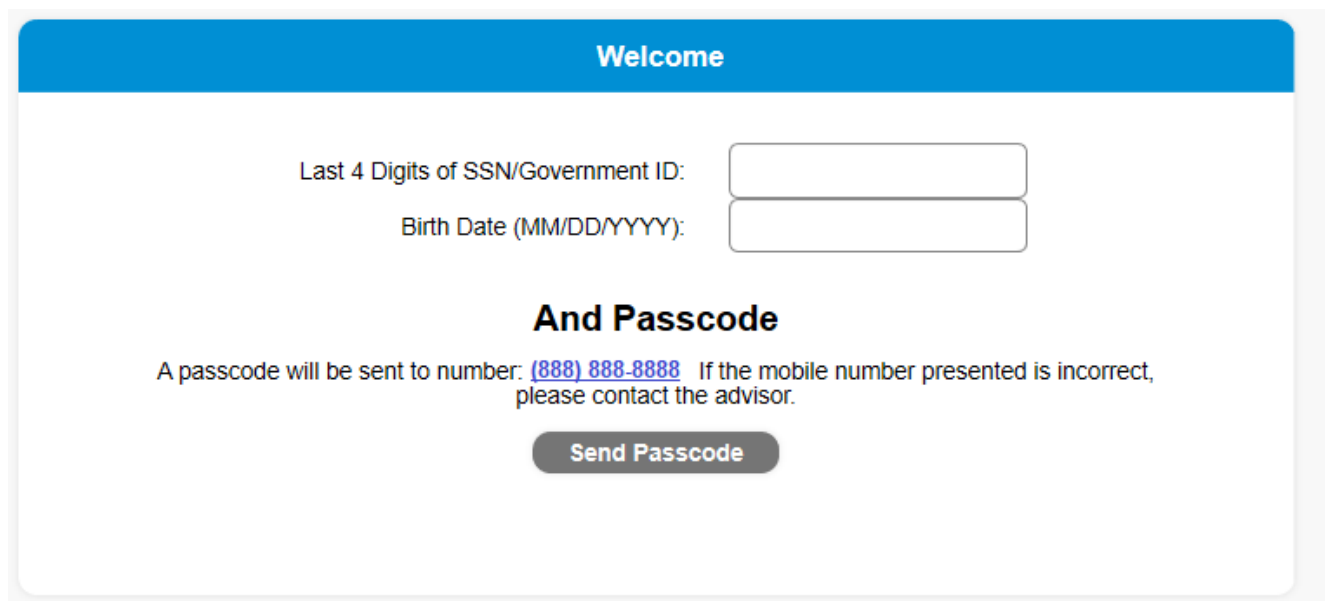
Organization Setting is On Without SMS Text (SSN and DOB fields, "OR" Removed) for these actions:

- 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



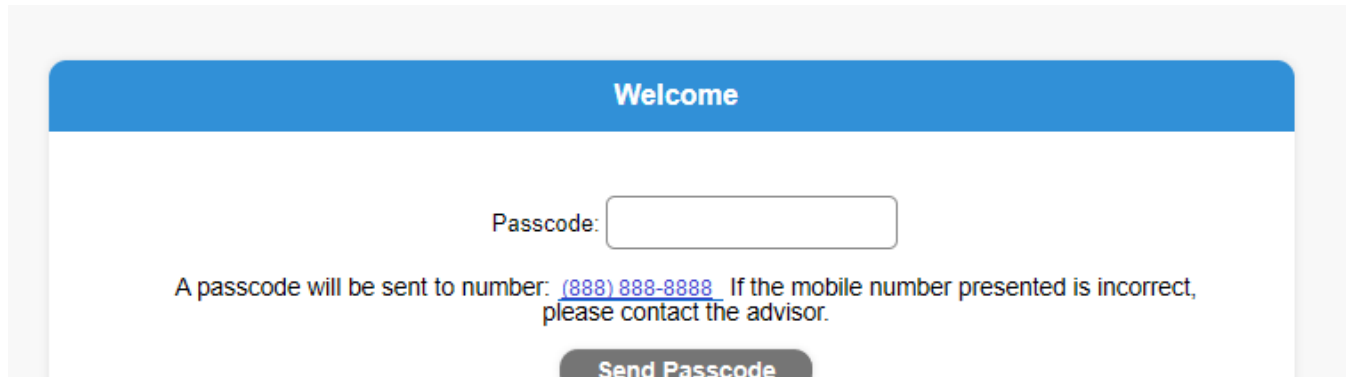
Organization Setting Off With SMS Text (SSN and DOB display, no change to current display):

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



#### 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

- 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.).

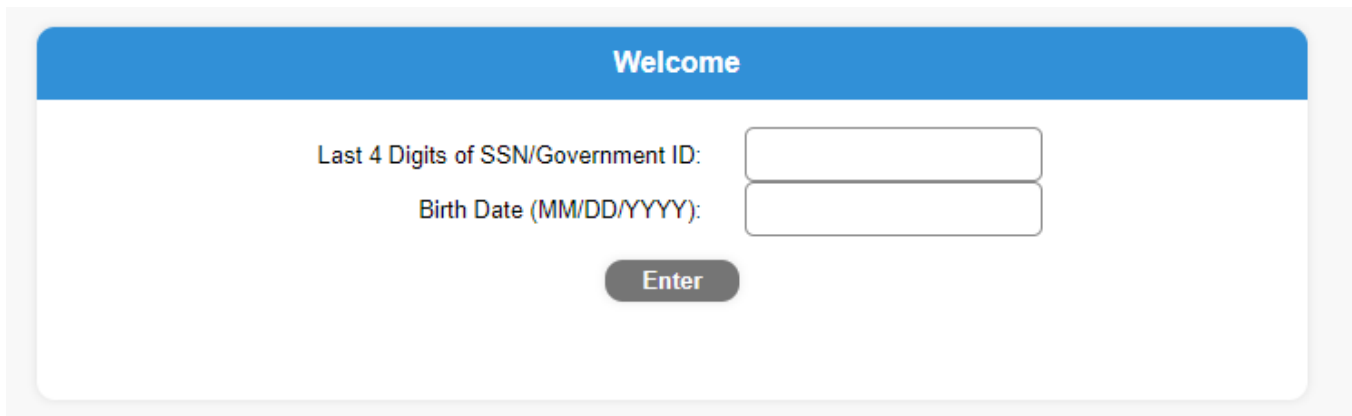
## 1.5 Client Emails - Leave-Behind and Download Completed Application

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.





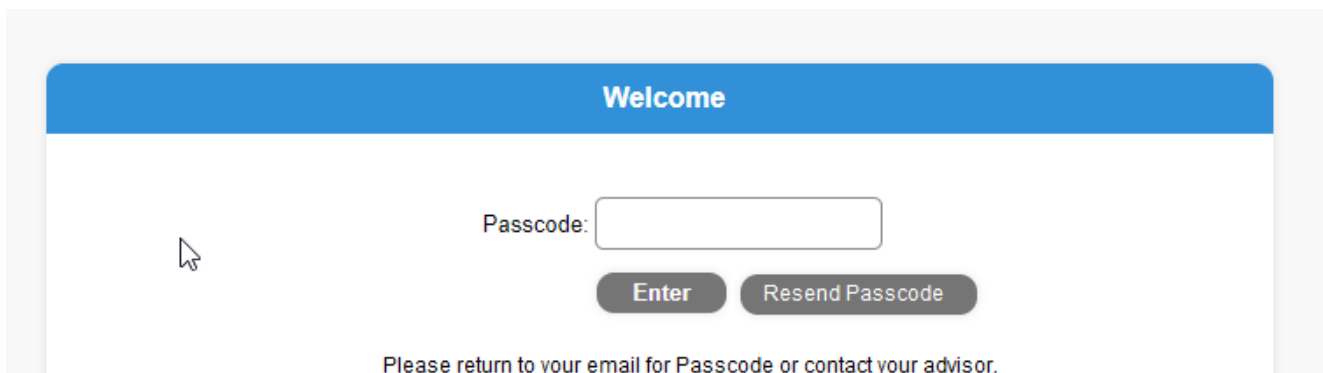
**Welcome**

Last 4 Digits of SSN/Government ID:

Birth Date (MM/DD/YYYY):

**Enter**

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.



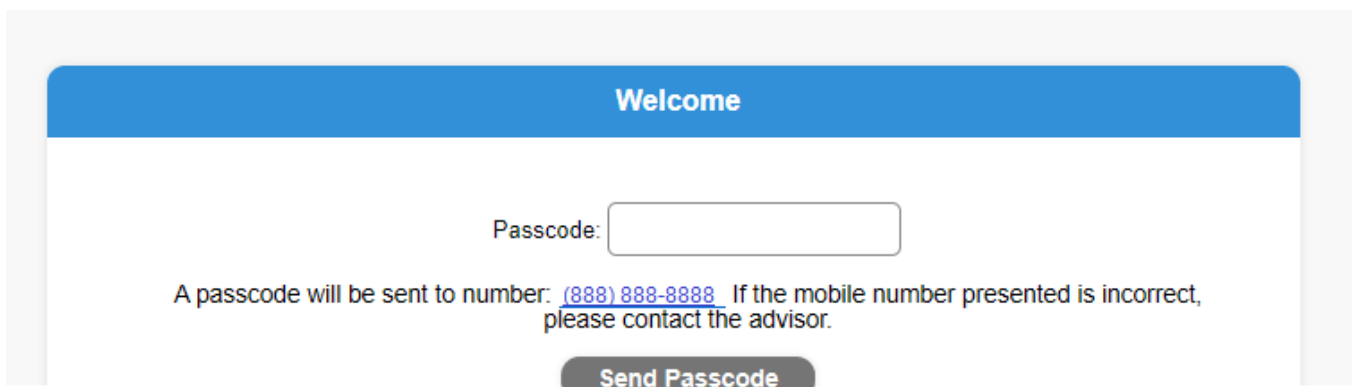
**Welcome**

Passcode:

**Enter** **Resend Passcode**

Please return to your email for Passcode or contact your advisor.

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



**Welcome**

Passcode:

A passcode will be sent to number: [\(888\) 888-8888](tel:8888888888). If the mobile number presented is incorrect, please contact the advisor.

**Send Passcode**

**\*\*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.

- 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.