iConnect 116245 Client Fill and Sign Design Approach

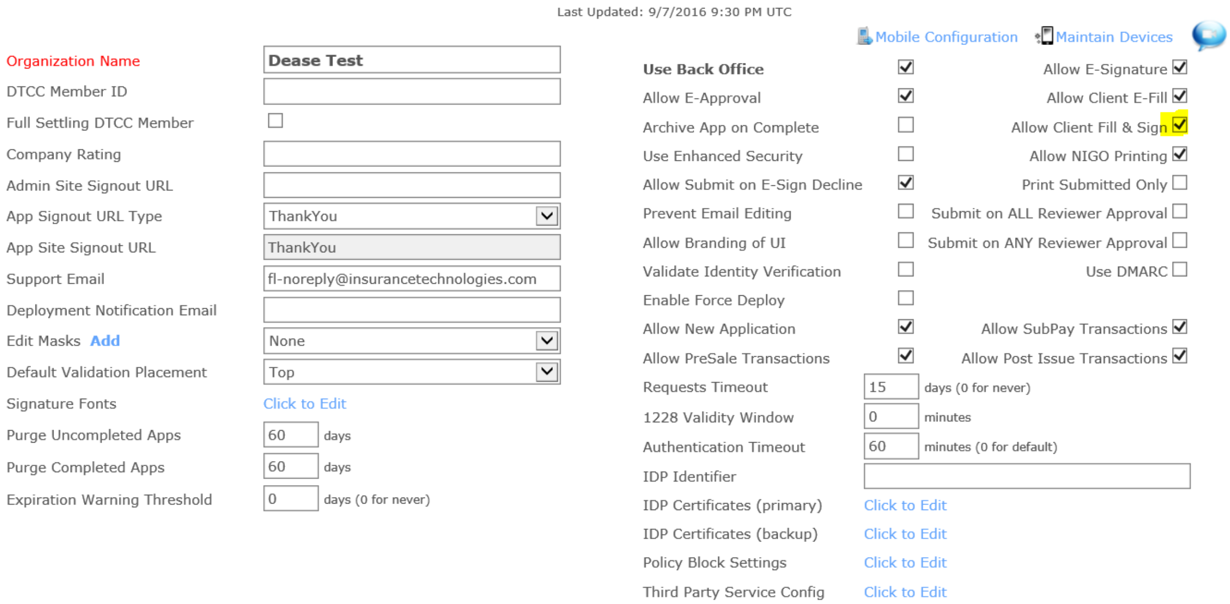
Project Overview

Today in FireLight, the process for a client to fill out an application and then sign it is in two separate steps that the agent must initiate. The client can complete the missing data in the eApp using a remote link but the order must still go back to the agent to kick-off the signing. The client would then get a second email asking for their signing. This is not a very fluid client workflow. This project is addressing the need to allow the client to fill out the missing data and apply their signature in one seamless process.

Out of Scope for this project but worth noting how this feature is expandable, is a further enhancement to this functionality by adding the ability to generate a link that can be put behind documents on our clients' website for direct linking into FireLight for seamless completion. The process will allow an Admin at a client to create self-service forms on the intranet site or client web site. A link can reside behind those forms so that the client can click on them and fill them out and submit them. No agent is involved in this process. (This is proposed in iConnect 136009.)

Features/Requirements: Client Fill and Sign Request

1. Agent can either get the order to 100% or enter as much data as is known. Then the agent can send the link via email to the client to complete the remaining information and then apply their signature. (Application ID assigned) ✔
2. Create a new Other Action called: Send Client fill and Sign Request ✔
3. This option will be enabled in the Admin organization settings.


Last Updated: 9/7/2016 9:30 PM UTC

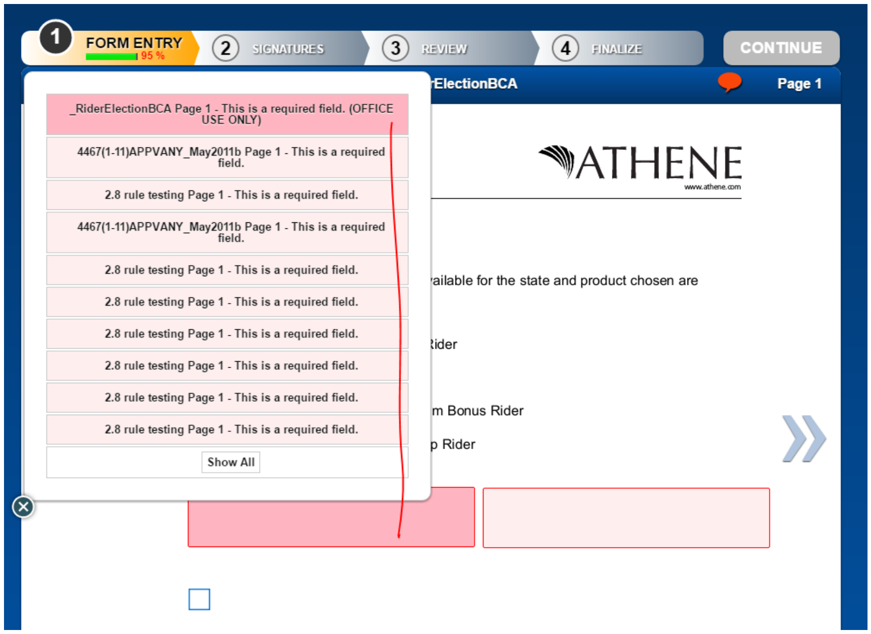
Mobile Configuration | Maintain Devices

Organization Name	Dease Test	Use Back Office	☑
DTCC Member ID		Allow E-Approval	☑
Full Settling DTCC Member	☐	Archive App on Complete	☐
Company Rating		Use Enhanced Security	☐
Admin Site Signout URL		Allow Submit on E-Sign Decline	☑
App Signout URL Type	ThankYou	Prevent Email Editing	☐
App Site Signout URL	ThankYou	Allow Branding of UI	☐
Support Email	fl-noreply@insurancetechnologies.com	Validate Identity Verification	☐
Deployment Notification Email		Enable Force Deploy	☐
Edit Masks Add	None	Allow New Application	☑
Default Validation Placement	Top	Allow PreSale Transactions	☑
Signature Fonts	Click to Edit	Requests Timeout	15 days (0 for never)
Purge Uncompleted Apps	60 days	1228 Validity Window	0 minutes
Purge Completed Apps	60 days	Authentication Timeout	60 minutes (0 for default)
Expiration Warning Threshold	0 days (0 for never)	IDP Identifier	
		IDP Certificates (primary)	Click to Edit
		IDP Certificates (backup)	Click to Edit
		Policy Block Settings	Click to Edit
		Third Party Service Config	Click to Edit

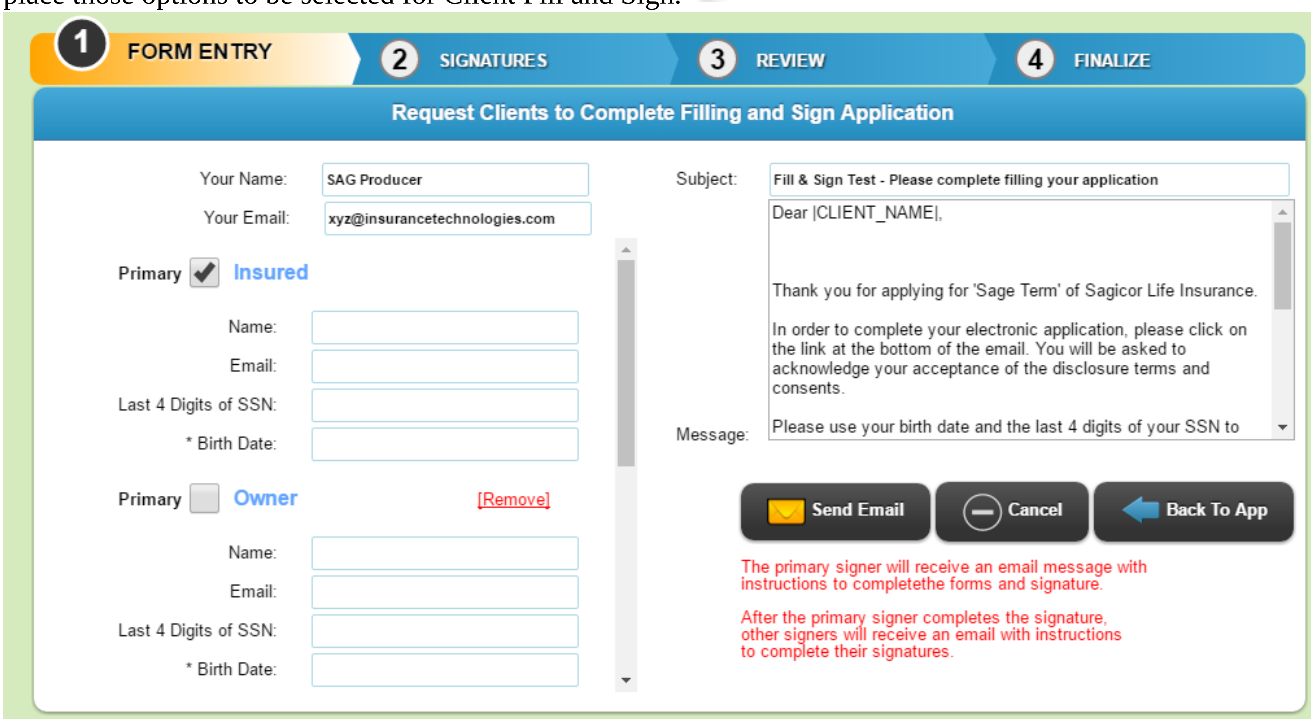
Allow E-Signature	☑
Allow Client E-Fill	☑
Allow Client Fill & Sign	☑
Allow NIGO Printing	☑
Print Submitted Only	☐
Submit on ALL Reviewer Approval	☐
Submit on ANY Reviewer Approval	☐
Use DMARC	☐
Allow SubPay Transactions	☑
Allow Post Issue Transactions	☑

a. The original Client Fill Request will still be available if it is enabled in the organization settings.
b. These are different settings so each one can be enabled separate from each other.

4. Please note that the owner basic information is required before you can send a Client Fill and Sign Request. The owner is required so that we know which signature controls to activate.
5. Additionally, the agent details that the client would not know must be completed before you can send the application to the client to Fill and Sign. That is because once the client signs the application, the application is locked for editing. ✔
6. To notify the agent when they can send to the client to fill and sign.
   a. The Form Field properties called "Office Use Only" will be used to denote fields the agent must complete before the Client Fill and Sign Option is available.
   b. Fields required prior to activating the Client Fill and Sign will be indicated in a darker pink color under the Form Entry.



7. After the owner information has been entered by the agent, allow a Client Fill and Sign Request option. ✔
8. Upon clicking the Client Fill and Sign option, open a new pop-up to gather the client emails. Prefill the data that is already known about the order. For example, if there is an owner and a joint owner, place those options to be selected for Client Fill and Sign. ✔



a. FireLight will need to be able to associate different authentication options with the client. The additional authentication options will be completed in another project but we will need to be able to utilize those in the Client Fill and Sign request. ✔

FireLight will also need to be able to hide forms in the Client Fill request based on the Signer Type. For example, hide the Producer's Report from the Client view. ✔

iConnect 142186 has been logged for this to correct the Agent Protection so that the forms in eSign, print, download, and the link for completed documents do not contain the producer documents. This must be corrected as part of this WO.

9. FireLight will record in the audit log the Client Fill and Sign Request initiated for each client signer along with the date and timestamp of the request, client email to record where it was sent, and assigned authentication type (std, pin code, 2 factor, or KBA). ✔
10. System will integrate with SMTP server to send the email. We will need a new email template for Client Fill and Sign. We will reuse the same emailing capabilities we use with esign. ✔
11. Agent can alter the email to the client. ✔
12. Consumer client clicks on the link, fill out the required info for authentication ✔
    a. FireLight will need to be able to associate different authentication

[DEVELOPER'S NOTE]

These signers are automatically generated based on the <u>current application state</u>.

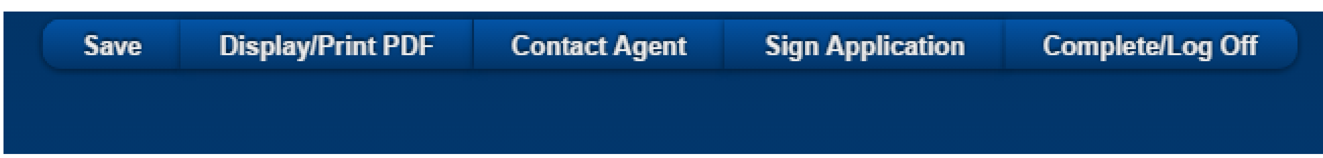
1. **"Primary"** signer can not be removed
2. **Only "Primary" signer will receive an email,** the same email as the current "Client Fill". **Other signers**, we store their info in db, they will get emails when the Primary finishes filling and signing.
3. If the agent does not have all the info (SSN, Birth Date) for a signer, he can remove the signer from this page.

- **Example 1:** Upon sending this request, Joint Owner check box is checked, Joint Owner will be in this list. Agent sends out request for Joint Owner. However when the needed for the Joint Owner. Upon Primary signs the signature, we validate signer list again, and remove Joint Owner from the request list.
- **Example 2:** Upon sending this request, Joint Owner check box is NOT checked, Joint Owner will NOT be on this list. When the "Primary" signer fills the form, he checks the Joint Owner box. After ALL external signers finish the signatures, the agent opens the App, sees a list of Outstanding Signers with Joint Owner still needs to sign. The agent can send out external signature request to the Joint Owner (same as today).

options with the client. The additional authentication options will be completed in another project but we will need to be able to utilize those in the Client Fill and Sign request.

b. For the standard authentication that is in place today, (First, Last name, DOB, last 4 SSN, email). The email address will be verified, client enters the verification code, and proceed.

13. FireLight will record in the audit log the Client Fill and Sign Request initiated by Client date and timestamp, client email to record where it was activated, IP Address, and a pass/fail indicator for authentication type (std, pin code, 2 factor, or KBA).
14. FireLight will use the existing Consent process for Consumer facing. Consent language needs to be configured via a PDF and part of the client form package.
15. Upon entering the singing ceremony, the consumer client will be presented the forms to complete. Upon meeting the 100% IGO form requirements, client can continue to sign the application.
16. FireLight will record in the audit log the Client Fill and Sign Request completed date and timestamp, client email associated with the request, and assigned authentication type (std, pin code, 2 factor, or KBA).
17. Upon completion, we will continue to display the "Congratulations, you have signed all of the required document sets for this application."
18. If there are additional signers, the application will proceed to send out Client sign requests for the remaining signers. Please note, in this project, we are not allowing the second signers to add additional data to the form.
19. The agent will be notified that the application is signed by the client using the same methods FL has in place today. Email and agent screen update.
20. The agent can continue with their signing and completion of the application.
21. If the agent has already signed, then the order will proceed to the next workflow stop. Agent cannot sign until ALL forms are filled and the app is locked.
22. Options available to the Client once they receive the email.



a. Save: This will save the information entered. If the user logs off or closes the browser, information entered that was saved is retained.
b. Display/ Print PDF:
c. Contact Agent:
d. Sign Application: This will present the standard SignNow signing application interface
e. Complete/Log Off: This button gives 2 options to the client to cancel the request or exit but retain the request.

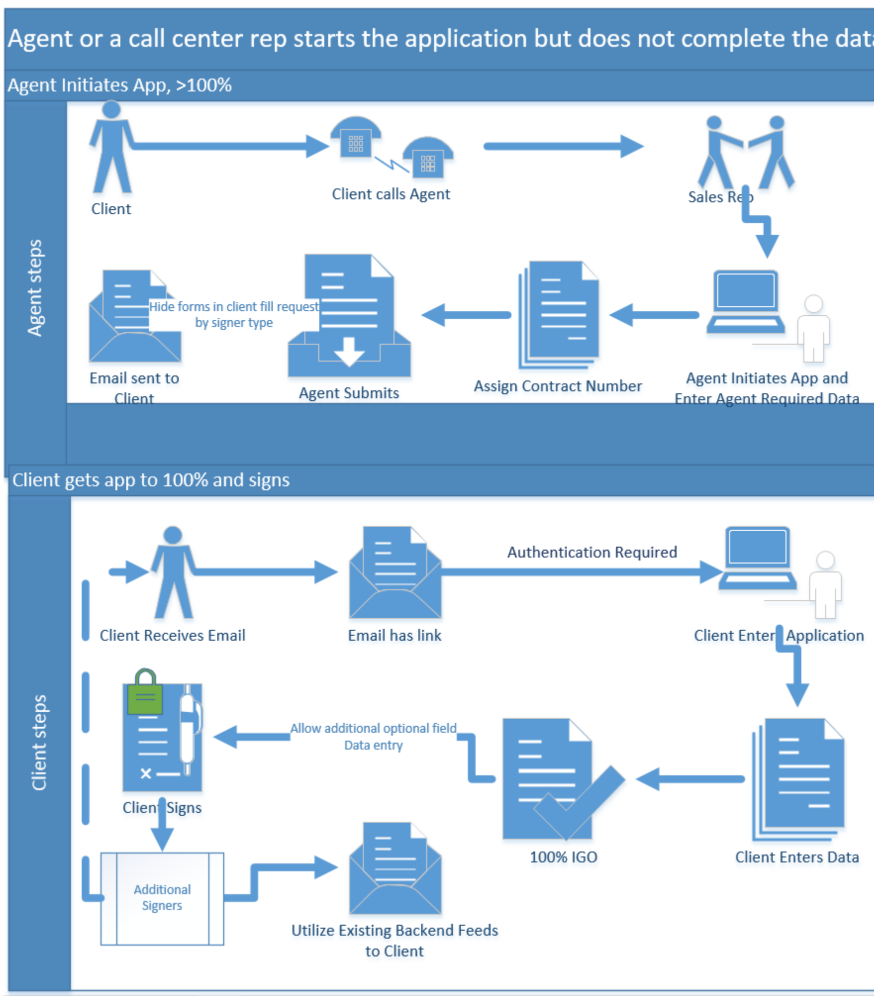
Once 100%, present a pop-up that lets the client know that all of the required information has been completed and they can add more data or begin signing. This is the standard process.

Submission process: Agent/Helpdesk will submit the application same as today.

Use Cases / Workflow Changes

Agent or Call Center Initiated (App not 100%): Client fill and sign

- If call center, that means this workflow needs to work with no agent assigned.
- Agent Rules: support agent specific fields and rules to mark fields required for the agent so that they are notified if there are missing agent fields that need to be defined before sending to the client. Could use Office Use Only fields. ✔
- To notify the agent of the required fields that need to be completed for the client Fill and Sign Request, the Form Entry will list the pages that contain Office Use Only fields with (blue). Once these fields are all completed, the option for Client Fill and Sign will be available. (Notice the agent will NOT have signed yet so that the form is not locked.) ✔
- The agent will still have thee option to use Client Fill if that is enabled in the organization settings.



1. **Agent or a call center rep starts the application but does not complete the data entry**

- The agent is initiating an App on behalf of his known client. They are doing this as a customer service option to help get the forms completed.
- At the point the agent initiates the application, it is a new application. It should have its own document control number.
- So, the agent enters as much of the data they can and then sends the app to the client to complete. (keep original option as well)
- Need to hide forms in the fill request by Signer Type. (Example, hide the Producer Report from the client fill iConnect 122314)
- Agent will need to select the signer type for the fill and sign request so that we know who is signing. (All signer types and emails will need to be collected at this point.) (Principal requested Bulk fill and sign support.)
  - I recommend integrating with an email server (SMTP) to send the email. We will need a new email template for this use case.
- Client clicks on the link in the email.
  - Because there is client data in this link, the client needs some form of authentication to ensure they are the same person the rep intended to send the email. In other words, if they leave their home PC with no password, you want to avoid giving the opportunity for the cleaning person to open the email and have access to the PI.

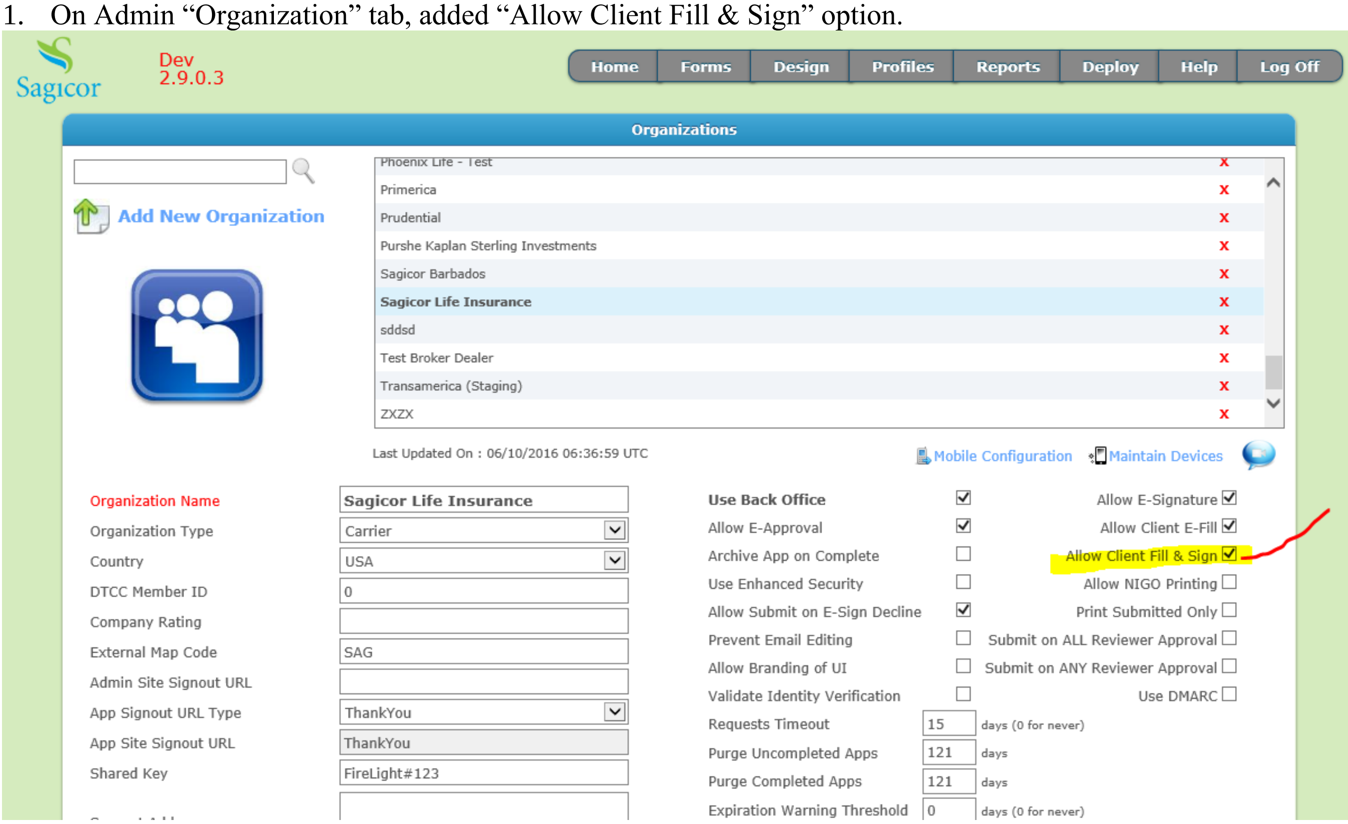
- All of the same rules and conditional forms still need to be included in this client fill request.
- Upon validation, the client submits their data if any is missing and the system locks the data into the form.
- Save and Close
- Ask if client is ready to eSign. If NO, send to agent.
- If Yes, the client signing session will be initiated. The client is already authenticated and they filled out the data on the form, so they do not need to scroll back through all of the documents again. That step should be suppressed.

- If there are other signers, the other emails will be sent out for their signatures. Again, authentication should be required for any remote signer.

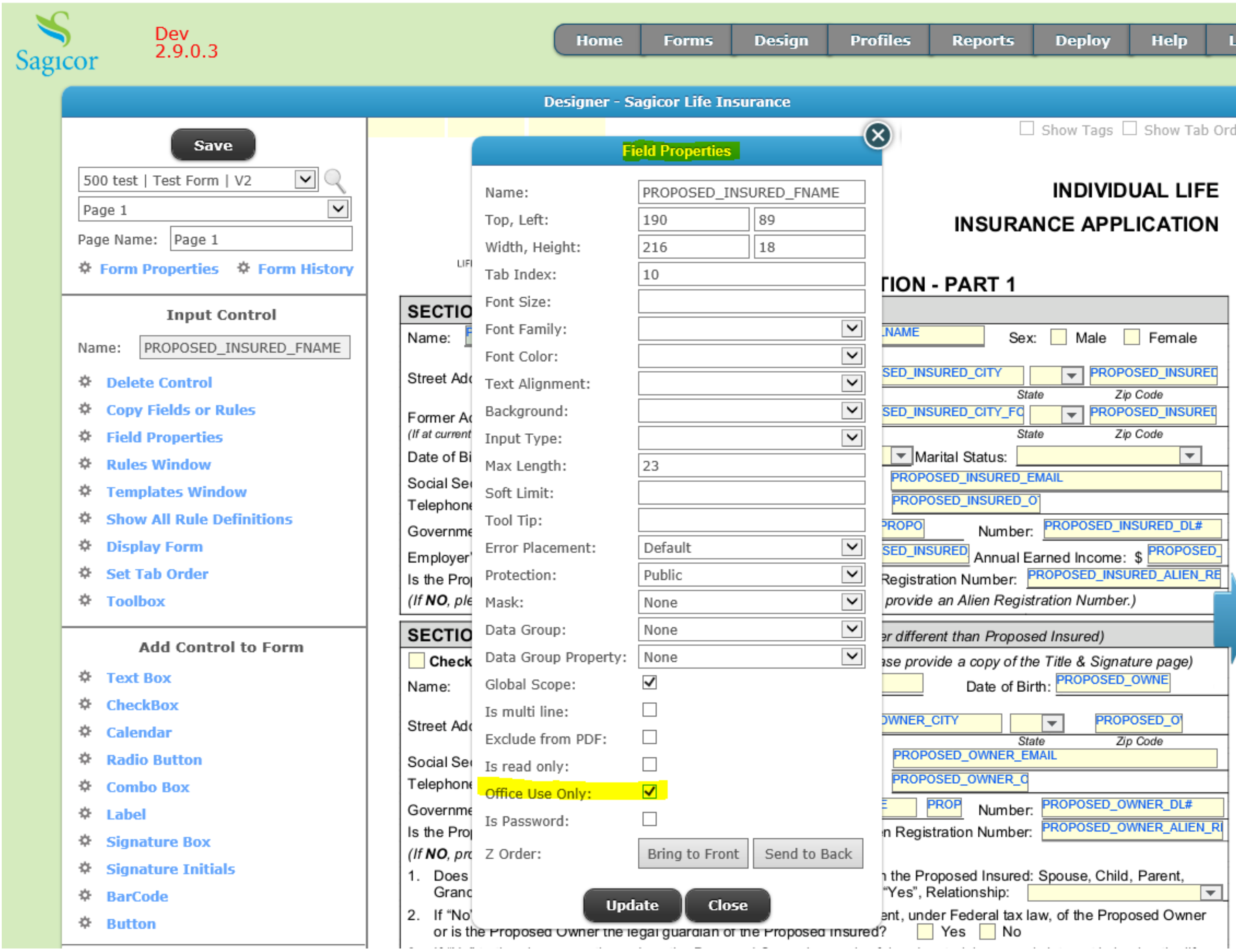
Consumer Initiated: not in scope for day 1

Admin Changes

1. On Admin "Organization" tab, added "Allow Client Fill & Sign" option.

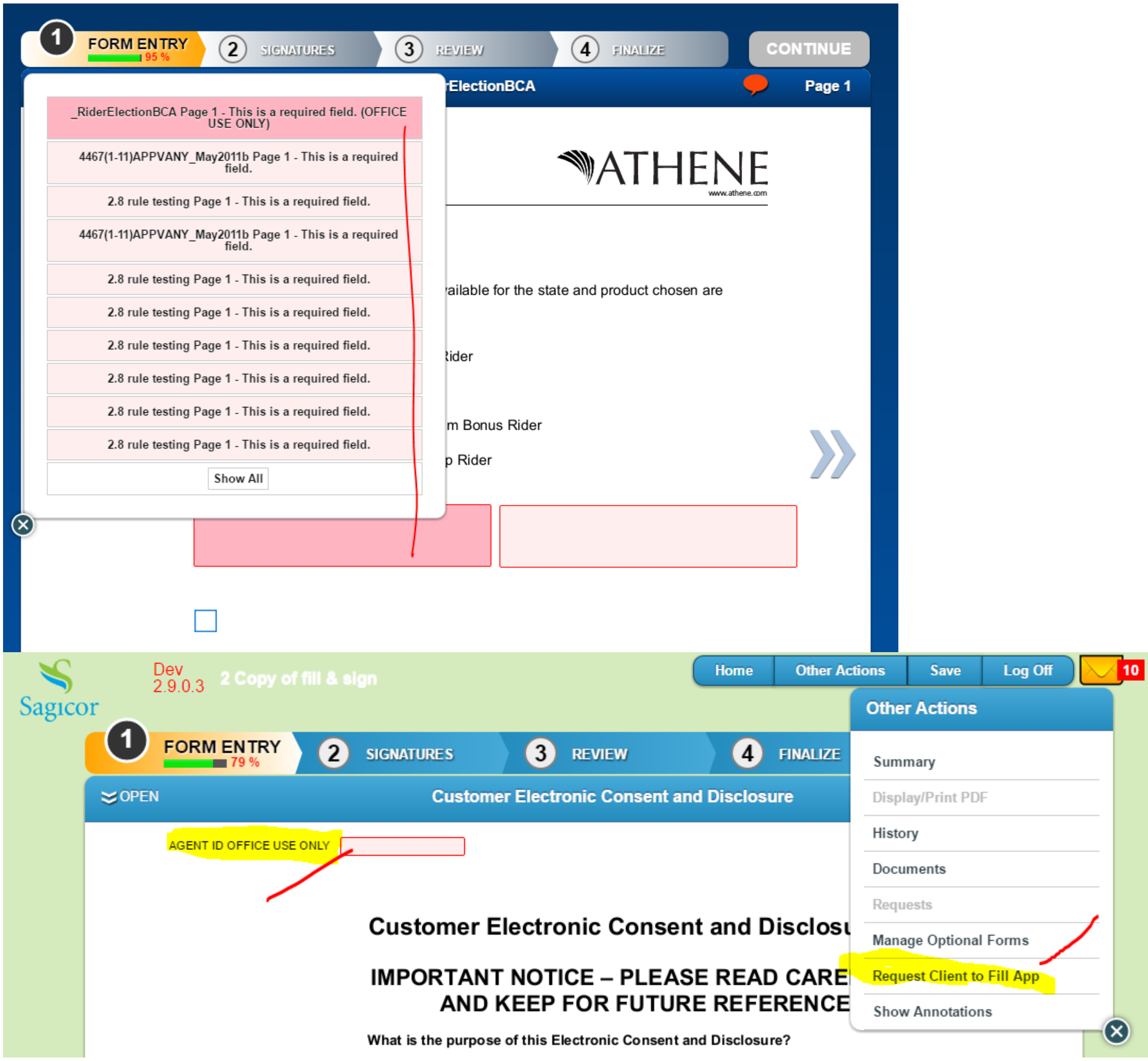


2. On Admin Form Design, added "Office Use Only" on the input field. If checked, and "Required", these fields must be filled by Agent/Helpdesk before a "Fill & Sign" can be sent.

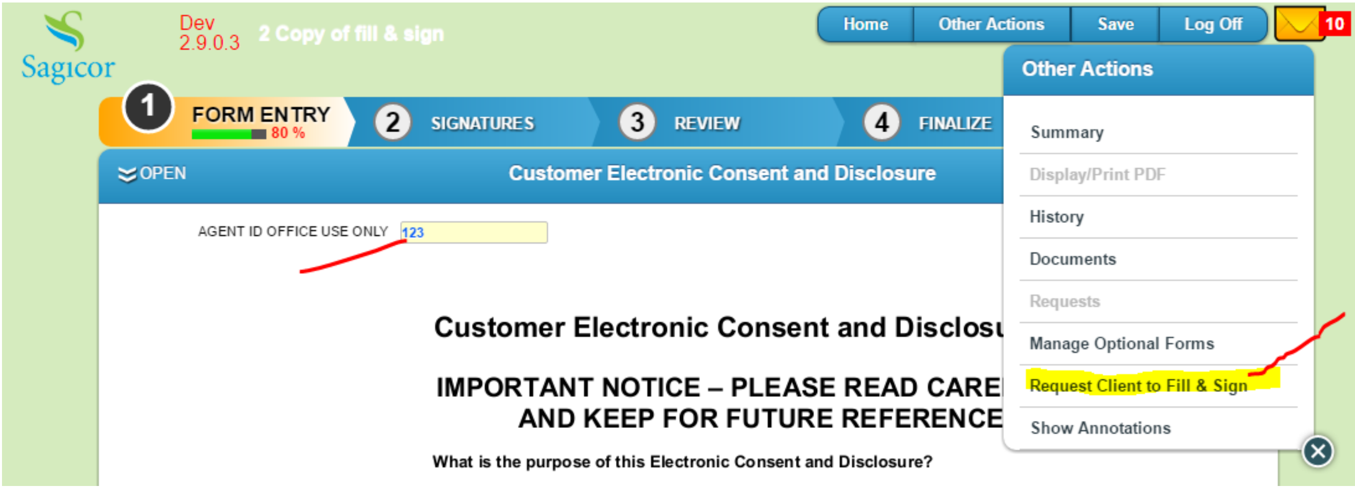


App Changes

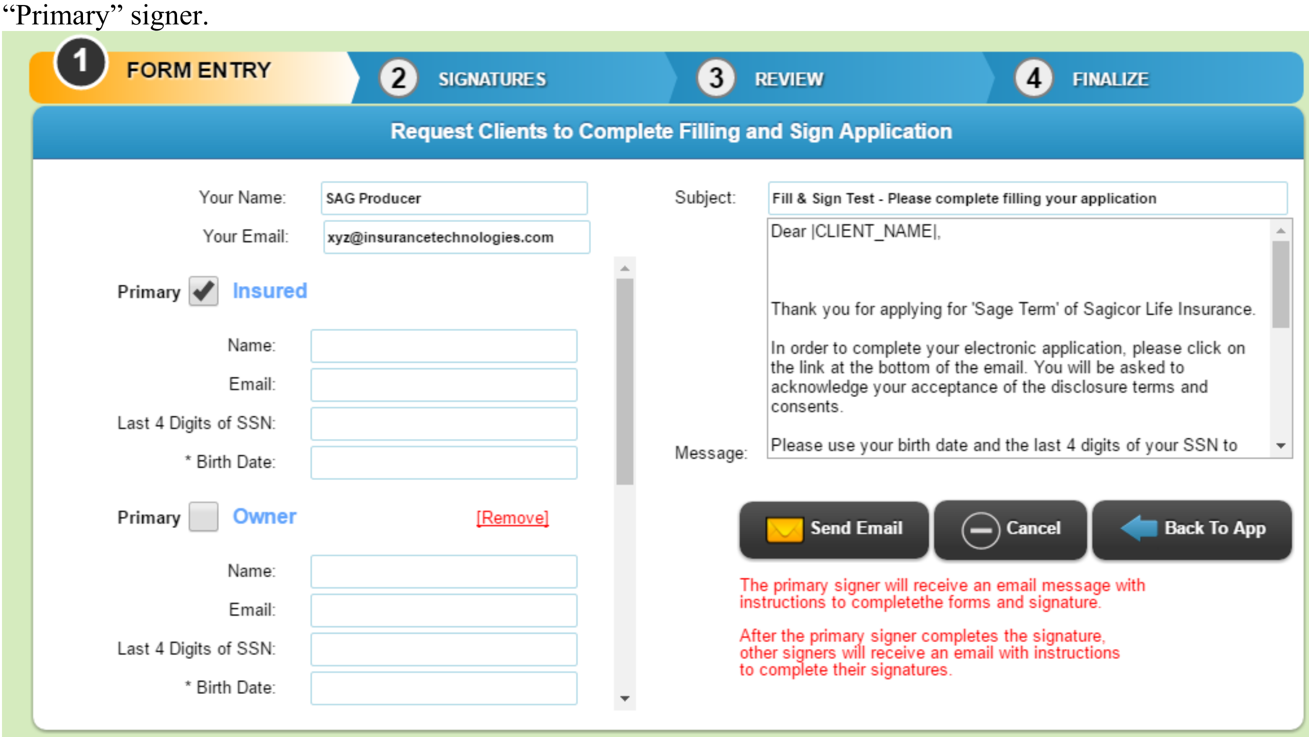
1. Form Entry – if "Office Use Only" fields do not meet requirement; we show the regular "Request Client to Fill App" link.
2. To highlight the Office Use Only fields and let the agent know when they have met those requirements, the fields will be identified under the links under Form Entry in a slightly darker pink color and grouped together with a header for errors, warnings, and home office fields.



3. As soon as ALL “Office Use Only” fields are filled, the link becomes “Request Client to Fill & Sign”. If there are NO “Office Use Only” fields, and the agent’s organization allows Fill & Sign, this link will automatically show.
4. Both options, if supported in the organization, should appear when they are available.



5. Click on the link, we show ALL valid signers in this app. Agent can fill out the info, select the "Primary" signer.

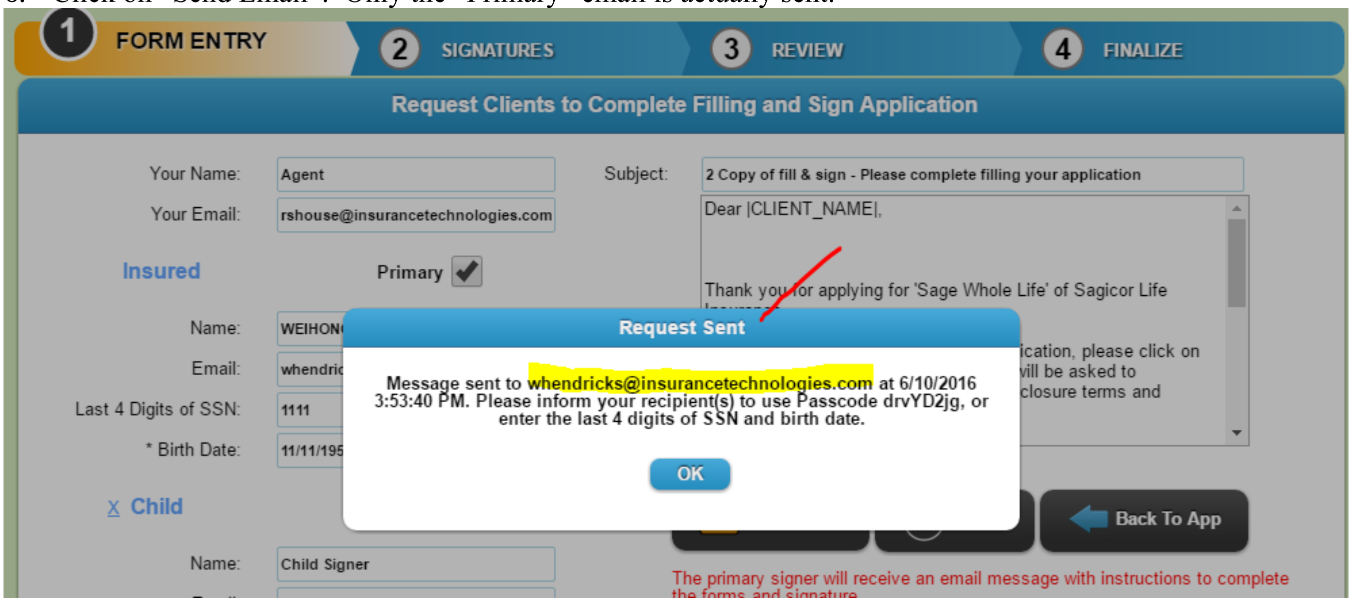


- If the agent does not have all the info (SSN, Birth Date) for a signer, he can remove the signer from this page.
- **These signers are automatically generated based on the <u>current application state</u>.**
  - **Example 1:** Upon sending this request, Joint Owner check box is checked, Joint Owner will be in this list. Agent sends out request for Joint Owner. However when the "Primary" fills the form, he unchecks the checkbox of Joint Owner. So no signature needed for the Joint Owner. Upon Primary signs the signature, we validate signer list again, and remove Joint Owner from the request list.
  - **Example 2:** Upon sending this request, Joint Owner check box is NOT checked, Joint Owner will NOT be on this list. When the "Primary" signer fills the form, he checks

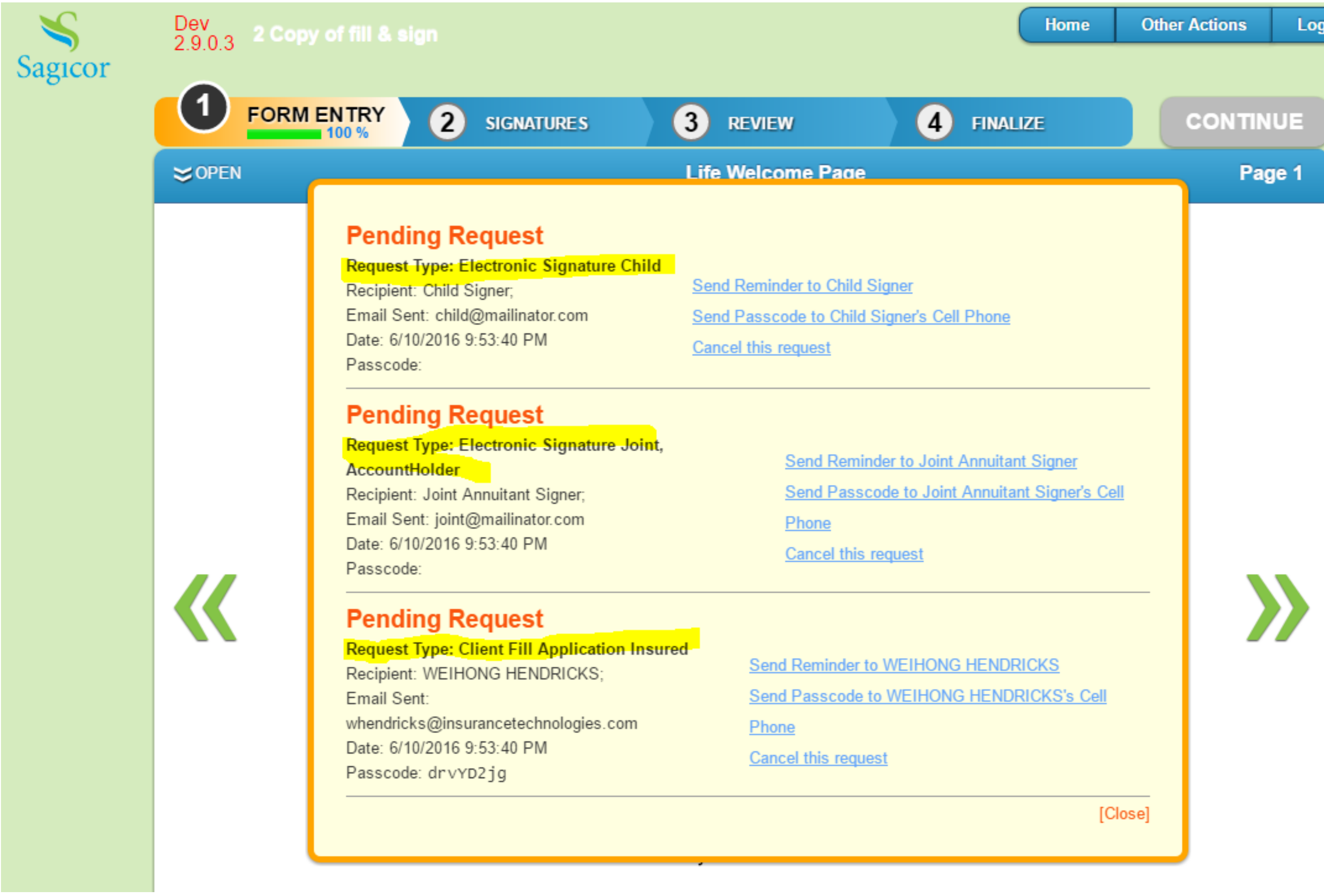
the Joint Owner box. After ALL external signers finish the signatures, the agent opens the App, sees a list of Outstanding Signers with Joint Owner still needs to sign. The agent can send out external signature request to the Joint Owner (same as today).

- “Primary” signer can not be removed
- **Only “Primary” signer will receive an email,** the same email as the current “Client Fill”. **Other signers**, we store their info in db, they will get emails when the Primary finishes filling and signing.

6. Click on “Send Email”: Only the “Primary” email is actually sent.



7. Click on “OK”: all 3 requests are stored. Only “Primary” has the request type of “Client Fill”, others registered request type of “Electronic Signature”.



“Cancel this Request”:

- **a.** If the request to the “Primary” signer is cancelled, ALL OTHERS will be cancelled as well.
- **b.** Non-Primary request cancellation is for the selected signer only

External Client:

8. Primary signer receives following email:

Fri 6/10/2016 3:54 PM

Agent <webmaster@sagicor.com>

2 Copy of fill & sign - Please complete filling your application

To Hendricks, Weihong

Action Items

Dear WEIHONG HENDRICKS,

Thank you for applying for 'Sage Whole Life' of Sagicor Life Insurance.

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

Please use your birth date and the last 4 digits of your SSN to login.

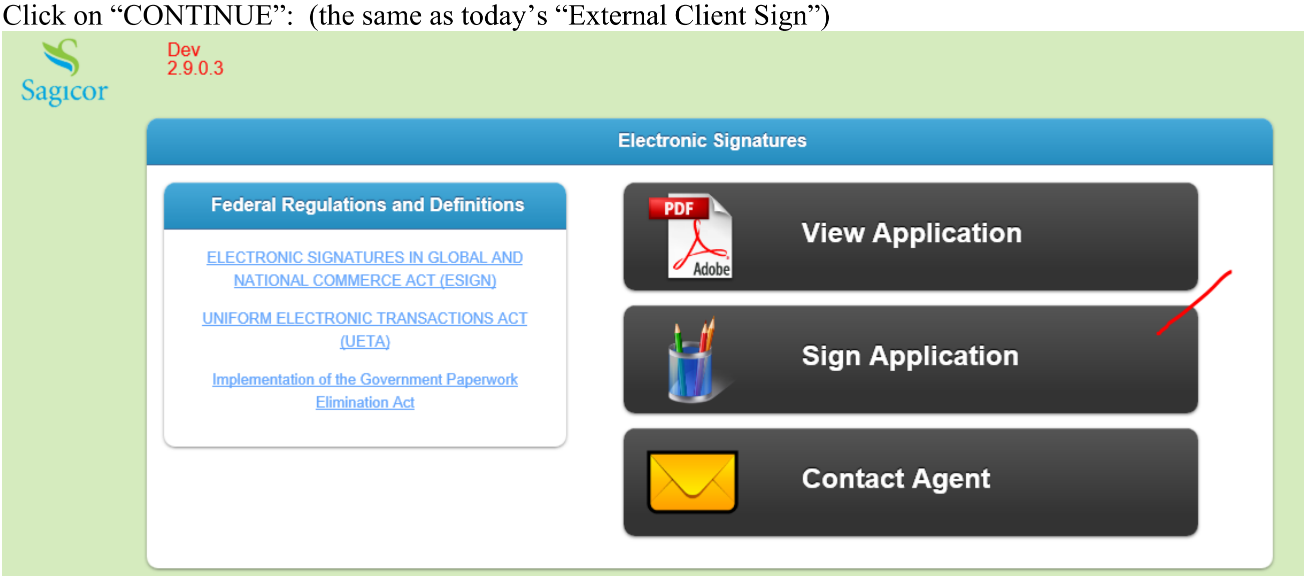
If you have questions please feel free to contact me.

Sincerely,

To view and complete your application, click on https://localhost/EGApp/PassiveCall.aspx?R=zerqLahTNsbGYV%2f8n4a9bIWZ0YKh7peXnHVTgqMviLq3vvqrdNnjt6BXS3UeasOipIuJcjpv%2fIzsaTdTGGJJLZ9YMV9BGhHEeU004iTkBz%2bPfod64AUG8M0kQefj36ET&O=3138, enter the last 4 digits of your SSN, and birth date. If a new window does not automatically appear, you may have to copy the link and paste it into the address bar of new browser window.

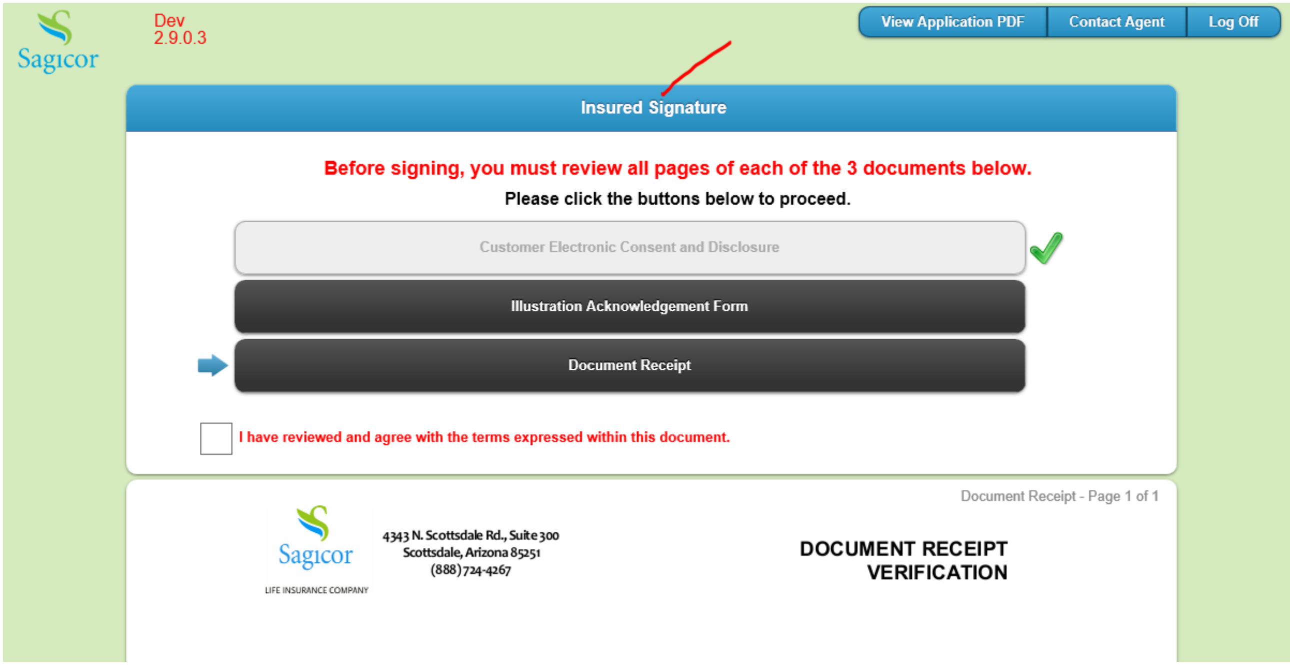
9. Click on the link, exactly like **external client fill** today. Enter Birth Date, Last 4 digits of SSN, the Primary signer is brought to the “Client Fill”. **Upon 100%, a new link “Sign Application” appears, also the popup message below:**

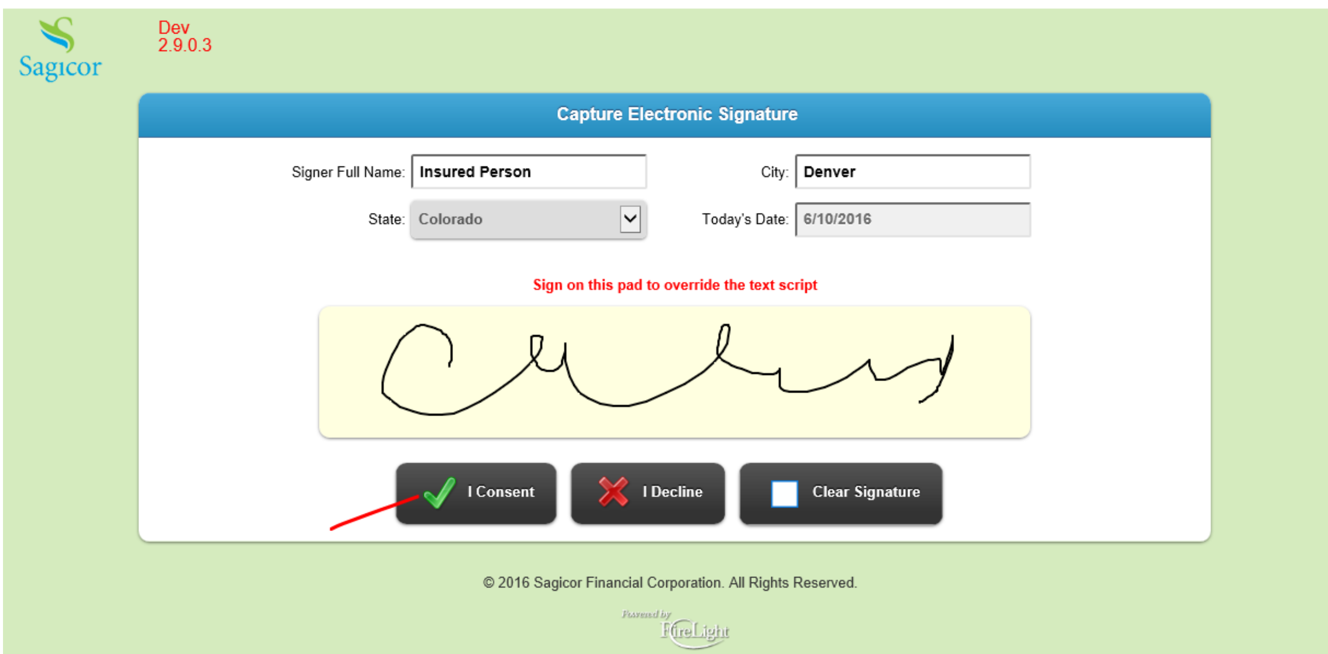
10. Click on "CONTINUE": (the same as today's "External Client Sign")



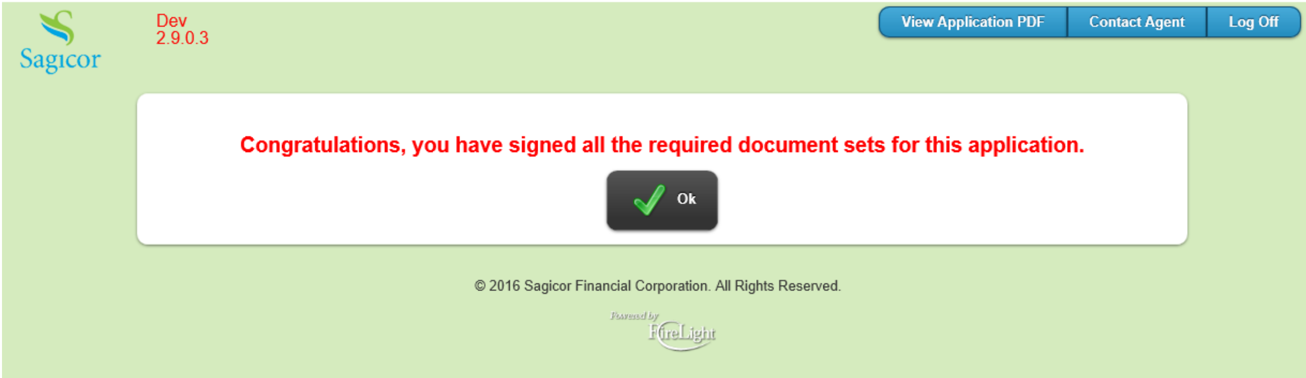
Click on "Sign Application":

11. Clients should ensure they add a pdf consent to their package to ensure the consent is being collected for the client signer.





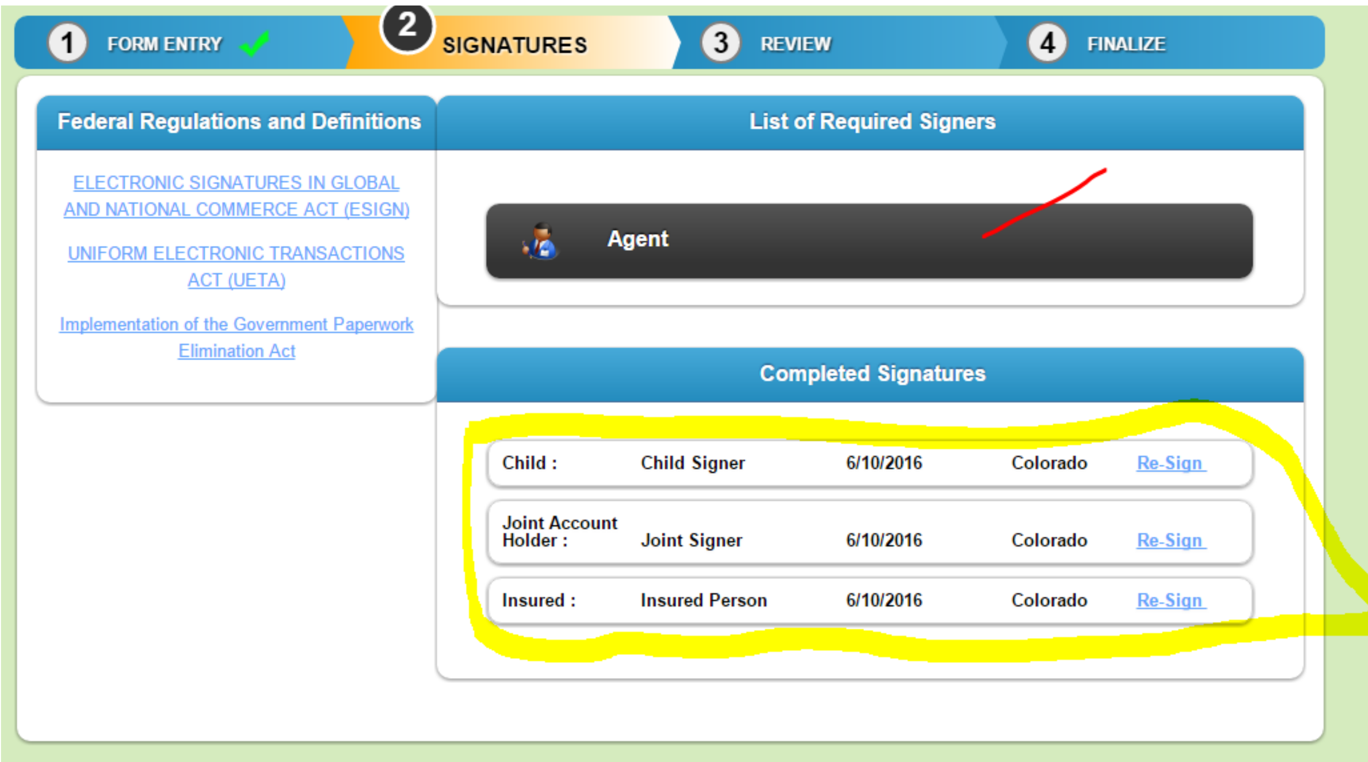
12. Click on "I Consent" – behind the scenes: this is the point we send out the actual emails to the other signers



13. **All other signers** will receive an email exactly like today's **"External Client Sign".** They can complete their signatures.
14. If the **"allow passcode email"** in the group setting is enabled, the second signers will also receive their auto generated passcode link in a separate email. If that group setting is not enabled, then the dob and SSN will be the authentication option.

Back to Agent:

15. Agent will receive emails from each signer when they complete their signatures (the same as today).
16. Agent opens the application: Now all clients have completed their signatures, **Agent can finish their signature**.



Supplemental Documents

[Embedded documents]

How to Enable and Use This Feature

Enable Organization Setting:

To support Client Fill and Sign, the option must be enabled at the organization level.

Add Office Use Only Fields:

Carriers and BDs must ensure the data that only the agent would know is completed prior to sending the application. To do this, you must set any field the agent needs to complete to Office Use Only. This will disable the Client Fill and Sign option until all Office Use Only fields are complete.

To hide any Agent or review forms from the client, be sure to use the protection feature.

Areas Impacted

System Area	Yes	Comment
Admin Tool		
- **Form Library**		
- **Design Forms**		
- **Profile Administration**		
- **Reports**		
- **Deployment**		
FireLight App		
- **New Application**		
- **Edit Application**		
- **Signature Process**		
- **Review Queue**		
- **Manual Review**		
- **User Preferences**		
- **Inbound Integration**		
- **Outbound Integration**		
- **PDF Generation**		
FireLight Console		
- **Windows O/S**		
- **iOS**		
- **Android**		
-		
Other Systems		
- **DTCC Integration**		
- **Commission netting**		

- **Activity Reporting**		

High Level Test Plan

[High level steps on how to test the use cases]