iConnect Design Approach - Tele-Sign

Project Overview

In the Medicare Supplement market, over 40% of all applications are taken over the phone from clients in a demographic that have a higher likelihood of not having access to email. As such, Firelight's "Send Email Request" is not an effective way to capture signatures. There are vendors that offer IVR (Interactive Voice Response) platforms to satisfy signature requirements without having to have email services. The objective of this implementation is modification of existing functionality in FireLight to support integration with IVR providers to add Tele-Sign and an option within FireLight.

Support of Tele-Sign functionality will have impacts to the FireLight UI, Admin tool, Audit Report, and will require creation of new APIs/Web Service calls.

New Web Service Calls

There will be two new web service calls created . The first will verify the identity of the Applicant/Payer entered in FireLight and will be executed by a rest based call/response to validate inputs provided by the Client when they initiate the IVR phone call. This web service will be initiated by the IVR service. The second web service call again be initiated by the IVR service and will provide status of the signature request to FireLight.

Changes Required to Admin Tool

The admin tool will need a place to select the product and enter the configurable text for each. The replacement items for e-AppID, Pin, CarrierID, and SignerDOB will need to be supported in the configurable text. The Complete Electronic Signature/Agent Information page content needs to be managed in the FireLight Admin. This control will be similar to the email administration tools that currently exist in FireLight. The tags supported will need to be expanded to include eAppID, Pin, Carrier Code, and DOB of the Signer. We will also want to be able to control availability of buttons/functionality offered on this page; enable/disable "Download" and "Generate Link" buttons

Requirements / User Stories

Admin - Add Checkboxes to enable Tele-Sign specific functionality under Profile/Group

Add three check boxes under Profile/Group. "Enable Tele-Sign", "Disable Tele-Sign Download Forms", and "Disable Tele-Sign Generate Link" Selecting "Enable Tele-Sign" checkbox will do two things; allow Tele-Sign to be enabled in the application in combination with business rules and activate the Agent

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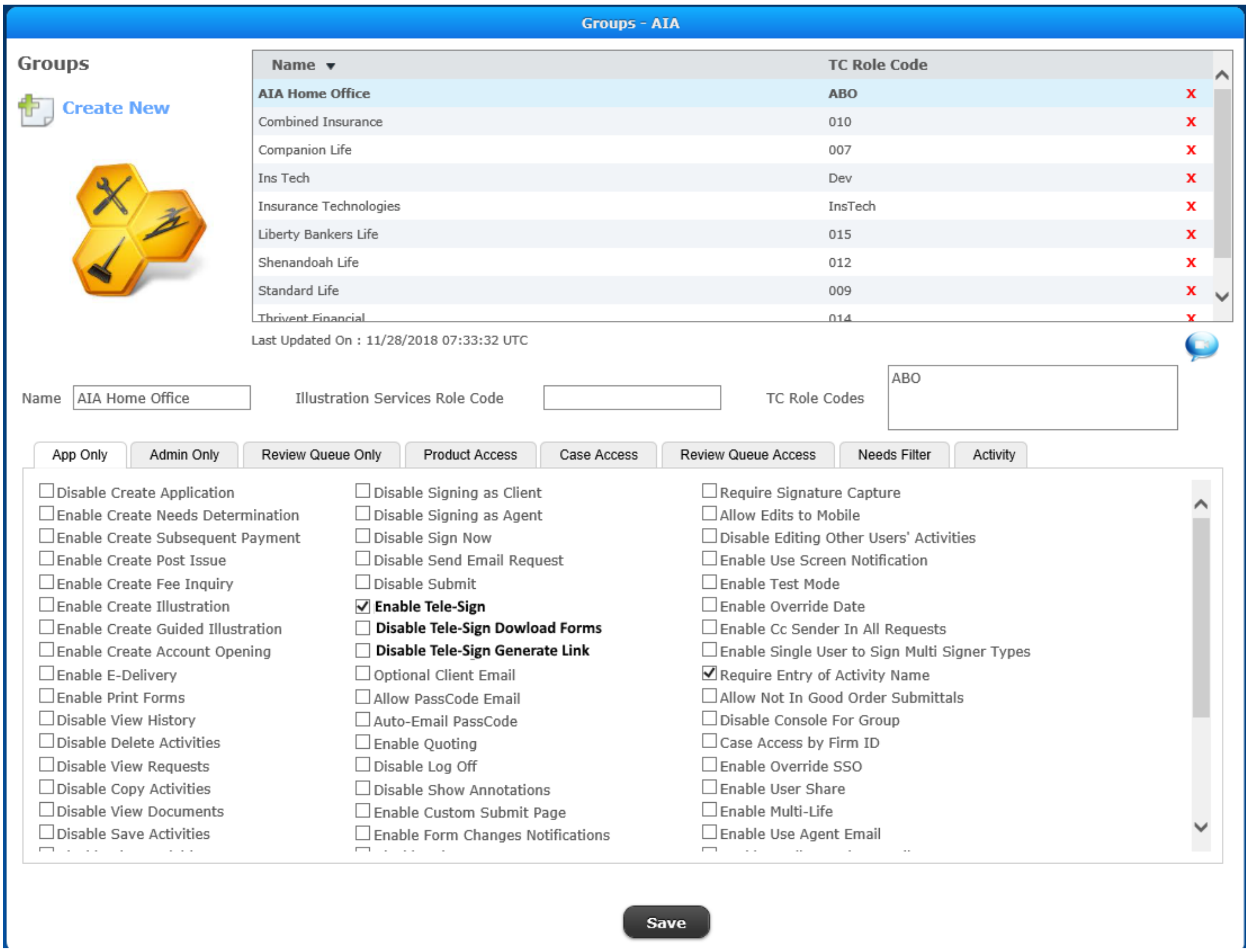
Instruction configuration on the Product Access tab in Profiles/Groups to allow configuration of tele-sign instructions pages by Carrier/Product. By default, the ability to download forms and deliver documents for review by generating a link to deliver access, will be enabled on the Review Delivery page when "Enable Tele-Sign" is selected. If that functionality is not desired, it can be removed by selecting "Disable Tele-Sign Download Forms", and "Disable Tele-Sign Generate Link".

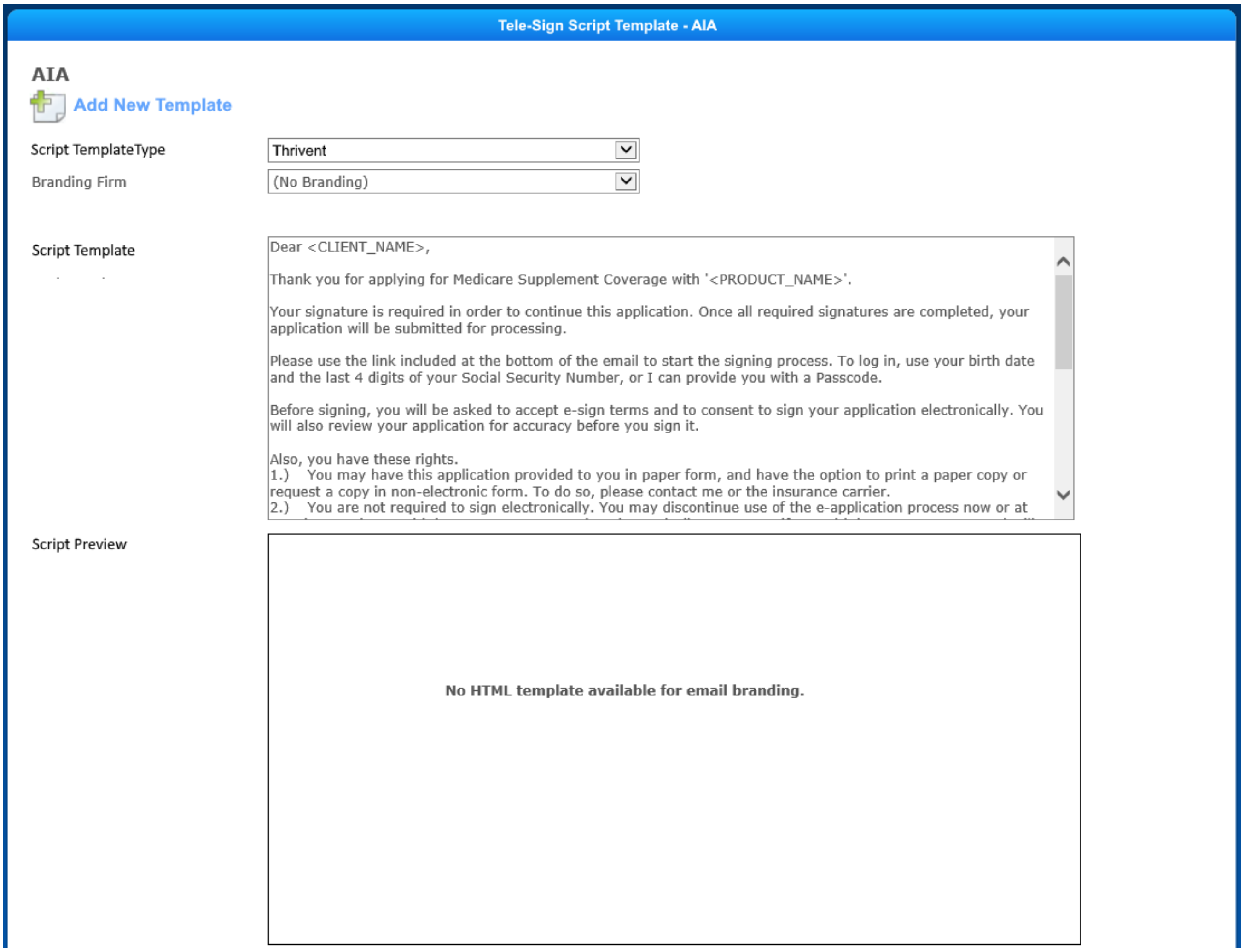


Acceptance Criteria

- "Enable TeleSign"
- "Disable Tele-Sign Download Forms"
- "Disable Tele-Sign Generate Link"
- Save options selected
- Checkboxes added to groups app options.

Admin - Add Tele-Sign Script Page under Organization Configuration

Adding a Tele-Sign script area under Organization will allow the user create the instruction template that can then be selected for use with a given product. Selection of the appropriate script for a given product will be done through a selection on the sales agreement page. Text blocks will contain text and tags that will allow variable data to be inserted into the text blocks. The degree of branding/formatting of the instructions that can be supported is TBD. See attachment for understanding of why we must be able to configure the agent instruction page down to the product level.



AIA Firelight Carrier Setup

Profile Product Level – Each carrier is listed as an individual Product with a Product Type assigned. Under each Product we assign a Sales Agreement.

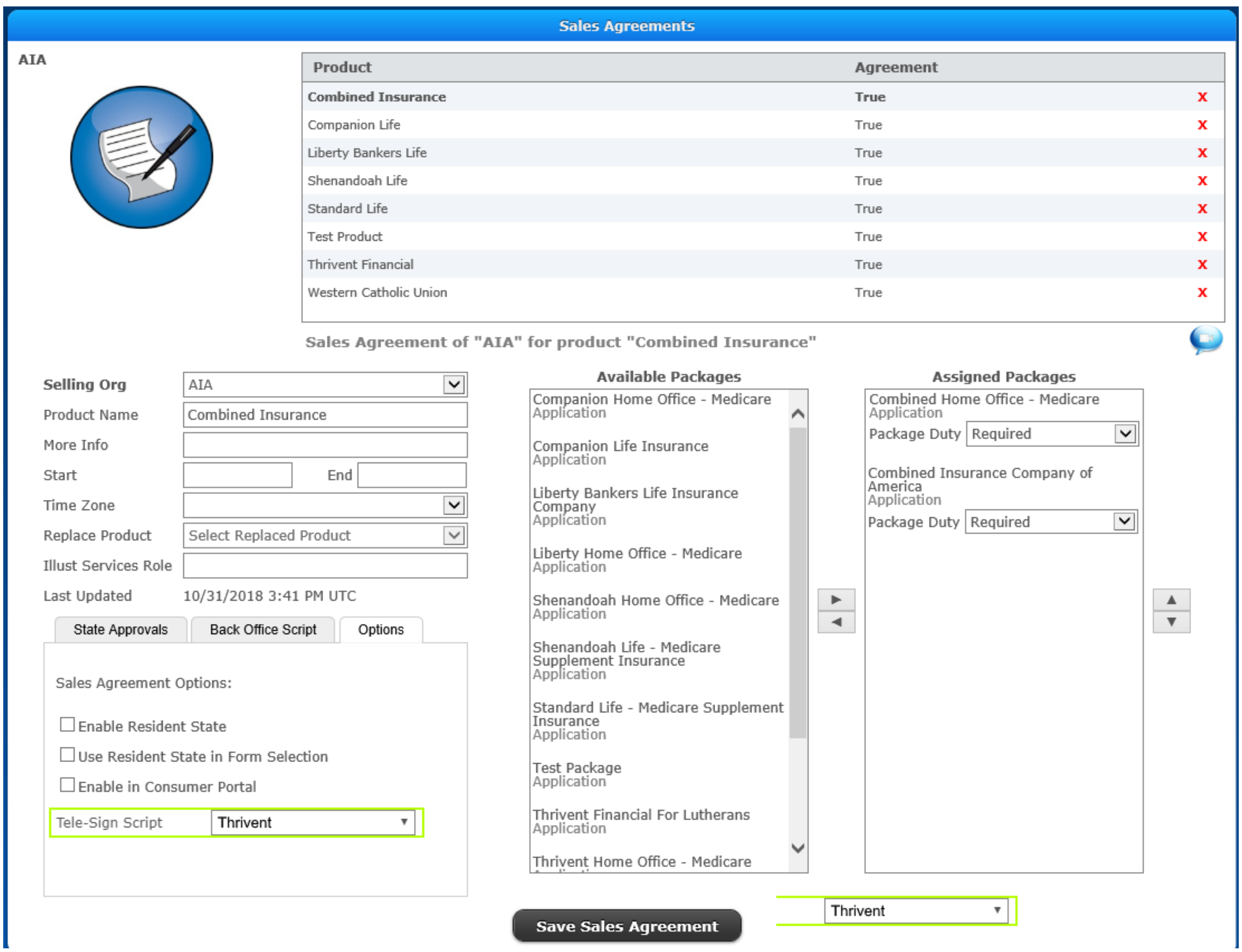
In our Carrier instance of Firelight, if an existing Carrier wanted to sell an annuity also, Carrier would be created again as a Product but would have Product Type = Annuity. Routing agents to correct Carrier instance of Firelight would be handled by Role Code under Profile – Groups in Firelight Admin.

Acceptance Criteria

- The tab allows the user to indicate Organization to apply Instruction Template to for Tele-Sign. Tags entered into the editable text blocks for the display appropriate data items when in the application.

New - Tele-Sign Script option on Sales Agreement Page/Options Tab

Add new option to select Tele-Sign script to be used on Agent Instruction page of Tele-Sign ceremony. Selection of Tele-Sign script for the product selected will appear under the options tab.



Acceptance Criteria

- Label will be "Tele-Sign Script"
- Control Type is Drop-down Selection List
- Options in the selection list will include all scripts created on Profile.Tele-Sign Script page.
- Dropdown is located in Sales Agreement page within the Options tab.

New Signature Option

Add "Tele-Sign" option to "Client Signature Choice" (See New Signature Choice Mockup). Selection of the new option will impact screens and options downstream in FireLight workflow. If FLI_ENABLE_TELE_SIGN = True, this signing option will be available. Availability of this option will be driven by business rules.

Acceptance Criteria

- If business rules cause FLI_ENABLE_TELE_SIGN = True, then Tele-Sign option is visible and selectable on the "Client Signature Choice" page, else it is not.
-
- If the case is eligible for Tele-Sign, the agent is not required to select Tele-Sign. It is just an available option.
-
- Button is not visible if the group option for Tele-Sign is not set.

New Tele-Sign indicator on List of Required Signers button

Add an indicator on the signer button indicating if that signer is eligible for Tele-Sign. The eligibility is determined by FLI_ENABLE_TELE_SIGN (See List of Required Signers Mockup).

Low Priority

Acceptance Criteria

- If business rules cause FLI_ENABLE_TELE_SIGN = True, then Tele-Sign indicator is visible on button of the eligible signer other "Client Signature Choice" page, else it is not.

Limit Multi-Sign to roles/identities on the application to when the individual is the same for all of the roles selected.

Currently, FireLight will allow the selection of roles/identities for multi-sign when the roles are occupied by different people. Multi-sign is not appropriate in this situation.

Low priority for Amerilife

Acceptance Criteria

- When multiple signers exist on an application and multi-sign is enabled, FireLight will compare the names and potentially other data items to verify that the signer is the same for all roles selected. If they do not match, an error will be generated indicating that the signers selected do not match and multi-sign will not be allowed.

New Delivery Method Selection Page

Part of the Tele-Sign process with the IVR vendor is the client attesting to the fact that they have received, read, and understand that they are applying for an insurance product. The agent can select a delivery method to to allow this to take place. Selection of a delivery method is not required. Two options will be offered on this page; the ability to download the forms for viewing, and the ability to generate and send a link for the client to review by logging into FireLight.

Signer Full Name, City, State, and Today's Date fields are added to the delivery method page. These fields are required prior to completing the Tele-Ssign process. The system will prevent the user from going to the Agent Instruction page until the required information is complete.

Download (button)

The Download button will be added to the "Review Delivery Method" page and will allow for download of documents to be securely emailed to the client or hand delivered.

Secure email delivery will be handled outside of FireLight. Availability of the Download button should be controlled through the FireLight Admin.

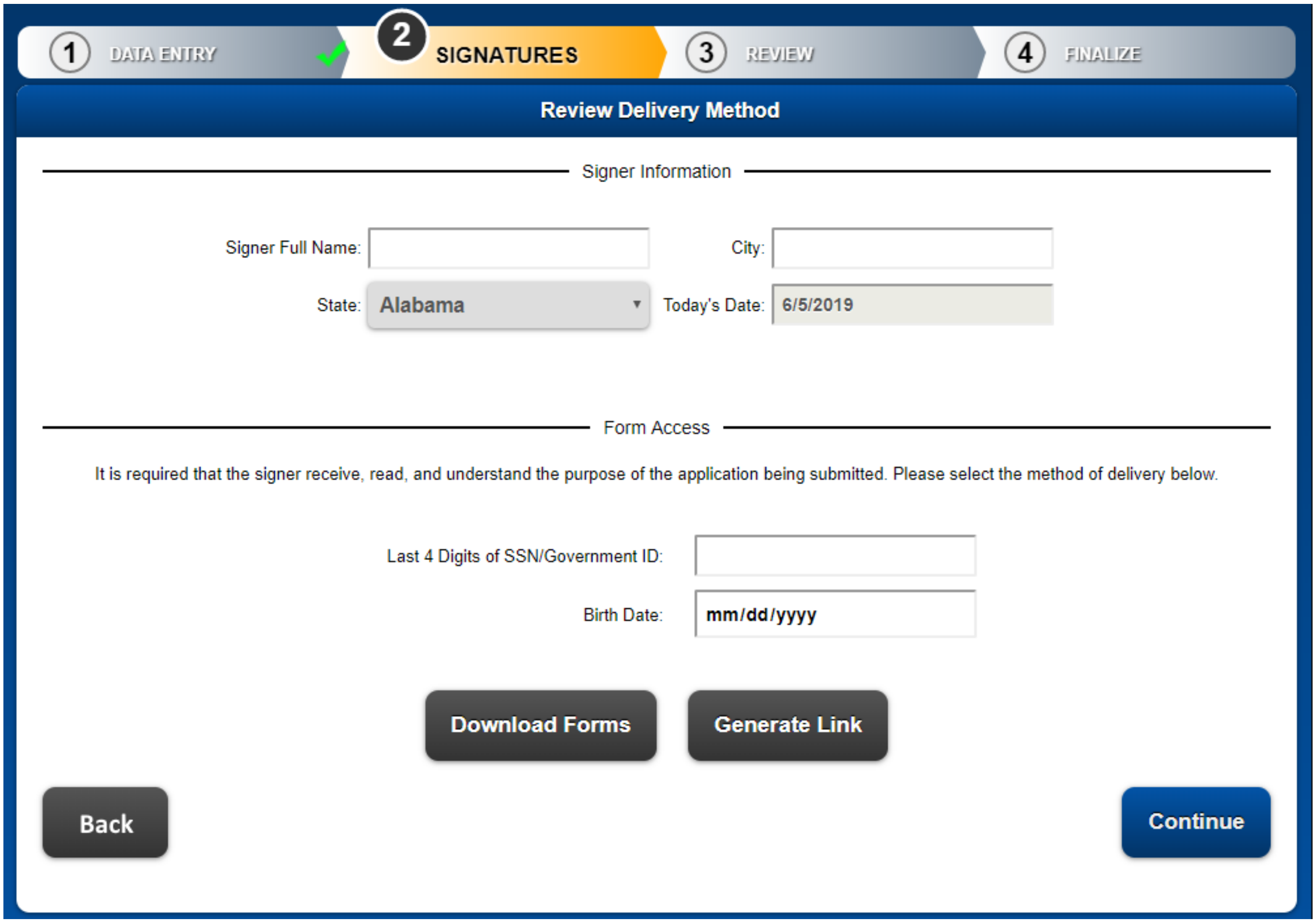
Generate Link (buton)

The "Generate Link" button has the exact same function as the current ""Generate Link Without Email"" button that is currently supported on the ID Verification page when emailing a signature request. The only difference is the label on the button.

The client will be allowed to choose to Esign rather than Tele-Sign if they wish when they access the documents for viewing via this method. Therefore, there are no changes required to the Sign by Email user interface currently presented to clients. It is complete reuse of existing functionality.

The user is not required to do either of the actions presented on this page. They can choose to go to the Agent Instruction page without selecting either delivery method.

Please determine how best to have the user navigate to the Agent Instruction page. (Next Button?)



Acceptance Criteria

- The page will appear immediately after "Tele-Sign" is selected as the signing method on the "Client Signature Choice" page.
- If Download Documents is not disabled for Tele-Sign in the FireLight Admin, then the Download button should appear and be enabled. If selected, the applications package should be rendered in PDF form.
- If Generate Link is not disabled for Tele-Sign in the FireLight Admin, then the Generate Link button should appear and be enabled. If selected, the applications package should be rendered in PDF form.
- Last 4 of SSN and DOB are required fields and must be completed prior to allowing the user to continue to Generate Link
- If "Generate Link" is selected, then the link is presented below the buttons in the same manner as they are currently generated in "Sign by Email" functionality. Acceptance criteria is identical to current "Generate Link Without Email" functionality.

- Page should have a "Continue" button that is always enabled and visible.
- If "Back" button is selected, the user is returned to the list of signers page.
- If Signer Full Name, City, State, and Today's Date fields are not complete, then generate error on selection of continue.

Data Items should be mapped into tele-sign templates

e-AppID (Amerilife Value) 5-6 digits and 4 digit pin (keyed in or generated from rules). These values will be added to a Carrier Code and DOB of the signer. Add the ability to utilize tags in the application data item collection to populate fields in tele-sign templates.

Acceptance Criteria

- Data item tags for these items will be added to form packages, then the data is repeated wherever those tags are added; including in the configurable instruction page for Tele-Sign.

New Agent Instruction Page

"The Agent Instruction page will follow the format of the existing "Capture Electronic Signature" page in general layout with the signature pad section replaced by text configurable in the admin tool. The content of this page will include:

Telephone Signature Toll Free Number

e-AppID (Amerilife Value) 5-6 digits

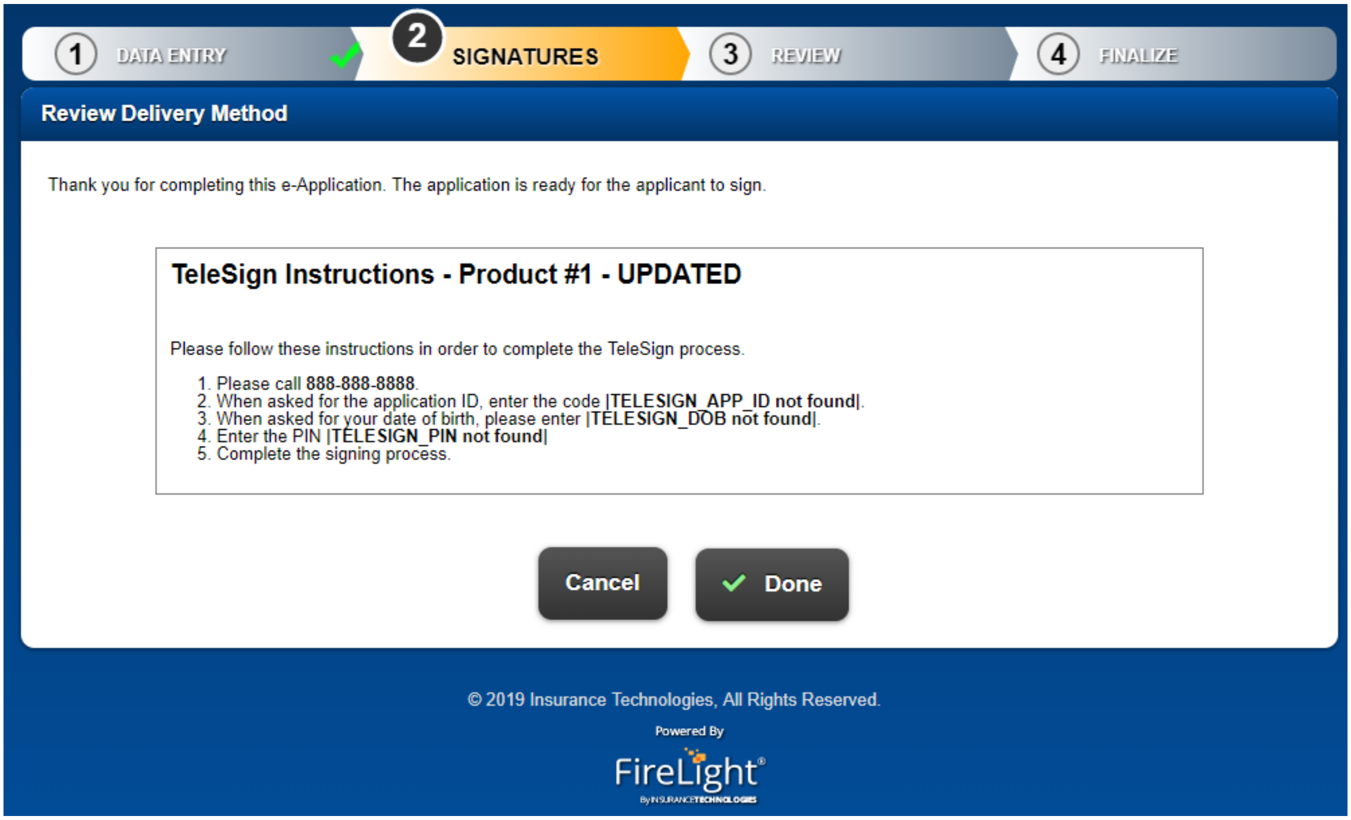
a 4 digit pin (keyed in or generated from rules)

Carrier Code

DOB of the signer

Configurable Text Section

This information will be mapped from form entry. (See Agent Instruction Mockup) In addition to the configurable text section, add the following buttons to the bottom of the page; ""Done"", and ""Cancel Tele-Sign""."



Acceptance Criteria

- When the user arrives at the Capture Electronic Signature/Agent Instruction page, each of the elements listed must appear on the instruction page in the appropriate tagged location defined in the admin tool.
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- If Cancel Tele-Sign is selected, return the user to the list of signers page and any progress made in the signing process is deleted/lost.
- IF Done is selected, then progress made to that point is retained, but the user is returned to the list of signers.
- Title of the page should be "Agent Instructions".

New Tele-Sign Stamp Content

When the tele-sign process is complete, the PDF should be stamped with "Esigned by Telephone", Full Name, Affirmation/Declination Date/Time from IVR. Amerilife would like this time to be based upon the City/State selected at the top of the Agent Instruction page. They would also like the time zone included in the Stamp. GUID/ID is still controlled by FIreLight, other IVR details should be included in the audit report - See Mockup

Acceptance Criteria

- If "Done" is selected and all signatures have been collected, then the user will be returned to the application view and the status will be listed as "Signatures Complete". The user will then be able to Submit as usual.

New Audit Record Entries

If "Done" is selected and all signatures have been collected and Auto-Submit is enabled, then the user will be returned to the application view and the status will be listed as "Complete". FireLight will receive notification that the Tele-Sign process is complete through the Tele-Sign status web service.

The following should be present in the audit report when completed...

New audit type to represent when a validation is successful

New audit type to represent when a validation is not successful

New audit type to represent when a signature is completed

New audit type to represent when a signature is declined

New audit type to represent when forms are downloaded during Tele-Sign

New audit type to represent when an external link is generated to view forms during Tele-Sign

Signature Identifier (GUID)

Signing as Role(s)

Captured Name

Captured State

Captured City Name

Captured Signature (text representation of captured name)

Identity Check Type

e-AppID (Amerilife Value) 5-6 digits

4 digit pin (keyed in or generated from rules)

Carrier Code

DOB of the signer

ANI

DNIS

IVR Call RecordID/ContactI

Date&Time of Call complete

Signature Type Identifier (Complete or Declined)

In Signing Ceremony for (Role), summarize steps appropriate to Tele-Sign similar to that which follows:

Signing Ceremony for Owner (9abca139-a360-460e-affa-49f12c3f7814)		
Timestamp (UTC)	**Event Type**	**Action Taken**
11/16/2012 13:11	StartSigning	Signer 'Owner' beginning signing ceremony.
11/16/2012 13:11	PageDisplayed	Page 1 of form 'Fixed Annuity Application' displayed.
11/16/2012 13:11	FormSelected	Form 'Fixed Annuity Application' selected.
11/16/2012 13:11	PageDisplayed	Page 1 of form 'Fixed Annuity Application' displayed.
11/16/2012 13:11	FormAcknowledged	Form 'Fixed Annuity Application' acknowledged.
11/16/2012 13:11	FormSelected	Form 'Annuity Suitability Questionnaire' selected.
11/16/2012 13:11	FormAcknowledged	Form 'Annuity Suitability Questionnaire' acknowledged.
11/16/2012 13:11	FormSelected	Form 'Request for Systematic Withdrawals' selected.
11/16/2012 13:11	PageDisplayed	Page 1 of form 'Request for Systematic Withdrawals' displayed.
11/16/2012 13:11	FormAcknowledged	Form 'Request for Systematic Withdrawals' acknowledged.
11/16/2012 13:11	ClientSignatureReceivedApproved	Application 'Kyle - Reflections Gold' was signed by 'asdfsdfsdf' as 'Owner' from within City 'wqerwere'.
11/16/2012 13:11	AccessEmailSent	An email containing a link to the completed application was sent to 'asdfsdfsdf' at address 'z@x.com'.

I assume this would include pages viewed in UI, web service calls completed and content/results of calls sent/received.

Acceptance Criteria

- If "Done" is selected and all signatures have been collected and Auto-Submit is enabled, then the user will be returned to the application view and the status will be listed as "Complete". FireLight will receive notification that the Tele-Sign process is complete through the Tele-Sign status web service.
-
- The following should be present in the audit report when completed...
-
- New audit type to represent when a validation is successful
- New audit type to represent when a validation is not successful
- New audit type to represent when a signature is completed
- New audit type to represent when a signature is declined
- New audit type to represent when forms are downloaded during Tele-Sign
- New audit type to represent when an external link is generated to view forms during Tele-Sign
- Signature Identifier (GUID)
- Signing as Role(s)
- Captured Name
- Captured State

- Captured City Name
- Captured Signature (text representation of captured name)
- Identity Check Type
- e-AppID (Amerilife Value) 5-6 digits
- 4 digit pin (keyed in or generated from rules)
- Carrier Code
- DOB of the signer
- ANI
- DNIS
- IVR Call RecordID/ContactI
- Date&Time of Call complete
- Signature Type Identifier (Complete or Declined)
- In Signing Ceremony for (Role), summarize steps appropriate to Tele-Sign similar to that which follows:
- /

- I assume this would include pages viewed in UI, web service calls completed and content/results of calls sent/received.

Web Service - Caller Verification

The IVR platform will call FireLight and pass the following data.

e-AppID (Amerilife Value) 5-6 digits

4 digit pin (keyed in or generated from rules)

Carrier Code

DOB of the signer

FireLight will validate inputs, validate application is still locked and in signatures, return applicationID and signer type or signerID, signerState, True/False, and a reason if False. This information will be included in the application audit. There will be a limit to the number of tries allowed before it is locked down. For now, lockdown logic will be implemented on the IVR side.

Acceptance Criteria

- If "Done" is selected and a signer has declined to sign, then the user will be returned to the application view and the status will be listed as "Data Entry" and the application will be unlocked. FireLight will receive notification that the Tele-Sign signature has been declined through the Tele-Sign status web service.

Web Service - Tele-Sign Status

When the Tele-Sign process is completed by the IVR vendor, a rest based web service call will be made to complete the signature request in FireLight. Data included in this call will include the FireLight ApplicationID, ANI ("calling from" number, DNIS ("calling to" number), IVR Call Record ID/ContactID, Date & Time call completed, and Signature Type Identifier (Complete or Declined). This data will need to be added to the Audit Report/Trail. The data will also need to be available to the back office process/data feed. FireLight should behave the same way that it does currently when a signature is complete. When all signatures are complete, application will be ready to submit. Amerilife intends to utilize Auto Submit. Agent will sign first in all cases. When FireLight receives notification that Tele-Sign is complete, the case will be submitted.

Acceptance Criteria

- On completion, the data elements identified in this payload will:
- Trigger the same actions in FireLight as a completed eSign process native to FireLight.
- Map the Tele-Sign payload to the Audit Trail in FireLight.
- Be available to the back office process/data feed.
- Apply the Esignatue stamp to the application.

New "Done" button

Selection of this button will return the user to one of two pages - in the same manner as standard FireLight functionality.

If "Done" is selected and there are signatures remaining to be captured, the user will be retuned to the "List of Required Signers" page and the application status will be "In Signatures". This is what the user will experience if they select "Done" and the application status web service has not received an indication that the signature has been captured.

If "Done" is selected and all signatures have been collected, then the user will be returned to the application view and the status will be listed as "Signatures Complete". The user will then be able to Submit as usual.

If "Done" is selected and all signatures have been collected and Auto-Submit is enabled, then the user will be returned to the application view and the status will be listed as "Complete". FireLight will receive notification that the Tele-Sign process is complete through the Tele-Sign status web service.

If "Done" is selected and a signer has declined to sign, then the user will be returned to the application view and the status will be listed as "Data Entry" and the application will be unlocked. FireLight will receive notification that the Tele-Sign signature has been declined through the Tele-Sign status web service.

Acceptance Criteria

- If ""Done"" is selected and there are signatures remaining to be captured, the user will be retuned to the ""List of Required Signers"" page and the application status will be ""In Signatures"". This is what the user will experience if they select ""Done"" and the application status web service has not received an indication that the signature has been captured.
- If ""Done"" is selected and all signatures have been collected, then the user will be returned to the application view and the status will be listed as ""Signatures Complete"". The user will then be able to Submit as usual.
- If ""Done"" is selected and all signatures have been collected and Auto-Submit is enabled, then the user will be returned to the application view and the status will be listed as ""Complete"". FireLight will receive notification that the Tele-Sign process is complete through the Tele-Sign status web service.
- If ""Done"" is selected and a signer has declined to sign, then the user will be returned to the application view and the status will be listed as ""Data Entry"" and the application will be unlocked. FireLight will receive notification that the Tele-Sign signature has been declined through the Tele-Sign status web service.

Tele-Sign: Define Deployment Scope

There are two different scenarios that need to be address relating to deployment of Tele-Sign functionality.

Deployment of all functionality relating to Tele-Sign from an organization's UAT environment into Staging and Production

Deployment of products that support Tele-Sign functionality to a distributor environment from a Sponsor environment.

Tele-Sign functionality will generally be controlled in the distributor environment. Tele-Sign Scripts will be included in the sales agreement deployment from the carrier and will be available for selection by the distributor, but the distributor can override and select a different script in their environment.

Acceptance Criteria

- For first scenario, after deployment to staging and production, settings match and behavior is consistent
- For the second scenario,

