

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.)

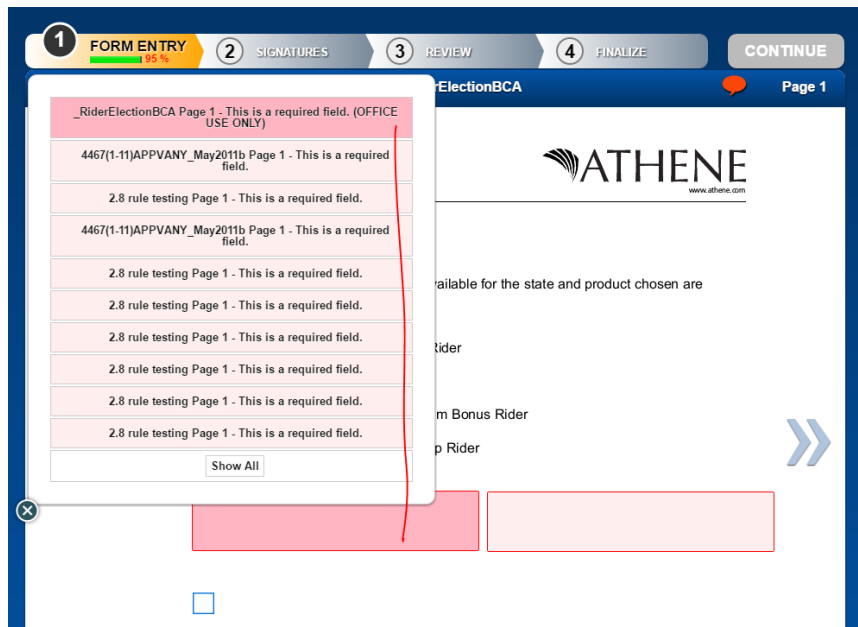
Features/Requirements: Client Fill and Sign Request

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.

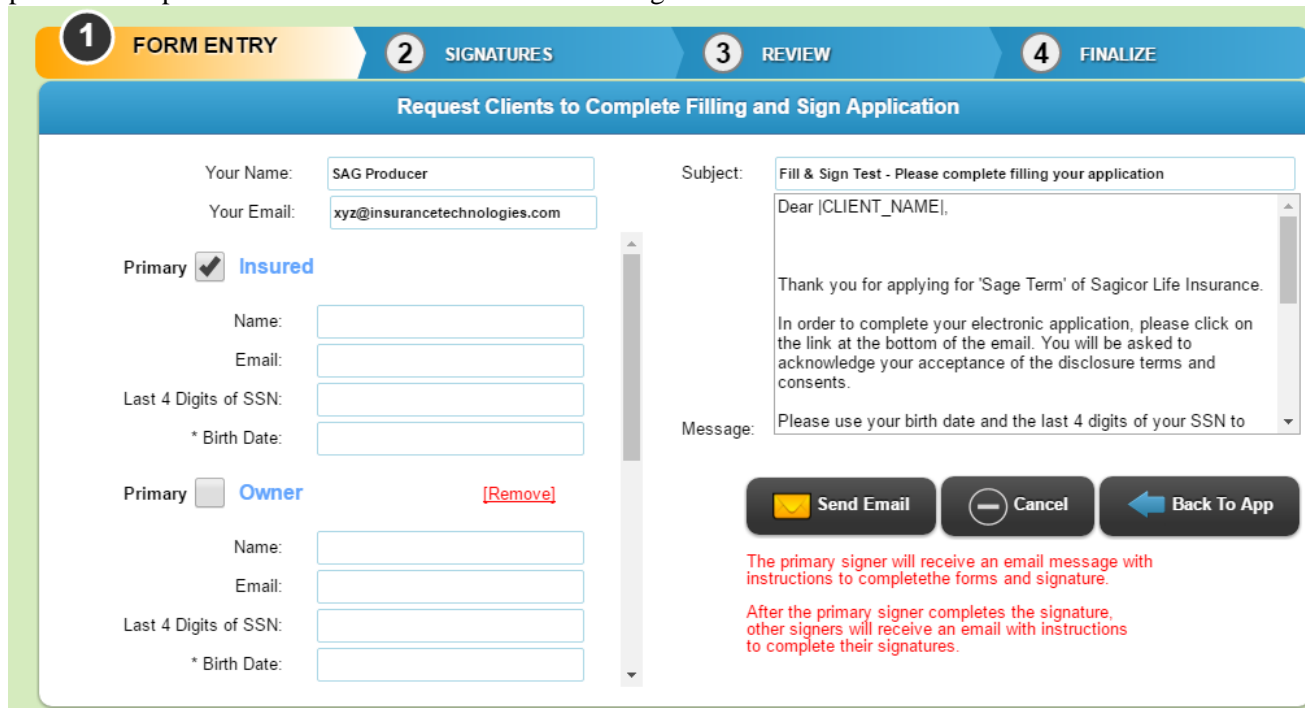
Last Updated: 9/7/2016 9:30 PM UTC

Organization Name	Dease Test	Mobile Configuration Maintain Devices	
DTCC Member ID		Use Back Office	<input checked="" type="checkbox"/> Allow E-Signature
Full Settling DTCC Member	<input type="checkbox"/>	Allow E-Approval	<input checked="" type="checkbox"/> Allow Client E-Fill
Company Rating		Archive App on Complete	<input type="checkbox"/> Allow Client Fill & Sign
Admin Site Signout URL		Use Enhanced Security	<input type="checkbox"/> Allow NIGO Printing
App Signout URL Type	ThankYou	Allow Submit on E-Sign Decline	<input checked="" type="checkbox"/> Print Submitted Only
App Site Signout URL	ThankYou	Prevent Email Editing	<input type="checkbox"/> Submit on ALL Reviewer Approval
Support Email	fl-noreply@insurancetechnologies.com	Allow Branding of UI	<input type="checkbox"/> Submit on ANY Reviewer Approval
Deployment Notification Email		Validate Identity Verification	<input type="checkbox"/> Use DMARC
Edit Masks Add	None	Enable Force Deploy	<input type="checkbox"/>
Default Validation Placement	Top	Allow New Application	<input checked="" type="checkbox"/> Allow SubPay Transactions
Signature Fonts	Click to Edit	Allow PreSale Transactions	<input checked="" type="checkbox"/> Allow Post Issue Transactions
Purge Uncompleted Apps	60 days	Requests Timeout	15 days (0 for never)
Purge Completed Apps	60 days	1228 Validity Window	0 minutes
Expiration Warning Threshold	0 days (0 for never)	Authentication Timeout	60 minutes (0 for default)
		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

- 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 current application state.

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 signing 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.

Save**Display/Print PDF****Contact Agent****Sign Application****Complete/Log Off**

- 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.

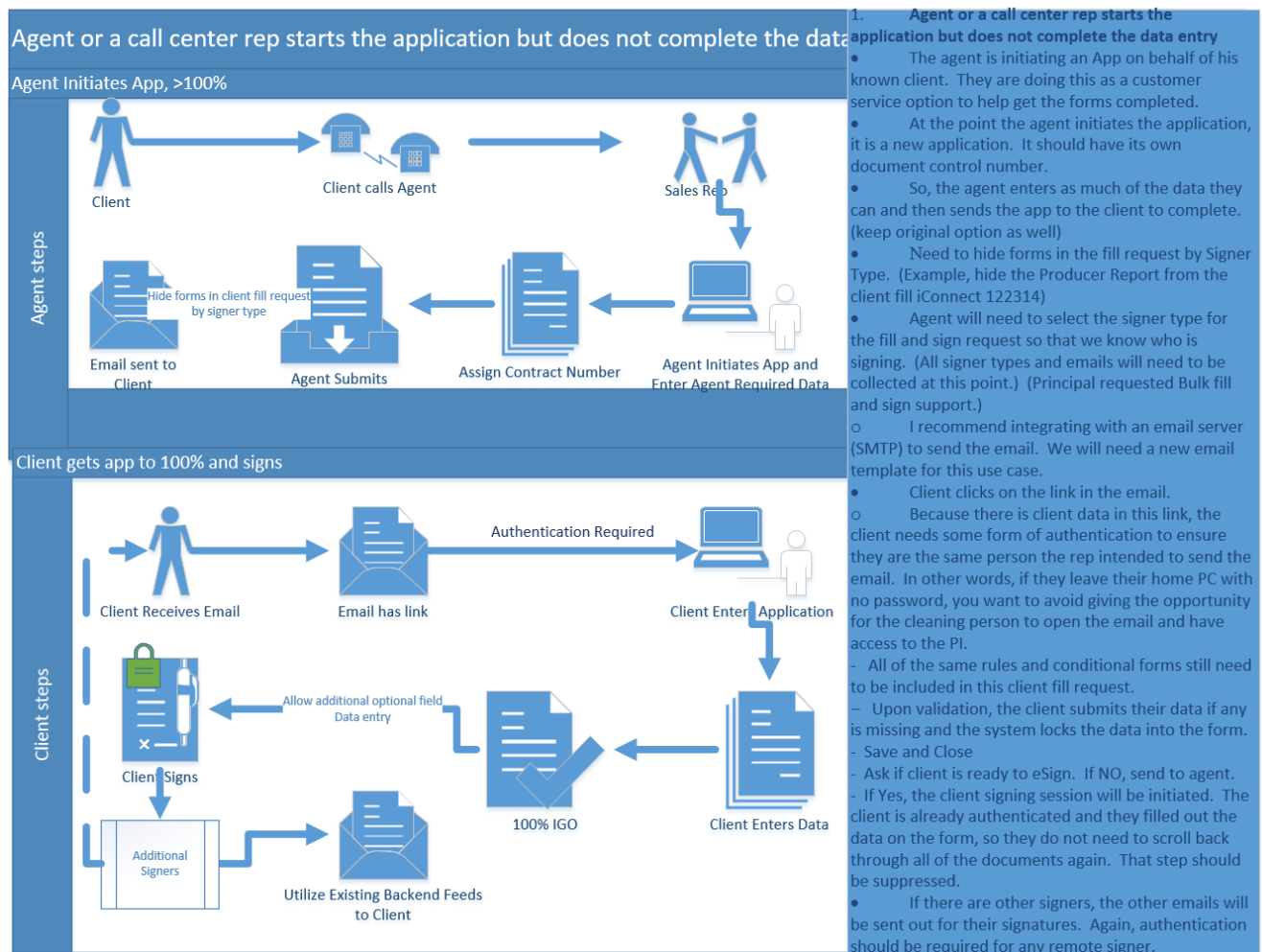
Once 100%, present a pop-up that lets the client know that all of the required information has been completed and they can add more data or begin signing. This is the standard process.

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

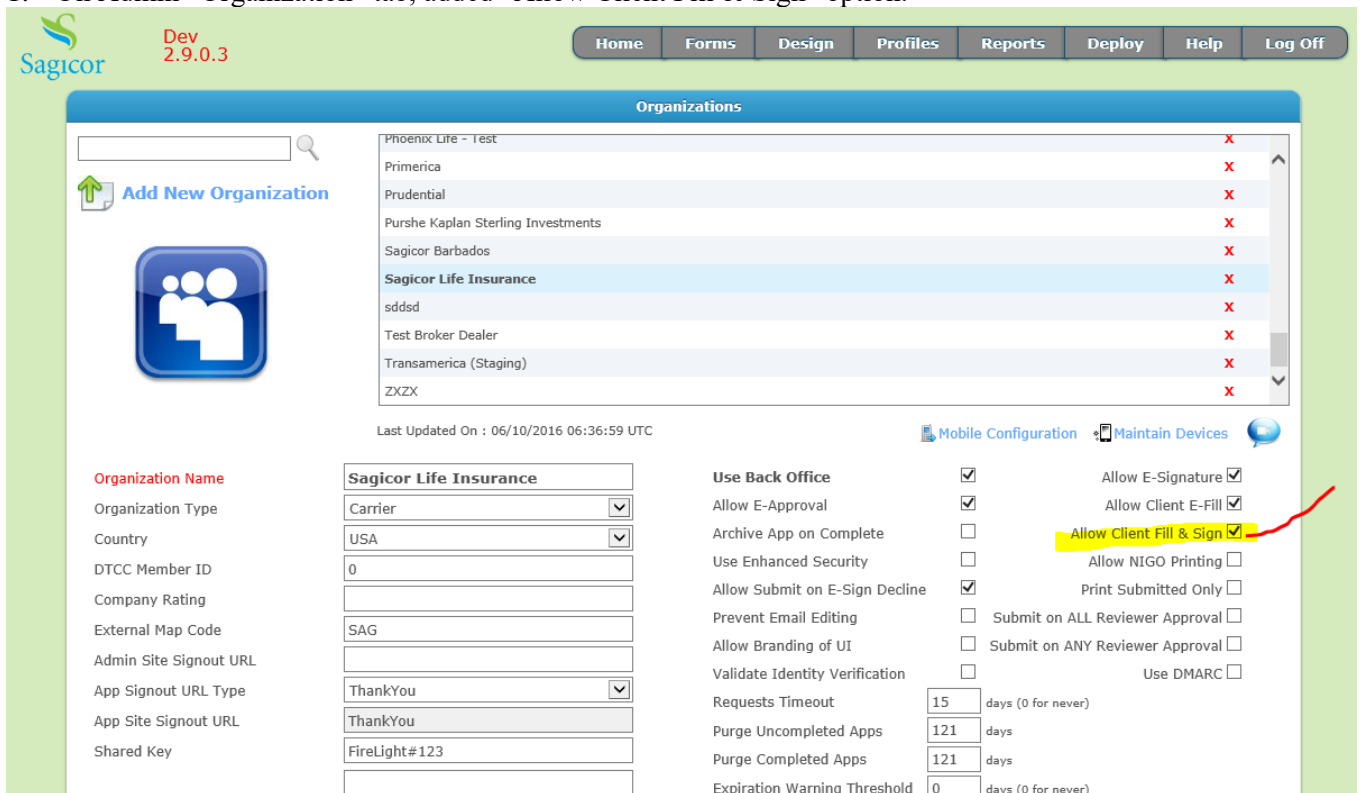
- If call center, that means this workflow needs to work with no agent assigned.
- Agent Rules: support agent specific fields and rules to mark fields required for the agent so that they are notified if there are missing agent fields that need to be defined before sending to the client. Could use Office 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 the option to use Client Fill if that is enabled in the organization settings.



Consumer Initiated: not in scope for day 1

Admin Changes

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



Sagor Dev 2.9.0.3

Home Forms Design Profiles Reports Deploy Help Log Off

Organizations

Phoenix Life - Test X
 Primerica X
 Prudential X
 Purshe Kaplan Sterling Investments X
 Sagor Barbados X
Sagor Life Insurance X
 sddsd X
 Test Broker Dealer X
 Transamerica (Staging) X
 ZXZX X

Last Updated On : 06/10/2016 06:36:59 UTC

Organization Name Sagor Life Insurance

Organization Type Carrier

Country USA

DTCC Member ID 0

Company Rating

External Map Code SAG

Admin Site Signout URL

App Signout URL Type ThankYou

App Site Signout URL ThankYou

Shared Key FireLight#123

Use Back Office

Allow E-Approval ☒

Archive App on Complete ☐

Use Enhanced Security ☐

Allow Submit on E-Sign Decline ☒

Prevent Email Editing ☐

Allow Branding of UI ☐

Validate Identity Verification ☐

Requests Timeout 15 days (0 for never)

Purge Uncompleted Apps 121 days

Purge Completed Apps 121 days

Expiration Warning Threshold 0 days (0 for never)

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 ☐

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.





Dev
2.9.0.3

Home |
 Forms |
 Design |
 Profiles |
 Reports |
 Deploy |
 Help

Designer - Sagikor Life Insurance

☐ Show Tags
 ☐ Show Tab Order

Save

500 test | Test Form | V2

Page 1

Page Name: Page 1

Form Properties
Form History

Input Control

Name: PROPOSED_INSURED_FNAME

- Delete Control
- Copy Fields or Rules
- Field Properties
- Rules Window
- Templates Window
- Show All Rule Definitions
- Display Form
- Set Tab Order
- Toolbox

Add Control to Form

- Text Box
- CheckBox
- Calendar
- Radio Button
- Combo Box
- Label
- Signature Box
- Signature Initials
- BarCode
- Button

Field Properties

Name:	PROPOSED_INSURED_FNAME	
Top, Left:	190	89
Width, Height:	216	18
Tab Index:	10	
Font Size:		
Font Family:		
Font Color:		
Text Alignment:		
Background:		
Input Type:		
Max Length:	23	
Soft Limit:		
Tool Tip:		
Error Placement:	Default	
Protection:	Public	
Mask:	None	
Data Group:	None	
Data Group Property:	None	
Name:	Global Scope: <input checked="" type="checkbox"/>	
Is multi line:	<input type="checkbox"/>	
Exclude from PDF:	<input type="checkbox"/>	
Is read only:	<input type="checkbox"/>	
Office Use Only:	<input checked="" type="checkbox"/>	
Is Password:	<input type="checkbox"/>	
Z Order:	Bring to Front Send to Back	

Update

Close

INDIVIDUAL LIFE INSURANCE APPLICATION

SECTION - PART 1

NAME
Sex: ☐ Male ☐ Female

SED_INSURED_CITY
PROPOSED_INSURED_CITY_FC

State
Zip Code

SED_INSURED_CITY_FC
PROPOSED_INSURED_CITY_FC

State
Zip Code

Marital Status:

PROPOSED_INSURED_EMAIL

PROPOSED_INSURED_O

PROPO Number:
PROPOSED_INSURED_DL#

SED_INSURED Annual Earned Income: \$
PROPOSED

Registration Number:
PROPOSED_INSURED_ALIEN_RE

provide an Alien Registration Number.)

er different than Proposed Insured)

se provide a copy of the Title & Signature page)

Date of Birth:
PROPOSED_OWNE

OWNER_CITY
PROPOSED_O

State
Zip Code

PROPOSED_OWNER_EMAIL

PROPOSED_OWNER_C

E PROP Number:
PROPOSED_OWNER_DL#

n Registration Number:
PROPOSED_OWNER_ALIEN_RI

n the Proposed Insured: Spouse, Child, Parent,

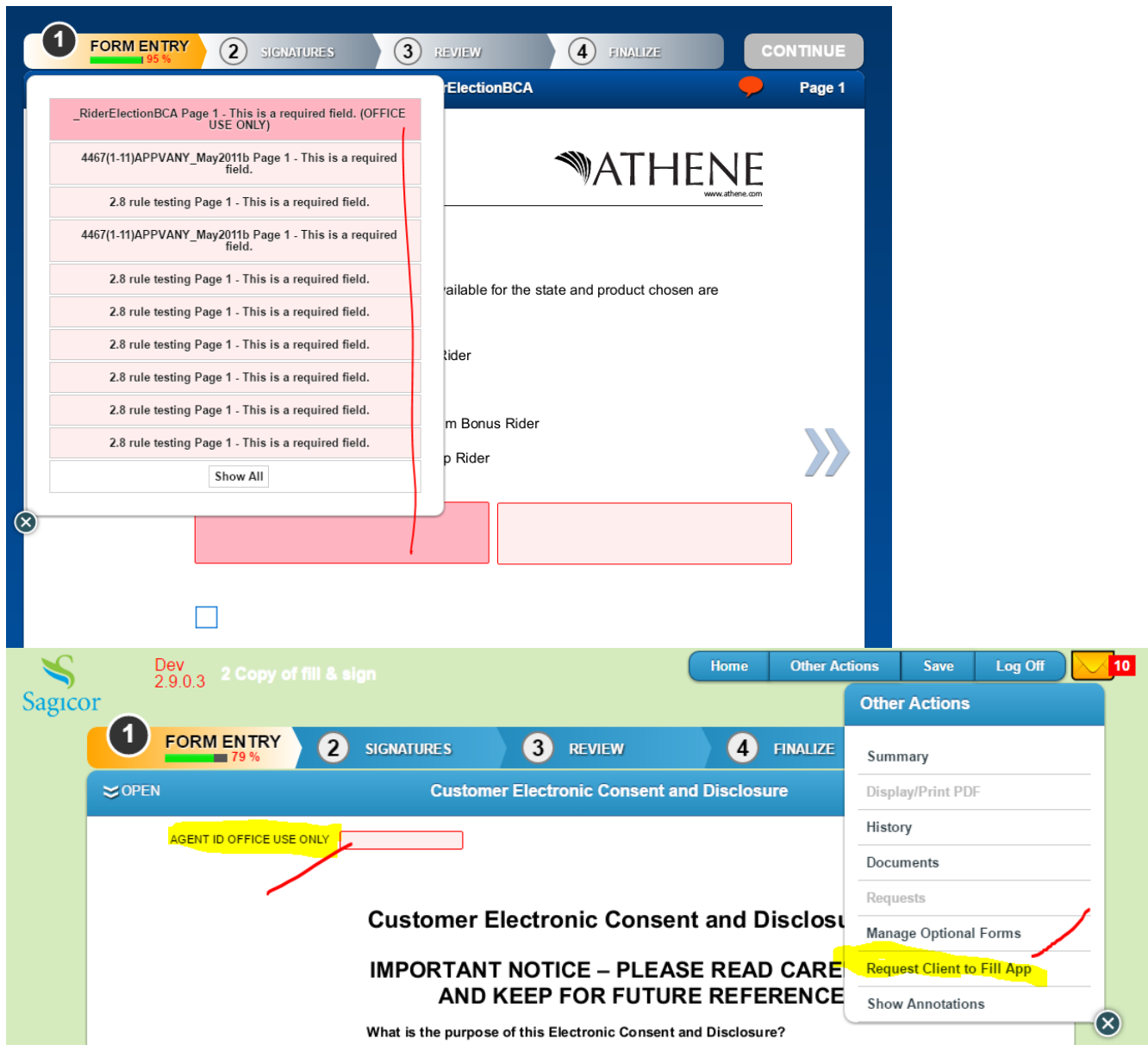
"Yes", Relationship:

ent, under Federal tax law, of the Proposed Owner

Yes
No

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.



1 FORM ENTRY 95% **2 SIGNATURES** **3 REVIEW** **4 FINALIZE** **CONTINUE**

ElectionBCA Page 1

_RiderElectionBCA Page 1 - This is a required field. (OFFICE USE ONLY)

4467(1-11)APPVANY_May2011b Page 1 - This is a required field.

2.8 rule testing Page 1 - This is a required field.

4467(1-11)APPVANY_May2011b Page 1 - This is a required field.

2.8 rule testing Page 1 - This is a required field.

2.8 rule testing Page 1 - This is a required field.

2.8 rule testing Page 1 - This is a required field.

2.8 rule testing Page 1 - This is a required field.

2.8 rule testing Page 1 - This is a required field.

2.8 rule testing Page 1 - This is a required field.

2.8 rule testing Page 1 - This is a required field.

Show All

ATHENE
www.athene.com

available for the state and product chosen are

Rider

m Bonus Rider

p Rider

Other Actions

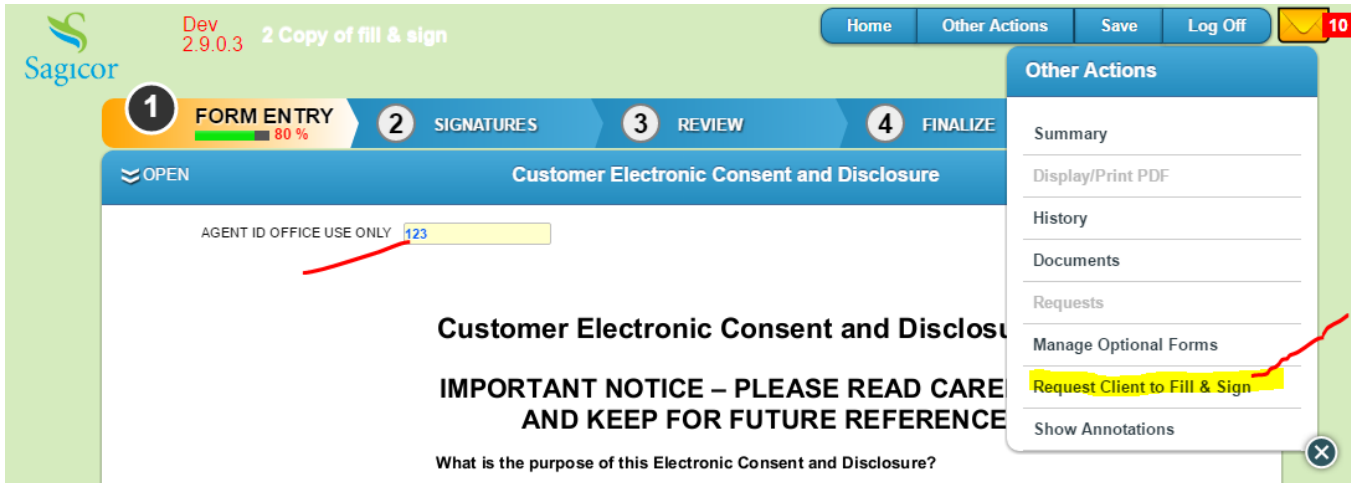
- Summary
- Display/Print PDF
- History
- Documents
- Requests
- Manage Optional Forms
- Request Client to Fill App**
- Show Annotations

Customer Electronic Consent and Disclosure

IMPORTANT NOTICE – PLEASE READ CAREFULLY AND KEEP FOR FUTURE REFERENCE

What is the purpose of this Electronic Consent and Disclosure?

- 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.
- Both options, if supported in the organization, should appear when they are available.



Dev 2.9.0.3 2 Copy of fill & sign

Home Other Actions Save Log Off 10

1 FORM ENTRY 80% **2 SIGNATURES** **3 REVIEW** **4 FINALIZE**

OPEN Customer Electronic Consent and Disclosure

AGENT ID OFFICE USE ONLY 123

Customer Electronic Consent and Disclosure

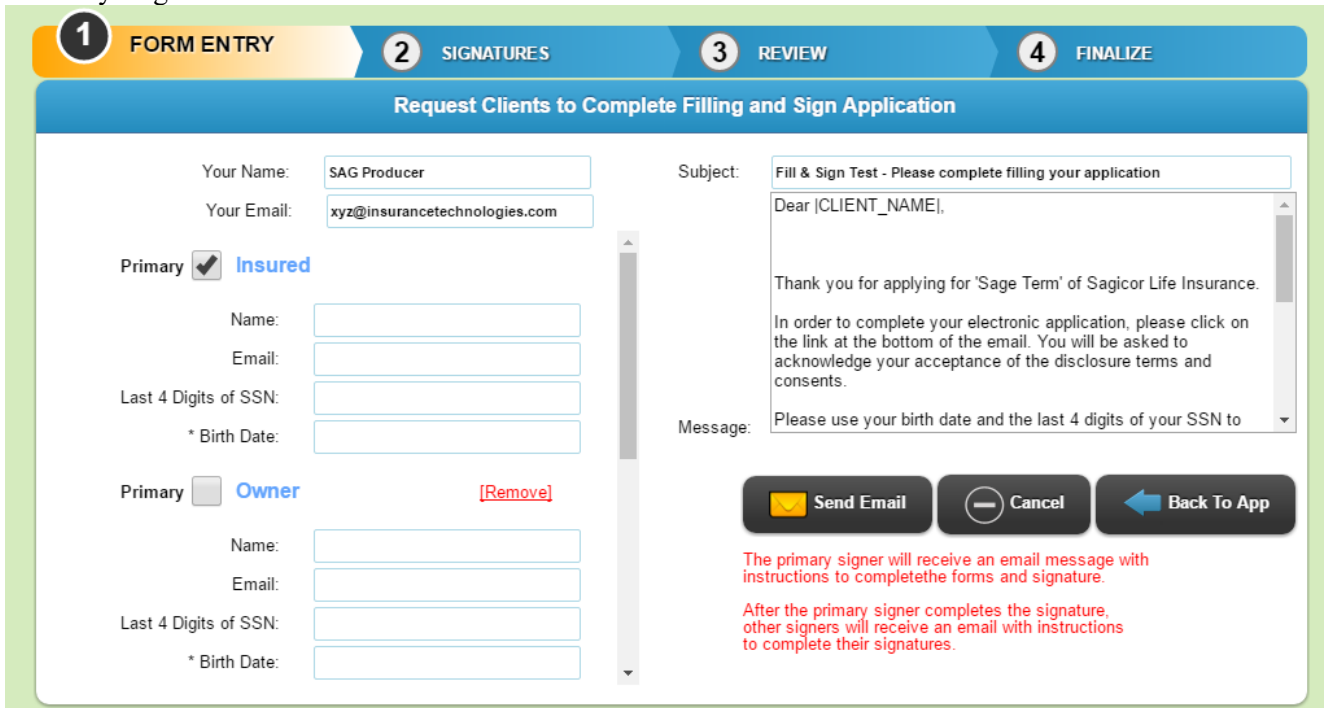
IMPORTANT NOTICE – PLEASE READ CAREFULLY AND KEEP FOR FUTURE REFERENCE

What is the purpose of this Electronic Consent and Disclosure?

Other Actions

- Summary
- Display/Print PDF
- History
- Documents
- Requests
- Manage Optional Forms
- Request Client to Fill & Sign**
- Show Annotations

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



1 FORM ENTRY **2 SIGNATURES** **3 REVIEW** **4 FINALIZE**

Request Clients to Complete Filling and Sign Application

Your Name: SAG Producer

Your Email: xyz@insurancetechnologies.com

Primary ☒ **Insured**

Name: [Field]

Email: [Field]

Last 4 Digits of SSN: [Field]

* Birth Date: [Field]

Primary ☐ **Owner** [Remove]

Name: [Field]

Email: [Field]

Last 4 Digits of SSN: [Field]

* Birth Date: [Field]

Subject: Fill & Sign Test - Please complete filling your application

Dear [CLIENT_NAME],

Thank you for applying for 'Sage Term' 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 to acknowledge your acceptance of the disclosure terms and consents.

Message: Please use your birth date and the last 4 digits of your SSN to

Send Email **Cancel** **Back To App**

The primary signer will receive an email message with instructions to complete the forms and signature.

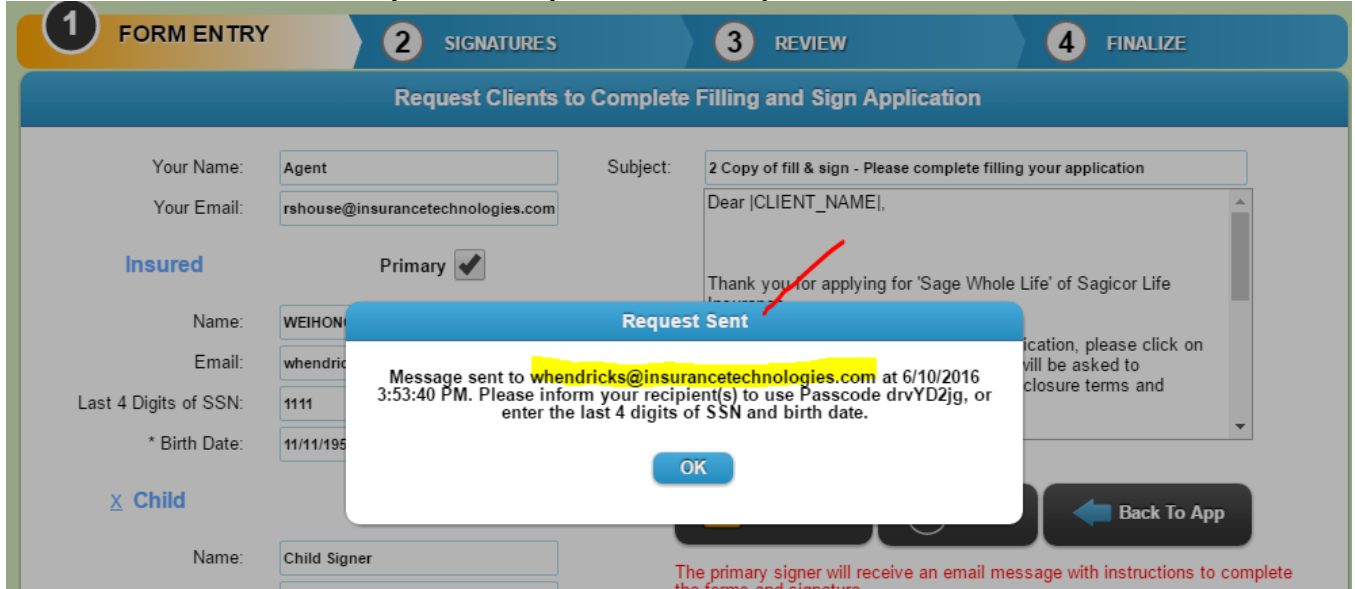
After the primary signer completes the signature, other signers will receive an email with instructions to complete their signatures.

- 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 current application state.**
 - 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”.

Dev 2.9.0.3 2 Copy of fill & sign

Sagikor

1 FORM ENTRY 100% 2 SIGNATURES 3 REVIEW 4 FINALIZE CONTINUE

OPEN Life Welcome Page Page 1

Pending Request

Request Type: Electronic Signature Child

Recipient: Child Signer; [Send Reminder to Child Signer](#)

Email Sent: child@mailinator.com [Send Passcode to Child Signer's Cell Phone](#)

Date: 6/10/2016 9:53:40 PM [Cancel this request](#)

Passcode:

Pending Request

Request Type: Electronic Signature Joint, AccountHolder

Recipient: Joint Annuitant Signer; [Send Reminder to Joint Annuitant Signer](#)

Email Sent: joint@mailinator.com [Send Passcode to Joint Annuitant Signer's Cell Phone](#)

Date: 6/10/2016 9:53:40 PM [Cancel this request](#)

Passcode:

Pending Request

Request Type: Client Fill Application Insured

Recipient: WEIHONG HENDRICKS; [Send Reminder to WEIHONG HENDRICKS](#)

Email Sent: whendricks@insurancetechnologies.com [Send Passcode to WEIHONG HENDRICKS's Cell Phone](#)

Date: 6/10/2016 9:53:40 PM [Cancel this request](#)

Passcode: drvYD2jg

[Close]

“Cancel this Request”:

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

External Client:

- 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=zergLahTNsbGYV%2f8n4a9biWZ0YKh7peXnHVTggMviLq3vvqrdNnjt6BXS3UeasOipluJcjp%2flzsaTdTGJJLZ9YMMV9BGhHEeU004iTkBz%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:**

Dev 2.9.0.3 2 Copy of fill & sign

Save Contact Agent **Sign Application** Complete/Log Off

Sagicor 100 %

Illustration Acknowledgement Form Page 1

Form Entry has met the requirements.
You may [enter more data](#)
OR **CONTINUE** to proceed to the next step.
[Close]

Applic... h the
illustra... page.
Your signature on this page functions as your signature on the numeric summary page.

Applicant Acknowledgement

I have reviewed and received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The Producer has told me that they are not guaranteed. I understand that any values shown, other than guaranteed minimum values, are not guarantees, promises, or warranties.

06/10/2016
Signature of Applicant (Policy Owner) Date

Signature of Joint Applicant (if applicable) Date

10. Click on “CONTINUE”: (the same as today’s “External Client Sign”)

Dev 2.9.0.3

Sagicor


Electronic Signatures


Federal Regulations and Definitions


[ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT \(ESIGN\)](#)

[UNIFORM ELECTRONIC TRANSACTIONS ACT \(UETA\)](#)

[Implementation of the Government Paperwork Elimination Act](#)

 **View Application**

 **Sign Application**

 **Contact Agent**

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.

Dev 2.9.0.3

View Application PDF Contact Agent Log Off

Insured Signature

Before signing, you must review all pages of each of the 3 documents below.
Please click the buttons below to proceed.


Customer Electronic Consent and Disclosure ✓

Illustration Acknowledgement Form

→ Document Receipt

☐ I have reviewed and agree with the terms expressed within this document.

Document Receipt - Page 1 of 1

 4343 N. Scottsdale Rd., Suite 300
Scottsdale, Arizona 85251
(888) 724-4267

**DOCUMENT RECEIPT
VERIFICATION**


Dev 2.9.0.3

Capture Electronic Signature

Signer Full Name: City:


State: Today's Date:

Sign on this pad to override the text script

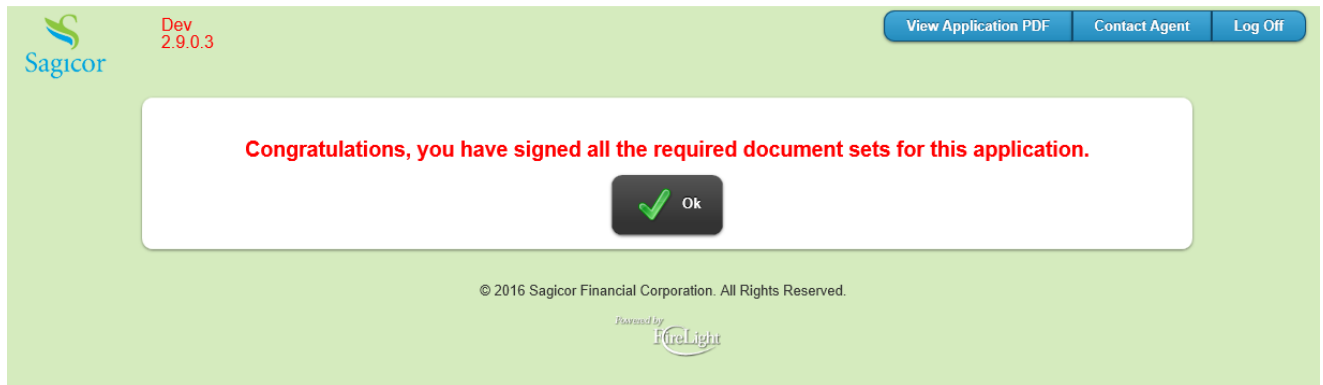


☒ I Consent ☒ I Decline ☐ Clear Signature

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Powered by 

- 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.**

1 FORM ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

Federal Regulations and Definitions

[ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT \(ESIGN\)](#)

[UNIFORM ELECTRONIC TRANSACTIONS ACT \(UETA\)](#)

[Implementation of the Government Paperwork Elimination Act](#)

List of Required Signers

Agent

Completed Signatures

Child :	Child Signer	6/10/2016	Colorado	Re-Sign
Joint Account Holder :	Joint Signer	6/10/2016	Colorado	Re-Sign
Insured :	Insured Person	6/10/2016	Colorado	Re-Sign

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		
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Other Systems		
- DTCC Integration		
- Commission netting		

- Activity Reporting		
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High Level Test Plan

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