
ESign in React – External Sign

FIRELIGHT BASE



ESIGN IN REACT – EXTERNAL SIGN

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Insurance Technologies, LLC

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Design Approach - ESign in React – External Sign

This enhancement will take the existing E-signature process that is currently in place and make it available within the React system. This will allow a user to be able to move through the E-signature process outside of our current Legacy system. This will be a phased approach, the majority of the current functionality will still be available, eventually allowing all of our functionality to work within React.

In this release, we will be focusing on the external signing capability. This enhancement will allow embedded clients to enter into the E-signature ceremony to complete the signing process for their parties through an external link provided via email. This enhancement will impact the Client Signature Choice page, the Send Email to Signer page, Pending Requests, the List of Required Signers page, and the external signing functionality. This enhancement will also include the SMS Text Validation, Validate Identity Verification, and the LexisNexis validation service that was enhanced for the 2.21 release. This enhancement will not include Tele-Sign, Topaz Functionality, or Driver License Verification.

While this enhancement will impact the external sign functionality of the E-signature process, it will not impact the existing Legacy feature, meaning this is only impacting Embedded clients at this time.

Impacts:

E-Signature Ceremony for Client API / Embedded Clients

Client Signature Choice Page

Send Email to Signer Page

List of Required Signers Page - Adding in Pending Requests at this view

Client Fill and Sign

External Signing Functionality

1 External E-Sign: Remote Signing Process

1.1 Send Email to Signer Page

The User will click on "Use E-Signature" and then select the party that is going to be signing. Once the "Send Email Request" button is clicked, the Send Email to Signer to Request Signature page will appear. The user will need to add in the Signer name, Signer email, Your Name (the name of the agent), Your Email (the agent's email), the Signer's last 4 digits of the SSN/Government ID, and the Signer's Birth Date. These fields will show on the top of the page. On the bottom of the page, will show the subject of the email that will be send and the Message.

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 Last 4 Digits of SSN/Government ID:

* Signer Birth Date:

* These values will not show in email.

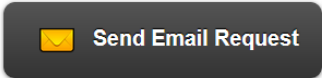


Subject:

Message:

Dear [CLIENT_NAME],

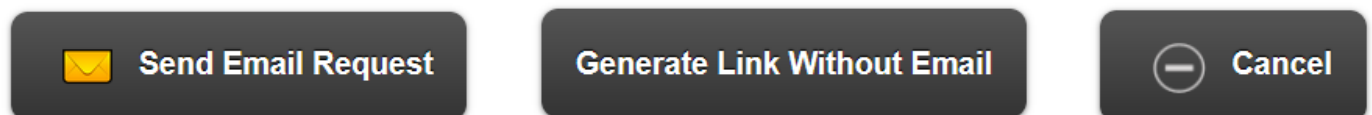
Thank you for applying for 'iSured Life Application' of FL Access Carrier - Test.

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.

This Subject and message cannot be altered to change the verbiage to be more customized for each organization at this screen but can be done so at the Email Templates on the Admin Page.

Below the email and the values that are entered are 3 buttons: Send Email Request, Generate Link without Email, and Cancel.

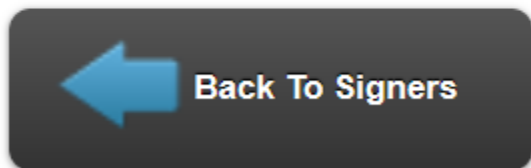


Send Email Request once clicked will send the email to the signer's email address and the signer can then select the link inside the email to be taken to FireLight to Sign the documents (covered in story 23958). This will also show the date and time that the message was sent and will also show the link:

Message sent to jhenry@insurancetechnologies.com
at 05/28/2021 11:45:12 AM

Recipient(s) can also use this link:

<https://firelight.insurancetechnologies.com/H8Q>



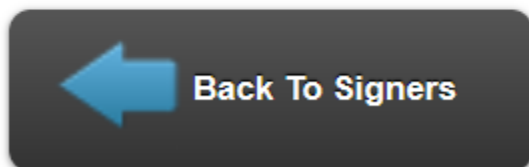
The "Back to Signers" button will take the signer back to the List of required signers and will show the remaining signers.

Generate Link Without Email will generate a link that can be presented to the signer without sending them an email. (Covered in Story 23962) The link will show on the screen and the passcode will also show on the screen:

Link generated at 7/21/2021 11:08:55 AM.
Please inform your recipient(s) to use Passcode **357wmi7u**,
or enter the last 4 digits of SSN and birth date.

Recipient(s) must use this link:

<https://firelight.insurancetechnologies.com/xZq>



The Cancel button will cancel this signing session for this party and take the user back to the List of Required Signers.

Acceptance Criteria

- The Send Email to Signer page will show text fields to enter the Signer's Name, Email, last 4 digits of their SSN/government ID, and Date of Birth. The Agent also enters their name and email
- On the bottom of the screen the subject and email message will show that will be send to the signer.
- On the bottom of the screen, there are 3 buttons: Send Email Link, Generate Link Without Email, and Cancel. Send Email Link will send the email to the signer (covered in 23958), Generate Link Without Email will generate a link without sending to the signer (covered in

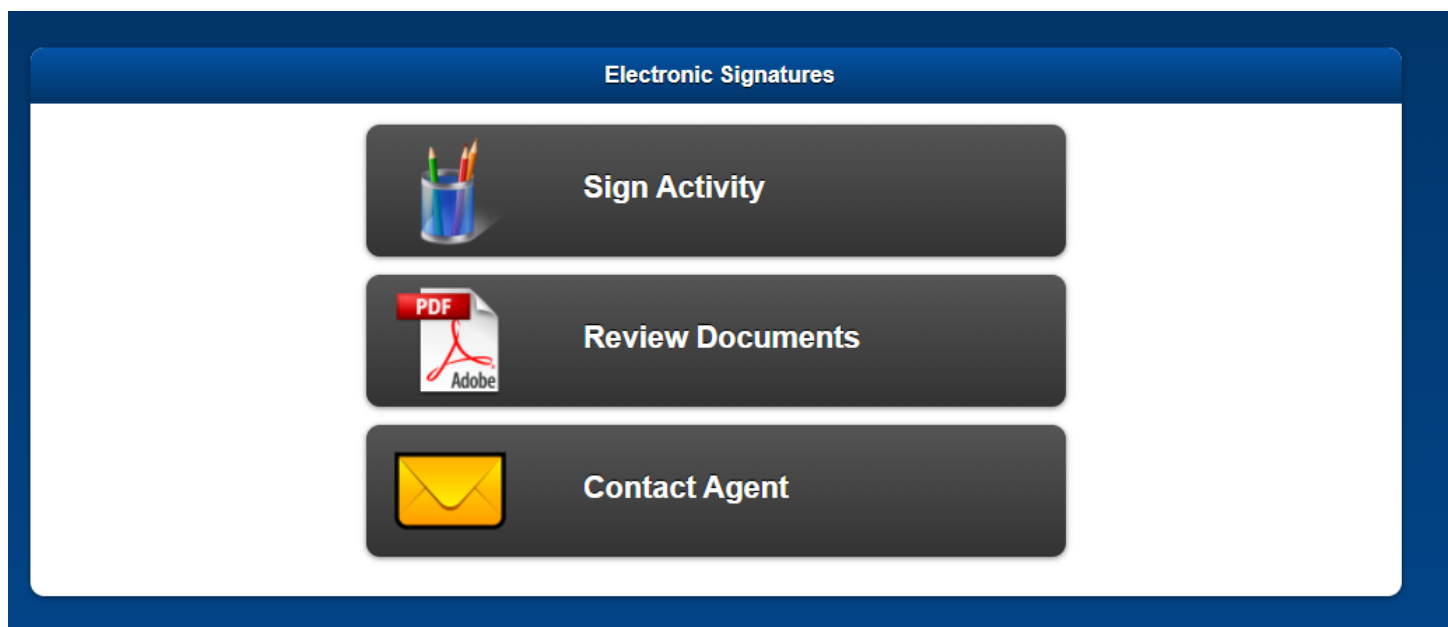
story 23962) and cancel will cancel the signer's signing session and take the user back to the List of required signer's page.

- Localization will be available for the Send Email to Signer's page
- Auditing will reflect the same in REACT as it does in the Legacy signing
- Validation of SSN DOB & Required Fields. Same as Legacy
- Support Org Setting: Prevent Email Editing

1.2 External E-Sign Link: Sign Activity

When the user clicks on the email link, they are brought to a login in page where the user will enter their DOB, SSN, or a passcode.

Once the signer enters either in, and click on "Enter" they are directed to a page with 3 buttons: Sign Activity, Review Documents, and Contact Agent



The Sign Activity will take the user into the signing process (which is covered in 24349).

Acceptance Criteria

- Once the Signer enters their login credentials on the login page, the signer will be presented with 3 buttons: Sign Activity, Review Documents, and Contact Agent.
- The Sign Activity button will take the signer into a signing process similar to the Sign Now signing process.
- Localization will be available
- Auditing that exists today will have no changes

1.3 External E-Sign Link: Review Documents

When the Review Documents button is clicked, a new tab will appear with the documents in a PDF format so the signer can review before signing.

A new tab will generate, will show all of the documents within the application process and these PDFs are in a read only format.

Acceptance Criteria

- The Review Documents button will open a new tab that will show the documents in a PDF format for the signer's review.
- The documents are in a read only view

1.4 External E-Sign Link: Contact Agent

The Contact Agent button will bring up a dialog to allow the signer to send a message to the agent. The user will need to enter their name and email, and the agent's name and email, along with the subject and message.

From Name	<u>Julie</u>
From Address	jhenry@insurancetechnologies.com
To Name	Julie Henry
To Address	jhenry@insurancetechnologies.com
Subject	Question about the activity - `Copy of New Application - external sign`
Message	<p>-----</p> <p>Sincerely, julie</p>

Send
Cancel

The Send button will send this message to the Agent's email, as well as add this to the message center within FireLight. The dialog box will also close when the message is sent.

The Cancel button will not send a message and close the dialog box.

Acceptance Criteria

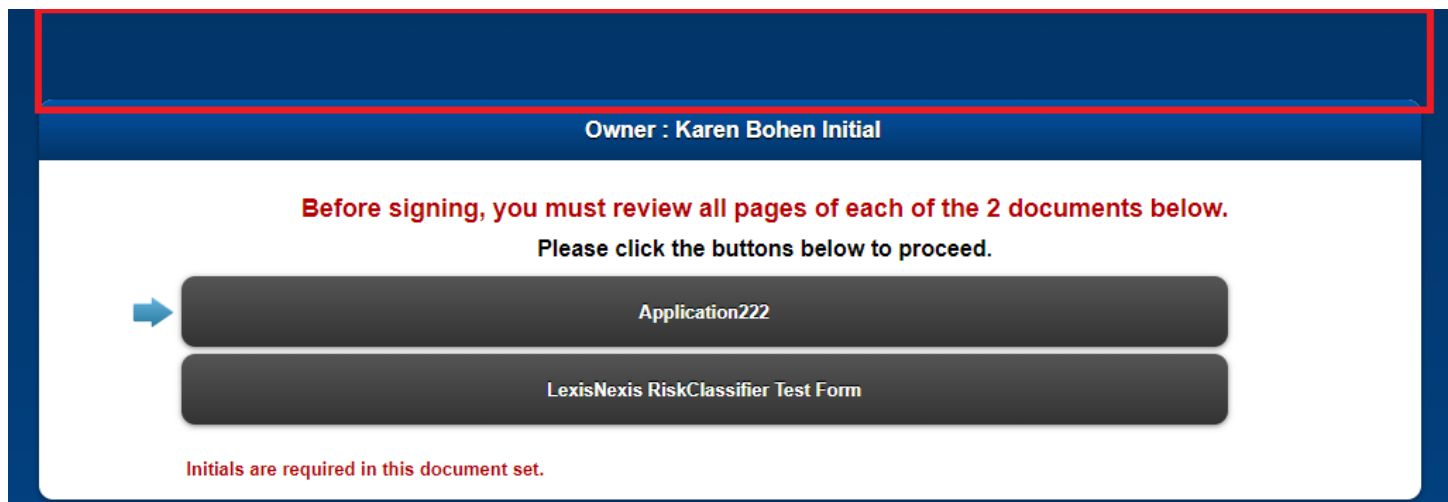
- The Contact Agent button will present a new dialog that will allow the signer to send a message to the agent.
- This message will be sent to the Agent's email and the message board within FireLight via the send button. The dialog box will also close upon sending.
- The cancel button will close the dialog box and not send a message to the agent.
- Localization will be available
- Auditing that exists today will have no changes

1.5 Going through the Sign Now functionality with external sign

When the user enters the Signing ceremony through External Sign (story 23958), they will be going through the Sign Now functionality, but with a limited view. When they select "Sign Activity" and enter into the signing ceremony, the user will see all of the sign now functionality, and will see buttons at the top right corner, but instead of "Unlock Application" or "Back to Application" the user will see "contact agent" and "View Activity PDF". Log Off will still be available to the user to leave their session.



Additionally, there will be no tabs shown across the top of the activity. The tabs are only for a sign now workflow, and not external sign.



When in the Signing ceremony, "I Consent", "I Decline", and "Clear Signature" will function the same as in the sign now workflow. "Cancel" has been removed as the user is not able to cancel to choose another signer.

When signatures are completed, the user is prompted with the dialog, and automatically logged out after they select OK:

Congratulations, you have signed all the required document sets for this application.



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Acceptance Criteria

- When clicking on "Sign Activity" through the external sign link, the user will be brought to a limited view of the sign now functionality. The user will be able to walk through signing the same way as the sign now workflow, but the top tabs will be different, and the workflow tabs will be missing
- The top right corner tabs will show "View Activity PDF" and "Contact Agent" and will not show "Back to Application" or "Unlock Application"
- Log Off will still be shown and will act the same as the log off through the sign now workflow
- Data Entry, Signatures, Review (if applicable), and Finalize tabs will be removed so the user cannot see them
- User will only be able to see the signing ceremony for the party they are signing for. They will be logged off as soon as they have signed.
- Revoke/manage signature functionality will be hidden from this view
- I Consent, I Decline, and Clear Signature are the only button listed in the signing ceremony. They function the same in external sign as they do within sign now.
- Cancel has been removed from External sign, as the user cannot cancel this signature to choose another signature.
- Force Digital Signature in the groups section will be honored in External sign.

1.6 Generate Link Without Email

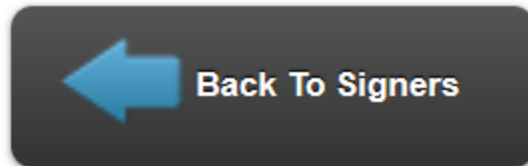
If the user clicks on the "Generate Link without Email" button from the Send Email to Signer's Page, a link will be presented to the user, along with a passcode on the Send Email to Signer's Page. The link can then be copied and pasted into a new page, and the user will be able to proceed with signing (Covered in Story 24349).

Link generated at 8/2/2021 2:28:17 PM.
Please inform your recipient(s) to use Passcode **CZ3vqp6b**,
or enter the last 4 digits of SSN and birth date.

Copy Passcode

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

Copy Link



The Copy Passcode button will allow the user to conveniently copy the passcode to paste into the passcode field when the user is presented with the login page.

The Copy Link button will allow the user to conveniently copy the link to paste into a new browser.

Acceptance Criteria

- The Generate Link Without Email button will generate a link without sending an email to the signer. The link will be presented on the Send Email to Signer's page with a date and timestamp of the generation. This will also include the passcode.
- The URL link is not clickable and will need to be copied and pasted into a new browser
- The Copy Link button will conveniently copy the link so the user can paste to a new browser
- The Copy Passcode button will conveniently copy the passcode so the user can paste into the login screen
- When signer copy and pastes the link into a new browser, the signer will be presented with the login page.
- Localization will be available
- Auditing that exists today will have no changes

1.7 Outstanding Requests will be added to the List of Required Signers page

To enhance the outstanding request dialog within the signer's page, we'll want to change the "Revoke Request" to "Manage Requests" and move from each signer to below the signers (this will cause less confusion if there are multiple signer requests).

1 DATA ENTRY ✓
2 SIGNATURES
3 FINALIZE

Request Signers for New Application - Smith App

Owner	Karen Bohen	<input type="checkbox"/>
Joint Owner	John Bohen	<input checked="" type="checkbox"/>
Annuitant	John Bohen	<input checked="" type="checkbox"/>

Sign Now
Send Email Request

Manage Requests

Name	Role	Email	Status/Date	Actions
Holly Jerri	Payor	HollyJerri333@gmail.com	SENT 5/27/21	Edit
John Parker	Agent	JohnParker@Insurancete...	COMPLETE 5/26/21	Re-Sign

The list will show the party's name, party information (role), Email address, Status and date of last action, and actions that can be taken. These actions include Edit and Re-Sign.

If the user chooses to edit, then they will see the pop-up that will allow the user to send a reminder email or cancel the request. The user can also choose Re-Sign if they've completed the signing process before, and this will allow the user to re-sign the application.

1 DATA ENTRY ✓
2 SIGNATURES
3 FINALIZE

Request Signers for New Application - Smith App

Pending Requests

Request Type: Client Fill Application Owner

Recipient: Julie Henry
Email Sent To: jhenry@insurancetechnologies.com
Create Date: 10/5/2021
Passcode: dnfbguh

[Send Reminder to Julie Henry](#)
[Send Passcode to Julie Henry's Cell Phone](#)
[Send Passcode to Julie Henry's email](#)
[Cancel Request](#)

Close

John Parker	Agent	JohnParker@Insurancete...	COMPLETE 5/26/21	Re-Sign
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The Request Signers section will also be altered to closely mirror the manage user section. The Request signers will show the application name and in the table below, the party's role, Name, and Actions will be visible. The user will need to click on the checkbox in order to move forward with signing. If multi-sign is enabled in the Groups section, then multiple checkboxes can be selected at the same time. If not, then the checkboxes will be mutually exclusive.

Once the checkbox is clicked, then the user can either check the "Sign Now" button, which will take them to the client identification verification page. If they choose the "Send Email Request", the user will be taken to the send signer email page.

The request functionality will work for the REACT and Embedded clients as it does today. There will be no change to this functionality.

Acceptance Criteria

- The List of Required Signers will show the Request signers at the top, and manage requests

- The Request Signers will show the application name at the top of the page
- The Manage Signers will show the party's role, party's name, and Actions.
- Each signer will see checkboxes to click to move forward with signing. These will be mutually exclusive if multi-sign is not enabled in the Groups section
- When a checkbox is clicked, the user can choose to "Sign Now" or "Send Email Request"
- The Send Email Request button can be controlled through the Disable Send Email Request group option, where the button will be removed from the page.
- FLI_DISABLE_SIGN_LATER can also remove the Send Email Request button from the page, used with Form Rules. FLI_DISABLE_SIGN_LATER=true will remove the button
- Signer Name can be mapped through to Client Signature Choice
- Sign Now button will take the user to the Client Identification page and to the sign now functionality (already existing functionality, not in scope for this release)
- Send Email Request button will take the user to the Send Signer Email page for remote sign.
- In the manage request section, the Edit and re-sign will open the pending request dialog (already existing functionality)

1.8 SMS Text, LexisNexis Verification, and Validate Identity Verification will be enabled for External Sign

With the changes that were made in 2.20, The Verification tools will also work for the External Sign process. This includes the SMS Text, LexisNexis Verification, and Validate Identity Verification.

Acceptance Criteria

- SMS Text, LexisNexis Verification, and Validate Identity Verification will be enabled and available for use with External sign.

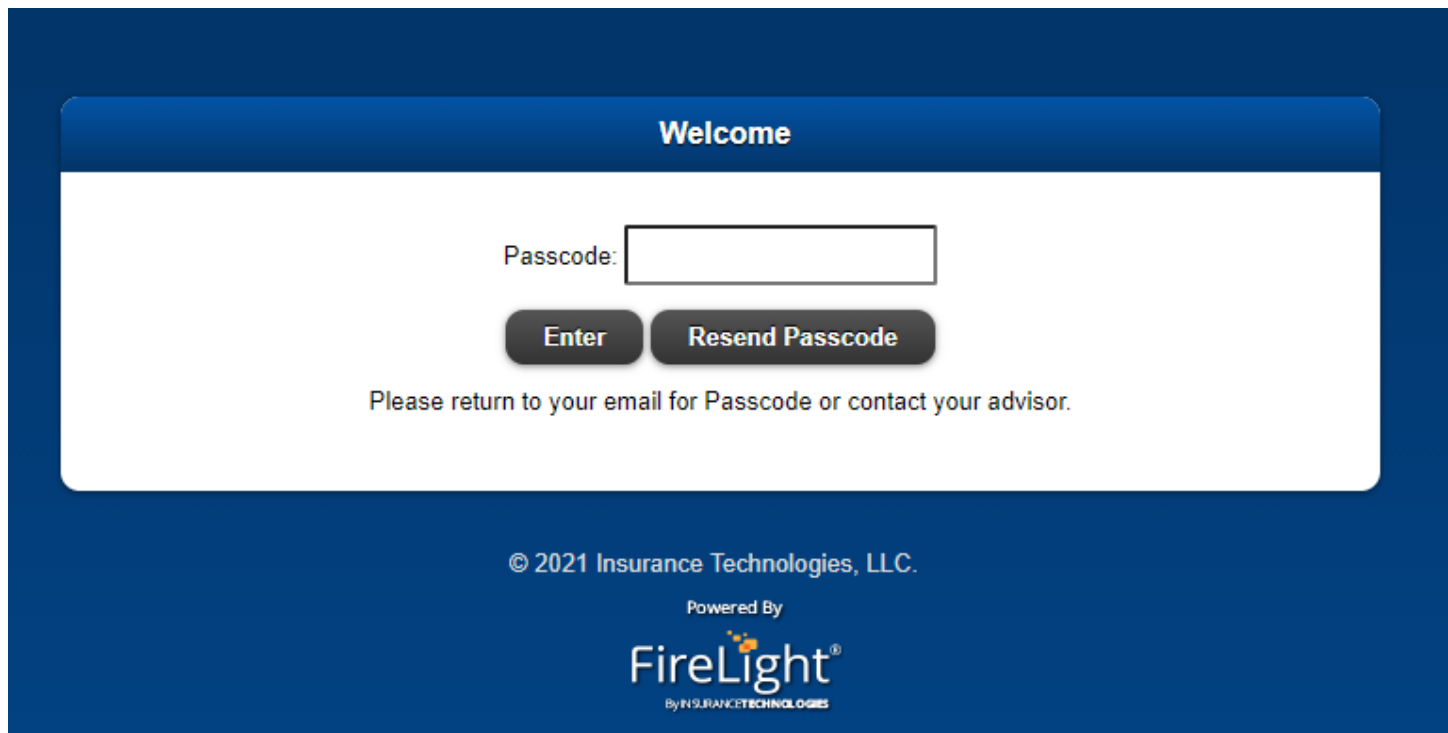
2 External E-Sign: Additional E-Sign Options

These are a continuation from previous releases.

2.1 Client Verification Identification - Passcode Only Validation

In the organization settings, if "Validation via Passcode only" is clicked, then the SSN and DOB will be removed from the client verification identification, and the user will need to add in an email address to receive a passcode. Once the passcode is received, the user can enter that into a dialog box that will validate that signer.

We will need to add this for the Embedded E-sign process in React. When the user clicks on the email link to sign the document, and the "Validation via Passcode Only" is turned on, then the user will see only see a place to enter the passcode, and not the SSN or DOB:



A separate email will be sent to the user with the passcode. When they enter the passcode in, they will be brought into the signing ceremony through external sign.

Acceptance Criteria

- Validation via Passcode will work with external sign
- When Validation via Passcode only is checked in the organization settings in the admin tool, the user will see only a passcode to be entered instead of the option for entering the SSN and DOB.
- A separate email will be sent with the passcode to the user.