Product Requirements Document

Asurion Mobile Security (AMS) North America v1.3

"One platform serving multiple clients"

DRAFT – NOT FINAL

Release: Q1 2014

Revision History

Revision	Date	Author	Notes
1.0	15 July 2013	John Hall	Document creation
1.3	10 Sept 2013	John Hall	Clarification of requirements; addition of middle tier specific requirements; update to Modes (Basic, Premium, Etc)

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Product Overview and Scope

Asurion Mobile Security (AMS) is an all-in-one protection app featuring Security, Recovery, Content Backup, and Premier Support functions such as Health Scan, Battery Management, and Click to Call. AMS will be available on Android, iPhone, BlackBerry, and Windows (future) devices. The overall product objective is to create a compelling "shrink wrap" Protection Application (PA) product which is vertically integrated with Device Protection (DP) and Premier Support (PS) in order to compliment a Mobile Protection (MP) offer.

In order to be successful Asurion Mobile Security must be configured as a platform under the following guidelines:
1. AMS will have single common customer facing web interface www.mysecuredevice.com
2. There will be a single APK (or equivalent) on each of the chosen OS based marketplaces: Android, BlackBerry, Apple, Windows. Development will start with Android and iPhone and be prepared to launch Windows and BB10 in late 2014.
3. Both the App and Web will be "Asurion" branded displaying a named product entitled "Asurion Mobile Security"
4. AMS will be delivered in three primary channels:
    a. Retail – typically offered bundled with DP.
    b. Carrier – typically offered bundled with DP or DP + PS.
    c. Direct to Consumer – any customer with access to the applicable marketplace will be able to download AMS and use the product in a "trial" mode with an option to either purchase or downgrade.
5. Features will have common universal groupings (Basic, Premium, Premium+) with access granted based on specific offers within the channel. System should contemplate adding additional groupings in the future.
6. A "Direct to Consumer" (DTC) offering must be available in both Paid (most features) and "Free" (limited feature) formats.
7. Subscriber eligibility must be managed by a common service interface and so structured to accommodate multiple means of entitlement such as Whitelisting, In-App Purchases, Insurance/Warranty Enrollment Files, and Activation Codes.

Benefits:
- Provides a scalable and efficient solution for mid-sized and retail clients.

- Serves as the commercial reference product for all Asurion Protection Applications.

- Provides a credible market presence for visibility to future clients

- Significantly reduces implementation costs and ongoing maintenance

- A robust analytics solution will ensure that user preferences are captured and incorporated into designs for all digital products.

- AMS offered direct to consumer will serve as the company's test platform for new offerings and meet regulatory compliance guidelines

Background

For the past 2 years Asurion (AMA) has delivered highly customized mobile applications to our largest carrier partners. Protection Applications (PA) with channel marketing names such as "Verizon Mobile Security" or "Sprint Total Protection App" were customized solutions with user experiences tailored to individual carriers. As such, the mobile apps required significant capital cost to implement and provided limited ability to reuse. The customized solution made sense for the largest opportunity clients, but does not present a compelling business case for midsized carriers and retail clients who sell on behalf of multiple carriers. In order to complete in these channels we have to develop a "shrink wrap" product with little to no customization. The Walmart deployment presented the perfect opportunity to deliver a non-customized, "Asurion Branded" digital product that could be reused in other channels.
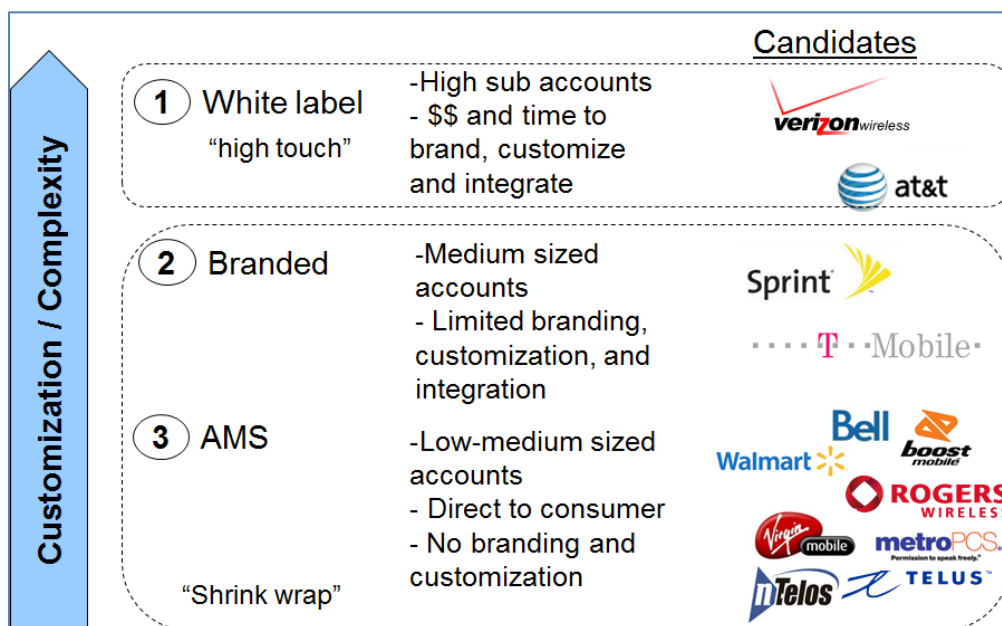
In October 2011 Asurion began design conversations with Walmart to produce the next Protection Application. Contrary to our expectations, Walmart requested their brand appear nowhere on the application citing their intent to remain at arm's length to avoid additional risk. With that requirement was born "Asurion Mobile Security", the company's first Protection Application, and with it the opportunity to deliver a solution for Walmart which could also be sold into other channels.

AMS was launched with Walmart in November 2012. The product is available at no charge to Walmart customers who purchase Asurion's Mobile Care Plus insurance and warranty protection offer.

Platform Delivery Model

In order to realize the full potential of a multi-tenant platform the following delivery structure will be implemented.

On-going delivery model for Labs and AMS implementations

Business Case for the Product
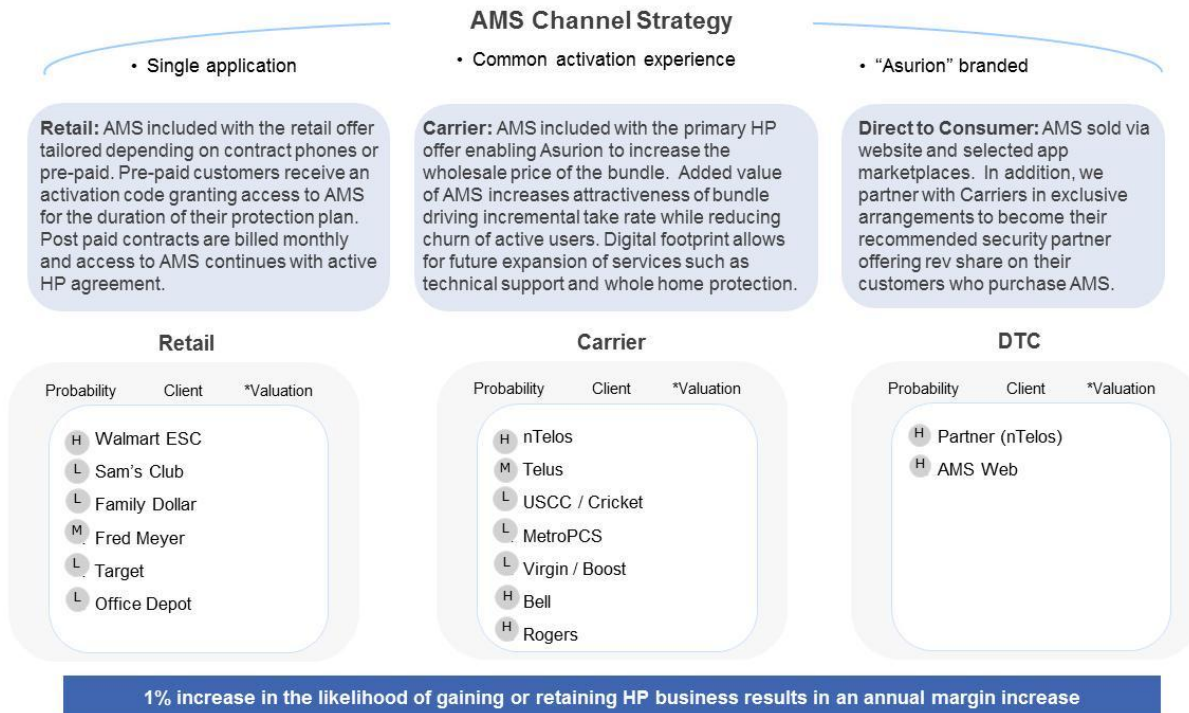
Asurion has a need to provide a shrink-wrap (turnkey) solution for small/mid-sized carriers and retail partners. With the initial launch at Walmart, two of Canada's largest wireless providers are now interested in AMS. The current summary follows:

CLIENT	DESCRIPTION	PROBABILITY / LAUNCH
Walmart Mobile Care Plus (MCP) [Walmart logo]	Walmart Mobile Care Plus – Launched in Nov 2012. AMS is bundled with MCP. Features today include Recovery, Security, and Contacts Only Backup. Once the AMS NA platform launches, WMC customers will gain access to AMS "Premium" which adds "Content Backup".	Launched - Nov 2012
Walmart Mobile Care (MC) [Walmart logo]	Walmart Mobile Care is warranty only offering that will eventually replace MCP. However, the two will operate in parallel for the near future. Customers with MC will get access to AMS so long as they register their warranty product.	Launched - Sept 2013
Rogers Canada [Rogers logo]	Asurion launched Device Protection (insurance) with Rogers in 2012. Rogers initially selected Juniper to provide Security but has now offered the option to Asurion.	HIGH – Q1 2014
Bell Canada [Bell logo]	Bell Canada has been a longtime Device Protection customer of Asurion's. They recently asked us to provide both Premium Support and AMS at the earliest opportunity.	HIGH – Q1 2014
Sam's Club [Sam's Club logo]	Sam's, like Walmart, sell/activates phones for the major carriers. Asurion is currently bidding for the Device Protection business and would include AMS in the offering.	Medium – 1H 2014
nTelos [nTelos wireless logo]	Asurion provides Device Protection for nTelos. Instead of offering AMS complimentary with the insurance product, nTelos wants to recommend a stand-alone version of AMS to all of its subscribers. AMS would need to configure a direct to consumer experience and solve for in-app billing through Google Wallet. The revenue model for iPhone would be a challenge.	Medium – 1H 2014

[asurion mobile applications logo]

Bell Canada is the next largest opportunity for AMS. This project will allow Asurion to augment Bell's current insurance program with Premier Support and AMS. The three products together form the Mobile Protection offering and sell-in means achieving a 2013 Strategic Business Initiative (SBI). A first for Asurion in Canada, the Mobile Protection suite will assist Bell with subscriber loyalty, reducing churn and providing technical support where none exists today.

Introducing MP for Bell is expected to boost take rate and drive $2.59MM in EBITDA over 3 years. Strategically, the launch will demonstrate Asurion's value as a business partner and strengthen our relationship for future growth within the Bell account. Delivering Mobile Protection to Bell subscribers in an efficient manner with high quality and exceptional customer experience will increase our chances for PS and AMS adoption with Canada's other two major carriers. Success for AMS and the platform could reduce future implementation costs by as much as 50-75% in the Canadian and other North American markets.

Other opportunities are summarized below:

Product Definition & Offer Construct

o Android/BlackBerry

Asurion Mobile Security	AMS – Android/BlackBerry	
	Premium*	Basic
Security		
Anti-Virus	🤖 📱	🤖 📱
App Assist	🤖	
Safe Browsing	🤖	
Locate		
GPS Location	🤖 📱	🤖 📱
Alarm / Wipe*	🤖 📱	
Lock	🤖 📱	
BackUp		
Contacts	🤖 📱	🤖 📱
Pictures / Videos	🤖 📱	
Premier Support		
Health Scan	🤖 📱	
Click to Connect**	🤖 📱	
Free 30 Day Trial	Yes	n/a
Storage	2.0GB	n/a
Launch	Bell**/Rogers/WMT /DTC	DTC

* Eligible for 30 day trial 📱 Note: Does not include BlackBerry 10

Key Features

1. Premium features exceed market

2. Click to connect offers pay per incident support for non-PS customers; and dedicated anytime support for PS customer.

3. Offer demonstrates progressive value with increased capability & features.

4. Variable costs are minimized for non-paying customers

5. 2GB covers 90% of user by 4x.

6. "30 Day Premium Trail" option increases conversions & negates requirement for live API eligibility

o iPhone

Asurion Mobile Security	AMS - iOS	
	Premium+	Premium
Security		
Anti-Virus		
App Assist		
Safe Browsing		
Locate		
GPS Location	🍎	🍎
Alarm / Wipe*	🍎	🍎
Lock		
BackUp		
Contacts	🍎	🍎
Pictures / Videos	🍎	🍎
Premier Support		
Health Scan	🍎	🍎
Click to Connect	🍎 **	🍎 *
Storage	2.0GB	250MB
Launch	Bell	Rogers/ Bell/ Walmart/DTC

*iPhone - Contacts Wipe Only   **Dedicated Support   *C2C Offer

Key Features

1. Premium features exceed market leaders

2. Click to connect offers pay per incident support for non-PS customers; and dedicated anytime support for PS customer.

3. Offer demonstrates progressive value with increased capability while complying with Apple's Developer Guide.

4. Variable costs are minimized for non-paying customers

5. 2GB covers 90% of user by 4x.

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Android customers will have immediate access to a 30 day trial of all features. Click to call will offer "pay per incident" support for trail customers not validated within another qualifying program. Validated customers will have immediate complimentary access to Premier Support. At the conclusion of the 30 day trial, subscribers will either (a) validate their enrollment in a qualifying program and continue with Premium or (b) downgrade to "Basic". All Apple subscribes will have continual access to "Premium" including "pay per incident support", with validated customers receiving access to Premium+ including increased storage capacity and complimentary access to Premier Support. We believe that an exception would be permissible in the case of storage capacity and in the ability to provide "click to call".

o **AMS North America Platform Concept**
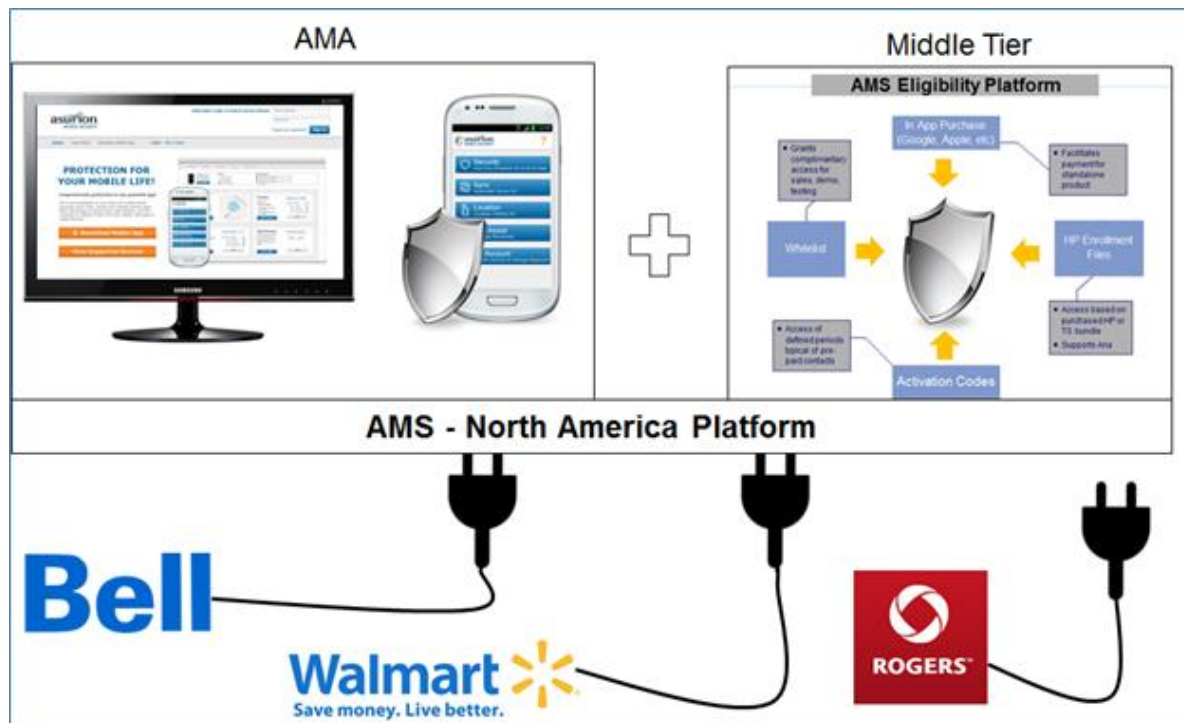
Requirements Overview - AMA

1. References to "Asurion Mobile Security" or "AMS" throughout this document shall mean the Asurion Mobile Security Application(s) and web portal www.mysecuredevice.com serving multiple North American clients.
2. The existing production web portal https://www.mysecuredevice.com/core/jebber/next/gen/index.html will remain the primary web interface for AMS but will be shortened to read https://www.mysecuredevice.com/.
3. Within the document we will refer to www.mysecuredevice.com as MSD.
4. The AMS Applications currently in production for Android and BlackBerry will be collectively referred to as the "AMS App" or "App". Platform specificity will be used when necessary: BB App, iOS App, Android App.
5. System response time _____; Transactions per second _____; AMS Platform should anticipate 10,000 subscriber adds per month.

6. The "Asurion Mobile Security" (AMS) application currently in production for Walmart customers will be repurposed to serve Walmart Mobile Care Plus, Walmart Mobile Care, Bell Canada, Rogers, nTelos, Sam's Club and other TBD North American clients.
7. The Walmart program will be migrated to the AMS NA Solution no later than the launch of Bell Canada
8. The AMS App and MSD shall be client agnostic meaning that these user interfaces will not contain references to Asurion's clients or insurance/warranty/support program names.
9. Any IT platforms, databases, or other systems used to host AMS components will conform to naming standards that are client agnostic.
10. Asurion Mobile Security will contain the latest features and functions commercially ready for delivery from Labs by applicable operating system.
11. The AMS Android and BlackBerry App will be configured for 3 modes with access granted based on a subscribers' entitlements (placeholder names follow):
    a. Basic
    b. Premium
    c. Premium+
12. The AMS iPhone App will be configured for 2 modes with access granted based on a subscribers' entitlements (placeholder names follow):
    a. Premium
    b. Premium+
13. The AMS Android App will offer complimentary 30 day trail of Premium+ features to all users. At the end of the 30 day period the user will:
    a. Automatically be recognized as a Mobile Protection customer eligible for continued use of Premium or Premium+.
    b. Continue access by paying for product "standalone" via an in-app payment method
    c. Downgrade to Basic
14. The AMS iOS App will not have a trial period, but will offer standard set of features to all users. A user can then be recognized automatically as a Mobile Protection customer and be granted access to additional data storage capacity and access to one touch support (click to call).
15. A central data solution (AMS Eligibility Platform) will be created to manage entitlements for all AMS clients.
16. Engineering will continue to certify AMS functionality on specific devices through "porting" until such time as a more efficient solution is available.
17. AMS will be integrated with the latest version of CSP with all available functionality. The CSP will be configured to provide read/write access to AMS subscribers on a client by client basis. For example, AMS Walmart, AMS Bell, AMS Rogers, etc.
18. CSP will be configured to provide account management services to AMS users. Tasks such as whitelisting, changing user configurations, sending activation codes, modifying access, and other power user features will be incorporated.
19. AMS will have the ability to support multiple languages (English and French immediately) configurable by the end user.
20. Given that AMS will be "Asurion" branded, Asurion will offer a transition experience from a client web environment to MSD via a "branded transition". The branded transition will afford the customer certain functionality such as logging in and requesting a download link.

21. The AMS eligibility platform will assign an activation code to each customer as a means of governing continued eligibility for AMS. The activation code method will support the greatest range of devices including tablets and other devices not connected to cellular networks or not assigned an MDN/CTN.
22. The method by which an end user validates using an activation code should be seamless and automated in a way that makes manually entering a lengthy activation code an option of last resort.
23. AMS will be configured with advanced Pulse Survey capable of identifying the responding subscriber for analytics.
24. AMS will have a robust communication interface to send subscribers emails for events such as provisioning Welcome, program updates, account state changes, payment compliance, and other TBD messaging. The email engine will be easily configurable, highly scalable, and provide tracking to understand message effectiveness and other KPIs.
25. AMS will have a fully configurable and customizable SMS capability. The system will easily accept changes in message text, frequency, and timing without the need for a production release. Detailed analytics regarding message type, sender, frequency, status, mo/mt notation, tied to a unique account will be easily accessible. iPhone will have the same in addition to capability for ANPS. The system will also contemplate future offerings such as scalability for tablets.
26. The web/app will be configured with best practices to encourage app ratings such as reminders and popups where applicable to "rate the app". To the extent that customer identifying can be captured with the app ratings that information will be available for analysis.
27. AMS will launch with SG 2.5.
28. AMS NA will accommodate an account structure whereby a user can have multiple devices under a single login.
29. The AMS provisioning process will be capable of creating an AMS account with no endpoint as opposed to today where an endpoint must be present to create the account. This will allow for future flexibility and development.
30. A complete list of detailed requirements will be finalized as part of the AMS North America project.

Requirements Overview – Middle Tier Eligibility Platform

1. AMS eligibility platform is scalable low cost engine to manage business rules which grant access to the App
2. Platform to add incremental clients for <$10,000 each
3. Offer management capabilities (Basic, Premium, Premium+)
4. Customer management (eligible, active, suspended, deleted, etc.)
5. Billing management support (1 year, 2 year, Good until cancelled)
6. Support for carriers, retailers, and direct to consumer (DTC)
7. Support for MDN & non-MDN devices
8. Support for multi-line accounts
9. A promotion code scheme & employee whitelist
10. Secure and high availability (99.99%)
11. Well defined and documented APIs between MT and AMA

12. End to end automated testing capabilities
13. Connectivity to email messaging solutions to

High Level User Stories*

The Walmart Customer (Frank): Frank goes to a local Walmart because he wants to buy a new phone and not pay too much. He looks a Sprint Samsung Galaxy S4 and decides to purchase the device, sign up for Sprint Unlimited, and also buy a Walmart Mobile Care Warranty to protect his purchase. The representative provides Frank the receipt and reminds him that Mobile Care comes with free access to Asurion Mobile Security. To get access he needs to register his warranty at www.productassist.com/walmart or calling a Care representative. During the registration process Frank enters his email address and an activation code and link for AMS are sent to his inbox. Frank clicks the link and is presented a mobile optimized page where he's able to choose a user name and password for AMS to set up his account. He also confirms his phone number to receive a texted download link for the AMS App.   Frank downloads and launches the app, selects that he already set up his account online and AMS is up and running on his new phone.

The Bell Canada Customer (Chloe): Chloe is on her way to a local Bell store to upgrade her old feature phone. Today she's decided to take the plunge and buy an Apple iPhone 5. However, she's worried about learning to operate the phone. The Bell representative tells her about Bell's Premier Support service (provided by Asurion) that will spend as much time as needed walking her though the use of the phone. The Premier Support also comes with free access to Asurion Mobile Security which will help her maximize battery life and other useful tools. Chloe buys the phone and Premier Support package, and provides her email address so an activation link can be sent to inbox. Chloe goes home and calls Premier Support so they can go step by step activating her new phone. The representative then walks her through setting up AMS. Chloe can't remember the email address she provided at the Bell store, so she tells the representative to use the new email address they just set up on her iPhone. The AMS activation link comes right to the phone's inbox, she clicks and sets up a user name and password. While she's doing that the representative is using the CSP to text her an app download link, saving Chloe an extra step. She clicks the link, downloads from the Apple Store, and logs in.

Wireless Carrier Executive (Neil): Neil is listening to a briefing by Asurion and asks the presenter if he can try out AMS on his personal phone. He'd also like to have a couple of other employees test out AMS as well. The presenter tells Neil to use his phone's browser and go to www.myscuredevice.com and click the orange download banner. Neil downloads the App and sees that he can get a free 30 day trial of Premium which enables him to access all of the features except those for Premier Support. The presenter tells Neil that he'll receive an email after the meeting (Whitelisted) with an activation link which will upgrade him to Premier Support functionality. Neil can enjoy AMS and access to Premier Support as long as he likes.

Android Owner Exploring Google Play (Bob): Bob owns a HTC One running Android 4.0. When he originally bought the phone at Verizon he decided not to purchase any

protection products from Asurion. Today Bob is surfing though Google Play looking for an App to find his phone. He stumbles upon Asurion Mobile Security. He reads about the features, noting that he can get Free Premium access for 30 days to try out the App before he buys. Bob downloads and sets up the App. At the end of 30 days the App tells Bob that he can purchase a subscription for $2.99/mo or he can keep the "Basic" version (fewer features) for Free. Bob decides to purchase and is presented with a familiar and trusted opportunity to purchase through Google Wallet. He's comfortable entering his credit card because he trusts Google. Bob now has continued access to AMS Premium. Later, Bob decides to add a 2nd phone to his AMS account to it too can enjoy the protection of Mobile Security. He can add up to 5 devices to the account and manage all of them from the webportal at www.mysecuredevice.com.

*All characters appearing in this work are fictitious. Any resemblance to real persons, living or dead is purely coincidental.

User Characteristics

AMS end-users come to product from different channels but likely have similar expectations. The application should be easy to install, simple to operate, and reliable when it's needed most. However, the platform strives to deliver a consistent experience while offering customization in the sales process. User types include:

- Retail customers
- Carrier customers
- Customer's exploring Google Play
- Future/Existing Clients
- Competitors
- Internal Asurion

Constraints – General and Design

AMS must be able to onboard new clients in 6 weeks or less with fewer than 1,000 management, development, and testing hours required (assuming a $68/hr std rate).

Assumptions and Dependencies

1. AMS will not require direct carrier integration to execute any functionality.
2. Communication between the server and the application shall not require SMS connectivity with the device.
3. In app purchase for Android will utilize Google Developer in app API also known as Google Wallet.

Requirements

o User Requirements

Detailed user requirements and functional requirements will be developed as part of the project and provided in an excel document.

o Reporting Requirements

Reporting requirements for AMS will match those underdevelopment as part of the EDT project and delivered for each Core/Labs release. Periodic reports with the ability to segregate user populations by client programs should be available at launch. For detailed information see appendix.

o System and Integration Requirements (SSO, carriers, etc.)

The AMS Eligibility Platform (EP) will serve as a common database to validate eligibility for Asurion or DTC subscribers eligible for AMS. The AMS App will call the EP to verify real-time enrollment attribute for each user. Carrier or other enrollment activity and/or changes in account records will be updated in EP.

1. System must be configured with rules to allow for daily enrollment files vice a system of real-time API feeds.
2. EP will return an eligibility call in less than 5 sec.

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AMS Eligibility Platform
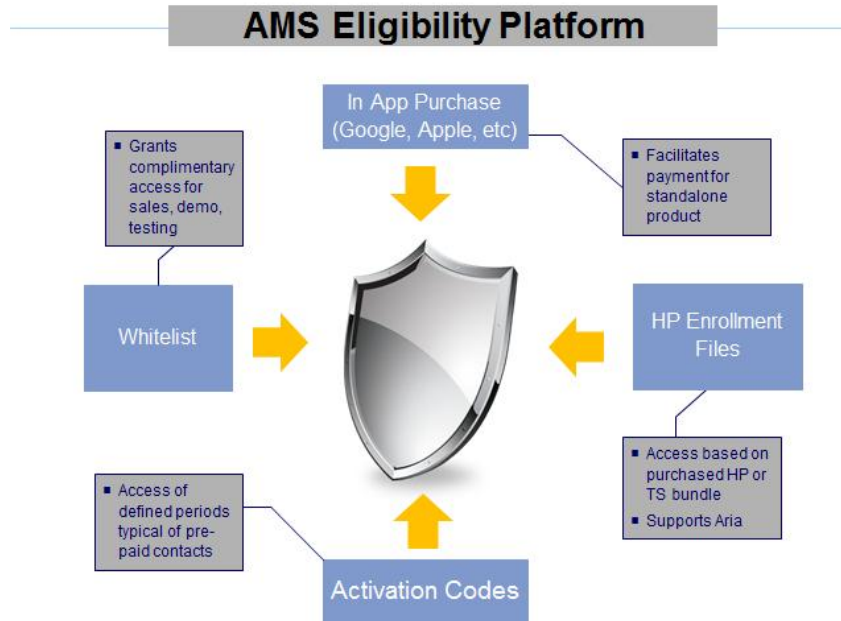
o **Security Requirements**

The AMS North America platform will inherit security requirements as delivered from Core/Labs.

o **User Interface Requirements**

User Interface Requirements are documented as User Stories in AMA JIRA. See References section below.

Figure 1 - Sample branded transition from client site to MSD

o **Handset Coverage**

Will be provided at a later date.

o **Browser Coverage**

Provider	Market Name	Version	Platform
Google	Chrome	Latest	Windows
Mozilla	Firefox	Latest	Windows
Microsoft	Internet Explorer	7, 8, 9, 10	Windows
Apple	Safari	Latest	Windows

o **Operational and Monitoring Requirements**

1. Except for maintenance occurring during the Standard Maintenance and Scheduled Down Time periods, the Asurion Mobile Security Application will maintain a 99.90% system availability (e.g. End Users are able to access the Asurion Mobile Security Application or their related End User Data 99.90% of the time) in each calendar month due to matters solely within the Developer Span of Control which causes a Severity 1 incident.
2. All AMS features and functions will match performance targets established by Core.
3. The Engineering Support team (or other designated function) will periodically publish detailed performance specifications relevant to AMS in a format that can be easily shared with Clients upon request.

High-Level Product/Functional Solution

1. Primary integration will be with eligibility platform to be architected by middle tier.
2. SMS integration will follow existing Open Market protocols
3. Amazon Cloud will provide the storage solution for Digital Protection

Customer Support
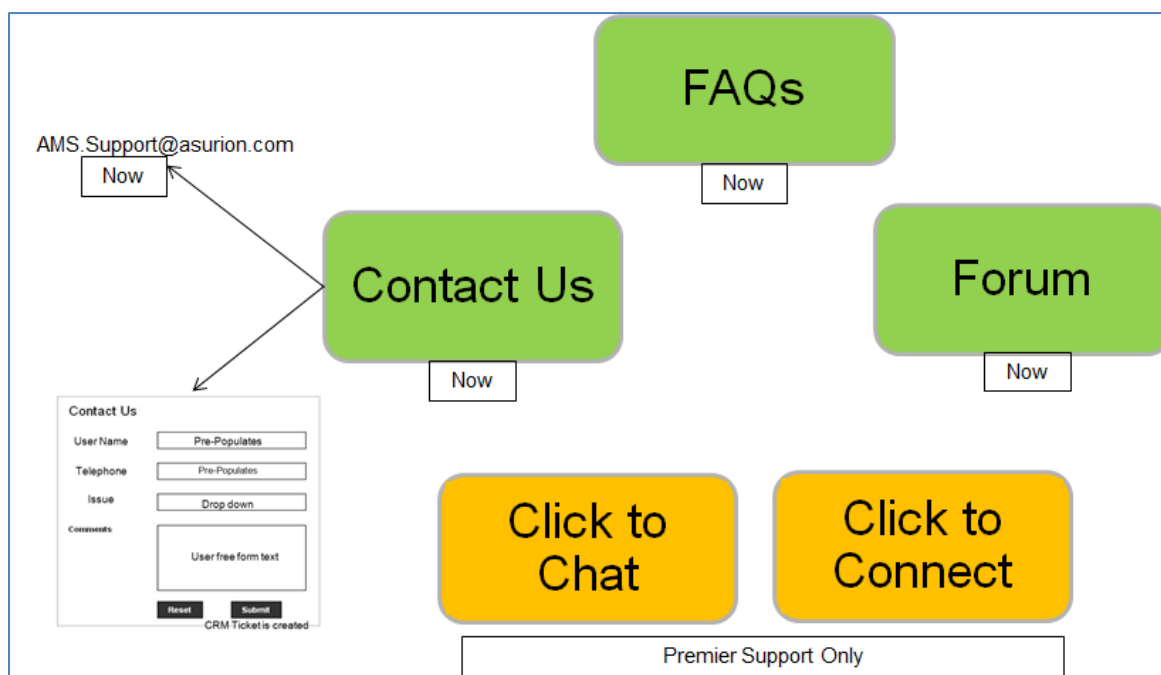
AMS support is a "low touch" model meaning that unless Premier Support is otherwise available, subscribers do not have access to live agent support. Instead, subscribers have unlimited access to a web Forum moderated by Premier Support, product FAQ available at www.mysecuredevice.com, and email support through AMS.Support@asurion.com. The next iteration of email support will include a web interface which is capable of automatically initiating an engineering ticket for tracking purposes.

Subscribers who have purchased Premier Support will have advanced live agent support that can handle all inquiries related to AMS. The latest CSP tool will be available to support AMS. Depending on the specific implementation with a given client some features such as remote lock or locate may not be provided although the CSP platform should be easily configure should it become necessary.

Asurion Mobile Security - North America PRD 1.3.docx

Appendices

Glossary

References

This can be in the form of links, screenshots, additional information or references to other documents

TITLE	DESCRIPTION	LOCATION/HYPERLINK
Mobile Care Plus Brochure	Walmart Mobile Care Plus w/ Asurion Mobile Security – Store marketing collateral	
Asurion Mobile Security – All in one protection	This is a primary piece of collateral used in the sell-in process with clients.	
AMA Requirements	AMS Reporting Requirements from EDT	AMA Requirements v5.xlsx