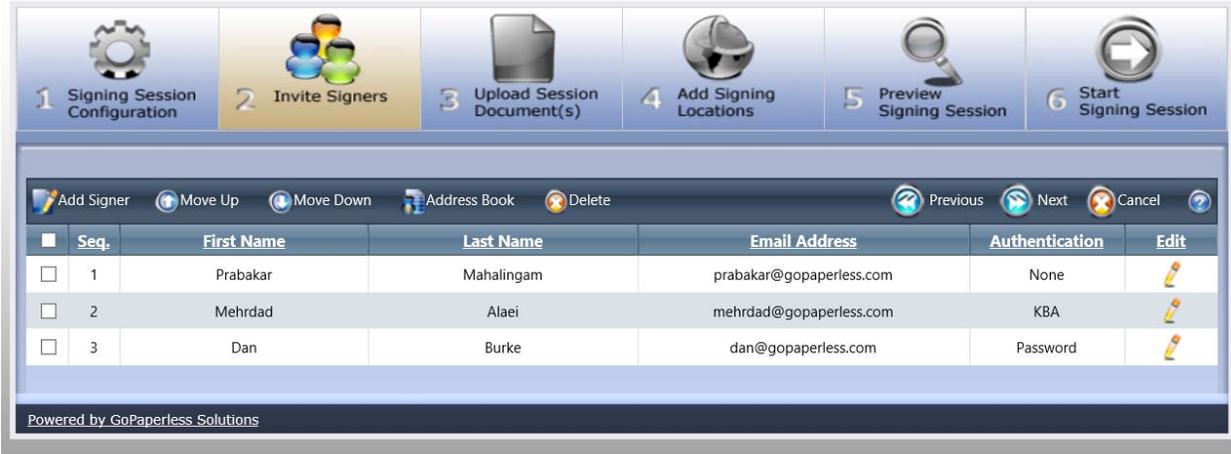


Knowledge based authentication (KBA)

Step 2: Selecting signers for KBA

Authentication is a new column in the grid.



When you click to add signer, now a dialog box opens to enter their first name, last name, email address and authentication method.

The 'Add Signer' dialog box contains the following fields:

- First Name:
- Last Name:
- Email Address:
- Authentication:

Save

Authentication choices are:

- None** – default choice
- KBA** - When KBA option is selected the window will expand to show following message: Knowledge based authentication (KBA) is an identity validation method to authenticate a signer by asking random questions selected from public and commercial information related exclusively to the signer. KBA is a requirement by major banks and lenders to accept e-signed documents. There is a \$3.00 per signer fee for using KBA. You will be prompted for billing information before starting this signing session.
- Passcode** - When passcode option is selected the window will expand to allow entry for password and confirm with alert “Assigning a signer password overrides any session password for this signer”.
- KBA + Passcode** - When this option is selected the window will expand to show above KBA message and PW entry fields.

Billing:

If you have chosen KBA as an authentication method for any of your signers, you will be prompted to enter your credit card billing details. KBA is a premium feature that costs \$3.00 per signer. Your session will only start once you have entered your credit card details and it has been successfully charged.

There will be a radio button for the user to select either 'Use existing credit card' or 'Add new credit card'.

- a. Existing credit card choice will show the last 4 digits of the card and expiry date in parenthesis.
- b. When a card exists, the Use existing card is the default choice with all other fields greyed out.
- c. When no card exists, then Add new card is the default choice with fields active for entry.

A check box will be provided to allow user to save the billing details to the account for future use. If this is not checked, the card will not be stored.

A check box with 'I agree and confirm to the above charges' will be next to the Continue button. When this checkbox is selected, then Continue button will become active.

Below screenshot does not show all the latest changes.

KBA Billing

Please enter your billing information:

You have selected to authenticate your signers using knowledge based authentication (KBA). This is an authentication method that is requested by most banks and provides the utmost security and validates authenticity of your signers.

Number of signers selected for KBA: 1 Total amount to be charged: \$3.00 (\$3.00 per signer)

Bill To Name :	Prabakar Mahalingam	Credit Card Type :	Visa
Address :	2434 Auto Park Way, Suite 201	Name on Credit Card :	prabakar mahalingam
:		Credit Card Number :	*****1234
City :	Escondido	Expiration Date :	11 / 2014
State / Province :	CA	Security Code :	
Zip Code / Postal Code :	92029		

Continue Cancel

A billing confirmation email will be sent to account owner with charge details as a receipt.

KBA process in signing ceremony:

A signer who has been selected for knowledge based authentication will now receive the below message when they click on their signing link in the invitation email. They will be prompted to enter the below information to validate their identity and present them with security questions.

The screenshot shows a window titled "Authentication" with a blue background. The main heading is "Knowledge Based Authentication Required". Below this, there is a paragraph of instructions: "In order to sign this document you must complete knowledge based authentication. Once you accept and press the 'Start' button, you will have 3 minutes to answer some questions to confirm your identity. If you do not wish to complete the knowledge based authentication press the 'Decline' button and you will no longer be able to complete the session." Below the text are several input fields: "First Name" (containing "Prabakar"), "Last Name" (containing "Mahalingam"), "Date Of Birth" (empty), "Last 4 digits of your SSN" (empty), "Home Address" (empty), and "City, State, Zip" (empty). At the bottom are two buttons: "Decline" and "Start".

The signers do have a choice to decline knowledge based authentication if they wish, in which case they will be redirected to the session decline page to enter a message as to why they wish to decline. The message, like before, will be forwarded to the agent. Once their identity has been verified, the application will present them with 3 questions.

The screenshot shows a window titled "Authentication" with a blue background. The main heading is "Knowledge Based Authentication" with the sub-heading "Answer each of the following questions." Below this are three numbered questions, each with multiple-choice options:

1. Based on your background, in what city is '7287 Camino Degrazia'? (The addresses listed may be partial, misspelled or contain minor numbering variations from your actual address)
 - Descanso
 - North Hollywood
 - San Diego
 - San Jose
 - San Marcos
 - I have never been associated with this address
2. Which of the following addresses have you ever been associated with? (The addresses listed may be partial, misspelled or contain minor numbering variations from your actual address)
 - 10120 Kenilworth Way
 - 1399 9th Avenue
 - 142 Purdue Drive
 - 1607 Michigan Street
 - 2504 Alameda Street
 - I have never been associated with any of these addresses
3. Which of the following street addresses in 'Green Bay' have you ever lived at or been associated with? (The addresses listed may be partial, misspelled or contain minor numbering variations from your actual address)
 - 120 East Ravine Drive
 - 1425 Western Avenue
 - 2831 Grandview Boulevard
 - E9095 Pierce Hill Road
 - W173s7652 Westwood Drive
 - None of the above or I am not familiar with this property

At the bottom center is a "Continue" button.

Here are some rule sets to keep in mind.

- When all three questions are correctly answered, the signer will see the Authentication Successful message and can proceed on to welcome page to continue with signing.
- If they answer 2 out of 3 correct in the first set of questions, then a second set of 2 questions will be presented. Both questions on the second set must be answered correctly to proceed.

If KBA fails, then signer will be presented with a message “We could not confirm your identity at this time and as a result your document signing cannot be completed. Please contact the sender if you have any questions regarding your signing session”.

When KBA passes, authentication successful message is displayed.



Session Status Page and Activity log:

The *Session Signers* now includes the following status updates for signers:

- a. KBA started
- b. KBA passed
- c. KBA failed

The Session Activity Log (audit trail) now includes the following events:

- a. KBA started by {signer name} – this is upon successful launch of questions to signer.
- b. KBA passed by {signer name} – this is upon successful completion of questions.
- c. KBA failed by {signer name} – when signer has failed.