# SIGNiX

# AUTHENTICATION OPTIONS

# Authentications

When using SIGNiX e-Sign, there are several options for authentication for each signer. Whatever method is chosen for each Party, in a Transaction, is applicable to the entire transaction for that Party. Below is each authentication option available for each Party as well as the specific Authentication Behavior, Signing Flow and XML Specs to deliver.

# Email Only (Sign-All Disabled)

## Behavior

Signer will not go through external authentication – SSN/DOB not required

## Flow

1. Signer accepts Consent (may open it to read it)
    - o  Creates Signing Password
    - o  Gains access to doc(s)
2. Signer clicks on each initial/signature
3. Signer clicks "Finish" button

## XML Specs

To be delivered in SubmitDocument Call for Party (Test & Production):

- SSN = 910000000
- DOB = 00/00/0000
- Service = 'SelectOneClick' (preferred) or 'select'

# Email Only w/Submitted Questions (Sign-All Disabled)

## Behavior

Signer will not go through external authentication

## Flow

1. Signer accepts Consent (may open it to read it)
    - a.  answers Submitter's questions
    - b.  Creates Signing Password
    - c.  Gains access to doc(s)
2. Signer clicks on each signature
3. Signer clicks "Finish" button

## XML Specs

To be delivered in SubmitDocument Call for Party (Test & Production):

- SSN = 910000000
- DOB = 00/00/0000
- Service = 'SelectOneClick' (preferred) or 'select'
- Question and Answer (max of 9)

# Secret Code Sent Via Text Message (SMS) & OneClick

## Behavior

Signer will not go through external authentication

## Flow

1. Signer accepts Consent (may open it to read it)
   a. Immediately receives a text to their Mobile phone with a one-time code
   b. Enters code
   c. Creates Signing Password
   d. Gains access to doc(s)
2. Signer clicks on each signature and enters Signing Password one time at the end
3. Signer clicks "Finish" button

## XML Specs

To be delivered in SubmitDocument Call for Party (Test & Production):

- SSN = 910000000
- DOB = 00/00/0000
- Service = 'SMSOneClick'
- <MobileNumber> (Domestic 10-digit numbers only. International SMS support is available for an additional fee.)


# Know Your Customer (KYC)

## Behavior

Signer will go through external authentication - SSN-Name-DOB

## Flow

1. Signer accepts Consent (may open it to read it)
   a. Enters last 4 of SSN & full DOB
   b. Creates Signing Password
   c. Gains access to doc(s)
2. Signer has to click on each signature and enters Signing Password for each signature
3. Finishes after last mandatory field complete

## XML Specs

To be delivered in SubmitDocument Call for Party (Test & Production):

- SSN = 'real' data (Production); "0001 + random 5" (Webtest) – avoid '0001234..', '0001111…', etc.
- DOB = 'real'data (Production); Use any DOB over 18 yrs old (Webtest)
- Service = 'select'

# Know Your Customer (KYC) w/Submitted Questions

## Behavior

Signer will go through external authentication – SSN-Name-DOB

## Flow

1. Signer accepts Consent (may open it to read it)
    a. Enters last 4 of SSN & full DOB
    b. Answers Submitter's questions
    c. Creates Signing Password
    d. Gains access to doc(s)
2. Signer has to click on each signature and enters Signing Password for each signature
3. Finishes after last mandatory field complete

## XML Specs

To be delivered in SubmitDocument Call for Party (Test & Production):

- SSN = 'real' data (Production); "0001 + random 5" (Webtest) – avoid '0001234..', '0001111…', etc.
- DOB = 'real'data (Production); Use any DOB over 18 yrs old (Webtest). Format mm/dd/yyyy.
- Service = 'select'
- Question and Answer (max of 9)

# Knowledge-Based (KBA) w/Interactive Questions W/OneClick

## Behavior

Signer will go through external authentication – SSN-Name-DOB + Questions

## Flow

1. Signer accepts Consent (may open it to read it)
    a. Enters last 4 of SSN & full DOB
    b. Answers public-record based questions
    c. Creates Signing Password
    d. Gains access to doc(s)
2. Signer clicks on each signature and enters Signing Password one time at the end
3. Signer clicks "Finish" button

## XML Specs

To be delivered in SubmitDocument Call for Party (Test & Production):

- SSN = 'real' data (Production); "0001 + random 5" (Webtest) – avoid '0001234..', '0001111…', etc.
- DOB = 'real'data (Production); Use any DOB over 18 yrs old (Webtest). Format mm/dd/yyyy.
- Service = 'KBAOneClick'

# KBA w/Interactive Questions (Canadians/SIN)

NOTE:  Requires SIGNiX Approval due to Minimum Monthly Use Requirements by Authorization Vendor

## Behavior

Signer will go through external authentication – SSN-Name-DOB + Questions

## Flow

1. Signer accepts Consent (may open it to read it)
    a. Enters last 4 of SIN & full DOB
    b. Answers public-record based questions
    c. Creates Signing Password
    d. Gains access to doc(s)
2. Signer has to click on each signature and enters Signing Password for each signature
3. Finishes after last mandatory field complete

## XML Specs

To be delivered in SubmitDocument Call for Party (Test & Production):

- SSN = 'real' data (Production); Check w/SIGNiX (Webtest)
- DOB = 'real' data (Production); Check w/SIGNiX (Webtest). Format mm/dd/yyyy.
- Service = 'CanadaEID'

# Additional Information

## KBA Question Info

QUESTION SETS: # of questions asked:  4 Questions, 4 answers for each question

Questions Not Initiated When:

* Individual Cannot Be Found

* Individual is Deceased

* Under Minimum Age

* SSN Does Not Match Name provided

CHALLENGE QUESTIONS: If Question Set is failed by specified #, can provide additional Challenge Questions. # Of Challenge Questions To Be Generated:  2 Challenge Questions

SKIP A QUESTION: Not Available

TIME TO ANSWER QUESTIONS: 5 minutes

## XML SubmitDocument

### Social Security Numbers

- 910000000 – This SSN needs to be coded in your XML application and will remain the same for every transaction you submit requiring "No Authentication" (email). At submission, SIGNiX will

create an original pseudo SSN (ie. 919876543) and a pseudo birthdate for each individual Party with this setting. Most commonly used method.

- 910001234 – Client can apply their own Identifier for each individual. SIGNiX will provide proper prefix (ie. 91, 92, 93, etc.) and Client codes their platform to submit the remaining numerical portion to create the Pseudo SSN. If Client has employee IDs (ie. 1234), then Client would construct the pseudo SSN submitted to SIGNiX to reflect "910001234".
- 000000000 – Client that does not have access to or does not want to be responsible for providing personal data, can submit this all 0 SSN with DOB of 00/00/0000. In turn, when User accesses the link, **they will be prompted to enter in their own full SSN and DOB**, and then authentication process proceeds. This is **only** applicable for the KYC or KBA authentications.

## Sponsored Questions

- Integrator submits their Questions and Answers within the XML (up to 9) or up to 5 within the Wizard. Signer has to answer ALL of the questions correctly in order to see the Documents. Answers are case-sensitive.