Secured Signing for finPOWER CONNECT

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Last Update: June 2018

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Secured Signing the one stop Digital Signature solution that integrates with finPOWER Connect (FPC). It allows you to send loan documents direct from FPC via Secured Signing to be signed online by invitees (your clients). Once the document has been signed, it will be saved in FPC. Thanks to this unique integration, it means you can complete the full cycle for signing documents within one system.

This guide will show you how to setup Secured Signing and FPC to work together.

Secured Signing – Open Account

First you will need to open an account in Secured Signing using this link.
https://www.securedsigning.com/partners/linkaccess/IH7G28PH968HYN7V/ this link gives you access to a free 30 days trial including 25 documents for your testing.

After 30 days you will need to upgrade to a paid account and enter your credit card details to continue using Secured Signing. The common plan for FPC users is Business 1 user Pay as you Go.

Secured Signing costs $9.95 + GST for 1 user and includes the first 10 documents per month. Any additional document submitted during the billing monthly cycle are charged at $1.30 + GST.
You only need only one account in Secured Signing to connect your FPC system to Secured Signing, this account will serve all FPC users in your organisation.

Please note

When opening your Secured Signing account, use a generic email address. Such as loan@yourDomain or admin@YourDomain

When asked to enter first and last name use your company name. For example:
First Name: Your company name
Last Name: Ltd or any alternative you have.

This will ensure any email invitation will sent on behalf of Your Company Name Ltd and email: loan@yourDomain.

If you want to change the names and or email please contact us to complete.

System Setting

How to establish the connection between finPower Connect and Secured Signing

After you've opened a Secured Signing account you need to create a Secured Signing API Key and Secret Key that need to configure in FPC.

1. How to create a Secured Signing API Key?

Login to your Secured Signing account -> go to My Account -> My Setting -> API -> Enter FinPower Connect in the name -> Update API Setting -> Developer Setting
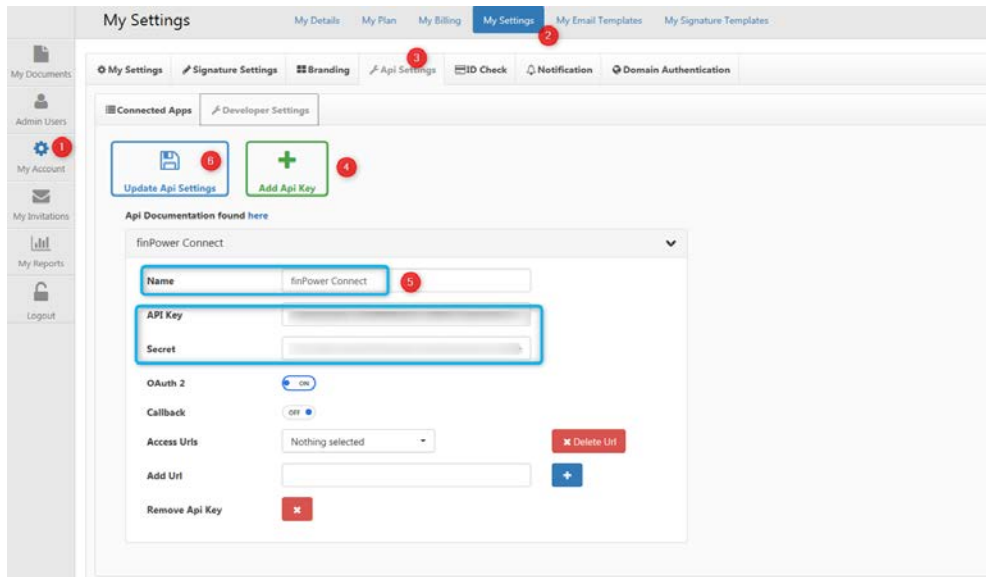

2. Please make sure you have already purchased eSignatre module from FPC and it is installed in your FPC system.
   In FinPower Connect go to Global setting -> eSignature -> Secured Signing. As above, obtain the **Key** & **Secret Key** from Secured Signing.
   Also have your Secured Signing login details on hand.
   Insert the API Key and the secret key into FPC as shown in the picture below.
   Ensure this is in the right place then press initialise. A Secured Signing popup will show up and you will be asked to enter your Secured Signing login details.
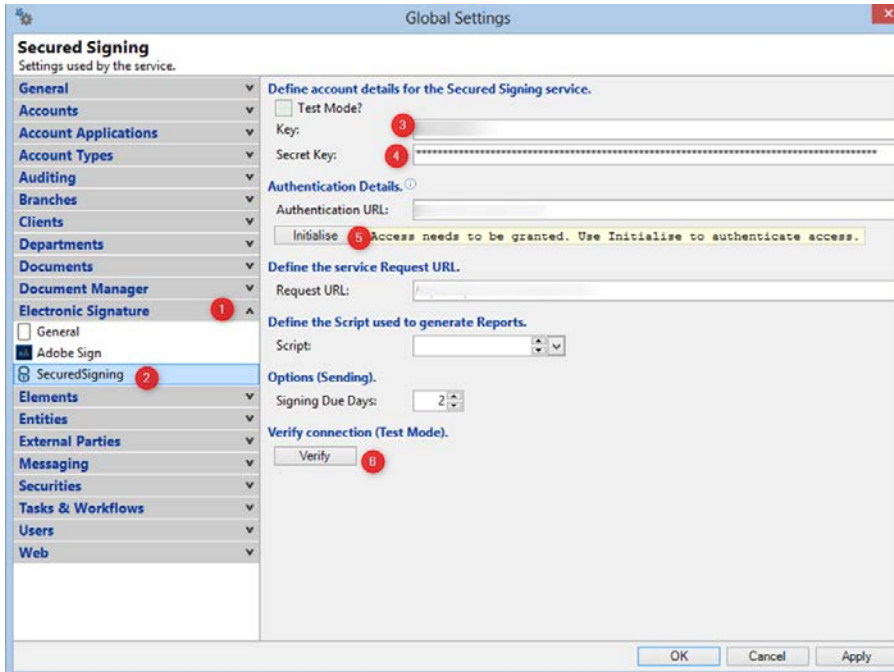
3. Once connected click verify to check the connection is working.

In case you have 2 FPC environments, testing and production and you to complete some testing first, simply tick Test Mode and press initialise. Don't forget to disconnect API first in Secured Signing if you already connected.

To swap between FPC environments and but to keep all in one Secured Signing account you need to disconnect the API connection from Secured Signing.

How to disconnect API Connection from Secured Signing?

Go to My Account -> My Settings -> API Settings -> Connected Apps -> select FPC and press Disconnect This App. See image below.
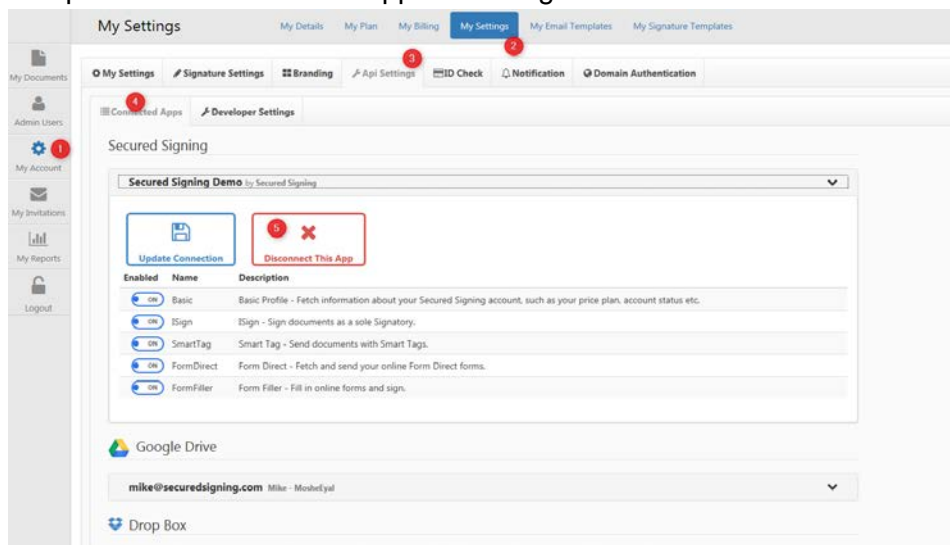
Once you disconnect in Secured Signing, go back to FPC to initialise again and verify.

Implement Smart Tag Document Technology

Smart tag is a way you can make the document Secured Signing ready outside of our system, there are many smart tags types to provide Secured Signing with invitee's / signatory's details such as first and last name and email address, on top of that smart tag will provide signing order and signature's features. The smart tag position on the document is actually the signature placeholder, and the signature will appear on same position on the signed document as the Smart Tag located. Full Smart Tag guide can be found at https://ds.securedsigning.com/support/demo-assets/Smart%20Tag%20Guide.pdf

The Smart Tags add to your FPC document template, adding smart tags to your system documents' templates done by FPC reseller or FinPower Connect support team. Please contact them directly.

FPC generates the loan documents with Invitee's information embedded in the smart tag and signing process.

This guide will highlight the most common tags Fin Power Connect customers are using and it will give you an idea how you can implement Secured Signing to meet your signing needs.

Basic Smart Tag

A Smart Tag is just a piece of text in your document in the following format.

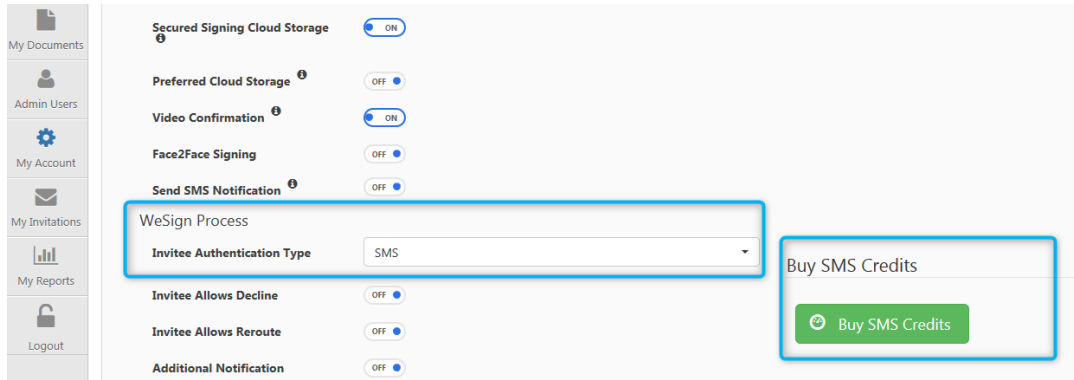**[!Sign.1.F,FirstName,LastName,Email]**

- **1** The signing order. Use 1 for all Smart Tags for a non-sequential signing process. If setting a sequential signing order, all tags for the same person must have the same number.
- **F** Use the person's full signature
- **I** Use the person's initials

The above smart tag will tell Secured Signing who to invite to sign and what type of signature, full or initials signatures.

## Invitee Access document with Two Factor Authentication SMS

To increase the document security access add a code to be sent out by SMS. Invitee will receive email invitation once, click on the email invitation link a document access code will send by SMS to invitee's mobile phone.

Activate this function. Login to your Secured Signing Account go to -> My Account - > My Setting

Enable Invitee authentication Type SMS and press at the top update my setting to save changes.

Then you need to buy SMS credit, 100 SMS credits at $15.00 + gst
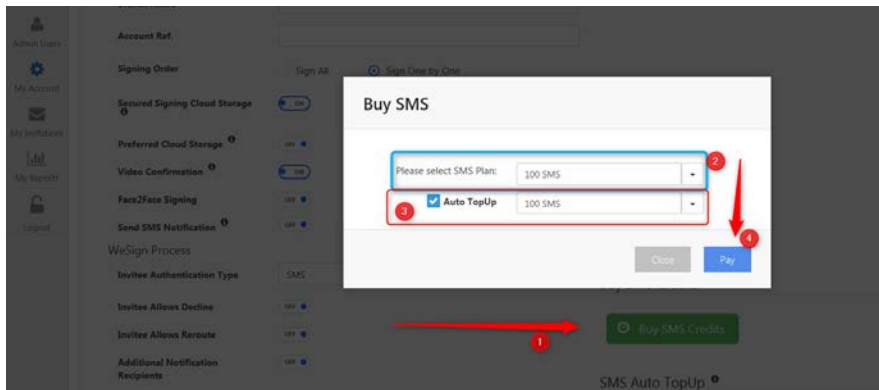

The smart tag in the document will look like

[!Sign.1.F.SMS,FirstName,LastName,Email,+64,041 2345678]

SMS - Requires the signer to enter a code sent to the mobile phone number provided to be able to access and sign the document

Invitation sent by SMS Notification

Some invitee's don't know how to configure email in their phone, and also to create such urgency we can send a short link by SMS to access signing process, all from SMS and mobile phone. Secured Signing allows sending invention's link to signing online by SMS direct to invitee's mobile phone, as additional to email invitation link.

First you need to enable SMS notification in My Account -> My Setting. Please be sure you have SMS credit if not buy SMS credit, auto top up setting is recommended to avoid SMS sending issue.
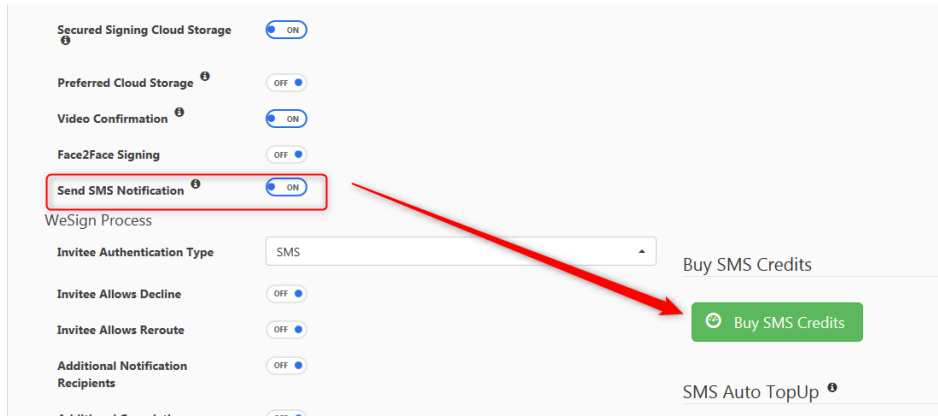
Add TextLink to the smart tag

See below example:

**[!Sign.1.TextLink,FirstName,LastName,EmailAddress,61,0123456789]**

When using TextLink in smart tag, the mobile country and mobile number is required.

Video Confirmation Smart Tag

Secured Signing's video confirmation of the identity of the signer complements the inherent authenticity and reliability of PKI digital signatures, to provide unchallengeable proof of who signed the document. The video recording captures the signer performing gestures specific to the document and recorded in the document log. The location and password for the confirmation video are contained in the signed document. The tamper proof mechanism of the digital signature ensures the video confirmation details cannot be altered without invalidating the signature.

For more information visit https://www.securedsigning.com/products/we-sign#video

Please be sure in My Account -> My Setting in your secured signing account it is on
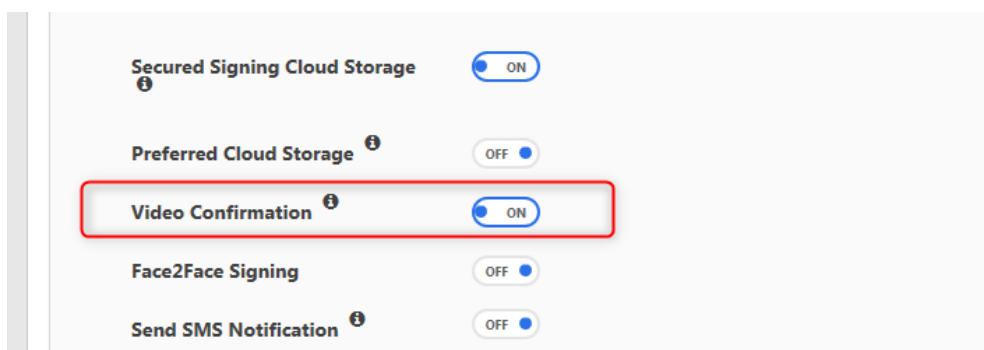
The smart tag will look like

[!Sign.1.F.V,FirstName,LastName,Email]

V- Add Video Confirmation to signing process

ID Check Signature Smart Tag

To be sure who is signing holding the right ID check you can use this function, it's not replacing the AML requirements, just increasing signee's identity.

The following variation of the Signature Smart Tag incorporates an ID Check for NZ Driver License, NZ Passport and NZ RealMe verified account into the signing process.

The ID Check process can include data matching verification using the signer's date of birth, driver's license number or passport number. During the ID check signing process, the data supplied in the Smart Tag is compared to the results of the government data returned from the ID check process. IF there is a match, the signing process will proceed. If the data does not match, the signing process will be terminated.

To enable ID check login to your secured signing account and do the following, first you have to but credit.
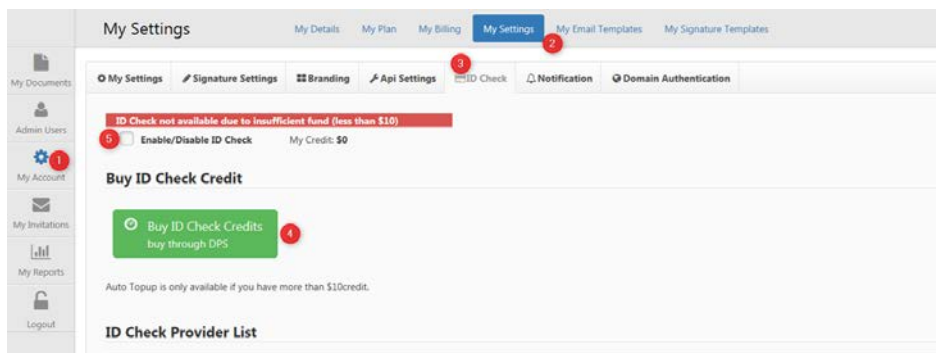
The following format is used for a Signature Smart Tag with ID Check.

[!Sign.1.F.IDCHECK.Type,FirstName,LastName,EmailAddress,DataMatch]

If the type is not specified, the signer may select any of the ID check services available in Secured Signing. It is also possible to mandate the use of a specific ID check service for the signature process.

Specify ID Check type for invitee

RM Real Me **NZDL** NZ Driver License **NZPASS** NZ Passport

For example, the following ID Check Signature Smart Tag will require the signer to verify their identity using the RealMe service.

[!Sign.1.F.IDCHECK.RM,FirstName,LastName,EmailAddress]

Data Matching

Specifying a data match type and the data to match will include verification of the data within the signing process. Where the data returned form the ID check process matches the data in

the Smart tag, the signing process will proceed. If the data does not match, the signing process will be terminated.

The matching data available are:

DOB Date of Birth e.g. DOB=DD/MM/YYY
**DLN** Drive License Number
PASSNU Passport Number

For example, the following ID Check Signature Smart Tag with data match will ask the signer to verify their identity with the NZ Driver License service and match the date of birth on record with the date of birth supplied.

[!Sign.1.F.IDCHECK.NZDL,FirstName,LastName,EmailAddress,DOB=DD/MM/YYYY]

Reason

For some legal requirements a specific reason should be added to signature field. The reason represents the signee's intent to sign.

Setup your reason in my Account - > My Setting -> Signature setting
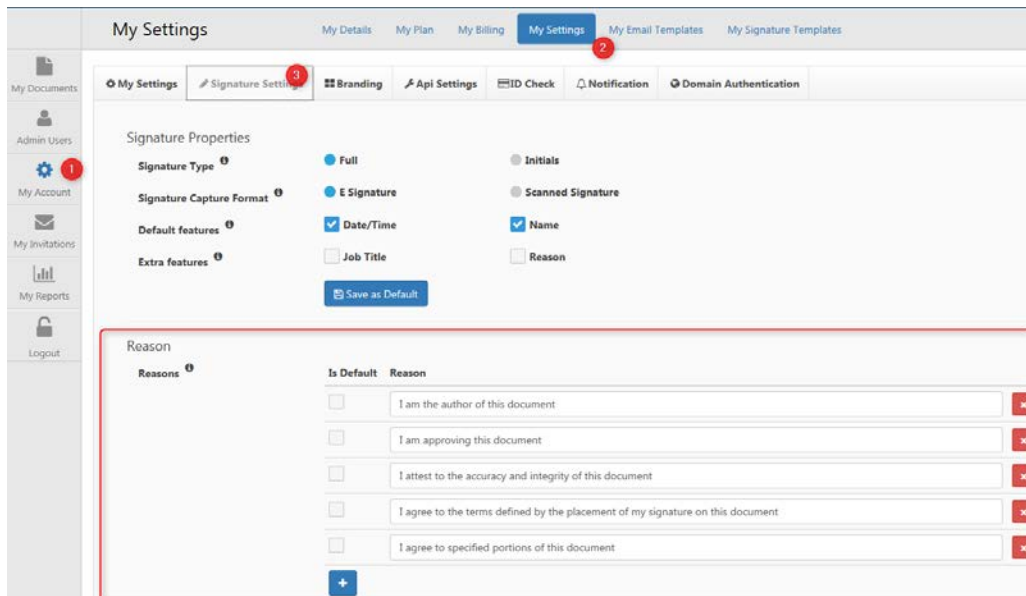
Click on the + to add your legal signing reason, and tick the box is default, then invitee always signed with this reason function in the smart tag just add reason.

**[!Sign.1.F.REASON,FirstName,LastName,Email]**

REASON- Invitee will enter the signatures intent, the reason for his signature should be type or selected during the signing process, and it can be any text, that become part of the signature.

Document Library

Sometimes you want to send some marketing flyers, policies, or guideline with email invitation as attachment.

Secured Signing provides document library function. These documents are attached to email invitation as PDF file and has no extra cost.

Manage documents library in My Account -> My setting or for Enterprise Account login to Enterprise Admin Portal Settings -> Documents Library.
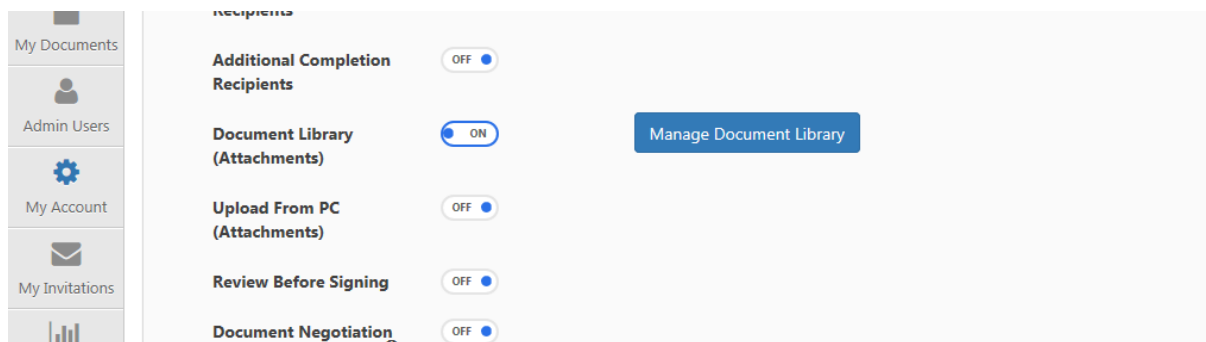
Each document in the library has a document number to identify the document in the library, this number can be up to 9 digits, and category.

Category is the way you group documents, attaching a category in the smart tag, all documents in the category will be attached to email invitation.
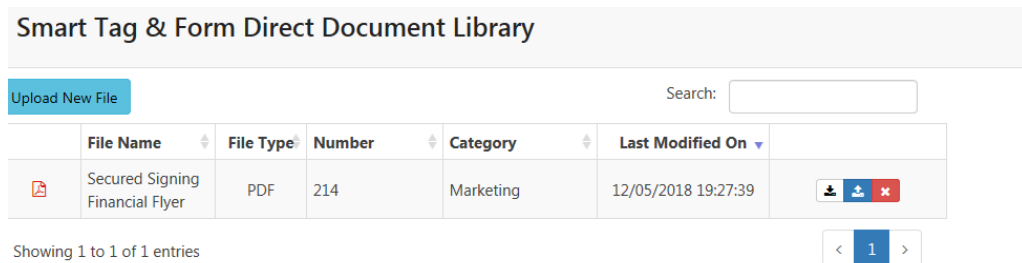
Attach specific document or multiple documents

[!Sign.1.A=211,FirstName,LastName,email]

This smart tag instructs to attach document number 211 from documents library.

[!Sign.1.A=211&212,FirstName,LastName,email]

This smart tag instructs to attach document number 211 and 212 from document library.

Attach document category – group of documents

[!Sign.1.AC=Marketing,FirstName,LastName,email]

Attach to email invitation all documents in marketing category

[!Sign.1.AC=Internal_policies,FirstName,LastName,email]

Attach to email invitation all documents in internal policy category. If the category name has more than one word use underscore between the words. Be sure that the category names in document libraries contains no underscore, dot or equals symbol, otherwise it would never match with smart tags.

Email Templates

Secured Signing provides email template for invitation and completion. In each templet you can add your instructions and marketing message. Use a short email

How the setup email templet, login to Secured Signing account go to ->My Account -> My Template and build your template.
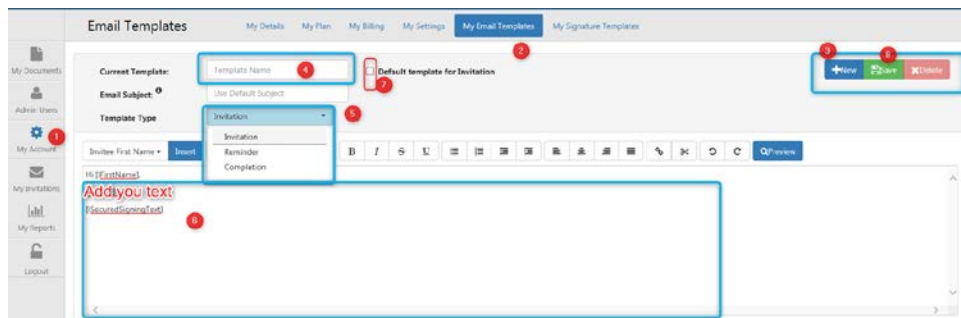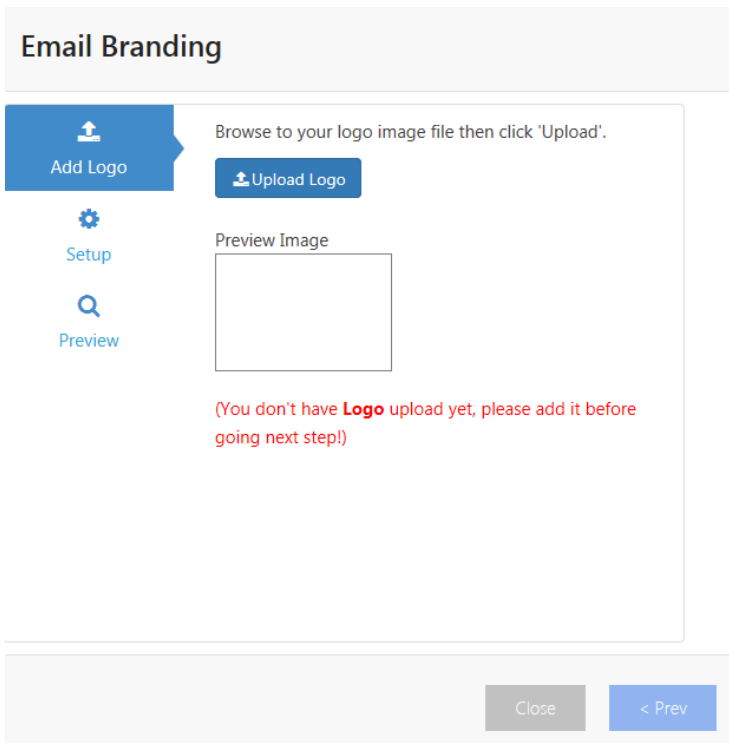

- **Email Branding**

To make the email invitations, reminders, and completion with your company logo please add email branding.
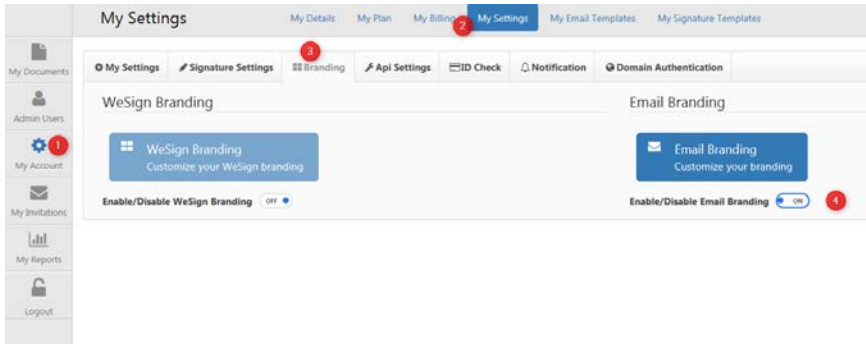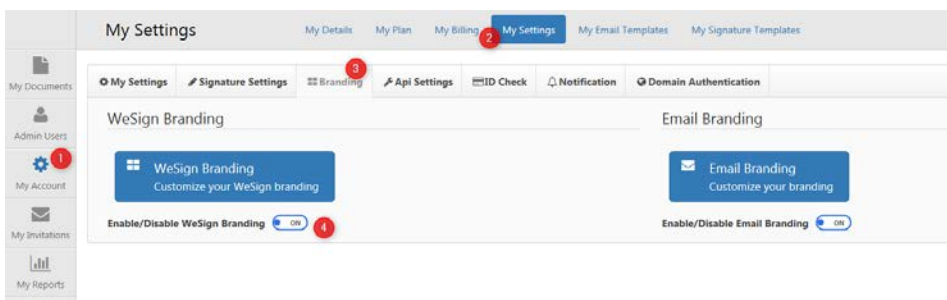
Add your Logo in this process and change the name in email signature to your company name or any alternative.

Branding Signing page

To personalise the signing experience you can add your company logo to the signing page.

Upload your Logo in this process

WeSign Branding

Browse to your logo image file then click 'Upload'.

⬆ Upload Logo

Preview Image

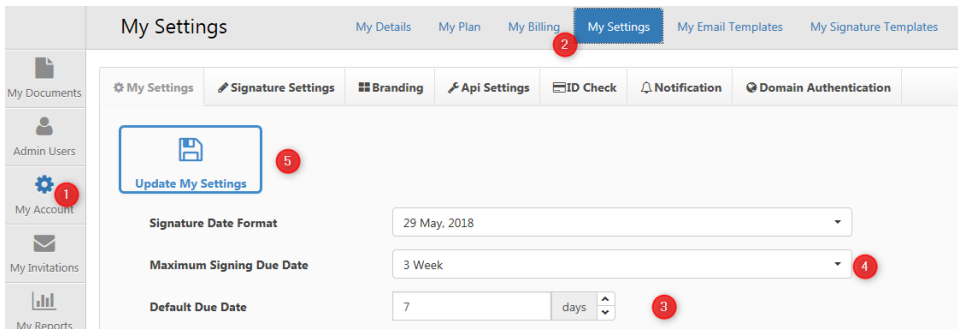(You don't have **Logo** upload yet!)
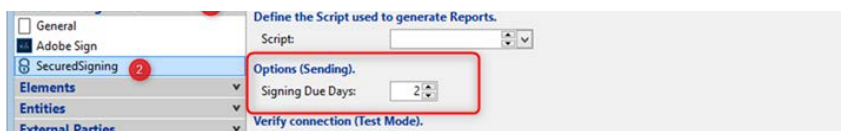
Website Address:

Close   Save

Signing Due Date

You can setup signing due date in FPC and in Secured Signing. Best to sync between both system.

In My Account My Setting set due date to time will work for your customer.

In FPC set the signing due days to 7 as well otherwise it will set every signing process to expire on the number of days you set in FPC.

Secured Signing will send email reminders to invitees from sending date to signing due date. The default is 2 email reminders.

Once due date expired you can extend it from Secured Signing in Progress. You have 7 days to do that. once expired the document can't be sign and will remove from Secured Signing 7 days after the expiry date.
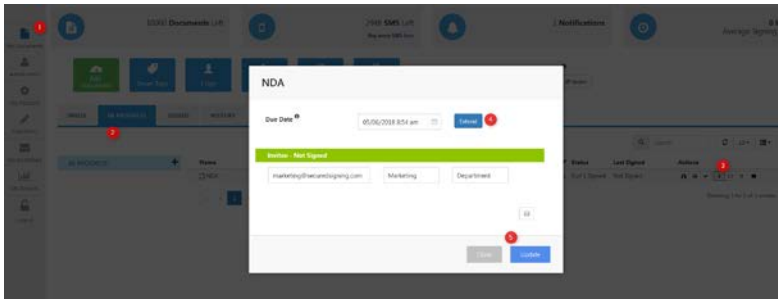
Review Before Signing

You can add another step to signing process, review by invitee before signing. you aslo can setup minimum time invitee needs to be in review before signing page.

You can setup the time from no wait up to 5 minutes. This action will be added to document log / audit log.

Email Completion sends to parties

Once signing process has completed all parties will receive email notification with signed document as attached.

However you can setup who will receive the email or the attachment, in My Account – My Setting -> Notification set the scenario that will work for your company.