

## Smart App eSignature Tips

### Secure and Versatile

The privacy and security of your client’s information is of utmost importance to BMO Insurance. That is why we partnered with [OneSpan](#), one of the world’s leading eSignature providers chosen by most trusted security-conscious organizations.

Your clients can choose to securely esign **In Person** or **Remotely** depending on their availability and preference. **In Person**, they can esign on your touch-enabled device (e.g. Tablet, iPad, touch-screen laptop) with you by their side. **Remotely**, they can esign on their own device comfortably at home or at work through a secure email link.

If you complete the application Non Face-to-Face with your clients, Remote eSign will become the only option.

esigning Smart App on a touch-enabled device is easy. Your clients can sign directly on the signature spots using a stylus or finger. For laptops without touch-screen capability, your clients can use the mouse to draw the signature on the signature spots; or alternatively turn their smartphone into a wireless signature pad following the instructions provided. [Click here for a quick demo.](#)

### Preparing for eSignature

Complete the Smart App “Review” to ensure that no information is missing. Then, proceed to the Signatures and Documents screen and complete the Signatures section with each signer by collecting the following information:

- Email address – Enter or verify email address for each signer. Each signer requires a personal email address (no shared email addresses)
- Secret Question – Select one question from a list of pre-defined secret questions
- Response – Instruct the signer to enter an answer to their selected question. (the answer will be masked immediately)
- eSign type – Specify how and when each signer will esign Smart App by selecting from “In Person Now” and “Remote Sign”.

Name	Role	Email	Secret Question	Response	eSign type
Smith, Brent	Insured/Owner/Payor	SMB@SM	What was the name of the city where your mother was born?	.....	In Person Now
Smith, Pauline	Insured/Owner	SMP@SM	What was your favourite toy when you were a child?	....	In Person Now

Send for eSignatures

If you complete the application Non Face-to-Face with your clients, Remote eSign will become the only option. The Secret Question will pre-set to ‘What is the password provided to you?’ Ask each signer to provide a password of their choice.

Name	Role	Email	Secret Question	Response	eSign type	Status	Unlock
Wong, billy	Insured/Owner/Payor	billyky.wong@bmo	What is the password provided to you?		Remote Sign	N/A	Unlock

Send for eSignatures

The Secret Question and Answer set up by each signer is essential to verifying the signer’s identity during the signing ceremony, and providing the signer with a copy of the e-signed application later.

### Send for eSignatures

Once the eSignature requests are successfully sent out, all signers must esign within a total of 14 days. Signers will also be able to download a copy of the completed and esigned Smart App within 7 days.

## Handling eSignature Types

### 1. "In Person Now"

In Person Now is ideal when used on your touch enabled device with your clients to complete the eSignature process. However, it also works on traditional laptops using a mouse to draw signatures; or alternatively with a smartphone as a wireless signature pad.

Check to make sure that each signer's personal email is entered correctly

Each signer enters a secret Question and Answer Select In Person Now and click "Send for eSignature"

On your personal device, OneSpan will provide the signer a view of the eSignature authorization and once accepted by the signer, a view of the PDF application form is presented for review and e-signature

Each signer reviews the PDF application and applies their e-signature to each signature box where prompted



When the eSignature process is complete, OneSpan will email all signers a link to download a copy of the completed and signed application for their records.

The PDF application copy is accessed by correctly answering their secret Q&A and is accessible for the next 7 days.

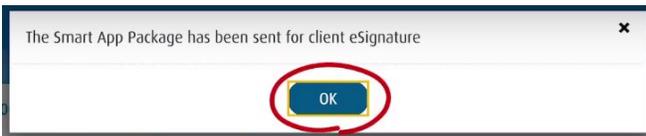
You will be notified when the signature process is completed.

Submit the Smart App to BMO once the Advisor Report is completed.

## 2. "Remote Sign"

Name	Role	Email	Secret Question	Response	eSign type
Smith, Brent	Insured/Owner /Payor	billyky@hoi	What was the name of the city where your mother was born?	.....	Remote Sign
Smith, Pauline	Insured/Owner	vid.mcdona	What was your favourite toy when you were a child?	....	Remote Sign

[Send for eSignatures](#)



Check to make sure each signer's personal email is entered correctly

For Face-to-Face applications, each signer enters a secret Question and Answer, then select Remote Sign and click "Send for eSignature"

For Non Face-to-Face applications, Remote esign will become the only option. The Secret Question will pre-set to 'What is the password provided to you?' Ask each signer to provide a password of their choice.

In a predefined sequence (Insured 1, Insured 2, Owner), each signer will receive a personal email from OneSpan with a link to the PDF application form

The signer accesses the PDF application by correctly answering the secret Q&A

The screenshot shows the OneSpan Sign interface. The top section is titled "Read & accept this document" and contains a checkbox with a red checkmark and the text "I have read and agree to the terms of the eSign Disclosure Document." Next to it is a blue "ACCEPT" button. Below this is the "ELECTRONIC DISCLOSURE AND CONSENT" section, which includes a paragraph of text and a "DECLINE" button. To the right of the document is a "Face-to-Face Application for Life Insurance and Critical Illness Insurance" form with various fields for personal information.

The middle section is titled "Owner's Signatures" and contains the following fields: "Province Signed" (Ontario), "Date (YYYY/MM/DD)", "Name of Signer / Title (if applicable)" (John One), and "Proposed Owner Signature (indicate title of signing officers if applicable)". A blue "SIGN" button is located to the right of the signature field.

The bottom section shows a "Capture Signature" window with a handwritten signature. Below this is a confirmation form with the following fields: "Province Signed" (Ontario), "Date (YYYY/MM/DD)" (2021-08-13), "Name of Signer" (John One), and "Proposed Primary Insured Signature" (Signed By John One). A blue "CONFIRM" button is located at the bottom right. Below the confirmation form are three icons: a hand writing on a screen, a person with an envelope, and a person with a document.

After accepting the eSignature authorization, each signer reviews the PDF application and applies their eSignature to each signature box where prompted

When the eSignature process is complete, OneSpan will email all signers a link to download a copy of the completed application for their records (the copy is accessed by correctly answering their secret Q&A and is accessible for the next 7 days)

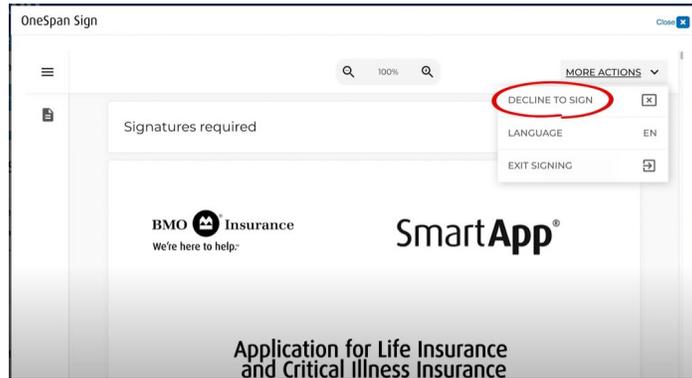
You will be notified when eSignature process is completed.

Submit the Smart App to BMO once the Advisor Report is completed.

## Managing eSignature Statuses

### Declined

- During the PDF application review, the signer may wish to change the content of the application but cannot do so (the application is locked and only the advisor can make changes)
- The signer can “decline” to eSign



- If a change is required to the application contents, the advisor can return to the Smart App input screens and “cancel eSignature”, then make revisions to create a revised PDF application package and again “send for e-signature” to all signers for resigning
- If no change to the application contents is required, the advisor can “send for e-signature” to re-send the eSignature package to the signer without affecting other signers

### Signatures and Documents

**i** All input for SIGNATURES is required for eSignLive to process IN PERSON NOW on the advisor's touch-enabled device or REMOTE SIGNATURE on the signer's own device. For more details go to the [Help Centre](#)

Name	Role	Email	Secret Question	Response	eSign type	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	.....	Remote Sign	Declined	Unlock
Smith, Pauline	Insured/Owner	randy.woolfe@gmail.com	What was your favourite toy when you were a child?	....	Remote Sign	In progress	Unlock

Send for eSignatures    Cancel eSignatures    Print for Wet Signatures

**Locked**

- The signer failed to log in to the OneSpan link after 3 tries and is locked out
- You can “unlock” the signer who is locked and “send for eSignature” to re-start the e-signature process again for the signer without affecting other signers

Signatures and Documents

**i** All input for SIGNATURES is required for eSignLive to process IN PERSON NOW on the advisor's touch-enabled device or REMOTE SIGNATURE on the signer's own device. For more details go to the [Help Centre](#)

Name	Role	Email* <span>?</span>	Secret Question* <span>?</span>	Response * <span>?</span>	eSign type*	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	*****	Remote Sign	Locked	Unlock
Smith, Pauline	Insured/Owner	randy.woolfe@gmail.com	What was your favourite toy when you were a child?	....	Remote Sign	In progress	Unlock

**Expired**

- All signers did not complete the eSignature process within a total of 14 days of starting the e-signature process
- You can “send for eSignature” to re-send a new eSignature package to all signers (all signers must resign or sign within a total of 14 days)

Signatures and Documents

**i** All input for SIGNATURES is required for eSignLive to process IN PERSON NOW on the advisor's touch-enabled device or REMOTE SIGNATURE on the signer's own device. For more details go to the [Help Centre](#)

Name	Role	Email* <span>?</span>	Secret Question* <span>?</span>	Response * <span>?</span>	eSign type*	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	*****	Remote Sign	Expired	Unlock
Smith, Pauline	Insured/Owner	randy.woolfe@gmail.com	What was your favourite toy when you were a child?	....	Remote Sign	In progress	Unlock