e-Signature eligibility and acceptance criteria

Use this process for New Business forms outside of ivari 360, Inforce Business* and Contracting.

For more information about using e-signatures go to: https://ivari.ca/resources/faq/forms-and-guides/

Eligibility criteria for client Adopted/Pre-formatted e-signatures

To process the transaction all these criteria must be met – otherwise it will be returned.

1. Adopted/pre-formatted e-signatures are only accepted if the transaction is initiated **by the advisor**.
2. Must use one of the following tools** for electronic signatures:

DocuSign · OneSpan · Adobe Acrobat Sign · ezsign · Dropbox Sign · iGeny

3. A secure signature and confirmation must be displayed on the document.
4. **For Withdrawal, Cancellation, Surrenders or Banking changes these requests must use recipient authentication or identity verification process. This does not include Term Cancellations and Surrenders with No Value. For example, most vendors offer:**
   - *Access Code Authentication*: The customer must receive and enter a valid access code that is provided to them by the Advisor.
   - *Identity Verification (phone authentication)*: The customer must authenticate their identity using their phone number. The customer has the option of receiving a code to their phone number via a text message (SMS) or phone call.
5. For the above transactions, an audit/summary page of the electronic signature end-to-end process must be attached with the electronically signed document. The audit/summary must include the date and time of each signature, IP address and email addresses of those signing.

DocuSign: Add an Access Code for a Recipient. Follow these steps from DocuSign.	OneSpan: Add authentication for a Recipient. Follow these steps from OneSpan.	Adobe Acrobat Sign: Add a Signing Password for a Recipient follow these steps from Adobe.

Eligibility criteria for client Draw e-signatures

To process the transaction all these criteria must be met – otherwise it will be returned.

1. Client "draw" e-signatures are accepted if the transaction is initiated **by either the advisor or the customer**.
2. Use of an electronic signature tool from **any** vendor is accepted.
3. **A drawn e-signature must be comparable to the one ivari has on file**.
4. Attach an audit/summary page of the electronic signature end-to-end process if provided by the vendor.

*E-signatures are not accepted for a Change of Beneficiary transaction in the following provinces: Yukon, Northwest Territories, Nunavut, Saskatchewan, Nova Scotia, and PEI. For these provinces, a wet signature is required.

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Appendix – DocuSign

Add an access code and download summary

1. Add a recipient to a new document.

2. Select CUSTOMIZE and then select Add access code.

3. Enter an access code using alphanumeric and special characters. The code requirements for your account are listed below the entry field.

4. Provide the code to your recipient. You can relay the code in any way that you wish, such as by phone or in a separate email communication. However, do not include the code in the document message, as this would reduce the security value of the code.

5. When you send your document, the recipient must provide the access code to open the document.

How to attach the audit/summary page of the electronic signature end-to-end process. It must be attached with the electronically signed document.

To download the required documents:

- Open the "manage" tab on DocuSign's website
- Press the "download" button
- Then choose "Certificate of Completion" in the pop-up window
- Then "DOWNLOAD"

DocuSign example of an authentication with an access code	DocuSign example of an authentication with SMS

For help with how to Add an Access Code for a Recipient follow these steps from DocuSign.

Appendix – OneSpan

Add authentication and download summary

How to add an access code for a recipient.

After adding your documents and recipients to a transaction, click the gear icon in the Recipients area of the page. A dialog box will appear. Click 'Authentication'. Here are two methods of authentication for e-signature that OneSpan offers.

1. Email Authentication: Email authentication is the standard security option OneSpan Sign uses to verify your recipient's identity. The identity of your intended signer is verified using their secure name and password when logging into their email account. The signer simply clicks the link to access the document they need to sign.

2. SMS Authentication: SMS authentication allows you to verify your signer's identity by a secure SMS passcode sent to their mobile phone number. The recipient must enter the SMS code to access the transaction and complete the signing process.

How to attach the audit/summary page of the electronic signature end-to-end process. It must be attached with the electronically signed document.

- From the Transactions tab on your home page, download the documents using the individual download buttons.
- Both the Electronic disclosures and Summary documents must be downloaded and submitted

OneSpan example of documents by SMS

Audit Trail:

Date and Time	Recipient	Action	Document	IP	Other
2020-Apr-28 14:34:11 (GMTZ) GMT	John Doe	Sent SMS	N/A		Phone Number: + 1
2020-Apr-28 14:34:24 (GMTZ) GMT	John Doe	SMS Authentication	N/A		

Example of sending by SMS

OneSpan example of documents by questionnaire

Date and Time	Recipient	Action	Document	IP	Other
2023-Mar-14 14:40:43 (GMTZ) GMT		Question And Answer Authentication	N/A		
2023-Mar-14 14:40:44 (GMTZ) GMT		Signing Session For Recipient	N/A	1	Signing session for recipient: r@ gmail.com(B
2023-Mar-14 14:40:57 (GMTZ) GMT		Accept	Electronic Disclosures and Signatures Consent		Approval: 80989333-090e-4ca4-b705-6072d115249f
2023-Mar-14 14:40:57 (GMTZ) GMT		Confirm	Electronic Disclosures and Signatures Consent	1 9	

For help with OneSpan, review these resources.

Appendix – Adobe Acrobat Sign

Set a signing password for authentication with Adobe Acrobat Sign. This method requires a recipient to enter a password that the agreement's sender provides. Passwords as a security method are well understood and easily adopted by recipients who might find more complex authentication methods daunting.

For help with this process, review these resources from Adobe Acrobat.

How to attach the audit/summary page of the electronic signature end-to-end process. It must be attached with the electronically signed document.

- From your home page, click on the Account tab, then on Global Settings in the left pane
- In the Attach audit report to documents option, click on Attach current audit report to documents when downloaded from the Manage page.

An audit trail showing "set a password to protect the signed document" will not be accepted. This password is applied after the document is signed.

Adobe Acrobat Sign example of a valid password authentication

"GlobalCorp Client Services Agreement" History

- Document created by Casey Jones
  11/16/2018 - 11:43:56 PM GMT- IP address: 192.150.10.202

- Document emailed to Himalia (himalia@jupiter.dom) for signature
  11/16/2018 - 11:43:59 PM GMT

- Email viewed by Himalia (himalia@jupiter.dom)
  11/16/2018 - 11:44:53 PM GMT- IP address: 192.150.10.202

- Himalia (himalia@jupiter.dom) entered valid password.
  11/16/2018 - 11:44:59 PM GMT

- Document e-signed by Himalia (himalia@jupiter.dom)
  Signature Date: 11/16/2018 - 11:45:20 PM GMT - Time Source: server- IP address: 192.150.10.202

- Notification of signed document emailed to Himalia (himalia@jupiter.dom) and Casey Jones
  11/16/2018 - 11:45:20 PM GMT

Adobe Acrobat Sign example of authentication with phone identity

"GlobalCorp Client Services Agreement" History

- Document created by Casey Jones
  11/19/2018 - 6:02:22 PM GMT- IP address: 192.150.10.202

- Document emailed to Lysithea (lysithea@jupiter.dom) for signature
  11/19/2018 - 6:02:25 PM GMT

- Email viewed by Lysithea (lysithea@jupiter.dom)
  11/19/2018 - 6:03:00 PM GMT- IP address: 192.150.10.202

- Lysithea (lysithea@jupiter.dom) verified identity with phone authentication using the phone number +X XXX-XXX-1212
  11/19/2018 - 6:09:09 PM GMT

- Document e-signed by Lysithea (lysithea@jupiter.dom)
  Signature Date: 11/19/2018 - 6:09:10 PM GMT - Time Source: server- IP address: 192.150.10.202

- Notification of signed document emailed to Lysithea (lysithea@jupiter.dom) and Casey Jones
  11/19/2018 - 6:09:10 PM GMT

For help with this tool, review these resources from Adobe Acrobat.

Appendix – iGeny

No action is required because the summary of the electronic signature process is automatically attached to the signed documents.

iGeny example of the summary

Appendix – eZsign

Attach the audit/summary page of the electronic signature end-to-end process. This must be attached with the electronically signed document.

EZsign example of the summary

For help with this tool, review these resources from eZsign.

Appendix – Dropbox Sign

Attach the audit/summary page of the electronic signature end-to-end process. It must be attached with the electronically signed document. The Dropbox audit trail must show recipient authentication by entering an access code, SMS or phone identity.

For help with this tool, review these resources from Dropbox Sign.