SmartApp® By BMO Insurance

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 eSignLive, one of the world's leading eSignature providers chosen by most trusted security-conscious organizations.

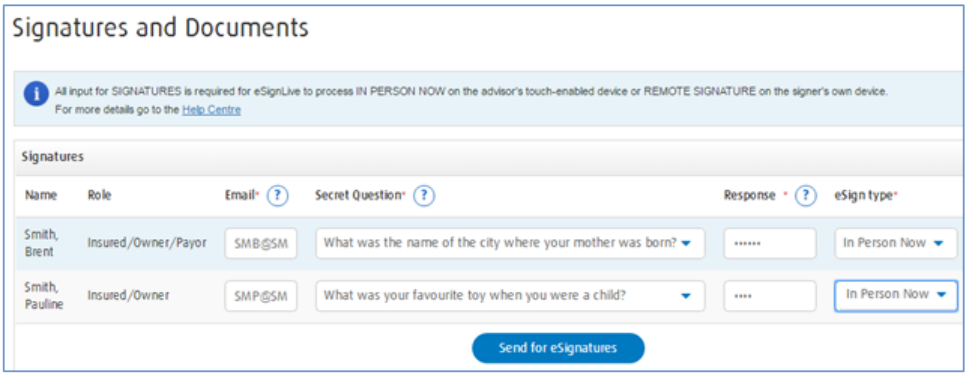
Your clients can choose to securely esign **In Person** or **Remotely** depending on their availability and preference. **In Person**, they can esign on your touch-enabled device (e.g. Tablet, ipad, touch-screen laptop) with you by their side. **Remotely**, they can esign on their own device comfortably 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 eSignatures 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".



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.

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.

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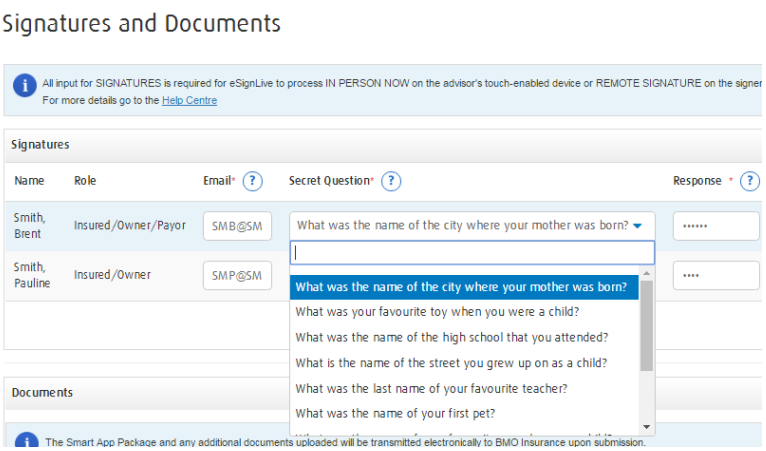
Handling eSignature Types

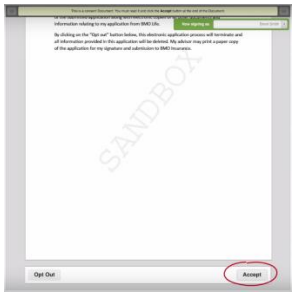
1. "In Person Now"

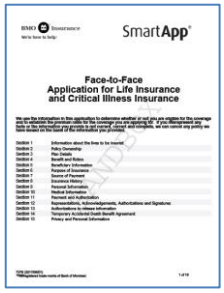
In Person Now is ideal when used on your touch enabled device with your clients to complete the eSignature process. However, it also works on traditional laptops using a mouse to draw signatures; or alternatively with a smartphone as a wireless signature pad.



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

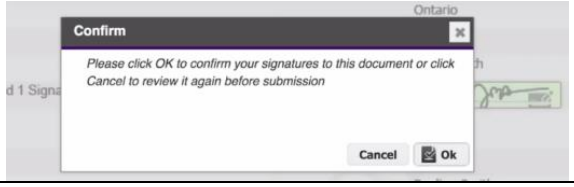
Each signer enters a secret Question and Answer
Select In Person Now and click "Send for eSignature"





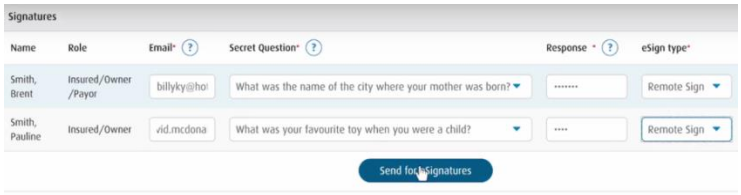
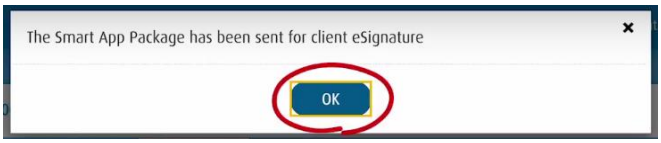
On your personal device, eSignLive will provide the signer a view of the eSignature authorization and once accepted by the signer, a view of the PDF application form is presented for review and e-signature

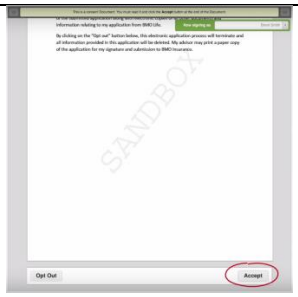
Each signer reviews the PDF application and applies their e-signature to each signature box where prompted

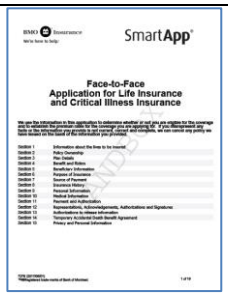


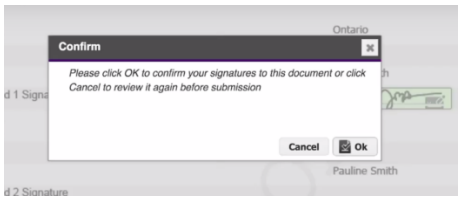
	When the eSignature process is complete, eSignLive will email all signers a link to download a copy of the completed and signed application for their records. The PDF application copy is accessed by correctly answering their secret Q&A and is accessible for the next 7 days. You will be notified when the signature process is completed. Submit the Smart App to BMO once the Advisor Report is completed.

2. "Remote Sign"

	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 eSignLive with a link to the PDF application form The signer accesses the PDF application by correctly answering the secret Q&A







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, eSignLive 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 are notified when eSignature process is completed

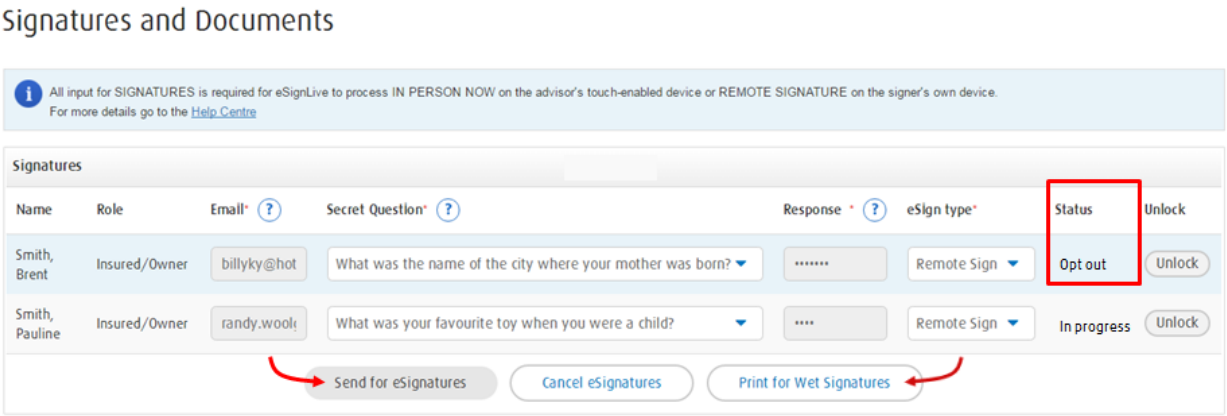
Submit the Smart App to BMO once the Advisor Report is completed

Managing eSignature Statuses

Opt out

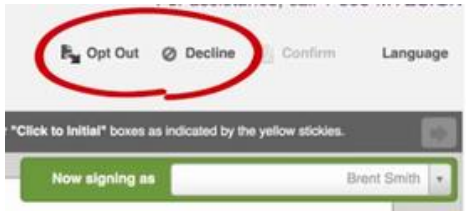
- During the eSignature authorization (the first step of the eSignature process), the signer may decide to opt out rather than accept the eSignature process

- When a signer opts out, the entire eSignature process terminates. eSignatures previously provided by other signers, if any, will also become invalid. To restart the eSignature process for all signers, you can return to the eSignature section, "Cancel eSignature" and "Send for eSignatures" again; OR
- You can choose to "print for wet signature" and submit to MGA (note: eSignature is cancelled for all signers and all signers must wet sign the PDF application)

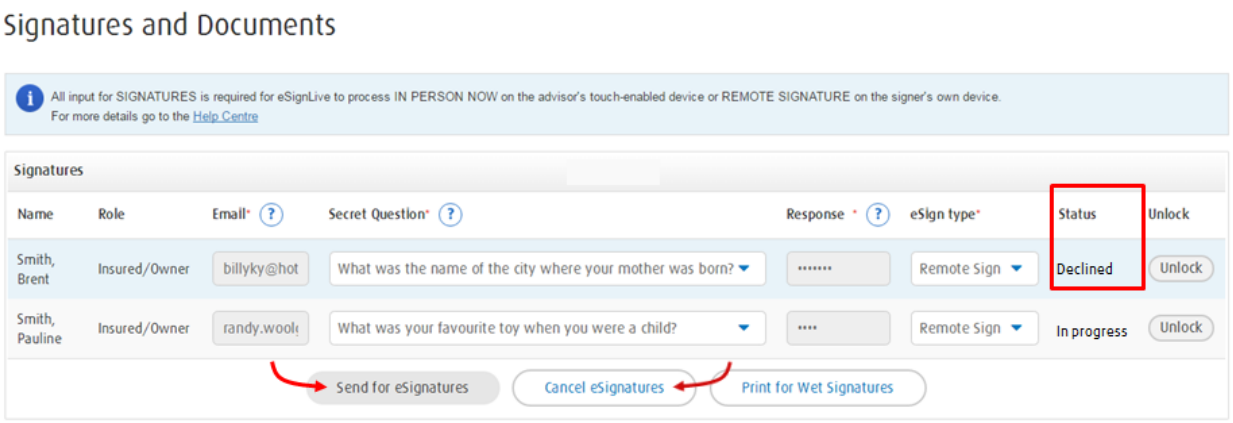


Declined

- 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

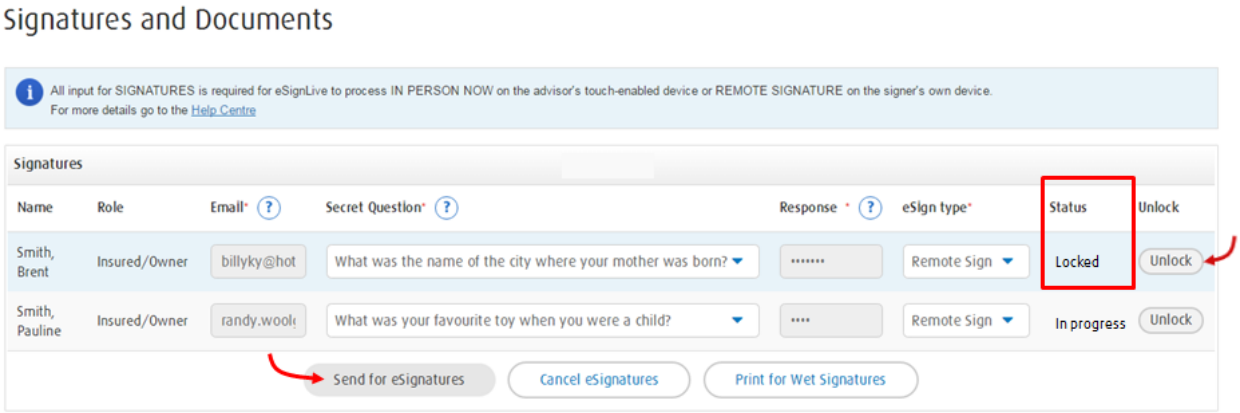


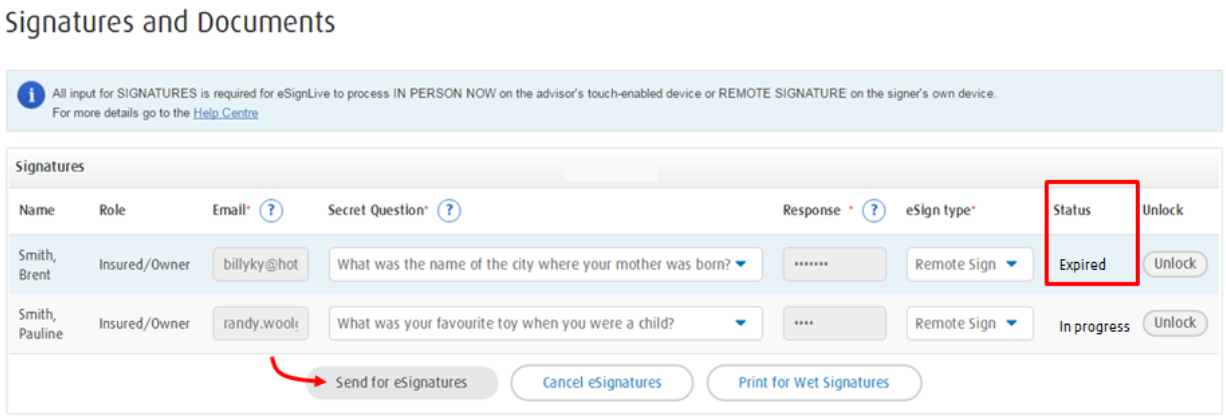
- If a change is required to the application contents, the advisor can return to the Smart App input screens and "cancel eSignature", then make revisions to create a revised PDF application package and again "send for e-signature" to all signers for resigning
- If no change to the application contents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



Locked

- The signer failed to log in to the eSignLive 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



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)