



INSURANCE



SAVINGS

# ELECTRONIC SIGNATURES

## Standards and criteria

Whether you're opening a savings contract or an insurance policy, the EVO electronic platform is designed to increase efficiency. By using this tool, you'll save a considerable amount of time when opening your clients' contracts. Talk to your sales team to learn more, or visit the EVO [home page](#)!

**If, however, you must use a form that requires the client's signature, please read the following.**

For more information about secure electronic signature practices, click here.  
[iaconnected.ia.ca/useful-links](https://iaconnected.ia.ca/useful-links)

### Eligibility criteria for client electronic signatures

**⚠️** All of these criteria must be met, or the transaction will be returned to you unprocessed.

1- **Mandatory use of one the following tools for electronic signatures:**

 **HELLOSIGN**

 **Adobe Sign**

**DocuSign**

 **formstack**

 **OneSpan**

 **iGeny**

2- **Double authentication for the signature process:**

A **password** (sent by email) or **access code** (sent by text message) must be sent to clients so they can sign securely.

3- **A secure signature confirmation must be displayed on the signed document.**

 Document signed; all signatures valid

4- **A summary of the electronic signature process** must be sent to iA Financial Group with the electronically signed document. The summary must also confirm the second eligibility criterion – the use of a password or access code.

5- **"Handwritten" electronic signatures for Medical authorization and Change of beneficiary forms** (insurance and savings).

### Using a stylus on a touch screen

The use of a stylus on a touch screen or of an image attached for the client signature are not accepted other than with approved tools. Advisors may use, for their own signatures as advisors, a stylus or an attached image, when a signature is required for a Limited Trading Authorization (LTA) transaction.



# Appendix – OneSpan

## How to attach your summary of the electronic signature process with the signed documents

- From the Transactions tab on your home page, download the documents using the 2 download buttons. **As it is not possible to attach them, send us the documents in different PDF files :**
  1. To download the signed documents (see red square 1 in the image)
  2. To download the summary of the electronic signature process (see red square 2 in the image)



## Example of an overview of the electronic signature process

**OneSpan Sign Electronic Evidence Summary**

**Signing Ceremony ID:**  
ID: eMivvV55FomxyBg99G7H0t08xYY=  
Name:  
Created:  
Completed:  
Summary document generated:

**Sender:**  
Name:  
accp\_r1\_sn@la.ca

**Documents:**  
Electronic Disclosures and Signatures Consent F17E-1  
OneSpan Sign Electronic Evidence Summary

**Recipients:**  
Name:  
Email:  
Role:  
ID:  
Name:  
Email:  
Role:  
ID:  
Electronic Disclosures and Signatures Consent F17E-1

**Audit Trail:**

Date and Time	Recipient	Action	Document	IP	Other
2020-Apr-28 14:34:11 (GMTZ) GMT	John Doe	Sent SMS	N/A	207.134.102.10	Phone Number: +1418 [REDACTED]
2020-Apr-28 14:34:24 (GMTZ) GMT	John Doe	SMS Authentication	N/A	207.134.102.10	

**OR**

**Audit Trail:**

Date and Time	Recipient	Action	Document	IP	Other
2020-Jun-02 10:16:19 (GMT-04:00) EDT	John Doe	Question And Answer Authentication	N/A	207.134.102.10	

**Example of sending by SMS**

**Example of sending by Question - Answer**

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## Appendix – DocuSign

### How to attach your summary of the electronic signature process with the signed documents

- 1- From your home page, click on the Admin tab, then on Signing Settings (in the left pane).
- 2- **The first time only:** In the Envelope Delivery section, click on the option Attach certificate of completion to envelope (See red square - 1st image).
- 3- **Each time:** When downloading the document, select the option Combine all PDFs into one file. This way, your summary of the electronic signature process will be attached to the signed document (See red square - 2nd image).

**Envelope Delivery**

☒ Attach documents to completion email

☒ Attach certificate of completion to envelope

**DOWNLOAD**

Select which files you want to download:

☒ All 2 files

☒ Document 1 PDF

☒ Certificate of Completion 1 PDF

☒ Combine all PDFs into one file

**DOWNLOAD** **CANCEL**

### Example of an overview of the electronic signature process

**Certificate Of Completion**

Envelope Id: 2E395DF5E72F455E80E262A86073A6F5 Status: Completed

Subject: Veuillez signer avec DocuSign : F17E 1.pdf

Source Envelope:

Document Pages: 4 Signatures: 1 Envelope Originator: Francois Boivin

Certificate Pages: 4 Initials: 0 IP Address: 207.134.102.10

AutoNav: Unabled

Envelope Stamping: Enabled

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

**Record Tracking**

Status: Original Holder: Francois Boivin Location: DocuSign

5/6/2020 9:15:19 AM

**Signer Events**

John Doe

Security Level: Email, Account Authentication (None), Access Code

**Electronic Record and Signature Disclosure**

Accepted: 5/6/2020 9:17:40 AM

ID: 83f5c0e-afb1-45ba-bacc-843f

**In Person Signer Events**

**Editor Delivery Events**

**Agent Delivery Events**

**Intermediary Delivery Events**

Status	Timestamp

**Certified Delivery Events**

Status	Timestamp

**Carbon Copy Events**

Status	Timestamp

**Witness Events**

Signature	Timestamp

**Notary Events**

Signature	Timestamp

**Envelope Summary Events**

Status	Timestamps
Envelope Sent	Hashed/Encrypted 5/6/2020 9:16:50 AM
Certified Delivered	Security Checked 5/6/2020 9:17:40 AM
Signing Complete	Security Checked 5/7/2020 5:12:44 AM
Completed	Security Checked 5/7/2020 5:12:44 AM

**Payment Events**

Status	Timestamps

**Electronic Record and Signature Disclosure**

Confirmation -  
Password transmitted to  
the client to allow  
him/her to sign securely.



#### Signer Events

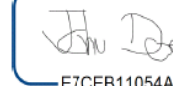
John Doe

@gmail.com

Security Level: Email, Account Authentication  
(None), Access Code

#### Signature

DocuSigned by:



E7CEB11054A74AB...

## Appendix – AdobeSign

### How to attach your summary of the electronic signature process with the signed documents

- 1- From your home page, click on the Account tab, then on Global Settings in the left pane.
- 2- In the Attach audit report to documents option, click on Attach current audit report to documents when downloaded from the Manage page (See red square in the image).

Attach audit report to documents

When sending the final "Signed Document" email, the audit report should be attached:

☐ Never

☐ For Sender Only

☒ Always

☒ Attach current audit report to documents when downloaded from the Manage page

### Example of an overview of the electronic signature process (Password send by email or access code by SMS)

# F17E-1

Final Audit Report

2020-05-08

Created:	2020-05-08
By:	Francois Boivin ([redacted]@ia.ca)
Status:	Signed
Transaction ID:	CBJCHBCAABAA5_75MMQvNVjp2wHB4_QSZATCX-Vfv_gk

## "F17E-1" History

Document created by Francois Boivin ([redacted]@ia.ca)  
2020-05-08 - 7:37:11 PM GMT- IP address: 207.134.102.10

Document emailed to John Doe ([redacted]@gmail.com) for signature  
2020-05-08 - 7:37:30 PM GMT

Email viewed by John Doe ([redacted]@gmail.com)  
2020-05-08 - 7:37:35 PM GMT- IP address: 66.102.8.98

John Doe ([redacted]@gmail.com) entered valid password.  
2020-05-08 - 7:37:56 PM GMT

OR

John Doe ([redacted]@gmail.com) verified identity with phone authentication using the phone number +X XXX-XXX-9210  
2020-05-08 - 7:52:17 PM GMT

Example of sending by email

Example of sending by SMS

Confirmation - Password / Access code transmitted to the client to allow him/her to sign securely.

## Appendix – FormStack

### How to attach your summary of the electronic signature process with the signed documents

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

### Example of an overview of the electronic signature process



#### Document Completion Certificate

Document Reference : c18fdd14-fe1f-4335-8a14-1d3dff27c230  
Document Title : test1  
Document Region : Northern Virginia  
Sender Name : François Boivin  
Sender Email : [redacted]@gmail.com  
Total Document Pages : 4  
Secondary Security : Required  
Participants  
1. Jane Doe ([redacted]@ia.ca)

#### Document History

Timestamp	Description
05/11/2020 13:20PM UTC	Document sent by François Boivin ([redacted]@gmail.com).
05/11/2020 13:20PM UTC	Email sent to François Boivin ([redacted]@gmail.com).
05/11/2020 13:20PM UTC	Email sent to Jane Doe ([redacted]@ia.ca).
05/11/2020 13:20PM UTC	Jane Doe ([redacted]@ia.ca) entered an invalid password. 207.134.102.10
05/11/2020 13:21PM UTC	Jane Doe ([redacted]@ia.ca) entered a valid password. 207.134.102.10
05/11/2020 13:21PM UTC	Document viewed by Jane Doe ([redacted]@ia.ca). 207.134.102.10 Mozilla/5.0 (Windows NT 10.0; WOW64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36
05/11/2020 13:21PM UTC	Jane Doe ([redacted]@ia.ca) has agreed to terms of service and to do business electronically with François Boivin ([redacted]@gmail.com). 207.134.102.10 Mozilla/5.0 (Windows NT 10.0; WOW64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36 Signed by Jane Doe ([redacted]@ia.ca). 207.134.102.10 Mozilla/5.0 (Windows NT 10.0; WOW64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/78.0.3904.97 Safari/537.36 Document copy sent to Jane Doe ([redacted]@ia.ca).



**Confirmation -**  
Password transmitted to the client to allow him/her to sign securely.