

In-Person Signing

Overview

In-person signing allows clients (signers) to sign transactions instantly with the agent or sender in person. This feature is a great way to sign documents face-to-face using your PC, MAC, iPad, Android, Windows and other tablet or laptop devices. In-person signing requires some additional security and authentication. Currently, an in-person signer will have to be assigned Knowledge Based Authentication (KBA) or SMS text authentication to complete prior to signing. With in-person signers, after step 6, they are redirected to the signing ceremony. Once they complete authentication, they will be able to review and sign the documents. If there are more than one in-person signers, each person will be presented the signing ceremony. After the session is completed and closed, all signers receive a copy of the final documents in their email. In-person signing is described in greater detail below.

How to set up a signer as In-Person

On **Step 2**, when you add or edit signers, select the 'Signing in-person' checkbox. An authentication method will be required for in-person signers.

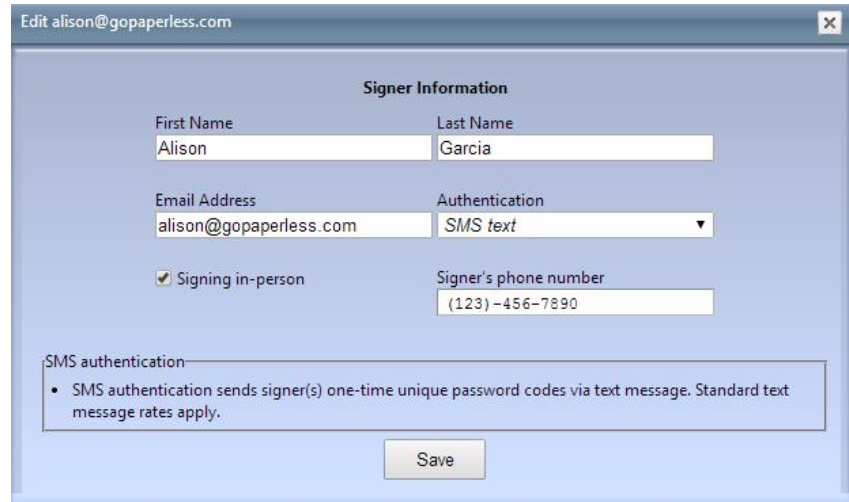
The screenshot shows a web browser window titled "Edit alison@gopaperless.com". The main content is a form titled "Signer Information". It has four input fields: "First Name" with the value "Alison", "Last Name" with the value "Garcia", "Email Address" with the value "alison@gopaperless.com", and "Authentication" which is a dropdown menu currently set to "None". Below the "Authentication" dropdown, there is a red error message: "* You must select an authentication method." Below the error message, there is a checkbox labeled "Signing in-person" which is checked. This checkbox is highlighted with a red rectangular box. At the bottom right of the form is a "Save" button.

Authentication choices are:

- KBA:** Knowledge based authentication (KBA) is an identity validation method to authenticate a signer by asking random questions selected from public and commercial information related exclusively to the signer. There is a \$3.00 per signer fee for using KBA. You will be prompted for billing information before starting this signing session.
- KBA + Passcode:** This option provides for KBA as well as a unique signer password that they must enter. **NOTE:** this option is highly recommended when processing transactions with certain banks like Bank of America, Wells Fargo, Citibank, Chase, and others. Please check with your banks for their requirements.
- SMS Text:** A one-time unique passcode will be generated and sent to the signer's cell phone number. Signers receive the passcode through a text message and enter it into an authentication window before signing.

In-Person Signing with SMS Authentication

On **step 2** make sure to select SMS text as the authentication method when you add or edit in-person signers. The signer's 10 digit phone number will need to be entered.



The screenshot shows a web browser window titled "Edit alison@gopaperless.com" with a "Signer Information" form. The form contains the following fields and options:

- First Name:** Alison
- Last Name:** Garcia
- Email Address:** alison@gopaperless.com
- Authentication:** SMS text (selected from a dropdown menu)
- Signing in-person**
- Signer's phone number:** (123)-456-7890

Below the form, there is a section titled "SMS authentication" with a bullet point: "SMS authentication sends signer(s) one-time unique password codes via text message. Standard text message rates apply." A "Save" button is located at the bottom of the form.

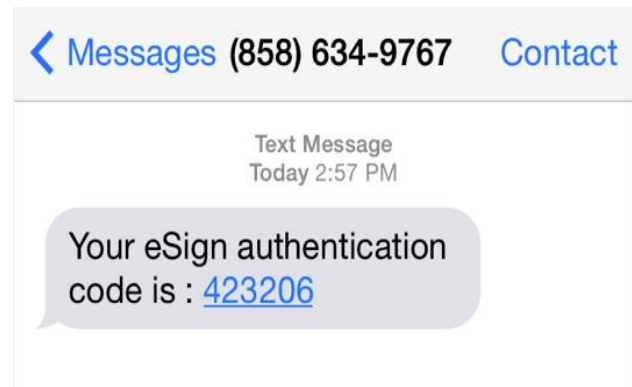
After **step 6**, the signing ceremony for the first signer will automatically open for them to complete SMS text authentication.

The signer will need to enter their cell phone number (to match the number entered on step 2 by the sender) and select start.



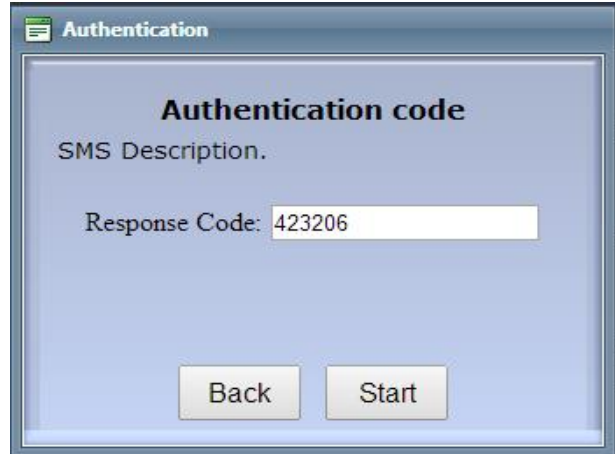
The screenshot shows an "Authentication" dialog box titled "SMS Authentication Required". The text inside reads: "In order to sign this document you must complete SMS text authentication. Please enter your cell phone number that matches the last four digits shown below and click send. On the next step you will enter the passcode that has been texted to your cell phone. Contact the sender if you have any questions." Below the text, there is a field for "Signer's 10-digit Phone Number" with the value "()-__-5873". Underneath, there is a "Confirm Number By:" section with a radio button selected for "Send a text message". At the bottom, there are two buttons: "Decline" and "Start".

A text message will be sent to their cell phone with the one-time passcode.



The passcode will be entered on the following page to authenticate the signer.

After successful authentication, the signer will be redirected to the signing ceremony. The signer can now create their signature, review and sign the documents.



Authentication

Authentication code

SMS Description.

Response Code: 423206

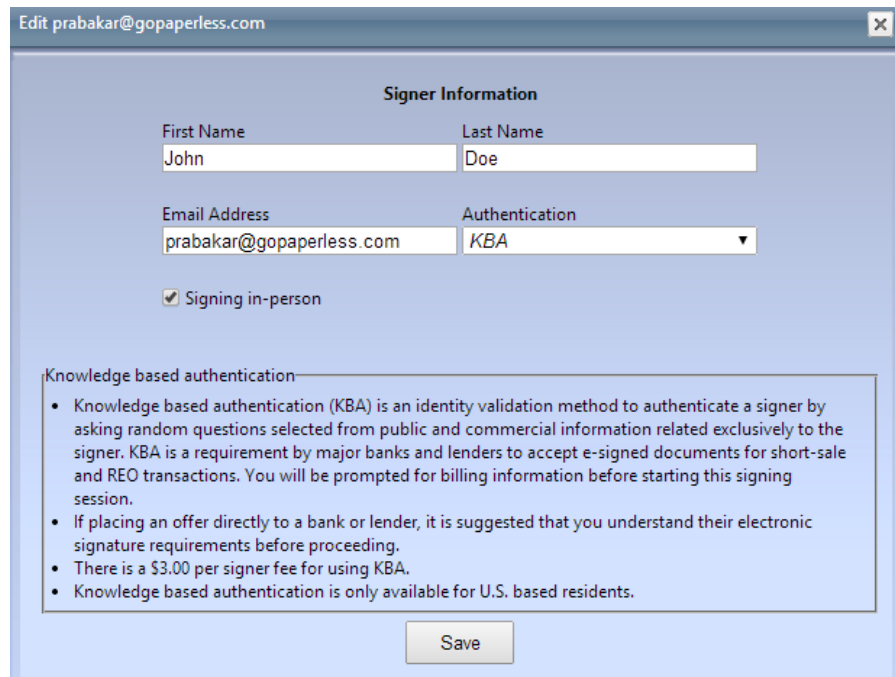
Back Start

The signing ceremony for the second in-person signer will open automatically after the first in-person signer has completed. After all in-person signers have completed, the session will either forward on to other signers (via email) or complete if there are no additional signers. All signers will get a copy of the completed documents once all parties have signed.

SMS text authentication and in-person signing events will be included on the Session Activity Log as well as recorded on the Certificate of authenticity.

In-Person Signing with KBA Authentication

On **step 2** make sure to select KBA as the authentication method when you add or edit in-person signers.



Edit prabakar@gopaperless.com

Signer Information

First Name: John Last Name: Doe

Email Address: prabakar@gopaperless.com Authentication: KBA

Signing in-person

Knowledge based authentication

- Knowledge based authentication (KBA) is an identity validation method to authenticate a signer by asking random questions selected from public and commercial information related exclusively to the signer. KBA is a requirement by major banks and lenders to accept e-signed documents for short-sale and REO transactions. You will be prompted for billing information before starting this signing session.
- If placing an offer directly to a bank or lender, it is suggested that you understand their electronic signature requirements before proceeding.
- There is a \$3.00 per signer fee for using KBA.
- Knowledge based authentication is only available for U.S. based residents.

Save

On **Step 6**, the session owner will be prompted for billing information before starting a signing session with KBA. The session will only start once billing details have been entered and successfully charged.

After step 6, the signing ceremony for the first in-person signer will automatically open for them to complete KBA. Once the in-person signer has successfully answered their security questions and authenticated, they will be presented with the signature page and then the documents to review and sign.

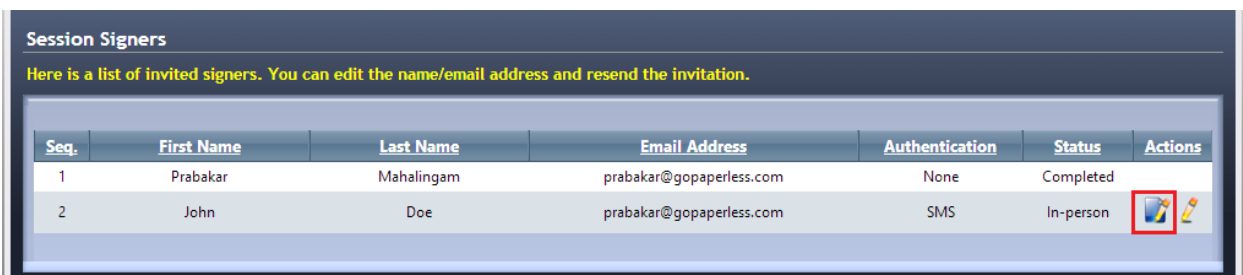
The signing ceremony for the second in-person signer will open automatically after the first in-person signer has completed. After all in-person signers have completed, the session will either forward on to other signers (via email) or complete if there are no additional signers. All signers will get a copy of the completed documents once all parties have signed.


KBA started, passed or failed and the in-person signing event will be included on the Session Activity Log as well as recorded on the Certificate of authenticity.

How to manually launch in-person signing

If for any reason, the signing ceremony browser window is accidentally closed or the browser window does not automatically open (for certain partner integrations), the in-person signing can be launched from the signing session status page.

Click to view the signing session status page. Then under the section labeled 'Session Signers', select the in-person signing icon (highlighted below) under the Actions column. This will automatically open the signing ceremony for that signer. This icon is only visible for in-person signers that have not completed signing.



Seq.	First Name	Last Name	Email Address	Authentication	Status	Actions
1	Prabakar	Mahalingam	prabakar@gopaperless.com	None	Completed	
2	John	Doe	prabakar@gopaperless.com	SMS	In-person	

This is also a great way to edit a signer for an in progress session, if they were previously set to be emailed a signing invitation, to edit and update them to in-person signing on the status page and then click the icon to launch the in-person signing ceremony.