

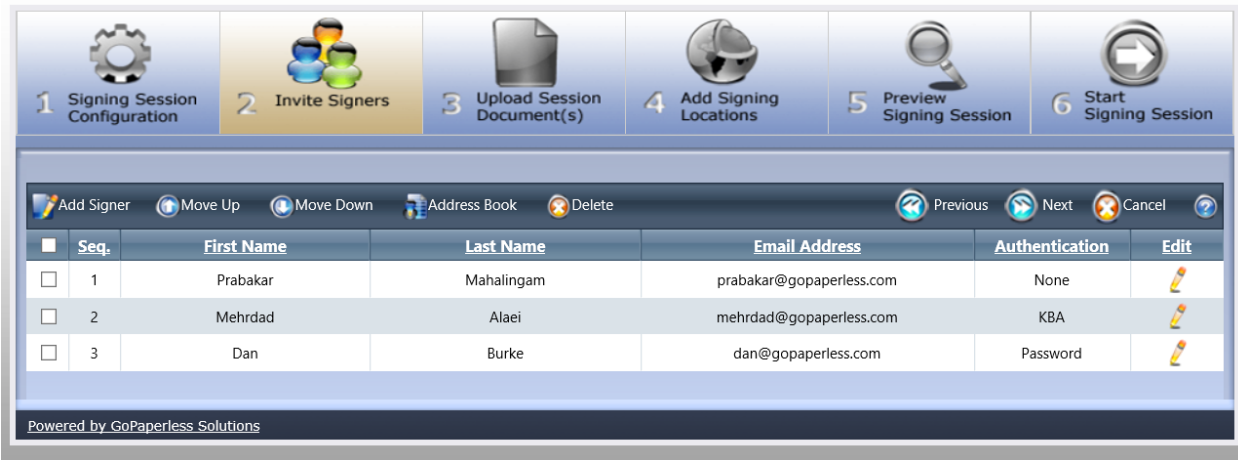
Knowledge based authentication (KBA)

Overview

Knowledge based authentication (KBA) is an advanced 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. This is a premium service with a \$3.00 per signer fee for using KBA. You will be prompted for billing information before starting this signing session. More details on how to assign KBA for signers as well as the workflow is outlined below.

Step 2: Selecting signers for KBA

Authentication is a new column in the grid.



When you click to add signer, now a dialog box opens to enter their first name, last name, email address and authentication method.

Signer Information

First Name Email Address

Last Name Authentication

Save

Authentication choices are:

- a. **None** – default choice
- b. **KBA** - When KBA option is selected the window will expand to show following message: 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. There is a \$3.00 per signer fee for using KBA. You will be prompted for billing information before starting this signing session.

- c. **Passcode** - When passcode option is selected the window will expand to allow entry for password and confirm with alert "Assigning a signer password overrides any session password for this signer".
- d. **KBA + Passcode** - When this option is selected the window will expand to show above KBA message and PW entry fields.
- e. **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.

Billing:

If you have chosen KBA as an authentication method for any of your signers, you will be prompted to enter your credit card billing details. KBA is a premium feature that costs \$3.00 per signer. Your session will only start once you have entered your credit card details and it has been successfully charged.

There will be a radio button for the user to select either 'Use existing credit card' or 'Add new credit card'.

- a. Existing credit card choice will show the last 4 digits of the card and expiry date in parenthesis.
- b. When a card exists, the Use existing card is the default choice with all other fields greyed out.
- c. When no card exists, then Add new card is the default choice with fields active for entry.

A check box will be provided to allow user to save the billing details to the account for future use. If this is not checked, the card will not be stored.

A check box with 'I agree and confirm to the above charges' will be next to the Continue button. When this checkbox is selected, then Continue button will become active.

Below screenshot may not show recent updates.

KBA Billing

Please enter your billing information:

You have selected to authenticate your signers using knowledge based authentication (KBA). This is an authentication method that is requested by most banks and provides the utmost security and validates authenticity of your signers.

Number of signers selected for KBA: 1 Total amount to be charged: \$3.00 (\$3.00 per signer)

Bill To Name :	<input type="text" value="Prabakar Mahalingam"/>	Credit Card Type :	<input type="text" value="Visa"/>
Address :	<input type="text" value="2434 Auto Park Way, Suite 201"/>	Name on Credit Card :	<input type="text" value="prabakar mahalingam"/>
	<input type="text"/>	Credit Card Number :	<input type="text" value="*****1234"/>
City :	<input type="text" value="Escondido"/>	Expiration Date :	<input type="text" value="11"/> / <input type="text" value="2014"/>
State / Province :	<input type="text" value="CA"/>	Security Code :	<input type="text"/>
Zip Code / Postal Code :	<input type="text" value="92029"/>		

A billing confirmation email will be sent to account owner with charge details as a receipt.

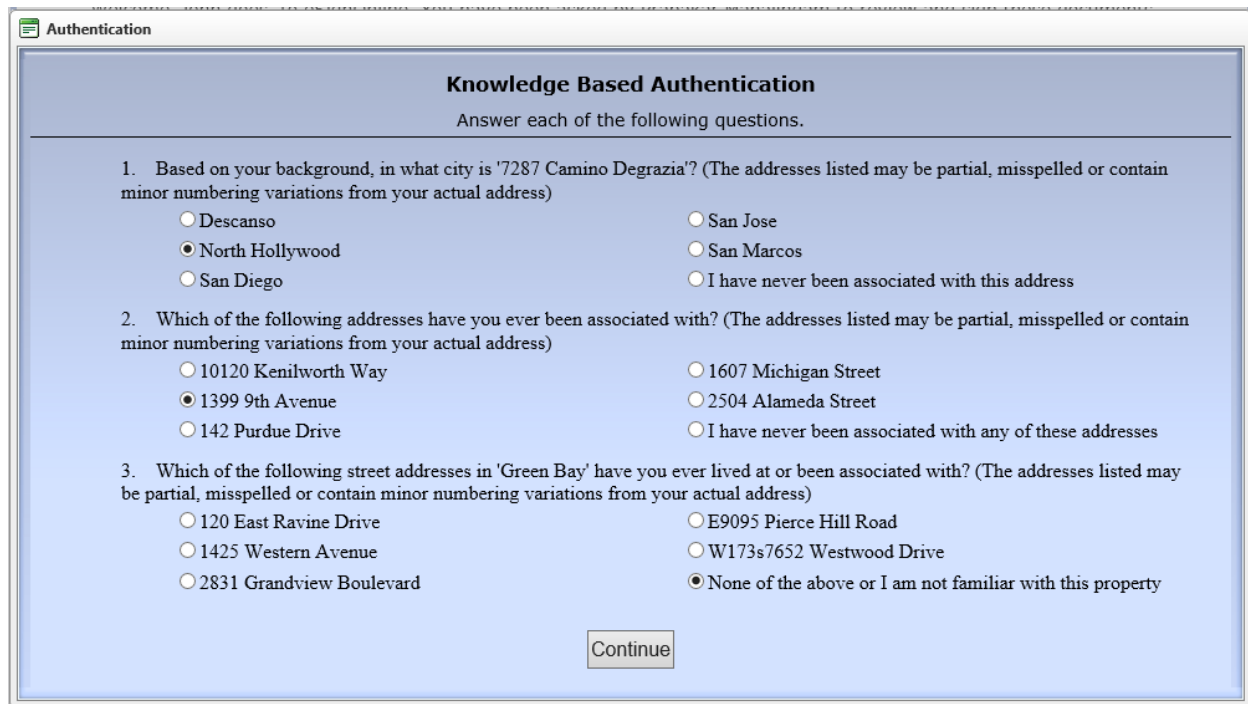
KBA process in signing ceremony:

A signer who has been selected for knowledge based authentication will now receive the below message when they click on their signing link in the invitation email. They will be prompted to enter the below information to validate their identity and present them with security questions.



The screenshot shows a web browser window titled "Authentication". The main heading is "Knowledge Based Authentication Required". Below the heading is a paragraph of instructions: "In order to sign this document you must complete knowledge based authentication. Once you accept and press the 'Start' button, you will have 3 minutes to answer some questions to confirm your identity. If you do not wish to complete the knowledge based authentication press the 'Decline' button and you will no longer be able to complete the session." Below the instructions are several input fields: "First Name" with the value "Prabakar", "Last Name" with the value "Mahalingam", "Date Of Birth" (empty), "Last 4 digits of your SSN" (empty), "Home Address" (empty), and "City, State, Zip" (empty). At the bottom of the form are two buttons: "Decline" and "Start".

The signers do have a choice to decline knowledge based authentication if they wish, in which case they will be redirected to the session decline page to enter a message as to why they wish to decline. The message, like before, will be forwarded to the agent. Once their identity has been verified, the application will present them with 3 questions.



The screenshot shows a web browser window titled "Authentication". The main heading is "Knowledge Based Authentication". Below the heading is the instruction "Answer each of the following questions." There are three numbered questions, each with multiple choice options:

- Based on your background, in what city is '7287 Camino Degrazia'? (The addresses listed may be partial, misspelled or contain minor numbering variations from your actual address)
 - Descanso
 - North Hollywood
 - San Diego
 - San Jose
 - San Marcos
 - I have never been associated with this address
- Which of the following addresses have you ever been associated with? (The addresses listed may be partial, misspelled or contain minor numbering variations from your actual address)
 - 10120 Kenilworth Way
 - 1399 9th Avenue
 - 142 Purdue Drive
 - 1607 Michigan Street
 - 2504 Alameda Street
 - I have never been associated with any of these addresses
- Which of the following street addresses in 'Green Bay' have you ever lived at or been associated with? (The addresses listed may be partial, misspelled or contain minor numbering variations from your actual address)
 - 120 East Ravine Drive
 - 1425 Western Avenue
 - 2831 Grandview Boulevard
 - E9095 Pierce Hill Road
 - W173s7652 Westwood Drive
 - None of the above or I am not familiar with this property

At the bottom of the form is a "Continue" button.

Here are some rule sets to keep in mind.

- When all three questions are correctly answered, the signer will see the Authentication Successful message and can proceed on to welcome page to continue with signing.
- If they answer 2 out of 3 correct in the first set of questions, then a second set of 2 questions will be presented. Both questions on the second set must be answered correctly to proceed.

If KBA fails, then signer will be presented with a message “We could not confirm your identity at this time and as a result your document signing cannot be completed. Please contact the sender if you have any questions regarding your signing session”.

When KBA passes, authentication successful message is displayed.



Session Status Page and Activity log:

The *Session Signers* now includes the following status updates for signers:

- a. KBA started
- b. KBA passed
- c. KBA failed

The Session Activity Log (audit trail) now includes the following events:

- a. KBA started by {signer name} – this is upon successful launch of questions to signer.
- b. KBA passed by {signer name} – this is upon successful completion of questions.
- c. KBA failed by {signer name} – when signer has failed.

Knowledge Based Authentication (KBA)

Frequently Asked Questions (FAQ)

What is KBA?

Knowledge Based Authentication (KBA) is an advanced 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 especially for short sale and REO transactions.

Where does GoPaperless get its data from to perform KBA?

GoPaperless Solutions has contracted with LexisNexis to deliver this service. LexisNexis is a widely reputable authenticity verification company used by various esign providers. LexisNexis performs a security audit and company verification before contracting with GoPaperless.

Does GoPaperless store the identity information and the response to my questions?

None of the identity and questions or answers are stored on the GoPaperless servers. GoPaperless uses a secure API (application programming interface) with encrypted communications to connect the eSign service with the LexisNexis service. Information is passed to LexisNexis who determine and send a pass or fail response back to GoPaperless.

How much is KBA?

KBA is a premium, optional service that is \$3.00 per signer. The session owner will be prompted for billing information before starting a signing session with KBA.

How many answers must I answer correctly before being authenticated?

The signer will be presented with 3 questions. If they answer 3 out of 3 correctly, they will be authenticated and be able to start the signing ceremony. If they answer 2 of 3 questions correctly, they will be prompted with 2 more questions which both must be answered correctly in order to successfully move on. If you fail on either step, you receive an error message stating that your identity cannot be confirmed.

If a session owner uses the KBA method and the signer fails to answer the questions correctly, does the member have to purchase the method again and resend the documents?

If a signer has failed KBA, the member can resubmit for KBA but will have to pay for it again. GoPaperless is charged every time a signer goes through the KBA process. Similar to resending an email invite from the status page, the member can go to the status page and click to resend the email invite. If their status is "KBA failed" (or has been changed to include KBA) then they will be presented the billing page to pay for the service. Note if their status is "KBA pending" (meaning that they have not yet gone to the step of entering their identity and being presented with questions) then resending their email invite will not show them the billing interface.

What if there's an issue either with the purchase of the KBA method or a member would like a refund? What is the process?

The member will receive an email receipt showing the charges. The receipt email template has the client's branding but it clearly mentions that for billing inquiries to contact GoPaperless Solutions with a phone and email contact information. If members call your help desk, simply follow the same procedure as before – submit a ticket with their issue and contact information. We can contact them directly to resolve.

What if a signer disputes the answers that are presented to them during the KBA authentication process?

The questions are all pulled from the individual's credit, lending and commercial data available. If a signer disputes the answers or fails to answer them correctly, they cannot be authenticated using the KBA method.

Can I add KBA after I have sent out the signing invitation?

Yes, you can add KBA as long as the signer has not completed the signing session. To add KBA, go to the Signing Session Information page, select the edit button for the signer and select the authentication method. If KBA is selected, the billing interface will be presented.

How will banks and lenders know that the signer completed KBA?

If KBA is selected, the Certificate of Authenticity and Session Activity Log will display the details of when KBA was initiated by the signer and if the signer passed or failed.

Why have I been locked out or received an error message that questions cannot be created?

KBA's rule set is configured to limit the number of times an individual can attempt to authenticate. If you re-run the same signer multiple times, he/she will eventually exhaust their questions. This occurs because the system is designed to prevent the same questions from being re-presented to an individual in a short time spans.

Why is there a KBA time limit?

The purpose of the time limit is to protect against identity fraud and ensure the targeted signer is answering their question set.

Why is KBA only available for U.S residents?

KBA uses a signer's social security number, which is only available to US residents, to confirm their identity profile. GoPaperless Solutions will offer KBA and other authentication methods to non-US residents in the near future.

How can I save my credit card information?

When you enter your credit card details on the KBA billing page, make sure to check the box "Save my credit card details" to save and use this card for future transactions. Alternatively, login to your account and select the Preferences menu on top. Then Select Billing Preferences. Update your credit card and select Update Preferences to save and confirm the information. If you have a credit card stored on file, they you will be able to select 'Use the existing card' feature on the KBA billing interface.