IN*Speed*® NOW Signature Options

eApp with Voice Signature

- Can be used for all aPriority® products and Silver Guard®.
- Shortest amount of time on the phone (approximately six mins for pre-app signature, six mins for eApp signature).
- The process is as follows:
    1. The agent begins the pre-app (pre-qualification process) and selects Voice signature. Once Voice signature is selected, instructions to call the IN*Speed* NOW call center will display (**this method where the agent begins the pre-app but the call center finishes is intended for this signature method only**).
    2. The agent must keep the pre-app screen open while calling the call center. The call center rep (CCR) will pull up the pre-app and verify identifying information. The CCR will play a recorded disclosure and obtain the client's agreement. CCR concludes the pre-app call.
    3. The agent receives a decision on their connected device and discusses with the client whether or not they would like to proceed with an eApp.
    4. If the agent/client proceeds with the eApp, the agent enters the eApp information. At the end of the eApp, the signature method "Voice" will need to be selected for this method. The Agent confirms correct mobile number is entered.
    5. A link will be sent to the client via their mobile number. The client must click on the link to open the signature document on their phone, and then click the box to consent. Once the client completes the consent, they will receive a confirmation text advising that it has been completed.
    6. The agent will then see on his or her screen that the status will change from "delivered" to "signed".
    7. The agent may now call the IN*Speed* Now Call Center for the eApp Voice signature. Be sure to note the eApp number (which begins with an "e"), as the CCR will need it to pull up the eApp.

eApp with Text or Email Signature

- This method is intended to be completed by the agent, along with the client, without having to call the call center.
- This signature method can be used with all aPriority products and Silver Guard.
- The agent will enter the entire pre-app on the connected device, and either select Text or Voice signature. Enter the client's mobile number or email address and the client will sign disclosures on their mobile phone using a link sent via text or email (which can be done on their phone or another connected device).
- The agent will need to keep the web browser open while the client signs. The agent will receive the decision on their device and proceed to complete the eApp if desired.
- The agent can also have the entirety of the pre-app completed via the IN*Speed* NOW Call Center if desired. The agent must note the pre-app number given by the CCR and enter it into the pre-app once the decision is given.
- Once the eApp is completed, the agent selects the appropriate signature method (Email or Text signature). The client receives the documents via email or text message link and will follow the prompts to sign the required pages.

Agent Connected Device – MFA

- This signature method is for face-to-face sales transactions only.
- Can be used in pre-app and eApp, for all aPriority products and Silver Guard.
- The agent will enter the entire pre-app and eApp on the connected device and select "connected device" as the signature method.
- Once the signature method is selected, a series of "MFA" or multifactor authentication questions will display. The agent must hand the device to the client so that they client may answer the questions. The questions will be specific to the client and the client will need to answer three multifactor identification questions. If one is answered incorrectly, the signature method will revert to DocuSign (Email or Text).

Call Center with DocuSign Email

- Can be used with any aPriority product.
- This is the second shortest signature method using the call center (eApp with Voice is the shortest), as not all disclosure recordings are required to be played.
- The client will need to have an email address where he or she can receive the documents to sign once the application call is completed.
- Pre-app can be done entirely via the call center, or the agent can enter the pre-app along with the client on the connected device and receive the decision directly on the device with a follow-up call to the call center.

Call Center Voice with Wet Forms

- Generally, this method is to be used with face-to-face sales. The option shows when Face-to-Face is selected along with Voice.
- Telesales apps can revert to this signature method if a replacement is noted on a state that requires a replacement form.
- Telesales apps can also revert to this signature method if the states PA or ME are selected along with Voice.
- Common forms that are required: MIB/FCRA form, PA disclosure, illustration.

Call Center Voice with eConsent

- This method is for the process when entire application done over the phone.
- This involves the longest signature method (approximately 30 minutes).
- Can only be used for Silver Guard and aPriority Term (non-illustrated products).
- Not available in PA or ME (will revert to "Voice with Wet Forms" signature method, where wet forms will be required, unless DocuSign is initially selected).
- The agent/client can either complete the entire pre-app with the IN*Speed* NOW Call Center, or they can complete the entire pre-app on the agent's connected device and then call the IN*Speed* NOW Call Center.
- Caveats concerning existing insurance/replacements:
    1. Any state where a replacement form is required for existing insurance [AL, AK, AZ, CO, CT, HI, IA, KY, LA, MD, MS, MT, NH, NJ, NM, NC, OH, OR, RI, SC, SD, TX, UT, VT, VA, WV, WI], signature method will revert to DocuSign if existing insurance is indicated.
    2. The signature option will revert to Voice with Wet Forms for the following states, if a replacement is indicated: AR, FL, WA. Wet signatures on forms are required.

IN*Speed* NOW eApp Log In: https://inspeednow.baltlife.com

IN*Speed* NOW Call Center: 855-467-7669
Hours: Monday-Thursday 10am-9pm, Friday 9am-6pm