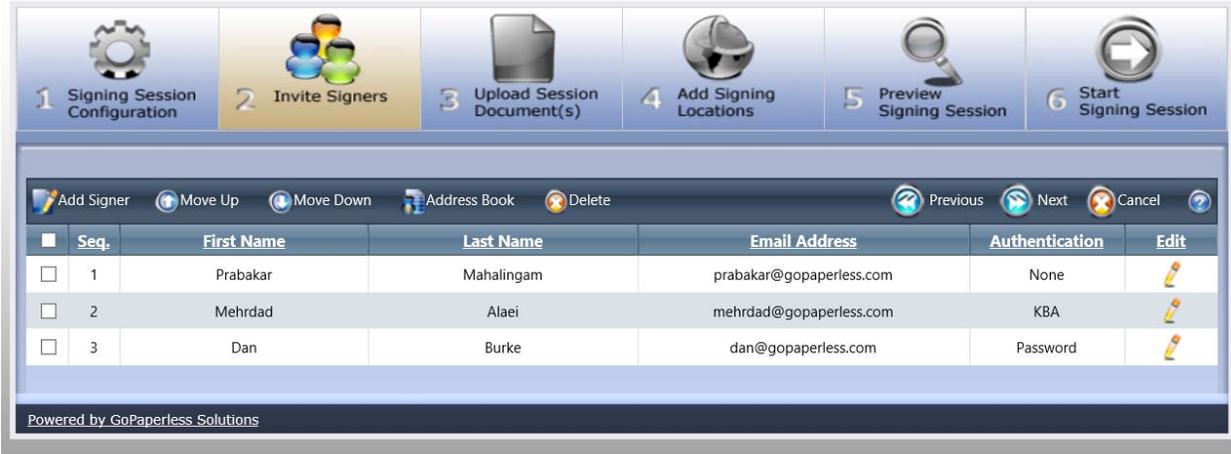# Knowledge based authentication (KBA)

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.

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.

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 does not show all the latest changes.

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 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.

Here are some rule sets to keep in mind.

a. 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.

b. 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.