

# Virtual Closing Rooms Transaction Flow

## \*Online Banking Signing Room w/Auth Code



BILLY

Meet Billy. Billy wants to buy a shiny new truck! But he doesn't have enough money so he's going to take out a loan at his Credit Union!

SALLY

Meet Sally. Sally works at Success CU in the lending department helping members realize their dreams!



After some back and forth Sally has the loan approved and is now to the point of getting documents signed.

She offers eSigning as an option to save Billy a trip to the Credit Union. It's fast convenient and secure.

I'd like to borrow money for a truck, can I have a loan?

No problem, I can take your application and get this started!

I see you're an online banking member, is it alright if I send your document to you to be signed there in our Virtual Closing Room?

I guess so, what do I have to do?

Just log into Online Banking. If you use the desktop app you will see a banner message that will tell you what to do. If you use the mobile app, go to "Info" then "Messages" and you will see the message with the link to the documents.

Ok seems easy so far, what happens when I click the link?

If Billy wasn't an online banking member she could offer him to enroll, or she could send it via email if he declined.

Great question, when you click the link you'll leave online banking and your browser will take you to the secure eSign site where you'll enter the authorization code provided in the message and accept the disclosure to sign your documents!

Got it, but why do I need an authorization code if I'm already signed into online banking?

Discussion: Sally could have deleted the code and not used one, too risky? What do you think?

How cumbersome are authorization codes? Worth investing to eliminate them?

Remember I said you're leaving online banking to go to the secure eSign site? Well, we want to make sure that if anyone gets the link from your browser history they can't get to your documents.

Makes sense.

Also, I should point out your documents will be available to you via this link for 90 days after you sign them. You can always just go back to your message center and click the link and use the code. Questions?

Not at this time.

Ok, when you've finished signing I'll get an email, letting me know that. That will be my cue to disburse your loan and you can complete the purchase of your new truck!

SWEET!



## eSigning Transaction Flow

\*Lost Auth Code

\*email method

\*Interrupted Signing



JENNY

Meet Jenny. Jenny is a non-member cosigning a loan. She is using eSign but since she doesn't have online banking, she got an email link to her documents.

SALLY

Meet Sally. Sally works at Success CU in the lending department helping members realize their dreams!



Hey Sally, remember me? I started to sign my documents but stopped because I had a question. I'm ready to finish signing now but don't know what to do.

If Jenny couldn't locate her email or didn't receive it Sally could resend the email from the eSign website or from packages if used.

Of course, I remember you! No problem, just click the link in your email again.

Ok, just one problem. I tried that but it's asking for my authorization code but I can't find it. Sorry.

Sally would need to verify Jenny's identity before providing. She can find the auth code on the eSign Website or in Packages if used.

That's ok, let me look it up for you. Here we go it's 123456. All set?

Yep, got it thanks!!



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I Agree