**Onboarding Process Flow Changes & Know Your Customer (KYC) Functionality**

**5/4/2023**

**General Description:**

**We are looking to make the following general changes:**

1. **Modify the onboarding process to capture additional “Customer Profile Information” in place of the current “Billing Address” step**
	1. **The requested changes are described in detail in the document**
2. **Introduce a new final step to the onboarding process where we explain to customers that they must keep a credit card on file, get them to confirm credit card authorization (ideally being able to create some type of PDF internally out of that final step showing what they agreed to, the check boxes they checked, the “virtual signature” (i.e. Name) that agreed, the IP address they came from and the date/time of the event. This file would be something we may need to produce on demand via the admin panel in the event we need to provide proof of credit card authorization permission to Stripe.**
	1. **The requested changes and content are described, in part, in this document. Not otherwise described in this document are the concepts related to the storing of the name field and the ability to create a “PDF” document on demand**
3. **Introduce a new section to the left side navigation bar to contain and manage the “Know Your Customer” process flow. In general, we are required to collect more detail from customers who wish to do material inbound and outbound calling in the US & Canada. We intend to limit accounts to 1 CPS until they have completed the KYC process and it has been approved by the Signalmash team after review. We are currently limiting the calling capacity on Kamaillio manually and running a manual process via PandaDoc to have Signalmash users complete KYC before we are manually allowing additional CPS. This effort would be to both automate that data collection process and centralize the storage of the associated data.**

**ONBOARDING PROCESS FLOW CHANGE REQUIRED**

* **Modify the Billing Address section of onboarding as follows:**
	+ **Rename: Customer Profile Information**
	+ **New first step would be a Drop Down Menu with label “Customer Type”: with the following options:**
		- **A – Corporation / Limited Liability Company**
		- **B - Sole Proprietor / Individual**
		- **C - International Business (non-US)**
		- **D - Non-Profit, 501C**

*****\*\* please note the dropdown list was expanded after the screenshot above was written*

1. **If Corporation / Limited Liability Company is selected from dropdown, the following Customer Profile Information Fields should be collected:**
* *Legal Business Name (required)*
* *Country (required)*
* *Tax Number/ID/EIN (required)*
* *Website / Online Presence (required)*
* *Service Address 1 (required)*
* *Service Address 2 (optional)*
* *City (required)*
* *State (required if Country = USA via Dropdown - otherwise Optional via free form text)*
* *Postal Code (required)*
* *Authorized Business Representative*
	+ *Same as registered (as checkbox - pre-populates the First Name, Last Name, and Email information from step 1 of on-boarding)*
	+ *First Name*
	+ *Last Name*
	+ *Email*
	+ *Title (required)*
1. **If Sole Proprietor / Individual is selected from dropdown the following Customer Profile Information Fields should be collected:**
* *First Name (required - pre-populate with step 1 information)*
* *Last Name (required - pre-populate with step 1 information)*
* *Fictitious Business Name (\* screen tip - if you operate using a business name that is not organized as a separate legal business entity) (optional)*
* *Country (required)*
* *Website / Online Presence (\* screen tip - this can include LinkedIn or other Social Media Profile URL) (required)*
* *Address 1 (required)*
* *Address 2 (optional)*
* *City (required)*
* *State (required if Country = USA via Dropdown - otherwise Optional via free form text)*
* *Postal Code (required)*
1. **If Non Profit / 501C is selected from dropdown the following Customer Profile Information Fields should be collected:**
* *Legal Name (required)*
* *Country (required)*
* *Tax Number/ID/EIN (required)*
* *Group Exemption Number (required)*
* *Website / Online Presence (required)*
* *Service Address 1 (required)*
* *Service Address 2 (optional)*
* *City (required)*
* *State (required if Country = USA via Dropdown - otherwise Optional via free form text)*
* *Postal Code (required)*
* *Authorized Business Representative*
	+ *Same as registered (as checkbox - pre-populates the First Name, Last Name, and Email information from step 1 of on-boarding)*
	+ *First Name*
	+ *Last Name*
	+ *Email*
	+ *Title (required)*

**ONBOARDING PROCESS FLOW - NEW FINAL STEP – Credit Card Authorization / Card on File**

[On “Submit” of the Customer Profile Information section, direct user to a completely separate page, still within the walled garden, the prior onboarding steps which have been completed should no longer be visible as collapsed steps.]

 **Section Title –** Credit Card Authorization and Payment Details*The following would be the page content*

Use of the Signalmash service requires you to have a credit card on file.

Your credit card will be used by Signalmash in the following ways:

1. By you, when you manually add funds to your account, or when you configure Auto Payment Settings, which enables you to purchase local and toll-free numbering resources and utilize our calling and messaging services. Your account must always have funded balance to allow you to purchase and utilize services throughout the month.
2. By Signalmash, to settle any balance due after monthly recurring charges, taxes and any minimum monthly charges (if applicable) are applied to your account when monthly invoicing occurs, typically on the 1st day of each month.

For a more detailed explanation about how Signalmash billing works, click here *(content for this link provided later in the document)*

Being the cardholder or authorized corporate officer, by submitting your credit card payment information, you agree to the following:

You agree to allow Signalmash to charge the credit card on file for any charges, taxes and fees, as outlined herein, which exceed your funded account balance at the time the charges are applied to your account.

You agree to maintain a valid credit card on file for as long as you maintain an active Signalmash account.

You agree that if you cancel your Signalmash account, Signalmash may bill for any remaining outstanding charges due by you to Signalmash, including any charges that may otherwise have become due in the future for subscription based services that would have been required to continue past the date of your account cancellation.

Finally, you agree that any credit card charge attempt processed by Signalmash that is rejected due to insufficient funds will be subject to a 2% late fee, in addition to any fees incurred by Signalmash from the credit card processor.

Please note that Prepaid Credit Cards are not allowed on the Signalmash platform as their use does not comply with Signalmash’s Know Your Customer requirements.

Confirm your full name (BOX TO COLLECT FULL NAME)

Credit Card Details:

**First and Last, Address, ZIP, CC Number, Expiration Date, CSV {This represents the Stripe Information}**

AGREE AND SUBMIT {submit button}

\*\* note: we are hoping the Stripe card information collection form element can be embedded into the page in some way rather than having to be an overlay pop-up window.

**[After Credit Card is submitted send the following welcome email]**

Dear {FIRST\_NAME}{LAST\_NAME},

Thank you for completing the Signalmash account creation process, your account is now active, with some minor limitations. We welcome you to explore the various ways Signalmash can be used by your organization and to let us know how we may be able to help you get the most from your Signalmash experience.

Your account is considered an unverified account until you complete our full KYC (Know Your Customer) process. As a regulated telecommunications company, we are required to collect additional information from accounts that intend to use our platform to send and receive phone calls in the USA & Canada.

In order to allow you the flexibility to see everything Signalmash has to offer, unverified accounts can still make phone calls, but are limited to a maximum of 1 call per second. If your use-case requires more calling capacity, becoming verified is easy, simply sign into your account and click the KYC (Know Your Customer) section on left side panel. You will be asked some simple questions about your organization and calling activities and our team will review your submission. Please allow us 2-3 business days for review and so long as there are no concerns, we will increase the calling capacity on your account.

Please contact us at help@signalmash.com anytime with any questions or concerns.

We appreciate your business!

Team Signalmash

\*\*THE FOLLOWING IS THE CONTENT FOR THE PAGE / POP-UP THAT WOULD OPEN WHEN THE LINK (For a more detailed explanation about how Signalmash billing works, click here) ABOVE IS CLICKED\*\*

Signalmash service charges are applied to your account as follows:

* 1. Usage based services
		1. Usage based services such as phone calls, text messages and informational data look-ups are charged to your Signalmash account in near real-time, as they occur.
	2. Subscription based services
		1. Numbering resources
			1. Local and toll-free phone numbers generate monthly recurring charges which are billed in advance on the 1st day of each month.
			2. When numbering resources are initially purchased, pro-rated (partial month) charges will be charged to your account when the numbers are ordered. For example, if you order a phone number on the 15th of the month, you will be charged for 15 days (assuming a 30 day month) when an order is placed. *Please note: Local and toll free phone numbers have a minimum 3 month subscription requirement (not including the initial partial month in which they were ordered).*
		2. 10DLC – A2P Brand and Campaign Fees (for 10DLC text messaging)
			1. All fees are assessed by “The Campaign Registry” and are passed through by Signalmash
				1. Brand Registration and Optional Additional 3rd Party Brand Vetting

These charges are one-time charges and will be charged to your account at the time Brand Registration occurs

* + - * 1. A2P Campaign Charges

These charges occur on a monthly basis and will recur until the Campaign is either deleted by you or auto-renewal is disabled and the renewal date is reached. The initial charge will occur when the Campaign is registered and is NOT pro-rated,

* 1. Federal, State and Local Sales & Telecommunications Taxes and Fees.
		1. All required Federal, State and Local Sales & Telecommunications Taxes and Fees are charged on the 1st day of each month.
	2. Minimum monthly charge associated with Growth, Scale, or other Custom Plans.
		1. Any additional charges required to meet your minimum monthly charge threshold (if applicable) would be applied on the 1st day of each month.

**KYC {fill out or edit}**

**{if edit} ++**Warning: This change will begin a new Signalmash account review and will limit your account. Please allow 2-3 business days for review.

**{++ dictates change that require review and triggers warning message**

**KNOW YOUR CUSTOMER PROCESS**

Signalmash Know Your Customer Profile

Please complete the following “Know Your Customer” profile form. As part of its efforts to eliminate unlawful calling and unsolicited spam, the Federal Communications Commission (“FCC”) requires service providers like Signalmash to collect reasonable information about the customers utilizing our services.

## Your Compliance Contact

|  |  |
| --- | --- |
| Description | Contact Detail Information (all information required) |
| **Compliance Contact Full Name** |   |
| **Compliance Contact Email** |   |
| **Compliance Contact Phone** |   |

 {any changes above should have a 2FA confirmation}

[Make” ISV” or “End User” a radio button selection]

**++ISV / Reseller**: I am using Signalmash as an independent software vendor and/or service provider and will be incorporating Signalmash services into other software or service offerings. The answers to the following questions reflect my best understanding of our intended upstream use case(s). I am clear that it is my responsibility to ensure that my upstream users are following Signalmash Acceptable Use Policy [https://signalmash.com/acceptable-use-policy/]I have read Signalmash Acceptable Use Policy [https://signalmash.com/acceptable-use-policy/]

**++End User:** I will be using Signalmash services directly or within my organization. I have read and understand the Signalmash Acceptable Use Policy [https://signalmash.com/acceptable-use-policy/]

**[End-User Form Question Flow]**

**PLEASE NOTE THAT ++ ON DROP DOWNS DEMARK THE DEFAULT VALUE. PLEASE USE THOSE ++ SELECTIONS AS DEFAUL, IF A USER DOES NOT INDICATE OTHERWISE.**

## Your Services

**Voice Services**

Will your organization be utilizing Signalmash phone numbers and/or voice services?

​ ++Yes

 No

If yes, please continue

Describe how you will be using Signalmash voice services (e.g. Integrating into our application, Internal PBX / calling, Contact Center, other (please specify):

Do you engage in telemarketing?

 ++Yes

 No

If yes, please continue

Do your outbound calls use pre-recorded voice messages?

 ++Yes

 No

If yes, do you have prior express written consent by the called party to contact them by phone?

(Under TCPA regulations, “prior express written consent” requires a written or electronic agreement, signed by the consumer, that includes among other things the telephone number, that specifically authorizes telemarketing by automatic dialing/texting or prerecorded voice, and that is not required as a condition of purchase. It must be clear to the consumer the brand that they are providing express written consent to be contacted by.)

++Please describe the method of data collection of express consent? Please Confirm that you can provide a copy of the express consent from the consumer upon request. The more detailed information the better. {minimum 50 characters}

Do you have systems and processes in place to prevent calling numbers on the Do Not Call registry?

 Yes

 ++No

Do you call wireless numbers?

 ++Yes

 No

If yes, do you represent and warrant that you have prior documented opt-in permission, granted specifically to the legal entity described in this document, to contact wireless numbers in your calling campaign(s)?

 Yes

 ++No

Do you represent and warrant that all calling activities conducted using your Signalmash account are compliant with all relevant local, state, national and/or federal regulations, including but not limited to the Telephone Consumer Protection Act 47 U.S.C. § 227 (<https://www.fcc.gov/sites/default/files/tcpa-rules.pdf>)?

 Yes

 ++No

(please note: your answer above applies not only to your compliance with regulations within the country your organization is organized and/or operates, but specifically also includes your compliance with relevant regulations within the jurisdictions of those parties called by your organization using your Signalmash account.)

**Messaging Services**

Will your organization be utilizing Signalmash for messaging (SMS/MMS) services?

​ Yes

 ++No

If yes, please continue

Describe how you will be using Signalmash messaging services (e.g. Integrating into our CRM application, Integrating into our Contact Center application, Integrating into another type of application / purpose (please specify): {minimum 50 characters}

Do you represent and warrant, for those jurisdictions that require it, that you have prior documented opt-in permission, granted specifically to the legal entity described in this document, to contact the recipients of the messages you will send using the Signalmash service?

 Yes

 ++No

Do you or your customers engage in any form of marketing activities using messaging?

 Yes

 ++No

if yes, please provide a general explanation of your marketing activities: {minimum 50 characters)

 Do you represent and warrant that all messaging activities conducted using your Signalmash account are compliant with all relevant local, state, national and/or federal regulations, best practices and industry guidelines, including, but not limited to, those provided by CTIA (<https://www.ctia.org/the-wireless-industry/industry-commitments/messaging-interoperability-sms-mms>)?

 Yes

 ++No

(please note: your answer above applies not only to your compliance with regulations within the country your organization is organized and/or operates but specifically also includes your compliance with relevant regulations within the jurisdictions of those parties contacted by your organization using your Signalmash account.)

## SIGNATURE and CERTIFICATION

{determine best approach to get and store digital signatures, build it, open source, or Zoho sign API, etc}

**The undersigned certifies that s/he is an officer of the Customer, as applicable, with authority to enter into Agreements on behalf of Customer, represents and warrants that the information contained within this document is truthful and accurate and further agrees to the Signalmash** [Terms & Conditions of Service](https://signalmash.com/terms-of-service/) **and** [Acceptable Use Policy](https://signalmash.com/acceptable-use-policy/),

**The undersigned further certifies that the Customer has knowledge of the U.S. laws prohibiting the generation and transmission of illegal, harassing or otherwise unwanted voice calls, including but not limited to the Telephone Consumer Protection Act, Truth in Caller ID Act, Telemarketing Sales Rule, Wire Fraud Statutes and the CAN-SPAM Act. The undersigned hereby confirms that Customer complies with these laws and consents to disclosure by Signalmash, at Signalmash' sole discretion, of the details contained within this document along with any other requested Customer information in response to any inquires regarding potential conduct violations related to customers use of Signalmash services.**

**Signalmash also reserves the right to randomly record segments of originating and terminating calls from the Signalmash’s platform in order to insure lawful use. Signalmash will never use this data unless required by law enforcement. Please see** [**https://signalmash.com/privacy-policy/**](https://signalmash.com/privacy-policy/) **to learn how Signamash protects your data.**

**I verify that I am authorized to legally bind the Customer by my Signature.**

**Name**

**Title**

**Signature**

**​Date**

**[ISV Question Flow]:**

**PLEASE NOTE THAT ++ ON DROP DOWNS DEMARK THE DEFAULT VALUE. PLEASE USE THOSE ++ SELECTIONS AS DEFAUL, IF A USER DOES NOT INDICATE OTHERWISE.**

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​ Yes

 ++No

If yes, please continue

Describe how your customers will be using Signalmash voice services (e.g. Integrating into our application, Internal PBX / calling, Contact Center, other (please specify): {minimum 50 characters}

Do your customers engage in telemarketing?

 ++Yes

 No

If yes, please continue

Do your customers make outbound calls that use pre-recorded voice messages?

 ++Yes

 No

If yes, do they have prior express written consent by the called party to contact them by phone.

(Under TCPA regulations, “prior express written consent” requires a written or electronic agreement, signed by the consumer, that includes among other things the telephone number, that specifically authorizes telemarketing by automatic dialing/texting or prerecorded voice, and that is not required as a condition of purchase. It must be clear to the consumer the brand that they are providing express written consent to be contacted by.)

If yes, please describe the method of data collection that your customers use to get express consent from the consumer? Please Confirm that you can provide a copy of the express consent from your customer upon request. {minimum 50 characters}

Do you or your customer have systems and processes in place to prevent calling numbers on the Do Not Call registry?

 Yes

 ++No

Does your customer call wireless numbers?

 Yes

 ++No

If yes, do your customers represent and warrant that they have prior documented opt-in permission, granted specifically to contact wireless numbers in their calling campaign(s)?

 Yes

 ++No

Do you represent and warrant that to the best of your knowledge that all calling activities conducted using your Signalmash account are compliant with all relevant local, state, national and/or federal regulations, including but not limited to the Telephone Consumer Protection Act 47 U.S.C. § 227 (<https://www.fcc.gov/sites/default/files/tcpa-rules.pdf>)?

 Yes

 ++No

(please note: your answer above applies not only to your compliance with regulations within the country your organization is organized and/or operates, but specifically also includes your compliance with relevant regulations within the jurisdictions of those parties called by your organization using your Signalmash account.)

Do you have specific processes in place to ensure that your customers are following the Signalmash Acceptable Use Policy?

<https://signalmash.com/acceptable-use-policy/>

(Please note: it is our expectation that you as a Signalmash customer incorporating our products and services into your offering that you are aware of how your customers are using our platform; that you collect reasonable Know Your Customer data and enforce customer compliance per federal, state, and local regulations).

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Do you represent and warrant, for those jurisdictions that require it, that your customers have collected and store prior documented opt-in permission, granted specifically to your customers legal entity, to contact the recipients of the messages they will be sending using the Signalmash service?

 Yes

 ++No

Do your customers engage in any form of marketing activities using messaging?

 Yes

 ++No

if yes, please provide a general explanation of your marketing activities:{minimum 50 characters}

Do you represent and warrant on behalf of your customers, to the best of your knowledge, that all messaging activities conducted using your Signalmash account are compliant with all relevant local, state, national and/or federal regulations, best practices and industry guidelines, including, but not limited to, those provided by CTIA (<https://www.ctia.org/the-wireless-industry/industry-commitments/messaging-interoperability-sms-mms>)?

 Yes

 ++No

(please note: your answer above applies not only to your compliance with regulations within the country your organization is organized and/or operates but specifically also includes your compliance with relevant regulations within the jurisdictions of those parties contacted by your organization using your Signalmash account.)

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**The undersigned further certifies that the Customer has knowledge of the U.S. laws prohibiting the generation and transmission of illegal, harassing or otherwise unwanted voice calls, including but not limited to the Telephone Consumer Protection Act, Truth in Caller ID Act, Telemarketing Sales Rule, Wire Fraud Statutes and the CAN-SPAM Act. The undersigned hereby confirms that Customer complies with these laws and consents to disclosure by Signalmash, at Signalmash' sole discretion, of the details contained within this document along with any other requested Customer information in response to any inquiries regarding potential conduct violations related to customers use of Signalmash services.**

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**I verify that I am authorized to legally bind the Customer by my Signature.**

**[Investigate E Signature Options and ask development what they prefer]**

**Name**

**Title**

**Signature**

**​Date**