

Helmet Smart Insurance || USSD-coded app subscriber self-onboarding process flow

***8080#**

Welcome to **helmet Smart Insurance** where we deliver to you insurance products with true human hearts attached to them.

To proceed, you will need the following on hand please:

- a. A government issued ID Card(s) such as Ghana Card, Voter ID, Driver's License, SSNIT ID or Passport for yourself and for your nominated lives if applicable, and
- b. (Optional) Your Tax Identification Number (TIN) and those of your nominated lives

ARE YOU READY TO PROCEED?

1. YES
2. NO

IF NO, Exit the app

IF YES,

Do you have an Agent or Reference Number?

1. YES
2. NO

IF YES, please Enter Agent / REF no.: _____

IF NO, agent/reference number is **0000**

Please choose the product option(s) that best meet your insurance needs.

1. Product Option 1
2. Product Option 2
3. Product Option 3
4. Product Option 4
5. Product Option 5
6. Product Option 6
7. Product Option 7
8. Multiple Products Selection
9. Exit

Product Option 1 when selected, the app should provide:

- ➔ a brief description of the product option 1 and its monthly premium amount
- ➔ an avenue for the product option to be selected:
 1. add to cart
 2. do not add to cart
 3. return to previous menu

When a product option is added to cart, the user should be given the option to proceed to subscription or to add other product options to cart:

1. Checkout now
2. Select more product options to cart
3. Return to previous menu

—Same process above goes to each product option—

When "Checkout Now" is selected, the app should require the subscriber to:

- Enter First name _____
- Enter Last name _____
- Enter Date of Birth _____
- Select ID Type
 1. Ghana Card
 2. Voter ID
 3. Driver's License
 4. SSNIT ID
 5. Passport
- Enter ID Number _____
- Do you have a TIN?
 1. YES
 2. NO
- IF YES, Enter TIN _____

The USSD-coded app should be intelligent enough to know if the policies selected required Nominated Lives or not. If yes, whether one Nominated Life or two Nominated Lives; then proceed to make the appropriate controls available for onboarding the subscriber's nominated lives successfully.

Enter Full Name of Nom. Life 1 _____

Enter DOB of Nom. Life 1 _____

Select ID Type for Nominated Life 1:

1. Ghana Card
2. Voter ID
3. Driver's License
4. SSNIT ID
5. Passport

Enter ID Number for Nom. Life 1 _____

Enter TIN for Nom. Life 1 (optional) _____

The app should be intelligent enough to know whether the policies selected required that Nominated Life no. 2 be captured or not. If yes, then:

Enter Full Name of Nom. Life 2 _____

Enter DOB of Nom. Life 2 _____

Select ID Type for Nominated Life 2:

1. Ghana Card
2. Voter ID
3. Driver's License
4. SSNIT ID
5. Passport

Enter ID Number for Nom. Life 2 _____

Enter TIN for Nom. Life 2 (optional) _____

At this stage, the app should display the **Total Monthly Premium** to the subscriber for the policy(ies) selected.

Your Total Premium payable:

1. Monthly is **GHS10.00**
2. Weekly is **GHS2.50**
3. Daily is **GHS0.50**

Pick your preferred Premium Payment Frequency:

1. Monthly
2. Weekly
3. Daily
4. Return to previous menu

Your helmet Smart Insurance application is ready for submission. Please select to

1. Submit,
2. Cancel,
3. Save data & Exit

IF **1. Submit** is selected, a screen message should read: “Are you sure you want to subscribe to the selected helmet Smart Insurance product options?”

1. YES
2. NO
3. Return to previous menu

IF YES, data will be committed to the subscribers’ database, a “THANK YOU! APPLICATION SUCCESSFULLY SUBMITTED!” screen message should Briefly display, and an instant SMS APPLICATION RECEIPT ACKNOWLEDGEMENT with the subscriber’s POLICY NUMBER should be sent to the applicant.

Then a follow-up telephone call will be placed to the subscriber within 24 - 72 hours to again acknowledge receipt of the application submitted and to address any concerns that the subscriber may have. An opportunity to further resell the product options to the subscriber and to encourage him or her to help propagate the helmet marketing campaign messages to his/her families, colleagues, friends and loved ones so they too could sign-up for helmet Smart Protection.

These telephone calls should be repeated often and also on the DOB of the subscriber and his/her nominated lives as a gesture of family concerns to help keep them at bay with the helmet products at all times → delivering customer delights towards repeat and refer results.

IF NO, save data and exit

IF **2. Cancel** is selected, a screen message should read: “Are you sure you want to cancel your helmet Smart Insurance application for the product options selected?”

1. YES
2. NO

IF YES, save data and exit

IF NO, return to previous menu

If **3. Save Data & Exit** is selected, data will be saved and the app will exit → a screen message should read: “Your data is successfully saved. Feel free to return to your application anytime. Thank you and see you again soon!”

The app should have room for subscribers to opt for Early Bird deduction of premiums. Early Bird period should be between the 1st and the 20th of every month. Subscribers can send “**EB**” to *8080# to activate early bird source deduction of premiums towards winning great goodies from partners, particularly MTN. To cancel Early Bird subscription, policy holders can send “**CEB**” to *8080#.

Furthermore, the app should have room for (or facilitate) subscribers to voluntarily instruct specific amounts to be transferred from their mobile money wallets on-demand into their helmet Smart Insurance accounts. For instance, a subscriber can send “**TF 100**” to *8080# to transfer GHS100 from his/her mobile money wallets into his/her helmet Smart Insurance account; – while sending “**TF 50**” to *8080# will transfer GHS50 from the subscriber’s mobile money wallet into his/her helmet Smart Insurance account. Subscribers doing so will be required to confirm the transfer request with their MOMO PIN.

PLEASE NOTE:

For nominated Lives’ data, the Call Centre Team or the Marketing Team could place telephone calls to the applicants to gather those data on their nominations so as to make the process shorter.

The above process-flow should be applicable to all the other apps as well with few adjustments:

- **Android app**
- **iOS app**
- **Web app**

We might want to also remove the “**adding to Cart feature**” so subscribers onboard to various product options one after the other → no Multiple Products Selection control will then be needed.