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# LIC e-Receipt Verification Help

Prepared By

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## I. <u>System Requirements for e-Receipts Verification</u>

#### **Operating System**

• Windows 2000 Professional with SP4 and Above

#### Adobe Reader

• Adobe Reader 6.0 and above.

#### Internet Explorer

• Internet Explorer 6.0 and above with 128 bit Cipher Strength

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## II. <u>LIC e-Receipt Verification Process</u>

LIC 's e-Receipts' Initiative enables it to send a Digitally Signed soft copy of the Premium Receipt to the Policy Holder through an email. The Policy Holder can verify the Digital Signature on the e-Receipt by a very simple method and can also print the same. Please note that it is not mandatory to verify the Digital Signature always. The Policy Holder can view and Print the e-Receipt successfully, even if he/she has not verified the same.

When the Policy Holder receives an e-Receipt from LIC, it is in PDF File Format and appears as follows:

<text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text>			6 D	ife Insur	ance (	orporatio	n of India	1 2	
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Renewal PREMIUM RECEIPT         Received with thanks Rs. 165.60Through Payment Gateway over the Internet from:         Strindsrift ; prin payment         Towards the following         Strindsrift ; prin payment         Strindsrift ; prin						Ph. : 26134471/26134585 e-mail : pomc.oell@licindia.com			
Received with thanks Rs. 165.60Through Payment Gateway over the Internet Tron: SmLMs.JShri : prm payment: Towards the following <u>No of link following</u> <u>No of link following</u> <u>Code</u> <u>Agency following</u> <u>No of link following</u> <u>No of link following</u> <u>Code</u> <u>Agency following</u> <u>No of link following</u> <u>No of link following</u> <u>Code</u> <u>Agency following</u> <u>No of link following</u> <u>No of link following</u> <u>Agency f</u>				REN	EWAL PR	EMIUM RECEI	PT		
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2       020000       02100       10	1	16925952	92D	50.80	06/05	2 101.60	2.00	14	12/05
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Alternatively, the Policy Holders may receive an e-Receipt that looks like this (With a mark of 'Validity Unknown'):

25		61	Afe Insu	rance (	orporatio	on of India		
Date :	cling Branch 07/11/2005 5. :Pf6010922	5:EP61	KXH		EPS1 Premium Colle fat Floor Jeew S.V.Road, San Mumbal - 400 Ph. 2613447 e-mail : ponce	ction Management n Sava Annese teoluc(W) 054 1/26134585 seligitoindia.com	Certur	
			RE	NEWAL PR	EMIUM RECE	PT		
lecel	ved with the	inks Rs. 1	65.60Through	Payment Ge	abeway over the	Internet from:		
Imt.I	We (Shri : pr	n paynes	- 11					
St. 1	Policy No.	Ser Brn	Inst. Pren(Ro	Due Fr	No of Inst.	Late Fee	Plan	Next
No	Apency		Hode	Due To	Tot Prem	Tot Aret(Rs)	Term	Due
1	18925952	920	50.80 CLY	06/05	101.60	2.00	14	12/05
2	17594664	920	31.00	07/05	2	0.00	14	01/06
1	Page Total	(Rs)	81.80	1005	163.60	2.00		
	Grand Total	(Ra)	81.80	+ +	183.80	165.60	-	
_			and the second			165.80	1	
	ES ONE HU	NDRED S	IXTY-FIVE AND	D SIXTY PAL	SEONLY	1 13 m	3	
kilei Nik Andre Kodor Insl_e Hesse	ES ONE HU s Prackoli 5 po@red.Dros sgs.if.any		1XTY-FIVE AND 1 receipt in elec 1 1 1 1	ctronically o	SE CNLY	a digitally signed.		24 9 1
Mini Nija Konderi Konori Insilje Ministan	es over Hu s Pradish 5 page If any Digita Date: Reaso Locat	Indred Single Signature Si	trees by the second by the sec	crosscally of Rekha 4, 2000 NDIA		e digitally eigened. 1 PY + PM GM1	)- (+05)	30

This mark depicts that the Trusted Certificate Roots are not present on the viewers' computer and hence the Digital Signature cannot be validated.

The viewer needs to perform a one-time activity of explicitly adding the Trusted Roots on his/her computer. Once the Trusted Roots are added, the viewer can validate any Digitally Signed document.

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This can be done in the following 3 simple steps:

**Install Root Certification (One-time)** – This is a one-time activity that the user must perform on his/her computer, to install the Root Certificate on the computer that he/she will use to Validate LIC e-Receipts

**Enable Windows Trust for Verification (One-time) -** This is a one-time activity that the user must perform on his/her computer, to integrate Adobe Reader with Windows Certificate Store **Validate the LIC e-Receipt –** The viewer will verify all the Digitally Signed e-Receipts that he/she receives from LIC

## 1. Install Root Certificate

- > Open IE Browser. Go to Tools -> Internet Options -> Content Tab
- Click on **Certificates**

Internet Options
General Security Privacy Content Connections Programs Advanced
Content Advisor Ratings help you control the Internet content that can be viewed on this computer.
Enable Settings
Certificates
Use certificates to positively identify yourself, certification authorities, and publishers.
<u>Certificates</u> Pu <u>b</u> lishe)s
Personal information
AutoComplete stores previous entries <u>AutoComplete</u>
Microsoft Profile Assistant stores your My Profile
OK Cancel Apply

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127.0.0.1         Control Break Interna         5/4/2005 <none>           Kurkut Mangesh A         Safescrypt Class 2 Em         2/3/2006         <none>           mangesh k         Safescrypt Class 2 On         11/8/2006         <none>           Mangesh K         Safescrypt OnSite De         12/26/2005         <none></none></none></none></none>
Mangesh K       VeriSign Class 1 CA In       11/5/2005 <none>         mangesh kurkut       Safescrypt Class 1 Co       11/3/2005       <none>         MANGESH KURKUT       Safescrypt Class 3 On       3/22/2006       <none>         Rekha Varshney       Safescrypt India-RCA       11/12/2006       <none>         Sudeep Kumar P. K.       Safescrypt India-RCA       7/9/2005       <none></none></none></none></none></none>

> Click on Import



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Click on Next



# > Browse and select the "RCAI Class 3.p7b" and click Next

Certificate Import Wizard	×
File to Import Specify the file you want to import.	
Eile name: F:\Roots\RCAI Class 3.p7b	
Note: More than one certificate can be stored in a single file in the following formats: Personal Information Exchange- PKCS #12 (.PFX,.P12)	
Cryptographic Message Syntax Standard- PKCS #7 Certificates (.P7B)	
Microsoft Serialized Certificate Store (.SST)	
< <u>B</u> ack <u>N</u> ext > Cancel	

Please find the required "RCAI Class 3.p7b" attached with this Help.

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## > Select the option as below and Click Next

Certificate Import Wizard	×
Certificate Store	
Certificate stores are system areas where certificates are kept.	
Windows can automatically select a certificate store, or you can specify a location for	
<ul> <li>Automatically select the certificate store based on the type of certificate</li> </ul>	
C Place all certificates in the following store	
Certificate store;	
B <u>r</u> owse	
< <u>Back</u> <u>N</u> ext > Cancel	



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Certificate Import Wizard		×
	Completing the C Wizard You have successfully comp wizard.	Certificate Import
	Certificate Store Selected Content File Name	Automatically determined by t PKCS #7 Certificates F:\Roots\RCAI Class 3.p7b
	< <u>B</u> ack	Finish Cancel

- > Click on **Finish**
- > On Clicking Finish, below screen will appear, click on Yes

Security <sup>1</sup>	Warning
	You are about to install a certificate from a certification authority (CA) claiming to represent:
-	CCA India
	Windows cannot validate that the certificate is actually from "CCA India". You should confirm its origin by contacting "CCA India". The following number will assist you in this process:
	Thumbprint (sha1): 873E69AE B60DBA69 D7382713 CC6F12BD 213D5A59
	Warning: If you install this root certificate, Windows will automatically trust any certificate issued by this CA. Installing a certificate with an unconfirmed thumbprint is a security risk. If you click "Yes" you acknowledge this risk.
	Do you want to install this certificate?
	<u>Y</u> es

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> On Successful Import, you will get the following screen. Click **OK** to Complete

Certificat	e Import Wizard	×
٩	The import was succes	ssful.
	ОК	



## 2. Enable Windows trust for Verification

#### A. For Adobe Reader 6.0

> Open Adobe Reader 6.0. Go to Edit -> Preference -> Select Digital Signatures.

Preferences	X
A see a sile ilitere	Annearance
Accessibility	
Eorma	<u>New</u>
Full Screep	
General	Edit
Identity	
Internet	Duplicate
JavaScript	
Page Display	Delete
Reading	
Search	
Smoothing	Signing Method
Startup	
Trust Manager	Default Method to use when signing:  Windows Certificate Security
Units	
opuaces	Verifying Signatures
	Verify signatures when the document is opened
	When Verifying:
	Use the document-specified method, prompt if it is not available
	$\odot$ Use the document-specified method, use the default method if it is not available
	C Always use the default method (overrides the document-specified)
	A Heredy as the derivate method (overhedes the document specifical)
	Default Method for Verifying signatures:
	Advanced Preferences

> Click on Advanced Preferences.



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gnore the e	expiration dates of 'Self-Signed' Certificates when verifying signatures
l <u>e</u> quire cerl	ificate revocation checking for validation
Microsoft V	/indows Certificate Security
Enable in	porting of identities from the $\underline{W}$ indows Certificate Store into the Acrobat Trusted Identities li
rust ALL ro	ot Certificates in the Windows Certificate Store for the following operations:
🔽 Valio	dating <u>S</u> ignatures
🔽 Valio	dating Certified Documents
⚠́ If ha	either of these options are selected Acrobat could potentially treat content from companies t we Certificates installed in Windows as trusted. Care should be taken in enabling this feature
et Digital II;	D Options
<u>R</u> eset	Resets options related to Digital IDs, including import and default method settings.

Select the options as show above and click OK and close the Advanced Preferences Window



# B. Adobe Reader 7.0

> Open Adobe Reader 7.0. Go to Edit -> Preference -> Select Security from Categories

Preferences	
Categories:	Digital Signatures
3D Accessibility Forms Full Screen General Identity International Internet JavaScript Multimedia Page Display Reading Search Security Spelling Startup Trust Manager Units Updates	Verify signatures when the document is opened         Appearance         Edt         Edt         Duplicate         Delete
	OK Cancel

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> Click on Advanced Preferences and then go to Windows Integration tab.

Digital Signatures Advanced Preferences
Verification Creation Windows Integration
Enable import and use of identities from the Windows Certificate Store
Trust ALL root Certificates in the Windows Certificate Store for the following operations:
✓ Validating <u>S</u> ignatures
Validating Certified Documents
If either of these options are selected content from companies that have Certificates installed in Windows may be treated as trusted content. Care should be taken in enabling this feature.
Help OK Cancel

Select the options as show above and click OK and close the Advanced Preferences Window.

With this One-Time exercise;

- > The Trusted Roots of the respective CA are successfully added on the viewer's computer
- The viewer's Adobe Reader integrates successfully with Windows Certificate Store. This will enable the validity of the Digital Certificate with which the e-Receipt was Digitally Signed



## 3. Validation of e-Receipt

A successfully validated e-Receipt appears as follows:

	AI	ife Insur	ance (	orporatio	on of India				
ollecting Brancl ate :07/11/2005 r. No. :PR010920	EPS1	ada Sika Jin 16 Sika Jin		EPS1 Premium Coller 1st Floor Jeeva S.V.Road, San Mumbal - 400 ( Ph. : 26134471 e-mail : pomc.o	ction Management an Seva Annexe tacruz(W) 054 //26134585 xeli@licindia.com	Center			
		REN	EWAL PR	EMIUM RECEI	PT				
eceived with the mt./Ms./Shri : pr owards the folio Sr. Policy No No Agency	nks Rs. 1 n payment wing Ser Brn	55.60Through P Inst. Prem(Rs) Mode	Due Fr Due To	No of Inst. Tot Prem	Late Fee Tot Amt(Rs)	Plan Term	Next	1	
1 16925952	92D	50.80	06/05	Amt(Rs) 2	2.00	14	12/05		
02556934	020	QLY 31.00	09/05	101.60	103.60	25 14	01/06		
2 17594664	320		40.00	62.00	62.00	44	and the second		
2 17594664 23934911 Page Total	Ra)	QLY 81.80	10/05	163.60	2.00				
2 17594664 23934911 Page Total	(Rs)	QLY 81.80	10/05	163.60	2.00 165.60				
2 17/59464 23934911 Page Total Grand Total UPEES ONE HU	(Rs) (Rs) NDRED SI	QLY 81.80 81.80 XTY-FIVE AND	SIXTY PAI	163.60 163.60 SE ONLY	2.00 165.60 2.00 165.60	Cardo.	ji i		
2 17/594664 23934911 Page Total Grand Total UPEES ONE HU INI INI INI INI INI INI INI INI INI IN	II.com	OLY 81.80 81.80 XTY-FIVE AND	SIXTY PAI	163.60 163.60 SE ONLY	2.00 165.60 2.00 165.60	Cardo Cardo	goralis Coropor		

Please click on this Visible Signature to view the Validation Details.





Click on Signature Properties to view the properties of the Digital Signature of the e-Receipt

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Signature Properties		
Signature is VALID, signed by Rekha Varshney <varshney.rekha@licindia.com>.</varshney.rekha@licindia.com>		
Summary Document Signer Date/Time Legal		
Signed by: Rekha Varshney <varshney.rekha@licindia.com> Show Certificate</varshney.rekha@licindia.com>		
Reason: Premium Receipt		
Date: 2005/11/14 19:22:24 +05'30' Location: LIC OF INDIA		
Validity Summary		
The Document has not been modified since this signature was applied.		
main and the signer's Identity is valid.		
Signature date/time are from the clock on the Signer's computer.		
Signature was created using Adobe Acrobat.		
Verify Signature Close		

Hence, the Digitally Signed e-Receipt sent by LIC to the Policy Holder is Validated Successfully!