

• Proof of life, on the phone

Every benefit paid without proof of life is value at risk: an unreported death becomes an undue payment. Each Hummand cycle closes with the value covered and the value at risk; each proof, taken on the phone, leaves a signed receipt.

Proof of life is the periodic confirmation that the beneficiary is alive. The receipt is the signed record of each proof, which internal control and the audit court check on their own.

How it works: four steps, from the dashboard, with no integration

1 The campaign available

The agency pastes the beneficiary list by the reference it already uses and sets a common deadline. Up to 500 proofs at once; the links come out in a CSV.

2 The proof on the phone available

The beneficiary opens the link, reads what the proof is for, consents and answers a live presence challenge. In the browser, with no app and no trip to an office.

With the enrolment photo, presence comes with comparison.

3 A receipt for each proof available

Signed and chained to the previous one from the same agency: what happened, when and at what assurance level, with no image and none of the beneficiary's data in the clear.

4 Deadlines and pending proofs available

The dashboard shows each campaign's progress and the proofs due or expired. What to do is the agency's decision; Hummand does not suspend benefits.

For internal control and the audit court

The batch as it was signed available

Signature and chain checked in the browser or on the command line, with the published public key.

The chain points to the gap available

A receipt removed or altered in the middle of the series shows in the verification.

The team's trail available

Who opened the evidence of a proof, when and with what reason, and what the team did in the dashboard.

The dossier for the audit court available

A link with a deadline to the dossier of a proof; the court opens it with no account, and each opening becomes a receipt.

Personal data

Nothing kept of the face available

Image and template discarded; only hashes in the receipt. The agency is controller.

Erase on request available

By proof or by the agency's reference, by key destruction, with a record of who erased and when.

National residency by agreement

By contract, the operation can be entirely national: server, database, backups, keys and live presence.

What comes next

Civil identity in accreditation

Live presence plus the government database, when the source accreditation arrives.

Exception proof on a death notice target architecture

A notice from a vital records source only triggers a proof; the proof is still the presence.

Attorney and guardian available

Another authorized person takes the proof, with scope, deadline and a document hashed in the receipt. Level 2.

Time stamp in accreditation

The date of each receipt attested by an ICP-Brasil authority; goes live with the contract.

In the public sector, through the instruments of public procurement. We charge per completed act, approved or rejected, with a minimum allowance in the annual contract and a lower price per act as volume grows; the amount is set in the contract.

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