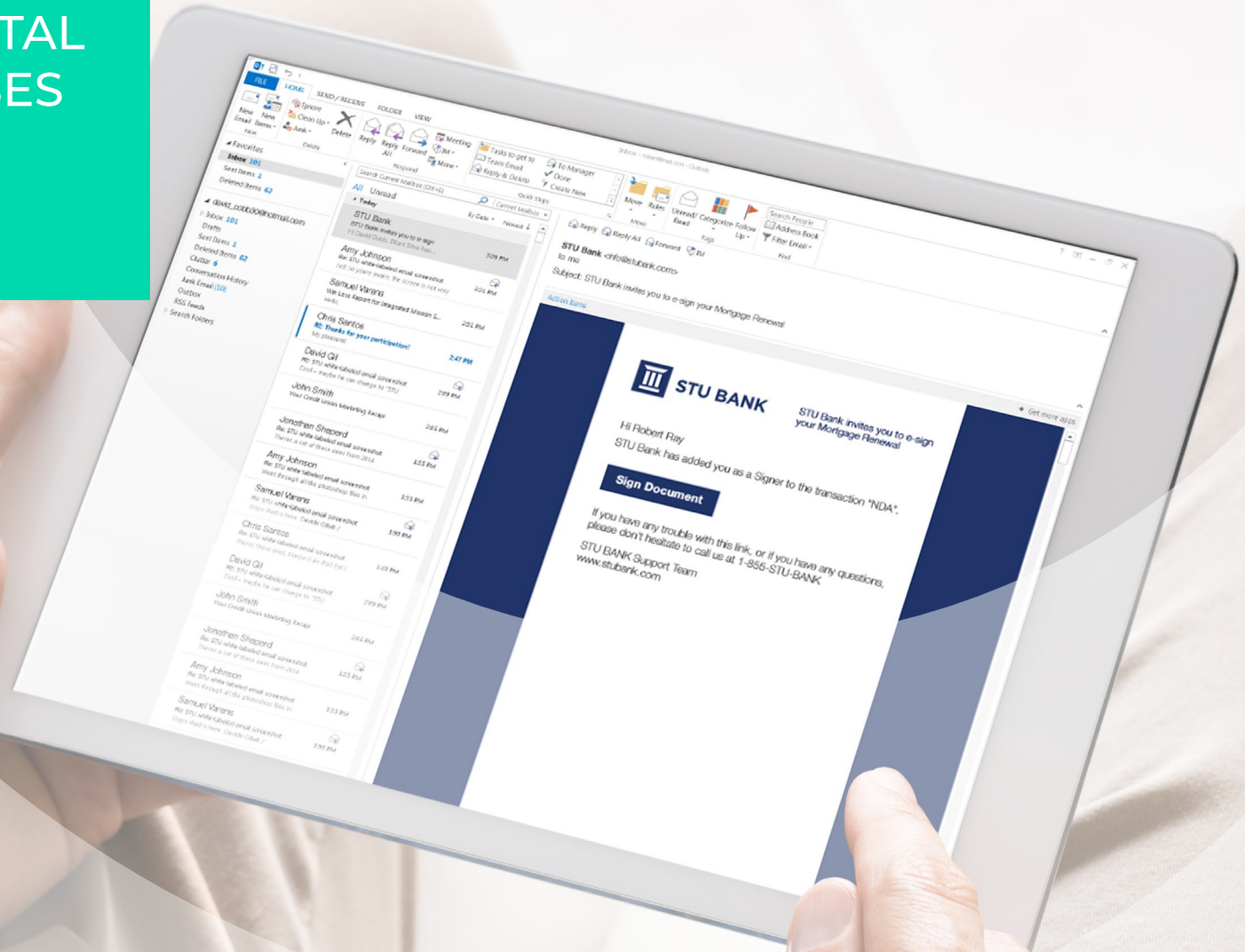


# BEGINNER'S GUIDE TO ELECTRONIC SIGNATURES KEY CONSIDERATIONS FOR CREATING DIGITAL BUSINESS PROCESSES

eBOOK



# TABLE OF CONTENTS

- 6** E-Signature 101
- 12** E-Signatures in Action: Use Cases and Case Studies
- 21** Best Practices
- 28** Getting Started: Your E-Signature Demo

# Organizations Are Using E-Signatures to Go Digital

Across the board, businesses are going digital. They're transforming customer-facing transactions and the customer experience as a whole by shifting away from paper and toward the adoption of electronic signatures across the enterprise.

In addition, processes like contracting, HR, invoicing, and more are achieving rapid gains in efficiency and drastic reductions in cost thanks to widespread acceptance of e-signatures in the market.



# The Value



## Transform customer experience in any channel

- Provide a seamless digital process in the customer's preferred channel - whether that's a retail point of service, call center, online or mobile



## Generate Revenue

- Eliminate customer drop-off and abandonment rates due to paper with an end-to-end digital process resulting in 99% of contracts being e-signed



## Strengthen legal and compliance position

- Gather evidence of exactly what transpired during the signing process



## Increase staff productivity and operational efficiency

- Eliminate time consuming errors like missing signatures and data



## Reduce costs

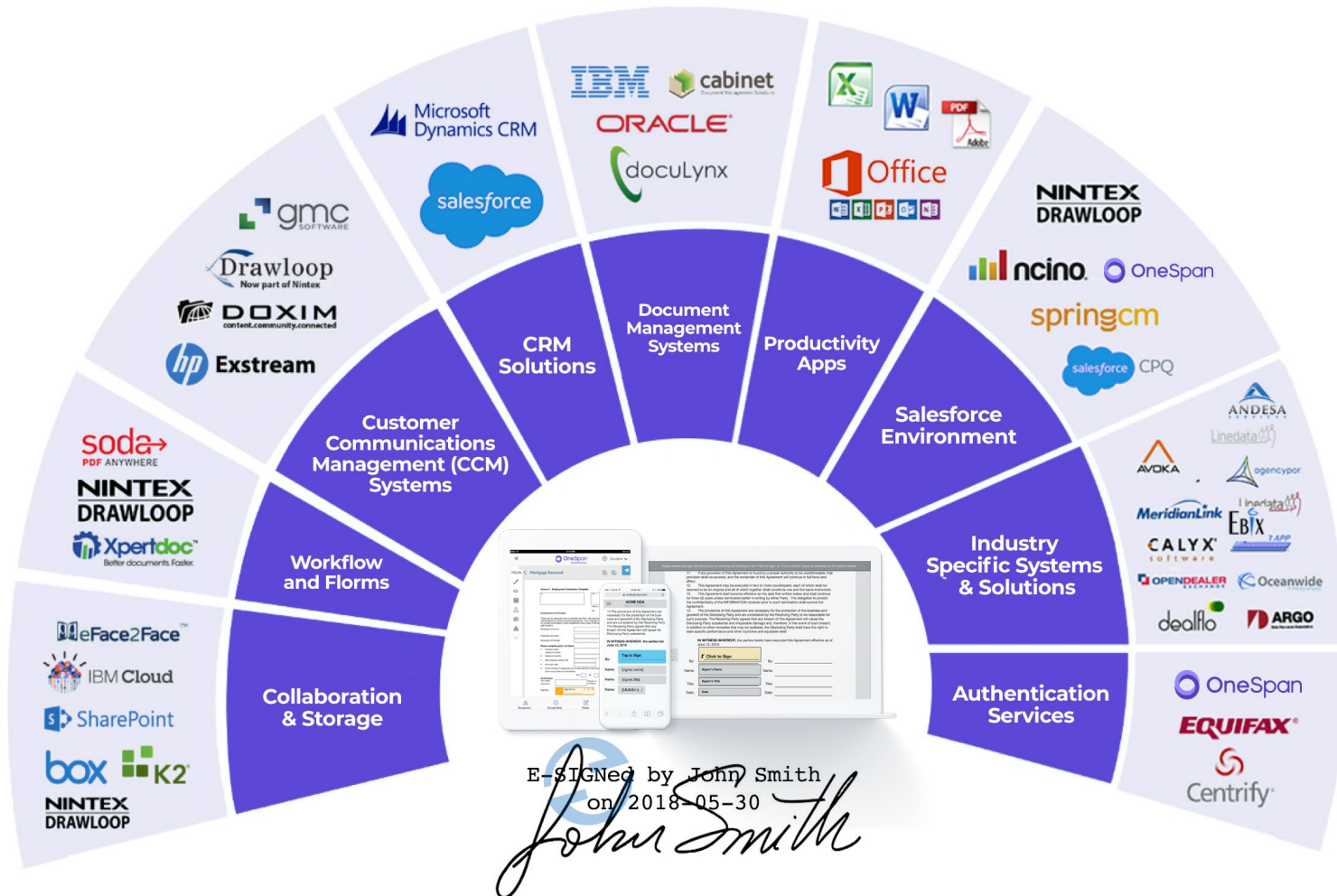
- Cut costs by eliminating the need to manually prepare, ship, and archive paper document packages
- Offset as much as 90% of cumbersome administrative labor around paper, saving as much as \$10 per individual transaction



## Demonstrate green business practices

# Keep Your Documents and Processes Digital

E-Signatures can be integrated or used as a standalone solution across all the productivity applications, programs, systems and devices you already use.



E-SIGNATURE 101  
TOP 5 QUESTIONS  
ORGANIZATIONS ASK

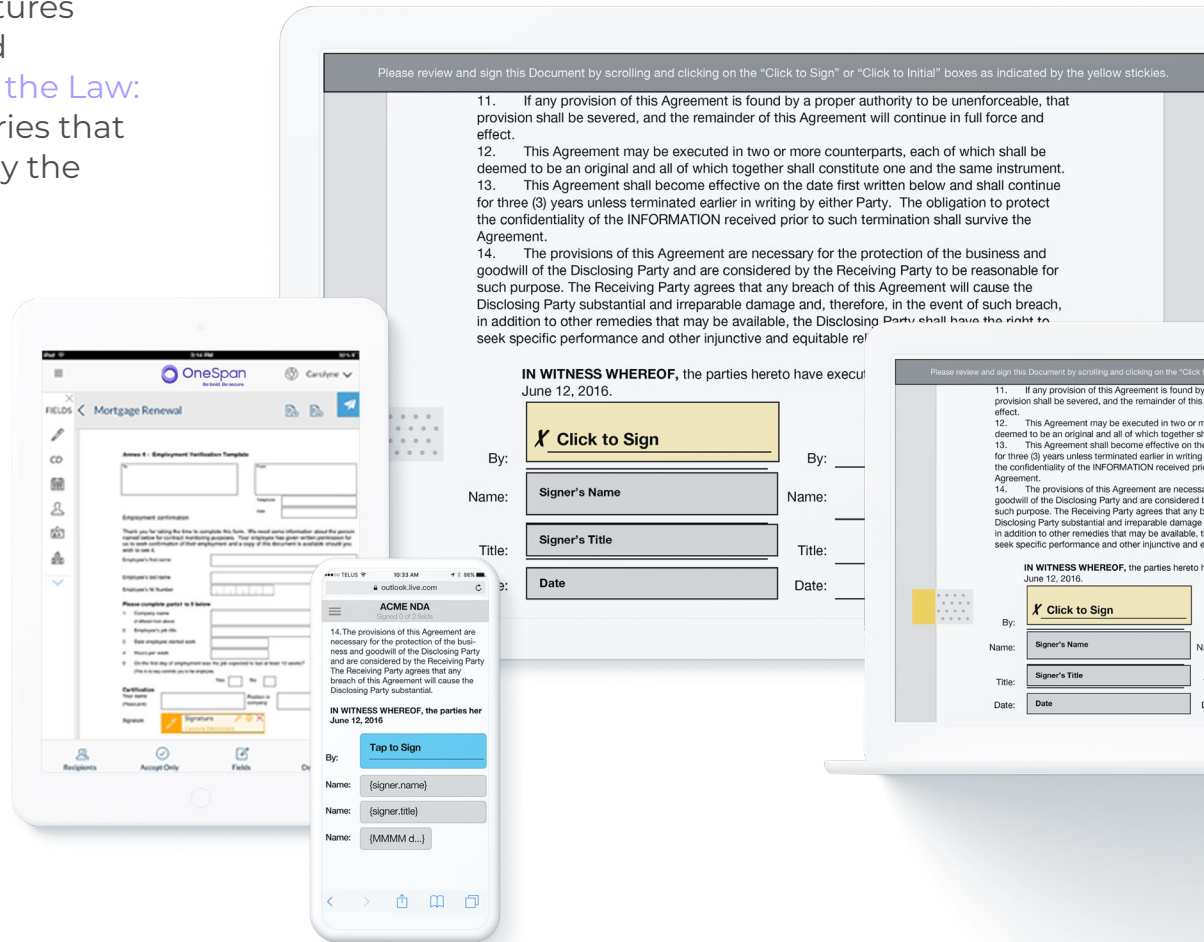
# What Is an Electronic Signature?

An e-signature is first and foremost a legal concept. Generally, it is about having a lasting record of an individual's intent. Digital signature refers to the encryption technology used in a number of e-business and e-commerce applications, including e-signatures.

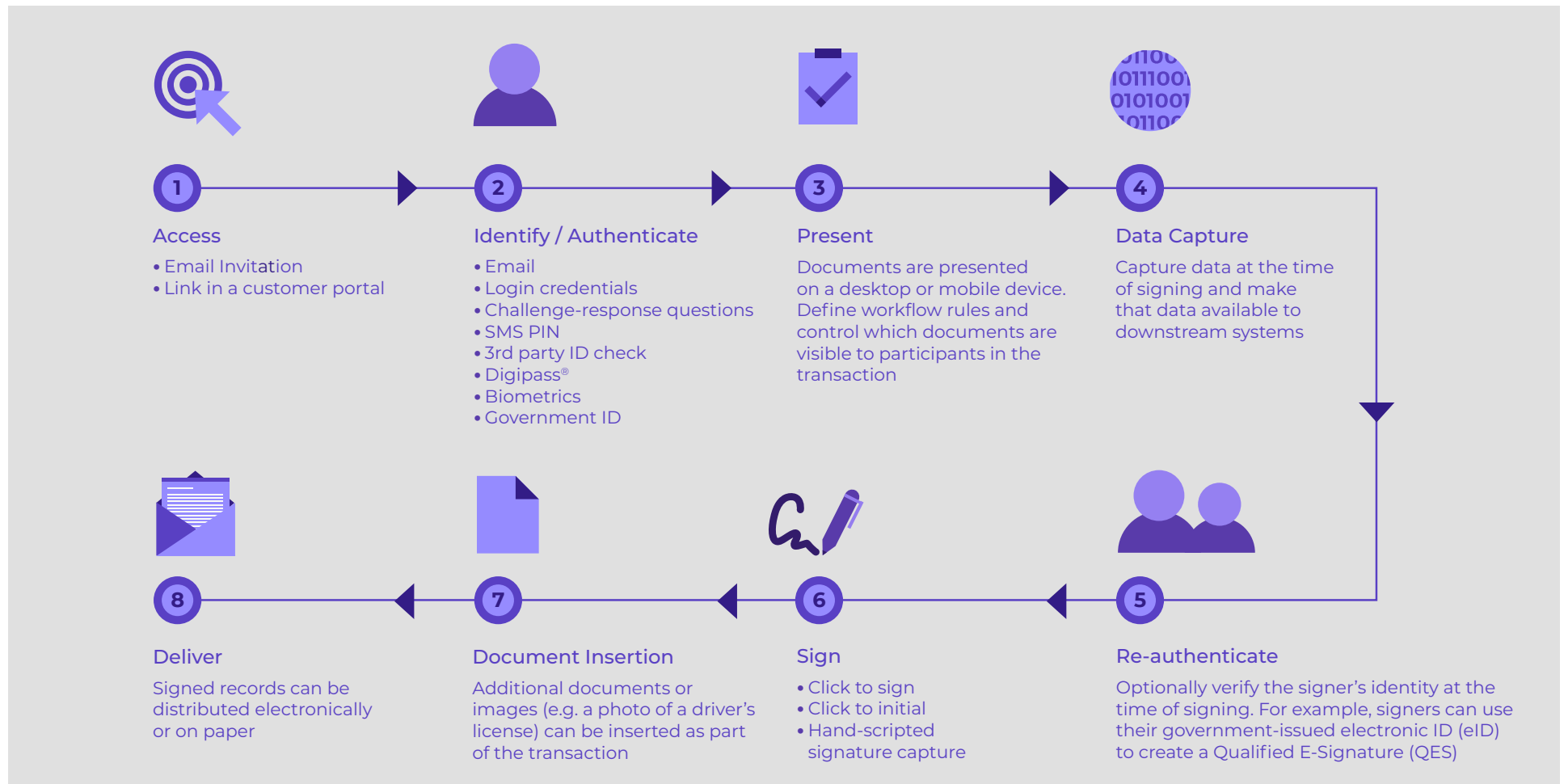
There are generally three forms of electronic signatures recognized around the world: Basic, Advanced, and Qualified. Download our [“Electronic Signature and the Law: Global Legislation Review”](#) ebook for a list of countries that have enacted e-signature legislation, segmented by the e-signature types they allow.



Read the eBook



# How Does It Work?

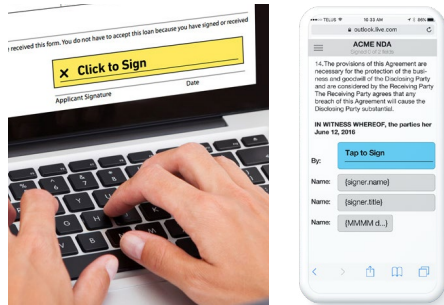


Flexible e-signature workflow options ensure an **optimal signer experience** across all channels and ultimately higher adoption by employees, reps, and customers.



# What Does It Look Like?

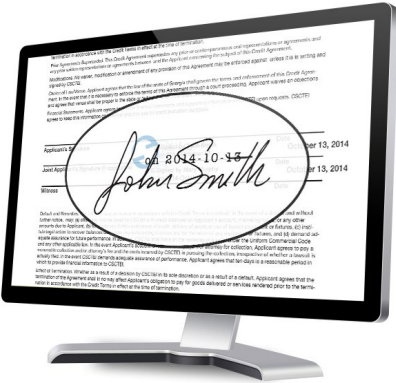
How a customer's signature will appear if they were e-signing online from anywhere using the click-to-sign method.



E-SIGNED by J.Smith  
on 2018-03-15 16:56:16 GMT

Customers need nothing more than a web browser to "click-to-sign" from home. Their signature will appear typed out in a standard font.

How a customer's signature will appear if they e-sign on their own personal mobile device.



The bank can choose to display a watermark behind the signature, or additional information such as a date stamp.

How a customer's signature would appear if they were e-signing in person.



# Is It Legal?

Yes.

Around the world, over 90 countries have passed legislation affirming the legality of e-signatures. There is no longer any question about whether electronic signatures are legal, and the trend toward wider acceptance globally is clear.

Recent legal disputes in the U.S. indicate that e-signatures can actually provide a stronger legal defense than is possible with paper. This is due to an e-signature's ability to capture both static and visual audit trails, thereby documenting the entire signature process.

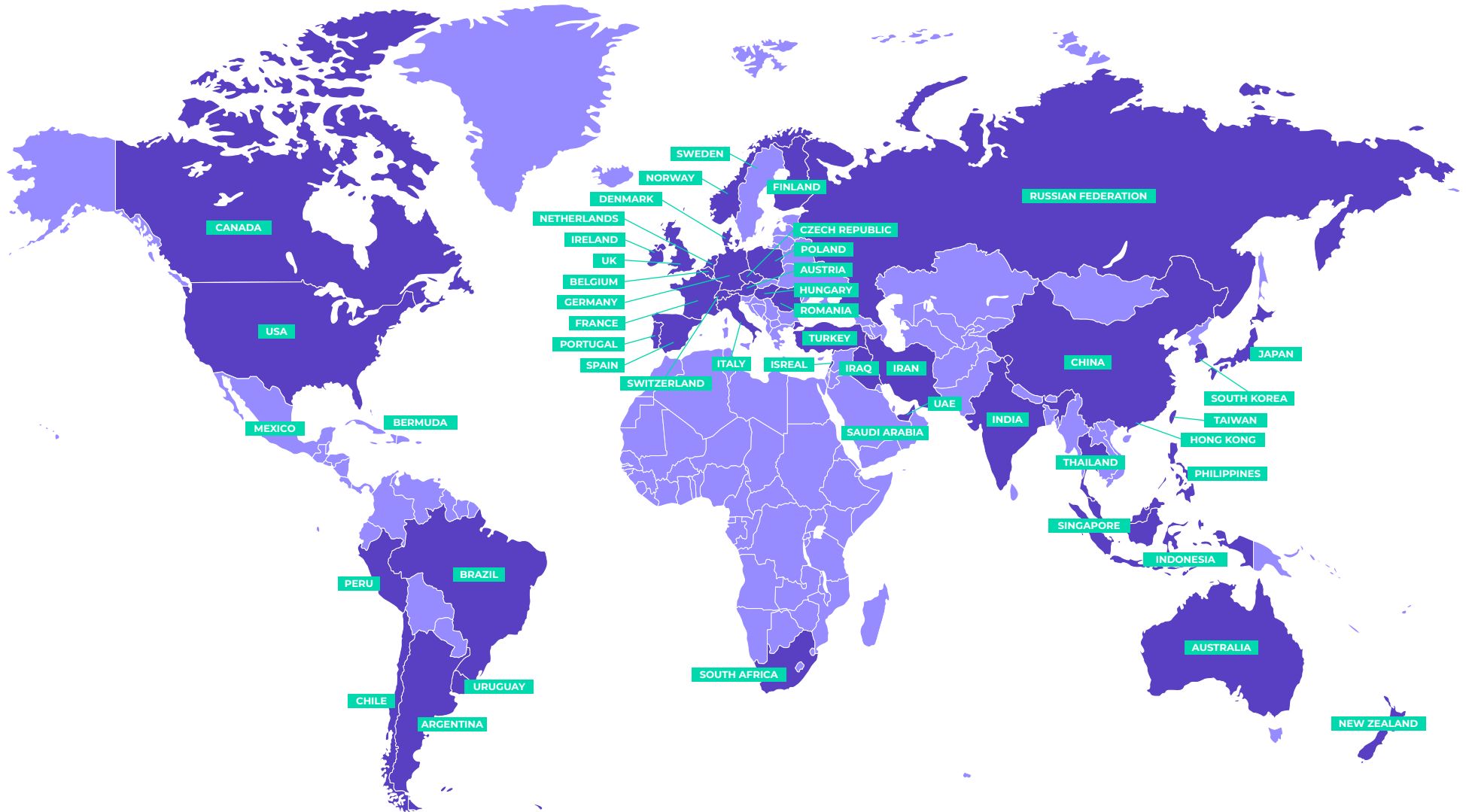


The digital footprint doesn't lie"



Frank Zacherl,  
Partner at Shutts & Bowen LLP

# Explore More E-Signature Legislation Around the World



# Is It Secure?

Yes.



There are a number of security safeguards and checkpoints that help ensure that your electronic records are reliable. These security features include **digital signatures, cloud security, and process evidence.**

To learn more, read this white paper on e-signature security.



[▶ Read the Whitepaper: Security for E-Signatures & E-Transactions](#)



## General Data Protection Regulation (GDPR)

The GDPR emphasizes increased transparency and choice for individuals, while requiring organizations that process personal data to be responsible for it.



## Health Insurance Portability and Accountability Act of 1996 (HIPAA)

HIPAA outlines the requirements for the management, storage, and transmission of protected health information in both physical and digital form.



## OneSpan Sign is SOC 2 certified

SOC 2 is among the highest standards for cloud security and data protection.



## FEDRAMP

We enable U.S. government agencies to securely leverage e-signatures in the cloud through our FedRAMP partnership with Project Hosts.

E-SIGNATURES  
IN ACTION  
USE CASES AND  
CASE STUDIES

# Where Organizations Are Adopting E-Signatures

Procurement and Sourcing

Operations    Supply Chain Management

Contract Modifications    Accounting    Finance

Credit Card Applications    Federal Tax Returns    Mortgage

Law Firms & Client Files    NDAs    e-Contracting    Inspections Licensing

HR    Payment Processing    Audits    Service Agreements    Wealth Management

Treasury Management    Real Estate Transactions    Claims and Appraisals

Field Force Enablement    Account Openings    HIPAA Consent Forms

P.O.'s for Narcotics and Controlled Substances    Agent Licensing

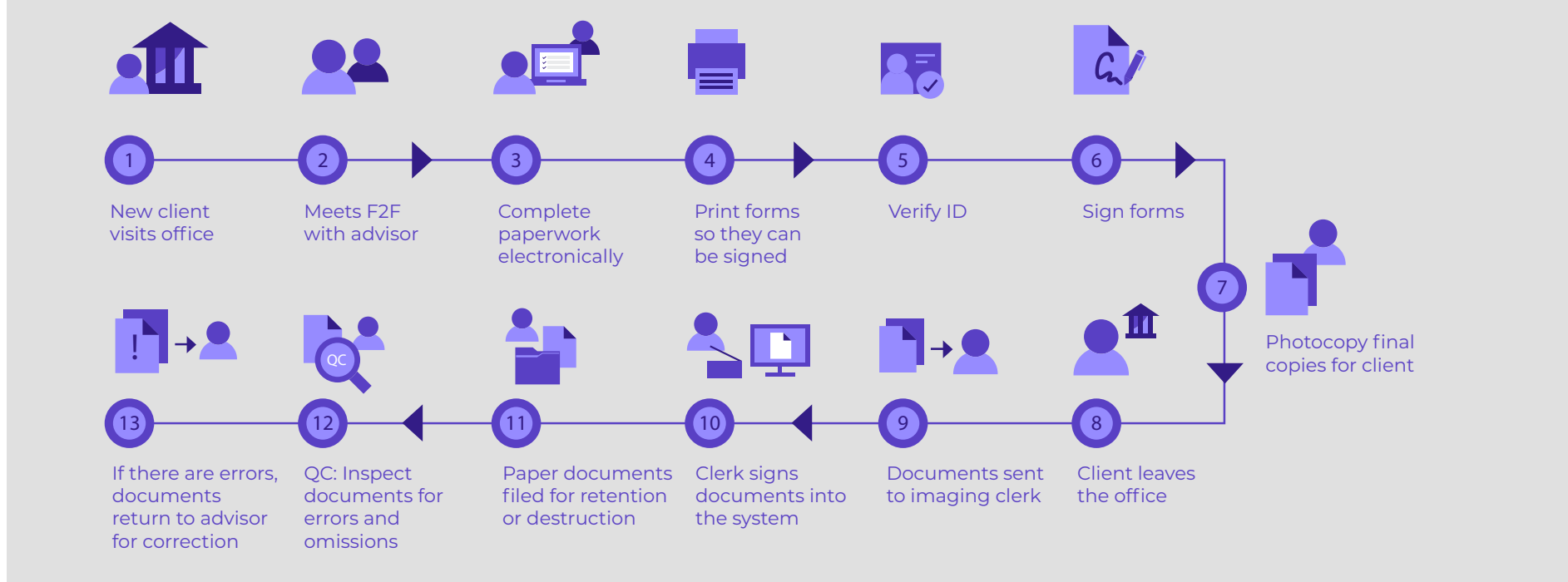
Commercial Lending    Insurance Claims    Disclosures

Insurance Policies    Delivery Order Requests

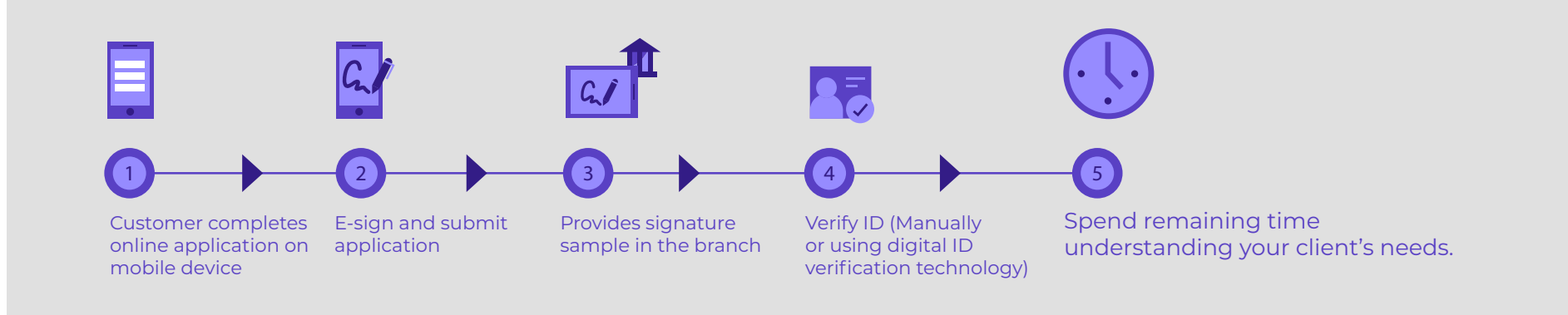
Retail Finance    Loans

# Mobile Onboarding

## The Paper Process



## The **Shorter, Faster** Digital Route



# Mobile Case Study

## OPPORTUNITY

BMO recognized that offering its customers a satisfying digital onboarding experience is table stakes to retaining and growing its customer base. They saw an opportunity to accelerate the launch of digital capabilities through the deployment of shared services and digital process automation.

## SOLUTION

The implementation of an enterprise-wide eForms and e-signature shared services platform in order to provide a contextual and responsive digital user experience through the client's onboarding process.

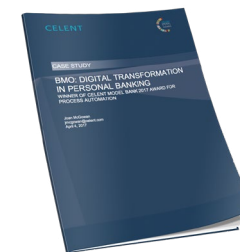
## BENEFITS

- Increased frontline capacity, leading to more customer conversations and incremental revenue increase up to \$8.9 million.
- Prospective customers can open a bank account in less than eight minutes using their smartphones.
- Reduction of errors/irregularities within the personal banking account opening process of up to 80%.
- Increase in process efficiency of around 40% across personal banking onboarding.



Increased the efficiency of the audit process by

Learn how BMO's digital reengineering of its onboarding process greatly improved its user experiences and operational and process efficiencies.



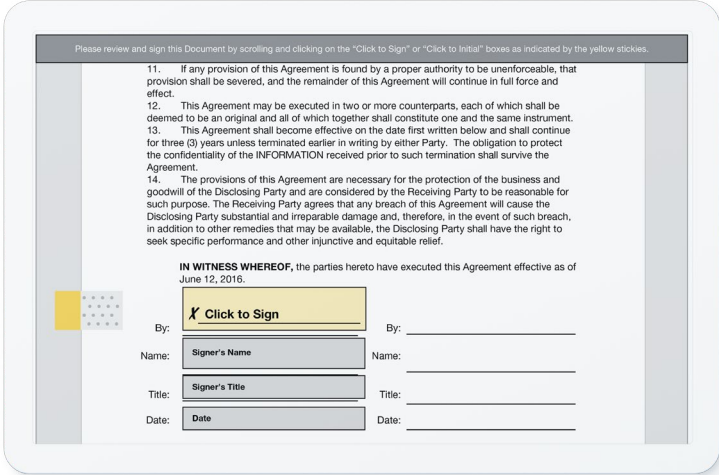
[Read the Case Study](#)



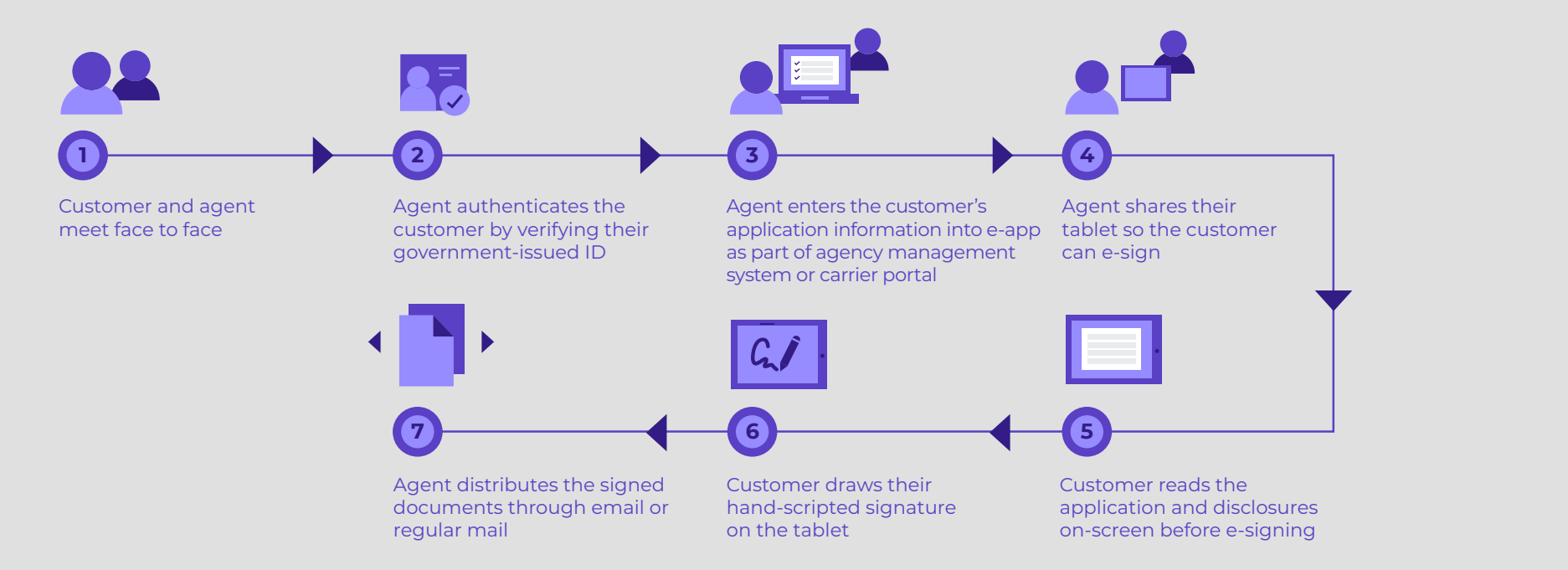
# Streamline Insurance Applications Face-to-face

Capture a handwritten signature image using the touchscreen on an agent's web-enabled tablet.

No more follow-up phone calls or repeat visits to correct document errors



## The **Shorter, Faster** Digital Route



# Remote Signing: Insurance Application Case Study

## PROBLEM

After signing on paper, the customer would mail the completed package back. Often these documents were not returned, despite persistent follow up by the carrier, resulting in a significant amount of lost business.

## SOLUTION

The carrier implemented e-signatures for all their personal home and auto insurance lines.

## BENEFITS

- Agents provide documents to customers over the web within 20 seconds of the customer's agreement to purchase
- 1 million documents e-signed per year
- 75% adoption to-date in call center channel
- 92% adoption on the web
- E-Signatures save \$10 per transaction



**\$10 SAVED PER  
TRANSACTION**

**1 Million documents  
e-signed every year**



Learn more about how this P&C insurer streamlined its processes with electronic signatures.

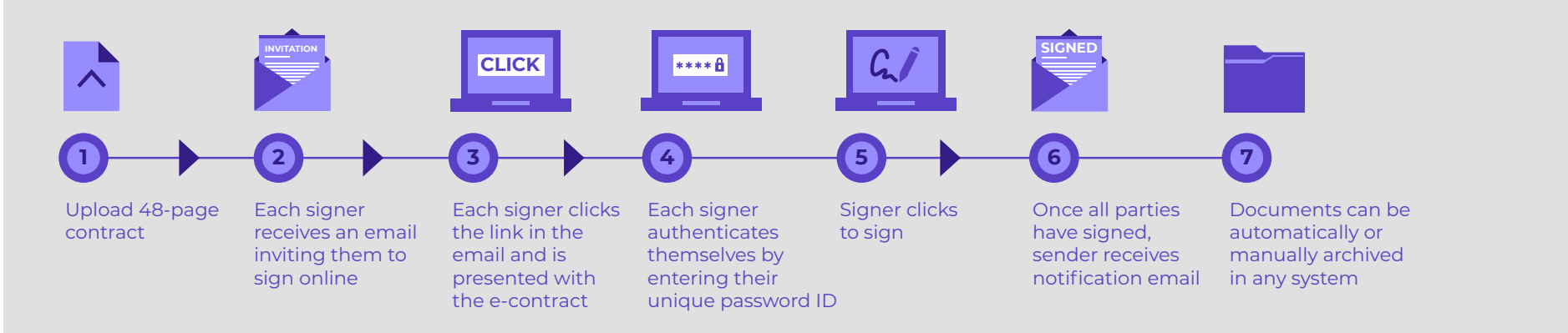
[Read the Case Study](#)

# B2B E-Contracting – New Supplier Agreement

## The Paper Process



## The Digital Process Weeks to **Minutes**



# Online eContracting Case Study

## OPPORTUNITY

More than 19,000 businesses sell to the government through GSA. As they launch new products or change existing offerings, they must modify their GSA Schedule listings. For years, this resulted in massive volumes of paper processing, data re-keying and paper storage.

## SOLUTION

E-Contracting portal with integrated e-signatures. E-Signatures became mandatory in 2011, enabling a 100% electronic contracting environment online.

## BENEFITS

- Stronger legal enforceability and regulatory compliance through workflow rules, electronic evidence, audit trail
- Dramatic reduction in the amount of paper processed
- Elimination of mail, fax and overnight delivery fees
- Reduced need for paper storage space
- No more lost or misplaced paper records



Processing times shortened from 1 year

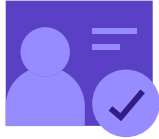
Users apply an enforceable e-signature to documents using nothing more than a browser. To the user, the experience is similar to clicking an “I Agree” button, but the agency benefits from the capture of electronic evidence.



[Read the Case Study](#)

**BEST PRACTICES**  
SECURITY,  
DEPLOYMENT,  
MOBILITY, AND UX

# E-Signature Security



## ID Verification

OneSpan Sign enables banks to verify the identity of consumers that do not have a previous relationship with the bank. Digital ID verification technology evaluates the consumer's ID (e.g., driver's license, passport, eID, etc.) to determine its authenticity; in addition, third-party bureau checks and "selfies" instantly verify the consumer's identity.



## User Authentication

OneSpan Sign supports a broad range of options to verify the identity of signers prior to giving them access to documents. Email, SMS PIN code, and Q&A are included with all OneSpan Sign plans. The solution also integrates with third-party authentication services such as Equifax and Digipass®.



## Document Security

Unlike most e-signature solutions, OneSpan Sign uses digital signature technology to tamper-seal documents after EACH signer and invalidates documents if any changes are made. This built-in security ensures the integrity of the e-signed document.



## Comprehensive Audit Trails

OneSpan Sign makes it easy to access details about the transaction to prove compliance. Audit trails are permanently embedded within the e-signed document for easy, one-click verification. In addition, OneSpan Sign is the only e-signature solution on the market to capture a visual audit trail of how the signing process took place—as experienced by the signers.

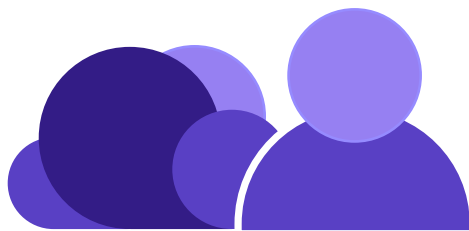
# Deployment Options

OneSpan Sign offers a flexible deployment architecture for getting e-signatures out to customers, partners, and employees – quickly and securely. We provide a range of deployment and data privacy options to choose from to ensure compliance with your company’s risk protocols and industry regulations.

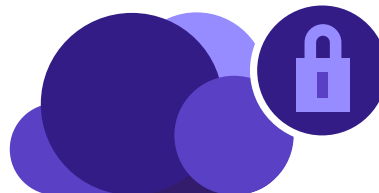
Furthermore, multiple deployment options and data centers in the US, Canada, Europe, and Australia help organizations meet emerging data residency requirements.

- **On-premises** - for organizations that need complete control over servers and data location.

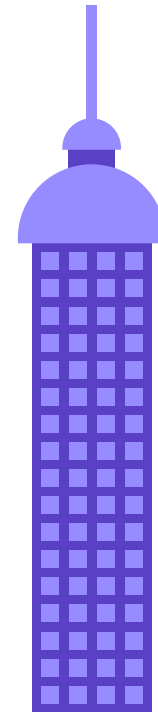
- **Software-as-a-service** - for organizations that want to start e-signing right away.



Public Cloud



Private Cloud



On Premises

# Audit Trails

By capturing static and visual audit trails, OneSpan Sign provides the strongest legal protection, bar none.

## 1. Static audit trail (what the signer signed)

The document's audit trail contains the digital certificate used to sign, as well as the signature block image, time stamp and unique signer identification information.

## 2. Visual audit trail (how the signer signed)

This provides context for how an electronic record was presented, reviewed and signed—and makes it possible to replay transactions screen-by-screen.

With both audit trails captured and recorded, OneSpan Sign ensures:

- Dual protection with document and process-level evidence.
- Secure signatures safe from tampering.
- The ability to prove the exact process that was used to capture signatures.
- A faster and less costly method of gathering evidence and demonstrating compliance.
- A strong defense to deter legal disputes from going to court.



[Read the Whitepaper: Why E-SIGN is Not Enough](#)



...OneSpan Sign allows you to re-create the signing ceremony in case there is a dispute. This feature provided us with a great level of comfort in ensuring the e-signed contract is enforceable.”

- Customer review G2Crowd.com



# User Experience

Using OneSpan Sign is easy for both senders, signers, and even IT.



For senders:

OneSpan Sign's fully responsive design enables business users to easily prepare, send and monitor transactions from any device.



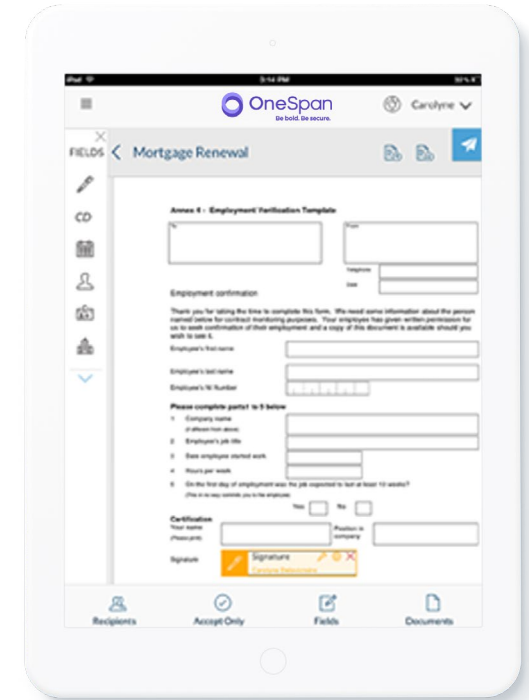
For signers:

Visual cues and colorful signature boxes guide signers to sign and initial in all the right places so there are no missing signatures. Customers don't need an account to sign.



For IT:

An open API, fully supported SDKs, and cloud compatibility ensure a frictionless integration process for your IT department.



...This product is used daily for thousands of signatures across our business. The ease of use is point and click, so for most of our customers it is a no-brainer, they just sign and click as if they were buying groceries.”

- Customer review [www.g2crowd.com](http://www.g2crowd.com)

# White-labeling

The e-signature interface is customizable, allowing you to fully white-label your experience. The result is a seamless signing experience that promotes your brand – and only your brand. After all, if the customer doesn't recognize the interface as belonging to your organization, they may lose trust, especially if it involves entering personal information into a web form. White-labeling the entire e-sign experience is the #1 thing you can do to protect your brand and achieve the highest adoption rates possible.

OneSpan Sign is the only e-signature provider that enables you to completely white-label every aspect of the e-signature process. This gives you the ability to:

- Integrate with your SMTP servers to allow emails to be sent from your domain (e.g., @yourbank.com) instead of ours.
- Customize the colors, logo and the visibility of elements such as header, navigation bar, footer, etc.
- Customize the content and look-and-feel of email notifications.
- Customize dialog boxes and error messages.



# Mobile Support

OneSpan Sign provides two clear paths to create your mobile experience. Either integrate into your existing mobile app with our SDKs or download our standalone mobile app and start signing today.

## ONESPAN SIGN MOBILE APP

Available for both iOS and Android

Upload documents from popular cloud storage apps such as Google Drive, One Drive, and DropBox

Add signature blocks and fields to any document using a drag-and-drop interface

Sign with a fingertip or simply tap to sign

Discover how easy it is to sign and manage documents on the go:



## MOBILE SDKS

Customize your mobile app UI to integrate e-signature capabilities

Compatible with both Android and iOS applications

Choose your signature capture method: hand-drawn, tap-to-sign, or both

Transaction synchronization, encryption, and SHA-2 algorithms ensure a secure signing experience

With our user-friendly API interface, you can be running your first prototype in 30 minutes:



GETTING STARTED:  
YOUR E-SIGNATURE  
DEMO



# Try OneSpan Sign Today



## Quick Demo

### 14 LANGUAGES SUPPORTED:

English, French, Dutch, Spanish, German, Japanese, Portuguese, Italian, Danish, Greek, Russian, Chinese (Simplified), Chinese (Traditional) and Korean

## DEMO

30 day trial

Try E-Signatures

[LEARN MORE](#)



## Professional

### FOR SENDER-INITIATED PROCESSES

Everything you need to start using e-signatures in minutes with our web and mobile apps

## USER-BASED PRICING

Out-of-the-box App

[LEARN MORE](#)



## Enterprise

### FOR SYSTEM-GENERATED PROCESSES

Integrate e-signing capabilities into your web applications, mobile apps and core systems

## DOCUMENT -BASED PRICING

Complete & Customizable

[LEARN MORE](#)

To speak to an OneSpan Sign representative about getting started, contact [sign.sales@onespan.com](mailto:sign.sales@onespan.com)

# Industry Recognition and Leadership



## #1 in Customer Satisfaction

In consecutive reports, OneSpan Sign has earned the highest customer satisfaction rating among e-signature vendors, as well as the highest NPS score (84/100), from enterprise software review site G2 Crowd. The latest report, published in Spring 2018, is based on over 4,000 user reviews – with 9/10 OneSpan Sign customers confirming they would recommend OneSpan Sign to others.



## Govies Award | Outstanding Government Security Product

The Govies Award, for outstanding government security products, honors OneSpan Sign in the category of Digital Transformation. The 2016 award recognizes OneSpan's outstanding level of security on a FedRAMP Compliant Cloud. Independent judging criteria included innovation, features, market opportunity, technical advances and scalability.



## IBM Beacon Award for Best Industry Solution for Banking and Insurance

“The IBM Beacon Awards recognize IBM Business Partners who have delivered exceptional solutions. By delivering innovative solutions proven to drive business value, Beacon Award winners help transform the way their clients, their industries and the world do business.”



## TrustRadius Top Rated Electronic Signature Software

This honor stands out because it represents the true voice of customers and is solely based on unbiased user ratings.



“Clear market leader”



“Leader in financial services”



“Leader in digital transaction management”



## IBM Choice Award for Top ISV Innovation

This award recognizes demonstrated business excellence in delivering IBM-based solutions – resulting in an exceptional client experience and business growth. IBM's global sales force uses a OneSpan Sign customized app to make contract signing available anytime, anywhere, on any device.

## CONTACT US

For more information:

[info@OneSpan.com](mailto:info@OneSpan.com)

[onespan.com/sign](https://onespan.com/sign)



OneSpan enables financial institutions and other organizations to succeed by making bold advances in their digital transformation. We do this by establishing trust in people's identities, the devices they use, and the transactions that shape their lives. We believe that this is the foundation of enhanced business enablement and growth. More than 10,000 customers, including over half of the top 100 global banks, rely on OneSpan solutions to protect their most important relationships and business processes. From digital onboarding to fraud mitigation to workflow management, OneSpan's unified, open platform reduces costs, accelerates customer acquisition, and increases customer satisfaction.



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