E-SIGNATURE READINESS CHECKLIST
User-initiated vs. Integrated Implementations

CRITERIA	User-initiated	Integrated
Definition	**For user-initiated processes:** · Users send documents for e-signature using an out-of-the-box web or mobile app.	**For system-generated processes** · Organizations integrate e-signing capabilities into their web applications and core systems.
IDEAL FOR		
Business Processes	· B2E (Business-to-employee) · B2B (Business-to-business) · One-off B2C agreements	· B2C (Business-to-consumer)
Workflow Complexity	· Simple workflows	· Simple to complex workflows
Sample Documents	· Any internal process requiring employee signatures (e.g. contracts, HR documents, expense reports, etc.). · Changes to existing bank accounts (e.g. adding a spouse, making an address change). · Wealth management forms (e.g. 401k rollovers, transfers of assets, beneficiary changes, etc.). · Commercial banking service agreements, ACH authorizations, wire transfer agreements, and more. · Insurance agent licensing agreements, life insurance beneficiary changes, etc.	· Account openings · Loan applications · Disclosures · Mortgage applications · Insurance applications
Transaction Volume	· Low transaction volume	· Medium to high transaction volumes
IMPLEMENTATION COMPARISON		
Integration Timeline	· Get up and running immediately; features available to streamline document preparation, however the process is largely manual in nature.	· Get up and running in days to weeks – fully supported APIs/SDKs facilitate development; timeline dependent on scope of integration requirements.
Go-live Timeline	· **Short timeline to go-live** (1 – 3 days) for low to medium number of users. · **Extended timeline to go-live** for high number of users (i.e., requires user training).	· **Longer timeline to go-live** (6 – 9 weeks). · dependent on project scope and deployment requirements.
Benefits	· **Out-of-the-box UI**, dashboard and workflows . · **Out-of-the-box features**, including templates and form fields, help streamline transaction preparation and management. · **Mobile apps available** to send and sign documents on the go. · Access to pre-built connectors allowing for e-signature transactions to be created directly within several popular third party platforms.	· A fully customizable sender and signer experience to achieve the highest possible adoption rates. · Little to no user training required for front-line staff. · Advanced workflow customization allows for tighter integration and the ability to trigger specific events for your unique business processes. · Higher ROI because B2C applications touch the consumer, are voluminous in nature and can directly impact the organization's bottom line. · Multi-channel capabilities enable you to open up new sales channels and enhance customer engagement. · Easy to integrate with your organization's upstream (i.e., document generation) and downstream (i.e., archival and storage) systems to enable a straight-through process. · Easy to scale the use of e-signatures across the enterprise – both locally and abroad. · Simple, powerful REST API and SDKs for adding e-sign capabilities to your web application, mobile app, and core systems.
Pricing	· **User-based** pricing · Pricing based on number of named users.	· **Transaction-based pricing** · Lower total cost of ownership based on high transaction volumes.
Implementation Guides		
Purpose / Goal	· To deploy OneSpan Sign same-day or within 2-3 days.	· Integrate electronic signatures into a portal, mobile app, or core system.
☐ **Step 1**	· To provision your OneSpan Sign solution, gather the names and emails of your users (employees and/or agents). Your OneSpan Customer Success Representative will need this information to provision your account. · After your account is provisioned, you can go live and start signing using OneSpan Sign.	· The first step is to map out your signing workflow as it exists today on paper. This will help you visualize opportunities to streamline the process, and what will change as you automate (e.g., where different systems intersect in the process).
☐ **Step 2**	· At any point after going live, you can white label the solution. · Customize the OneSpan Sign interface with your brand so your users trust the experience. · Begin with minimal branding (e.g., simply apply your logo to the UI). Then, you can complete the full white labeling later (e.g. your IT team can configure your SMTP to allow communications to be sent using your corporate domain).	· From there, your development team can create a Free Developer Sandbox account to allow them to do the integration work on their own, using guidance from our fully featured community and documentation portal, or work with our Professional Services team to complete the project.
☐ **Step 3**	· Once white labeling is complete, most organizations will look to controlling access to the OneSpan Sign solution by setting up Single Sign-on (SSO) using SAML 2.0. This will require your IT team.	
☐ **Step 4**	· After an SSO is established, focus on automating package retrieval. E-Signed documents and their associated audit trails must be downloaded from the OneSpan Sign system and archived in your organization's storage system. Rather than do this manually, this process can be automated by your development team.	
☐ **Step 5**	· Assess whether an integration would benefit your organization. This could be an integration with an agent or customer portal, a mobile app, or a core system.	

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