

ESIGN EXPERIENCES

ADAPTED TO ANY PROCESS AND CHANNEL



E-SIGNATURES: MAKING ONLINE BUSINESS SECURE

A Growing Industry

GLOBAL E-SIGNATURE MARKET



Total addressable market

\$25 billion¹

BUSINESSES NEED TO EVOLVE

<35%

of all document processes are FULLY DIGITAL

1-2%

Companies spend on average 1-2% of their revenue on imaging and printing paper²

E-SIGNATURES ENABLE BUSINESSES TO MEET CUSTOMER EXPECTATIONS

31% OF CONSUMERS³

surveyed have e-signed a final loan or credit document, confirming full consent and agreement, on a mobile device.

E-SIGNED ON A MOBILE DEVICE



57%

CREDIT CARD APPLICATION



12%

MORTGAGE/REFINANCE

64% OF CONSUMERS

surveyed have completed a loan process entirely online.

DEVICE BREAKDOWN FOR ONLINE LOANS



71%

DESKTOP/LAPTOP



29%

ANY MOBILE DEVICE



FLEXIBILITY

Your business is always evolving, and so are your e-signature needs

CUSTOMERS GROW THEIR E-SIGNATURE USE ACROSS AN ORGANIZATION BY AN AVERAGE OF

22% EACH YEAR

WHY? Once the 1st document signing process is digital, other departments will want to digitize their processes, too. There are so many different documents and processes that require signatures. A flexible e-signature solution has to be able to support the different requirements of each.

FORRESTER RECOMMENDS THAT ORGANIZATIONS

"Select providers with proven flexibility to support a variety of signing scenarios."⁴

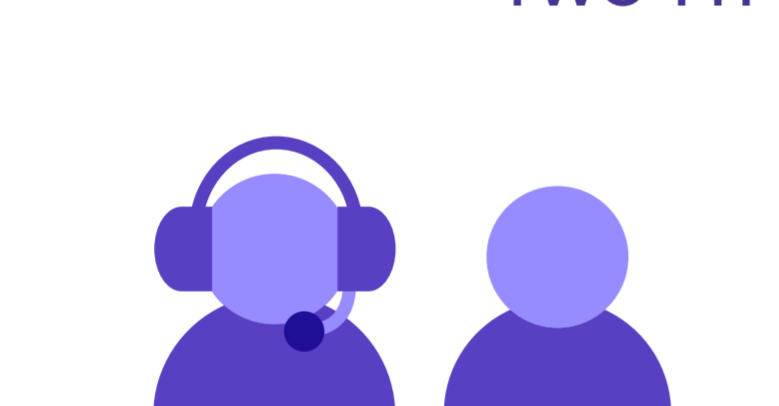
FLEXIBLE E-SIGNATURE software with options for every division of your company IS ESSENTIAL in an ever-changing business world

STEPS IN THE E-SIGNATURE WORKFLOW

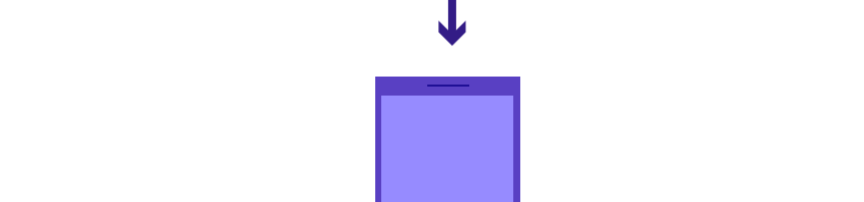
1. ACCESS

How will your customers access documents that need to be signed?

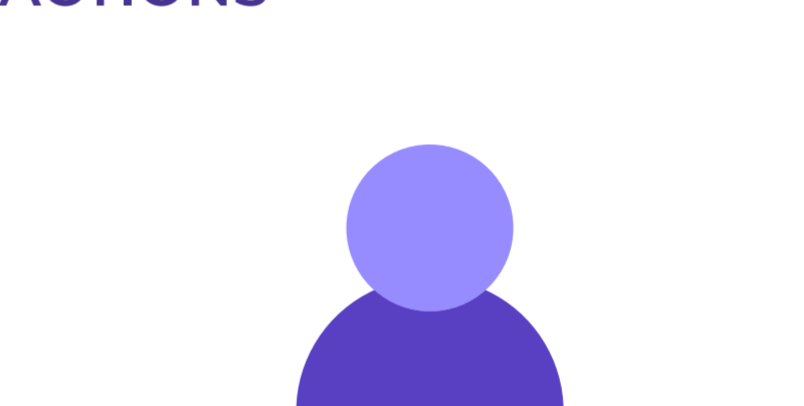
TWO TYPES OF TRANSACTIONS



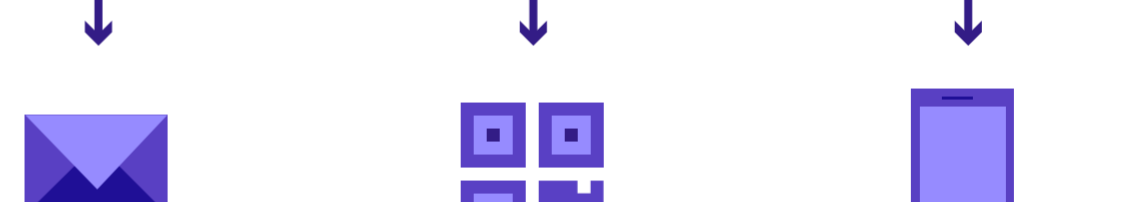
F2F "MEDIATED SIGNING"



Agent or representative guides customers through documents



REMOTE SELF-SERVE



Receive a secure invite by email

Scan QR code on printed document

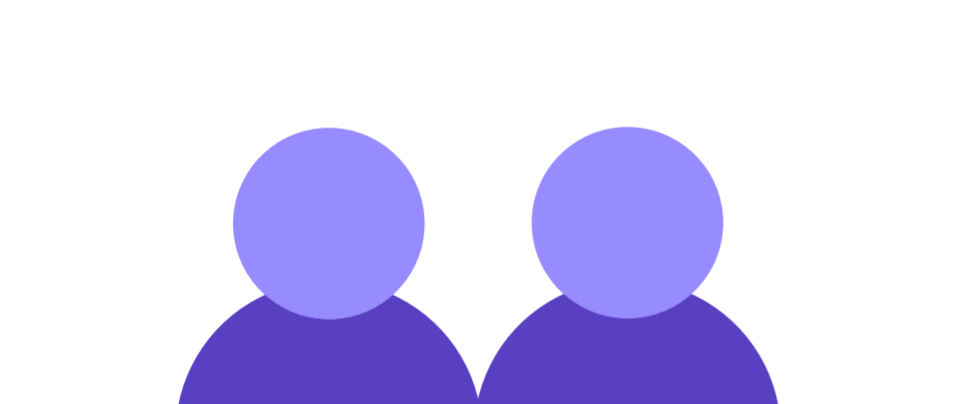
Click embedded link on a mobile app or web portal

NOT JUST FOR ENTERPRISES: Even small businesses with few divisions need a variety of e-sign options to interact with customers on multiple channels, including websites, call centers, and in-person chats

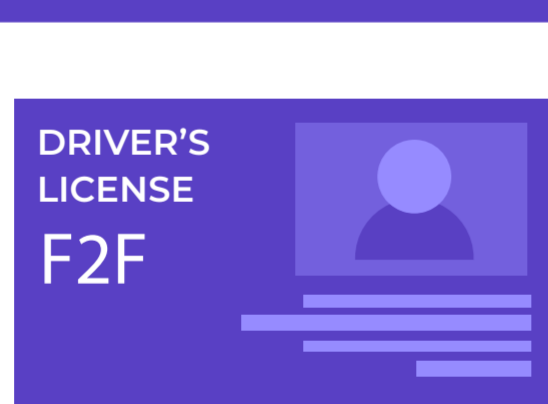
2. AUTHENTICATION

How will you verify that customers are who they say they are?

THAT DEPENDS ON WHETHER THEY ARE F2F OR REMOTE—VERIFYING THE CUSTOMER'S IDENTITY IS DIFFERENT IN EACH SCENARIO



FACE TO FACE



DRIVER'S LICENSE F2F

Or in-person verification of any other government-issued ID



REMOTE



EXISTING CUSTOMERS

One-time password texted to the signer
Biometrics (e.g., TouchID, FaceID)
Email authentication
Login credentials (incl. SSO)
Secret question challenge
Dynamic KBA
Digipass® MFA
Digital certificates

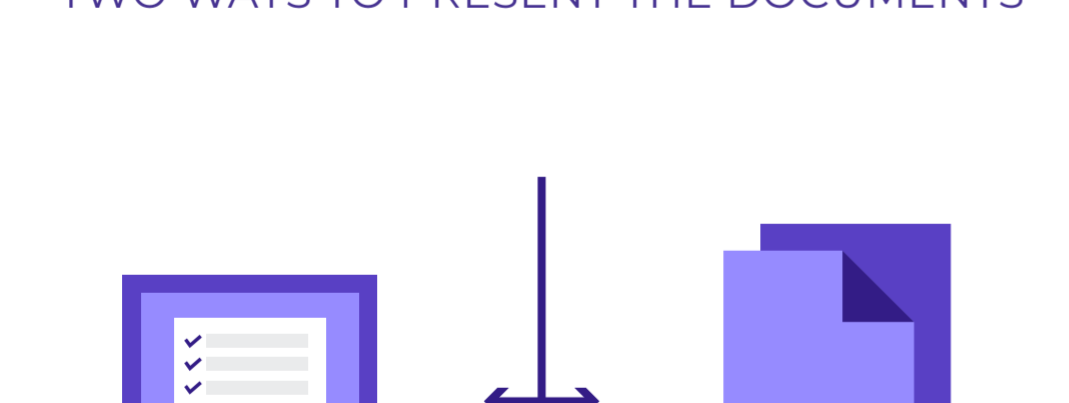
NEW CUSTOMERS

Digital identity verification: ID document verification and facial comparison enable a remote customer's identity to be authenticated in real-time

3. PRESENT DOCUMENTS

Now that you've verified their identity

TWO WAYS TO PRESENT THE DOCUMENTS



ONLINE

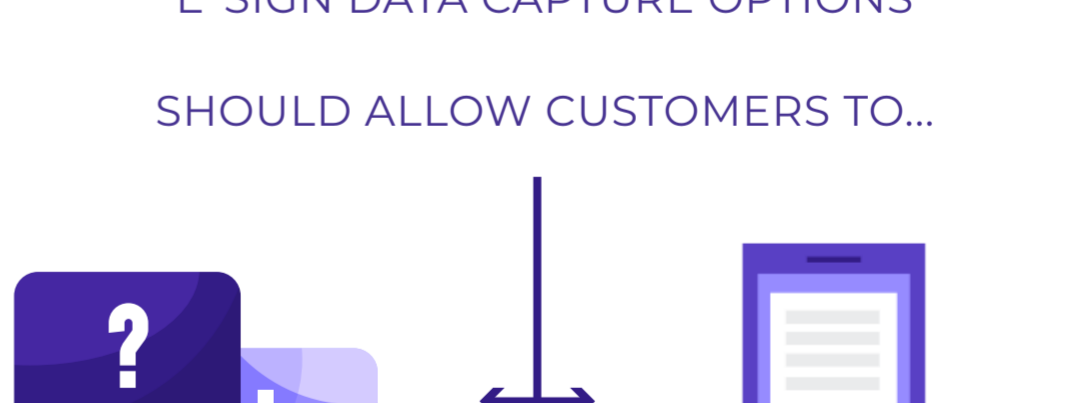
PRINTED COPIES

If the customer prefers to read/review the document on paper, they can. When it comes time to sign, they go back to digital.

4. FORMS/DATA CAPTURE

What if you need customers to fill in extra data fields?

E-SIGN DATA CAPTURE OPTIONS SHOULD ALLOW CUSTOMERS TO...



Answer questions, add text

Check boxes (e.g. "I have read through terms and conditions," "I am declining additional coverage")

5. ADDITIONAL DOCUMENT UPLOAD/UPDATE

What if you need the customer to add more documents?
SOME INSURANCE COMPANIES OR BANKS REQUIRE CUSTOMERS TO...



Take a photo of a document with phone



Attach a document to prove they qualify for a discount

6. E-SIGN

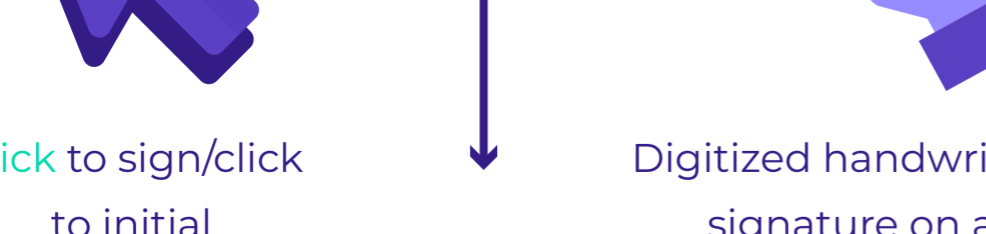
Establish intent and capture consent through the act of signing

WAYS TO SIGN



Click to sign/click to initial

Digitized handwritten signature on a touchscreen



Use a digital certificate (including those issued by 3rd party Certificate Authorities)

7. DELIVER

GET COPIES TO ALL INVOLVED PARTIES



Secure PDF download

Print copy

THE MORE OPTIONS, THE BETTER THE E-SIGNATURE EXPERIENCE — delight your customers with THE MOST FLEXIBLE E-SIGN SOFTWARE