OneSpan

Best-practice Guide to Electronic Signatures for Governments

Key Considerations for Enabling Secure, Trusted Digital Agreements

Securing Tomorrow's Potential

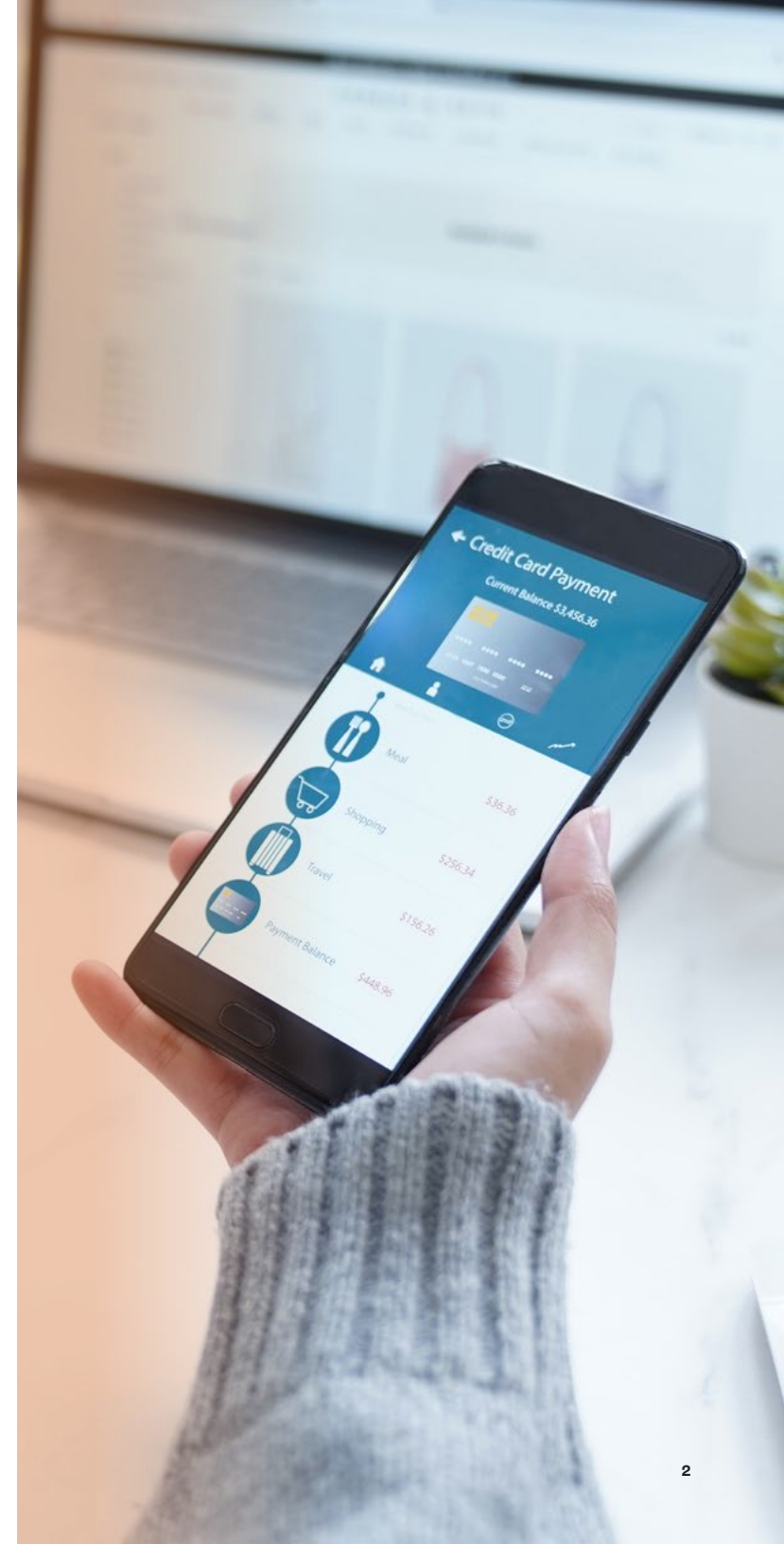We've reached a moment of tremendous opportunity for governmental organizations.

Although the Web3 era presents an opportunity to deliver better citizen experiences, with opportunity comes risk. Deep fakes and identity fraud pose a growing threat, eroding public trust and defrauding governments and businesses. That's why it's critical not only to modernize your workflows, but also to integrate security end-to-end throughout.

Already, many governmental organizations have modernized processes and the constituent experience as a whole, by replacing paper-based signing processes with electronic signatures. Now, governments are turning to technologies like digital identity verification and remote online notarization as they optimize higher risk digital processes in the context of remote operations.

The government employee experience is also undergoing transformation. Digitizing processes across contracting and procurement, HR and recruitment, and legal, is delivering rapid gains in efficiency and drastic reductions in cost in the era of remote work.

As the market continues to adapt to new opportunities and emerging risks, your workflows and the security of your digital agreements need to evolve as well. From high-identity assurance and CAC/PIV authentication, to FedRAMP-certified hosting, white-labelling as an additional layer of defense against social engineering, and secure storage, we can help.

The fact is, it's time to reimagine trust to better enable digital government to thrive. We automate, streamline, and secure the internal and citizen-facing processes that government runs on, and in so doing, enable the potential of tomorrow to be secured as well.

The Value

Your processes, secured

In a world of identity fraud and malware, we share the responsibility of ensuring citizens have a secure experience with you. That's the advantage of partnering with us – you benefit from our unique blend of expertise in cybersecurity and e-signature. We securely authenticate 4 billion users per year and support CAC/PIV, Digipass(R) software and hardware authenticators, and digital identity verification.

Protecting your brand's integrity

Your brand should be front and center. With OneSpan, you can completely white-label email notifications and signing experiences. This helps increase user adoption, as signers already trust your brand.

A trusted compliance partner

Some of the world's most security-conscious organizations trust OneSpan to minimize compliance risk related to identity, authentication, data, and signatures.

Our solutions are designed to help you comply with major regulations and standards, such as ESIGN, FedRAMP, HIPAA, eIDAS, GDPR, ISO27001, ISO27017, ISO27018, SOC2, 21st Century IDEA, and more.

We are also compliant with the US ADA and US Section 508.

Best-in-class service and support

Between our global language support, technical support, professional services, and active developer community, our clients reliably receive the support they need, whenever and however they need it. It's no surprise that OneSpan earned a 94% satisfaction rate for Quality of Support on G2 Crowd.

Fair, transparent pricing

OneSpan delivers the full functionality of our electronic signature solution for less. Some customers have saved up to 75% by switching to OneSpan. OneSpan offers fair pricing in plain language with no hidden fees or dramatic price hikes at renewal.

"Identity-related functions are increasingly important or required from a regulatory standpoint in B2C or high-risk use cases. These can include strong user authentication, identity proofing, digital identity wallet integrations, or use of digital certificates issued by a trusted entity."

2022 Gartner Market Guide for Electronic Signature

Top OneSpan Sign Connectors

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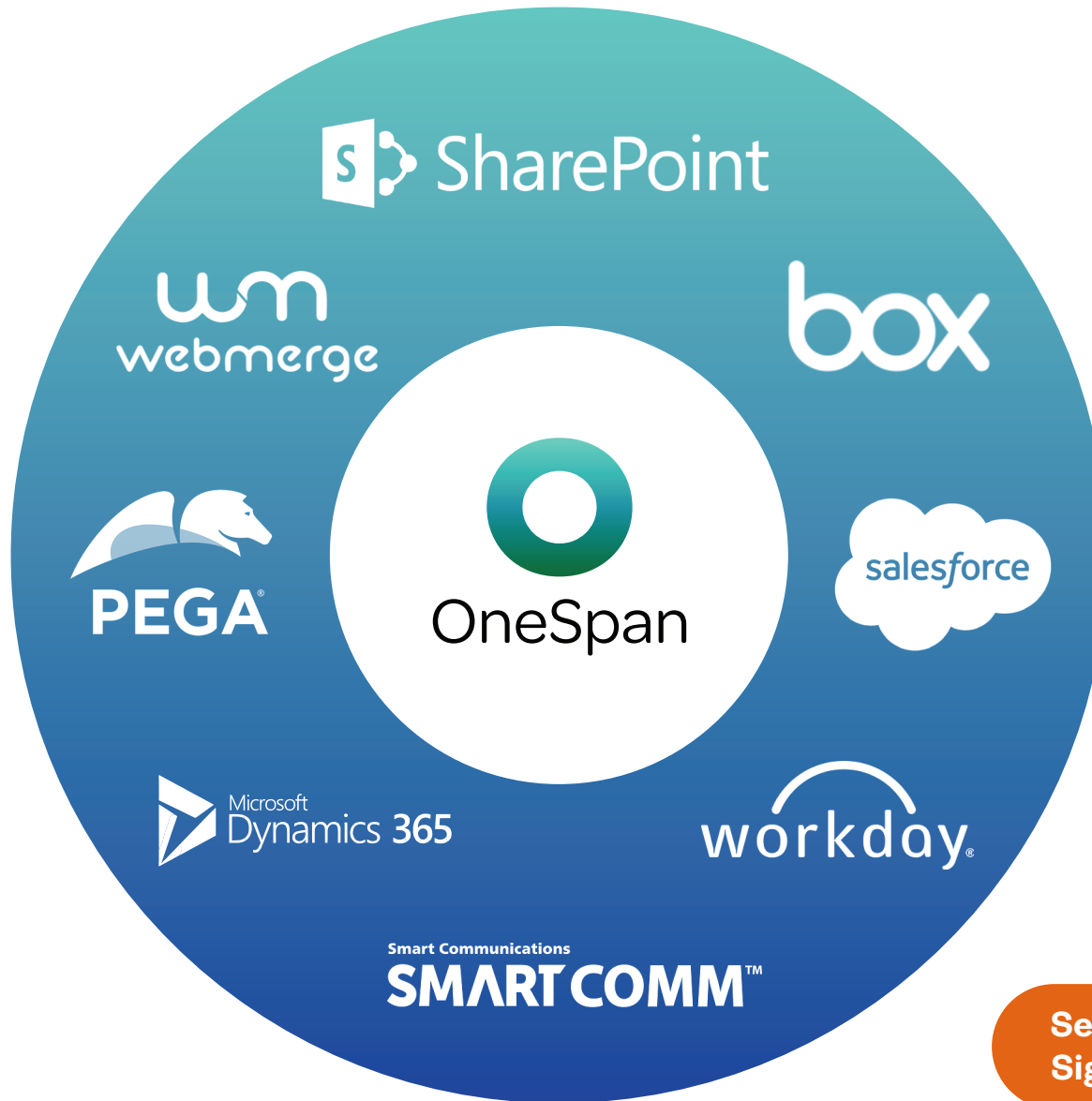
See All OneSpan Sign Connectors

E-Signature 101

Top 5 Questions Government
Organizations Ask

OneSpan

1. Are you FedRAMP certified?

OneSpan Sign became the first e-signature solution Authorized to Operate (ATO) under the Federal Risk and Authorization Management Program (FedRAMP) in March 2016. U.S. government organizations looking to implement e-signatures now have immediate access to a secure, FedRAMP-compliant cloud, hosted on Microsoft's world-class Azure cloud infrastructure.

OneSpan Sign has been helping government organizations move to paperless signing since 1997, making us the longest standing provider of e-signature solutions to the U.S. Federal Government. Since then, OneSpan Sign has helped hundreds of government organizations across the Department of Defense (DoD), federal government, and state and local government digitize and automate their manual, paper-based processes in support of their digital transformation strategies.

2. Do you support CAC/PIV?

OneSpan Sign meets the government's stringent authentication requirements with out-of-the-box support for signing with Common Access Cards (CAC), PIV smart cards and derived credentials.

It's simple and straightforward to e-sign documents with your smart card and authenticators in OneSpan Sign.

Along with CAC/PIV, we provide numerous options, including software and hardware authenticators.

3. Do you integrate with SharePoint, Salesforce, and other systems we use?

OneSpan Sign is available as an extension to many of the essential software-as-a-service applications you already use today. Leverage electronic signatures to increase efficiency, eliminate paper, and take advantage of the cloud.

You can integrate OneSpan Sign with:

box

PEGA

SharePoint

salesforce

webmerge

Smart Communications
SMART COMM™

workday

Microsoft Dynamics 365

4. Is It Secure?

Yes.

Security is understandably a top concern with digital transactions, so it is important to make sure your electronic signature provider meets the highest security standards while ensuring a trusted experience between you, your employees, and constituents.

That means more than simply passing a security audit or obtaining a certification. We recommend taking a broader view of e-signature security that also addresses:

- Choosing the appropriate level of authentication
- Leveraging integrated ID verification to ensure signers are who they say they are
- Protecting e-signatures and documents from tampering
- Making it easy to verify e-signed records
- Ensuring the long-term reliability of your e-records independent of the vendor
- Verifying the vendor has a consistent track record of protecting customer data
- Creating an end-to-end trusted experience through white-labeling that also adds an extra layer of protection against phishing attacks

In addition, OneSpan Sign is compliant with all important security and compliance regulations, including:

How Does It Work?

1 — Access
- Email
- Online portal
- Mobile app
- Virtual invite

2 — Identify / Authenticate
- Email
- Login credentials
- Challenge-response questions
- SMS PIN
- 3rd party ID check
- Digipass®
- Biometrics
- Government ID

3 — Present

Documents are presented on a desktop or mobile device. Define workflow rules and control which documents are visible to participants in the transaction

4 — Data Capture

Capture data at the time of signing and make that data available to downstream systems

5 — Re-authenticate

Optionally verify the signer's identity at the time of signing. For example, signers can use their government-issued electronic ID (eID) to create a Qualified E-Signature (QES)

6 — Sign
- Click to sign
- Click to initial
- Hand-scripted signature capture
- Accept only

7 — Document Insertion

Additional documents or images (e.g. a photo of a driver's license) can be inserted as part of the transaction

8 — Deliver

Signed records can be distributed electronically or on paper

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

E-Signatures in Action

Use Cases and Case Studies

OneSpan

USPS Expands E-Signatures to U.S. Residential Users

CHALLENGE

The USPS is the world's largest postal system, delivering 44% percent of the world's mail volume. In 2022, the Postal Service delivered to 12.7 million business addresses and 152.2 million residential addresses. On a typical day, the Postal Service processes and delivers an average of 421.4 million mail pieces. With substantial operating expenses that are highly sensitive to inflationary pressures, it is under continual pressure to cut costs—and to innovate in order to improve the customer experience.

Solution

As the enterprise standard at USPS, OneSpan Sign is now integrated with the myUSPS.com portal and accessible to 17M users. It is used service-wide, including across the finance, procurement, and logistics functions

Benefits

- E-signatures help minimize the requirement for re-delivery, which is very expensive.

- OneSpan Sign provides an easier user experience all around.

- Enforceability / audit trail capabilities support robust process optimization.

HR Digitization for the Enterprise

Challenge

As e-signature adoption grew across this enterprise employing over 100,000 people, the e-contracting use case became a model for a large-scale HR digitization project. The project aimed to develop a fully digital recruiting process. This was an essential endeavor to improve the hiring process for their 1,500 recruiters and hiring managers – as well as the tens of thousands of seasonal employees needed to temporarily staff the company's service branches during peak periods each year.

Solution

By integrating OneSpan Sign with their SAP Human Capital Management (HCM) platform, the company has improved the hiring process, increased employee satisfaction, and cut costs. They have also laid the groundwork for expanding e-signature to hundreds of other HR processes, including rehiring on-call staff, contract renewals, and contract changes.

Benefits

- Saves 60 sheets of paper and $10 per hire
- Reduced the time to hire and onboard new recruits
- Increased employee satisfaction among recruiters and hiring managers
- Laid the groundwork to expand e-signature to other HR processes

Read the Full Story
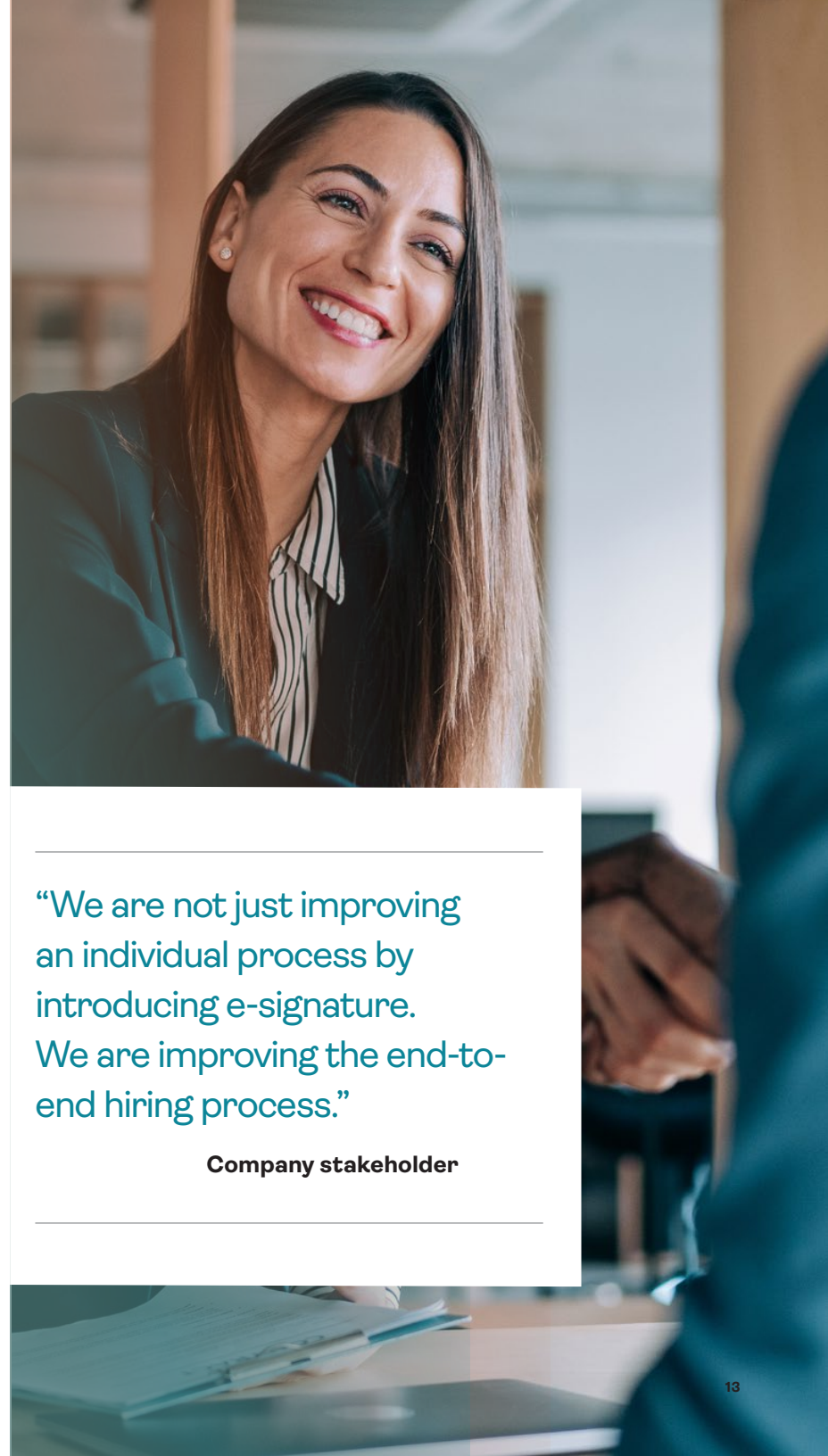
"We are not just improving an individual process by introducing e-signature. We are improving the end-to-end hiring process."

Company stakeholder

How USDA Accelerated Process Digitization with E-Signatures

CHALLENGE

During the COVID-19 pandemic, USDA agencies Natural Resources Conservation Service (NRCS) and Farm Service Agency (FSA) needed a way to maintain agriculture and commerce while also protecting the country's farmers from the virus. The NRCS already had a digital records system and even a method for obtaining e-signatures, but it was not inclusive to all documents. Meanwhile, the FSA was months away from launching their own digital records system.

Solution

OneSpan Sign was deployed as an integrated, cloud-based solution to enable remote collaboration across USDA's Service Centers. USDA had years of experience working with OneSpan already—and they knew OneSpan Sign to have the built-in capabilities required to expand the solution across the organization. They also knew it would cover the strictest government regulations.

Benefits

- OneSpan Sign's capabilities accelerated key USDA processes allowed farmers and ranchers to continue getting the services they needed in a new, enhanced way.

- In under 6 months, over 40,000 documents were esigned between both the NCRS and FSA.

- Policies were updated for increased flexibility and aligned as much as possible to create a more uniform customer experience for the nation's producers.

- By working together for the greater good, the USDA's farm production and conservation agencies were able to protect future generations of farmers and reduce the impact of the virus to commerce and the food supply. They were also able to help make the U.S. government more equipped and efficient.

E-contracting at NASA's Jet Propulsion Laboratory

Challenge

NASA's Jet Propulsion Laboratory (JPL) is a federally funded research and development facility managed by private contractors at the California Institute of Technology. JPL had an automated front-end to their e-contracting system and wanted to go paperless. While they had built a state-of-the-art contract management system, without e-signatures they were still dropping back to paper for signature on 30,000 - 40,000 contracts annually.

Solution

In addition to reducing paper consumption, costs and time, the redesign of JPL's contracting system was driven by factors such as the need to support an increasingly mobile and remote workforce, constraints on office space, the cost of courier services and postage, and pressure to accelerate project turnaround time issues with file sharing and collaboration, paper storage, records management, and long-term archiving.

Benefits

- Frees staff's time for core responsibilities: Gathering signature approvals internally used to take 2-6 weeks. Now, that's done in days.

- In just one of its departmental organizations, JPL has been able to save $30,000 annually due to fewer printer and copier leases and less ink, toner, and binder supplies.

- Less paper, fewer errors: In the past, contracts would be printed and stored in binders. If there was a mistake with any of the contracts in the binders, contract administrators had to reprint and redo.

- Automated archiving of e-signed contracts.

- Increased mobile access.

- Better collaboration.

State of Michigan Completes Contracts Twice as Fast Digitally

Challenge

The Michigan Department of Technology, Management, and Budget is a centralized unit that schedules and deploys IT resources for various state projects. It was facing high costs for managing paper forms for extended periods of time.

Solution

OneSpan Sign was deployed as an enterprise shared service in a FedRAMP-hosted environment. 9,600 transactions were e-signed with 500 vendors in the first 9 months, e-signed forms were completed in half the time, and 90% of use cases took less than 30 minutes of training.

Benefits

- The solution provided flexibility and scalability in enabling e-signatures across multiple business units, at all levels of the state's governmental departments.

- The transformation resulted in a faster contracting process and reduced paper costs.

- It also laid the foundation for further efficiencies to be gained by digital transformation.

Digital Business Banking at Navy Federal Credit Union Enables Speedy Rollout of SBA Loan Products

CHALLENGE

Navy Federal Credit Union (NFCU) is the largest credit union in the world by asset size, serving 10 million members and working with over 200,000 business members. During the COVID-19 pandemic, it was challenged to maintain business continuity and roll out SBA's PPP loan products for business members.

SOLUTION

Their solution was to leverage existing partnerships to develop a new OneSpan Sign integration with nCino, a cloud-based core banking system in Salesforce. Navy Federal Credit Union garnered 10,000 new business members in first 30 days, and set a new benchmark for going from loan application to funding in just 3.5 days on average.

Benefits

- Navy Federal Credit Union went from issuing 150 business loans per month to 1,000 in first week.

- With their new solution NFCU was able to create new accounts in less than 24 hours.

- Alongside increased application volumes, funds were disbursed faster.

Best Practices

Security, Deployment and UX

OneSpan

Building Trust with FedRAMP-compliant E-Signature Security

ID Verification

OneSpan Sign includes Identity Document (ID) Verification as a signer authentication method to validate a signer's identity before they gain access to critical contracts and high-value agreements. ID Verification with Facial Comparison enables a signer to validate their identity using their government-issued photo ID and a 'selfie', which is then compared with their photo ID to provide an additional layer of identity assurance. ID Verification provides a high level of signer authentication and supports fraud prevention.

User Authentication

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

Document Security

OneSpan Sign is the market's first FedRAMP-compliant solution. 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.

Robust Audit Trail

OneSpan Sign makes it easy to access details about the transaction to prove compliance. An electronic audit trail is permanently embedded within the e-signed document for easy, one-click verification. In fact, OneSpan Sign is the ONLY solution in the market to capture a single audit trail of the entire agreement process—from identity verification and authentication to e-signature. This includes the ID and authentication check method used and the detailed results of the verification. As a result, you get a complete picture of the transaction with strong identity assurance to demonstrate compliance.

Spotlight on Fedramp

- Secure, legally binding e-signatures in a FedRAMP-compliant cloud
- E-signatures for the federal government

OneSpan Sign became the first e-signature solution Authorized to Operate (ATO) under the Federal Risk and Authorization Management Program (FedRAMP) in March 2016. U.S. government organizations looking to implement e-signatures now have immediate access to a secure, FedRAMP-compliant cloud, hosted on Microsoft's world-class Azure cloud infrastructure.

OneSpan Sign has been helping government organizations move to paperless signing since 1997, making us the longest standing provider of e-signature solutions to the US Federal Government. Since then, OneSpan Sign has helped hundreds of government agencies across the Department of Defense (DoD), federal government, and state and local government digitize and automate their manual, paper-based processes in support of their digital transformation strategies.

FedRAMP   Microsoft Azure

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.

Furthermore, social engineering scammers are now sending increasingly sophisticated phishing emails meant to mimic messages from e-sign brands to exploit customers. White-labeling the entire e-sign experience is the #1 thing you can do to protect your brand, your customers, and achieve the highest adoption rates possible. Ultimately, white-label solutions are built to engender trust through visibility, transparency, and chain of custody.

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

Start E-Signing Today

OneSpan Sign offers flexible deployment options for getting e-signatures out to customers, partners, and employees – quickly and securely. We offer two general options, both of which provide operational efficiency, improve the customer experience, and reduce document errors. Those options include:

User-initiated

Users can send and sign documents via the web portal, mobile app, or a third-party connector. This option is typically ideal for lower volume, user-initiated e-signature processes (i.e., sales contracts, HR forms, expense reports, purchase orders, etc.).

Integrated

If you're looking to fully automate the e-signature process with your web application, business applications, core systems, and mobile apps, the integrated approach will fit your needs. In an integrated use case, there is no manual work for employees to prepare a document for e-signature – documents are system-generated and completely automated. This option is ideal for larger volume, system-initiated e-signature processes (i.e., loan applications, account openings, insurance applications, etc.).

Every organization has different needs. If you are unsure at this time, remember that you can transition from a user-initiated process to an integrated process at a later date.
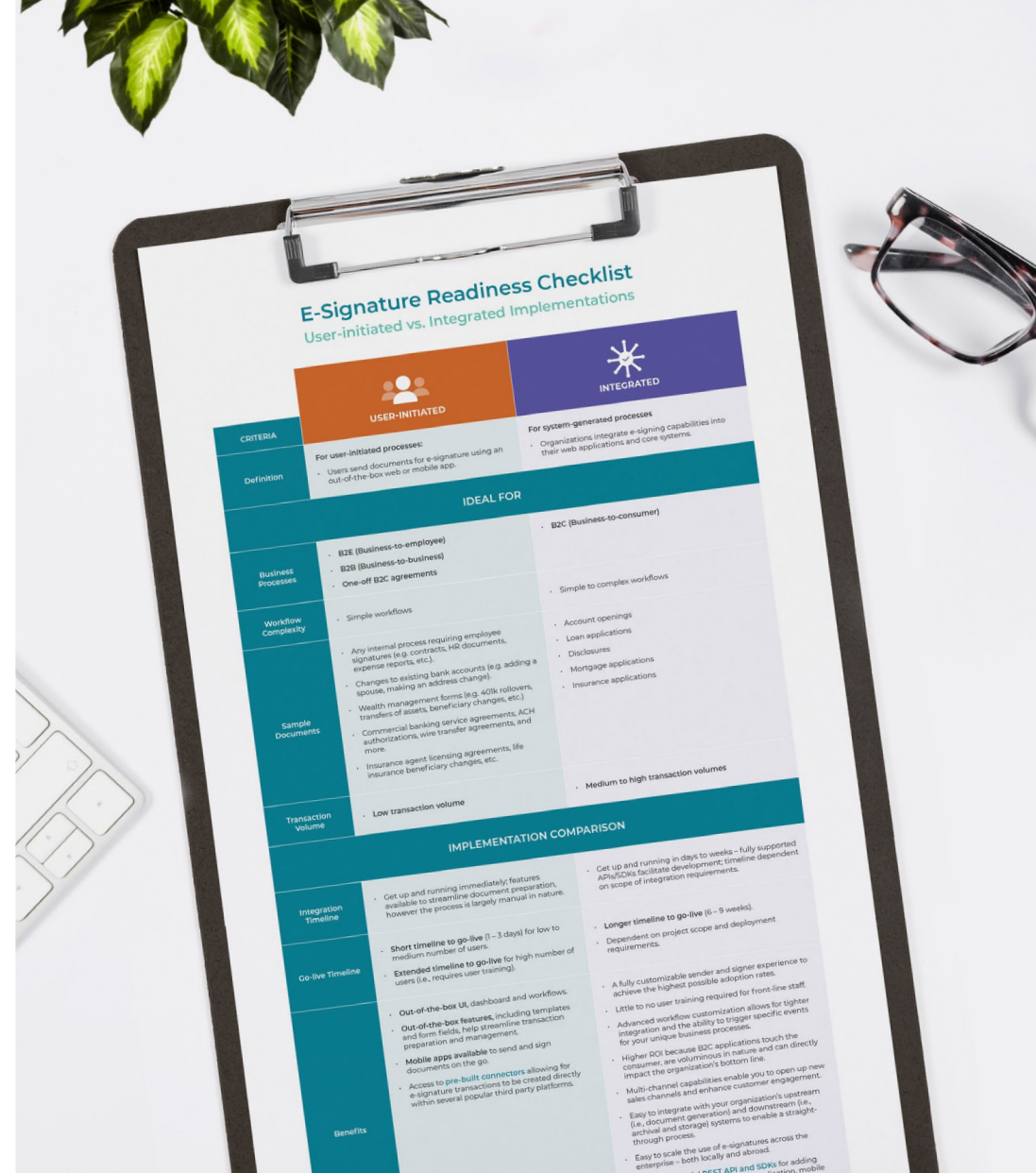
Are you ready to start e-signing? Download our Readiness Checklist and find out!

Get the Checklist
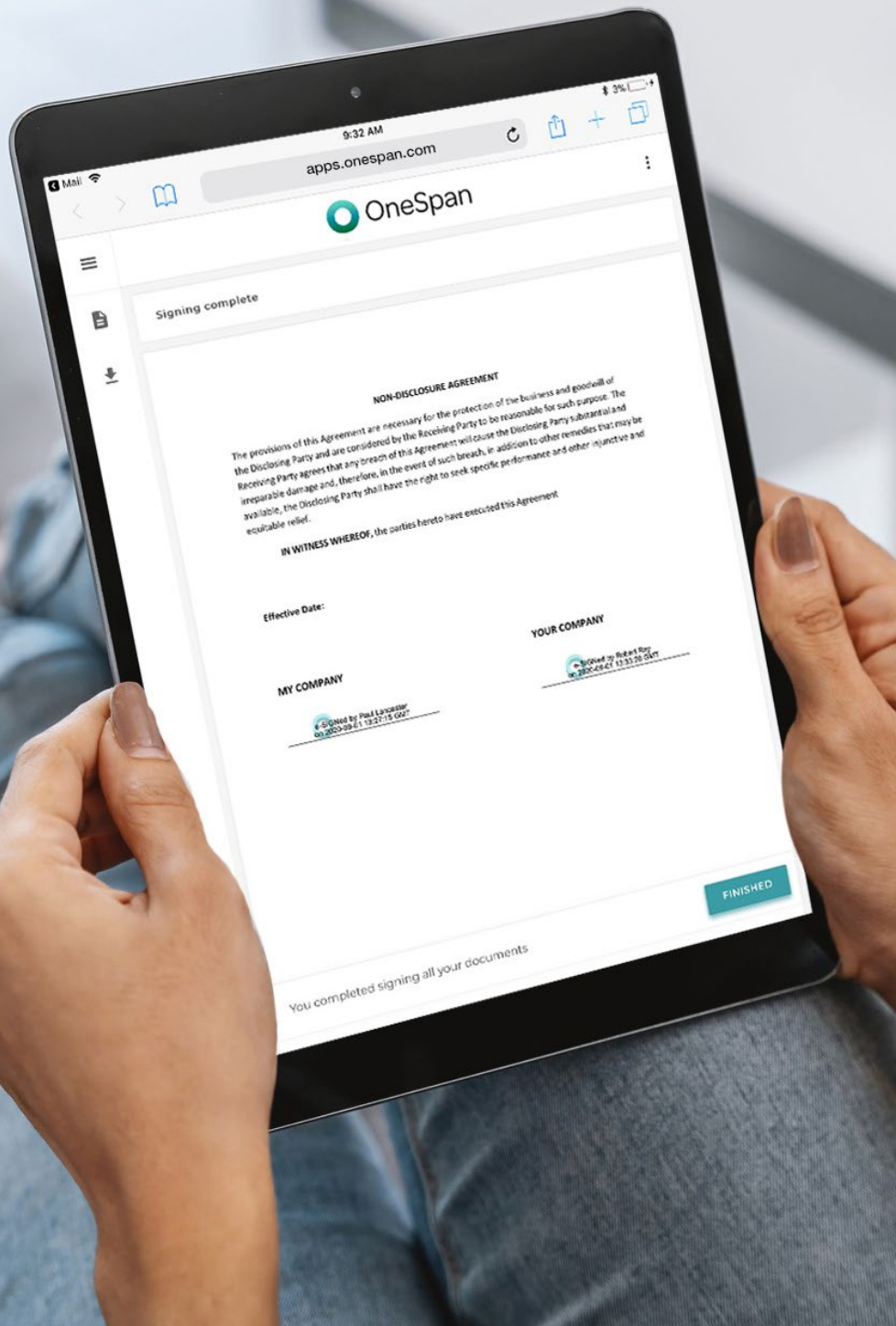
Easy User Experience

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

OneSpan Notary

Meet rising demand for digital notarization

With over 1 billion documents notarized in the U.S. each year, there is an opportunity for all organizations to accelerate digital transformation for notarization to meet rising user expectations for digital processes.

OneSpan Notary enables organizations to accommodate both in-person and remote online notarizations (RON). Notaries can verify the identity of signers using two-factor authentication, collect electronic signatures, and notarize agreements, all in a secure and trusted environment.

Put away the pen and rubber stamps to engage digitally, and get agreements notarized in a fast, convenient, and secure way, with a solution built with notaries, for notaries.

Solution Highlights

- **Secure Remote Online Notarization (RON):** Mitigate fraud and security risks targeted towards high-value transactions with strong identity proofing and bank-grade security.

- **Capture Strong Electronic Evidence:** Receive a recording alongside a unified audit trail that captures detailed events during the notarial session.

- **Choose a Truly Integrated Solution:** Streamline experiences to help notaries connect with signers, and complete notarizations using an enterprise-grade, all-in-one solution.

- **Make It Refreshingly Easy:** Provide an easy experience for all users — from admins onboarding notaries to launching a RON session while signers effortlessly complete the process with guided workflows.

- **Offer Convenience and Flexibility:** Eliminate the hassles of meeting in-person by completing notarizations remotely in a trusted environment.

- **Accelerate Digital Transformation:** Lead the digital transformation charge and realize faster time-to-value by partnering with OneSpan. Get resources to quickly ramp up along with a reliable support team guiding your success.
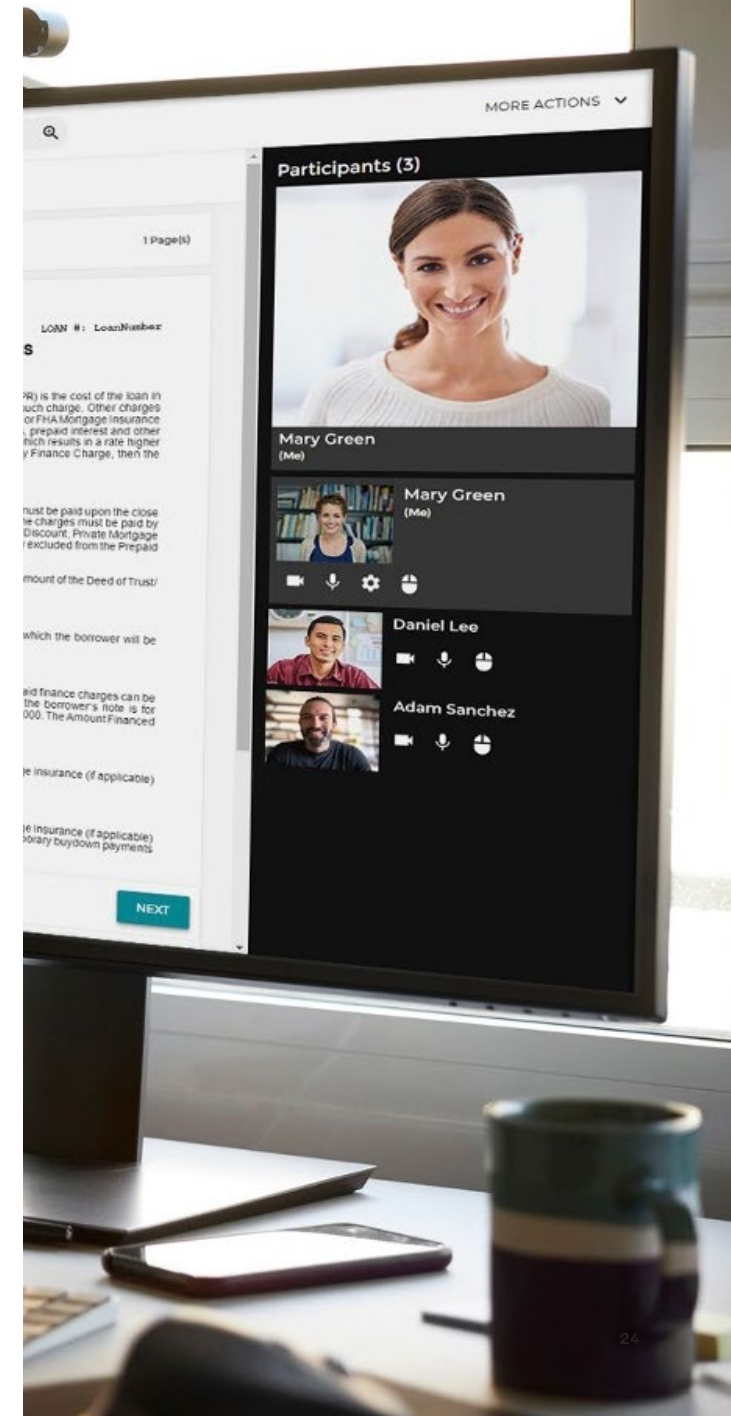
The Notarization Process

Transform how your notaries and clients get agreements completed – easily and securely in a trusted environment

1 PREPARE	**2 INVITE**	**3 AUTHENTICATE**	**4 REVIEW**	**5 SIGN & NOTARIZE**
• Upload documents or select template • Specify notary public and signer • Schedule session	• Signer clicks link in email invitation to join	• Identity verified using ID Verification, Knowledge-based Authentication (KBA), and remote ID presentation	• Signer joins notary in live video session • Notary reviews agreement with signer	• Signer signs and initials agreement • Notary captures key transaction information in eJournal • Notary applies eNotary seal to complete transaction
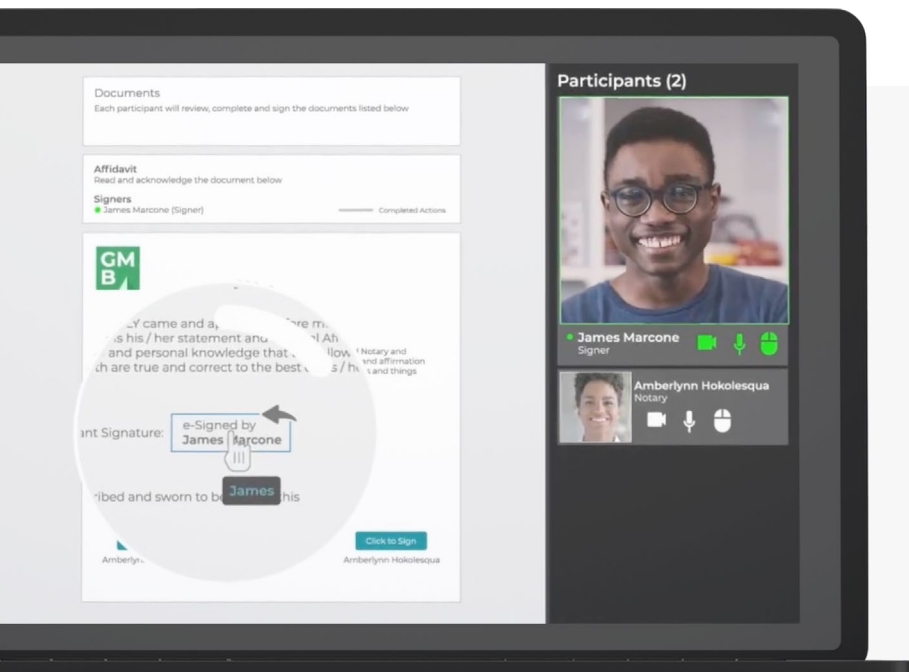
Wet-ink signatures, rubber stamps, and paper contracts define the traditional notarization experience. These in-person, paper-based notarizations are plagued with errors, increase the risk of delays, and are vulnerable to security threats and fraud.

Modernizing the experience with Remote Online Notarization (RON) offers a convenient way for your constituents and stakeholders to participate in an online notary session from anywhere. In turn, your organization can eliminate manual errors, reduce paper costs, mitigate the risk of fraud, and expedite time-to-completion of notarized agreements.

Extending the Value of E-Sign with Smart Digital Forms

Complex forms have long been a point of friction in digital channels. The more complex the form is the higher the risk of customer abandonment, the more time it takes to complete the process, and the greater the likelihood of document errors and support calls.

Organizations are simplifying and accelerating their customer experience with smart digital forms in an end-to-end digital process. OneSpan Sign can integrate with smart digital forms to create a guided workflow for hassle-free e-signatures.

Improve Completion Rates

- Introduce mobile-ready and intelligent "guided" customer experiences that reduce abandonment

Modernize The Experience

- Incorporate experience-driven workflows with conditional logic to capture data and signatures

Save Time & Reduce Errors

- Reduce time to complete complex and lengthy forms, and eliminate Not in Good Order (NIGO) forms

Learn more about smart digital forms and OneSpan Sign

Get the eBook

Try OneSpan Sign Today
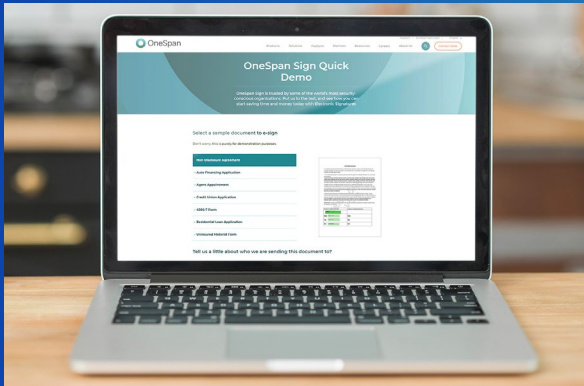
Quick Demo

PROVEN PERFORMANCE

E-signature deployments backed by over decades of experience with government.

DEMO

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

PRICING BASED ON YOUR CHOICE OF USER OR TRANSACTION VOLUME

Complete & Customizable

Learn More

Speak to a OneSpan representative about getting started. Contact us today.

About OneSpan

OneSpan, the digital agreements security company™, helps organizations accelerate digital transformations by enabling secure, compliant, and refreshingly easy customer agreements and transaction experiences. Organizations requiring high assurance security, including the integrity of end-users and the fidelity of transaction records behind every agreement, choose OneSpan to simplify and secure business processes with their partners and customers. Trusted by global blue-chip enterprises, including more than 60% of the world's largest 100 banks, OneSpan processes millions of digital agreements and billions of transactions in 100+ countries annually.

Learn more at **OneSpan.com**
Contact us at **www.onespan.com/contact-us**