



Beginner's Guide to Electronic Signatures

Key Considerations for Enabling
Secure, Trusted Digital Agreements





Securing Tomorrow's Potential

We've reached a moment of tremendous opportunity for business.

The Web3 era presents an opportunity to deliver better, more immersive customer experiences, but with opportunity comes risk. Deep fakes and identity fraud pose a threat to each digital agreement and business workflow. Reimagine how you secure your digital agreements, so you can realize tomorrow's potential for your customer-facing, revenue-generating processes. Now is the time.

Enterprises are transforming business agreements and the customer experience as a whole by adopting electronic signatures. Along the way, they're leveraging technologies like digital identity verification to optimize higher risk digital processes and videoconferencing with co-browsing to reintroduce the human element to remote customer transactions.

The employee experience is also undergoing transformation. Digitizing processes across contracting and procurement, HR, and legal, is delivering rapid gains in efficiency and drastic reductions in cost.

The market continues to adapt to advances in technology and Web3. In this climate of change and opportunity, the security of your digital agreements, defined by high identity assurance and authentication, is how you can achieve tomorrow's potential.





The Value

Transform customer experience in any channel

- Provide a seamless digital process in the customer's preferred channel – whether that's online, mobile, call center, or retail
- Recreate the power of the face-to-face meeting for your digital channels by combining e-signatures, web-enabled videoconferencing, and rich collaboration capabilities

Strengthen legal and compliance position

- Gather evidence of exactly what transpired with a single, unified audit trail
- Apply a digital signature to the document after each signer completes the signing process
- Get a complete picture of the transaction with strong identity assurance to demonstrate compliance

Demonstrate green business practices

- Create a paperless model and support sustainable development

Ensure business continuity

- Provide your customers a reliable remote channel, so your organization can weather unforeseen circumstances

Generate revenue

- Eliminate customer abandonment due to paper with an end-to-end digital process

Reduce costs

- Avoid the need to manually prepare, ship, and archive paper
- Offset 90% of administrative labor around paper, saving as much as \$10 per transaction
- Eliminate errors like missing signatures and data

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 3 Questions Organizations Ask





Is It Legal?

Yes.

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

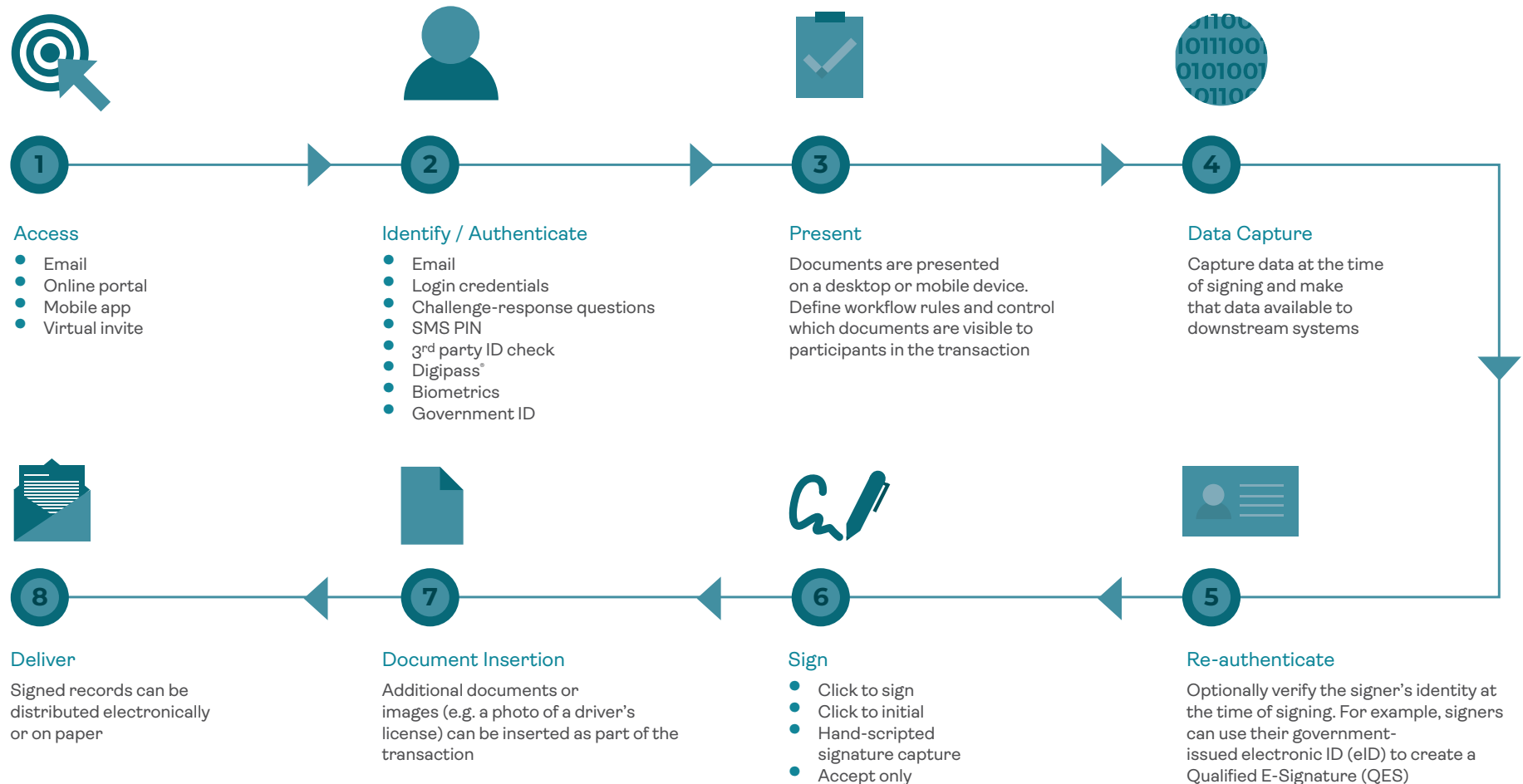
However, specifics vary from country to country, so it is important to understand the laws and regulations in the jurisdictions where you operate. Explore our E-Signature Legality Guide to learn the local regulations that govern e-signature, digital identities, and digital certificates in your region.

Get answers to commonly asked questions, such as:

- **Are e-signatures legal, admissible, and enforceable in my local jurisdiction?**
- **Are there certain documents that cannot be e-signed?**
- **Does local regulation govern the use of digital IDs and/or digital certificates for e-signatures?**
- **Are there any documents that require use of Qualified Electronic Signatures (QES)?**
- **Does local law provide certification bodies / trust services that e-signature users should be aware of?**
- **How is OneSpan Sign designed to meet the e-signature requirements in my jurisdiction?**

[Read the Legality Guide](#)

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.



E-Signatures in Action

Use Cases and Case Studies



Case Study

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





Case Study

SC Ventures

scventures



CHALLENGE

The signing of documents by clients is a time-consuming process for the SC Ventures mortgage specialists, especially since the outbreak of the pandemic. In the case of new customers, documents were emailed or delivered by courier to the client. Then a video conference had to be set up, so that the customer manager could witness the client signing the documents. From there, the process still required additional calls and rounds of review before completion.

Beyond just the mortgage team, many other business units at Standard Chartered were struggling with time-intensive document signing and manual coordination.

Solution

SC Ventures collaborated with OneSpan to create a single enterprise solution for e-signatures, SC eSign. The tool accelerated document sharing and signing for all Standard Chartered business units across the bank's large footprint.

Benefits

- **Rolled out e-signature enterprise-wide to 40 use cases**
- **Live in 21 countries and secured regulatory approval in 28 jurisdictions**
- **Provides business units a significantly faster way to share confidential information**
- **Reduced turnaround time to close business by more than 100%**
- **Increase in process efficiency of around 40% across personal banking onboarding**

“With OneSpan Sign e-signature technology, the customer signing experience has been greatly improved. And for the mortgage team in particular, efficiency is enhanced by reducing time to close transactions.”

Thorsten Neumann
CTO, SC Ventures

[Read the Full Story](#)

Case Study

Generali Hellas



Challenge

When a new data protection law in Greece required all members of an insured family over the age of 15 to sign consent documents, it created a frustrating experience for Generali's customers. They had to sign paperwork in-person at the broker's office, which delayed the onboarding process, adding days or weeks to deliver a quote to the customer.

Solution

Generali built one of the first end-to-end digital processes in Greece for their life insurance customers and leveraged OneSpan Sign electronic signatures to expedite the quote process while ensuring compliance. When the COVID-19 pandemic hit, Generali was well positioned to switch to a remote business model. In an industry climate that challenged their competitors, Generali increased its market share.

Benefits

- **Reduced time to complete life insurance applications from several days to <24 hours**
- **OneSpan Sign's API streamlined e-signature integration into existing apps**
- **Proof of compliance with legal requirements for consent**
- **Full business continuity during COVID-19**

[Read the Full Story](#)



“The positive feedback we have received from both customers and brokers, as well as the noticeable business benefits, are key factors in our decision to expand the use of the e-sign service to other products lines as well.”

Antonis Apergis
Software Development Assistant
Manager, Generali Hellas

Case Study

Direct Energy



Challenge

Direct Energy depends on its e-signature capabilities to fulfill door-to-door sales in the US with over 240,000 contracts a year. The company's relationship with its e-signature provider, DocuSign, had been going reasonably well. But as the contract renewal period approached, Direct Energy found DocuSign difficult to engage. A week before the contract expired, DocuSign offered new terms with a 600% rate increase. Direct Energy took this as an opportunity to search for a new partner who could offer more value at a reasonable price.

Solution

Direct Energy reviewed 10 different electronic signature providers to find one that could meet their requirements: document encryption, customized branding, and integration with critical sales applications. Direct Energy ultimately chose OneSpan due to the ability to fully white-label the experience and to quickly integrate e-signing and document workflow capabilities into Direct Energy's mobile app.

Benefits

- **Saved 75% compared to DocuSign's original rate increase**
- **Implemented OneSpan Sign ~50% faster than planned**
- **Rolled out to reps 75% faster – 1 week instead of 4**
- **Problem-free roll-out: Greater levels of service and customer support**

[Read the Full Story](#)



“One of the main factors why I decided to go with OneSpan was their willingness to work with us, the attention we received, and the ability for us to ask questions and get accurate and true responses that showed they understood what we were trying to do.”

Ken Long
Head of Technology for
Consumer Sales, Direct Energy





“The e-signature functionality is an essential part of the digital flow. If it wasn't there, it would clearly break the digital flow. That would have a serious impact on the customer experience, because with paper, we would not be able to deliver the best experience or value.”

Marc Vaeyendries
Digital Projects Portfolio,
P&V Insurance

Case Study

P&V Insurance



CHALLENGE

As part of a multi-year modernization initiative, P&V Insurance's digital transformation introduced improvements ranging from business process automation to e-forms and digital document repositories. However, the lack of e-signatures prevented the company from achieving end-to-end digital flows. To solve this, P&V Insurance launched an initiative to introduce electronic signatures across the business, starting with life insurance.

SOLUTION

P&V Insurance deployed e-signatures for its insurance lines of business, starting with life policies. The insurer's e-signature implementation enhances operational efficiency and the customer experience by reducing the time it takes to sign all insurance documents. What's more, P&V is able to use Advanced or Qualified E-Signatures, depending on the nature of the transaction.

Benefits

- Agents can finalize life insurance applications in as little as 15 minutes
- Digital workflow accelerates policy issuance
- Positive feedback from agents and clients


[Read the Full Story](#)



Best Practices

Security, Deployment, Mobility, and UX





Building Trust with 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. Email, SMS PIN, 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.

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.

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:

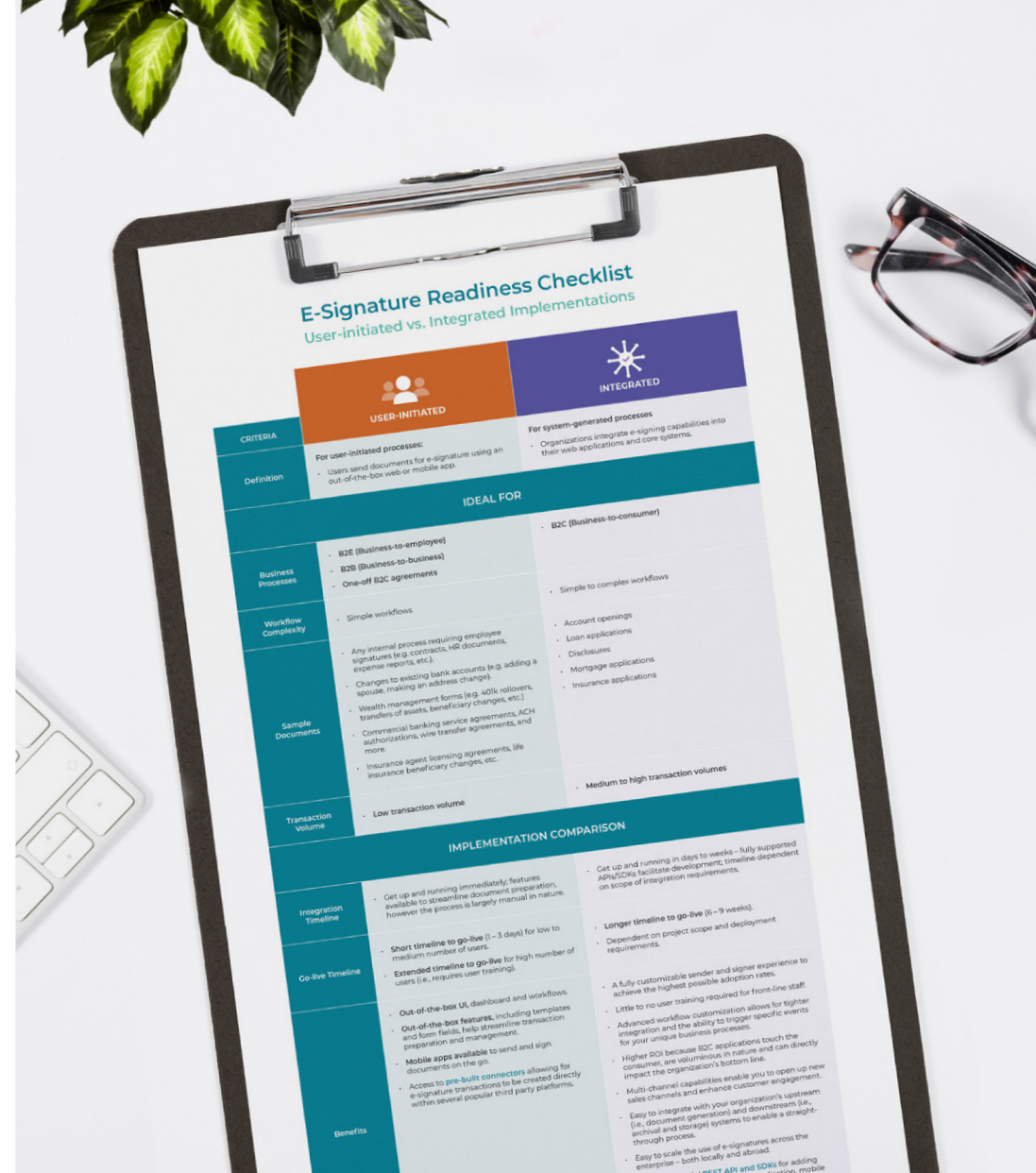
User-initiated

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

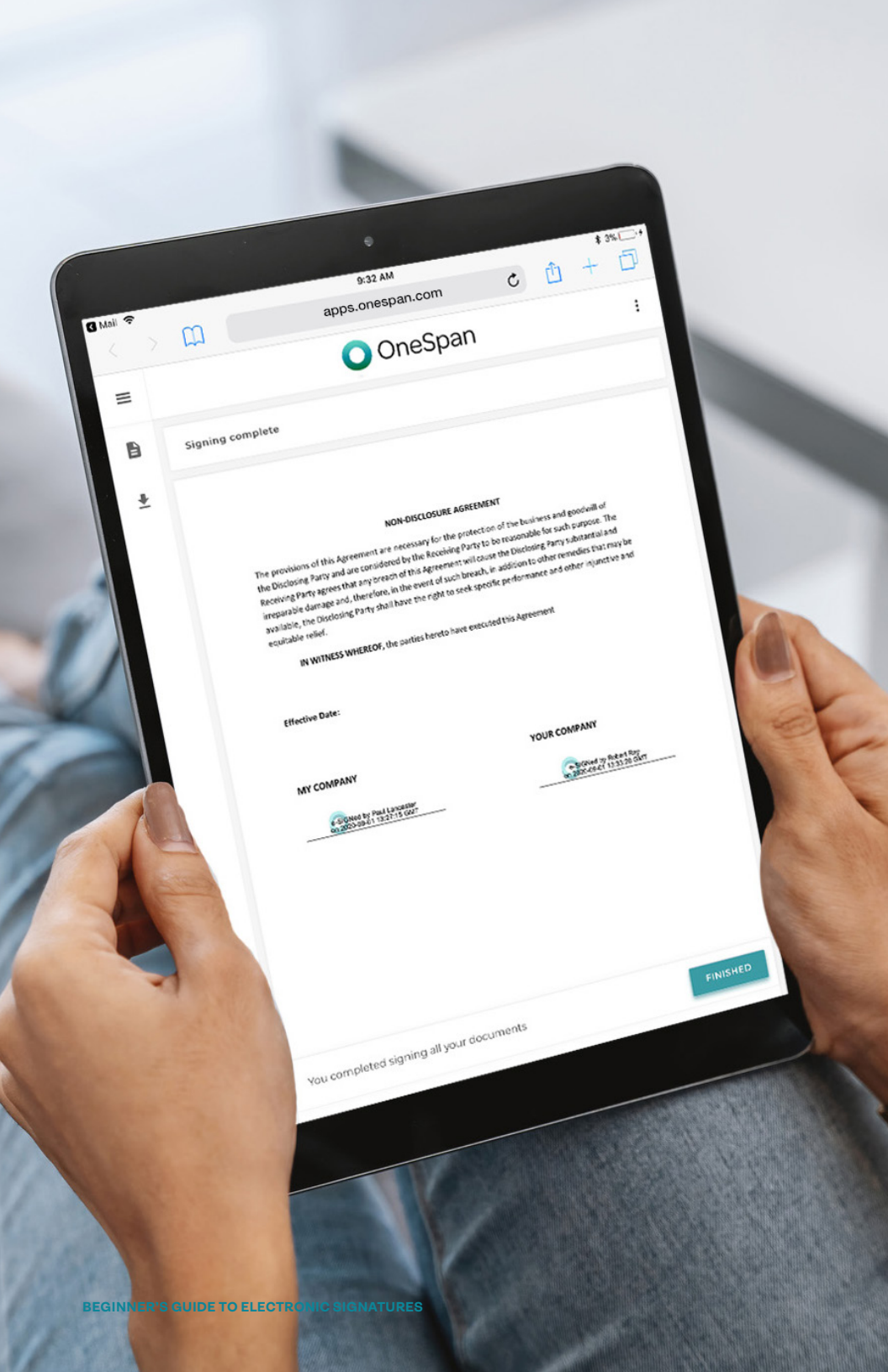
If you're looking to fully automate the e-signature process with your web application, business applications, core systems, and mobile apps, the integrated approach will fit your needs. In an integrated use case, there is no manual work for employees to prepare a document for e-signature – documents 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

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, scammers are now sending 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.

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

Learn how one insurer increased their completion rates by 23% in just 30 days after white-labeling their solution.

[Read the Story](#)



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:



OneSpan Virtual Room

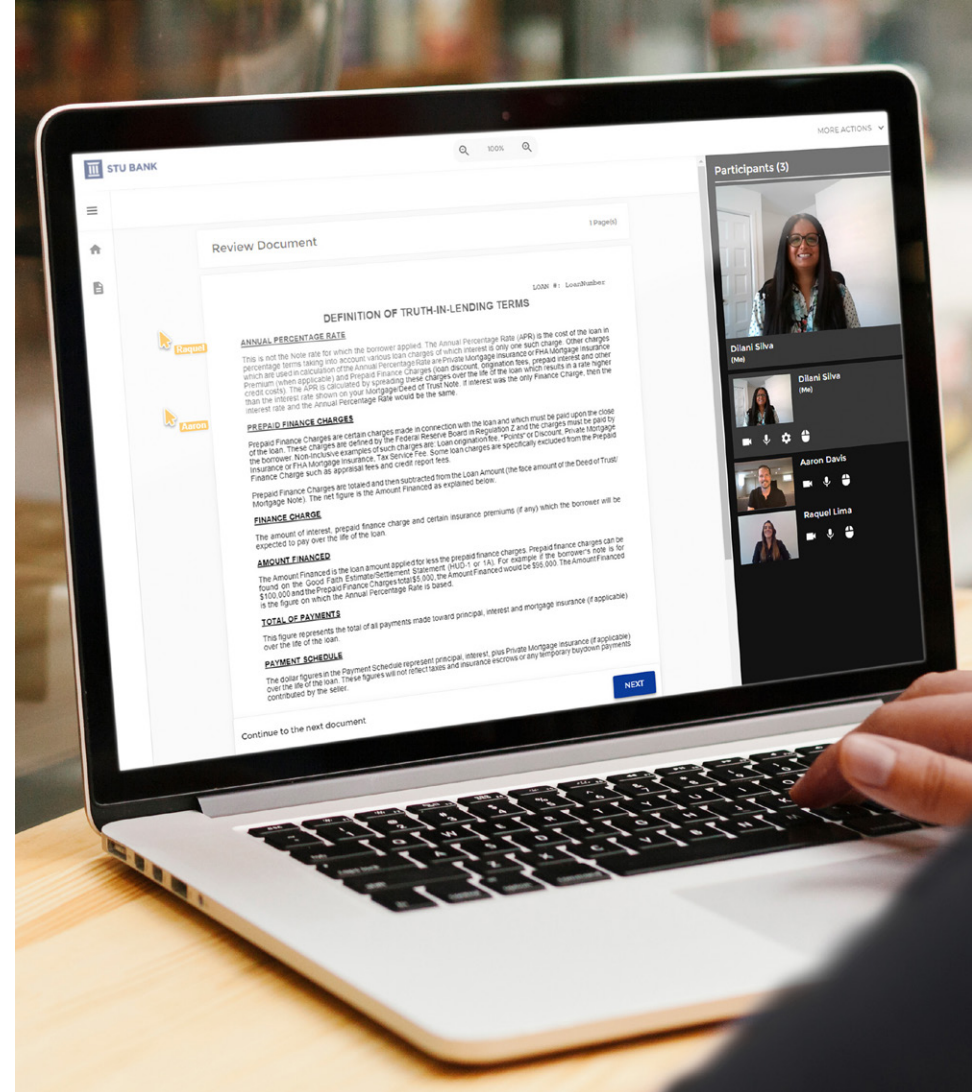
Recreate the Power of a Face-to-face Meeting Virtually

In today's anywhere economy, the human element is more important than ever. The OneSpan Virtual Room helps you deliver a secure and interactive experience to guide customers through the agreement process and effectively close the deal. It accomplishes this by bringing together electronic signature, web-enabled videoconferencing, and rich collaboration capabilities in one comprehensive solution.

Your customers get the financial help they need from the convenience of their home or office, and your organization gets access to a new, high-touch channel to engage with customers as humanly as possible.

Solution Highlights

- **Fast and Convenient:** Built-in videoconferencing eliminates the need for in-person meetings to review and sign documents.
- **Real-time Assistance:** Give customers the personalized attention, answers, and help they need in real time.
- **Fully Branded Experience:** Add your logo and colors to keep the spotlight on your brand.
- **Secure Agreements:** Protect data and documents with bank-grade security, digital signature encryption, and strong identity proofing capabilities
- **Strong Electronic Evidence:** Strengthen security and compliance with vendor-independent audit trails with the option to record the virtual signing session.
- **All-in-one Solution:** Built-in e-signature, videoconferencing, and rich collaboration features remove the need to patch multiple solutions together.



See the OneSpan
Virtual Room in action

Watch Now

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

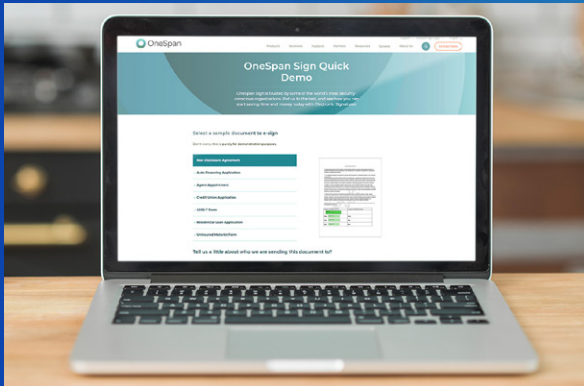
- Reduce time to complete complex and lengthy forms, and eliminate Not in Good Order (NIGO) forms



Learn more about smart digital forms
and OneSpan Sign

[Get the eBook](#)

Try OneSpan Sign Today



Quick Demo

15 LANGUAGES SUPPORTED

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

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 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.](#)



SEE THE SIGNING EXPERIENCE WITH ONESPAN SIGN

RESPONSIVE ACROSS ALL DEVICES

CAN BE FULLY WHITE-LABELLED

HIGH ADOPTION AND COMPLETION RATES

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](https://www.onespan.com)

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