



The Benefits of Remote Signing & eIDAS

INFOCOM CYPRUS 2017

Contents

- Why e-signing is inevitable
- Why signing with smartcards is difficult
- What's needed for signature projects to succeed
- What are the benefits of remote signing
- What's the legal position
- What's the architecture for remote signing

Remember these...



Where we are now

In today's connected digital world, users want:

- Access to everything
- All the time
- From anywhere



Business Challenges

Paper process have severe limitations in the digital world

- Time wasted printing, distributing, scanning, storing and searching for paper documents
- Greater costs in handling paper, plus archival costs
- Susceptibility to errors, e.g. signing in wrong place or incomplete forms
- Poor data security and increase business risk
- Tracking issues, lack of visibility
- Customer dissatisfaction with waiting for paper; people today expect to access services from anywhere, anytime



60% of companies admit to printing and ink signing documents and then scanning them back in to their DMS [AIIM]

Properties of advanced signatures

> Signer authentication

- proof of who actually signed the document. i.e. digital signatures linking the user's signature to an actual identifiable entity.

> Data integrity

- proof that the document has not been changed since signing. The digital signature depends on every binary bit of the document and therefore can't be re-attached to any other document.


> Non-repudiation

- the signer should not be able to falsely deny having signed. That is, it should be possible to prove in a court that the signer in fact created the signature.



Common Use Cases

- E-signing contracts with customers, partners and suppliers
- Automated bulk signing of invoices, e-statements, e-bills
- Internal use cases e.g. signing of company policies, expense sheets, holiday requests etc.
- E-Legalisation and e-notarization of documents e.g. birth/marriage certificates, education certificates etc.
- E-Gov services e.g. secure signed e-visas, registration documents, export licenses



Wherever users are currently having to resort to paper and ink signatures!

All kinds of documents can be e-signed

Corporate	Sales / Marketing	HR	Operations
Partnership Agreements	Sales contracts	Timesheets	Consultancy Reports
Board Resolutions	Purchase Orders	Company Policies	Service Level Agreements
Shareholder Agreements	Invoices	Employment Offer Letters	Information Security Policies
Letter of Intent	Credit Applications	Employee Info Sheets	Health & Safety Policies
Non Disclosure Agreements	Receipts	Holiday Request Forms	Risk Management
Operating Agreements	Proposals	Sickness Forms	Project Plans
Business Plans	Sales Plans	Employee Handbooks	Test plans
Stock Purchase Agreements	Quotations	Employee Evaluations	Engineering drawings
M-o-Us	Purchase Agreements	Performance Review Forms	Technical reports
Forecasting Models	Supply Agreements	Disciplinary Action Forms	Project Status Reports

The value of digital signatures

> For the sender:

- Much Less time and effort to manage overall process
- Easy to track status
- Easy to search and find documents
- Less mistakes by signers
- Reduce signer drop-off rates

> For the signer:

- Simple
- Quick
- Can sign anytime, anywhere

> For the company:

- Happy customers & employees
- More productivity, concentrate on core tasks
- Much higher security than ink-based paper signatures
- Easy to deploy, manage and control
- Clear audit trails
- High availability and back-up of important documents
- Cost effective



3 days

On average, up to 3 days is added to most processes in order to collect physical signatures. - AIIM



68%

68% of companies using digital signatures have had payback within 12 month budget cycle - AIIM

Signing Options



Local Signing

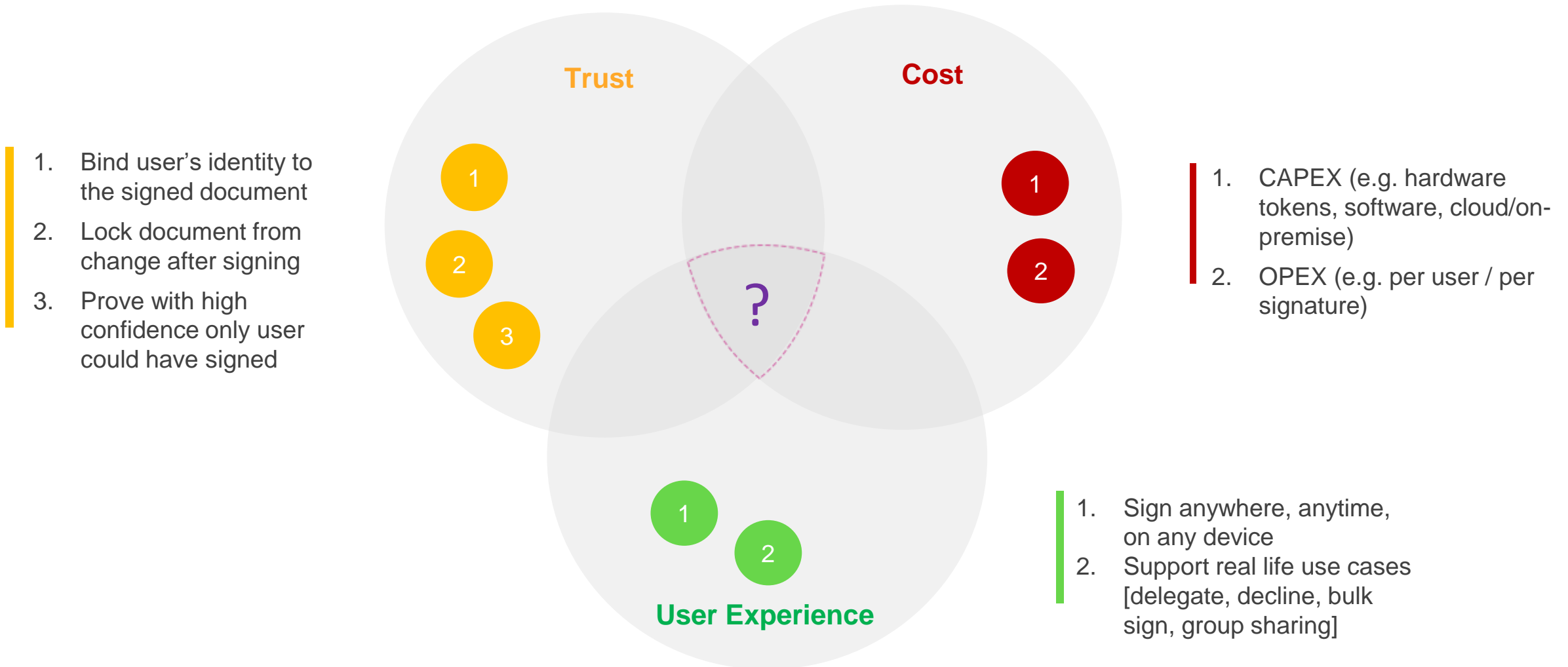
E-ID Cards, USB tokens etc.
(signing keys held by the user)



Remote Signing

Signing keys in a cloud HSM
(under “sole control” of user)

What's needed to succeed



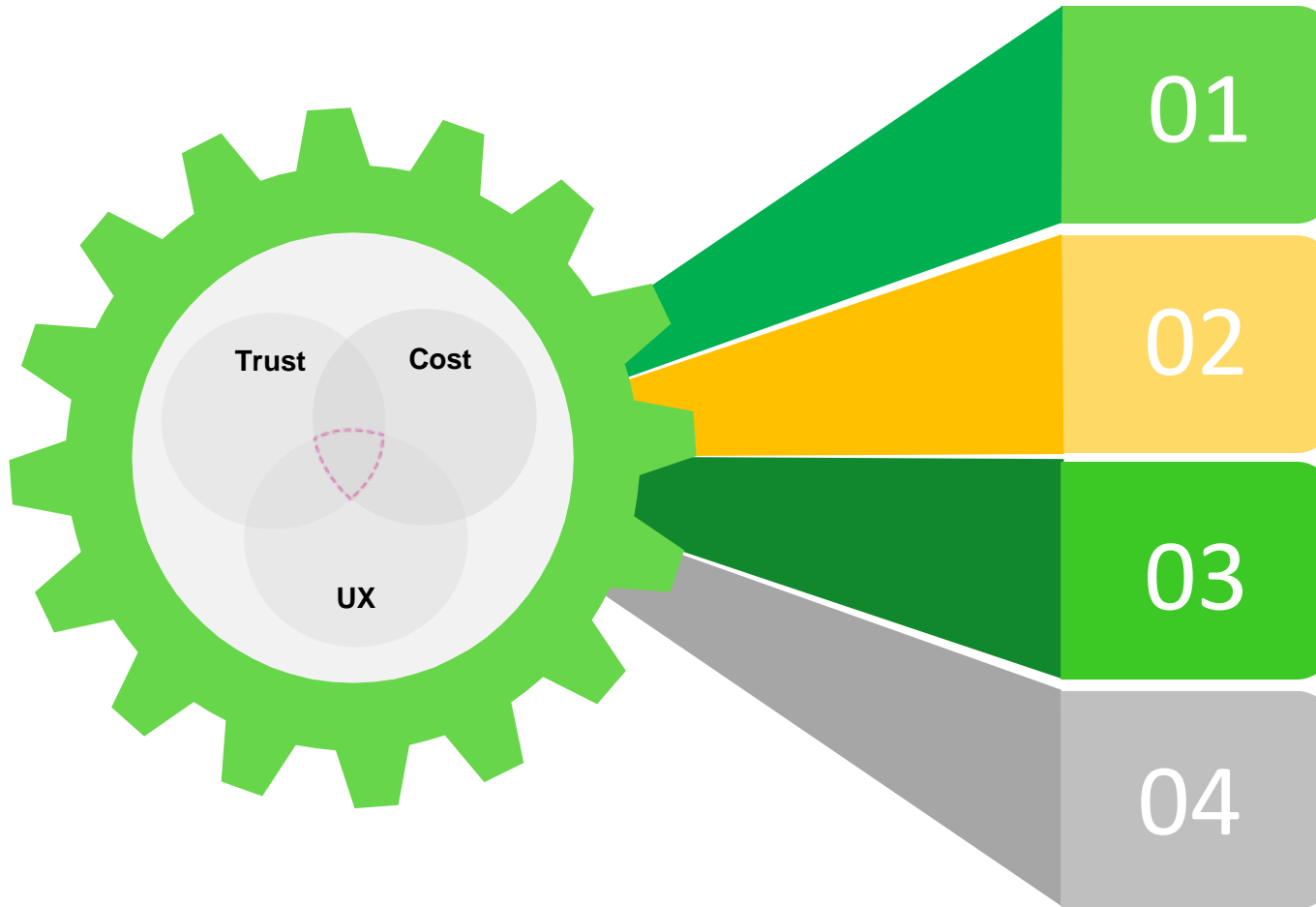
Issues with local signing

- Need hardware smartcard / token
- Need card reader
- Need to install software drivers
- Difficult to use on mobile devices
- Expensive
- Lost tokens means loss of your eID

Remote Signing



Benefits of remote signing

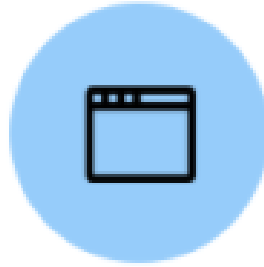


Benefits of Virtual e-IDs & Remote Signing



No Specialist Hardware

No need to deploy specialist hardware devices (e.g. smartcards/tokens)



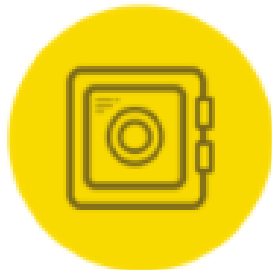
No Specialist Software

No need for users to install specialist software apps or plug-ins, just sign from any device, anywhere



Simplified Key Management

All crypto keys managed centrally and automatically without user involvement



Better Security

Security policy defined and controlled centrally



Detailed Auditing

All user signing actions are recorded centrally



Reduced Costs

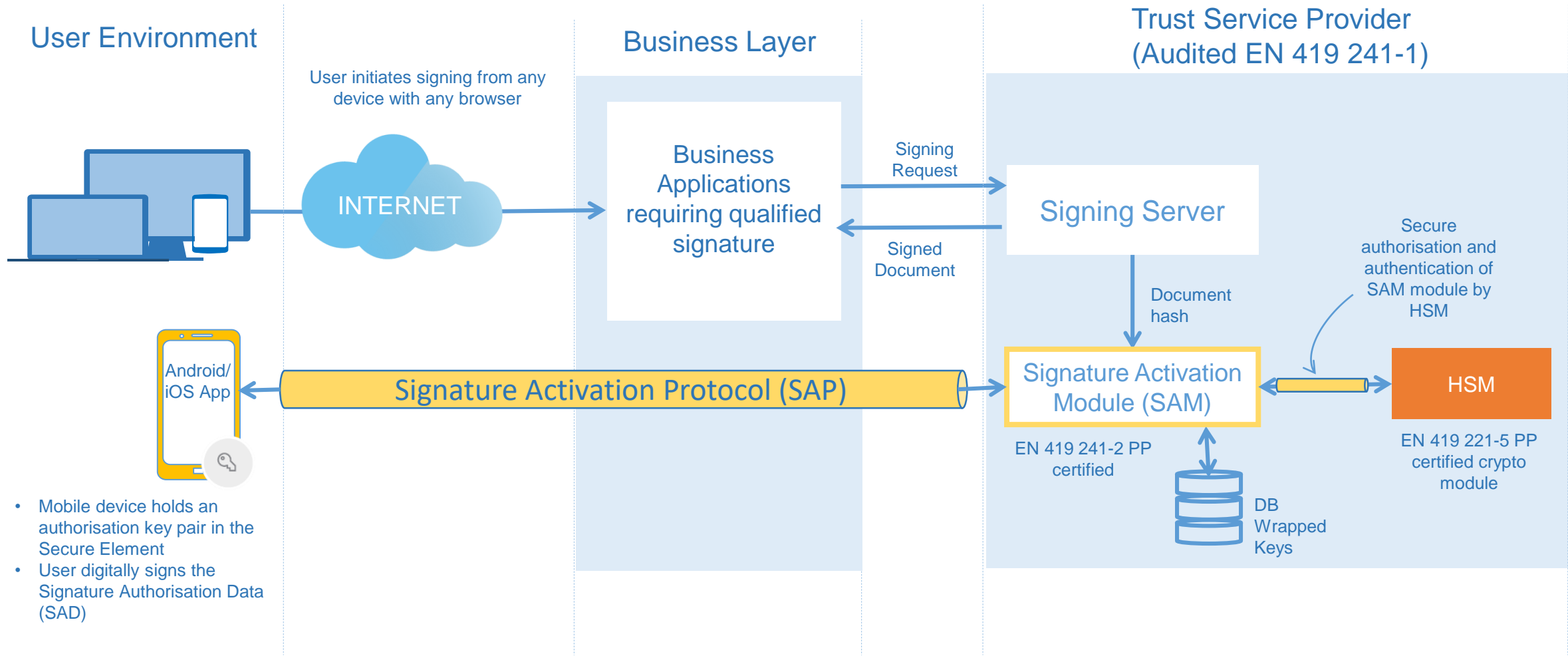
Both capital and operational expenditure significantly reduced

EU eIDAS Regulation (2016)

- Recognises different approaches to e-signing:
 - Legal entity signing (e-Seals)
 - Bulk signing
 - Remote signing
- Allows e-signatures to be recognised cross-borders
- Qualified remote signatures are now possible:
 - Requires a specially certified Signature Activation Module (SAM), which ensures “sole control”
 - Requires a specially certified HSM
 - Requires QTSP to be audited

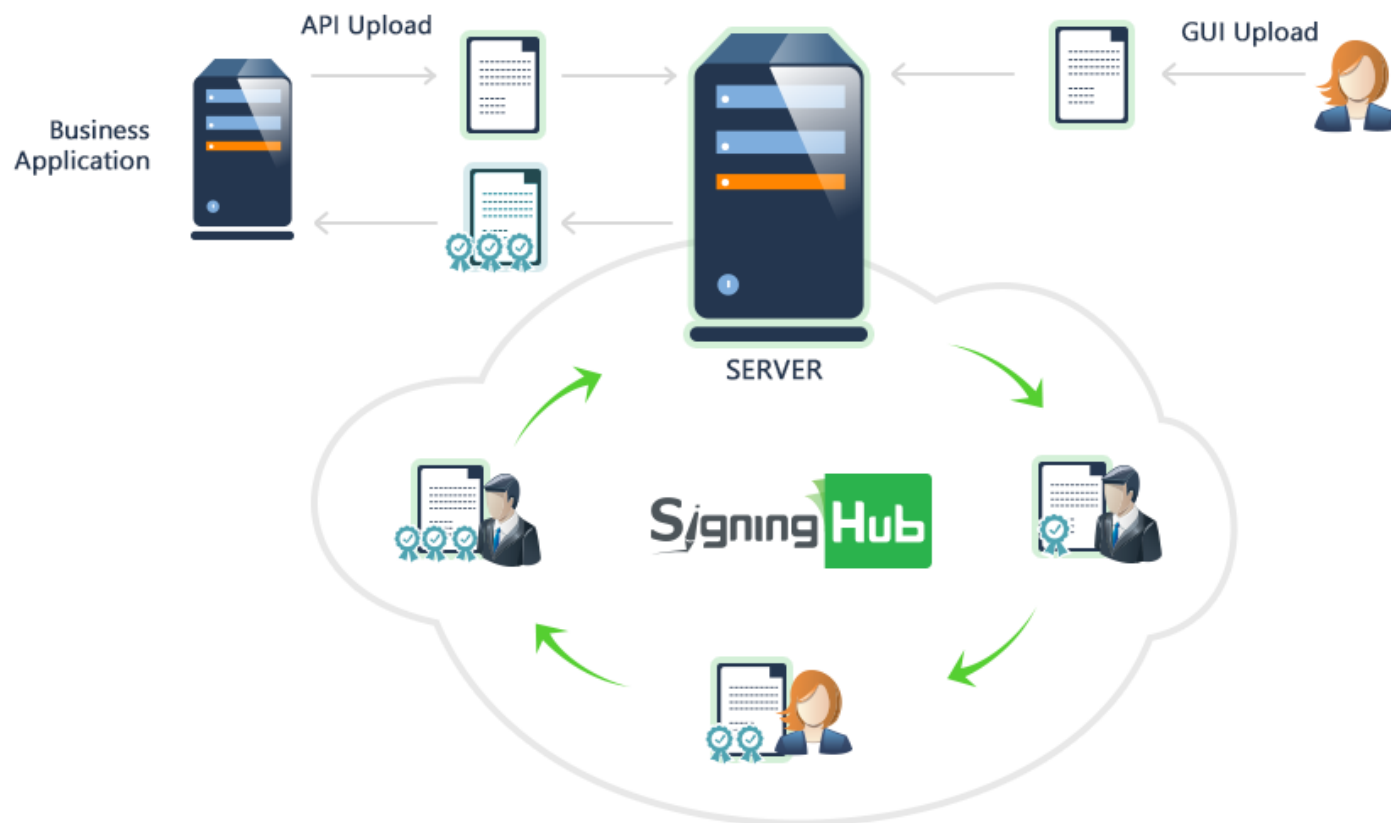


Remote Signing eIDAS Architecture

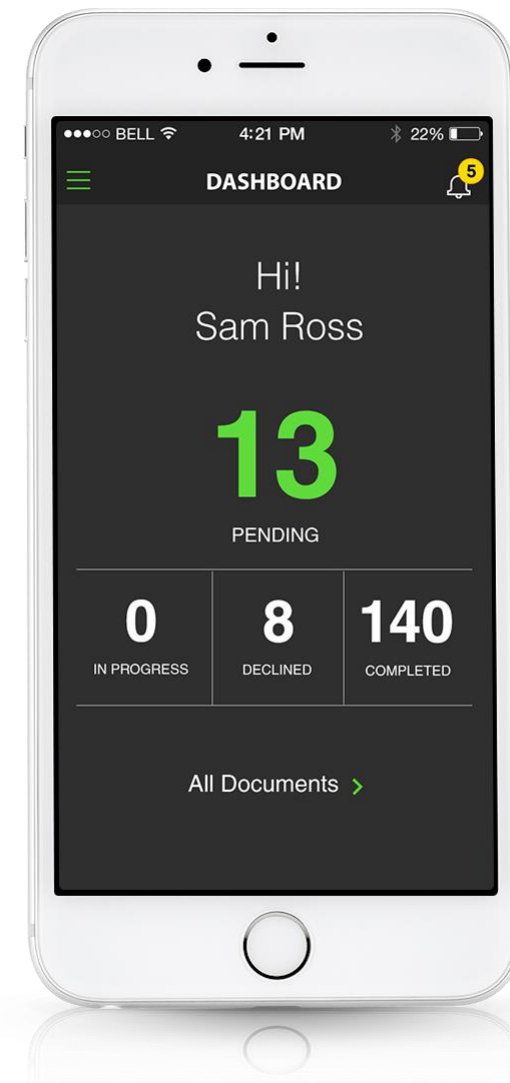
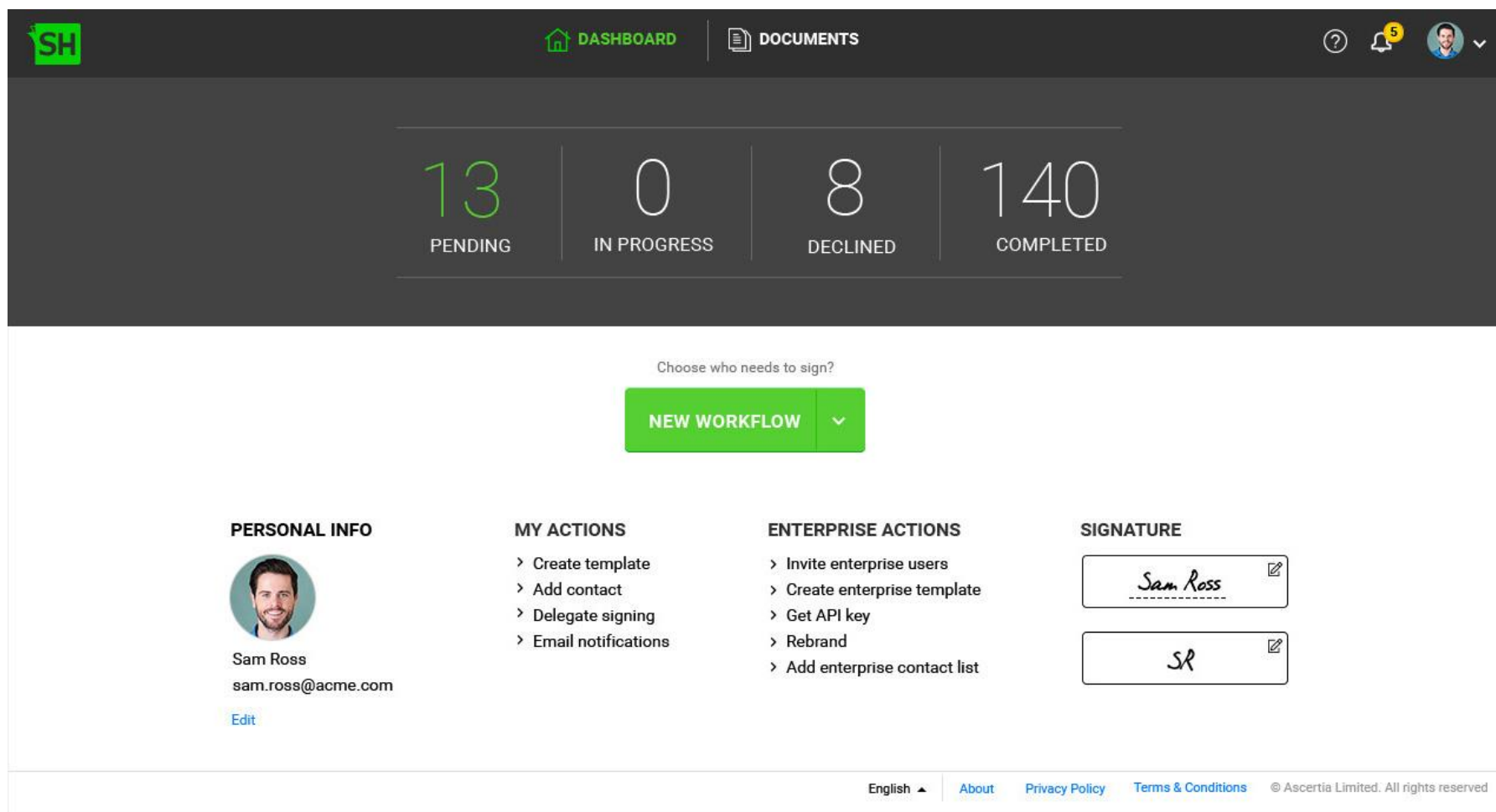


Signing Workflows

- > SigningHub, a complete solution for:
 - Document preparation
 - Document workflow
 - Document viewing, filling-in and signing
 - Document status tracking and reminders
- > Built on top of ADSS Server PKI
- > Mobile apps and CRM/DMS connectors
- > Easily embedded into any web app using REST/JSON APIs



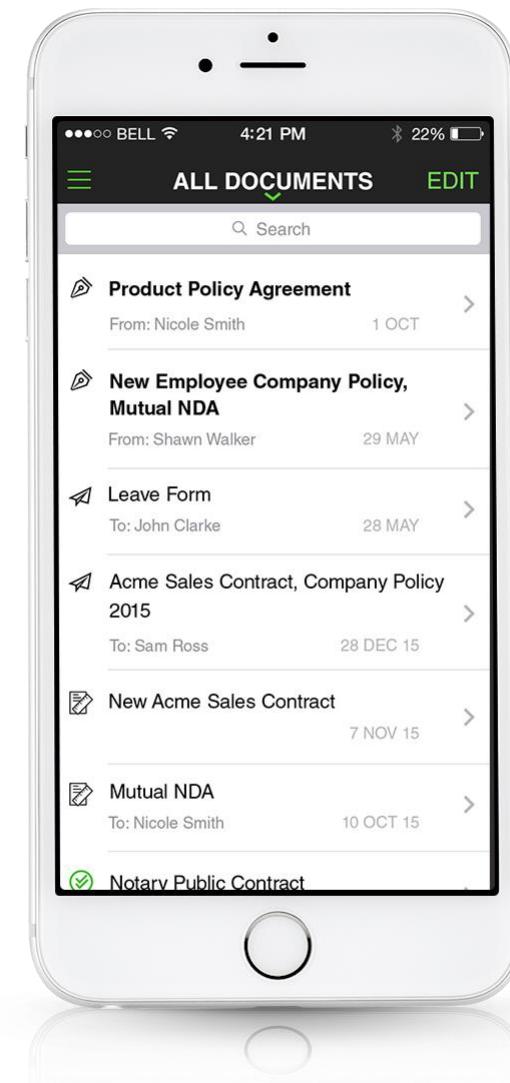
SigningHub Remote Signing Dashboard



SigningHub Document List

The screenshot displays the SigningHub web application interface. At the top, there is a dark navigation bar with the 'SH' logo, 'DASHBOARD' and 'DOCUMENTS' links, and user profile information. Below this, a sidebar on the left contains a 'NEW WORKFLOW' button and a 'FILTERS' section with a list of document statuses and counts: All documents (100), Draft (5), In progress (12), Pending (8), Signed (5), Declined (6), Approve (30), Edited (5), Completed (20), and Archived (3). The main content area shows a list of documents under the 'All documents' filter. Each document entry includes its title, sender information, status with a date, and an action button. The document list is as follows:

Document Title	From	Status & Date	Action
Product Policy Agreement	From: Nicole Smith	Pending on Oct 1, 2015	SIGN
New Employee Company Policy, Mutual NDA	From: Shawn Walker	Pending on Oct 1, 2015	SIGN
Leave Form	Next: Shawn Walker	In Progress on Oct 1, 2015	OPEN
Acme Sales Contract, Compnay Policy 2015	Next: Sam Ross	In Progress on Oct 1, 2015	OPEN
New Acme Sales Contract		Draft on Oct 1, 2015	PREPARE
Mutual NDA	To: Nicole Smith, Jacob Nelson, Shawn Walker	Draft on Oct 1, 2015	PREPARE
Notary Public Contract	✓ Nicole Smith, ✓ Jacob Nelson, ✓ Shawn Walker	Completed on Oct 1, 2015	OPEN
Sales Agreement	From: Jacob Nelson	Signed on Oct 1, 2015	OPEN



Useful links

SigningHub "How-to" demo videos: <https://www.signinghub.com/how-to-videos/>

Quick tour of SigningHub: <https://www.signinghub.com/how-it-works/>

Integration and API access: <http://manuals.ascertia.com/SigningHub-apiguide/default.aspx#pageid=welcome>

eIDAS Regulation: <https://www.signinghub.com/eidas-regulation/>

SigningHub Blog: <http://blog.signinghub.com/>

Solution Summary

Sign-off & approval

Strengthen audit & compliance

Assure traceability

Reduce identity fraud

Clear ownership

Strengthen internal policies

Prevent document changes

Legal weight signatures

Reduce paper & postage costs

Provide undeniable evidence

Protect archived data

And reduce your carbon footprint

- Trust is essential for e-business
 - Enhances credibility
 - Prevents changes to data
 - Meets legislative requirements
 - Enables legal acceptance
 - Enhances dispute resolutions
 - Prevents draft or unapproved data being used
 - Substantially reduces print and delivery costs
 - Reduces business risk and costs
 - Offers a competitive advantage
- Ascertia is a trust products leader
- Ascertia has excellent global references



Identity Proven, Trust Delivered
www.ascertia.com



Register for an enterprise trial account today
and start signing with advanced digital
signatures!

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