Kofax SignDoc

Convenient and trustworthy e-signing is an essential building block of your digital transformation strategy

Improving your organization's performance means finding new ways to boost process efficiency and engage with both new and existing customers. Reducing paper usage for contracts, approvals, and other business documents helps cut costs and provide a positive customer experience. Moving away from wet-ink signature processes is an integral part of Digital Transformation (DX) that helps businesses achieve these key performance goals:

▸ **Reduce operational costs**—Decrease paper usage for print-ship-scan processes

▸ **Speed time to closure**—Cut time needed to complete contracts or approvals from days to minutes

▸ **Improve customer satisfaction**—Transform your customer experience using the communications channel of their choice—on any device, anytime, anywhere

▸ **Stay compliant**—Improve compliance by providing a traceable, end-to-end audit trail of all process steps and transactions

▸ **Operate securely**—Mitigate risk of external or internal fraud attempts and help avoid litigation

Introducing the Kofax SignDoc® electronic signature family of products

Leading organizations worldwide in banking, insurance, retail and many other industries now achieve their performance goals by leveraging the Kofax SignDoc electronic signature family of products. With SignDoc, your customers, employees and business partners all reap the benefits of trustworthy, secure and convenient paperless signing every day.

SignDoc delivers a wide range of business benefits

SignDoc delivers a wide range of benefits across many industries customer and employee onboarding, in procurement processes, customer account management and service documentation as well as in payroll and finance processes.

SignDoc is ideal for a wide range of signing purposes and scenarios

Use SignDoc to:

▸ Deliver substantial evidence of approval and adoption of a document's contents and its binding, conclusive, non-repudiable character

▸ Enable the validation of authenticity and integrity of signed documents by providing a means to authenticate a signer's identity as well verify that the document has not been altered after signing

SignDoc supports these e-signing scenarios:

▸ **Physically connected**—in-person, face-to-face, in offices, stores, branches or in the field

▸ **Virtually connected**—via video conferencing or via audio (e.g., call centers)

▸ **Remote self-service**—on the go on smartphones and tablets, or at a desktop in an office or home

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Choose from a Variety of Signing Methods and Deployment Options

SignDoc provides a variety of e-signing methods:

- Performs simple click-to-sign in a browser
- Works in combination with digital certificates for signer identifcation
- Captures handwritten signature biometrics on screens of tablets and signing pads, suitable for automatic signature verification and/or analysis by forensic experts

SignDoc can be deployed on premise (behind an organization's firewall), in private and public clouds, as well as in hybrid mode.

Integration and Flexible Licensing

SignDoc can be integrated into various business processes and environments throughout your organization:

- **E-signing workflow**—Quickly start implementing an attended signing orchestration with SignDoc, including document status tracking throughout the process
- **Web-based middleware**—Easily integrate SignDoc into business applications with corresponding browser plug-ins, mobile apps and device connectors
- **Desktop client**—Use the SignDoc stand-alone rich client in desktop environments
- **Plug-in for Adobe Reader**—SignDoc is custom-tailored for integration in Adobe LiveCycle environments
- **Software Development Kit (SDK)**—The SignDoc SDK enables you to tightly integrate the e-signature and signature verification functionality with your applications or business processes. The SDK also includes the foundation and core components shared in all the other products mentioned above.

SignDoc licensing allows flexible changes between integration options. Licensing is based on users or volumes.

Practical Applications of SignDoc

Banking	▶ Authorize account openings
	▶ Originate consumer loans or mortgages
	▶ Manage wealth and assets
Insurance	▶ Apply for life insurance, as well as health, accident and other forms of insurance
Telecommunications	▶ Sign contracts for mobile, cable, and broadband services
	▶ Transfer phone numbers
Retail	▶ Authorize payments
	▶ Return merchandise
Health Care	▶ Document a patient's consent to treatment
	▶ Authorize physician credentials
	▶ Sign healthcare provider agreements
Power, Oil & Gas	▶ Contracts with energy suppliers
Manufacturing	▶ Bills of lading or waste treatment

SignDoc is an Integral Part of Digital Transformation

Electronic signatures are crucial to achieving complete end-to-end digital processes and digital transformation, because they eliminate that final, paper-based step. Customers are delighted with the option to sign anywhere, anytime and consider this option to be a significant improvement in their engagement with an organization. Organizations benefit from using end-to-end digital business processes that save them time and money, increase process security, and free their employees from having to perform time-consuming paper-based processes, allowing them to spend more time focusing on customer service.

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SignDoc and TotalAgility

In addition to leveraging SignDoc as a standalone solution, you can also deploy it as part of the broader Kofax TotalAgility® platform. This unique platform creates end-to-end digital interactions with customers across a wide range of industries and use cases. Conventional, isolated solutions fail to facilitate synergies. SignDoc seamlessly integrates with mobile ID capture, as well as document composition, capture, and preservation, workflow processing and management, and data via robotic process automation.
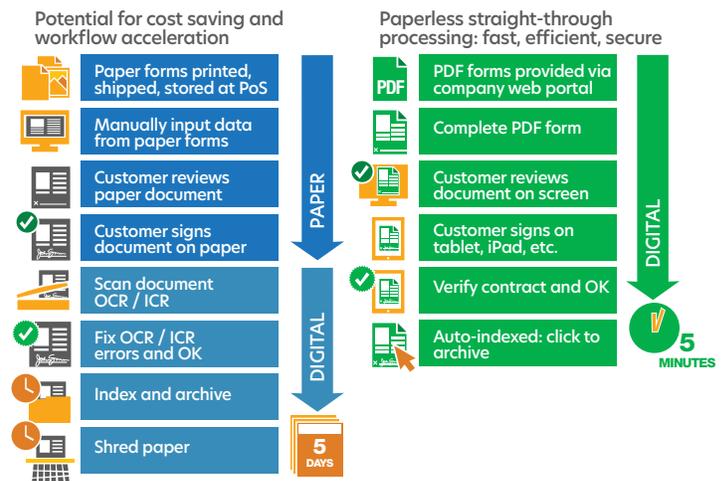
SignDoc Performs Well with Other Kofax Solutions

▸ Integrate SignDoc easily, right out of the box, into the broader Kofax TotalAgility platform

▸ Bundle SignDoc into a solution framework built on a platform such as Kofax Onboarding Agility™

▸ Combine SignDoc with individual platform components such as the Kofax Customer Communications Manager™ document composition solution

SignDoc Fulfills Compliance Requirements

SignDoc supports compliant e-signing to laws, acts and regulations and technical guidelines governing the use of e-signatures around the world, including US ESIGN Act 2000 and 910/2014 EU Regulation eIDAS. For details on legal requirements on e-signatures around the globe refer to E-Book "Globally Legal: Best Practices for E-Signature Deployment". SignDoc provides a high level of evidential weight for e-signed documents and is leveraged by enterprise customers around the globe.

SignDoc also fulfills compliance requirements based on particular use cases and corresponding documents. These requirements are defined in in multi-national regulations, national laws, rules and technical guidelines around privacy, data security and consumer protection such as US FDA CFR 21 Part 11, US Dodd-Frank Act (DFA) - Title XIV - Mortgage Reform and Anti-Predatory Lending Act and US TILA-RESPA Disclosure Rule. Corresponding regulations are found in Europe, Asia, Africa and Australia.

Additional digital certificates by third-party providers are not required for most SignDoc use cases in most countries; however, they may be added for an additional layer of trust.

Potential for cost saving and workflow acceleration

PAPER:
- Paper forms printed, shipped, stored at PoS
- Manually input data from paper forms
- Customer reviews paper document
- Customer signs document on paper

DIGITAL:
- Scan document OCR / ICR
- Fix OCR / ICR errors and OK
- Index and archive
- Shred paper

5 DAYS

Paperless straight-through processing: fast, efficient, secure

DIGITAL:
- PDF forms provided via company web portal
- Complete PDF form
- Customer reviews document on screen
- Customer signs on tablet, iPad, etc.
- Verify contract and OK
- Auto-indexed: click to archive

5 MINUTES

▸ **In-person / face-to-face signing**—Kofax recommends integrating handwritten signatures into digital processes rather than replacing them. Capturing of biometrics of provide additional evidential weight for e-signed documents as they offer an option for signer authentication

▸ **Remote / self-service signing**—Digital certificates have a stronger role in scenarios where signing methods like click-to-sign are often preferred, and signers are not authenticated face-to-face. SignDoc also supports authentication methods such as providing access links to portals and/or text messages of One-Time-Passwords (OTP) via SMS.

If required by multinational or national law SignDoc supports digital certificates which may reside

▸ **Remote / server-side**—For example, in a Hardware Security Module (HSM) or a cloud-based service

▸ **Locally / client-side**—For example, on hardware tokens (such as smart cards, or USB flash drives), or stored on a user's PC or in an organzation's system as a software certificate.

Various laws, such as the eIDAS Regulation in the EU require the use of digital certificates to create electronic signatures:

▸ Advanced Electronic Signatures (AES)—require digital certificates

▸ Qualified Electronic Signatures (QES)—require qualified certificates from a Qualified Trust Service Provider (QTSP)

How SignDoc Benefits Your Business

▶ Offers comprehensive signing options—SignDoc triggers the e-signing process via click-to-sign and uses handwritten signatures (often the preferred choice in face-to-face signing).

▶ Lowers risks of compliance issues—SignDoc provides clear proof of who signed (signatory), what they signed (content status of a document at time of signing), and when they signed (date and time).

▶ Delivers strong evidential weight—Digital signatures for each single signature; not only signing a document package, signing triggered by handwritten signatures may include capture of biometric signals of the writing process according to ISO/IEC 19794-7 standard. Captured photos of signers and/or signer IDs may be added to document as ISO/IEC 32000 PDF standard compliant digital signatures

▶ Provides an audit trail as part of a self-contained signed document—Document validation is independent of connection to external services, so there is no vendor lock-in

▶ Leverages standard workflows—Create, send, track, and sign documents and forms digitally for quick deployment. Or, embed signed documents and forms deeply into your own applications or workflows (via web-based middleware or SDK) to create more tailored experiences

▶ Full branding—Complete white-labeling of your e-signing solution is possible with SignDoc

▶ Integrates easily—SignDoc integrates into existing core systems and collaborates with corresponding workflows, as well as in-depth reporting and monitoring of transactions

▶ Supports multiple operating system platforms—Including desktop and mobile OS - Windows, iOS, Android and Linux

▶ Offers multiple deployment options—Including on premise (behind a firewall), in the cloud and in hybrid mode

Learn more at kofax.com/electronic-signature