



**SEFAS**

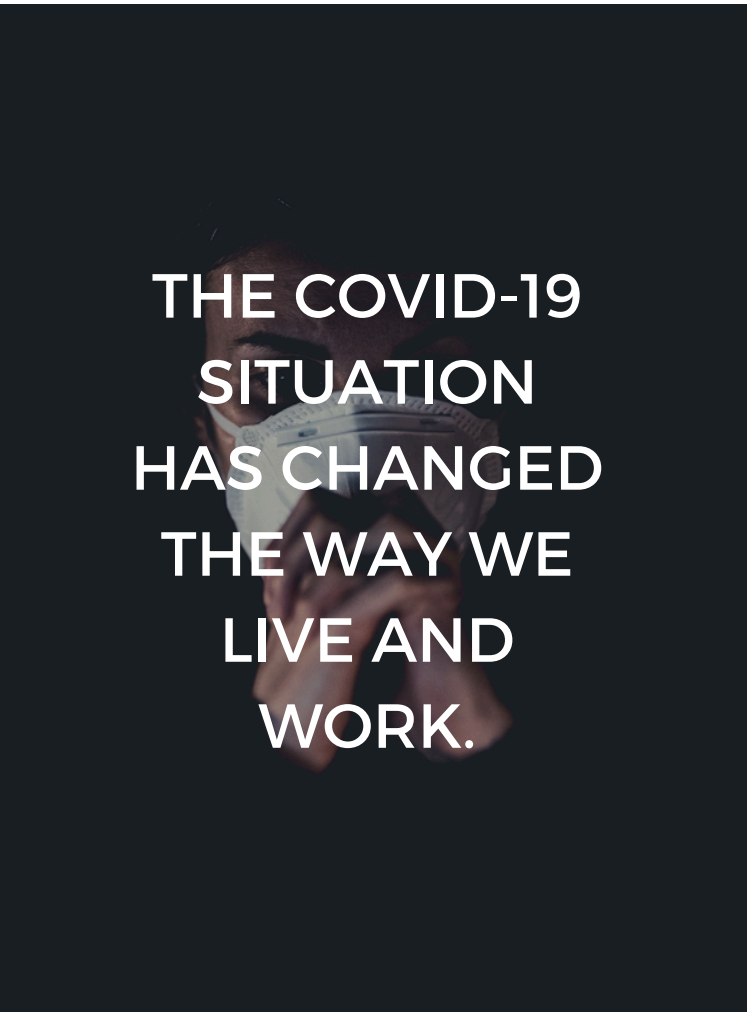
SEFAS INNOVATION

# **DIGITALLY SIGNED, SEALED AND DELIVERED**

**HOW THE PRESSURE OF THE PANDEMIC HAS  
INCREASED THE DEMAND FOR DIGITAL SIGNATURES**

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# THE COVID-19 SITUATION HAS CHANGED THE WAY WE LIVE AND WORK.

**IT HAS** resulted in many organisations looking to digitise their processes whilst operating remote working practices. Their goals are to ensure business continuity and to ensure that customer engagement operates as efficiently as possible.

Many of these organisations have been forced to go through a period of rapid transformation, creating new procedures to enable them to serve customers better and manage teams remotely. Although organisations are constantly evaluating their transaction processes, the effect of lockdown and the widespread adoption of homeworking has raised particular challenges around performing actions that are compliant and legally robust.

For example, with more and more people working away from the office, traditional 'wet ink' signatures and physical sign-off in transactional processes are no longer an option for many companies.

## MEETING THE CHALLENGES

Digital, or electronic, signatures (e-signatures) present a welcome solution to one of the many challenges of homeworking—i.e., having the means to process transactions away from a traditional office environment.

As analysts PwC point out in their [report](#) *COVID-19: Business Continuity Guide for Governance Professionals*, "...digital signatures guarantee that an electronic document is authentic by using a digital signing platform. Both electronic and digital signatures are binding."

At a time when exchanges between organisations and their stakeholders—employees, suppliers, customers, partners - are becoming increasingly digital, the electronic or digital signature is becoming more essential today, particularly in view of the exceptional circumstances we are currently living through.

## DIGITAL SIGNATURE OR E-SIGNATURE - WHAT'S THE DIFFERENCE?

'Electronic signature' (or 'e-signature') is a broad term referring to any electronic process that indicates acceptance of an agreement or a record. Typical e-signature solutions use common electronic authentication methods to verify signatory identity, such as an email address. If increased security is needed, multifactor authentication may be used. The best e-signature solutions demonstrate proof of signing using a secure process that includes an audit trail.

A digital signature is a specific type of e-signature. Digital signatures use certificate-based digital IDs to authenticate signer identity and demonstrate proof of signing by binding each signature to the document with encryption. Validation occurs through trusted certificate authorities (CAs) or trust service providers (TSPs).

## INDUSTRY APPLICATION

### FINANCIAL

In the financial industry, being agile is key to responding to today's market uncertainties. In an increasingly digital world, using outdated paper processes can slow your business down—and give advantage to your digital-driven competitors. From wealth management advisors to large banks, digital signature solutions enable customers to complete transactions faster.

### INSURANCE

Agents are at the coal face of the insurance business—and staying ahead of the competition is critical to an agent's success. Whether your agency consists of just one agent or hundreds, digital signature technology can give you the edge to provide existing customers with superior service and compete for new business.

### MORTGAGE PROCESSING

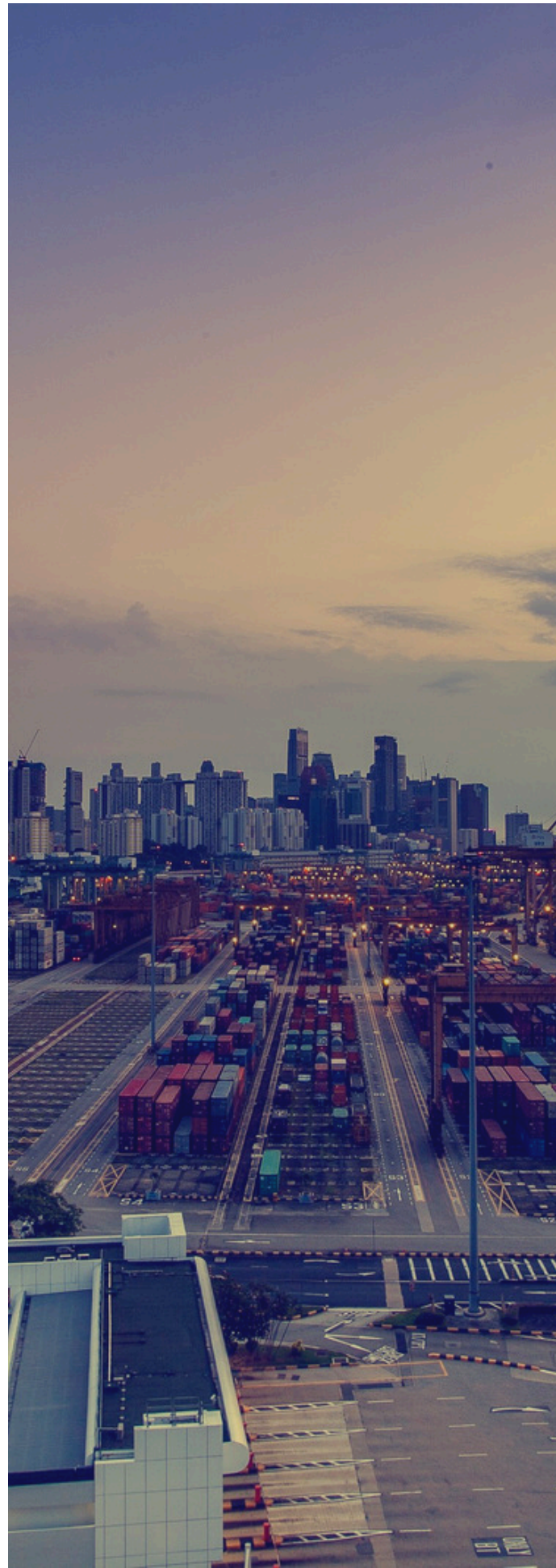
With the help of digital signatures, mortgage professionals can keep up with the ever-increasing speed of business. Disclosure and other agreements can be processed and approved faster while maintaining security and regulatory compliance.

### HEALTHCARE

In healthcare, now more than ever, the focus should be on patients and not paperwork. Using digital signatures enables you to simplify many processes that require forms, referrals and notes to improve care coordination and patient experience.

### CONTRACT PROCESSING & CLAIMS MANAGEMENT

An array of other organisations – including local authorities, manufacturers, pharmaceuticals also manage time-critical processes that depend upon contractual agreement and/or authorisation.



## ACHIEVING EIDAS COMPLIANCE

Within the European Union (EU), eIDAS regulation is designed to standardise digital identification and eSignatures. In essence, it provides a uniform legal framework that allows companies to accept electronic identities and signatures and makes it easier and more secure to conduct digital transactions. It is commonly perceived to be the global standard.

Two key areas are incorporated into eIDAS:

- Electronic identification allows people and businesses to use their own national electronic identification schemes to access public services.
- Electronic trust services deal with eSignatures, electronic seals, time stamps, electronic delivery service, and website authentication.

Essentially, eIDAS recognises three distinct eSignature types:

- A Standard Electronic Signatures (SES), often referred to as an eSignature, is a person's electronic expression of his/her agreement to the terms of a particular document.
- An Advanced Electronic Signatures (AES) is uniquely linked to the signer, who creates their signature using data that is 100% under their control.
- A Qualified Electronic Signatures (QES) is the strictest form of eSignature. Signers must use certificate-based digital identification issued by an EU qualified Trust Service Provider, as well as a signature creation device like a USB token, smart card, or mobile application with a single-use passcode.

The type of eSignature you use depends on your requirement for authentication and assurance.



## KEY BENEFITS

By using SaaS-based digital signatures, your businesses can:

- Optimise commercial performance by reducing costs and processing time in the signing of contractual documentation
- Increase speed to market with the ability to gain signatures when working through any channel your customer uses
- Improve financial processes and win the trust of customers by eliminating risk, data entry errors, fraud and loss of documents thanks to the dematerialisation of the digital process.

As a 'turnkey solution', having an online signature tool based on a SaaS platform can be independent of your other systems. It is also highly configurable—a complete collection of APIs and a support portal means you can integrate digital signatures into your customer processes.

## INTEGRATING DIGITAL SIGNATURES INTO CUSTOMER-CENTRIC PROCESSES

Businesses create a myriad of documents that are customer-centric and customer-facing. The challenge is to integrate the design and production of these documents with digital signature capabilities, regardless of the channel the customer chooses—face-to-face, at home, via the Internet, in branch, or in store. In fact, these omnichannel capabilities have become even more crucial in today's challenging business environment.

At Sefas, we looked closely at how to integrate a digital signature tool that would effectively extend our ability to help clients communicate better with their customers. We found Contralia, a SaaS-based online signature solution that is fully integrated with the Sefas Harmonie Communication Suite (HCS).

HCS is a solutions toolset for designing and managing customer communications across all delivery channels. It provides the tools to create, enhance, preview, proof and approve your communications, allowing you to easily enhance the customer experience through every interaction: call centre, email, website, mobile, tablet and print.

Contralia, a partner company of Sefas effectively offers the ability to simplify and speed up contractual processes within HCS that require, or benefit from, electronic signatures. It allows users to access documents and sign them from anywhere, on any device and share them via any channel. It is secure and reliable, with full traceability of all signature circuits and all signatories, providing a qualified and certificated time stamp.

It is fully compliant with eIDAS and integrates the three levels of signatures outlined above. Because of its SaaS capabilities, a contract can be completed online and the supporting documents can be captured via a smartphone and transmitted to the digital signature platform.

Contralia dematerialises the signature via an OTP code (unique code transmitted by SMS), or token (electronic certificate). In an agency or store, the contract is signed by digital tablet and the supporting documents are scanned. At home, everything is done via the digital ink pen which records the entries which will then be transferred to your computer system. In all use cases, the contract is time stamped and archived with probative value. It's an ideal low cost-entry subscription solution for your conquest or loyalty campaigns.

Contralia can be used with the Sefas Harmonie Communication Suite to offer end-to-end management of your customer-centric processes under one roof, or can integrate into existing systems and platforms as required.

Digital omnichannel communication is far less cost prohibitive and therefore has the potential for adding real CX value. For that reason, incumbent organisations can and should embrace digital disruption—and plan for it. It's about working with the tide, rather than against it.



## USE CASE - A LEADING INSURER

### CHALLENGE

The company needed a subscription-based digital signature solution to support multiple documents and customer channels.

### SOLUTION AND BENEFITS

The electronic signature solution and digital archiving of documents within regulatory requirements allowed the insurer to:

- Enable prospects and policyholders to sign their contracts electronically
- Archive electronically signed documents and ensure their probatory vocation in order to make them enforceable in the event of a dispute
- Allow prospects and policyholders to authenticate themselves as required
- Integrate validity checks of certain parts of documents
- Enable SMS delivery (with secret code), download of attachments, time stamping and archiving.
- Adapted documents for each customer channel

### CONCLUSION

There is no doubt that digital signatures represent a practical, cost effective and legally compliant method for companies to process documents, particularly in current times as so many employees are working remotely—a situation that is unlikely to change for the foreseeable future.

Customers are becoming more digitally aware and active, and providing proven and reliable digital signature capabilities isn't just a nice-to-have for businesses—it's essential.

## ABOUT SEFAS

SEFAS, a Messagepoint company, helps organisations produce personalised, omni-channel customer communications that enhance customer experiences. From document composition to production management and digital delivery, SEFAS solutions enable organisations manage customer communications across print and digital channels. Visit us at [www.sefas.com](http://www.sefas.com) to learn more.

Messagepoint is a leading provider of customer communications management software. Only Messagepoint harnesses AI-powered Content Intelligence to automate and simplify the process of migrating, optimizing, authoring and managing complex customer communications for non-technical (business) users. Customers rely on its award-winning platform to consistently deliver exceptional, highly personalized customer communications across all platforms and channels. For more information, visit [www.messagepoint.com](http://www.messagepoint.com).

