

Adobe Sign

**Fast, flexible, and compliant
e-signatures for global businesses**

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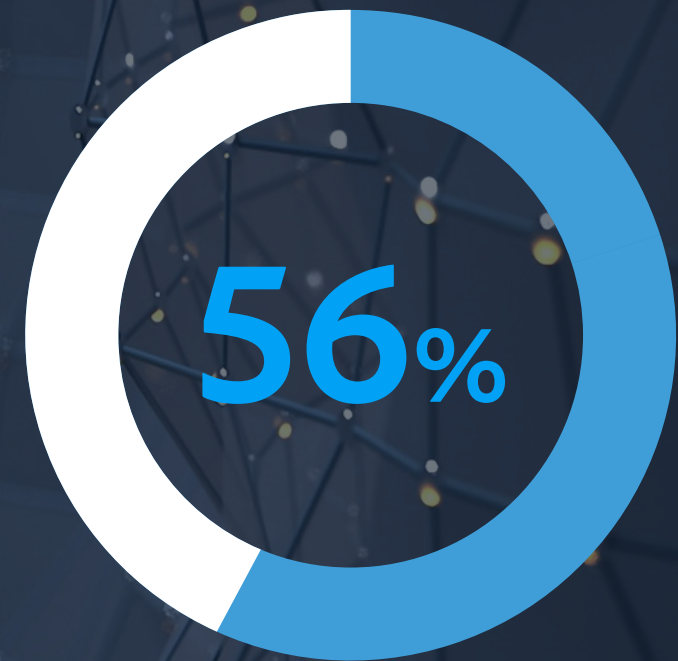
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Summary

In today's global economy, companies are digitizing as quickly as possible in order to remain competitive and deliver the experiences customers expect. Crucial to this process is adopting electronic signatures to transact business digitally and get approvals, as paper-based processes and wet-ink signatures are inefficient, expensive, and time-consuming.

At the same time, business is becoming ever more global, so this digitization process must comply with the vast array of international regulations and security requirements that govern the digitization of traditionally paper-based processes.

In this eBook, we'll explore the benefits and challenges of electronic and digital signatures, compliance considerations, and finally, show how businesses can combine the benefits of modern e-signatures with easy-to-use digital signatures in order to stay fully compliant in an increasingly global world of international regulations.



Fifty-six percent of CEOs say their digital improvements have already improved profits.

Gartner 2017 CEO Survey: CIOs Must Scale Up the Business

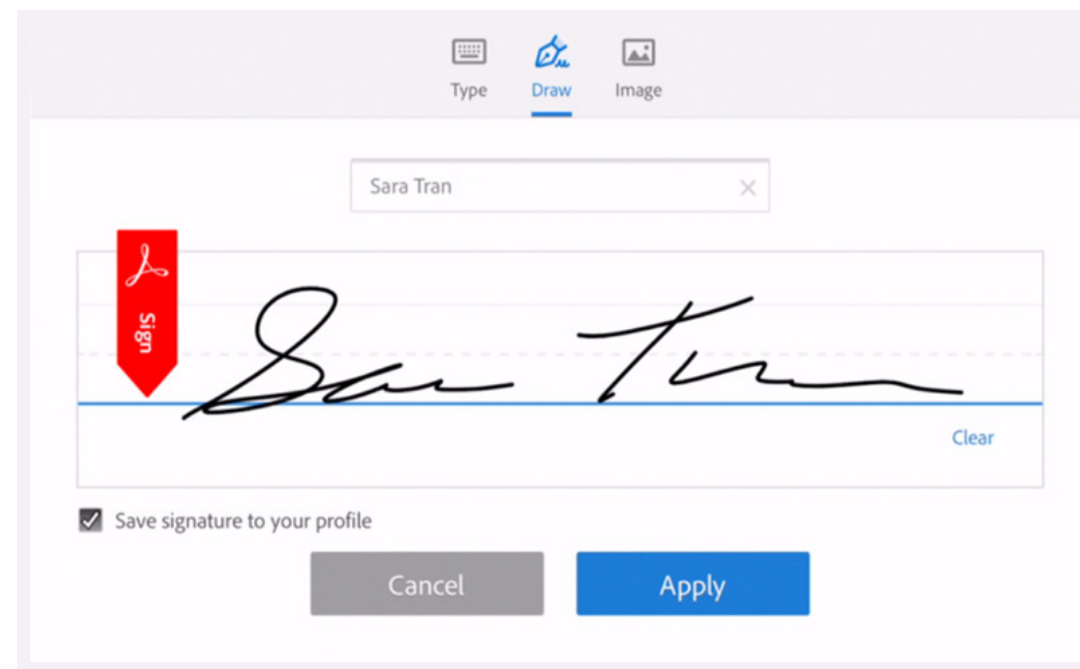
Approaches to electronic signatures

When selecting an electronic signature solution, today's global organizations need to strike a balance between meeting compliance requirements and providing a great customer experience—ease of use, agility, and fast service. The biggest question isn't whether to adopt electronic signatures, it's how to go about it while ensuring ongoing compliance with ever-changing regional and industry regulations. While the terms may seem similar, electronic signatures and digital signatures are actually two different approaches to signing documents—and those differences are linked with varying laws and regulatory requirements:

- **E-signatures** generally refer to any electronic process that indicates acceptance of an agreement or a record using a wide variety of methods to authenticate signer identity, such as email, enterprise ID, or phone verification.

- **Digital signatures** use encrypted digital certificates to authenticate the signer's identity to sign documents electronically. Proof of signing is demonstrated by binding each signature to the document, and validation is done through trusted certificate authorities (CAs), which verify the identity of the signer before issuing the certificate.

In general, properly configured e-signature processes are easier to implement, and meet legal and security requirements for many business processes. Digital signatures have additional technical demands, but provide an advanced form of verification that meets more stringent requirements. Different countries require different levels of signature verification, with some preferring digital signatures for certain types of agreements due to the advanced identity verification that they provide.



Electronic signatures have gone global. They are legal, trusted, and enforceable in industrialized countries around the [world](#).

Global regulations

Legislation concerning electronic signatures varies worldwide, making flexibility critical when it comes to choosing an electronic signature solution. Different requirements between countries create compliance challenges when conducting business on a global scale.

Given the complexity of the regulations governing the types of signatures between different countries, a signature solution must prioritize flexibility and the ability to easily use the CA or Trust Service Provider (TSP) of choice. Finding the right signature approach requires balancing regulations and risk, and considering the level of effort required to make business transactions both legal and secure—while also providing a seamless digital experience that delights customers.

For more information on country-specific electronic signature laws, refer to the [Global Guide to Electronic Signature Law](#), which details the laws in 58 countries across the globe.

What, exactly, is eIDAS?

The Electronic Identification and Trust Services Regulation (eIDAS Regulation 910/2014/EC) is a single, standardized regulation that applies across all EU member states, providing a consistent legal framework for accepting electronic signatures. It also introduces digital seals for business entities. With the arrival of eIDAS, European organizations are racing to fully digitize their business processes.

With eIDAS, businesses gain the flexibility to choose from a one of three electronic signature approaches:

1 Electronic signatures

eIDAS establishes a foundation for all electronic signatures by asserting that no signature can be denied legal admissibility solely because it's in electronic form. This requirement can be met with typical [e-signatures](#).

2 Advanced electronic signature (AdES)

With AdES, signatures must be uniquely linked to—and capable of identifying—the signer. Signers create their signatures using data solely under their control and the final document is tamper-evident. This requirement can be met with [digital signatures](#).

3 Qualified electronic signature (QES)

QES is a stricter form of AdES. It is unique in two ways: 1) it is the only signature type given the same legal value as handwritten signatures; and 2) a QES from one EU member state must be enforced in every other EU member state. In addition, it requires signers to use a certificate-based digital ID issued by a [Qualified Trust Service Provider \(QTSP\)](#) using a qualified signature creation device (QSCD).

Requirements for success

The ideal global signature solution delivers a superior signing experience for today's customers, who expect next-level speed and ease of use from every digital interaction. To that end, customers need to be able to digitally sign documents from any device, without needing to connect an external identity or security token.

For the business, the ideal solution offers full customization and branding capabilities, as well as easy integration with systems already in use, such as Microsoft Office, data storage systems, or customer relationship management software. Seamless adoption, flexibility, and integration into day-to-day operations is crucial to the success of any electronic signature solution.

Yet today, companies are often left to choose between these critical concerns—flexibility, compliance, and customer experience. As a result, they often end up with a collection of piecemeal solutions, each one designed to comply with a specific country or regulation.

Expanding into new countries can bring about new compliance and data residency issues as new regional regulations are encountered and added to the existing patchwork of solutions. This complicates the company's technology landscape, causing maintenance issues and creating confusion for both employees and customers as to how and when to use digital signatures in combination with e-signatures to stay compliant.

Businesses need a single, flexible, global solution—for all levels of electronic signatures—that delivers a stellar, streamlined customer experience with flawless compliance to international standards, both now and as the company grows into new regions. It must be able to expand into new countries easily, using regional certificate providers to ensure seamless compliance, and be easily integrated with existing systems.



Adobe Sign

Only Adobe Sign can propel your company faster and easier into the world of globally compliant electronic signatures. Adobe Sign is uniquely designed to seamlessly support the broadest range of e-signature and digital signature requirements so that you can do business locally or globally—and choose the best approach for each of your business processes. [Adobe Sign](#) delivers a fast, simple, and modern signing experience on any device—no download required—ensuring signature processes are completed quickly and easily, making the business more efficient while helping to ensure compliance no matter where business is done.

This unrivaled flexibility is made possible by relying on cloud digital signatures, which provide all the compliance of traditional digital signatures with the convenience of working on any device—including mobile—without the need for software or external security tokens. Our cloud digital signatures are powered by technology developed from a revolutionary open standard platform pioneered by Adobe, the [Cloud Signature Consortium](#) (CSC).



Adobe Sign is backed by the Cloud Signature Consortium (CSC), offering the ultimate in secure, compliant electronic signature solutions:

- ✓ Secure transactions on the go
- ✓ Cloud storage with no downloads
- ✓ Simple certificate ownership
- ✓ Easy deployment



The Cloud Signature Consortium (CSC) is a group of industry and academic organizations committed to building a new standard for cloud-based digital signatures that will support web and mobile applications and comply with the most demanding electronic signature regulations in the world.

The goal is to provide a common technical specification that will make solutions interoperable and suitable for uniform adoption in the global market. To this end, Adobe offers native support of open and standard CSC APIs to facilitate the delivery of trust services to customers, putting CSC and Adobe at the forefront of a growing movement to adopt flexible global solutions across the board.

Most recently, the European Telecommunications Standards Institute adopted CSC specifications as part of ETSI Technical Specification 119 432, establishing for the first time a protocol for secure communication between the different components needed to create a secure digital signature in the cloud, in line with the security standards in the eIDAS Regulation.

With the CSC, cloud digital signatures maintain the high level of identity requirements that were previously only available via desktop-based hardware. This liberates business processes from office-based desktop computers and enables productivity on the go—providing secure digital experiences from start to finish that work on any device, anywhere, and are truly scalable. Now customers can use trusted, secure digital IDs to verify their identities and sign documents in web browsers or on mobile devices—without needing to install desktop software, download documents, or plug in a token or smart card.

Why Adobe Sign?

With support from the CSC, Adobe provides a solution that combines the benefits of modern e-signatures with easy-to-use cloud digital signatures to help global organizations stay compliant both now and into the future.

- **World-class capabilities with maximum flexibility**—Use one single, scalable solution to create end-to-end signing processes that include digital signatures, e-signatures, or a combination of the two.
- **Standards-based global signing**—Adobe adheres to global standards to help ensure our solutions work around the world with a wide range of providers.
- **An enterprise-grade solution**—Powerful administration tools via ultrahigh availability data centers in North America and Europe help address data sovereignty concerns.
- **Exceptional customer experience**—Adobe solutions deliver fast response times and speedy contract signing processes.

Customer successes



“Our processes are modernized, and work moves much faster now that signatures can be delivered and tracked with just a few clicks. We’ve raised the overall level of experience—both internally and externally.”

Manikandan Ganesan
IT and operations business manager,
Rabobank Singapore



“Our customers are getting a much more efficient, auditable, and professional experience thanks to the integrations between Microsoft Dynamics 365 and Adobe Sign.”

Simon Drake
Senior vice president and UK general
manager, Hitachi Solutions Europe, Ltd.



“With Adobe Sign, we can send PDF forms for signature anywhere in the world and get a response in minutes.”

Andrew Tatum
Business partner manager, IT corporate
services, The Global Fund



Why Adobe?

Adobe is the global leader in secure digital documents. From the invention of PDF more than 20 years ago—to the creation of digital signatures in PDF—to becoming the first global vendor to support EU Trusted Lists—Adobe has been at the forefront of digital transformation with electronic signatures.

We help advance signature standards around the world through our involvement with the International Organization for Standardization (ISO), the Organization for the Advancement of Structured Information Standards (OASIS), and the European Telecommunications Standards Institute (ETSI), and other standards groups. Working with Adobe means working with the market leader in digital signatures and being an integral part of this global ecosystem.

Adobe owns the desktop space supporting the entire ecosystem of Trust Service Providers across the world, with the Adobe Approved Trust List (AATL) and European Union Trusted List (EUTL) programs covering at least 90% of the entire market of digital signature validation with more than 250 million monthly active users.

Tens of thousands of organizations—including over 50% of the Fortune 100—have adopted Adobe Sign to manage document signing processes and deliver exceptional customer experiences. With Adobe Sign, you can optimize your workflows and rest assured that your signatures are meeting the highest standard of compliance no matter where you do business—with Adobe's industry-leading team behind you every step of the way.

Summary

Adobe's flexible, global solution—for all levels of electronic signatures—can be easily integrated with existing systems to deliver a stellar, streamlined customer experience with flawless compliance to international standards, both now and into the future. Adobe is the market leader in digital signatures, bringing the following advantages to a company's digital workflow:

- ✓ Superior signing experience that delights customers
- ✓ Maximum flexibility, with both e-signatures and digital signatures as needed
- ✓ Backed by the CSC, ensuring that signatures comply with the most rigorous international standards
- ✓ Future-proof and flexible across international boundaries
- ✓ End-to-end signing process eliminates costly, time-consuming paper processes and wet-ink signatures
- ✓ Fully integrated turnkey technology works with existing systems and applications



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