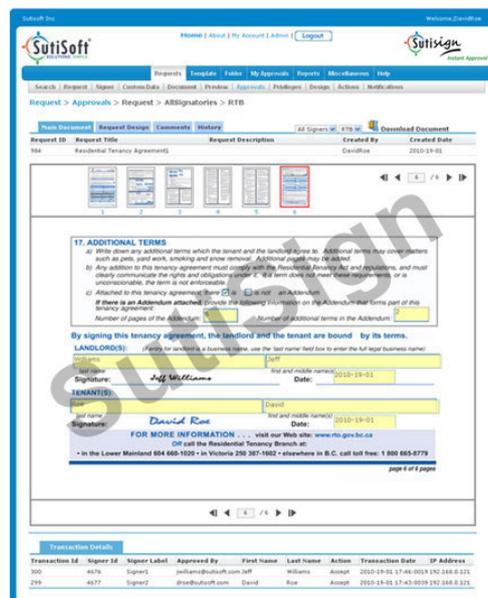


## White Paper

# Electronic Signature Approvals

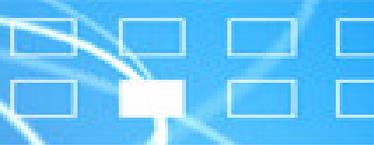


The screenshot displays the SutiSoft web application interface. At the top, there is a navigation bar with links for Home, About, My Account, Admin, and Logout. Below this is a search bar and a menu with options like Request, Sign, Cancel/Status, Document, Preview, Approval, Privileges, Design, Actions, and Notifications. The main content area shows a document titled 'Residential Tenancy Agreement' with a 'Request Description' and 'Created By' field. The document content includes '17. ADDITIONAL TERMS' and a section for 'LANDLORDS' and 'TENANTS' with signature fields. A 'Transaction Details' table is visible at the bottom of the document view.

Transaction Id	Signer Id	Signer Label	Approved By	First Name	Last Name	Action	Transaction Date	IP Address
200	4678	Signer1	jeff@sutisoft.com	Jeff	Williams	Accept	2010-09-01 17:48:00	192.168.0.215
299	4677	Signer2	dave@sutisoft.com	David	Rose	Accept	2010-09-01 17:43:00	192.168.0.215



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## Abstract

Is your company looking forward to automate the document approval process, and not overburden its resources with additional installation, maintenance tasks? This white paper on "Electronic Signature Approvals" describes the features and benefits an automated document approval solution must have and helps companies (from SMB's to enterprises) to evaluate a solution that is most appropriate to their needs. Automating the document approval process:

- Eliminates the manual process, time delays in processing
- Improves compliance to E-SIGN, EUTA and other guidelines
- Reduces the approval cycle time
- Involves no paperwork, faster and error free.

## Introduction

The need for signing documents arises in any kind of business and signatures are generally used for obtaining users consent or approval on a document or contract. Even today, more than 63% of businesses use the manual process for approving their documents. They do not feel a need to automate their existing process and may be unaware of the ROI an automated solution may bring.

Documents are created, printed and then faxed / mailed to the signer(s). On receipt, the signer prints, reviews, signs, scans, sends/mails them back. This process of obtaining approvals for documents requires resources to print, scan, fax, and email / mail and involves paperwork and results in time delays. Signed documents are again manually archived, indexed and stored safely for further reference.

Some challenges in the manual system:

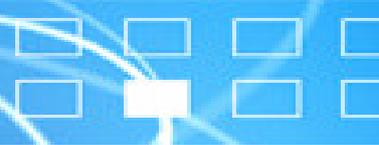
### 1. Manual & Error Prone

Documents are created, printed, scanned, faxed, mailed, stored, archived and managed by resources manually. Resources are also required to keep track of approvers and inform them from time to time regarding new / pending documents for approval, which increases the possibility of errors and also adds to time delays.



### 2. Paper Based

Documents are printed before and / or after obtaining signatures and approval from various signers. Signed documents have to be stored and archived periodically which is a tedious task and adds to storage and archival costs.



### 3. Longer Approval Cycles

Documents requiring approval are faxed / mailed to the signers. After receiving the document, the signers sign and send back by fax / email. This process can take considerable time to complete.

### 4. High Processing Costs

The processing cost includes the cost of paper, fax, scanning, printing, resources, obtaining approval, storage, and archival.

## Need for Automation

The cost of managing documents manually can be significantly reduced by over 30% by using an automated solution. In the process of automating the document approval process, most organizations attempt to automate only a part of the complete process:

-  Document creation
-  Document processing
-  Document approval

and fail to seek the benefits of completely automating the process. To reduce processing costs and overcome challenges in the manual approval system, companies are encouraged to move towards using an automated solution for managing their documents.

Automation helps improve compliance by incorporating eSignatures. ESIGN, UETA, FFIEC guidelines, and similar laws have defined the requirements for eSignature. Automation helps lower processing costs, reduces approval cycle times from weeks to days, and significantly increases ROI. It also eliminates: manual processing tasks, paperwork, time delays, and reduces the possibility of fraud.



## Finding a Suitable Solution

There are a variety of solutions available in the market for electronic signature based approval. These are available as enterprise class and SaaS solutions. A company tends to choose a solution depending upon its requirements, deployment costs involved and the processing costs a solution can optimize.

SutiSign provides unique features such as: A creation wizard that enables quick creation of templates and requests, a 1-2-3 Step document creation process, multiple documents loading, biometric authentication, LDAP/AD integration, a built-in library of custom data fields, smartphone compatibility, and customizable reports that make the document management process simpler and more efficient. It completely caters to the needs of companies looking for a solution to automate their document management process.



## SutiSign

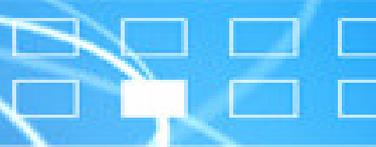
SutiSign is an easy to use web based solution (SaaS)/Enterprise that automates the document approval process. Users can prepare documents to be signed, add custom data fields, define the approval order, add signers and submit for approval. Notifications are sent to signers informing them about new / pending documents for approval and documents are signed based on the approval order defined. Completed documents can be stored in the users & signers account for further reference. (Fig. 1)



**Fig. 1: SutiSign Process Flow**

## What is SaaS?

SaaS stands for Software as a Service. It is a model for deploying software over the internet. With SaaS, a provider licenses an application to customers for use as a service on demand, either through a time subscription or a "pay-as-you-go" model. SaaS allows companies to use solutions that are hosted by the service provider, without purchasing any hardware or software.



## Benefits of SaaS

Here are some benefits that will drive you to go for a SaaS deployment:

- ✓ No installation required.
- ✓ No special software or hardware required.
- ✓ Ease of implementation.
- ✓ Scalability across platforms
- ✓ Meets the requirements of SMB and Enterprises.
- ✓ No maintenance costs.

## Document Processing Cycle

Paper is no longer such an important part of document management. Many companies are going green and moving towards a paperless office. When following the manual process for document approvals, resources in the company create documents and send them to the appropriate signers by mail/fax/email for their approval.

Upon receipt, a signer reviews, signs the document(s) (wet signatures) and faxes/mails them back to the sender. The document is then sent to the next signer in a similar manner. The same process is continued until fully approved. Signed documents are manually indexed, archived and stored by resource personnel. With a partial automated solution, documents are prepared using an automation solution, scanned, and emailed to appropriate signers for approval. Signers print the document, read, sign by hand (wet signatures) and mail them back to the sender. Signed documents are then combined to form a single document.

## SutiSign Processing Cycle

Using SutiSign for automating the document management process becomes much easier and simpler. Templates and custom data fields' library are provided to facilitate faster creation. Users can place signing points automatically on a document by using a template. A wizard walks the user through the steps required to prepare and send a document for approval. For sending documents without a template, signature points can be placed using a drag-and-drop feature. (Fig.2)



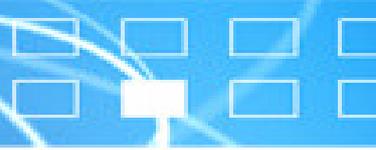
**Fig. 2: SutiSign Lifecycle**

Notifications are sent to signers informing them about new / pending documents for approval. Documents are signed based on the approval order defined. Custom data fields defined for each of the Signer are clearly distinguished in the document. Signers read the document, complete the required points/fields, and submit.

A user signature can be created using a scanned image of the actual signature or by using a system generated signature and initial.

During the process of approving a document, signers can accept, decline, decide later or nominate it to another signer. On choosing decide later (save for later), the document remains pending in the signers account. Signers can also nominate another signer to sign on their behalf. Only when a signer chooses to accept or decline is the approval process considered complete. Details of the transactions carried out by a signer are captured and displayed in the form of transaction details within the document (A transaction detail page is appended to each document). These transaction details act as audit trails.

Completed documents are stored in the user's account for further reference. These can also be stored in 3rd party solutions such as Transaction Point or in the repository within SutiSign. Once a document is sent for approval, they are encrypted to ensure no modifications can be made.



## ROI

ROI is a measure used by any company when they are investing in a new solution. Companies prefer to go for solutions with optimal investment and faster ROI.

- ✓ No paperwork.
- ✓ No storage and archiving costs.
- ✓ Fast and error free.
- ✓ Resources required are reduced by 95%.
- ✓ Document processing cycle times are reduced by 93%.

## Benefits of Automation

Here are some benefits you will see on using an automated solution for managing documents:

- ✓ Eliminates manual processing tasks.
- ✓ Eliminates paperwork involved.
- ✓ Eliminates time delays.
- ✓ Reduces the possibility of fraud.
- ✓ Reduces processing and auditing costs.
- ✓ Improves compliance.
- ✓ Reduces approval cycle times.
- ✓ Reduces emissions for transporting documents.
- ✓ Reduces paper use.

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2. Electronic Signatures: The Missing Link in Contract Management Automation, White Paper from Ariba Inc.

## Benefits of SutiSign

In addition to the benefits of automating the document management process, the use of SutiSign provides you with the following benefits:

- ✓ 1-2-3 Step & wizard for creation of requests.
- ✓ Built-in templates to facilitate faster preparation of documents.
- ✓ Faster processing of documents.
- ✓ Custom Data fields for capturing signer information.
- ✓ Customizable reports.
- ✓ Eliminates manual routing.
- ✓ Built-in repository to store signed documents.
- ✓ Guarantees higher rate of customer satisfaction.
- ✓ Securely stores signed documents in 3<sup>rd</sup> party systems.
- ✓ Integration with existing ERP, CRM and DMS solutions.
- ✓ Allows multiple documents.
- ✓ Allows multiple signers to sign simultaneously.

## Key Features of SutiSign

- A Template is a framework for defining signature points and custom data for documents that are sent out frequently. Each time a similar document(s) is sent for approval, you can use the template to automatically place the signature points and custom data.
- Serial, parallel and combination acceptance modes can be chosen when defining the approval order for a template or request. Requests will be approved depending upon the approval order.
- Requests (Documents) can be created using the 1-2-3 step creation process and sent for electronic signature approvals to the intended signers. Requests can be created with or without a template. Documents created using the wizard can later be modified from outside the wizard.

- While creating documents from PDF's, form fields from Smart Forms and Acro Forms are converted into fields and are placed in the document in the same manner as in the PDF.
- A large collection of pre-defined custom data fields are provided for users to easily add custom data fields to a document. These custom data fields can be mandatory / non-mandatory, editable / non-editable, dependent / independent depending upon the user's requirements.
- A document can have multiple main and supporting documents to accommodate all required documents in the request.
- There is no need to create multiple documents for multiple signers. They can now simultaneously sign the same document. Clear differentiation of signature points and custom data fields is provided for each of the signers. The sender receives a merged document with all signers' information.
- The signer needs to complete the mandatory fields on a document before they can complete the signing. These fields are used to collect additional information from the signer. These fields appear transparent when placed on text or image in a document to prevent hampering the users view.
- Notifications can be sent to users informing them about the status of a specific document(s). Time intervals can be defined for inactive notifications to be sent when a document remains unsigned.
- Special indicator tabs have been provided on documents informing signers of the custom data they need to fill and where they need to sign. (Fig. 3, Fig. 4)
- Users can authenticate themselves at login and approval times using their registered fingerprints. This biometric authentication option can be enabled / disabled depending upon the user's needs.
- LDAP / AD integration allows searching and collection of user credentials from existing databases in the company to avoid re-registration of user credentials with SutiSign.
- Signatures can be scanned images or can be dynamically created within the SutiSign solution with a desired font & color.
- In the process of approving documents, options to accept or decline have been provided for the signers. Signers can also nominate another signer if enabled. (Fig. 6)
- Signers can add notes / comments for a document in addition to filling custom data fields while approving.
- The admin of a company can verify the signed document for validity of electronic signatures used by the signer to check for any tampering with the document.

- Signers can access the SutiSign solution from their Smartphone to approve documents. After approval, signers can download, print or email signed documents to others.
- Main and supporting documents in documents are encrypted using 128bit encryption before they are stored to an external repository to prevent any modifications.
- Customdata and Signature Points created for a user are retained for later use even after a document is deleted from the users account.
- Users need not have to worry about archiving their documents any more. Completed documents are automatically stored in the Users account for any future reference.

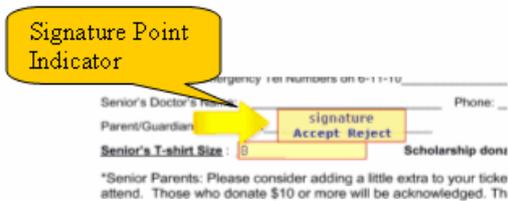


Fig.3: Signature Point Indicator

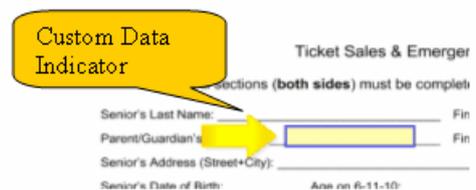


Fig.4: Custom Data Indicator

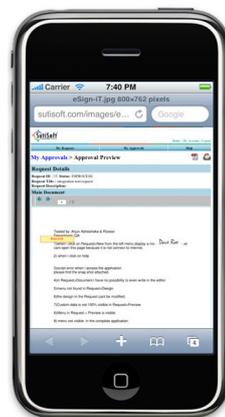


Fig. 5: SutiSign on Smartphone

Transaction Details										
Transaction Id	Signer Id	Signer Label	Approved By	First Name	Last Name	Action	Transaction Date	Accept_TOC	IP Address	
3	92	Signer1	balaviharp@infobraintech.com	Bala	P	View	2010/08/01 11:03:23	2009/09/10 16:17:06	192.168.0.69	
4	92	Signer1	balaviharp@infobraintech.com	Bala	P	Accept	2010/08/01 11:28:32	2009/09/10 16:17:06	192.168.0.69	
9	95	Signer4	poornachander@infobraintech.com	Poorna	Mahankali	Accept	2010/21/01 12:43:05	2009/31/12 10:11:23	192.168.0.52	

Fig.6: Transaction Details

## Customizable Reports

Various customizable report criteria have been provided with the SutiSign solution. Reports generated can be exported in .PDF, .CSV, .ODS and .XLS formats.

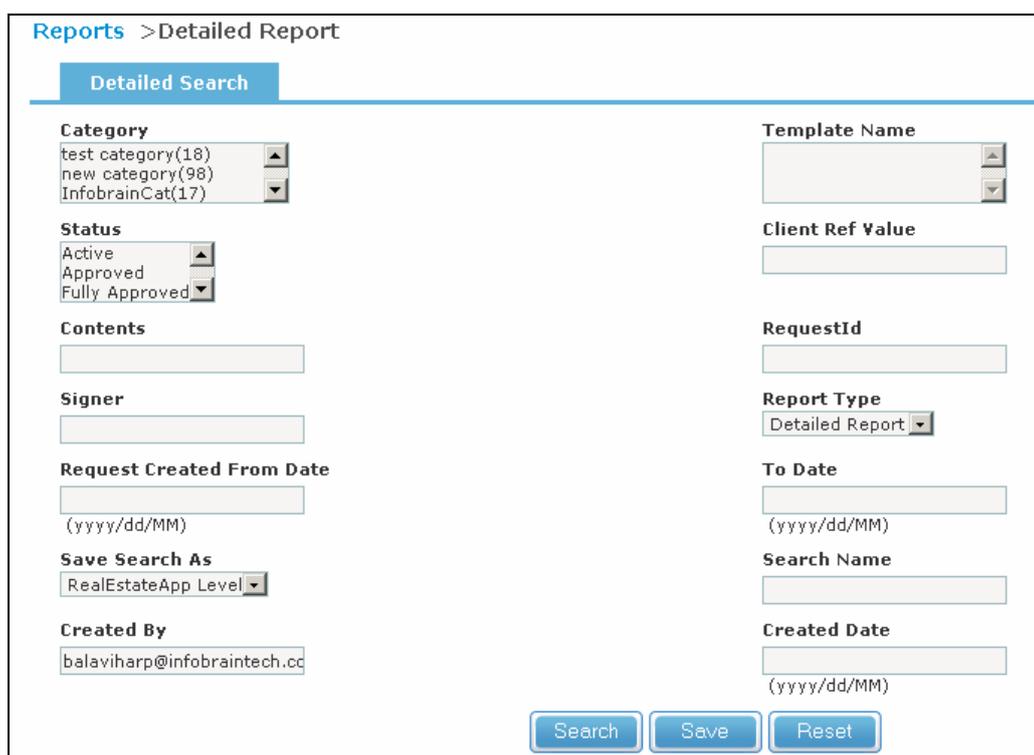
The Metrics Report criteria shown in (Fig. 7) will allow a company admin to generate various Metric reports on the number of requests approved under a category & template.



The screenshot shows a web interface for generating a Metrics Report. At the top, it says "Reports > Metrics Report". Below this is a "Metrics Search" section. It contains several input fields: "Category" with a dropdown menu showing "asdf(105)", "new category(98)", and "wizard category(99)"; "Template Name" with an empty dropdown; "Request Created From Date" and "To Date" with date input fields and "(yyyy/dd/MM)" labels; and "Report Type" with a dropdown menu set to "Number". At the bottom right of the search area are "Search" and "Reset" buttons.

**Fig.7: Metrics Report**

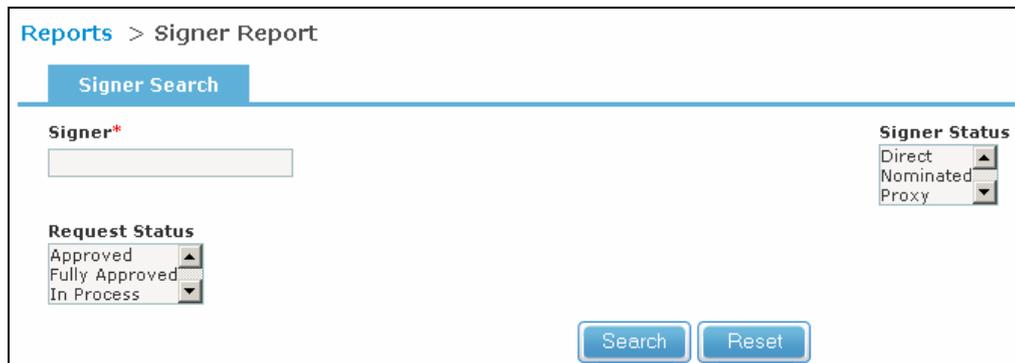
The Detailed Report criterion shown in (Fig. 8) allows a company admin to generate a detailed report of all the requests under a specific category & template in their company.



The screenshot shows a web interface for generating a Detailed Report. At the top, it says "Reports > Detailed Report". Below this is a "Detailed Search" section. It contains several input fields: "Category" with a dropdown menu showing "test category(18)", "new category(98)", and "InfobrainCat(17)"; "Template Name" with an empty dropdown; "Status" with a dropdown menu showing "Active", "Approved", and "Fully Approved"; "Contents" with an empty text field; "Signer" with an empty text field; "Request Created From Date" and "To Date" with date input fields and "(yyyy/dd/MM)" labels; "Save Search As" with a dropdown menu set to "RealEstateApp Level"; "Created By" with a text field containing "balaviharp@infobraintech.cc"; "Client Ref Value" with an empty text field; "RequestId" with an empty text field; "Report Type" with a dropdown menu set to "Detailed Report"; "Search Name" with an empty text field; and "Created Date" with a date input field and "(yyyy/dd/MM)" label. At the bottom right of the search area are "Search", "Save", and "Reset" buttons.

**Fig.8: Detailed Report**

The Signer Report criteria shown in (Fig. 9) will allow a company admin to generate a report for a specific signer in the company by selecting the signer and request status.



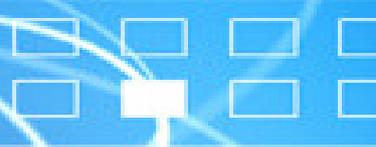
**Fig. 9: Signer Report**

## Summary

Automating the document approval process lowers processing costs, reduces approval cycle times from weeks to days, and significantly increases ROI. It also eliminates: manual processing tasks, paperwork, time delays, and reduces the possibility of fraud. Transaction details for approvals provide a verifiable audit trail and are integrated into each signed document.

SutiSign is an electronic signature approval solution for getting documents approved quickly and electronically. Built-in templates and wizards facilitate faster preparation of documents. Built-in workflow and automatic routing of documents reduces approval cycle times and the burden of manually routing signed / unsigned documents. Customized reports help users understand the status of transactions being carried out. Automating the document management process also ensures that documents are secured and cannot be tampered after approval. Its unique features, cost effectiveness and efficiency encourage users to use SutiSign for obtaining legally binding electronic signatures for their documents.





## About SutiSoft

SutiSoft is an IT solutions company dedicated to the strategic synchronization of tailored business solutions with best-in-class security to meet customer's critical business needs. These solutions are Simple, Scaleable, Secure and Seamlessly integrate into overall IT Operations.

SutiSoft's Business Solutions help improve business operations by delivering enhanced operational efficiencies, thereby mitigating business risk. SutiSoft Security Solutions include robust endpoint security and authentication mechanisms, as well as strong identity and access management systems that help companies meet regulatory compliance needs. Visit [www.sutisoft.com](http://www.sutisoft.com) for more details.

The authors would like to thank the SutiSign development team for their contributions to the project and this white paper.

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