



**SIGNificant e-Signature Enterprise Platform**

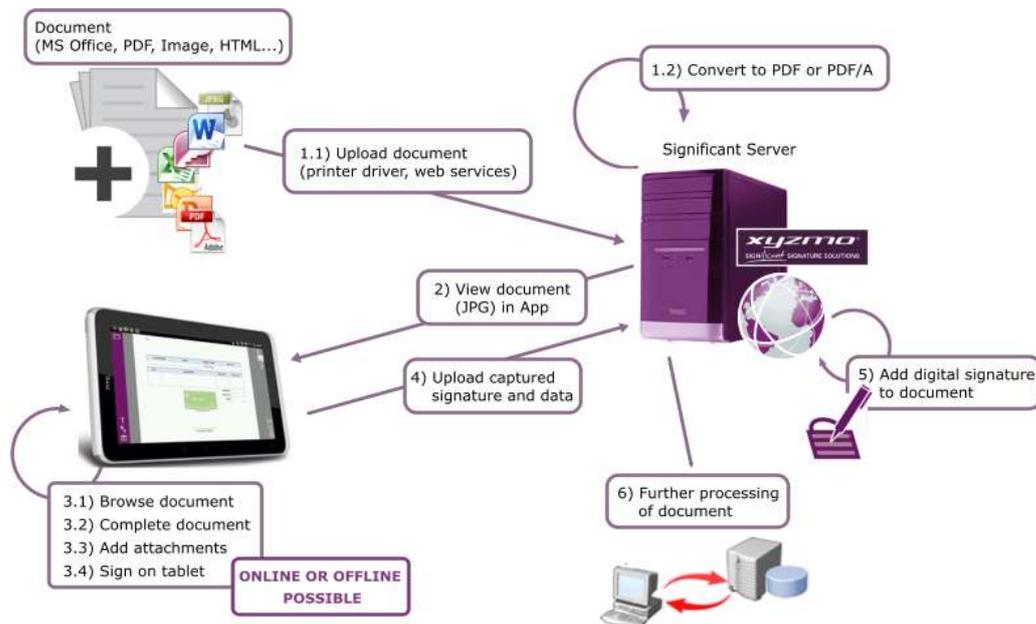
**New Paperless Contracting for Tablets On-The-Go and In-Store**



By incorporating digital signature capturing into the age-old process of signing documents, companies can save front- and back-office costs in labour, printing, scanning, faxing, mailing and/or couriering of paper originals and long-term storage.

Simply email the document for immediate electronic signature from client, partner, co-worker or employee. They can sign as they are used to doing with their handwritten signature on a tablet or smartphone anywhere. Field agents can also get documents signed in person, in real time, by presenting a document to a client on a tablet.

A handwritten signature captured with SIGNificant is much more than just an electronic image of a digitized signature embedded in a PDF. We record – forensically identifiably – the signature using all available parameters, such as acceleration, speed and rhythm. These parameters are unique to every individual and cannot be reproduced by a forger. When a signature, including all these biometric parameters, is captured locally on the device, it is safely embedded using an asynchronous public key encryption into and uniquely bound into the target PDF document. It is also digitally signed with a digital certificate stored on the SIGNificant Server. Thus, anyone can verify the signature graph and content integrity of this PDF anywhere, anytime, with free Adobe Reader software. Unrecognised post-signing manipulations are impossible. In case a deeper forensic analysis of a signature in a signed document becomes necessary (e.g. because of a legal dispute), forensic experts can easily analyze a signature’s detailed biometric characteristics using, for example, the SIGNificant Pen Analyst software given they have the private key to unlock the signature from the document.



SIGNificant offers much more than e-signing of documents. Enterprises can control and govern all steps in the completion and signing process of contracts, including positioning signature fields, filling out forms, adding annotations, accessing the camera for scanning attachment's and much more. Even an authentication of a signer in real-time is possible – i.e. to ensure the right person signs off a certain contract.

## Examples of Supported Devices



Samsung  
GALAXY Tab



Samsung GALAXY Note



HTC FLYER



lenovo<sup>®</sup>



Apple iPad



Apple iPhone

## xyzmo SIGNificant – More than just Signature Capturing

	<p><b>Natural signing experience like pen on paper</b> – While signing on the screen the signature is displayed without delay and accurately like signing with a pen on paper. The app fully supports Android-powered tablets which are equipped with an active stylus pen and external pens for the iPad. The signing area can optionally be moved to the bottom of the screen to provide the best possible palm protection and hand rest.</p>
	<p><b>Browse Through Multipage Documents</b> – Browse and review multipage documents before you sign them. Especially useful for field agents to get documents signed in person, in real time, by presenting a document to a client on a tablet.</p>
  	<p><b>Signature verification</b> – SIGNificant records the signature of a person using all available parameters, such as acceleration, speed, and rhythm. If there is a dispute about a captured signature, an expert tool is available to forensically analyze the biometric characteristics of the captured signature.</p> <p>This capability can be taken one step further, with real-time verification of a captured signature against a signature profile stored in a database to ensure that only authorized people can actually sign a document.</p>
	<p><b>Document Binding</b> – When a signature, with all these biometric parameters, is captured locally on the device, it is safely embedded using an asynchronous public key encryption into and uniquely bound to the target PDF document. Copy/paste attacks can thus be easily detected.</p>
	<p><b>Content Protection</b> – Protect the integrity of PDF documents by sealing them with a digital signature. Supports any x509v3 certificate provided through the Windows certificate store of SIGNificant Server or through the web service interface of a client (e.g. a certificate stored in a HSM or on a local desktop PC).</p>
	<p><b>Powerful Parsing for Signature Fields based on Text in the Document or other Markers</b> – The parsing method has the capability of searching for (and optionally removing) strings from a PDF document. This is used to obtain the signature field positions from a document.</p>
	<p><b>Add attachments</b> – Add scans of driving license, passport or any other photo out of your photo gallery. If your tablet has a camera you are able to attach any current photo.</p>
	<p><b>Typewriter</b> – Lets you enter text anywhere on a PDF document. It is useful for typing on a non-fillable form or outside the fillable areas of a form.</p>

	<b>Fill out and sign PDF forms</b> – Complete your PDF forms on the go and allow automated forms data extraction of signed documents.
	<b>Email support</b> – After e-signing, you email your document right back from the App.
	<b>Support for cloud storage</b> – SIGNificant utilizes the “Open” functionality to allow you to open a document from most other applications that have documents and contracts in them – including your inbox, Dropbox, Evernote, Box(.net) and others – and sign them via SIGNificant on the go. When you are finished you can store and share documents via your cloud storage. You can store and share documents via Dropbox, Evernote, Google Docs (Drive) and Box.net
	<b>Full PDF and PDF/A Conformance</b> – The document is Adobe Acrobat compatible, so it can be viewed by any standard PDF viewer. PDF documents are sealed with a digital signature compliant to the ISO–Standards for PDF. Thus the validity of the digital signature can be validated with Adobe Reader and many other PDF viewers.
	<b>Flatten PDF</b> – With that option you remove any layers (annotations, digital signatures ...) that aren’t visible by some PDF viewers (e.g. on the iPad or iPhone) and consolidate it into one layer, which is support by all PDF viewers. Further it locks content in form fields and comments so you can be assured that information may no longer be changed.
	<b>Watermarking</b> – Add watermarks like "Confidential" or "Draft" to your documents.
	<b>Control all steps in the signing process</b> – This includes the ability to position signature fields and define their order. Additionally, specify compulsory and optional signature fields, enable or forbid annotations, define the order in which forms have to be filled out, enforce the scanning of attachments via the built-in camera, and much more.
	<b>Implementing Policies for each step</b> – Specify if a signature field is compulsory or optional, define the order of the signature fields, enable or forbid annotations, enforce the scanning of certain attachments, define the order in which forms have to be filled out, and much more. Additionally, it’s possible to enable or disable certain functionalities for a particular document, such as to save, email and print the document or to reject the workstep, to undo the last step or to add additional signatures on-the-fly.
	<b>Reject a signature or any other workstep</b> – If the policy does allow for that rejection, any pre-defined signature field, or other workstep, can be rejected by stating a reason for such.
	<b>No need to transfer a PDF to the tablet</b> – The user receives a link to access the PDF on the server and only image previews are transferred to the app. Thus, the signed original document is secure, only available on the server (not copied and duplicated to the mobile device). All manipulations of the PDF are always performed in the safe data center environment.

	<p><b>Offline mode</b> — To support working conditions that don't allow online connectivity on a regular basis the SIGNificant app features also an offline mode which securely caches the document and signature data on the mobile device itself. Necessary synchronization automatically occurs in the background without an interaction of the user.</p>
	<p><b>Extensive integration possibilities</b> — with ERP, CRM, document management, workflow management and alike via web services.</p>
	<p><b>Customization</b> — Enterprises can utilize the xyzmo infrastructure and launch their own e-signature application, as well as integrate the functionality of SIGNificant into their own apps (SDK available).</p>
	<p><b>On-premises or Cloud-based</b> — Available as an on-premises installation or provided as a cloud-based solution.</p>
	<p><b>Use alongside similarly-featured signature pads and tablet PCs</b> — Enterprises can use signature pads in their branches or shops, for example, and iPads or Android tablets for their sales force. Or alternatively capture customer signatures within their premises with signature pads, but at the same time allow customers who have an iPad or Android device to sign the same contracts on the go, on their own device. No matter how the solutions are combined, there are no obstacles, and the final result is always the same: a signed and sealed PDF.</p> 

## Signing with a Finger or Using a Stylus?

For some companies, one hurdle that remains today when capturing signatures with a smartphone or tablet is the fact that signing with a finger on a tablet definitely changes the signature graph. Long fingernails make it even more challenging. The quality of the captured signature is usually better when using a traditional signature pad with a pen.

Things are much better in scenarios where the signer is equipped with a special stylus. For us, the styluses that we can recommend out of our test set for the time being are:

- Wacom Bamboo Pen
- Hard Candy Cases iPad Stylus
- Just Mobile AluPen Stylus
- Samsung ET-S100 Stylus

Some Android tablets (HTC Flyer, Samsung Galaxy Note, Lenovo Thinkpad, ...) even provide a native pen with an inking experience on Android similar to tablet PCs. This greatly enhances the user experience compared to a passive stylus. The pen delivers also pressure values and native palm resistance, which further improves the signing experience and the quality of the captured signature.

## iPad: Pens with Palm Protection and Pressure Recording

Without direct support from Apple, the task to provide such pens falls to third-party manufacturers.

Examples are:



Jaja (Hex3)



Jot Toch (Adonit)



XN302i (Yifang)



ipen (Cregle)

We are constantly testing such pens in our labs and will support more in our apps. Please contact us for more details.

*We highly recommend signing with a stylus, or even better an active stylus (pen), instead of signing with your finger to provide the best natural signing experience. Active stylus writes like a real pen with accurate positioning and pressure as well as palm protection features that passive stylus simply cannot achieve.*

## About xyzmo SIGNificant

xyzmo's enterprise e-signature platform allows contracts, agreements, NDAs, forms, or any document that requires a signature, to be signed electronically on signature pads, payment terminals, the iPad, Android devices, Windows tablets, etc with digital certificates or online via 'click-to-sign'. It could not be easier or more secure.

xyzmo is a private company based in Ansfelden, Austria with international offices in the United States and Romania. xyzmo and its predecessors have a combined history of more than 10 years of digital signature expertise. Their solutions have processed millions of electronic signatures to-date around the globe, including for organisations such as:



## About icon<sup>uk</sup>

icon<sup>uk</sup> brings best-of-breed Customer Communications Management solutions to the UK, combining some of the leading document management products, services and best practices available globally. Together they cover Electronic Signature and Enterprise Document Creation, Content Integration and Output Management. These solutions are ideal for any UK based enterprise, or public sector organisation, whose business processes rely on a high proportion of documents.

SIGNificant Signature Solutions and xyzmo technologies are distributed in the UK by Icon<sup>uk</sup> and our selected Value Add Resellers. This suite is the most cost-effective and flexible software available in this market - and when implemented by our 'business-first' consultants produces outstanding ROI, risk management and customer engagement.

Consistently deliver great documents and reduce paper. Contact us to find out more.