

**E-Signatures:
How to improve service, reduce cost and
increase auditability in government**

Table of Contents

Industry Overview

E-Signature Education 101

E-Signatures in Action: GSA, State of Vermont

Best Practices

How to Get Started

Industry Overview

E-Signatures & Government

History of e-signatures in government

- **1997:** The US Joint Chiefs of Staff (JCS) adopt Silanis e-signatures - the longest running e-signature implementation in government
- **1998:** Government Paperwork Elimination Act (GPEA)
- **2000:** Federal E-SIGN Act
- **2001:** More than 80 federal agencies are using Silanis e-signatures
- **2003:** GSA begins using Silanis e-signatures
- **2005:** The US Army purchases an e-signature license from Silanis for 1.6 million personnel - the world's largest e-signature deployment in government to date
- **2007:** The US Dept of Education specifies e-signature regulations - the student lending industry then begins using e-signatures
- **2007:** The US Air Force selects Silanis as the e-signature standard for web-based forms
- **2010:** State of Vermont adopts cloud e-signatures
- **2011:** It is now mandatory for 19,000 vendors to e-sign GSA Schedules contracts
- **2012:** Hundreds of government organizations are now using Silanis e-signatures
- **2013:** The IRS announces the acceptance of e-signatures for income verification for mortgage applications

E-Signature State of the Union



For the past 10 years, cost reduction and paperless initiatives have spurred the adoption of e-signatures and straight through processing in government, resulting in significant efficiencies and savings. Today, government is seeking to transform service delivery to citizens, external partners, other agencies and all levels of personnel. Mobility is taking on importance. Civil servants, soldiers and citizens expect to be able to use mobile devices, both personal and government-issued, for government business. In the current budgetary environment, however, the real challenge for government is how to offer better services at a lower cost, with fewer resources – while also increasing security, agility, efficiency, responsiveness and transparency across all levels of government. E-Signatures provide the solution.

Mobility is taking on importance

Government employees and military personnel have been using e-signatures to sign forms, task orders, requisitions and other documents for over a decade. Today, government workers are increasingly mobile and want the ability to easily and securely complete ad hoc processes on-the-go using tablets and other mobile devices – even in environments with limited connectivity and bandwidth.



E-Signature adoption at all levels of government

US Army saves \$1.3B/year

Civil and criminal court documents Forms filled out 30% faster

Expedited contract approvals Action orders Munitions requests Time sheets

Order requests **Vendor agreements** **G2C** E-Signed GSA Schedules Access and clearance

Mobility Teaming agreements Recruiting Faster permit processing

Military purchase requests **e-Contracting**

G2B Provisioning **Operations** Funding certification **G2G**

Paperless Government Task orders Government-backed student loans Certifications

Performance reviews Missile Flight SOP Regulation drafts **Procurement**

Eliminated an entire floor of paper archives in Washington **75% reduction in approval time**

Finance **Officer Evaluation Reports** IRS Form 4506-T General ledger

Auditability Purchase orders **Supply chain management**

Non-disclosure agreements Web-based forms Staff papers **HR** Evidence

Field Force Enablement Tax filings Accounts payable **Judicial**

Saving 30 minutes / day = \$10M / year **Zero Environmental Footprint**

Travel requisitions Complete audit trail **Regulatory compliance** Licensing and permits

GSA, NASA JPL, State of Vermont, top 20 government contractor

U.S. Air Force

US Army Munitions Office (global)
US Army Medical Supplies

Florida's 18th Judicial District, Minnesota Dept of Corrections

FEMA, US. Army, Kentucky Department of Natural Resources

DoD, JCS Comptroller's Office & an intelligence agency

The value of e-signatures to government

- A **secure, compliant, enforceable and cost-effective way** to achieve e-government
- Execute decisions faster and get projects moving quickly
- Improve service delivery, with fewer resources
- Enable mobile decisions regardless of location, using e-signatures with laptops, iPads and smartphones
- **Greater auditability**, enforceability and transparency by gathering evidence of what transpired during the signing process
- Increased efficiency and cost savings by eliminating paper forms
- Better protection of **critical information assets**
- Compliance with GPEA and other paperless mandates
- Greener business practices and a **smaller environmental footprint**



What politicians and analysts are saying

“Electronic signatures have reduced paper burdens for consumers and streamlined business operations throughout the United States, providing remarkable consumer gains in terms of convenience, ease of use, transaction speed and reduced costs. We believe the federal government can experience similar benefits by expanding the use of electronic signatures to improve efficiency, productivity and accountability throughout the government.”

**Sens. Ron Wyden (D-Ore.),
John McCain (R-Ariz.)
Rep. Anna Eshoo (D-Calif.)**

July 2014, The Hill

“High performing governments are going digital: they are providing citizen-centric public service at the time and place needed, thereby driving high levels of citizen engagement and satisfaction.”

Digital Government  **accenture**

Pathways to Delivering Public Services for the Future, January 2014

Real world reviews



“e-SignLive provided us with an extremely cost-effective, yet secure means to relieve the paper signing bottleneck.”

- **Kris Rowley**, *Chief Information Security Officer, State of Vermont*



“More than 25 percent of our staff are field inspectors who need to capture signatures at mining sites. We didn’t want to force our staff and external customers and suppliers to come into the office to sign.”

- **David O’Hara**, *Project Manager, Kentucky Department of Natural Resources*



“Excellent choice for an e-sign solution. Saves time and improves efficiency for Army users.”

- **Military User**, *Review on g2crowd.com*



“e-SignLive is rapidly becoming our best practice for contract signing, whether it be online or via a mobile device.”

- **Peter Kipp**, *Review on g2crowd.com*



“The new process will eliminate the need for Army personnel to be exposed to enemy fire in transporting forms for signature and approval.”

- **IBM**



E-Signature 101

Top 4 Questions Government Agencies Ask

What is an electronic signature?

An e-signature is first and foremost a legal concept. It is about having a lasting record of someone's intent.

The US Federal E-SIGN law defines an electronic signature as “an electronic sound, symbol, or process attached to, or associated with, a contract or other record and adopted by a person with the intent to sign a record”.

The term “e-signature” is often confused with “digital signature”. Digital signature refers to the encryption technology used in a number of security, e-business and e-commerce applications, including e-signatures.

In short, you want an **ELECTRONIC** signature application that is built on **DIGITAL** signature security.



How does it work?

E-Signing is as easy as preparing a document, sending and signing. With e-SignLive, you can electronically prepare and securely sign your documents over the web. It's quick and easy:

1. Upload your documents
2. Confirm who signs each document
3. Define where they sign by simply dragging a signature block to the correct location(s) in the document
4. Select the signature authentication method and send!



Want an integrated e-sign process? You can integrate electronic signatures with your core systems. With the click of a button, document packages can be sent out for signing, and automatically returned to your file management systems.

How does it work?

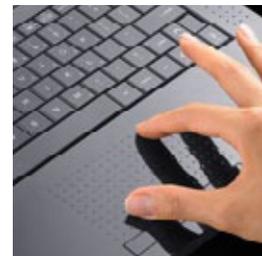
How a signature appears when e-signing with a **CAC or PIV smart card**.

For secure e-signing on a mobile device, Silanis supports the BaiMobile SmartCard reader.



Silanis can leverage individual end-user digital certificates from providers like Global Sign, Verisign/Symantec, Entrust, Identrust, Operational Research Consultants, ACES Business Representative Certificate and the DOD ECA certificate. Certificates can be software-based or stored on a smart card.

How a signature appears if the signer is using the click-to-sign method.



Citizens, vendors and remote personnel need nothing more than a web browser to "click-to-sign" from home. Their signature will appear written out in a standard font.

How a signature appears if the signer is e-signing by handscripting their signature on a touchscreen device.



You can display a watermark behind the signature as well as display or mask additional signature information such as signer's name and date.

Is it legal?

Yes.

Today, 14 years after the passing of the E-SIGN Act, there is no longer any question about whether electronic signatures are legal. Recent legal disputes indicate that e-signatures can actually provide a stronger legal defense than is possible with paper.



Is it secure?

Yes.

Security is always top of mind when organizations consider moving their signing processes online. To mitigate risk, Silanis has built-in three levels of security (see next page) and also meets the security certification standards issued by:

- The National Institute of Standards and Technology (NIST)
- The Joint Interoperability Test Command (JITC)
- The National Security Agency's National Information Assurance Partnership (NIAP), through our support for FIPS PUB 140-2, a computer security standard used to accredit cryptographic modules.
- Silanis has the most JITC certifications of any electronic signature solution provider. This latest brings its number of JITC certification awards to thirteen.

Silanis also supports SHA-1 and SHA-2 encryption standards.



NIST
National Institute of
Standards and Technology
U.S. Department of Commerce

Three levels of security



User authentication

e-SignLive offers multiple ways to verify the signer's identity:

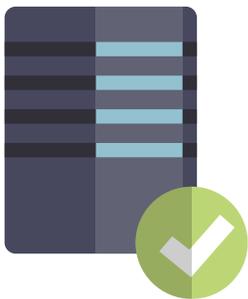
- CAC and PIV cards
- Traditional login /password
- Third-party authentication services
- Secret question and answer
- SMS code
- And more...

E-Signatures interface with multiple authentication services, protocols and devices, including smart cards, tokens, the Common Access Card (CAC) and PKI services when heightened security is needed.



Document authentication • For tamper-proof documents

e-SignLive digitally signs and encrypts the e-signed document to produce a tamper-evident seal. If someone attempts to make unauthorized changes after the fact, the e-signed document will be marked invalid. In addition, it is not possible to copy and paste a signature since e-SignLive secures each signature block with digital signature encryption. And at any point, the authenticity of the document and signatures can be easily verified in one click.



Process evidence • e-SignLive provides process evidence that has been proven to stand up in court

The goal of process evidence is to prove what took place during the signing process. This is accomplished by capturing a record of all web pages, documents, disclosures, or pop-up windows that were displayed; emails or SMS messages sent; any voice or image capture; IP address; as well as the time/date of each event.

E-Signatures in Action

How Others Are Using It



On-premises Case Study: GSA

In 2004, GSA deployed e-signatures to enable an all-electronic contract process. However between 2004 and 2010, e-signature adoption by vendors stood between 60 - 70 percent, which while considered a strong adoption rate, fell short of the Agency's goal of a 100% electronic contracting environment.

On October 1, 2011, it became mandatory to e-sign contract offers and modifications. As contractors complete forms and documents over the web, e-SignLive™ Enterprise Edition (formerly Approvelt Web Server) enables vendors to apply an enforceable electronic signature to documents using nothing more than a browser. To the user, the experience is similar to clicking an "I Agree" button, but the agency benefits from the capture of electronic evidence during the approval process. An electronic signature is embedded into each document and a final, signed and verifiable copy is distributed to all parties.

SUMMARY

- Contracting process for securing and modifying a GSA schedule
- 19,000 vendors / approximately \$40 billion dollars annually
- Paper intensive, could take on average a full year to complete the GSA process
- Prior to the eOffer/eMod platform, GSA's paper files occupied a full floor of the Agency's Washington headquarters
- Also required external consultants for guiding and maintaining the schedules
- Drivers were efficiency and cost reduction, but laid the core infrastructure for a completely digital contract management portal, including the use of 3rd party-issued digital certificates
- ROI: Transformed the GSA by providing self-service portal for vendors
- Electronic signatures became mandatory in 2011



Cloud Service Case Study: State of Vermont

The State of Vermont's Department of Information and Innovation manages the delivery of IT products and services to all of the state's government departments. By using e-SignLive, the Department is processing vendor contracts more efficiently, speeding up processing times, saving money and reducing paper consumption.

The Department signs hundreds of vendor contracts every year and internal approvals for each one used to take up to four weeks. "With e-SignLive, the Department's approval time has been reduced to just seven days, and in some cases two days instead of the usual four to six weeks," says Peter Kipp, Contracts and Procurement Specialist, State of Vermont.

Additionally, the \$30 round-trip fee for couriating each contract to and from the vendor has been eliminated, resulting in significant cost savings. Signing electronically also means that the Department prints much less paper and is better able to meet the State's commitment to green business practices.

Employing e-SignLive for its vendor contracting process also helped the Department surpass goals set in response to the State of Vermont's 2009 "Challenges for Change" initiative, which asked all departments to find innovative ways to improve services while cutting costs.

"e-SignLive provided us with an extremely cost effective, and secure means to relieve the paper signing bottleneck. Not only have we slashed the time it takes to approve contracts, we have reduced courier costs and supported our commitment to the environment."

- **Kris Rowley,**
CISO State of Vermont

Read more about Vermont's use of Silanis e-SignLive cloud e-signatures in this Government Technology article: <http://bit.ly/ZWJzmH>



Best Practices

Ease of Use & Deployment, Evidence, Etc.

Flexibility: A unified enterprise approach - or a departmental subscription

While many e-signature products claim enterprise status, there aren't many solutions in the market that address true enterprise requirements for organizations both big and small. An enterprise e-signature platform goes far beyond simple signature capture to:

- Electronically execute enforceable, regulated transactions.
- Manage e-signature processes from start to finish, so organizations don't have to build in additional functionality.
- Provide the flexibility to design the optimal e-sign workflow for any process, to maximize adoption.
- Scale easily across your entire operations.
- Provide different deployment options for individual departments and processes throughout the enterprise.
- Capture evidence of everything that takes place during the transaction, for auditability and enforceability purposes.
- Provide real-time visibility and control over e-transactions.
- Ensure a consistent approach to e-transactions and records.
- Integrate with core systems, 3rd party services and devices.

e-SignLive solutions can be deployed and delivered in multiple ways to meet the requirements of any size government organization. Our flexible delivery model offers electronic signatures deployed on-premises, as a cloud-based e-signing service, as a desktop plug-in or as a mobile app.

“Silanis is the strongest vendor with both an on-premise and a cloud offering”



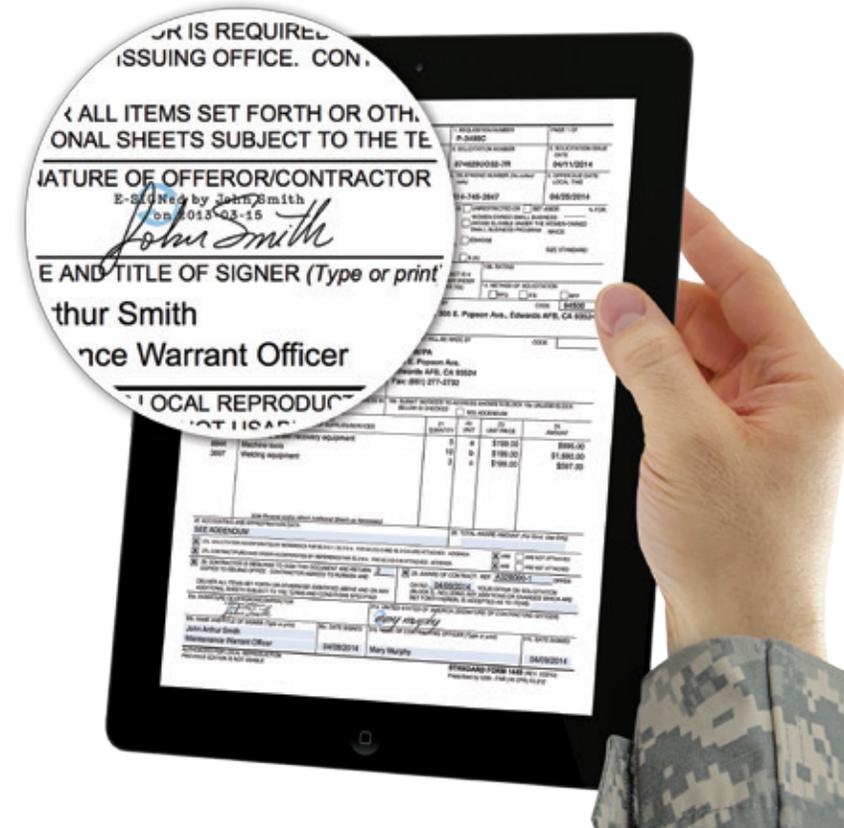
Look for mobile support

Field Force Enablement

Many field inspectors, government healthcare workers and recruiters are tasked with completing much of their work away from the office. This creates major challenges when trying to deal with paper records because these workers would need to have all of their documentation with them at all times and be able to transport it securely between destinations.

Military Operations

Many military and defense-related operations only take place when the right orders are given. These commands must be verified as coming from an authorized individual, something that can be difficult when soldiers or peace-keeping forces are in a field situation. There are a variety of challenges faced in this type of environment, and connectivity is a major hurdle. However, some advanced mobile e-signature solutions feature both offline and online functionality to offer secure signature functionality even if an individual cannot get online. In this situation, the person signing an order or personnel evaluation can complete the process offline and the system will securely store those documents until a connection becomes available.



Many field inspectors, government healthcare workers and recruiters are tasked with completing much of their work away from the office.

Look for ease of use & simplicity

- Working with our e-sign software is as easy for the government user as it is for the signer.
- Preparing a document or form for signature is a breeze with features like drag-and-drop signature blocks and fillable text fields.
- Citizens and external parties don't need an account to e-sign.
- Once you send them the document, yellow tabs like "SIGN HERE" and "ACCEPT" guide signers step-by-step through the document so they don't miss any signature boxes.



X Please sign here

Be sure you can prove what transpired

With the most comprehensive and secure electronic evidence, e-SignLive gives you the strongest legal protection - bar none.

- Provides dual protection by capturing both document and process-level evidence and securing the signatures to prevent tampering – no matter where they're stored.
- Enables you to prove the exact process that was used to capture people's signatures in documents.
- Reduces the time and cost of gathering evidence and demonstrating your legal and regulatory compliance.
- Iron-clad evidence deters legal disputes from going to court in the first place.



**Why E-SIGN
is Not Enough**

Read the
Whitepaper



**Beyond E-SIGN: Evidence
Considerations for
Electronic Signatures
and Transactions**

Watch the
Webcast

How to Get Started

Free Trial



Free Trial

Our Professional and Integrated Plans both offer the first 30 days free. You can then continue for a low monthly subscription fee.

<p>FREE TRIAL</p>  <p>Try e-signing over the web for free for 30 days.</p> <p>FREE 30 Day Trial</p> <p>Try now ></p>	<p>PROFESSIONAL</p>  <p>Start e-signing within minutes with our Software-as-a-Service.</p> <p>Starting at 20\$ per month</p> <p>Buy now ></p>	<p>INTEGRATED</p>  <p>Integrate e-signing into your applications.</p> <p>Call for pricing</p> <p>Test now ></p>	<p>ENTERPRISE</p>  <p>Customize e-signing for your exact requirements.</p> <p>Call for pricing</p> <p>Call now ></p>
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QUICK SIGN DEMO
Send yourself a sample document to e-sign now.
» TRY IT NOW

GSA IT SCHEDULE 70 CONTRACT HOLDER

To speak with a Silanis representative about getting started, call **1-888-SILANIS (745-2647)**

Silanis is the leading provider of e-signatures to government. With in-production implementations running in the cloud, on-premises and on mobile devices, the Silanis e-SignLive™ platform is trusted by some of the most security-conscious organizations in the world including the entire US Army, 8 of the top 20 banks and 8 of the top 15 insurance companies in North America. Silanis stands proudly behind the longest running implementation of e-signatures in government (US Joint Chiefs since 1997); the largest e-signature initiative ever undertaken in government (US Army); and the largest deployment of e-signatures for e-contracting (GSA).

