The world is going mobile. More than half of US adults own a smartphone, and more than 20 percent of US adults own a mobile tablet. By 2016, this will grow to 257 million smartphones and 126 million tablets in the US, with even higher demand for tablets expected in large, developed international markets. According to Gartner, “These devices are likely to be the most rapidly adopted consumer technologies in modern history.”

While we tend to think about mobility largely as a consumer phenomenon, it is also changing how the workforce carries out business. With so much being done beyond traditional office walls, many insurance companies, financial service organizations and even government agencies are adopting mobile tablets and smartphones as productivity tools for agents, representatives and personnel, and developing enterprise apps for these devices.

In a survey of enterprise CIOs, Morgan Stanley Research found that 21 percent of companies currently purchase tablets for employees, but 51 percent of companies expect to purchase tablets for employees between 2011 - 2012. As the preferred device for mobile business users, tablets are lightweight and portable, and their screen size makes it possible to review entire documents and contracts on-screen with a customer. Equipping corporate and government employees to sell and service customers from a mobile tablet is convenient, efficient and enables faster decision-making and greater responsiveness. However, when documents have to be signed – especially as part of a regulated transaction – the electronic process often grinds to a halt so documents can be printed to paper. In addition to re-introducing delays, risk and costs, this has an obvious negative impact on customer experience.

Electronic signature technology is pivotal to enabling mobile transactions beyond just informational apps. Not only in terms of straight-through processing (STP), but also for full compliance, legal enforceability and record retention. In response to the need for STP on mobile devices, various mobile e-signature apps have begun appearing on the market. From standalone e-signature apps to software development kits that integrate e-signing functionality directly into an enterprise’s own app, the choices are diverse. With most organizations’ mobile strategies still in the early stages, this article provides a starting point to help you better understand mobile e-signatures for business. Here we cover the top 10 capabilities that businesses need in order to properly equip their customer-facing workforce with mobile e-signing.

1 Strong electronic evidence

If you are contemplating mobile e-signatures for transactions between your employees and customers, it is crucial to collect evidence from those transactions to prove compliance and defend against disputes. There are two main types of evidence to consider: document-level audit trails and process-level evidence. Together, these two types of evidence make it possible to prove exactly what the signer saw and did as they completed the mobile transaction.

While there are numerous potential risks in moving transactions online, some of the questions we hear most frequently are, “How do you prove the signer’s identity?” and “How do you know who really signed – the employee or the customer?”

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2 Gartner, Mobility in Wealth Management is Key to Operational Efficiency and Client Satisfaction, June 27, 2012
Your mobile e-signature solution should answer this rather easily by enabling you to leverage the native capabilities of a tablet such as an iPad, to collect voice, images, video or even GPS coordinates (built-in GPS chips can locate a customer’s current location) during the e-sign process. For example, a photo of a customer’s ID could be uploaded to the transaction as part of the authentication process, or a voice recording of a customer reading an affidavit as they e-sign could be used to prove that it was the customer who signed (and not the insurance agent handling their application).

Customers can also be authenticated using SMS text message. SMS can be used to send a unique PIN to the customer’s mobile phone as a text message. The customer would then be asked to enter this one-time password before they electronically sign. Just the fact that the customer has responded to a message that was sent to their cell phone links them to the transaction and helps to create an audit trail about their identity.

The same applies to government organizations using smart cards to authenticate personnel and contractors, such as the US Department of Defense Common Access Card. You will likely need your mobile e-signature solution to support a smart card reader such as the baiMobile™ for mission critical processes.

Regardless of the approach you choose, your e-signature software should allow you to embed customer authentication information and other types of document-centric evidence such as the mobile e-signature block image and encryption hash into the e-signed document’s audit trail. This strengthens the evidence around who signed what, and makes it easier to access all the details of the transaction if ever your contract is challenged in court.

Process evidence further supplements document-level evidence by capturing a record of exactly how the customer completed the transaction. With process evidence, you can prove how you established signer intent. This includes reproducing the appearance and order of all of the web screens, documents and legal disclosures that were presented to the signer; the time spent on each page; and all actions taken during the review and signing process, such as clicking on buttons to accept, sign, initial and confirm.

2 Offline access to e-signatures

Your mobile e-signature solution should support both online and offline e-signing. For field sales/service people, Internet connectivity can be an issue. It is as easy to lose connectivity in a skyscraper as it is on a farm. A mobile e-signature solution should therefore build in functionality whereby logic is downloaded to the mobile device so that the transaction can be completed offline if necessary, and the customer’s signature can be captured regardless of Internet status. As soon as a signal becomes available again, the solution should automatically synchronize and upload the e-signed documents and other transaction data to the server. The iPad is the ideal mobile device in this case, since it provides local storage that can be used for offline e-signing.

3 Tablet-optimized signing experiences

According to IDC Retail Insights, “the evolution of tablet products from pen-based input to finger and gesture-based input has made these devices even more user-friendly.” A mobile e-signature solution should leverage this so that users can quickly and easily navigate longer documents such as disclosures, financing agreements and sales contracts. Supporting lateral swiping such as the “carrousel” page navigation method makes for a more intuitive user experience. Similarly, if there are multiple documents that have to be signed, having the flexibility to set sequential or menu-driven document signing allows you to configure the optimal workflow for any given process.

Quick Facts

- “Enterprise sales of media tablets will account for about 35 percent of total tablets sold in 2015.” (Gartner)
- Enterprise tablet adoption is expected to grow by almost 50 percent per year. (Forbes)
- Most iPad business users are found in the financial services sector, business and professional services companies, and life sciences.
- “There is also more enterprise software that has been customized for the iPad.” (Gartner)
The ability to accommodate paper

The experiences that your customers have in all areas of their lives influence how they perceive the organizations they do business with. If your mobile workers rely solely on paper, chances are your organization will be perceived as lacking technological sophistication. On the other hand, if your online process can’t accommodate paper whatsoever, you risk poor adoption of the solution. Even in a “paperless” mobile transaction, your mobile e-signature solution needs to have the flexibility to accommodate paper when necessary.

This doesn’t mean your mobile workforce should carry a printer with them. In fact, your business users should not ever be forced back to paper because of limitations in your mobile e-signature solution. However, there will be some customers who prefer to review documents on paper, and in these situations business users should be able to adopt a hybrid paper-electronic approach. They can provide customers with a bar-coded document on paper for review, but still use a mobile device to capture the customer’s e-signature so that the process can continue to move forward electronically.

This also applies to retail, a highly competitive market where low profit margins pressure retailers to capture customers quickly. In this situation, e-signatures would allow the retailer to close business with customers directly on the store floor by presenting the customer with a printed financing contract with a QR code. The customer scans the code, uploads it to their smartphone and e-signs it immediately. The QR code uniquely links the paper version of the contract to the e-signed electronic contract, and the e-contract is submitted immediately to the finance company for processing. All without any special equipment – just a barcoded document that gets uploaded and e-signed.

Figure 1. Sample use cases for tablet-based e-signing in the workforce

<table>
<thead>
<tr>
<th>Financial Services</th>
<th>Insurance</th>
<th>Government (Military)</th>
<th>Government (Civilian)</th>
<th>Retail Point-of-Sale (POS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Wealth management and retirement advisors who meet with customers in their home or office for new business applications for retail or group investment accounts.</td>
<td>• Insurance agents who meet with customers in a single visit. Mobile e-signatures keep transactions paperless and help avoid return visits to the customer due to missing signatures or data. Agents can capture e-signatures and transaction evidence, even in locations with no connectivity such as a farm.</td>
<td>• Mobile e-signatures with offline capability equip the warfighter to complete time-sensitive processes electronically in the arena. As soon as a signal becomes available, the system will synchronize and move the process forward.</td>
<td>• Case workers in health and human services (e.g. Family and Protective Services)</td>
<td>• Managers at car dealerships use e-contracting for auto finance and end-of-lease paperwork. By capturing e-signatures on the iPad, they keep the process electronic while also uploading photos of the customer’s ID for authentication.</td>
</tr>
<tr>
<td>• At the modern bank branch, bankers are using iPads to capture customers’ signatures electronically and avoid the time, effort and costs involved in managing paper.</td>
<td></td>
<td>• Officers and generals can use mobile e-signatures to gain greater insight into operations, including tracking through GPS capabilities where decisions are being taken in the field.</td>
<td>• Probation and parole officers</td>
<td>• Retail stores that offer consumers POS financing can complete the entire transaction on an iPad anywhere in the store – no need to stand at the cash to process the application.</td>
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Another paper-related feature that is important to consider is the ability to upload ancillary paper documents to an electronic transaction. For example, customers applying for a life insurance policy may be entitled to a special discount if they are a member of a professional association. Documents such as a proof of membership don’t need to be e-signed but still need to be included as part of the transaction’s overall document package. Your mobile e-signature solution should have a means of uploading a photo or scanned version of ancillary documents to the transaction.

5 A choice of signature capture methods

With e-signatures, the key is to understand how field reps interact with your clients, and then to design a process and a means of capturing signatures that supports their way of working. If your mobile e-signature solution limits you to one method of signing, this may affect adoption. The ideal would be to have a choice between click-to-sign, a hand-scripted electronic signature or a voice signature. Hand-scripted signatures can be captured using a stylus or fingertip. Click-to-sign requires nothing more than a mobile browser and fingertip. A voice signature is yet another legal means of e-signing and can be used as a way for the customer to indicate their consent to the terms and conditions of a contract, for example.

6 The ability to integrate e-signatures into a native app

Customer experience initiatives are a top priority among many organizations today. As part of creating an optimal mobile experience, many organizations don’t want to add extra steps to the process by asking the customer to download a stand-alone app for e-signing that is separate from the organization’s app. Because of this, we recommend you evaluate a mobile e-signature software development kit (SDK). Solutions built using an SDK enable mobile app developers to integrate secure, compliant and enforceable e-signatures directly into an organization’s proprietary app.

7 Branding the mobile GUI

According to Forrester Research, “Mobile phones and tablets are devices with browsers just like PCs. Mobile offerings can simply replicate other touchpoints as part of a consistent, seamless multi-channel experience.”4 Best practices for online transactions suggest that fully customizing the customer’s experience will build trust, and mobile transactions are no exception. Each customer touchpoint, whether that be an email notification or a web interface, should be branded and personalized (i.e., XYZ Company, Welcome Bob Smith). In our experience, branding each contact with the consumer is critical for building trust in the online signing process.

The mobile user interface should be customized to match the company’s website. If the customer doesn’t recognize the interface as belonging to the company they are dealing with, they may lose trust in the mobile process and abandon it in favor of paper – especially if the mobile process involves entering a lot of personal information into a web form.

8 Superior performance in presenting documents

As legally enforceable e-signatures are scaled across multiple channels, the volume of electronic transactions is growing exponentially. It is important that your mobile e-signature solution be able to maintain sub-second response times (e.g., quickly uploading documents for presentation on-screen so that customers aren’t waiting for their documents to appear), regardless of how massive those volumes become. It is important to verify your e-signature provider’s performance, since the mobile e-signature solution has to perform a multitude of actions as it executes each transaction. Even for a simple signing process, the solution is presenting a document online, allowing people to review and e-sign, capturing forms data, securing the document with a digital signature and delivering the completed document electronically. Add to this the need to display multiple documents (where some could contain 30 pages or more) for multiple signers through a mobile device, and the demands on performance and scalability become substantial.
Dashboard visibility

Organizations should prioritize a mobile e-signing solution that offers business users the ability to monitor, manage, and report on e-signed transactions through a dashboard. Consider an insurance agent who has to meet with a couple for a life insurance policy. If one of the spouses can’t attend the meeting, that spouse may prefer to complete their part of the application from home. With a central transaction management dashboard, the dashboard informs the agent once that spouse has completed and signed their documents, so the agent can proceed immediately to the next step in the process. This is particularly useful when weeks go by between the initial customer meeting and the actual signing, due to the waiting period for blood test results or other factors.

Consistency with other channels

Increasingly, consumers expect to be serviced via any channel. And more than that, they expect to be able to start a transaction through one channel, and complete it in another. That is one of the reasons it is important to select a single enterprise e-signature platform that can be deployed across all channels. From a single platform, your business can offer customers an optimal service experience online, in-branch, through a field agent’s mobile device, call center or other, while ensuring a consistent approach to electronic transactions and records compliance. A single enterprise approach also helps leverage existing IT investments and minimize integration efforts.

In summary

While the concept of mobility for the enterprise is new, in reality, the mobile channel is just one more channel through which to do business and therefore, is part of your enterprise e-signature needs. Your electronic signature solution should be able to extend e-signatures to the mobile channel in a way that is consistent with your brand, provides the strongest evidence and leverages your existing technology platform. A simple mobile e-signature app cannot offer the same breadth of functionality, features, flexibility, security and control. As the leading e-signature provider for the financial services, insurance and government markets, Silanis extends all the capabilities of its enterprise e-signature solution to the mobile devices so that enterprises can build secure, compliant and enforceable e-signatures into their mobile platform.

If you need help with your mobile e-signature needs, contact Silanis at 1-888-745-2647 to find out more about the Silanis Mobile e-Sign™ solution. Or, learn more about mobile e-signatures through these downloadable resources on the Silanis website:

- PDF document: Silanis Mobile e-Sign product datasheet
- Webcast: Guidance on Enhancing Enterprise Mobility with E-Signatures