

The State Of E-Signature Implementation

Twenty-Five E-Signature Use Cases Show Adoption Trends

by Craig Le Clair
October 27, 2017

Why Read This Report

E-signature solutions have been around for years, with steady, but not exceptional, adoption. To understand how this is changing, we examined 25 e-signature deployments across the US and Europe — uncovering trends in authentication, implementation, and business results. With this insight, enterprise architects can form flexible and mobile-capable e-signature platform strategies and avoid overlapping, inconsistent, and redundant solutions.

Key Takeaways

Digital Trends, ROI, And Easier Implementation Drive E-Signature Adoption

Enterprises and customers now recognize that e-signature is an important enabler of tomorrow's digital business. Business case goals are being met, and SaaS platforms have reduced deployment times.

A Mature E-Signature Market Ramps Up Focus On Trust And Mobile Support

Basic document signing with simple authentication no longer presents challenges to enterprises. Due to the increased value of electronically settled transactions, mobile customer experience (CX) expectations and authentication have garnered enterprise attention.

E-Signature Providers Shift Their Focus To Broader Transaction Management Needs

Commoditization of baseline capabilities and a relatively small market for e-signature have providers looking at adjacent areas to grow revenue, yet enterprises are reticent to deploy e-signature platforms for broader digital transformation goals.

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Related Research Documents

- [Brief: Four Predictions For European E-Signature Adoption](#)
- [E-Signatures — A Few Simple Best Practices Drive Adoption](#)
- [Vendor Landscape: E-Signature, Q4 2016](#)



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Digital Trends And Ease Of Implementation Drive E-Signature Adoption

E-signature has been around for years, with steady but modest adoption. To help enterprise architects understand how this is changing, we looked at 25 implementations that managed acknowledgements for receivables, payables, various contracts, onboarding agreements, and travel bookings, all developed with e-signature solution platforms.¹ The top three drivers that made these e-signature implementations valuable were analog process replacement, secured connection across organizations, and straight-through process automation. Thanks to these improvements, business case goals were met, with predictable implementation times. In particular, financial services firms are leading the way in adoption and innovation. Our analysis found that:

- › **SaaS solutions are making implementation faster.** More than 65% of Forrester inquiries on e-signature are from enterprises that have opted for software-as-a-service (SaaS). In response, almost all market providers have SaaS solutions, which simplify deployment, and yet, based on 25 recent use cases, implementations still range from an average of nine months for larger enterprises, 5.5 for medium-sized, and 2.3 for small businesses. Browser incompatibility, integration with core systems, signature pad support, diverse signing solutions, and user training were cited as challenges. For one bank, the biggest challenge was integrating e-signature with its internet banking platform.
- › **Business metrics remain strong, but customer experience is a key success criterion.** Eighty percent error reduction, 85% productivity improvement, bank accounts being opened in just eight minutes, and 22,000 staff hours saved annually are some of the top business results seen in our survey of e-signature implementations. A better audit process, reduced instances of fraud, and higher visibility into what has been signed all added to the value received. But customer perception outweighs these efficiencies as a benefit in the eyes of businesses. A major hotel group concluded that paper simply sends the wrong message: More so than by overnight delivery costs and staff hours for contracts, staffing, and HR needs, it was “embarrassed that a five-star hotel would have such crappy old processes,” as an operations executive for the leading hotel group revealed.
- › **Financial services firms have the majority of e-signature deployments.** E-signature clearly has C-suite attention in this space: Financial services organizations rank first in adoption and vendor activity. That’s no surprise, as the sector is where the most documents are signed. Contract signings, pre-sales applications, and data gathering are the top three financial services processes that benefit from e-signatures (see Figure 1, see Figure 2, and see Figure 3).
- › **Better customer experience has lifted adoption.** Initial e-signature deployments had complex navigation and authentication steps. In recent years, vendors have simplified and streamlined the experience.² As a result, e-signature transactions, enabled by simpler, more accessible, and cheaper smartphones, tablets, and touchscreen computers, are growing at a healthy rate.³

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FIGURE 1 Financial: Use Cases, Production Dates/Implementations, And Industry/Enterprise Size

Company	Use case	Production date & implementation	Industry and enterprise size
BMO Bank of Montreal (Canada)	Enterprisewide e-forms and e-sig shared services platform acts as onboarding solution in personal banking	2015 12 months	Financial services (large)
Credius (Romania)	Loan origination with remote video identification	2017 3 months	Financial services (small)
Dollar Financial Group (US)	Loan origination	2015 9 months	Financial services (medium)
European bank (Denmark)	Using click-to-sign for ad hoc group procurement Remote contract signing for external suppliers	2017 6 months	Financial services (large)
Findomestic - BNP Paribas Group (Italy)	Loan origination	2012	Consumer credit (medium)
ING Bank (Europe cross-countries)	Instant loan origination Customer onboarding	2017	Banking (large)
Libra Internet Bank (Romania)	Loan origination	2017 1 month	Financial services (small)
Medium-sized bank (Italy)	Mobile and digital onboarding for asset management	2017 3-4 months	Financial services (medium)
OneMain Financial (US)	Subprime direct-to-consumer loan applications and closings E-signed via the call center, online, and branch channels	2012	Financial services (medium)
Piraeus Bank (Greece)	Customer contracts and internal signing	2016 2 years	Financial services (large)
The Co-operators (Canada)	Life insurance applications	2014 6 months	Insurance (medium)
Widiba (Europe)	100% digital bank customer onboarding and contract subscriptions	2014 3 months	Financial services (medium)

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FIGURE 2 Financial: Business Results And Authentication

Company	Business results	Authentication
BMO Bank of Montreal (Canada)	Error reductions by 80% Better audit process Saves 30 mins. a day processing forms Open a bank account in 8 minutes	Government-issued ID
Credius (Romania)	Reduced fraud Eliminated paper process	Authenticated via LiveID video
Dollar Financial Group (US)	Speed and simplification Reduced printing costs by 95%	E-signature ID capture
European bank (Denmark)	TBD	SMS authentication
Findomestic - BNP Paribas Group (Italy)	Cost reduction Renounce rate down Improve omnichannel effectiveness	AML ID Qualified certificates One-time password
ING Bank (Europe cross-countries)	Time to cash: less than 5 minutes Conversion rate up by 40% Renounce rate down by 80%	AML ID Qualified certificates One-time password
Libra Internet Bank (Romania)	Opening new sales channel	Username and password One-time password Certificate
Medium-sized bank (Italy)	Payback in 8-9 months	One-time password Nontrusted certificate Qualified signature Mobile biometric signature
OneMain Financial (US)	99% adoption by customers Efficiency gains Increase in volume of loans processed	Login PIN (online/call center) ID verification (branch)
Piraeus Bank (Greece)	None given	Username and password One-time password Qualified certificate
The Co-operators (Canada)	Reduction in paper ROI: +174%	Email invitation Handwritten signature, KBA
Widiba (Europe)	Increased signed customers: 30%	Qualified certificates

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FIGURE 3 Financial: Lessons Learned And Vendor Platforms

Company	Lessons	Vendor platform
BMO Bank of Montreal (Canada)	Leadership to maintain focus Realistic timeline Ensuring branch Wi-Fi	VASCO: eSignLive Neopost USA: GMC Inspire (doc gen)
Credius (Romania)	Solution had to be localized (language) Greater focus on training operators	Namirial: LiveID and eSAW
Dollar Financial Group (US)	Importance of meeting regulatory requirements	Kofax: SignDoc
European bank (Denmark)	Evaluating cloud versus on-premises deployment was a gating factor for security team	VASCO: eSignLive
Findomestic - BNP Paribas Group (Italy)	Digital signature enabled Findomestic to disrupt the traditional lending market	InfoCert: Trusted Onboarding Platform (TOP)
ING Bank (Europe cross-countries)	As the personal lending marketplace becomes even more competitive, banks need to disrupt their business processes before someone else does it. Trust services are the key enabler to improve customer experience, streamline the approval process, ensure the highest level of trust, and reach new markets.	InfoCert: Trusted Onboarding Platform (TOP)
Libra Internet Bank (Romania)	Integrating signing platform with internet banking platform	Namirial: eSAW and TSP
Medium-sized bank (Italy)	Deploying a solution over existing devices; adding a biometric Bluetooth pen	Euronovate: ENSoft
OneMain Financial (US)	Obtain more color/detail with customer interviews; test infrastructure before high throughput	VASCO: eSignLive
Piraeus Bank (Greece)	Unifying diverse signing solutions Support for older browsers/OSes Support of signature-capturing devices	Namirial: eSAW

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FIGURE 3 Financial: Lessons Learned And Vendor Platforms (Cont.)

Company	Lessons	Vendor platform
The Co-operators (Canada)	Ensure transactions can be completed 100% electronically in order to deliver compelling ROI	VASCO: eSignLive
Widiba (Europe)	A digital signature business case must be part of a well-designed digital trust solution in order to deliver more than just a digital transaction.	InfoCert: Trusted Onboarding Platform (TOP)

A Mature E-Signature Market Puts Focus On Trust And Mobile Support

The initial phase of the e-signature market focused on simply getting the user a document with the ability to sign it with basic authentication, and the user experience design assumed web and desktop signings, not mobile. Enterprises must now focus on more advanced authentication and more usable mobile solutions (see Figure 4, see Figure 5, and see Figure 6).

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FIGURE 4 Other: Use Cases, Production Dates/Implementations, And Industry/Enterprise Size

Company	Use case	Production date & implementation	Industry and enterprise size
Dagrofa (Denmark)	Employment contracts	2016 3 months	Food services (medium)
EmployBridge (US)	Customer onboarding for 1 million a year	2016 1 month	Staffing solutions (medium)
European travel & tourism company (Belgium and Netherlands)	Booking contracts with bulk send feature for each agency	2016 Crawl-walk approach	Travel and tourism (large)
Frontex (European Union)	Digitize the workflow processes and signature procedures of the European Border and Coast Guard Agency (Frontex)	2017	Public services (European Union agency)
GM (US and Canada)	Contracting with GM dealers in the US and Canada	2015 6 months	Manufacturing (large)
Hyatt Hotels (US)	Event contracts and payments	2016 6 months	Hospitality (large)
IBM (US)	A white-labeled e-signature app for e-contracting process	2015 Big bang (worldwide)	Technology (large)
International Food Company (Global)	Digitize the global procurement process involving 200 suppliers that operate in six countries	2014	Food (large)
Major online retailer (US)	Merchant contract workflows	2013	Retail (large)
NASA Jet Propulsion Laboratory (US)	Digital procurement packages from requisition to close-out for NASA's space missions	2015	Government (medium)

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FIGURE 4 Other: Use Cases, Production Dates/Implementations, And Industry/Enterprise Size (Cont.)

Company	Use case	Production date & implementation	Industry and enterprise size
Turkcell (Turkey and Ukraine)	Customer onboarding for 22.5 million annual contracts, validating IDs with tablet signing	2017 6 months	Telco (large)
USDA (US)	Electronically track movement of livestock for USDA Animal and Plant Health Inspection Service (APHIS)	2014 6 months	Government (large)
zipLogix (US)	Online real estate forms for digital signatures by buyers, sellers, and agents	2014 6 months	Real estate (large)

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FIGURE 5 Other: Business Results And Authentication

Company	Business results	Authentication
Dagrofa (Denmark)	Productivity improved by 85%	G Suite (Google Apps) single sign-on
EmployBridge (US)	22,000 staff hours saved annually	Third-party certificate
European travel & tourism company (Belgium and Netherlands)	Job reduced to 3 hours Ensures contracts are enforceable Easier/faster process Visibility into what has been signed	Email
Frontex (European Union)	Expected to improve, streamline, and optimize internal workflows and procedures, strengthen Frontex's governance, and simplify its management	Qualified certificates E-seals
GM (US and Canada)	ROI: 650%	Enterprise single sign-on
Hyatt Hotels (US)	Email-based	Email-based
IBM (US)	Simplified contracts (30-40 pages) Increased deal velocity Eliminated errors	Senders: W3ID, single sign-on (SAML) Signers: email with SMS as an option
International Food Company (Global)	Timing reduction for document signings, compliance improvement, and standardization of signing process between different countries	Qualified certificates One-time password
Major online retailer (US)	400,000 transactions per year	Not disclosed
NASA Jet Propulsion Laboratory (US)	Time savings of 2-6 weeks Reduction in paper consumption Workflow efficiency	Not disclosed

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FIGURE 5 Other: Business Results And Authentication (Cont.)

Company	Business results	Authentication
Turkcell (Turkey and Ukraine)	Significant operational improvement Time to contract and activation from days to minutes	eIDAS-compliant Biometric signatures
USDA (US)	Protect food supply Automate paperwork Streamline process	Two-factor authentication: digital certificate and PIN/password Passcode via SMS
zipLogix (US)	Reduces costs Faster sales More convenient	KBA Digital certificate

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FIGURE 6 Other: Lessons Learned And Vendor Platforms

Company	Lessons	Vendor platform
Dagrofa (Denmark)	None: painless process	HelloSign: eSignature API
EmployBridge (US)	Focus on response time to present docs to applicants	Adobe: custom applicant tracking system
European travel & tourism company (Belgium and Netherlands)	User feedback and showcasing solid ROI will help lay the groundwork for the expansion of e-signatures across the organization.	VASCO: eSignLive
Frontex (European Union)	Signature processes can be easily managed in a fully digital and collaborative fashion, enabling the secure management and sharing of simple documents as well as structuring seamless, complex workflow procedures to be effected from any device, such as smartphones, personal computers, or tablets.	InfoCert: GoSign
GM (US and Canada)	Importance of end user education	AlphaTrust: PRONTOSign
Hyatt Hotels (US)	Identifying and transitioning to a different payment gateway that could expand the solution globally	Sertifi: web portal
IBM (US)	Change management: convincing people to move away from paper Engaging security and compliance team early Learning different countries' regulatory and legal requirements	VASCO: eSignLive
International Food Company (Global)	Gaining more efficiency and governance in managing the entire procurement process allows the company to switch from a full material process to digitized procedures with a full legal value across countries where headquarters can have full governance.	InfoCert: GoSign

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FIGURE 6 Other: Lessons Learned And Vendor Platforms (Cont.)

Company	Lessons	Vendor platform
Major online retailer (US)	Coordinate more closely with Conga (Salesforce document generation tool)	Adobe: Adobe Sign via Salesforce.com integration
NASA Jet Propulsion Laboratory (US)	Even in large organizations, a single department can be an enabler and help transform the entire enterprise.	VASCO: eSignLive
Turkcell (Turkey and Ukraine)	Not disclosed	Kofax: SignDoc
USDA (US)	Bring project members on earlier Involve multiple user groups in the testing phase Provide training and communicate with user groups	VASCO: eSignLive
zipLogix (US)	Understand partner's requirements in advance Private label integration Better test for high volume of transactions	SIGNiX: zipLogix and SIGNiX partnership

Authentication Issues Are Moving Front And Center

Ramping adoption and the increased value of transactions settled electronically have led to a sharper focus on fraud, legal challenges, and authentication validity. We found clear differences between the US and Europe in this regard:

- › **The US predominately opts for simpler e-signature authentication.** Most US cases we examined did not require qualified signatures, which use a certificate issued by a trusted service provider. Qualified signatures also require a specific technical approach to managing the certificate.⁴ Only three US companies — a staffing company, a federal agency, and an online retailer — used a certificate of any kind. For most businesses in the US, employing an advanced signature that uses several forms of authentication proved adequate.⁵ This wasn't true in all situations, however; for example, a US court rejected an advanced signature in a bankruptcy filing.⁶
- › **Europe emphasizes authentication and leans toward biometrics.** E-signature adoption in the EU is on the rise.⁷ Firms in the EU place a higher priority on authentication. We looked at firms in Belgium, Italy, Romania, and Turkey that all used qualified signatures.⁸ Banks sometimes rely on regulated qualified trust service providers, such as InfoCert or Namirial in Italy (which are both certification authorities), to implement this capability in digital transformation projects. In this way, banks externalize risk and liability by outsourcing identification and certificate management exposure.

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- › **Deployments show limited use of biometric authentication and signing options. In our sample** of implementations, biometric authentication was used in only one case. Despite modest use so far, we anticipate that, over the next three years, authentication will migrate to biometric alternatives that have an easier customer experience and leverage advancing analytics. Smartphone signatures, voice, fingerprint, retina, and facial recognition will become more important. eSignLive by VASCO, for example, is integrated with VASCO's DIGIPASS for Apps offering, a mobile software development kit that offers biometric capabilities such as facial and fingerprint authentication.

Better Mobile Support And Real-Time Session Management Will Push The Market

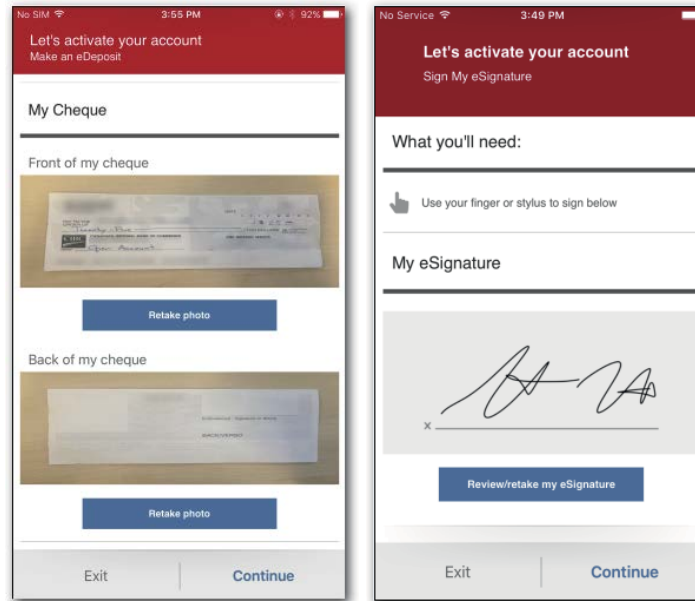
Today, approximately 30% of all agreements are opened from a mobile web browser, but much fewer of these agreements are signed on mobile when compared to contracts opened on a tablet or PC.⁹

Mobile support is improving, however, as evidenced by the fact that:

- › **Most implementation cases offered mobile signing support.** Twenty of the 25 cases delivered a mobile signing capability. Most frequently, signers simply received a password on their device and used it to sign a contract. For some firms, a mobile e-signing app (in one case, branded to the 20,000 enterprise employees) was deployed. For others, signing took place within the browser from the device, and still others provided signing only from a tablet. All agreed that mobile signing has essential customer experience value. The Canadian bank CIBC, for example, received the highest scores in our mobile banking benchmark due to a wide range of mobile features, such as preapproved offers, prefilled applications, and e-signatures within the mobile app (see Figure 7).¹⁰
- › **Real-time session management is becoming a requirement.** Our study uncovered implementations that involved assisting customers via a shared screen and using video to establish identity. We expect to see more real-time signature session capabilities delivered via a portal or a collaboration app such as Skype for Business, Google Hangouts or, in bespoke e-signature solutions, Namirial's digital transaction management platform. The WebRTC protocol that links external apps to real-time collaboration platforms will enable more live signing sessions.
- › **Mobile solutions are improving (although mobile challenges remain).** The small screen size of the mobile phone is not acceptable for review of many PDF documents.¹¹ Awkward scrolling and losing the optimal aspect ratio will simply not cut it for important agreements in the eyes of many users. But mobile solutions have improved over the last year. For example, in one case, HTML forms collected data, then created the PDF for signature. Another case converted a document from a PDF to HTML5 for review and signing or offered incremental PDF delivery. Improved form manipulation and data can lead to a signable document and a better customer experience. In addition, mobile has broadened authentication support. InfoCert, for example, provides a mobile software development kit that enables both remote identification and the ability to link identity to the device.

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FIGURE 7 CIBC Activates Accounts Through Mobile Imaging Or E-Signature

Source: CIBC mobile app

Providers Shift To Digital Transformation — But Buy-In Lags

E-signature providers are scurrying away from commoditized e-signature features and now emphasize flexibility in deployment options, diverse signing methods, and stronger authentication approaches. Several providers have added process management, e-form support, and document generation to provide broader digital transformation services. We see:

- › **Market leaders emphasizing broad digital transformation.** DocuSign continues to be the market share leader for e-signature but is now more likely to emphasize digital transaction management.¹² Adobe links Adobe Sign to various digital capabilities such as forms, document generation, and workflow; Adobe also announced Sensei, built into the Adobe Scan app, which automates tasks surrounding a signature. eSignLive by VASCO has added a digital mortgage solution with an e-closing capability.¹³
- › **Enterprises needing to be convinced of the scale and reliability of e-signature.** E-signature providers agree that they must do more than what they are doing today. Broader digital transformation is the obvious direction. But for most implementations, their platforms are being used only for signature tasks and not for broader transformation needs such as managing the transaction workflow. Two reasons were cited: significant platform competition from established

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business process management providers, case management providers, e-forms, and digital experience platforms; and enterprise architects being reticent to deploy e-signature platforms beyond core features, citing lack of process depth and configuration flexibility.¹⁴

› European vendors being more successful in providing a broader scope of services.

Enterprises based in Europe engage their e-signature providers for a broader set of digital services than US enterprises, with more stringent trust requirements, less volume, more stable vendors, and softer digital platform competition being the top reasons cited. Euronovate (a Swiss-based company), InfoCert, and Italy's Namirial, both a certification authority and recent purchaser of the xyzmo e-signature platform, are prominent examples.¹⁵

Recommendations**Deployments Put CX, Mobile, And Change Management First**

E-signature transactions, enabled by simpler, more accessible, and cheaper smartphones, tablets, and touchscreen computers, are rapidly increasing. Enterprise architects must form flexible and mobile-capable e-signature platform strategies to support the inevitable business requests and avoid overlapping, inconsistent, and redundant solutions. Enterprises that want to gain an early adopter advantage should:

- › Make the business case with real numbers and not ignore change management.** Respondents cited hard numbers to support e-signature projects, so do a better job by gathering readily available data on process inefficiencies. High costs for paper-based processes such as staff time and shipping are easy targets. In addition, a new e-signature solution requires change management: You must convince management of the business value; you must know that compliance may be slow on the uptake; you must modify internal technology and processes, even in SaaS deployments; and most of all, you must build consensus on the right approach.
- › Select providers with proven flexibility to support a variety of signing scenarios.** E-signature approaches will become more complex, not less. Deployments may opt to use two of 10 possible authentication options, want to experiment with emerging biometrics, or design a unique mobile experience.
- › Set the tools aside and focus on the best possible customer experience.** The greatest value comes from thinking about the business process. Don't focus too much on the old manual system; focus on the new process instead. Keep in mind that cost savings alone won't drive adoption — the customer experience will. In the battle between risk and customer experience, the latter should win. Making the process overly complex will inhibit adoption.
- › Make sure that a potential e-signature solution is a mobile-first offering.** Mobile payments and commerce are accelerating. Investigate using HTML5 with responsive design features to build a consistent yet optimized e-signature customer experience for your new customers.

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Supplemental Material

Companies Interviewed For This Report

We would like to thank the individuals from the following companies, which generously gave their time during the research for this report and provided the enterprises that we surveyed. We created a standard form to obtain consistent answers. Submissions were reviewed for consistency and filtered based on Forrester's e-signature inquiry database and research across the US and Europe.

Adobe

Kofax

AlphaTrust

Namirial

Euronovate

Sertifi

HelloSign

SIGNiX

InfoCert

VASCO

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Endnotes

- ¹ E-signature transactions refer to all transactions eligible for substantive testing, namely the process of obtaining evidence (i.e., evidence as to completeness, validity, and accuracy) in support of transactions and balances.
- ² For guidance on best practices to maximize the benefits of e-signature adoption and how to avoid common pitfalls, see the Forrester report “[E-Signatures — A Few Simple Best Practices Drive Adoption.](#)”
- ³ In fact, our interviews showed a 53% average annual growth in the use of e-signatures since 2011, with the number of transactions settled via e-signatures topping 210 million in 2014 and likely to exceed 700 million in 2017.
- ⁴ There is now a clear distinction between advanced electronic signatures and qualified electronic signatures. A qualified signature requires a certificate issued by a trusted service provider, which is in turn required to have a specific technical approach to managing the certificate (i.e., it’s created by a secure signature creation device that ensures the key can neither be forced nor reproduced in a reasonable time). When this extra authentication is added to the advanced signature, the combination is given an elevated status and becomes the functional equivalent of a handwritten signature.
- ⁵ An advanced electronic signature can be traced back to the signatory; is generated using an authentication method that the signatory solely maintains; and can track or detect subsequent changes to the document(s).
- ⁶ Source: Michelle de Leon, “Bankruptcy court judge rejects DocuSign signatures as authentic sources, sanctions attorney,” Northern California Record, October 21, 2016 (<http://norcalrecord.com/stories/511025237-bankruptcy-court-judge-rejects-docusign-signatures-as-authentic-sources-sanctions-attorney>).
- ⁷ Brexit aside, the 2014 regulation on electronic identification and trust services for electronic transactions in the internal market (eIDAS), effective July 2016, has fostered use of electronic signatures across borders within the EU.
- ⁸ A qualified signature for electronic signatures refers to “a certificate for electronic signatures that is issued by a qualified trust service provider.” Source: Dawn M. Turner, “What is a Qualified Digital Certificate for Electronic Signatures in eIDAS,” Cryptomathic, July 6, 2016 (<https://www.cryptomathic.com/news-events/blog/what-is-a-qualified-certificate-for-electronic-signatures-in-eidas>).
- ⁹ This information is based on interviews with Adobe, DocuSign, and other primary e-signature providers that report the struggles of their customers when attempting to complete (or sign) transactions that require review of complex documents with multiple pages (particularly in PDF formats).
- ¹⁰ Forrester conducted the 2016 Canadian Mobile Banking Functionality Benchmark between February 17 and March 22, 2016. CIBC led by excelling at differing areas of the benchmark. CIBC and Scotiabank received the highest overall scores in our review, both earning 81 out of a possible 100. CIBC stood out by supporting a wide range of mobile touchpoints and excelling at marketing and sales with features such as preapproved offers and prefilled applications within the mobile app.
- ¹¹ According to several providers, mobile is unlikely to be used to sign a 20-page lease agreement, but there are many shorter documents that can be served a lot better, such as creative options with mobile capture. Why not take a picture and then sign the document? Adobe has released a dynamic reflow capability that uses an HTML rendering engine, for example.
- ¹² DocuSign now has over 40% of the e-signature market, followed by Adobe with 15%, with the rest shared by over 100 providers.
- ¹³ VASCO’s acquisition of Silanis aims at the new regulation from the Consumer Financial Protection Bureau. More disclosures affected timing, forms, and process, forcing upgrades to many originators.
- ¹⁴ Enterprise architects report difficulty in making strategic platform decisions for transforming business processes. They must compare digital process automation platforms, domain-specific cloud platforms, and specialty applications. Please see the Forrester report “[Choose A Case Management Platform Based On 10 Criteria.](#)”

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¹⁵ Euronovate is a Swiss company with international presence that specializes in business digital transformation solutions and provides digital strategy, legal support, process consulting, and design and development of proprietary software platform and e-document cloud services.

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