

## Electronic Signatures

10 Frequently Asked Questions about Electronic Signatures that will reveal all their potential.



# **Electronic Signatures**

Electronic signatures have increased in popularity as they are needed the most through dematerialization and remote work.

Although, there's room for more clarification on electronic signatures. For starters, can you tell the difference between an electronic signature and a digital signature?

Let's go through this and many other questions!



### What's the difference between an electronic and a digital signature?

The digital signature is merely the encryption technology used to capture the signature, while an electronic signature is an end-to-end signature process.

#### Some steps that you'll go through the signature process:

- Configuring the way it will be presented to the client
- Ensure the third-party authentication and its signature capture
- You can determine how the file and respective evidence are managed during the electronic signature process
- At the end of the transaction, you can control the way the document is delivered to all subscribers





### How safe is an electronic signature compared to a manual signature?

It's easier to forge a manual signature compared to an electronic one. In the electronic signature process, we can guarantee a much higher level of security. Also, there are security levels according to the complexity of each signature process.

#### Some high-level security features are:

- OTP Code is sent to the signer mobile phone
- Biometric verification
- ID Card Checking
- Security questions
- Qualified electronic signature with a third-party certified (for the top security level)

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### Is it worthy mainly for lawyers and HR?

Electronic signatures are used globally by many other industries, such as insurance, banking, government, the public sector, automobile, IT, and organizations in general.





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#### How many types of signatures are there?

There are three types of electronic signatures with different security features:

- 1. **Simple Electronic Signature** (SES)/Basic Electronic Signatures
- 2. Advanced E-Signature (AES)
- 3. Qualified E-Signature (QES)

The **Simple Electronic Signature** is used for, as its name says, simple situations where there's no need for authentication, consisting of a handwritten signature in electronic form on an electronic document.

The **Advanced E-Signature**, most used, relies on a very high-security level through multi-factor authentication.

The **Qualified Signature** is the most Advanced E-Signature backed by a digital certificate (qualified certificate) issued by a qualified trust service provider or certificate authority.



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### The Electronic Signature allows for multiple signers?

Yes! A transaction is a document package that can be composed of several documents. We can have several signers on each record, and that is considered one single transaction, with one single cost.

The user can define signature workflows at the document within the transaction to ease the process.

At the end of the transaction, all signers receive a copy of the final co-signed document.

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### Does an external signer need any software installed to sign the document?

No software is needed. Within the e-Signature transaction, the external signer will receive an e-mail with a link to follow and sign, in case of a simple e-Signature, or with a parallel OTP code, if it's an advanced E-Signature with multi-factor authentication.

The signature is made through any device: computer, tablet, or mobile phone.







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### The Electronic Signature process is GDPR compliant?

At Noesis, the electronic signature solution is delivered through a carefully selected partner – OneSpan. When it comes to being compliant with GDPR or any other regulations, we assemble all our technical and legal efforts to deliver the most compliant solution.

On the one hand, we can include GDPR clauses acceptance at the electronic signature process. On the other hand, we ensure that the data centers used to store the information saved are located within Europe.

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### The electronic signatures have legal validity?

Yes, it has! Through regulations like eIDAS in the European Union (EU), ZertES in Switzerland, and Medida Provisoria 2.200-2 in Brazil, it provides broad frameworks for secure digital authentication and electronic signatures.





### What types of files are supported?

These solutions are generally flexible and typically it supports the following file formats: .doc, .pdf, .odt, .rtf, and .txt.

Through our partner, OneSpan, you also have access to the Sign Print Driver to easily send transactions directly to OneSpan Sign from any Windows-based application. Print to "Send to OneSpan Sign" from applications like Word, Excel, Google Docs, and PDF to send your transactions for signature.



### How fast can I start using this solution?

The solution is quickly installed to start using it at any time soon.

For solutions with integrations, depending on the solution you choose and connectors already available, your electronic signature tool can also be installed very quickly, in only a few days.

















