

# Financial Firms:

Improve Your Business by Adding eSignature Capability into Your Key Workflows



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*How jSign and a easy to integrate API can help you create new efficiencies, deliver a better client experience, and close more business.*

## A pen-and-paper signature? **Really?**

When they first approach us here at Consensus Cloud Solutions, many businesses in the financial industry cite the same frustration.

These companies have moved most of their operations from analog to digital – replacing hardcopies and filing cabinets, for example, with electronic documents and cloud storage. But as much as these firms are benefitting from their streamlined processes, there's always that one step – capturing the signature – that forces them out of their seamless digital workflow and back into the analog world of paper and ink.



## You're right to be leery of most **eSignature solutions**

As a financial industry professional, you know that capturing and storing a legally binding signature from clients or partners on key documents – loan applications, purchase agreements, power-of-attorney forms, etc. – is essential to protect your organization's legal interests.

You also know that a digital image of a signature dropped into a PDF likely won't hold up in court for several reasons, including:

- ☑ You can't prove when or where the signature image was dropped into the document.
- ☑ You can't prove that the client or borrower was the actual signer.

- ☑ You can't prove the intent of the person who added the signature.

From a legal standpoint, most eSignature apps today offer somewhat more protection for your business than the image-on-a-PDF process. But because they don't offer the most decentralized and tamper-proof technology for capturing and storing data – blockchain – these apps still fall short of giving a firm like yours the strongest possible means of proving the authenticity of your electronic signatures.

And that's just one reason you'll want to partner with Consensus's jSign – the eSignature solution built on blockchain technology.

# 3 ways jSign and our API can improve your business

The unmatched security and legal protection of a blockchain-based eSignature app isn't the only reason you'll want to build your eSignature workflows with jSign. Using our intuitive API, you can integrate your eSignature capability into any of your firm's key productivity applications – to make the signature process even more seamless and convenient.

Here are just a few common examples of how financial businesses are improving their everyday workflows by integrating jSign into their technology stack.

## 1. Create a quicker, more convenient loan application process.

Let's say you're with a lending company, and your brokers use loan origination software to complete the application process digitally. Ideally, this would mean your borrowers could fill out, sign, and submit their applications entirely online.

But your loan software either doesn't offer an electronic signature option or – more likely – its built-in signature capability falls short of your firm's comfort level. (It can't capture the signer's intent, doesn't capture a signer's IP address or longitude and latitude, doesn't use the blockchain, etc.)

This means you need to ask your borrowers to physically print out, sign, and then scan the signature forms before submitting the application to you. And this means your typical loan application takes longer, is less likely to come through at all (borrowers can be as frustrated as your employees about the manual signature process), and creates a poor client experience.

### **Solution: Use our API to connect jSign to your loan origination software.**

Using the Consensus API, you can easily integrate jSign into your loan software and add all of the unique jSign capabilities – check boxes to document intent, capture signature timestamp and geo-location, etc. – into your digital applications.

That means a better experience for your clients, quicker loan application turnaround – and ultimately more business.

## 2. Add seamless digital signing to your inbound faxes.

Many of our wealth management clients here at Consensus need faxing capability because their clients often prefer to exchange documents by fax. (They've seen the horror stories of email hacks, and they prefer to send sensitive documents using a technology that cybercriminals tend to ignore.) Step one for these firms was trading in their clunky fax machines for **the eFax digital cloud fax solution**, also from Consensus.

### **Solution: Use our API to integrate jSign into your digital fax platform.**

Step two – and here's where it gets interesting for your business – was to integrate jSign into their digital faxing environment.

With jSign embedded directly into your digital faxing platform (whether it's eFax or another solution), you can give your staff the convenience of adding their signatures to important financial documents and sending the signed version right back with just a few clicks – even from their smartphone.



### 3. Speed your internal compliance processes – and save your staff time.

Assuming your firm is regulated by FINRA, GLBA, or other regulatory bodies, you almost certainly need to regularly complete and submit compliance checklists and forms to those agencies.

That process probably consumes time each month or quarter from members of your staff, some of whom need to spend their time following up with colleagues to make sure they've completed their portions of these compliance forms.

**Solution: Embed jSign into your existing compliance forms or create new compliance templates using jSign.**

One of the many benefits of jSign is the ability to **create custom templates** for any type of document and embed all of jSign's eSignature functionality into those templates.

If your staff needs to update a compliance form each quarter, for example, embedding jSign means you can add each person responsible for a portion of that form as a signer. You can also add observers to the form – such as a single person in the office responsible for monitoring the form and making sure each coworker is working on their portion.

You can allow that form administrator to set due dates and reminders for signers, alerts for when another portion of the form has been completed, etc.

All of this can help you replace those endless email threads, manual reminders, and document-control issues with a centralized, streamlined digital process for completing your regulatory documentation quickly and with less of a disruption to your business operations.



#### About jSign

Part of the Consensus Cloud Solutions family (NASDAQ: CCSI), jSign is a leading e-signature provider for heavily regulated businesses. The only solution of its kind built on blockchain technology, jSign offers businesses a simple, highly affordable e-signature platform with enterprise-level capabilities—including certificates of completion, full audit trails, non-repudiation protection, and fraud prevention.

**Ready to see  
it in action?  
Book your free  
demo of jSign**