



Electronic Signature Capture with Authentication

The E-Signature Solution Trusted by the World's Leading Banks, Telecom Operators, Insurance Agencies and Many More

Using FSN's solutions to fill out electronic forms and sign electronic forms and contracts will help your organization deliver superior customer service, increase operational efficiencies, mitigate compliance risks, and improve bottom line results. With our latest integration of XYZMO SIGNature - Enterprise Version software which includes the signature tablet drivers, signature enrollment and authentication is now available. Available as an on-premises client server-installation or provided as a hosted and managed cloud-based (Software-As-A Service) deployment model. Thousands of signature stations worldwide successfully now use XYZMO software and Wacom tablets.



Xyzmo's next-generation e-signature suite adds digital signature capabilities to your existing infrastructure, closing the gap in achieving a fully paperless process by completely eliminating the need to print documents for signing. All financial institutions save a master copy of the signatures of their customers in order to permit an authentication process later on. Now, if a customer signs digitally on our Wacom signature pad, this authentication can be securely carried out electronically at any time by the bank employee and that signature is now biometric. The integrated XYZMO software captures and stores each



signature along with its unique biometric parameters such as signing speed, acceleration, rhythm and pressure. These parameters are as unique as fingerprints and forgery is virtually impossible. Signatures are now biometric with a new level of integrity and security.

All Wacom tablets, pen displays and pen-enabled tablet PCs from FSN are supplied with integrated XYZMO software. XYZMO'S software enables capturing of handwritten signatures and comparing them against a pre-enrolled profile. When utilized, documents are only processed if their signatures have been



authenticated. Other electronic files such as a scanned Driver's License can be attached and stored with the electronic signature. When it is time to capture the electronic signature, a signature box is displayed on the Wacom signature tablet or interactive pen display and the customer signs their name on the screen using Wacom's electronic pen, as if they would on paper. Using the pen to click an OK or cancel button on the screen determines the next step in the signature process. It's that simple.

The electronic signature data is captured by the software including timestamp data, reason for signing, as well as all of the embedded biometric signature data including velocity, angle, change of direction and pressure sensitivity, all of which, are used to positively identify an authentic signature apart from a forgery.

APPLICATIONS

Financial Institutions and Insurance Companies

Leading banks and savings banks as well as credit unions already make successful use of digitizing handwritten signatures for many of their processes. Today nearly all kind of forms can be signed electronically: applications for account openings or new cards, signing loan contracts and transactions. A Wacom pen display can also be used for annotating, marking up, highlighting, and approving applications and agreements using the pen directly on the screen, as on paper. The time saved by automating business processes means sales staff can spend more time with customers rather than handling paperwork. Whenever a customer signature is required for amendments or requested changes to coverage, the



signature box is displayed on a Wacom signature pad or interactive display and the customer uses the pen to sign their name directly on the screen as they would on paper.

Healthcare

In Healthcare, streamlining the patient registration process by implementing an electronic system for signing in and for completing consent forms benefits hospitals and clinics in many ways. Patient satisfaction is improved by lowering waiting time and costs related to processing and archiving paper are dramatically reduced. With the implementation of electronic health records, handwritten input is now possible to enhance patient communication, medical prescription processing and chart management along with both patient and caregiver signature authentication.



Police Property and Evidence Chain of Custody Authentication

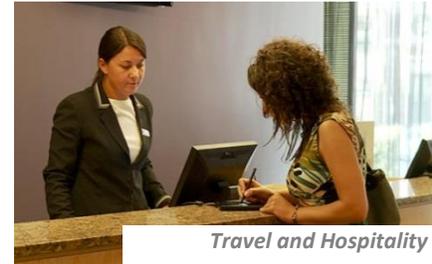
With many police jurisdictions, an officer signature is required at each change of custody of property and evidence. With electronic biometric signature capture and immediate authentication, this unbroken and authorized chain of custody is validated and documented unalterably beyond a shadow of a doubt.



Travel and Hospitality Industry

Whether it is the check-in in the hotel, the booking process in the travel agency or the contract for the rental car: the tourism industry needs handwritten signatures in all parts of the travel process.

A simplification of those processes may easily be achieved with Wacom signature pads. Capturing electronic handwritten signatures reduces paper, physical archiving work, and saves money. It can also allow self-check-in by guests.



Telecommunications, Service and Retail

Many documents require signatures in the telecommunications sector, such as contracts for mobile, fixed line and internet services, as well as pricing changes. The time required to manually transfer, check, and process these documents in addition to the cost of handling paper is extremely high. Numerous telecommunications operators, such as T-Mobile in the US, Vodafone, Orange and Telefónica have therefore integrated electronic handwritten signatures into their existing customer systems. The trend in various service industries is towards paperless workflows. This is a broad category of industries that can include different types of clubs, car rental agencies, service centers, and other companies that provide a service. Enterprises which capture an electronic signature upon product delivery incur fewer billing disputes and accelerate the payment process. These industries require signing on contracts and forms.



Using Wacom solutions as part of a paperless workflow offers many benefits for service industries. Signing contracts and forms electronically allows for more efficient management and storage of electronic records.

Government

Wacom signature pads and interactive displays in the government sector are used to complete and sign electronic forms. Filling out a complaint form, applying for a new passport, driver's license and other documents often involves signing. The digital application saves scanning, uses up little space and allows documents to be found quickly in the event of subsequent queries. The simplified working process gives staff more time for dealing with citizens and saves money, as paper, printer and ink are no longer required. Electronic handwritten signatures are also a part of several documents like passports, ID cards or access cards. Wacom signature pads are used to capture handwritten signatures with high resolution and can include biometric profiles embedded in passports and IDs. Thus Wacom signature pads are already in use at registration offices, law enforcement and other authorities.



STU300



A good choice where desk or counter space is limited or a mobile unit is required due to its compact footprint. The 4" x 1" black and white LCD screen is simple to use for capturing basic electronic signatures. Ideal for Portable Use: Compact and Efficient

[Datasheet](#) 

STU500



Well suited for use in a customer facing banking and kiosk environment due to its generous comfortable screen area for capturing the longest signature as well as to display important text information and soft keys for scrolling or to advance to the next page. The LCD screen is trans-reflective so it displays a high contrast image in varying ambient lighting conditions such as a bank branch with ample windows and natural light.

[Datasheet](#) 

STU 520 includes a crisp, 800 x 480 colour display and large signing area

[Datasheet](#) 



DTU1031



10.1" IPS color, wide viewing angle LCD display with 1280 x 800 resolution and LED backlight. The DTU-1031 is the ideal solution for environments that require a pen display with minimal footprint. The thin, compact form factor can be used on even the smallest podiums or desk, while Wacom's pen provides an industry-leading experience for natural and responsive writing and drawing to mark up and annotate over existing content or integrate input and new ideas from others. It's use of a single USB cable to provide video, power and USB data makes it easy to integrate into new or existing facilities.

[Datasheet](#) 

DTU1631



A 16" widescreen interactive pen display that is ideal for displaying entire pages of electronic documents, such as loan applications, and the pen can be used anywhere on the screen to fill in electronic forms and sign the document electronically as if it were paper. This pen display can be used in landscape or portrait orientation with the included adjustable stand or it can be mounted securely on an LCD arm and attached to the counter.

[Datasheet](#) 

All Wacom signature tablets from FSN include sensors which register relevant biometric parameters about the signature, such as data coordinates and pen tip pressure levels, the writing rhythm, writing speed and acceleration which results in a unique biometric signature which is stored and can be later reviewed by forensics experts with an optional tool called Pen Analyst™

SIGNificant Signature Capture allows any document to be completed and signed electronically with your handwritten signature. The signature captured is forensically identifiable and can be authenticated based on the recorded parameters against a pre-enrolled signature profile. Clients, partners, coworkers, or employees can instantly sign a document electronically with a tablet or smartphone no matter where they are, just as they are used to doing with their handwritten signature on paper. Field agents can also get documents signed in person, in real time, by presenting a document to a client on a tablet. The user receives a link to access the PDF on the server, and only image previews are transferred to the app. Thus, the signed original document is for security reasons only available on the server and not automatically copied and thus duplicated to the mobile device. All manipulations off the PDF are always performed in the safe data center environment.



Ensure the highest levels of enforceability and signer authentication

When a signature is captured locally on the device, it is safely embedded using an asynchronous public key encryption into and uniquely bound to the target PDF document. Copy/paste attacks can thus be easily detected. Furthermore, a digital signature is applied, which turns the document into a sealed PDF, making undetectable changes of document content impossible. Moreover, if online connection is available, you even can authenticate signers in real-time against their pre-enrolled biometrical signature profile through dynamic signature verification – thus ensuring that only authorized users can sign certain documents.

Supports pressure sensitive pens for Android and iPad for the most natural signing experience, palm protection and high-quality signature recording.

Key Features of XYZMO SIGNificant-Enterprise Version:

Xyzmo's enterprise digital signature platform allows contracts, agreements, applications, NDAs, forms, or any document that requires a signature to be signed electronically on signature pads, payment terminals, the iPad, Android devices, with digital certificates or online via 'click-to-sign'.

- **Natural signing experience like pen on paper** — While signing on the screen the signature is displayed without delay and accurately like signing with a pen on paper.
- **Fill out and sign PDF forms** — Complete your PDF forms on the go and allow automated forms data extraction of signed documents.
- **Add attachments** — Add scans of driving license, passport or any other photo out of your photo gallery.
- **Secure -**
- **Typewriter** — Lets you enter text anywhere on a PDF document. It is useful for typing on a non-fillable form or outside the fillable areas of a form.
- **Offline capabilities** — For working conditions that don't allow online connectivity on a regular basis.

- **Browse Through Multipage Documents** – Browse and review multipage documents before you sign them. Especially useful for field agents to get documents signed in person, in real time, by presenting a document to a client on a tablet.
- **ISO-standard compatible PDF** — The document can be viewed by any standard PDF viewer. PDF documents are sealed (protected) with a digital signature compliant to the ISO-Standards for PDF. Thus the validity of the digital signature can be validated with Adobe Reader and many other PDF viewers.

Control the sequence of steps in completing documents:

This includes the ability to position signature fields and define their order. Additionally, specify compulsory and optional signature fields, enable or forbid annotations, define the order in which forms have to be filled out, enforce the scanning of attachments via the built-in camera, and much more. It's possible to disable certain functionalities for a particular document, such as deleting a predefined signature field, or to enforce policies, such as the need to sign signature fields in a certain order, or to add an attachment with the camera and so on.

Signature Authentication

The SIGNificant Signature Verification enables a real-time biometric verification of a signature to the SIGNificant platform by comparison of the recorded parameters of the handwritten signatures against the pre-enrolled profile. The possibility of a detailed protocol for each signature-relevant action makes it a total solution; documents are only processed if their signers are authenticated and companies can prove who signed which document and when.



SIGNificant records the handwritten signature of a person by parameters of pressure, acceleration, speed, and rhythm. These parameters are unique to every individual and cannot be easily reproduced by a forger. A forged signature is usually created by either tracing an

existing signature or simply trying to re-create the signature by memory. Either way, the characteristics of a forged signature is either "accurate and slow or fast but inaccurate". SIGNificant is able to record the time that it takes someone to write their signature which means that a side by side comparison of a legit signature and a forgery will be quick and simple because typically the signature will either appear visually correct but the time stamp slower or the time stamp will be correct but the signature will be completely visually inaccurate. Of course the speed at which someone generates a signature is not the only characteristic considered when analyzing possible forgeries. Some other items include the sizes, connecting strokes, and proportions of the original signature. All of these parameters are recorded by SIGNificant and is retrievable for a forensic examiner using a tool, which is provided, named PenAnalyst if the need arises.

Enterprises can use signature pads in their branches or shops, for example, and iPads or Android tablets for their sales force. Or alternatively capture customer signatures within their premises with signature pads, but at the same time allow customers who have an iPad or Android device to sign the same contracts on the go, on their own device. Send an electronic document to your clients and have them sign right on their own smartphone or tablet. **The SIGNificant App is available as a free download for iPad's and Android smartphones and tablets.** The app fully supports Android-powered tablets which are equipped with an active stylus pen. (e.g. Samsung Galaxy Note, Lenovo ThinkPad Tablet, HTC Jetstream and HTC Flyer)

No matter how the solutions are combined, there are no obstacles, and the final result is always the same: a signed and sealed PDF.....and no paper required.

FALKEN Secure Networks Inc. is an Authorized Value-Added Reseller of WACOM and XYZMO.



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