



## Frequently Asked Questions AlphaTrust PRONTO™ Online

### 1.) Is there a difference between a digitized signature and a digital signature?

A digitized signature is a representation of a handwritten signature captured using an electronic tablet or some other hardware device or displayed from an image file. A digitized signature is easy to copy as it is just image data. A digital signature is a data security operation that enables data to become tamper-evident. After a document has been digitally signed and sealed, it can later be verified if the document has changed in any way since the original signing and sealing operation. Digital signatures are created using cryptographic (PKI) software technology. PRONTO™ Online uses cryptographic digital signatures to seal electronically signed documents, protecting them from alteration. Digitized signatures, signature images or other electronic signature data may be safely incorporated into a document at the time of digital signing and sealing.

### 2.) What's an electronic signature?

An electronic signature is "an electronic sound, symbol, or process, attached to or logically associated with a contract or other record and executed or adopted by a person with the intent to sign the record" (US Federal and State Law - other laws around the world are similar). It's very important to understand that an enforceable electronically signed document is the result of both proper document form and a proper electronic process, and not from the use of electronic technology. PRONTO™ Online uses correct electronic form and integrates the correct electronic processes to meet a variety of legal and regulatory requirements. These processes are supported by digital signature technology. A digital, digitized, or other technological signature by itself is not sufficient to meet the requirements of law and may not result in creating an enforceable electronic business record.

### 3.) Where does the actual signing occur?

PRONTO™ Online is operated by AlphaTrust on its Web servers located in data centers. PRONTO™ Online guides the user through the process of filling out their unique data (if needed), presenting the final document for signature, and applying their electronic signature to that document. Upon completion of the online signature process, PRONTO™ Online seals the document with a digital signature. If the document is ever changed after it is digitally signed and sealed by PRONTO™ Online, it can be detected, even years into the future. This is very important from an evidentiary, audit and security perspective. The electronic signature is inserted and the document is digitally sealed by PRONTO™ Online.

**4.) How does the electronic signature get on the document ?**

For each document, unique user data (if any) is merged with a document template to create the final custom document for that signer. The signer is either contacted by PRONTO™ Online via email or, in the case of a "fill and sign" Web application, is presented the document directly after filling out user data. The signer will then click on the page at the signature location and their electronic signature will be inserted into the document, which is then sealed using a digital signature.

**5.) How does PRONTO™ Online know who the signer is?**

For many applications it is unnecessary to positively authenticate a user prior to signing, as existing business processes in place for authenticating paper documents will work for electronic documents as well. For other applications, PRONTO™ Online supports pre-registered users, one time PINs/passwords for signing, and other methods. In many cases, users will have logged into your Web site before being transferred to PRONTO™ Online for signature. 99.9% of signed paper documents today are unauthenticated (i.e. you don't really know that the person signed it). AlphaTrust can assist you with selecting the best method of online authentication, if it is required for your business process.

**6.) How long does it take before we will be able to start signing documents electronically?**

PRONTO™ Online can be setup very quickly. The length of time is a function of your business processes. Usually, PRONTO™ Online can be setup in a day or two.

**7.) What are the additional technical requirements for my computer systems in order to make this work?**

The only technical end user requirement for PRONTO™ Online is a standard Web browser. There are no downloadable components or applets. A PDF reader, such as Adobe Acrobat Reader is required for signing PDF documents. If you integrate PRONTO™ Online with your Web Server, it will communicate with PRONTO™ Online using standard Internet Web protocols (HTTPS), so there are no special requirements for your Web Server as well.

**8.) How much technical skill will my organization need in order to support this?**

None. For simple applications, we can set everything up for you on our servers. If you prefer to integrate signing processes into your Web applications or work flow, we will provide you with a software development kit (SDK) that will provide all the details needed to make this integration work.

**9.) Is this legal / binding / enforceable?**

Documents and forms signed using PRONTO™ Online are legally enforceable and binding. AlphaTrust has integrated the business process rules, required for a variety of statutory and regulatory requirements (such as US: E-SIGN, US: UETA, US: FDA, US: NASD / SEC, US: Federal Reserve / OCC, US: Dept. of Education, US: HIPAA, EU: Signature Directive, Canada, Singapore, Japan as well as others). Of course, you should have AlphaTrust and your own legal counsel review your application for final guidance on enforceability. Certain documents, such as wills, are excluded from electronic signature law. Other documents may have special regulatory or jurisdictional requirements.

**10.) What kind of training will it take for people to be able to use this?**

Generally none. The user experience is designed to be point and click.

**11.) Is a Digital Certificate required to use the PRONTO™ Online Signature Service?**

No. Users do not need a digital certificate on their computer or smart card to sign a document. PRONTO™ Online uses its own private key and digital certificate located at the server to digitally sign (seal) each document.

**12.) Will this process appear "seamless" to users on my Web site if all I need to do is to get a form or document signed online.**

Yes. PRONTO™ Online is most often setup so that it appears that users are still using your Web application. When your Web application needs a document signed, you will simply transfer the user to the PRONTO™ Online Web site. They will complete the process and be transferred back to your site. You will be able to retrieve your signed documents at any time. Alternately, everything can be setup and hosted on our servers for simple "fill and sign" documents.

**13.) How much does this cost?**

There are a range of plans priced per document, depending on volume. Unlike other solutions, there are no per signature, per page, or other transaction charges. Multiple signatures per document are supported as well as most any types of work flow (user fill and sign, 3<sup>rd</sup> party document prep and signature by multiple other parties, etc.). Each signer will receive a copy via email (unless you restrict this). You may retrieve copies from the PRONTO™ Online through Web reporting and downloading. Custom development of work flow applications and custom integration needs can be quoted.

**14.) Which is better for me, purchasing the PRONTO™ Server ERSS software or using AlphaTrust hosted PRONTO™ Online?**

PRONTO™ Online is suited for customers who wish a fully managed solution and do not want to install and manage software on their own server.

If you have complex requirements, need full control over the process and data, or have high privacy and security needs, you may better off licensing our PRONTO™ Server ERSS software.

See our [PRONTO™ Server ERSS FAQ](#) for more information on PRONTO™ Server ERSS software.

Additional services and options are available to meet your specific application needs including: e-signature application development, and installation / integration services. Please let us know your requirements.

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