




Paperless is just the **beginning**



It's time to **rethink** how you  
prepare, generate, sign, store and  
manage your important  
documents.



Whether invoice records, contracts or other vital files, keeping documents stored as paper records can be dangerous when it comes to the long-term safety of your business. Not only does it cost a lot of money to search through archives of paper records, it also creates delays, and you run the risk of accidentally damaging or losing those records.

77

48

41

7.5

7.5% of all paper documents get lost.

41% of companies require signatures on more than half of their documents.

48% of these businesses make three or more copies of their documents.

77% of business owners want to access files remotely.

Be anywhere.

 SIGNIFLOW®



# The benefits of going paperless



## Make documents and files easily accessible.

File sharing with clients and employees is easy.



## Increase security of your business data.

Digital documents are stored on secure off-site servers.



## Improve your customer service.

Provide timely service with quick electronic document search.



## Increase productivity of your employees.

Employees spend less time handling documents.



## Enable employee flexibility.

Virtual work becomes a possibility within the office.



## Save storage space.

Store regulatory records and documents virtually.



## Protect your company from disasters.

Documents are safe from fire, theft and any other disasters.



## Save on printing and equipment costs.

Spend less on mailing, printer equipment, pens and paper.



## Become a sustainable business.

Attract customers who value eco-friendly approaches.

## OFFICE STATISTICS YOU CAN'T AFFORD TO IGNORE.



Approximately **45% of office printing ends up in the trash** by the end of the day.



Companies collectively spend **more than \$120 billion on printed forms** - the bulk of which is outdated within three months.



An estimated **20% of print jobs are never collected** from the printer.

## Why do you need digital Transformation?

The average employee spends **30-40%** of their time looking for lost information.

The cost to share hard copy data is **31x** more expensive than sharing it digitally.

Larger organisations lose a document every **12 seconds**.

The average document is copied **9 to 11 times**.

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A person in a suit is shown from the chest down, holding a pen. The background is a city skyline at night. The text is overlaid on the image.

# Our philosophy is simple

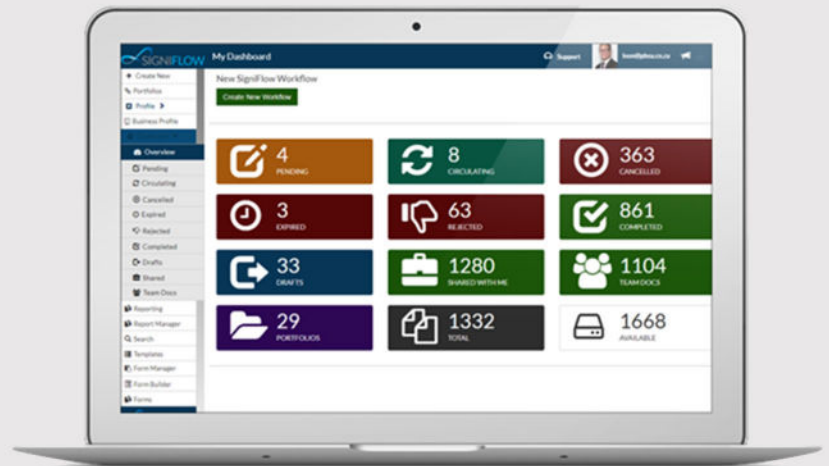
If you are going to sign a document, do it properly, or not at all.

The world has changed. Digital has changed it. Over 4.66 billion people are active on the internet, and mobile users now account for 91% of total internet users. As a result, fraud is being perpetrated by clever but unscrupulous criminals, who see the digital world as an opportunity to make money. This poses a tremendous threat to organisations of all types and sizes, in all parts of the world.

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 **SIGNIFLOW®**

A user-friendly workflow creation tool that allows for all types of approvals and digital signing scenarios.

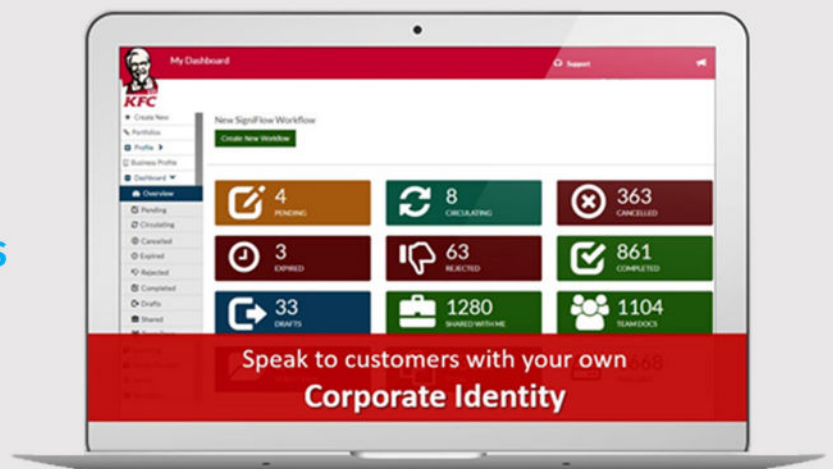


SigniFlow® transforms your workplace into a highly efficient and secure environment using digital signatures and bank-level encryption to protect and tamper-proof all of your company documents. From the most basic requirements, such as employees having to sign leave applications and their managers approving or rejecting them, to ultra-complex processes that require multiple users to sign highly sensitive and legal documents, SigniFlow® has the solution.

## BRAND IT YOUR WAY

SigniFlow® caters to the needs of businesses of all types and sizes.

Whether you choose our regional cloud server as your Software as a Service (SaaS) solution, or opt to deploy SigniFlow® behind your firewall to comply with your stringent document management policy, IT policy or compliance requirements, SigniFlow® has the solution.



Be anywhere.





# SigniFlow® offers a suite of integrated products to serve your business



## **SIGNIFLOW®**

### **Digital Signatures**

Send, sign, track and manage documents.

## **DOCFLOW**

### **Document Automation**

Automate the flow of your documents.

## **GLOBALSIGN DSS**

### **Digital Signing Service**

The highest levels of global digital compliance.

## **APPFLOW**

### **Onboarding Systems**

Automated onboarding forms & contracts.

## **KYCFACTORY**

### **Digital KYC**

No-touch digital KYC and AML verification.

## **DOCFUSION**

### **Contract Generation**

Dynamic document generation with powerful templates.

## **LIVENESS DETECTION**

### **Encrypted 2D/3D FaceScans**

FaceTec proves the correct user is physically present by matching them to their ID photo or 2D/3D FaceMap.

Be anywhere.



Because signers can be anywhere in the world, on any device, you can complete tasks faster and more efficiently.

#### Workflow

Our user-friendly workflow tools allow you to control exactly how processes requiring signing or approval are carried out: in a specific sequence, all parties simultaneously, or even a mixture of both.

#### Approvers, signers & viewers

Add users to your workflow process as approvers, signers or viewers of the document.

#### Group Signing

Add a group of signers to review and sign your documents in no specific order.

#### Face-to-Face Signing

Sign documents in person, with a witness to authenticate, and geo-location (multi-device).

#### Complete audit logging

A full history of events is logged against each document.

#### API integration

Our world-class service-oriented architecture (SOA) with hundreds of APIs allows you to connect with our workflow, PKI and signature engines.



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 SIGNIFLOW®



# Every document signed with SigniFlow® has the necessary authentication elements to ensure non-repudiation

DIGITAL CERTIFICATES	SigniFlow® digital signatures are created using digital X.509 standards for public key certificates.
LONG TERM VALIDATION	Embedded record of the state of the certificate at the time of signing.
PDF AUDIT	Full auditable X.509 trusted AATL embedments for every signer in the workflow.
SECURE AUDIT LOG	Audit logs are written and sealed into the document using steganography.
IDENTITY	Multi-factor authentication and AD, LDAP, OAuth, SAML and other options available.
TIME STAMPING	Timestamping is applied through a trusted Timestamping Authority (TSA).
TAMPER EVIDENT	Document content is protected from start to end using cryptographic algorithms.
AUDIT TRAIL	An automated history of events are logged against a unique document ID.
AATL and EUTL	Supports Adobe® Approved Trust List (AATL) and European Union Trusted List (EUTL).
GEO-LOCATION	Embedded auditable record of geographical location of signatories.



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 SIGNIFLOW®



# SigniFlow® was developed with **trust** & **compliance** at its core

**Stringent global security - backed by certified operations - ensures SigniFlow® is compliant with the following standards and regulations:**



- US ESIGN act of 2000
- The Uniform Electronic Transactions Act (EUTA) of 1999
- The eIDAS regulation of 2016 (EU Regulation 910/2014)
- The Electronic Transactions Act 1999 (Australia)
- The Electronic Transactions Act (Cap 88) (Singapore)
- The Electronic Transactions Act 2002 (New Zealand)
- Privacy Shield
- SOC 1, 2 and 3
- CIS Benchmarks
- FIPS 140-2 Level 3 Hardware Security Module (HSM)
- ISO 27001
- ISO 9001
- Federal Risk and Management Program (FedRAMP)
- Cyber Essentials Scheme
- HIPAA & HITECH compliant
- 256-bit Advanced Encryption Standard (AES)
- Microsoft® Certified (Gold/Silver)
- Microsoft® Cloud Platform Provider
- Microsoft® Application Development
- GDPR (General Data Protection Regulation)
- UAE PASS (National signature solution for United Arab Emirates)\*
- SingPass (National Singapore Government e-services solution)
- UAE Telecommunications Regulatory Authority (TRA)\*

\*Certification pending.

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 **SIGNIFLOW®**

# SigniFlow® Global Data Centres



## AFRICA

Microsoft® Azure South Africa  
(Johannesburg)

## ASIA PACIFIC

Microsoft® Azure Australia East  
Alibaba Malaysia  
Microsoft Azure Singapore

## EUROPE

Microsoft® Azure Netherlands  
(North)

## SOUTH AMERICA

Microsoft® Azure Brazil  
(Sao Paulo)

## UNITED KINGDOM

Microsoft® Azure UK (London)

## UNITED STATES

Microsoft® Azure US East (Virginia)

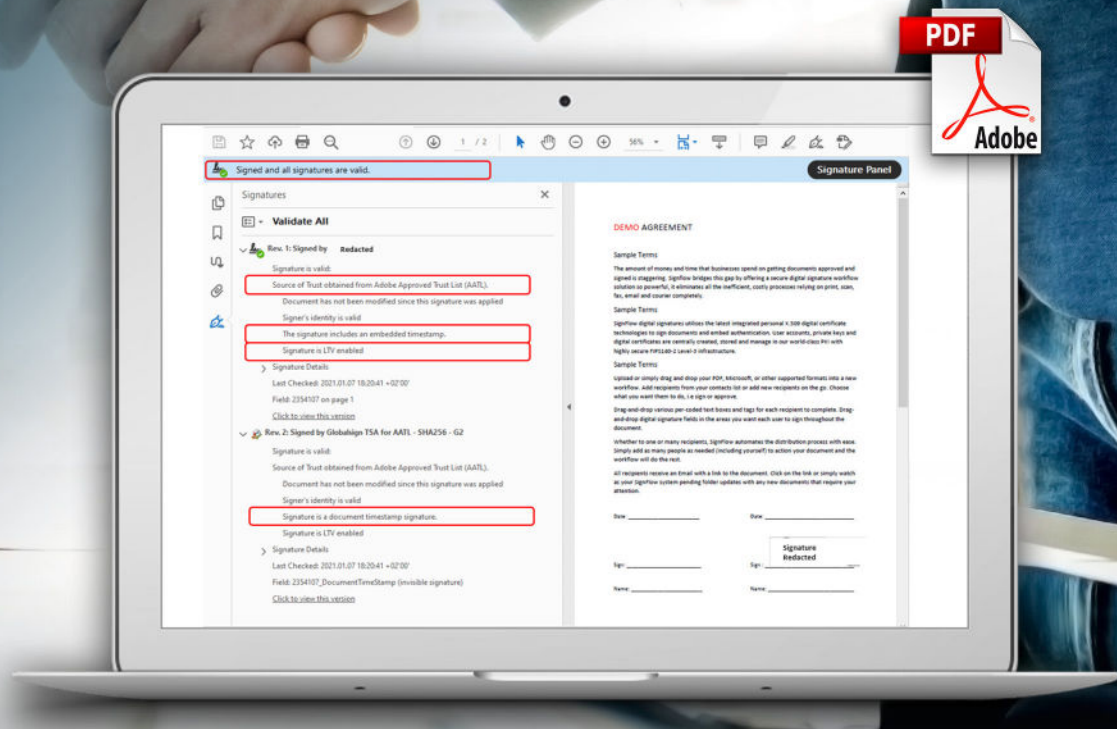
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# Digital signature validation

Verifying a digital signature created by SigniFlow® requires minimal effort.



To verify SigniFlow® digital signature, open the document in Adobe Acrobat® Reader. The top bar (left) will indicate the validity of the signature. If the document has changed, the signature will be declared as invalid. By opening the pen icon in the left vertical bar, you can view additional information, such as the signer's identity, email and OTP (one-time pin) information.

SigniFlow® only uses Adobe Approved Trust List (AATL) certificates to sign documents, which means every signature on the document is a digital signature that can be verified in this way. All signatures are LTV (long-term validation) enabled for 10+ years, even after the certificate expires.

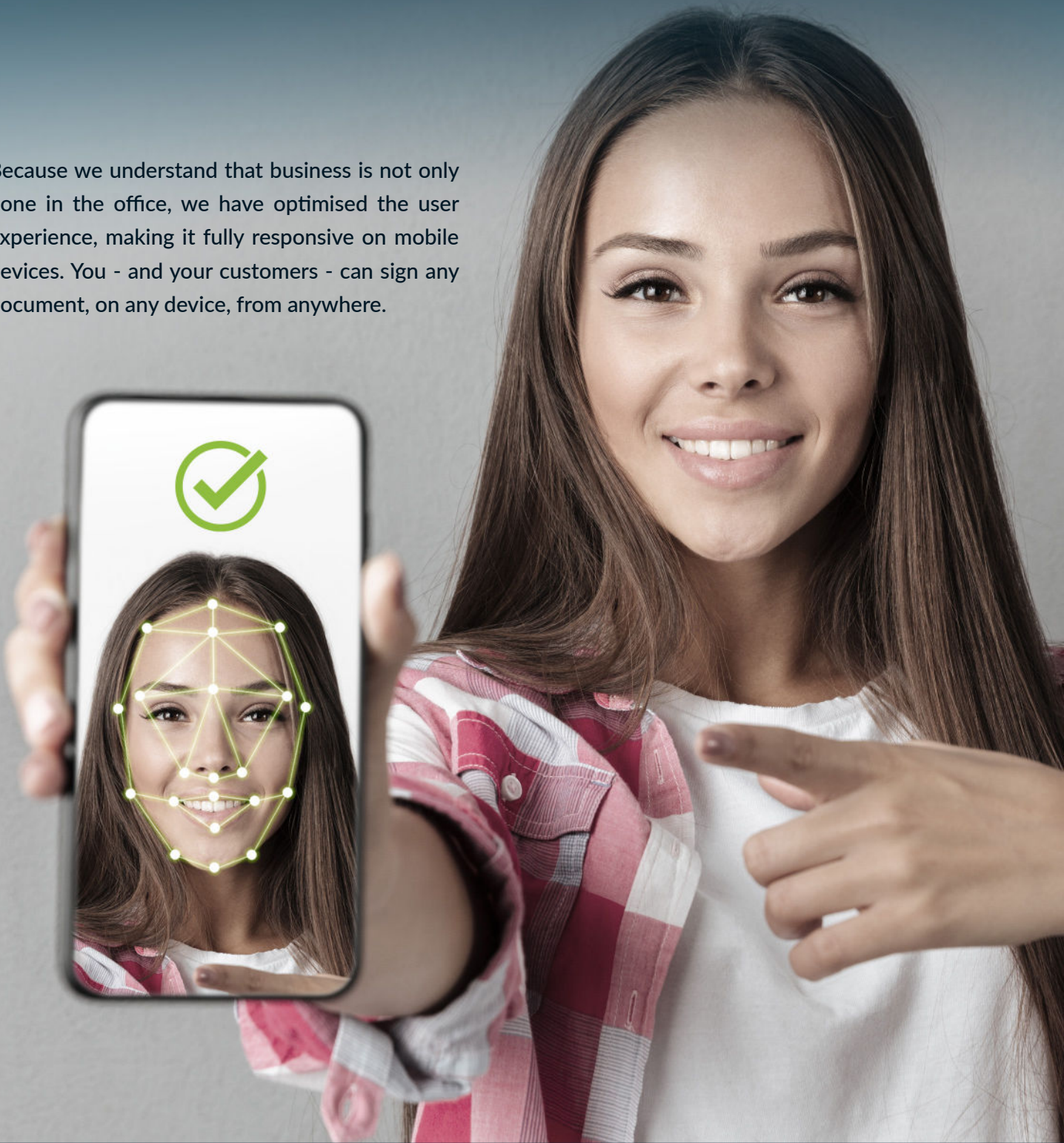
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 SIGNIFLOW®

## 100% Mobile

Verifying a digital signature created by SigniFlow® requires minimal effort.

Because we understand that business is not only done in the office, we have optimised the user experience, making it fully responsive on mobile devices. You - and your customers - can sign any document, on any device, from anywhere.



Be anywhere.

 SIGNIFLOW®



# Benefits of digital signatures



## Reduced risk and cost

Transporting documents across the globe has significant cost and risk implications.



## Digital signature security

Digital signatures inherently incorporate the highest levels of security, and will totally inhibit it.



## Customer experience

Customers notice, and appreciate, speedy contract signing processes because it allows them to not only close deals quickly, but it significantly strengthens their brand reputation.

## EFFICIENCY

Spend more time doing what you love by replacing inefficient manual processes with efficient digital automation.

## COST SAVINGS

Not only are SigniFlow® digital signatures more secure and more advanced than electronic signatures, they also cost less.

## PEACE OF MIND

Have total peace of mind knowing that all your contracts have been digitally signed and cryptographically protected for non-repudation.

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If you knew that 93% of paper came from trees, and every tree produced enough oxygen for three people to breathe, and if you knew that it takes 324 litres of water to produce just 1kg of paper – would you still insist on doing business the same way?

It's time to rethink how you prepare, generate, sign, store and manage your documents. It's time to consider the planet and minimise your carbon footprint.

 **SIGNIFLOW<sup>®</sup>**  
Be anywhere.



# Better than our competitors

“Electronic” and “Digital” are often used as interchangeable prefixes for the word “signature” but there are vast differences between the two. SigniFlow® aims to meet and exceed global requirements for electronic signatures, using cryptographic signature technology.

## SIGNIFLOW DIGITAL SIGNATURES

### CORE CHARACTERISTICS:

A digital signature is created using a cryptographic operation that creates a hash-code unique to both the signer and the content.

### SECURITY:

Highly secure. Content cannot be forged or tampered with.

### SYNONYMS:

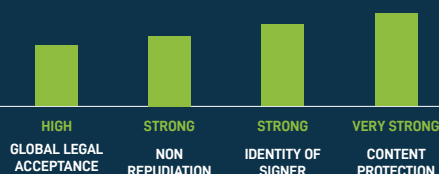
Also known as advanced electronic signatures (AES), qualified electronic signatures (QES) or trusted electronic signatures.

### TECHNOLOGY:

Based on Public Key Infrastructure (PKI) technology, using accredited personal X.509 digital certificates to provide the highest levels of security and universal acceptance.

### SIGNER VALIDATION:

Personal identity of the signer is verified via a Certificate Authority (CA).



## ORDINARY ELECTRONIC SIGNATURES

### CORE CHARACTERISTICS:

An electronic signature is nothing more than a graphical image attached to an electronic message. No encryption of content is involved.

### SECURITY:

Low security. Content is vulnerable to forgery and tampering.

### SYNONYMS:

Also known as simple electronic signatures or ordinary electronic signatures.

### TECHNOLOGY:

No embedded technology or cryptography lies behind an electronic signature. It is a simple mark on an electronic document and can be as basic as a scanned image of a handwritten signature that is copied onto a document, or a name typed at the end of an email.

### SIGNER VALIDATION:

No validation.



## FEATURES

- Unique embedded e-signature that cannot be replicated
- Unlimited signatures
- Unlimited portfolio folders/envelopes
- Supports external qualified certificate authorities
- Multiple hosting options incl. on premises
- Multiple global datacentres (currently 8)
- Google Maps location of signers
- PDF embedded audit trail
- Built-in document validation (barcode, QR Code)
- White-label email and system branding
- Two-factor & multi-factor authentication
- Full document analytics and insights
- Free 24/7 customer service



## KNOWN COMPETITORS

✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗

Be anywhere.



# Q&A

## Frequently asked questions



### ARE SIGNIFLOW® DIGITAL SIGNATURES SAFE AND SECURE?

**A:** Yes, SigniFlow® digital signatures are safe and secure, and are trusted by multinational corporations and banks across the world. SigniFlow® secures billions of dollars worth of financial transactions on a daily basis, using the latest cryptographic digital signature standards to securely sign PDF documents.



### WHAT IS THE SIGNIFLOW® DIFFERENCE?

**A:** Unlike simple electronic signatures, SigniFlow® digital signatures are backed by a certificate-based digital identity, which is issued by a trusted Certificate Authority (CA). So, when you digitally sign a document, your digital ID (email address, mobile number, IP address, browser and geolocation) is uniquely linked to the document using encryption. This ensures non-repudiation. At a later date, the signer's identity can be verified by simply clicking on the signature. Simple electronic signatures do not offer this level of verification.



### WHAT LEVEL OF SECURITY DOES SIGNIFLOW® OFFER?

**A:** SigniFlow® applies the latest security protocols, cryptographic algorithms and key lengths endorsed by governments and banks, to protect the content of documents and make every transaction tamper-evident.



### DOES SIGNIFLOW® OFFER A SEAMLESS MOBILE EXPERIENCE?

**A:** Understanding that business is not only done in the office, SigniFlow® has optimised the workspace and made it responsive on mobile devices so that you and your customers can digitally sign any document, on any device, anywhere.



### DOES SIGNIFLOW® ALLOW FOR COMPANY REBRANDING?

**A:** Yes, SigniFlow® offers the ultimate in customisation and rebranding for the corporate customer.



### ARE SIGNIFLOW® DIGITAL SIGNATURES LEGALLY BINDING WORLDWIDE?

**A:** Today, electronic signatures (also known as an e-signature) are legally valid and enforceable in nearly every industrialised country around the world. Whilst there are a range of ways to sign electronically, SigniFlow® digital signatures comply with and exceed these requirements.



# Q&A

## Frequently asked questions



### WHERE DOES SIGNIFLOW® STORE MY DATA?

**A:** SigniFlow®'s customer data is hosted in secure datacentre offerings, localised across different regions (Africa, Europe, Middle East, United Kingdom, Asia, Australia, South America, & the USA) to comply with local personal data legislation. However you can also deploy SigniFlow® on premises, in your own datacentre.



### HOW IS TIME STAMPING DONE?

**A:** SigniFlow® uses a Time Stamp Authority (TSA) to embed the signing time and date into the document. This prevents the signer from changing the date and time on his PC.



### WHAT HAPPENS IF I NEED HELP SIGNING A DOCUMENT?

**A:** All SigniFlow®'s users benefit from 24/7 support, 365 days of the year. All SigniFlow® support agents are accredited by the SigniFlow® academy, so you can rest assured that you will receive the best levels of service. Users can log a ticket online, send an email to [support@signiflow.com](mailto:support@signiflow.com) or call the international call centre.



### CAN I DEPLOY SIGNIFLOW® ON PREMISES?

**A:** Yes, SigniFlow® can be deployed in your own data centre or behind your own firewall. This gives the ultimate assurance that your information is always secure and within your own environment.



### HOW DO SIGNIFLOW®'S LICENSING MODELS WORK?

**A:** Clients can choose between a per user or per document model. All agreements are valid for a period of 12 months.



### DO I NEED ADDITIONAL HARDWARE OR SOFTWARE TO SIGN DOCUMENTS ELECTRONICALLY?

**A:** If hosted by SigniFlow®, then no. If you prefer to host, then yes, there will be some hardware and software requirements.

# Contact Particulars



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