

# **Electronic signatures**

SwissSign, a data security specialist by Swiss Post

# **Electronic signature solution**

# Digitizing business processes

Digitization of processes is frequently understood as a transition from analogue content to a digital world. However, the steps involved have often not been fully thought through. When it comes to concluding a contract, for example, a handwritten signature is often still required, and the administrative marathon of printing it out and sending the documents begins. The signature solution from data security specialist SwissSign enables a completely electronic signature process that can be integrated efficiently into existing business processes. It is legally valid in accordance with the Swiss Federal Act on Electronic Signatures (ESigA).

### What is the signature solution?

The signature solution from SwissSign makes it possible to sign documents and contracts without media discontinuity. SwissSign offers the following three signature standards in accordance with Swiss law. The required signature standard depends on the type of document and the applicable formal requirements. The qualified electronic signature (QES) meets the highest e-signature standard and is equivalent to a handwritten signature in Switzerland.

#### The benefits for you

- Sign documents and conclude transactions legally and independently of time and location.
- No more media discontinuity: the signature is obtained in a web interface or directly within your workflow.
- The signature solution can be integrated easily into existing business processes (API, on-premise, private cloud).
- The preliminary (one-time) identity check can be performed completely online via the app.
- Multiple signatories per document are possible.
- The signature can be personalized with a visual element.

### QES

#### Qualified electronic signature

Signature with or without legal formal requirement. Is equivalent to a handwritten signature (Art. 14, para. 2bis, Swiss Code of Obligations).

#### **Examples of use**

- Consumer credit agreements
- (Termination of) rental and lease agreements
- Audit reports
- Temporary contracts

#### AdES

#### Advanced electronic signature

Signature for documents without legal formal requirement.

### **Examples of use**

- Contract of sale (excl. real estate)
- Order
- Contract for work and services
- Employment contract

#### CEC

#### Simple electronic signature

Signature for documents without legal formal requirement and with low liability risk.

#### **Examples of use**

- Internal documents,
  e.g. information dissemination
- Supplier orders, e.g. procurement
- Signing of invoices
- Logs

Contracts that are generally valid even without a legal formal requirement (e.g. orders, sales contracts, employment contracts) can also be signed using QES.



#### How the electronic signature works

The signature process may differ depending on the signature model.

As a rule, the document is uploaded and sent in the signature profile (via web browser). The signatory reviews the document and places the signature on the desktop.

For security reasons, a qualified electronic signature (QES) must also always be approved using two-factor authentication. This is done via the SwissID App in the form of a push notification (confirmation via facial recognition or fingerprint).

#### Free identity check

The one-time prior identity check is required in order to sign with the qualified electronic signature (QES). The QES confirms that the signatory is indeed who they say they are. The online identity check can be performed 24/7 free of charge via the SwissID App.

#### How to integrate the signature solution

SwissSign's signature solution can be integrated easily and efficiently into your existing business processes and workflows via an API. Depending on your needs and any compliance requirements, SwissSign offers you an individual solution. Companies that want to keep their documents in their own environment may prefer an on-premise solution or installation in a private cloud. For companies with a low volume of signatures, the Ready-to-Go solution is an alternative that can be used immediately with no integration workload.

#### The models at a glance:

- Integration solution (API): For SMEs and larger enterprises with high signature volume
- On-premise solution or private cloud: For enterprises with high signature volumes that need a discrete and confidential solution
- Ready-to-Go solution: For small companies with low signature volume (without integration outlay).
   See <u>sign.swissid.ch</u>



# **Time Stamping service**

# Proof of legal validity and legal compliance

Nowadays, companies and organizations exchange a large number of documents entirely electronically. A time stamp can be used to verify the date and time of an event, such as an electronic signature. This means that electronic archiving of business-relevant documents such as invoices, payroll or other legally relevant documents can be ensured in compliance with the legal requirements. The Time Stamping Service from data security specialist SwissSign is quick and easy to put into operation.

#### What is the Time Stamping Service?

With the SwissSign Time Stamping Service, companies use a time stamp to ensure the legal validity and legal compliance of their electronic documents. The time stamp is therefore proof that the documents have not been modified. Time stamps also confirm the existence of electronic data and documents at a specific point in time.

#### Use cases for time stamps

Time stamps can be used for various use cases:

- Qualified electronic signature: The time stamp ensures that the signature was provided at a time when the associated qualified certificate was valid.
- Digital archiving: Time stamps confirm that documents in the archive have not been modified at a later point.
- Verifiability assurance: Time stamps can be used to prove that documents existed at a certain point in time. This can be relevant in various cases, such as proving adherence to deadlines.

### Software standards

All standard programs based on Internet standard RFC3161 can be used. The time stamp application can then be accessed easily via the Internet. For example, the freeware Adobe Acrobat Reader can be used as a client application. The validity of the time stamps will also be displayed, as SwissSign is listed in the Adobe Approved Trust List (AATL).

#### The benefits for you

- Unfalsifiable proof of the time at which an electronic document was saved in accordance with the Accounts Ordinance (AccO)
- Confirmation of the "non-modifiability" (integrity) of electronic documents

#### The benefits of the Time Stamping Service

- As an officially recognized provider of certification services, data security specialist SwissSign meets the requirements of the "Time Stamp Authority" (TSA) and can thus issue qualified time stamps.
- When a time stamp is obtained for a document, it remains in the customer's secure environment; only a unique identifier ("hash value") is sent to the service.
- Easy implementation thanks to a standardized interface
- Data storage exclusively in Switzerland
- SwissSign swiss made software Swiss quality

