



SECURITY OF ESIGNATURE AND POST- EXECUTION FORGERY DETECTION

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Akbar brings over 20 years of software industry experience, managing multi-million dollar B2B software product lines selling into worldwide SMB and large enterprises and managing large cross-department teams.

Traditionally, the legal industry has been the most conservative when it comes to adopting new technology. That's more true for electronic signature and digital transaction management (DTM) solutions, and for good reason. This is primarily so because of post-execution forgery detection, or lack thereof. The fundamental question is, how do you know that a PDF or a printed version of an electronically signed document is legitimate, has not been tampered with, expired, cancelled or rejected. Can that document be trusted when called to question or used as evidence? For that one reason, still today, most high value document transactions are signed with a wet ink and are physically mailed around. The promise of electronic signature and DTM is tremendous; such as cost and time savings, document tracking, document delivery, error elimination, sustainability, environment friendliness, and much more. However, if a digital and paper versions of an electronically signed document does not offer the same peace of mind that a wet signature on paper does, all the fancy tools are useless because they leave your client and you exposed.



HOW ARE DOCUMENTS WITH WET SIGNATURES PROTECTED IN REAL LIFE?

When a paper document is signed with a pen, there is no un-doing that. This way of signing the document alters the DNA of the paper. In the past we also had carbon copies. If a signed document is altered or even if a signature is forged, the forensics experts can easily detect the alterations and forgery. We all remember forensics experts on television talking about how they detect signature frauds by examining various characteristics of the signature and handwriting. So the paper-and-pen solution is pretty solid.

However, the problem starts when pen-and-paper documents are Xeroxed or scanned and stored and shared digitally. Electronic versions of documents can easily be altered using free software such as Adobe Acrobat Reader. Anyone with the right means can just pick the image of a signature and use it to sign documents. And unfortunately, there is no way to stop that. As a result, the number of cases where courts can't rely on eSigned documents is ever increasing. We could use document verification service but that's just adding more inefficiencies, time, and cost to an already cumbersome and costly process.

HOW TO DETECT IF YOUR DOCUMENT IS LEGITIMATE?

An all-digital paper-free world is inevitable. People are already signing real estate deals, opening bank accounts, and securing sales agreements using electronic signatures. Whether it is an image of a signature super-imposed on documents or swish of your finger on a signature pad or tablet computer. Whether you can add digital certificates or have fancy software security wrappers around those eSignatures. What happens when you have to present those documents as PDFs or in print?

If electronically signed documents are part of evidence or proof, chances are you won't be sharing your user ID and password to some online Cloud service (where your legally eSigned documents are stored) with the judge and a bunch of other random folks involved in the case. You are most likely to share PDF copies or printed copies. If the legitimacy of documents involved is called to question or document fraud is claimed including forgery of electronic signature, how would you prove against that claim?

ZorroSign gives that peace of mind by offering the same functionality that a wet signature on paper does and a quick and secure way to detect forgery. With its unique patent-pending proprietary Document 4n6 (Forensics) technology, ZorroSign offers post-execution fraud and forgery detection for digital and paper versions of an electronically signed document. Of course nothing stops an untrustworthy individual from altering a PDF document and even copying and pasting eSignature from one document onto another. However, if the document was signed using ZorroSign, a judge or a lawyer can, within seconds, verify and authenticate the document including full audit trail, attachments, and biometrics.

Furthermore, just like pen-and-paper signed documents, ZorroSign-ed documents never expire. They do not require 3rd party digital certificates which have to be renewed every year which means huge added costs. These signatures are legally binding without needing added security measures, third party digital certificates, or document verification certificates or services. As a matter of fact, ZorroSign 4n6 (Forensics) technology offers added benefits that even the traditional pen-and-paper signed documents don't. For instance, you can have a complete audit trail of the data and the transaction with date and time stamps, biometrics, and attachments. It can also detect if a document is altered after it was signed using ZorroSign. Furthermore, ZorroSign automation engine supports broadcast and KYC templates and workflows which are extremely popular use cases among the legal community.

With ZorroSign's electronic signature technology and digital transaction management platform, the legal community can have the peace of mind that they and their clients are protected against post-execution forgery and tampering of their legal documents.



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