

# DocumentSign™ - Insurance & Financial Services

Certified Document Services (CDS) provides a cost effective PDF digital signing solution.



## Operating within a highly regulated industry

Organizations operating within the Financial Services & Insurance markets face mounting pressure to meet increased industry and government regulations. At the same time pressure to reduce costs via automation drives increased use of e-Business solutions. Accountability is no longer an afterthought, and steps to ensure auditable internal controls have been weaved into day-to-day operations. This is especially evident by the increased scrutiny which public organizations face as the result of regulations such as Sarbanes-Oxley (SOX). SOX requires public companies to implement increased controls in response to serious accounting mishaps of the past. C level executives (CEO, CFO, CISO etc) must meet or exceed both outside mandated and industry recommended regulations and best practices to avoid even the perception of improprieties. Executive accountability is critical in an industry that must prove all significant decisions impacting customers, shareholders, and other key stake-holders have been adequately mapped to key authorized personnel. Embedding details such as a time stamp and certificate validity creates Long Term Validation signatures, another key requirement.

## Operating a more profitable business

Although meeting regulatory requirements is essential to financial institutions, banks, insurance companies, and brokerage firms, the pressure to remain competitive through cost reduction and efficiency gains drives the need for e-Business processes. Adapting traditional paper-based transactions to electronic processes reaps huge financial rewards in the transaction intensive financial sector. Furthermore, many transactions reach out beyond the organization's network perimeter to engage close partners, remote offices and even end entities. As important financial documents like customer statements, external audit reports, and other compliance-based forms leave the network, organizations must address a variety of issues including brand protection, customer satisfaction, and security.

## How CDS can help

DocumentSign Digital IDs are highly vetted and secured digital IDs that tie critical transactions to key personnel. When authors, approvers, and reviewers of Adobe PDF documents apply a digital signature to an Adobe PDF, they bind their identity within an organizational affiliation to precise content. Within the context of the document an exact date and time is embedded, providing auditors an easy to follow and non repudiated audit trail surrounding key and often time sensitive business decisions. This trail is embedded into the signature properties of the PDF and easily retrieved in human readable format. Digitally signed PDFs signed with a CDS compatible digital ID are validated using just the free Adobe reader, providing organizations an easy and cost efficient method to distribute important documents outside the controlled environment of their network whilst avoiding the complex requirements related to maintaining an external verification services.

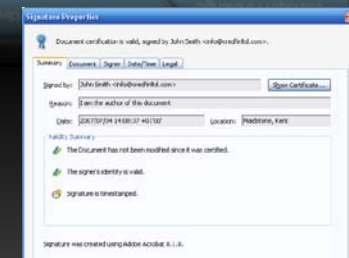
## How it works...

Following a thorough verification of both the individual and / or the organization requesting a DocumentSign digital ID, GlobalSign will issue the digital ID in the form of a Digital Certificate, securely stored and protected on a SafeNet® hardware cryptographic device. Authors can digitally certify PDFs (desktop and server-based solutions available) using certificates "chained" up to the trusted Adobe Root. Approval signatures may also be applied at a later stage. Recipients simply need to open the document using the Adobe free reader to instantly verify the authenticity and integrity of the document. Adobe's simple to interpret "Blue Ribbon, Question Mark, and Red X" trust messaging allows even novice users an easy to understand method to determine if the document is from a legitimate source.



By clicking on the signature properties, recipients can view additional information, such as signing certificate details including information about the certificate policy, signer's contact information, Certificate Revocation information via embedded Certificate Revocation List (CRL) details and time-stamping information which are the foundation for strong authentication, long term validity, data-integrity and non-repudiation of the signature.

Enterprises no longer need to fear their brand and reputation are at risk in the event a legitimately authored PDF is maliciously modified and falsely re-circulated under their name.



**Modified/Changed**  
**Potential Issue!**



**Unknown Author**  
(Revoked, Expired or non trusted Digital ID)  
**Potential Issue!**



**Certified**  
**Trusted**

**Remember! For the highest assurances of who created a document, look for the Blue Security Bar and Blue Rosette.**

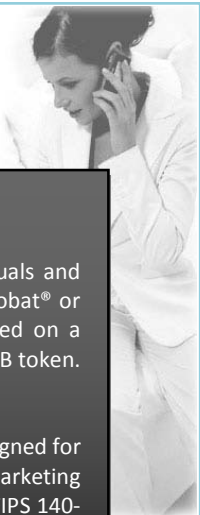


US Office - Two International Drive | Suite 330 | Portsmouth | NH 03801  
EU Office - UbiCenter | Philipssite 5 | 3001 Leuven | Belgium

UK Office - Springfield House | Sandling Road | Maidstone | Kent | ME14 2LP  
Japan Office 20-1 Sakura-gaoka-cho | Shibuya-ku | Tokyo 150-0031

# DocumentSign™ - Who benefits from CDS

## Digital IDs for the Adobe PDF Platform: Certified Document Services (CDS)



### eNotarization:

CDS digital IDs used by Notaries to certify (i.e. Notarize) PDFs are only provided by authorized CDS participants like GlobalSign, and are delivered and controlled under a strict Certificate Policy created by Adobe Systems Inc. In this respect, the authenticity of the signature can be verified automatically by some 700+ Million copies of Adobe's PDF reader in use around the world. This simple fact removes the myriad of issues created when individual countries, organizations and individuals try to control individual trust models across international boundaries where the recipient's software cannot be guaranteed.

### Healthcare:

The New England Journal of Medicine, 2004, reports "*paperwork represent 31% of all health care costs*". CDS can help relieve the burden on physicians surrounding cumbersome processes involving patient paper-work while being part of a CFR 21 Part 11 compliant solution.

### Education

More and more educational institutions are increasing student and alumni satisfaction as universities and colleges disseminate sensitive documents like transcripts and admissions letters electronically in a fraction of the time and costs seen with their paper equivalent.

### Government

CDS supports both local and federal government initiatives including the Government Paper-work elimination Act helping reduce costs, enhance citizen accessibility to government information, and reduce unnecessary environmental waste while at the same time providing high assurances to its citizens that the information is legitimate.

### Engineering, Architectural, & Construction

(AEC) professionals benefit from CDS with faster design collaboration, more efficient and less expensive electronic document storage, and stronger protection via tamper evident easy to understand trust symbols. Now engineering drawings and product documentation can be exchanged among customers, partners, contractors, and building departments with the assurances both parties require. CDS meets or exceeds most Federal and State electronic signature guidelines with minimal impact to the author as well as an easy to understand and highly trusted experience for the recipient.

### The Notarial and Legal professions

CDS provides unequalled support of trusted documents in multiple languages. This alone facilitates increased cross border transactions as both sides are able to interrogate the authenticity of a document in their local language; *the ideal solution for e-Notarization.*

### Other uses:

All sectors can benefit from publishing external facing marketing materials, supplier e-agreements, and internal high stakes documents that have been certified with DocumentSign Digital IDs. The Adobe CDS program protects the organization's brand name from malicious alteration of company generated e-documents.

### Solution Highlights...

**PersonalSign™ Pro Digital ID** for Adobe PDF is a desktop solution designed for individuals and organizations with low volume requirements. Authors can certify PDFs using Adobe® Acrobat® or Adobe® LiveCycle® solutions and a GlobalSign DocumentSign™ Digital ID securely stored on a cryptographic device. For low volume requirements this is a SafeNet FIPS 140-1 level 2 USB token. *(highlighted below)*

**DepartmentSign Digital ID** for Adobe PDF is an automated PDF digital signing solution designed for organizations with medium volume requirements. A role-based credential e.g. 'Marketing Department' is issued and its corresponding private key securely protected on a SafeNet FIPS 140-1 level 2 cryptographic device such as a Luna® PCI HSM (Hardware Security Module)

**Enterprise PKI Lite (from Q2 2009)** for includes options for an Enterprise to manage the full life-cycle of Digital IDs issued under their organization name. i.e. Individual signing USB tokens or central-based credentials for either role-based signings or server held individual Digital IDs. Distributed implementations involve providing organization administrators (acting as the organization registration authority) a bulk shipment of Safenet USB tokens which work in conjunction with Acrobat Standard/Professional/3D. Centralized, server-based implementations work with SafeNet hardware security modules (optionally sold) that are highly integrated with Adobe's LiveCycle Enterprise Server suite. The net result is a highly automated solution with robust signing functionality.



*SafeNET iKey™ 2032 USB Cryptographic security comes as standard for all PersonalSign and PersonalSign professional solutions – Portable/Flexible/Reliable*

For more details on being safe online with DocumentSign contact GlobalSign: [www.globalsign.com](http://www.globalsign.com)  
[support@globalsign.com](mailto:support@globalsign.com)

US: 877-570-7060

UK: +44 1622 766766

EU: +32 16 89 19 00

JP: +81 03 5728 1551