

# 3 myths about Digital Signatures



A smarter business by smarter users

### All digital signatures have the same value

Unlike signing on paper, there are several ways to sign online and not all benefit from the same level of security or have the same legal value. eIDAS defines three types of electronic signature:

#### Simple electronic signature

The most common version is the signature at the bottom of your email. There is no guarantee that the content of your email hasn't been modified or of the identity of the person sending it.

#### Advanced electronic signature (AdES)

With an advanced electronic signature, the signer is identifiable and his/her signature uniquely linked to the signed document in such a way that any modification of the content can be detected.

Although AdES considerably raises the level of security, an advanced electronic signature cannot guarantee optimal reliability.

#### **Qualified electronic signature (QES)**

This is the signature with the highest level of security. It is also **the only electronic signature type to have special legal status in EU member states**. Qualified Trust Service Providers, <u>such as Belgian Mobile ID for itsme®</u>, are allowed to provide Qualified Electronic Signatures and are recognized in every EU member state.

What makes QES so special? In addition to the benefits of an AdES, the Qualified Electronic Signature binds the identity of the signer to the signature with a qualified certificate issued by a Qualified Certification Authority. The signature can only be created using the signer's device, because he/she controls his/her personal key and each signature is unique, confidential and protected against counterfeiting.

Thanks to those measures, the Qualified Electronic Signature of itsme® is extremely reliable. But there is more.

Each digital signature has also a different legal value.

Should a party dispute a Qualified Electronic Signature, the burden of proof lies with the signer. For simple and advanced electronic signatures, the burden of proof is reversed: it lies with the party that initiated the signature, the company that has send out the document to its client.



For some specific type of document, only a Qualified Electronic Signature is valid.

Always check with your legal department what they advise or go for the highest level.



### Digital signatures are too expensive

If today you are only signing on paper, using tomorrow a digital signature will be indeed more expensive as buying a new pen. But you need to consider the **whole signature process** to be able to compare costs and value of paper vs digital.

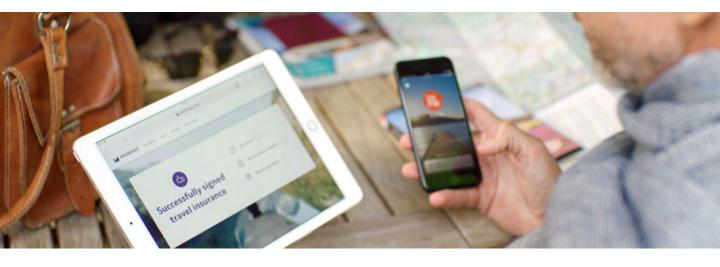
Digitizing the signature of your documents and contracts means, no more

• printing several copies of your contract

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- sending it by (registered) mail or passing by your clients to collect their signature
- archiving physically all your contracts (because once they're scanned, they lose their legal value)
- time lost completing the whole process

In reality, digital signatures may be expensive at first because you're transforming your business to digital but deliver a return on investment as soon as you're optimizing your processes: a **digital signature with itsme® can be completed**, **saved**, **and stored within a matter of minutes** and already 1,7 million Belgians\* are using it.



3 Digital Signatures require technical expertise and important developments

Another myth about digital signatures is that you need to be a geek or a digital native to be able to sign electronically. With some smart cards or ID cards, it might be the case that you need to install plug-ins and it requires some technical knowledge. But not with itsme<sup>®</sup>! We created a secure AND easy to use app to give you the possibility to sign with your smartphone only.

Difficult to implement and impossible to squeeze in your roadmap? Well actually itsme<sup>®</sup> is already implemented in the document platforms you might already be using and **no development at your side is needed**.



## What is itsme<sup>®</sup> Sign?

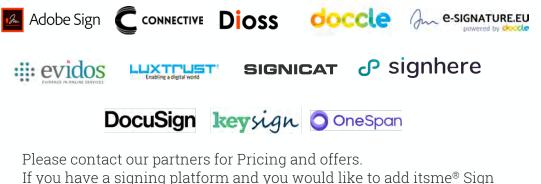
This Service enables your users/customers to **sign documents electronically**. itsme<sup>®</sup> Sign is a Qualified Electronic Signature (QES).

As part of the onboarding process or confirmation of a service, a signature is sometimes required. Enabling your clients to go through the whole process in just a few minutes online, will **increase your conversion rate**.

itsme<sup>®</sup> is a Qualified Electronic Signature and has the same legal value as a handwritten signature, without the disadvantage of paper workflows.



### itsme® is already integrated in different document and signing platforms



If you have a signing platform and you would like to add itsme® to your signature methods, please contact us.

Do you want to know more about the itsme<sup>®</sup> Sign or do you want to check another myth with us? Please contact us and we will be happy to help you out or to activate itsme<sup>®</sup> at your company.

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