



Frequently Asked Questions AlphaTrust PRONTO™ Server ERSS Software

1) What does PRONTO™ Server ERSS provide?

PRONTO™ Server ERSS is designed to give you three basic capabilities, all critical to any electronic document approval or signature process. First, you need to end up with a properly signed document that can be enforced just like an ink-signed paper document. Secondly, you need a full audit trail of the transaction so you can prove up who signed which document, at what time, and from what location. And lastly, you need a chain of custody over time so you can, of course, have a central archive of your signed documents, but also can prove that the documents have not been altered or tampered with since signing. Additionally, PRONTO™ Server offers form filling, including sectional filling and signing, as well as work flow (document routing and tracking) and sophisticated integration capabilities.

2) Is there a difference between a digitized signature and a digital signature?

A digitized signature is a representation of a handwritten signature when scripted using an electronic tablet or some other hardware device or displayed from an image file. A digitized signature is easy to copy as it is just image data. A digital signature is a data security operation that enables data to become tamper-evident. After a document has been digitally signed and sealed, it can later be verified if the document has changed in any way since the original signing and sealing operation. Digital signatures are created using cryptographic (PKI) software technology. The PRONTO™ Server Electronic Records and Signature System (ERSS) uses cryptographic digital signatures to seal electronically signed documents, protecting them from alteration. Digitized signatures, signature images or other electronic signature data may be safely incorporated into a document at the time of digital signing and sealing.

3) What's an electronic signature?

An electronic signature is “an electronic sound, symbol, or process, attached to or logically associated with a contract or other record and executed or adopted by a person with the intent to sign the record” (US Federal and State Law - other laws around the world are similar). It's very important to understand that an enforceable electronically signed document is the result of both proper document form and a proper electronic process, and not from the use of electronic technology. PRONTO™ Server ERSS uses correct electronic form and integrates the correct electronic processes to meet a variety of legal and regulatory requirements. These processes are supported by digital signature technology. A digital, digitized or other technological signature by itself is not sufficient to meet the requirements of law and may not result in creating an enforceable electronic business record.

4) Where does the actual signing occur?

PRONTO™ Server ERSS software guides the user through the process of applying their electronic signature into a document. Upon completion of the online signing process, PRONTO™ Server ERSS seals the document with a digital signature. If the document is ever changed after it is digitally signed and sealed by the PRONTO™ Server ERSS software, it can be detected, even years into the future. This is very important from an evidentiary, audit and security perspective. The electronic signature is

inserted and the document is digitally sealed by the PRONTO™ Server ERSS software.

5) How does the electronic signature get on the document?

The document creator, either an individual or a software application, specifies one or more people who must sign the document. The signer is either contacted by the PRONTO™ Server ERSS via email or, in the case of an online Web application, is transferred to the PRONTO™ server ERSS directly. Their identity is verified according to the requirements of the document creator (PRONTO™ supports a wide variety of user authentication methods). The signer may receive notification or be asked for consent depending on the jurisdictional rules of the transaction (managed by PRONTO™ Server ERSS). The signer will then click on the page at the signature location and their electronic signature will be inserted into the document, which is then sealed using a digital signature.

6) How does PRONTO™ Server ERSS know who the signer is?

For many applications it is unnecessary to positively authenticate a user prior to signing, as existing business processes in place for authenticating paper documents will work for electronic documents as well. For other applications, PRONTO™ Server ERSS supports pre-registered users (whose identity can be verified using a user name + password or a digital certificate). 99.9% of signed paper documents today are unauthenticated (i.e. you don't really know that the person signed it). AlphaTrust can assist you with selecting the best method of online authentication, if it is required for your business process.

7) How long does it take before we will be able to start signing documents electronically?

PRONTO™ Server ERSS software can be deployed very quickly. The length of time is a function of your business processes. AlphaTrust provides very focused and effective consulting deploying online document signing. PRONTO™ Server software can be installed and configured in a few hours.

8) What are the additional technical requirements for my computer systems in order to make this work?

The only technical end user requirement for AlphaTrust PRONTO™ Server ERSS is a standard Web browser. There are no downloadable components, scripting or applets.

9) How much technical support will my organization have to add and what special training will they need in order to support this?

If you don't have IT support or prefer managed services, AlphaTrust will host PRONTO™ Server for you on a fully managed services basis. Otherwise, for internal hosting, your IT organization should have basic skills with transaction systems such as Web servers and database servers. Application developers who write applications that use PRONTO™ Server ERSS services (i.e. to get documents signed) can use either simple scripting (Visual Basic, ASP, COM) or XML. AlphaTrust also provides application development, training and turnkey services.

10) Is this legal / binding / enforceable?

Documents and forms signed using AlphaTrust PRONTO™ Server ERSS generally are legally enforceable and binding. AlphaTrust has integrated the business process rules, required for a variety of statutory and regulatory requirements (such as US: E-SIGN, US: UETA, US: FDA, US: NASD / SEC, US: Federal Reserve / OCC, US: HIPAA, US: DoD, US: Dept. of Education, US: IRS, EU: Signature Directive, Canada, Singapore, Japan as well as others). Of course, you should have AlphaTrust and your own legal counsel review your application for final guidance on enforceability. Certain documents,

such as wills, are excluded from electronic signature law. Other documents may have special regulatory or jurisdictional requirements.

11) What kind of training will it take for people to be able to use this?

Individuals familiar with Internet access, Web browsing and e-mail messaging, will require little or no in-depth training. The user experience is designed to be point and click.

12) Is a digital certificate required to use PRONTO™ Server ERSS?

No. Users do not need a digital certificate on their computer or smart card to sign a document. PRONTO™ Server ERSS software uses its own private key and digital certificate located at the server to digitally sign (seal) each document.

For those organizations who have deployed digital certificates or who require client-computer digital certificates, the Enterprise Edition of PRONTO™ Server ERSS supports end-user digital signing and verification (including revocation checking and trust verification). PRONTO™ Server ERSS supports digital certificates deployed to Windows-based computers and registered with Windows (Microsoft CryptoAPI v2).

13) How much does this cost?

PRONTO™ Server Software ERSS is sold under two license models. You may purchase either a perpetual software license (one time fee), or a transactional license on a per document basis:

Please make an information request to see detailed pricing:

<http://www.alphatrust.com//contact/moreinfo.asp>

Additional services and options are available to meet your specific application needs including: e-signature application development, and installation / integration services. Please let us know your requirements.

14) How much can I save over my current process?

Most organizations spend from \$5.00 to \$20.00 to process an internal document for approval / signature and between \$8.00 and \$40.00 to process an external document for approval / signature. Your costs for these same processes using PRONTO™ Server ERSS can range from a few cents to a few dollars per transaction depending on volume.

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