

INDUSTRY BRIEF

Banks face a variety of competing pressures today. A world of over one billion mobile devices presents opportunities to service customers in new, more convenient ways. Strategic initiatives to go paperless strive to increase efficiencies and reduce costs. And this is all occurring in an ever-shifting regulatory compliance landscape. As the global standard in eSignature, DocuSign can help you provide superior customer experience, cut expenses, and improve your compliance stance.

Mobile Support Provides Anytime, Anywhere Access

Smartphones are anticipated to surpass PCs as the most prevalent computers in the world in 2014. Customers—commercial, small business, and consumer—want to interact with their bank anytime they want, wherever they are. With native apps for all major mobile devices, DocuSign enables a broad range of banking operations on PCs, smartphones, and tablets. DocuSign also supports in-person signing on mobile devices, so customers who visit branch offices in person can take advantage of electronic signatures as well.

Realize Greater Efficiencies with Paperless Banking

According to IDC, more than a third of banks' operations are still paper-driven. From sales outreach to loan origination, customer on-boarding, customer service, and billing, automating critical processes provides opportunities to reduce costs and improve efficiency ratios. Electronic signatures streamline processes, eliminate the need to scan or re-key data, and reduce errors and rework, enabling your staff to focus on higher value tasks.

Improve Your Compliance Stance

The financial services industry is highly regulated, with pressure from institutions including the CFPB and FFIEC and ever-changing reporting and documentation standards. Implementing eSignatures from DocuSign can actually improve your compliance stance over ink and paper signatures. It provides robust authentication methods, secure encryption, a tamper-evident seal, all with a legally-binding, court-admissible audit trail. It consistently meets auditor's requirements and complies with state UETA laws and the U.S. E-SIGN act as a valid signature. DocuSign maintains compliance with a large number of payment, financial, and security standards including PCI, ISO 27001, TRUSTe and operates SSAE 16 datacenters.

Accelerate Lending Cycles

DocuSign helps banks get loan documents completed faster so you start earning interest sooner. Customers can start loans—commercial, small business, or consumer—in minutes. DocuSign's guided, error-proof signing experience means 100% complete documents every time. Streamline the process by electronically routing documents through much of origination, closing and funding. DocuSign customers have been able to decrease their lending cycle time from on average one week to less than a day, with one bank improving its loan pull through rates by 20% using DocuSign.

Streamline Customer On-boarding

Financial services firms must follow stringent Know Your Customer (KYC) verification procedures to ensure new customers really are who they say they are. This can be a complex, manual process, particularly for commercial products, requiring banks to gather liens, titles, notes, legal agreements, passports, and social security cards. DocuSign can streamline this process; using DocuSign, one major bank cut the time required for managed account openings by two days.

Continued

Support In-Branch Signing

Even as banks conduct more business online, the branch remains the front line for customers with complex issues or seeking new financial products. Many branch processes require customer signatures; examples include product disclosures, proof of identity, and contracts. With support for in-branch signing, DocuSign can help you realize the paperless efficiencies of electronic signature, while freeing up branch staff to deepen their interaction with the customer and focus on cross-selling and up-selling.

Reduce Missing Data and Save on Overnight Fees

Paper-based forms too frequently cause customers to miss key data fields and to go slow in turning the information around. With DocuSign customers are unable to finish the process without completing all required signatures, eliminating the chance of missing or incomplete information. And moving to electronic signature saves costs associated with paper, shipping, and faxing. One bank saved \$294,000 in overnight fees within 11 months of using DocuSign.

The Acknowledged Industry Leader

DocuSign is the acknowledged industry leader, with over 48 million users and 70% market share in electronic signatures. The most recent Forrester WAVE report said "DocuSign leads the field with R&D investment and customers"¹, while Gartner said "DocuSign continues to build its lead in North America."²

Banking Use Cases

With DocuSign you can automate a wide variety of processes, including:

- Commercial & consumer loan applications
- New account openings
- Loan repackaging and securitization
- Account changes
- Disclosures
- Credit reports
- Overdraft notifications
- Wire transfers
- Financial statements
- Stop payment requests
- Invoice processing
- Expense reporting
- Audit sign-off
- Asset transfer / retirement
- IT asset tracking
- New hire paperwork
- Legal contract management
- Internal compliance

Sample Customers



GE Capital

FIRST AMERICAN BANK



Silicon Valley Bank >

For More Information

Contact your account executive to learn more about how DocuSign can help automate key document processes, speed time to assets under management, and transform your customer experience.

¹Forrester WAVE (April 2013)

²Gartner, *The Electronic Signature Market is Poised to Take Off* (May 2012)

About DocuSign

DocuSign® is the global standard for electronic signature®. DocuSign accelerates transactions to increase speed to results, reduce costs, and delight customers with the easiest, fastest, most secure global network for sending, signing, tracking, and storing documents in the cloud.



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