

## Kubota constructs a fast and convenient financing process with DocuSign

Kubota Corporation introduced its first tractor to the United States in 1969, formed Kubota Tractor Corporation (“KTC”) three years later, and now offers a wide variety of equipment from lawn mowers to construction equipment.

When purchasing from one of Kubota's 1,100+ independent U.S. dealerships, customers generally secure financing from Kubota Credit Corporation U.S.A (“KCC”), which offers customers a range of financing and payment options. Historically, this complex process was all done on paper at the dealership, which was slow and at times difficult for the customer.

According to Chris Richter, Business Systems Manager at KCC, “There were errors that would occur in some of the contracts, which meant a long back-and-forth between KCC, the dealership and the customer. In some situations, customers did not get their financing account setup until after the first payment was due, which sometimes led to confusion.”

To deliver a better experience for each of the 120,000+ accounts financed every year in the U.S., KCC needed to speed up the financing agreement process. They chose DocuSign to modernize their system of agreement.

## A company-wide rollout

KCC's first step was to partner with DocuSign to integrate eSignature and knowledge-based authentication into their dealer point of sale (“POS”) system in order to make the financing process as seamless as possible for both dealer and customer. Utilizing their existing form generation process, Kubota integrated with DocuSign to apply relevant tags and launch the signing session directly from the POS system. ID verification is another layer of authentication that is currently under consideration to further strengthen the authentication process.

Because securitization sale documents needed additional security, KCC also used the DocuSign API to vault these with eOriginal to guarantee document authenticity and integrity.

Within 6 months, KCC was able to transform their process from end-to-end.

## Results

**75% faster**  
time to set up a new customer  
account

**99% of agreements**  
at Kubota Credit Corporation U.S.A.  
are completed using DocuSign's  
Agreement Cloud

**1.7 million**  
pieces of paper saved annually  
using DocuSign

## A modern system of agreement that works for everyone

With a new system ready to go, it was time to roll out to dealers. While most were excited about receiving payment and sales incentives faster, some dealers (and customers) weren't sure they were ready to go digital – particularly in more remote areas. “We have some customers who are very tech-savvy and expect the experience to be digital and seamless,” said Chris, “but we also needed something that would be easy for customers who are less comfortable with technology.”

To meet the needs of each customer and dealer, contracts can still be signed manually but only in special circumstances. KCC was ultimately able to reach 99% adoption by offering the dealers a tiered transaction fee to motivate them to adopt the most efficient signing method.

## A great customer experience with the DocuSign Agreement Cloud

Today, Kubota dealers nationwide have fully embraced a more modern system of agreement and customers love the new process. One Kubota dealer said, “DocuSign's Agreement Cloud has been one of the best tools delivered to the dealer network since I've been affiliated with Kubota. Simplicity is a HUGE key in today's fast paced society, and with DocuSign there's no gray areas – customers can simply sign their paperwork and they are on their way!”

Before DocuSign, customer account opening meant weeks of manually shuffling paper documents. DocuSign helped cut that process down from 16 days down to 4, while reducing errors and unnecessary re-work. Customers have also embraced a more modern experience that makes it faster and easier to buy the right equipment for that big job.

“The eSignature process has created a smoother customer experience and increased motivation for our sales staff! Our customers don't have to worry about their loan not being active when they go to make their first payment. It has also allowed us to cut expenses like overnight delivery – now we can just click a button to send the contract,” said another Kubota dealer.

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**Kubota dealer**

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### About DocuSign

DocuSign helps organizations connect and automate how they prepare, sign, act on, and manage agreements. As part of the DocuSign Agreement Cloud, DocuSign offers eSignature: the world's #1 way to sign electronically on practically any device, from almost anywhere, at any time. Today, more than 500,000 customers and hundreds of millions of users in over 180 countries use DocuSign to accelerate the process of doing business and to simplify people's lives.

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