

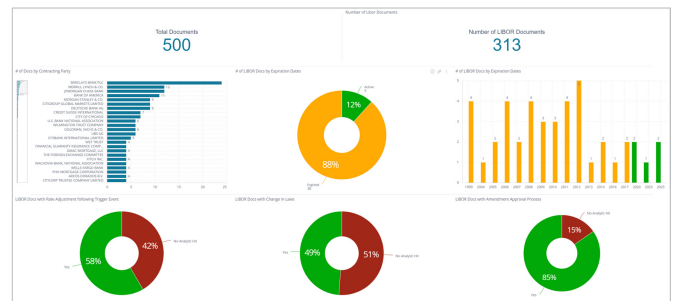
Financial Services

Financial institutions face a myriad of challenges in managing regulatory requirements, risks and obligations in their diverse agreement portfolios. Disparate contracting systems create siloed information and a lack of visibility into risk exposure across the institution's contract landscape.

Regulatory changes such as the shift away from LIBOR adds a layer of complexity as banks must assess which products, contracts and processes rely on the expiring rate, determine how to amend those contracts and be able to report to regulators the status of the impacted transactions following remediation. In addition, regulatory rules require institutions to maintain and report specific information in qualified financial contracts (QFC) including securities contracts, commodity contracts, forward contracts, repurchase agreements, swap agreements and master agreements. Further, commercial lending transactions are complex, often highly negotiated and can vary significantly in terms, covenants and obligations as well as in the structure of the agreement. Reviewing such a large volume of contracts to assess business, risk and compliance data is complex, time consuming, expensive and can result in inconsistencies.

DocuSign Insight provides powerful AI analysis of agreements to help you uncover organizational risks, obligations and opportunities. Insight delivers a proven combination of AI technologies—natural language processing, machine learning, latent semantic indexing, OCR and rules-based logic—to help organizations manage and analyze their agreements. Insight brings together completed agreements from across your enterprise in virtually any location and format. DocuSign Analyzer brings this same advanced contract analytics of Insight to the pre-execution stage of your agreement process.

In addition to Insight's core set of AI models, DocuSign offers additional models designed to boost the analysis of contracts to support specific use cases. A specialized set of AI models for financial services gives you a fast, accurate and more complete line of sight into the contract dataset for compliance reporting, remediation review and risk management. Using these specialized models with Insight, you can group contracts into risk categories and measures required, allowing companies to take action proactively rather than later defending inaction.



LIBOR rate adjustment provisions

Insight can help uncover answers regarding how an agreement addresses such topics as:

- LIBOR successor rate and alternative benchmark rates
- EBITDA and other financial ratio calculations
- Covenants regarding leverage ratios, debt service coverage ratios, fixed charges coverage ratios and interest coverage ratios
- Reporting requirements and due dates for year end and quarterly financial reports
- Position-level information
- Counterparty-level aggregated exposure
- QFC-related legal agreements
- Detailed collateral information: Descriptions, CUSIP identifier, original face and current market values

Key capabilities

Find, filter and analyze all of your contracts

Reduce the amount of time you spend looking for an answer, taking action or making critical business decisions involving credit agreements, QFCs and other agreements impacted by changing regulatory requirements. Insight is purpose-built to help legal contract professionals find and synthesize information faster.

AI-extracted clauses and terms

Insight analyzes common and complex topics including specific obligations (warranties, data security, background checks), common points of risk (data security, limitation of liability, intellectual property rights and key business terms (early payment discounts). The clauses and metadata are automatically extracted, creating a profile for each contract which supports a full spectrum of analysis and digital workstreams (e.g. updating other core systems and processes).

Generate actionable information to accelerate the response

Identify risks, act on opportunities and quickly get the answers to questions without tedious time-consuming search of manual reviews. With Insight, you may use the base, core and financial services prebuilt models to answer common questions or train new AI models to answer bespoke questions unique to your situation. It will find and analyze the relevant information to provide answers in clear terms that can be used to prioritize next steps.

Accelerate remediation of high-risk contracts

Take action on the AI-organized and prioritized contracts with a single click. Options include assigning to an individual or a group, exporting to Excel/CSV or directing the information to an integrated system through the DocuSign Connector (e.g., SAP Ariba, DocuSign CLM or M&A deal room).

Components

Comprehensive AI model set

Pre-built, tested AI models designed to answer specific questions.

Rule book

The rule book explains what to expect from each model, providing an outline of the topics, subtopics and exact questions to be answered by each model.

Playbook

A new set of views in the system's database that are reflected in the user interface, so you can rapidly review the Insight analysis based on the specialized model for catastrophic events. Views are fully configurable at the system, group and user level.

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 750,000 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.

Representative topics include

LIBOR

Identification of each LIBOR/IBOR-based rate
 Alternate reference rates replacing LIBOR/IBOR
 Amendment provisions
 Impacted Currencies
 Expiration date
 Governing law
 LIBOR trigger provisions
 LIBOR fallback provisions
 Zero Rate Floor

Credit Agreements

Asset Disposal Provisions
 Assignments
 Commitment Amount
 Cross Default
 Events of Default
 Facility Type
 Fee Provisions
 Financial Terms/ Covenants
 Governing Law/ Jurisdiction
 Implicated Currencies
 Interest Rate Provisions
 Lender Provisions
 Material Adverse Conditions
 Maturity/ Expiration Dates
 Negative Covenants
 Pari Passu & Most Favored Nation Clauses
 Party Information
 Representations/ Warranties
 Reporting Covenants
 Secured Transactions
 Sublimits
 Use of Proceeds

QFC

Additional Termination Event
 Alternative Dispute Resolution
 Automatic Early Termination*
 Base Currency
 Covered Transactions
 Credit Event Upon Merger*
 Credit Support
 Cross Default*
 Eligible Currency
 Form Version
 FX Haircut Percentage
 Governing Law
 Guaranties
 HIRE Act
 Illegality*
 Independent Amount
 Interest Adjustment
 Minimum Transfer Amount*
 Multibranch Party*
 Negative Interest
 Notification Time
 Payment Netting
 Resolution Time
 Specified Indebtedness*
 Specified Transaction*
 Termination Currency
 Third Party Rights
 Threshold Amount*
 Total Ineligibility Date
 Transfer Ineligibility Date
 Valuation Agent
 Valuation Frequency
 Valuation Percentage
 Valuation Time

* Includes Party A/Party B applicability

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