

ECHOSIGN FAQ's

What are Electronic Signatures?

Electronic signatures or e-signatures are a simple, secure and paperless method, whereby a customer can sign and return agreements and documents quickly and efficiently. LDF use a system called Adobe EchoSign in which to deliver all e-signature documents.

What will change?

Documents and agreements that require a signature will be emailed and electronically signed, rather than posted or emailed and then manually signed.

How do I receive documents to E-Sign?

You will receive an email in your inbox providing you with a link to the document.

How do I sign the document?

Echosign will guide you through the document and will inform you what is required at each step.

Please read the instructions that are given to you at the top and bottom of the screen. After reviewing the document, you can sign by clicking into the signature box and simply typing your name.

EchoSign will direct you to complete all the mandatory fields so that no information is missed or left incomplete. To find the next section that needs completing, you can simply click the "next section" button that appears on the left of the page.

Once all mandatory sections have been completed you will then be able to submit the document.

Can the document be altered once I have signed it?

The document is secure and cannot be altered by anyone.

You will also receive a copy via email of the document you signed instantly after submitting to prevent any disputes.

But my signature doesn't look anything like this?

E-signature is based around the acknowledgement of a document and not the signature itself. A document can be acknowledged in various ways such as tick boxes or by simply typing out your name. In this instance, we request that you type your name in the field provided, it does not matter that this auto-signature does not match your actual written signature.

Could anyone sign my document?

The document is sent via email and is therefore the responsibility of the email account holder to ensure they are the only one with access.

To assist our clients, LDF only send finance documents to the private and confidential email addresses that have been supplied by the client themselves.

The Benefits:

Electronic signatures are:

- Legal - Electronic signatures are recognized as legally binding in the majority of countries around the world.
- Tested - Industry leaders such as Microsoft, GE, Dell, Charles Schwab and Cisco Systems along with many Fortune 500 companies, government agencies and tens of thousands of small to medium business rely on and create millions of e-signatures every year.
- Secure - Electronic signatures can be more secure than written and fax signatures. The Adobe EchoSign service ensures documents are managed, signed and ultimately delivered to the contracting parties in a secure manner.

What are the key features of EchoSign?

- Instant signatures - documents can be signed in seconds
- From anywhere – accessible via your email account
- Documents signed on any device - PC, smart phone or tablet
- Less paperwork - you automatically receive a copy of the signed agreement which can be saved, removing the issue of misfiled paper copies

Do I need to have an EchoSign account?

There is no requirement to have an EchoSign account in order to sign documents

What file formats does EchoSign support?

EchoSign currently supports Microsoft Word, Excel and Powerpoint; Google Docs; PDF; JPEG and several other image formats and also plain text and HTML

The Legalities

The UK has adopted and implemented certain provisions of the EU's 'Electronic Commerce Directive' as laid out in the 'Electronic Communications Act 2000', which makes eSignatures legally admissible in the UK. The Consumer Credit Act of 1974 was amended in 2004 to further facilitate the electronic signing of credit agreements.

Section 7 of the 'Electronic Communications Act' states that in any legal proceedings, an electronic signature incorporated into or logically associated with a particular electronic communication; shall be admissible into evidence in relation to questions as to the authenticity or integrity of the communication or data.

Like E-SIGN, the specific electronic signature technology is not defined by the Act or the Regulations themselves, however, best practices should include an acknowledgement by parties that they are affirmatively agreeing to sign by an electronic signature.

EchoSign automatically includes such an acknowledgment in every transaction.

Is electronically signing secure?

The signing of a document takes place over a secure connection which is both legal and auditable.

All traffic on www.echosign.com and data access are performed over a secure HTTPS channel utilising 256-bit AES (Advanced Encryption Standard) encryption.

For further Information on EchoSign and how it works, please visit the website by [clicking here](#).