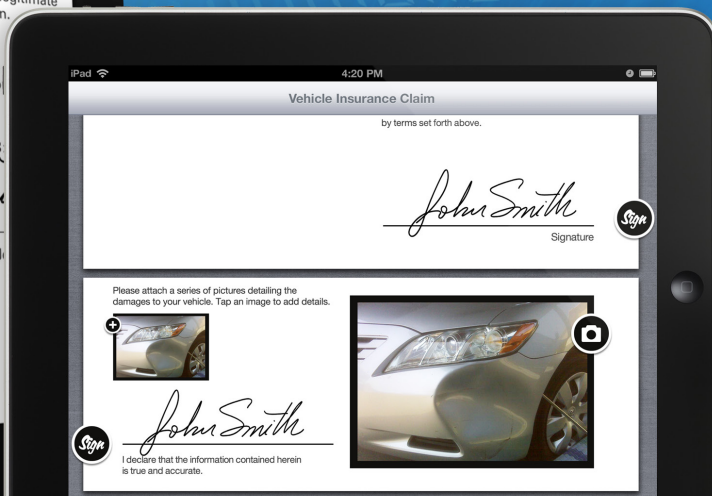


property; and (11) my transmission of this document, including audio and video recordings, or my facsimile of my signature, shall be as if the original of this application were delivered.

I, John Smith, agree to the terms and conditions set forth in this application.

E-SIGNED by John Smith on 2013-03-15

John Smith



Enterprise-class

MOBILE E-SIGNATURES

Silanis Mobile e-Sign

Silanis Mobile e-Sign is a software module that extends the functionality of Silanis e-Sign Enterprise to the iPad. It is designed for insurance, banking and government organizations wanting to equip customer-facing business users or deployed personnel with mobile e-signing capabilities.

Mobile e-Sign allows enterprises to build a secure, compliant and enforceable e-signature solution for their mobile platform. As a software development kit (SDK), Mobile e-Sign provides enterprise mobile app developers and solution providers with the mobile UI, API and sample program necessary to seamlessly integrate e-signatures into a native iOS app.

Mobile e-Sign is built around a standard, embeddable UI component that requires minimal to no configuration. The mobile UI fetches transaction data such as templates and documents from the server, presents the transaction, interacts with the signers(s) and uploads the completed transaction back to the server.

The key benefits of Mobile e-Sign are its offline functionality and extended evidence gathering. Because the signing ceremony takes place locally on the iPad, the transaction can be completed offline even if no connection is available. Electronically signed documents are later uploaded to the server with the electronic evidence captured and a record of all actions taken by those involved in the e-signature process. The evidence captured through the iPad can include GPS coordinates, voice, video recordings and images relevant to the transaction, such as a photo of a driver's license for additional customer authentication.

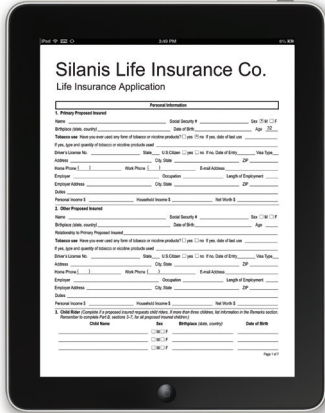
With this software module, organizations that take an enterprise approach to electronic signatures can now enable a consistent and trusted e-signing experience across all their channels, including mobile.

Product Highlights

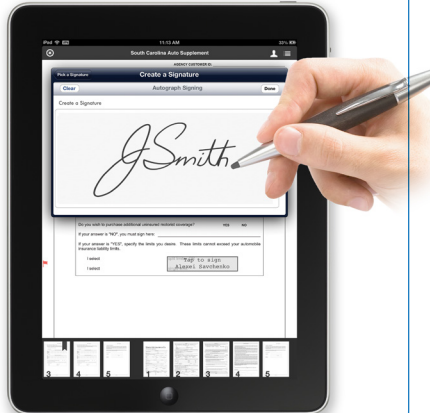
- For use with Silanis e-Sign Enterprise™
- Click-to-sign or hand-scripted signature capture on the iPad
- Add e-signing to native iOS apps
- Optimized for remote business users
- Ideal for in-person, customer transactions
- Offline functionality enables true anywhere, anytime e-signing
- Extended mobile electronic evidence
- Flexible integration
- Low bandwidth architecture
- Supports third-party digital certificates and smart card authentication
- Tablet-optimized user experience

Optimal User Experience

- The Mobile e-Sign architecture uses PDF format for rendering and communication with the server, to accelerate performance.
- A streamlined user interface maximizes screen space for document review -- no need to print.



- Mobile e-Sign supports two simple methods of signing: click-to-sign or hand-scripted signature using a stylus or fingertip.



- With Mobile e-Sign, there are three easy ways to navigate documents:
 - Sequential
 - Menu-driven
 - Carrousel-based



Sample Use Cases

Field sales/service

- Insurance agents can close business in a single visit with a customer, while capturing e-signatures and evidence, even in locations with no connectivity such as a farm.
- For financial advisors handling paper contracts while on the road, the propensity for human error is great. e-Sign Mobile keeps transactions paperless on an iPad – and helps avoid return visits to the customer due to missing signatures/data.

In-branch

- At the modern bank branch, bankers are using iPads to capture customers' signatures electronically and avoid the time, effort and costs involved in managing paper – either in a face-to-face scenario or as part of a self-serve kiosk.

Retail point-of-sale (POS)

- Finance and insurance managers at car dealerships have been using e-contracting for auto finance and end-of-lease paperwork for some time. By capturing e-signatures on an iPad, they keep the process electronic while also uploading photos of the customer's ID as part of the authentication process.
- Retail stores that offer consumers POS financing can complete the entire transaction on an iPad anywhere in the store – no need to stand at the cash to process the application. This improves the in-store experience, empowers sales reps to close business on the spot, and improves compliance and legal position with a full audit trail for all transactions.

About Silanis

Silanis is the most widely used e-signature solution in the world, responsible for processing over 600 million documents annually. Since the company was founded in 1992, our solutions have strengthened the business processes of thousands of organizations, including four top North American banks, eight of the top 15 insurance companies and the entire US Army, among others. Companies and government organizations around the globe depend on Silanis to accelerate business transactions, improve customer experience and reduce costs while improving compliance with legal and regulatory requirements. Silanis' on-premise, cloud and SaaS e-signature solutions eliminate manual, paper-based processing and enable e-commerce and e-government transactions to be electronically executed from start to finish.

Multiple integration and deployment options available

We offer multiple options for integrating Mobile e-Sign into your processes. Whether you are looking to integrate e-sign capabilities with a native iOS app, or simply add iPad-optimized e-signing to your web-based app, Mobile e-Sign can accommodate you.

System requirements

- Supported operating system: Apple iOS 5.1.1
- Supported devices: Apple iPad 2nd/3rd generation Wifi only and Wifi+4G
- Requires e-Sign Enterprise 4.6.5
- Requires BaiMobile SmartCard reader for smart card authentication



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