The Difference Between **Digital Signatures** and **Electronic Signatures**

Choose the right fit for your business with this guide to the differences between digital and electronic signatures

SIGNiX™

What's the difference?

Digital Signatures

Digital signature technology has been used for decades, and is thus highly standardized and accepted. A digital signature essentially links a "fingerprint" of the document at the time of signing with an identity credential (a digital certificate), and the result is then permanently embedded into the document.

A digital signature proves integrity by clearly showing when a document has been changed or tampered with. The signature also uniquely identifies the signer, and can provide additional information as to the time of signature, providing significant non-repudiation.

Because digital signatures travel with the document and are based on industry and international standards, they can be verified independently, without requiring the document to check back with a server. Digital signatures are also more widely accepted internationally.

However, digital signatures have been avoided historically because they required a significant implementation investment and also often required users to carry hardware tokens or smart cards to securely store their signing credentials.

Electronic Signatures

Electronic signatures have become popular because they allow users to sign documents on the web with a simple click of the mouse. In some solutions, users can even scan images of their signature or use their fingers to trace their handwritten signatures into a document.

The simplicity of this signing process, combined with the fact that no software or hardware is required, has drawn significant interest to the technology for its potential ability to speed up workflows with less cost.

Unfortunately, these electronic signature services are mostly proprietary: there are no standards for electronic signatures. The technologies to lock down a document once signed vary widely, and in any case, the documents often rely on recipients to check validity with an online service run by the vendor. If the vendor goes out of business, so go the signatures and business secured by them, increasing legal and insurance risks. In fact, the credit union industry considers these simple electronic signatures to result in five times more risk than digital signatures!

> " Only digital signatures can provide true non-repudiation. For very high-value transactions and mission-critical processes, the best practice is to use PKI, which strongly authenticates the user and provides the 'gold standard' of the e-signing world: digital signatures. Using digital signatures to e-sign documents provides the highest level of integrity and non-repudiation over time. "
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> —Forrester Research, Inc.

About SIGNiX Signatures

Users click-to-sign, just like in an electronic signature solution, but behind the scenes SIGNiX uses high assurance digital signature technology for each and every signature. With SIGNiX you get standards-based signatures delivered to your users via a simple, zero footprint browser interface.

No training, no software to install, no smart cards or tokens to carry, no appliances to maintain and no messy infrastructure to set up. SIGNiX does all the heavy lifting, enabling customers to easily integrate into high volume workflow and back office applications with a seamless range of user authentication options to scale with your risk requirements.

Because SIGNiX uses digital signatures for every single signature, intent and content integrity are built-in, showing a clear trail of the document's content from the first signature to the last. And because they're based on internationally recognized document and security standards, they're preferred worldwide and are future-proof.

Want the benefits of digital and electronic signatures combined?

Are you looking for signature service that gives the convenience of electronic signatures alongside the security of digital signatures? SIGNiX's technology combines the best of both worlds.

Signature Comparison

	Electronic Signatures	Digital Signatures	SIGNiX Signatures
Easy to Use	✓	🚫	✓
Low Cost	✓	🚫	✓
No Hardware/ Software Required	✓	🚫	✓
Standards-Based	🚫	✓	✓
Document Integrity	🚫	✓	✓
Accepted Internationally	🚫	✓	✓

Want to learn more about what digital signatures can do for you?

Email sales@signix.com or
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