

DocuSign FAQ's

Are electronic signatures legal?

- In 2000, the U.S. Electronic Signatures in Global and National Commerce (ESIGN) Act established electronic records and signatures as legally binding, having the same legal effects as traditional paper documents and handwritten signatures. DocuSign warrants federal ESIGN Act compliance.

Is a DocuSign Signature a “Digital Signature”?

- No. DocuSign lets you create an electronic signature, which is not the same as a digital signature. An electronic signature, as defined by the Federal ESIGN Act, is an “electronic sound, symbol or process, attached to or logically associated with a contract or other record and executed or adopted by a person with the intent to sign the record” (ESIGN). All 50 states have laws that define electronic signatures in substantially the same way. Whereas, a digital signature or digital signature scheme is a mathematical scheme for determining the source of a digital message or document. A digital signature by definition is a technology, a method of authenticating. It does not by itself meet the standards of what constitutes a valid electronic signature, nor does it mean that the signer’s identity has been verified. So when you need a legally binding signature, make sure you are using a complete electronic signature solution.

What happens when there is more than one signer?

- If more than one individual will be signing the documents, the next individual will receive a separate e-mail with a link to the documents upon completion of the first individual signing.
- Prior to all signers signing the documents, when viewed or printed, a watermark indicating “In Progress” will appear on all pages. Once the last signer signs the documents, the watermark will automatically be removed when viewed through a DocuSign account or through the original link in the e-mail. It is recommended that you print or save a copy of your documents once the last signer has signed and the transaction is complete as the documents will only be available on DocuSign’s site for 180 days.

How do you get my signature on the loan documents?

- The first time you sign a document, you will be asked to create your own signature. You can type in your name and select a font or create a signature using your mouse. This signature will be associated with a unique identifier so that every document you sign will be recorded as signed.

Do I have to have a DocuSign account?

- No. A DocuSign account is not required, but can be used to save and view your loan documents until you are able to print or save them to your computer for your records. Your documents will be available through your DocuSign account for 180 days. By creating an account, the signature you create will be saved and can be utilized for future transactions. The DocuSign password that you use to set up the account will be required each time you utilize your DocuSign account.

Why use DocuSign to sign your Corporate America Family Credit Union loan documents?

- DocuSign is the fastest, easiest, most secure way to sign and track documents.
- No Cost-It costs nothing to sign a document, a DocuSign account is not required and your electronic signature holds the same weight as a pen and paper.
- Fast-Available on demand, DocuSign lets you electronically sign and return documents in minutes or hours rather than days or weeks.
- Easy-With no need to print, fax or mail, you can easily sign with any internet-enabled device.

Can I sign my documents from my mobile device?

- Yes. Only DocuSign gives you an optimized experience when signing documents from a mobile phone or device, with small screen views for devices like the iPad, iPhone, or Windows 7, easy scrolling, pinch-to-zoom, and signer placed signatures and data.
 - Signing on an iPad and iPhone presents a slightly different view that is optimized for these mobile devices. The difference between PC/Mac browser signing and mobile signing are slight and depend on your device.
 - PC/Mac- full interactive signing
 - iPhone/iPad- full mobile signing interface (page at a time), fill out form fields on the document, click signatures, initials to place into document.
 - Windows/Blackberry/etc.-fill out forms on separate page, click to sign whole page at a time.