Just Sign

DIGITAL SIGNATURE MADE EASY

Why your business needs a 5th Generation eSign Solution

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Summary

Digital signing has blessings of legislation over Wet signatures. Deals can happen quickly, swiftly and instantly. Today, customers want transactions to happen effortlessly from anywhere. Esignature solutions can happen only on computers and laptops, are no longer preferred.

Nowadays, we order food, pay our bills and transfer money on our smart phone. It has become necessary to have digital signature work flows that operate on mobile devices.

For the last 100 odd years, snail mail (post) was the only way to interact with customers. However, for the past 25 odd years e-mail has become a standard for managing digital customer interactions such as getting forms filled or getting signatures or getting quotes approved in sales transactions. But not anymore, as emails have their own problems...

Nowadays, customers receive too many business emails and procedural things like printing contracts, signing, scanning and then emailing it back takes a second priority and sales or interaction with customers gets delayed.

Today's customers expect to be able to complete sales and service processes instantly and from anywhere. That's what makes text message the optimal channel for time-sensitive, customer-facing tasks. Businesses using these mediums have found that business convert about 85% more customers when texting in conjunction with other forms of interaction like snail mail and email.

Any business (B2C) sending a text message link that opens to a secure environment of the business (branding), where customers can fill out mobile-optimized forms, upload digital documents, and electronically sign them is the future which justsign.com.au brings to you.

Justsign.com.au online software offers Business that is PC based & customer which is mobile based to a platform that enables businesses to complete more transactions faster, consume less time while maintaining highest levels of security.

Background of digital signatures

Today customers want to easily accomplish tasks with clarity and get frustrated when encountered with cumbersome processes. Initial digital signature softwares sent email requests to signers and some solution do this even today - and make mobile messages very expensive. Justsign.com.au is built to disrupt this segment of the market.

Customers expect to complete all facets of a transaction to happen quickly & instantly on their mobile devices. Justsign.com.au meets and exceeds this requirement.

Why emails do not work anymore ?

Businesses should stop sending emails to communicate with customers as emails are no longer conducive to instant interactions and quick responses. There are Spam filters that block legitimate first time emails and clogged customer inboxes increase the probability of important emails falling through the cracks.

Only 78% of sales emails are opened and for a business which needs a fast sale will tend to find customer response slow when transacting only via email. On the other hand, customers are significantly more likely to immediately respond to businesses that send text message for a sales transaction.

A recent study by Motels group in Europe found that a booking confirmation sent via SMS had a 93% higher confirmation and payments within the first three minutes of receipt of SMS as 98% of all texts are opened as compared to 78% open rate of emails and which resulted in only 37% of booking confirmation.

Digital Signature softwares have an advantage over sending physical paperwork - reality is that fewer than 50% of contracts are signed within 24 hours of being sent for signature. Slow completion rates hurt business sales and put profitability at risk.

Initial digital signature softwares

In 2000, U.S. federal law "Electronic Signatures in Global and International Commerce Act" (ESIGN Act) was passed, electronic signatures were given the same legal standing as wet ink signatures in many legislative instruments. As a result many companies addressed customers' changing expectations and started introducing eSignatures into their transactions process.

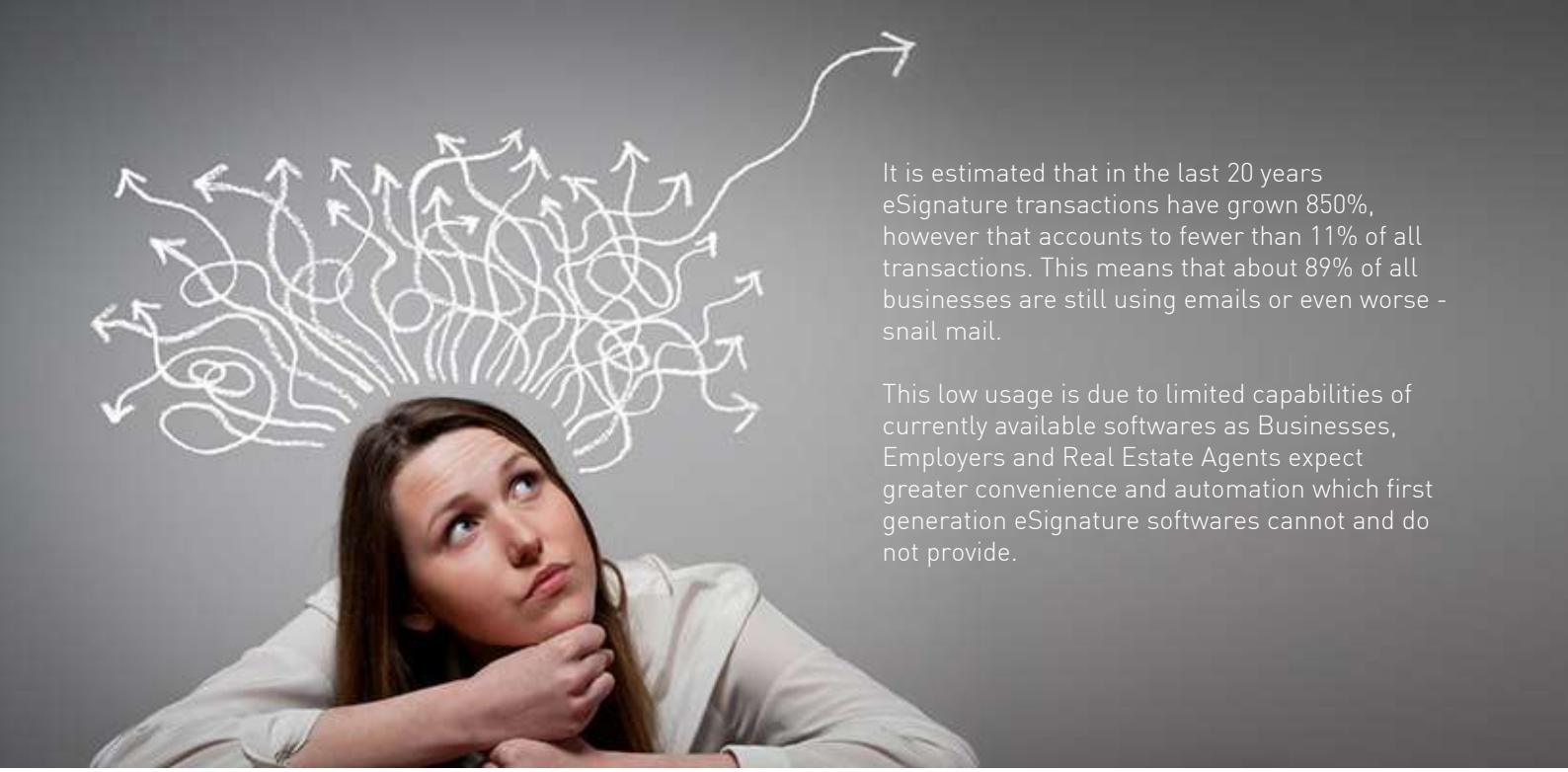
Similar laws were passed around the world including Australia. The Electronic Transactions Act was passed in1999, that fuelled the use of eSignatures in businesses.

Many business today use digital signatures for

a) Providing Quotes to their customers

b) Employment related documents

c) Real Estate Industry for various forms



It is estimated that in the last 20 years eSignature transactions have grown 850%, however that accounts to fewer than 11% of all transactions. This means that about 89% of all businesses are still using emails or even worse - snail mail.

This low usage is due to limited capabilities of currently available softwares as Businesses, Employers and Real Estate Agents expect greater convenience and automation which first generation eSignature softwares cannot and do not provide.

Some softwares provide this high level of ease but at a price point which ordinary business cannot afford. For example docusign charges 55 cents per SMS where as we either provide it for free or charge from 7 cents. Justsign.com.au is the disruptor in the business to bring sophisticated software in the hands of mum-dad businesses at a fraction of the cost.

Problems with Early Generation Softwares

Businesses were quick to adopt to eSignatures as they beat "snail mail" heads on and at a much reduced cost of sending via post on paper. Now they could send documents to their customers remotely via email and with legal backing to ensure that transactions could happen legally.

In spite of their huge initial adaption, first generation softwares have their own problems, such as

1. Slow reply as customers would not open emails for days
2. It could not be proven in court, who was signing
3. Email get stuck in Spam folder as they are received from first time senders
4. Users using spam filters - making the whole process lengthy

Remember low signing completion rate leads to lost sales, wasted time and compliance risk.

The major problem with these softwares are:

A **Not Mobile:** It is easy to access email through a mobile phone, but signing and filling out requested information on these software is not easy on a mobile device. Signing could be cumbersome and frustrating.

B **Downloading Software:** Later generation eSignature solutions demanded signers to download an application on their computer or mobile devices, this turned away many customers who were not inclined to download apps from multiple senders who wanted their eSignature.

C **Not Quick:** Some softwares required signers to scan documents, this resulted in customers to abandon the whole esignging process.

D **Timing:** When email is opened, it is without the sales agent guiding them and the excitement to complete the sale is not present. Further, due to this time delay of receiving and opening sales email the customer gets second thoughts on the purchase and gets ample time to evaluate competition. All this results in lost sales.

E **Support:** Signing a document is some sort of a commitment, at times financial, without the sales agent support, at times the signing process via email can be daunting. Sending contracts via email without the sales agent support can mean lost sales

Features of 5th Generation digital signatures

First generation eSignature solutions continue to be popular as customer are familiar with them. However, many businesses have come to realize their deficiencies in today's mobile world and searching for a more involving peer to peer B2C situations.

Remember, consumers over the past 20 years have changed, attention spans are short, there are too many distractions and time for millennial is of the essence - they are ready to swipe right for the next supplier - when selling, you need a tool which does everything for you on the customer's smart phone and justsign.com.au does exactly that.

The digital signatures softwares over time have developed in the following 5 features. If your current software cannot provide all of them, then you are using a system which is "OLD".

1. eSignature from signer
2. Filling up of Forms - via Templates
3. Ability for sender and signer to submit additional Documents - if required
4. ID Verification - KYC - Government verification of the signer
5. Sender able to collect payments along with signature of the signer

justsign.com.au is able to do all of the above.

The good news is that justsign.com.au eSignature solutions with the facility of all the five features was created from the ground up to meet the needs of modern consumers and the businesses that serve them.

Why are SMS more popular

SMS or Short Message Service invented in the 1980s is one of the oldest texting technologies. It is also the most widespread and frequently used component of Internet and mobile device systems. It is more instant and convenient than email and has become the channel of choice for millennium customers. For Businesses to establish and maintain a competitive edge, they must adapt to consumers changing expectations with whom they deal.

In today's stone age - the traditional way of digitally transacting with customers - through emails —require customers to have access to their computer, printer and scanner software for business to get their sales done. This limitation forces customers to wait until they have computer & printer access to complete the transaction, prolonging turnaround time and requiring businesses to chase customers and waste time.

SMS - based transactions can be completed from anywhere when customer interest and intent is highest. Imagine making a Car Sale during the test drive instead of telling the customers to head back to the dealership to do the "paperwork"! The dealer may have other cars in the showroom and the competitors BBQ on - enticing the customer to have a look. Sale gone!

Imagine the probability of getting a sale when seeking approval of a quote to lay a new turf for a customer via email from home office in the evening when the customer has already seen another 2 installers - fat chance !

Everyone has a Mobile phone

Nowadays, when kids go to school, parents get them a mobile phone to keep track of where they are. Customers use their smartphones for everything: ordering a taxi, takeaway meals, checking bank balance etc. If your business is not mobile-friendly, then perhaps it is prone to losing customers to those who are future proofing their business.

Imagine the ease of experience when a customer, say a prospective tenant at the inspection of an open house can simply squiggle their signature, snap a picture of their photo ID (which is digitally verified by our software), and fill out mobile-optimized intuitive forms for your rent roll.

This vastly improved customer experience translates your rent roll and reduces human time to complete a transaction. If the same form is sent via email, it takes a week to come back or it is quite possible that the good quality tenant is lost as he has already rented elsewhere.

Transacting via Mobile is more secure

SMS platforms have security that surpasses email communications. Our software meets and exceeds the standards set by Electronic Transaction Act 1999 of Australia. We use password protected sign-on with 2 factor authentication and audit trails to ensure the legitimacy of online transaction and signature to preserve the integrity of all documents.

Furthermore, our block chain encryption methodology, penetration testing, advanced threat detection ensure an unbreakable text message environment.

For those who are ultra security-conscious, like banks, use similar text messaging for customer communications.

Why work with "OLD"

Many are reluctant to switch as we believe that a thing should be fixed only if it is broken. 5th generation eSigning tools offer advantages which are beyond comparison and offer a real competition to first generation providers - in some cases over 100% speed in completing eSignatures.

Text is Best

From our survey sent out to 1,000 consumers and 1,000 businesses, we found that there is a mismatch between the proportion of companies that offer text messaging service and the proportion of customers who would benefit from it.

Our survey found that only 9% of companies text customers, while the rest rely on other channels like emails etc. Of the customers surveyed, 86% respond within an hour to a text message from us, while just 11% respond to an email sent by our business within the same time frame and about 63% responded after a day! 19% never responded - sales lost.

SMS are also significantly more likely to be read than emails. In our survey 87% of consumers say that they have zero unread text messages, versus 91% who say that they have unread emails in their email inbox.

Emails are losing flavour as because email is no longer simple, personal, or instantaneous. Inboxes have become a target for marketing companies as it is free to send - Email inbox have now become a repository for endless unsolicited emails and other non-urgent types of communication.

If your sales process is urgent & important to you and quickness is paramount to your business, sending an email is choking your business and suffocating your sales team. Our Survey also found that those businesses using digital SMS medium to complete transactions, employ less sales staff and cost of doing business is less.

We also found that customers not only prefer text message interfaces for their business interactions, but they also have specific requirements for the types of text messages they want to engage in.

Firstly, the text message should allow two-way communication, about 91% of customers say they are frustrated when they can't reply to a text and hate marketing texts - they simply block them. If you receive SMS from a Pizza shop on Friday night, then you know what to do...

Secondly, customers tell us they will not log in to a business website to sign documents or upload their documents, the reason is simple - a customer transacts with over 10 businesses - it will be too demanding for the customer to download an app for each of those 10 businesses or remember log in details.

Mobile-optimized, text-based transactions have proven to bring far higher completion rates in sales transactions because they are instant confirmation of customer approval.

This change is mostly due to greater accessibility of mobile phones and customer familiarity with the process involved in giving their approval online.

So, here it is : Why Customers Love SMS

91% of B2C companies don't use text message to interact with their customers, those that do have a unique opportunity to differentiate themselves from the competition.

If you are thinking of moving to this platform, learn why customers love SMS:

1. Why switch communication Channels : When customers are talking to you over the phone, the last thing they want is to switch to another channel, such as their computer to check your email or open their email program on their smart phones. With an SMS, customers simply click on the text message link and fill up mobile-optimized e-Forms, co-viewing with your sales staff and getting their ID verified, and signing the document whilst your sales staff are still on the phone and without involvement of any other channel, software, or app besides their smartphone.

2. Instant approval: Customers usually have their smartphones with them - for instant approval, sending them emails and for them to log on to their email program and finding your email can distract them from the sales process. With SMS you can collect their signature without any distractions in real-time, when their interest is highest. No waiting, sorting for emails or downloading clunky software.

3. Confirmation: When customers sign on justsign.com.au, you get instant confirmation on our platform, including their ID Verification if required, which means that the sales process of collecting payment and delivery can happen while the client is still on the phone.

How it Works

A typical transaction completes in less than 3 minutes

Sender

Sender Logs on PC or Mobile with 2 Factor Authentication

Signature Server

Signature Server allows access to signer with a Private Key to Download Document

Signer

Our Server Encrypts the Document & sends to signature server with a private key to open the document to Signer via email or Mobile SMS

If Sender requires, our server can make real time checks on Signers identity documents such as Drivers Licence or Passport via idmatch.gov.au ID is checked via an encrypted verification process which is fast and private - results are instantaneous

Once Signer is satisfied with the document, signature server helps signer to sign by uploading / choosing font or draw signature with a time stamp.

Signer also supplies to sender information such as signer's drivers licence / passport / medicare card etc for Authentication Purposes if required by sender

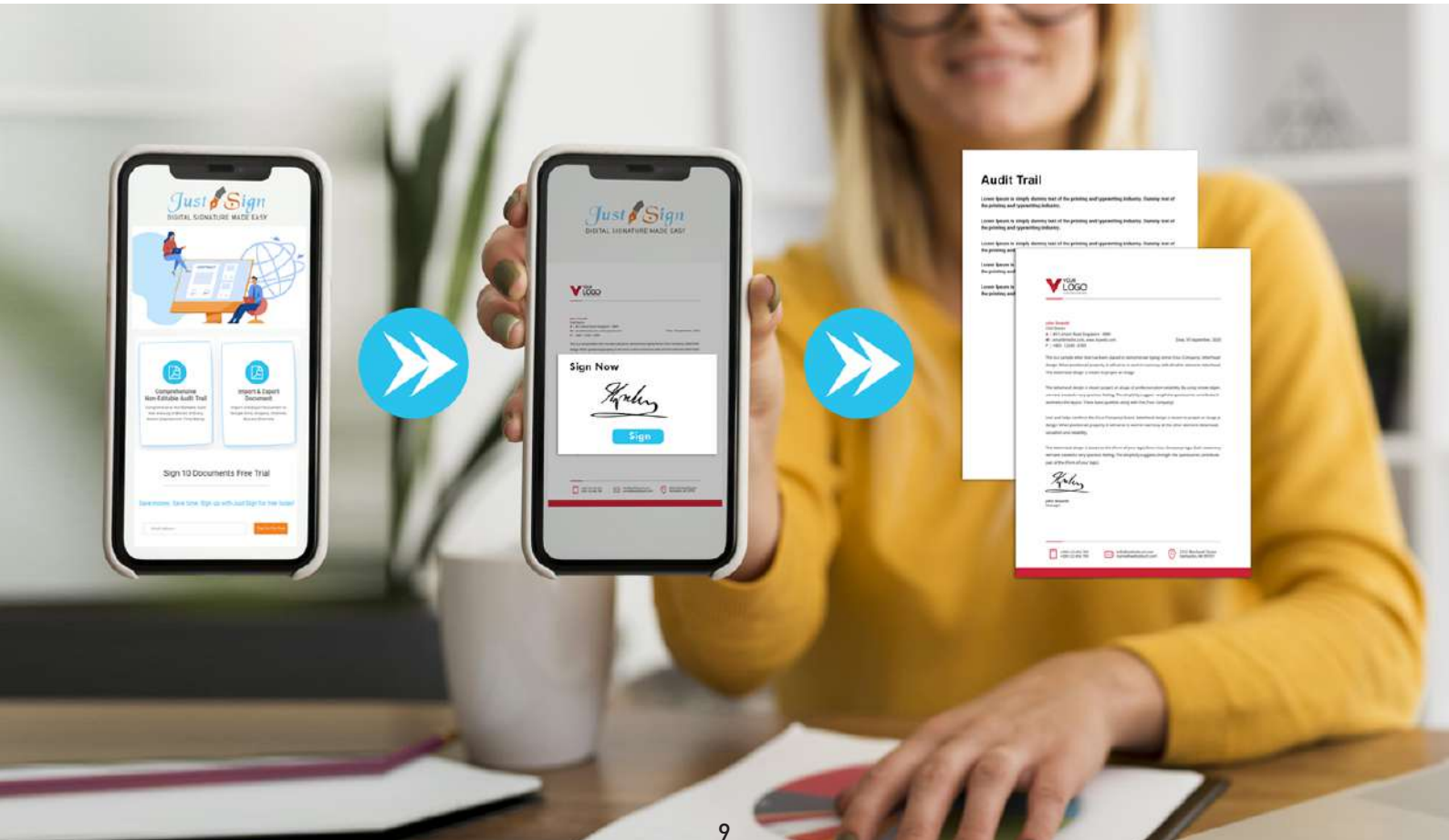
Sender uploads Documents for signers and determines Level of Authentication required

Document is prepared by Sender where signer has to sign and insert comments

JustSign.com.au

Signed documents are sent to both sender and signer

Signed document is stored for the sender on our secured platform



1. A sales agent sends a text message whilst on hold talking to the customer
2. The customer opens SMS and clicks on the link on SMS where they fill out the form , upload any document requested, upload their ID for verification and provide an eSignature
3. The sales agent, over the phone, guides them to make payment to ensure that everything is completed correctly and all questions are answered.
4. The signed document is stored for both parties and time stamped with the signed document and audit trail emailed to all parties.

The sale is instant in real time on a mobile device when the buyers interest is the highest - compare this to sending emails for signature or downloading documents for wet ink signature and scanning and emailing back.

The cost of not going digital

Imagine you are in between a sales phone call and ask for his email address to send your sales quote or contract and the customer has a long email which has to be spelled out and you type it incorrectly. First the email goes to couple of Internet holes before it hits your client - this could be very frustrating for both parties and the customer gets distracted and delays approval.

Remember email is no longer for businesses who wish to capture their customers' attention, increase sales, improve Net Profit, reduce their sales staff costs and want to streamline their sales process.

Eventually, email will go like fax machines. The question is, will it take your business, if you stay on it?

Or do you want to be a business which will cling to older digital technologies that no longer do a good job of serving modern customers? It's all up to you.

FOR FRICTIONLESS TRANSACTIONS AND SECURING NEW BUSINESS

5TH GENERATION ESIGNATURE SOLUTION IS AN ESSENTIAL WEAPON IN ANY TRANSACTION JOURNEY

About Deed Dot Com Dot Au Pty Ltd

Suite 3.04, Level 3, 29-31 Solent Circuit, Baulkham Hills NSW - 2153

We have been in business since 2005, helping Australian business with legal tax structure like forming companies, self managed super funds, trusts and other related documents.

Justsign.com.au is a 5th generation online digital eSignature solution for digital customers interactions that empowers business to complete transactions online by getting forms completed online after customers verification of ID and collecting payment. You can use justsign.com.au software at a fraction of a cost.

The online software makes the customers purchase journey frictionless and the business gains trust whilst being on the phone with the customer at the time of the transaction. The software helps businesses to complete sales deals quicker translating to higher profits.

We welcome you to try justsign.com.au

Features of Corporate Plan	Single	Small Team	Enterprise
Plan Prices	**$770 (Incl. GST)** (Approx $64 Per Month)	**$880 (Incl. GST)** (Approx $73 Per Month)	**$990 (Incl. GST)** (Approx $83 Per Month)
Number of eSignature Request Envelopes via Email	Unlimited	Unlimited	Unlimited
Number of SMS Included in Yearly Plan Extra SMS can be purchased click SMS	400	500	1000
Number of Senders	1	5	Unlimited
Business branding on every Email sent to signer	Senders logo	Senders logo	Senders logo
Invitation SMS To Signer	With Senders Name	With Senders Name	With Senders Name
Signing Page where signers go to sign	Senders Branding	Senders Branding	Senders Branding
Admin controls before document is sent for signing	✗	✓	✓
Share documents with your team members only when you like	✗	✓	✓
Special Features of Plan			
Email will go with your photo which signers recognize	✓	✓	✓
Attach additional documents for each Signer	✓	✓	✓
Customised SMS message to each signer	✓	✓	✓
Premade Templates	✓	✓	✓
Order or Priority signing	✓	✓	✓
Face to Face Signing aka In-Person Signing	✓	✓	✓
Common Features			
Maximum Number of Documents per Envelope	10	10	10
Number of Signers per document	10	10	10
Number of Re-usable Templates and Forms which can be created by Sender	Unlimited	Unlimited	Unlimited
Send Multiple Documents in an Envelope	✓	✓	✓
Australian Support Team	✓	✓	✓
Google Authenticator Security to log in each time	✓	✓	✓
Senders and Signers can create Signatures by upload, draw by mouse or use font	✓	✓	✓
We Store your Signature for Future Use	✓	✓	✓
Digital certificate (court acceptable) to ensure documents are tamper free after all parties have signed	✓	✓	✓
Cryptographic encrypted hashing of all documents	✓	✓	✓
Senders requests signer to upload Medicare Card, Drivers Licence & Passport	✓	✓	✓
Comprehensive non-editable Audit trail and Log of Blocks of every action chained with time stamp	✓	✓	✓
Import and Export Document to Google Drive, Dropbox, Onenote, Box and Evernote	✓	✓	✓
Signer signs without opening account with us	✓	✓	✓
Signer signs on any device including Mobile Phone	✓	✓	✓
Address Book of Signers	✓	✓	✓
Maximum 10 Email reminders sent to signers with security code	✓	✓	✓
Return email when signers decline to sign	✓	✓	✓
Status Notification at each stage	✓	✓	✓
Send email to sender & Signers when all Signers sign	✓	✓	✓
All Documents Securely Stored	✓	✓	✓
Certificate of Audit trail to be included with Signed document	✓	✓	✓

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