# E-Signature Options for Financial Counsellors Working from Home

## Overview

We have researched various options for clients to electronically sign the standard FCA Third Party Authorisation. The options are divided into free and paid services and explained below.

These options could also be useful for other purposes, for example signing settlement agreements.

DocuSign stores data in Australia so it might be the best paid option.

**Please note** that FCA have established a DocuSign account for financial counsellors. To use DocuSign via FCA's account at no cost, go to the E-signatures for client authorities page in the case administration section of the Toolkit.

## Part 1 – Free services

| | | Adobe Acrobat Reader DC | JotForm | Markup (for Apple users only) |
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| **Key Points** | | - Widely used and user friendly<br>- Available on all devices and operating systems<br>- Professional and clean appearance<br>- If Adobe Acrobat Reader is already installed, no additional software is required to use on a computer (tablets and mobile devices will require an app download).<br>- If not already installed, Adobe Acrobat Reader DC is **free** to download **here.** | - 'Starter Plan' is free. It includes 100 SSL Secure Submissions per month, 100 MB storage space for up to 500 submissions.<br>- Available on all devices and operating systems<br>- Offers digital storage<br>- Offers encryption for extra security<br>- It's possible that our agencies could get access to unlimited accounts as "coronavirus responders" until August 2020, more **here**. | - Free for existing Apple users, no additional software required<br>- Available via iPhone, iPad and iMac/MacBook computers |

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| **Disadvantages** | - If Acrobat Reader is not already installed on computer/other device, client will have to download free software or application in order to use<br>- Does not offer storage<br>- Not encrypted | - Free version shows JotForm branding/advertisements<br>- Looks less professional than other options such as Adobe | - Only works with Apple/Mac devices (does not work with Microsoft)<br>- Does not offer storage<br>- Not encrypted<br>- Can be difficult to sign signature on a small device such as iPhone |
| **How does it work?** | Open PDF in Adobe Acrobat Reader. From the Fill & Sign toolbar, click the Sign icon and then select the option to add Signature. Acrobat Reader allows you to type, draw or upload an image of your signature. After adding your signature, save the PDF in your preferred location. | **Click here to create a free Jotform account** or **click here to create your own form** using FCA's template.<br><br>Once you have set up your account, you can email client/s a link to the form. It will open as a webpage on a phone, tablet or computer and the client can sign with their finger on the screen (or mouse if using a computer). After the form has been completed, the client will be asked to 'Submit' and the Jotform account holder will receive notification via email.<br><br>You can also send forms by text message and they can be signed offline. | For anyone using Apple products (iPhone, iPad or a Mac computer), it is possible to add a signature to a PDF file or manually sign a document in a number of pre-installed applications including Mail, Photos, Safari, Notes, Files.<br><br>You can move the signature to wherever you want on the document, and you can add text, highlights or even draw on it.<br><br>More information on apps that support Markup, and a step by step guide **here**. |
| **Storage** | N/A | Completed and signed forms will automatically be saved in the JotForm account under 'Submissions' and can be viewed, edited and downloaded as a PDF by the JotForm account holder. The person who signed the document can also download a copy for their records (although this feature can be disabled). | N/A |
| **Security** | N/A | All JotForm standalone form links and embed codes are secure (SSL) by default, and users have the option to encrypt their data. More information about security and encryption **here**. | N/A |

## Part 2 – Paid subscription services

| | DocuSign eSignature | JotForm (for more than 500 submissions) | Adobe Fill & Sign |
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| **Key Points** | - Easy to use<br>- Offers secure storage **in Australia**<br>- Offers encryption for extra security<br>- Works with Microsoft Office and Mac | - Available on all devices and operating systems<br>- Offers encryption for extra security<br>- Offers secure storage<br>- Possible that our agencies could get access to unlimited accounts as "coronavirus responders", more **here**. | - Cloud-based enterprise-class e-signature service that works with a browser or mobile device.<br>- Offers secure storage **in EU**<br>- Allows users to request signatures from clients (meaning the client can quickly and easily sign the form on any device rather than having to download the free software) |
| **Pricing** | The Standard plan for up to 3 users is $34 per user per month, or $408 annually. More information **here**.<br><br>Or you can use FCA's DocuSign account for free. | Paid plan information is **here**. $24 per month for 1,000 submissions per month. | Adobe Sign Small Business (E-signature solution for up to 9 users) is $43.58 per license per month (billed annually at $523.00/yr). More information **here** (click 'multiple users' at top of page). |
| **Disadvantages** | • Requires app download to use on mobile phone or tablet | - Looks less professional than other options such as Adobe | - Data is stored in the EU |
| **How does it work?** | Recipients click a link to open the form on an internet-enabled device (like a mobile phone, tablet, or computer).<br><br>Tabs and simple instructions guide the user through the signing process, even adopting an electronic signature. The recipient clicks Finish to save the signed document. | **Click here to create a free Jotform account**<br><br>Once you have set up your account, you can email client/s a link to the form. It will open as a webpage on a phone, tablet or computer and the client can sign with their finger on the screen (or mouse if using a computer). After the form has been completed, the client will be asked to 'Submit' and the Jotform account holder will receive notification via email.<br><br>You can also send forms by text message and they can be signed offline. | A financial counsellor could fill out the form on the phone/video with the client - which is what would happen in a face to face appointment - and then send the PDF to the client to sign using Adobe Sign.<br><br>Once the client/s had signed the form, it would be sent back to the financial counsellor. After all parties have signed, they automatically receive a final PDF copy by email. |

|  | DocuSign eSignature | JotForm (for more than 500 submissions) | Adobe Fill & Sign |
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| **Storage** | DocuSign documents are stored in secure server infrastructure hosted in data centres. **DocuSign has local data centres in Australia.** | Completed and signed forms will automatically be saved in the JotForm account under 'Submissions' and can be viewed, edited and downloaded as a PDF by the JotForm account holder. The person who signed the document can also download a copy for their records (although this feature can be disabled). | All Adobe Sign customer transaction data, documents, and metadata are securely stored in Amazon Simple Storage Service (S3) and Elastic Block Store (EBS) within the **European Union (EU)** Adobe Sign data centers in Frankfurt, Germany and Dublin, Ireland. |
| **Security** | DocuSign uses secure cloud storage. DocuSign maintains around-the-clock onsite security with strict physical access control that complies with industry-recognized standards, such as ISO 27001. All data access and transfer activities use HTTPS and other secure protocols, or secure channel signing and sealing. More information **here**. | All JotForm standalone form links and embed codes are secure (SSL) by default, and users have the option to encrypt their data. More information about security and encryption **here**. | Adobe Sign is certified compliant with ISO 27001, SOC 2 Type 2, and PCI DSS. More information **here**. |