**E-Signature System**

An eSignature is a handwritten autograph of a person made with the help of appropriate software from various devices: desktops, tablets or smartphones. They are used to confirm the integrity and authenticity of a signed document in its electronic form. E-signatures are advantageous features for certifying documents online with a single click. And they help companies to conclude transactions, manage relevant records quickly and significantly save time and reduce expenses.

**How electronic signatures work**

There are two processes

1. Sending
2. Signing

**Sending:**

* Upload the document you need signed, such as a Word document or a PDF file
* Tag the sections that require initials, signatures, phone numbers, etc.
* Select the methods of signer authentication you want to use
* Send the file via the service to your designated recipient’s email

**Signing:**

* Receive an email notification to review and sign a document
* Verify your identity before signing
* Read the disclosure documents and agree to use the electronic process
* Review the document and complete any necessary fields, including attaching any required documents
* Adopt the signature style you want to use
* Sign the document

**Overview of Sign Now with Latitude Application**

In this application, PDF document needs to be uploaded on the SignNow portal then user can add custom fields which can be replaced with data coming from the database using the Signnow WEB API and after all the necessary fields user can make a template so that it can be used again and again for different documents.

Once the template is created template id of that particular template is placed inside a table, this document id is used with Signnow WEB API to create copy documents from this template and these copy documents are sent to the Borrower.

User can also define roles for each template, currently for ACT templates there are 3 roles:

* ACT
* Supervisor
* Borrower

When the document is sent using the Signnow Email application, the application extracts data from database and using the Signnow WEB API grabs all these fields for the particular template and replaces the fields with data, at this level ACT role is required to fill all the necessary data.

Once the fields are replaced the document is sent to the Supervisor for inspection, once the Supervisor signs the document the document goes to Borrower for the signature and once the Borrower sign the document, then the Signnow Document Download Service downloads this document from the Signnow portal(using Signnow WEB API) and attaches this document to the Borrower’s account.