

# Electronic signature

Information from DZ BANK  
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## Electronic signatures – quick and easy digital signing of contracts

### DZ BANK accepts and uses electronic signatures

DZ BANK uses the DocuSign platform for electronic signatures.

**DocuSign** is the leading provider of electronic signature solutions in the financial sector and meets DZ BANK's high standards for IT security and data protection. The platform allows documents to be sent entirely digitally and signed in a legally compliant manner. As a cloud-based solution, DocuSign does not require any software to be installed and is therefore easy to use. If we request an e-signature from you via DocuSign, you do not need a DocuSign account, so there are no costs to you.

### 1. Basis

#### Acceptance of simple and qualified signatures

DZ BANK generally accepts both simple electronic signatures (SES) and qualified electronic signatures (QES). Both types of signature are legally valid, but differ in terms of their security levels. For some documents, the law stipulates formal requirements that must be complied with. For example, documents subject to the statutory written form requirement must be signed using a QES.

Furthermore, due to regulatory requirements, we require a QES for certain documents that are not subject to the statutory written form requirement.

#### Requirements for an electronic signature

- For documents requiring a qualified electronic signature (QES), the signatory must be identified and authenticated by a trust service provider on the basis of valid identification documents
- You have a system or provider for creating electronic signatures that comply with eIDAS<sup>1</sup>

<sup>1</sup> The eIDAS Regulation contains binding rules applicable throughout Europe in the areas of "electronic identification" and "electronic trust services".

### Procedure for submitting an e-signature

- The electronically signed document is provided to DZ BANK as a PDF file – including the final report, e.g. the Certificate of Completion (CoC) from DocuSign
- DZ BANK checks the required signature strength and the validity of the certificate

### 2. Qualified electronic signature (QES)

#### How a QES works

The QES is carried out via a link sent to you via DZ BANK's signature platform (DocuSign). For the QES, identification using valid identification documents is required. This is carried out via the trust service provider D-Trust; you will be redirected from DocuSign accordingly. You will need to create a customer account with D-Trust, but there is no charge for this.

#### Benefits for your business

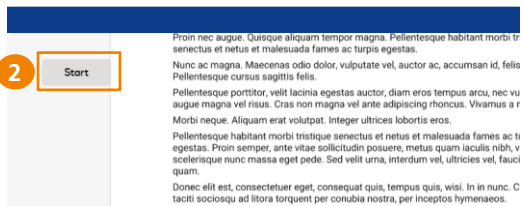
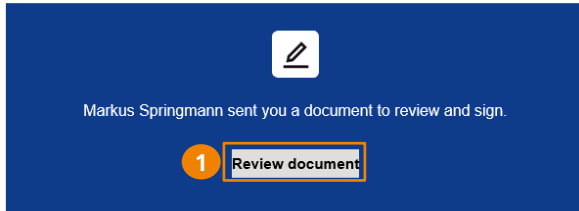
- » legal certainty – only authorised persons may sign

### 3. Simple electronic signature (SES)

The SES is sufficient for many use cases. Below, we outline the process as an example of what happens when DZ BANK requests you to sign a document. You do not need a DocuSign account to do this.

#### View and check the document

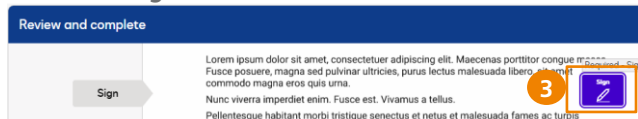
You will receive an email from DocuSign asking you to sign a document from DZ BANK.



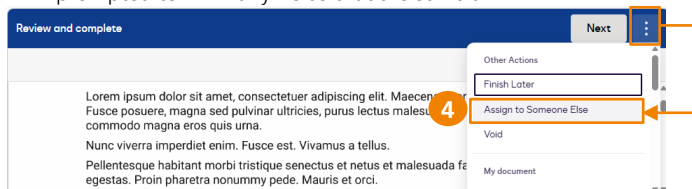
1. Click on 'View document'. If you still need to check the documents, please scroll through them.
2. Alternatively, you can use the 'Start' button to jump automatically to the relevant document fields.

**Note:** The email contains a secure link to DocuSign and must not be forwarded to third parties. The new recipient of the email can open the document and sign it on your behalf without this being visible in the completion certificate. If the document needs to be forwarded, please follow the instructions in point 4.

### Fill in and sign the document

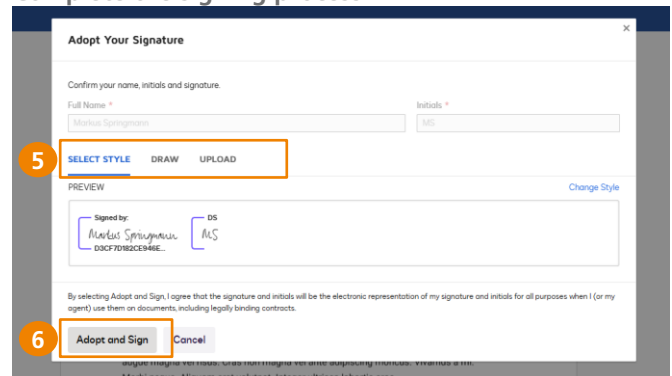


3. Click the 'Sign' button to sign the document. You may be prompted to fill in any fields that are still blank.



4. Using the 'Other actions' menu, you can, for example, forward the process to another person.

### Complete the signing process



5. Add your electronic signature in the required format or upload an image of your signature (facsimile).
6. Click on 'Apply and sign' and then on 'Finish' to complete the signing process. You will receive a copy of the signed documents, together with the Certificate of Completion (CoC), by email as soon as all parties have completed the signing process.

**Note:** The CoC contains information about the signing process. We recommend that you keep it together with the signed document.

If you have any further questions, please contact your account manager at DZ BANK.