Digital Signatures

Financial adviser guidance
December 2021

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Digital signatures at Quilter

- To support advisers as they embrace technology and new ways of working during the Covid pandemic and beyond, we have been accepting digital signatures for a wide range of transactions across all Quilter businesses.

- To date, we have accepted the following digital signature software:

  - AdobeSign*

  - DocuSign

  - HelloSign

  - Legalesign

  - PandaDoc

  - Scrive

  - SignRequest

  Adobe Fill & Sign is not acceptable

- We have now extended the number of suppliers to include:

  - DocSAFE

  - MyDocSafe

  - Alpha Trust

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What is a digital signature?

Benefits:

- **Trusted and compliant** - Certificate-based digital IDs come from accredited providers to meet compliance. Identity must be proven before obtaining.

- **Protected** - Digital signature and the PDF document are cryptographically bound and secured with a tamper-evident seal.

- **Unique -** Use a unique digital certificate and PIN to easily validate credentials and identity.

- **Easy to validate** - The signed document and digital signature can both be revalidated for more than 10 years.

Ideal for transactions that need more advanced authentication.

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When can you use digital signature?

- You can provide Quilter with digital signatures for most instructions.

- There are a small number of scenarios where we do still need an original 'wet' signature from clients, where is it required due to regulation, other third party rules or for additional security:

Quilter Platform	Quilter Cheviot
Setting up a trust	Client Transfer Authority
Swapping between MPS portfolios	Crest and stock transfer forms
Transfer forms, in some cases	Indemnity forms
Transfer of APS (additional permitted subscription) allowance into an ISA	ISA transfer forms
Changing a client's bank details	

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Steps to submitting forms using digital signatures

If you are using one of the listed digital signature suppliers we are accepting, follow the steps below to sign our forms digitally:

1. Complete the editable form with your clients details and transaction information.

2. Load the saved form into your digital signature software system.

3. Define in the software which boxes the client(s) needs to sign and/or complete. This may also include the relevant adviser in your firm signing any adviser signature boxes.

4. The signatories will be sent an email to securely sign digitally online. You will receive notifications as each person signs the form.

5. Once all signatures are complete, you will receive notification from your digital signature software. You can then send the completed document back to the relevant Quilter business. Please make sure this is sent via secure email where possible. Details of how to do this for each business can be found here:
   - Quilter Platform
   - Quilter Cheviot

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Questions and answers

Q. Do clients need to do anything to use digital signatures with Quilter?
A. No, clients do not need to sign up to anything with Quilter. Clients will need to register to use digital signature software via their adviser. However, there may be times when we need to see a copy of the client's sample signature, so please ensure you have a sample of the clients identification/signature on your file that you can refer back to if needed.

Q. I don't use the suppliers that you have listed – can I submit digital signatures using other software?
A. We will consider other suppliers. You will need to send us their details via this link digitalsignatures@quilter.com
We will then undertake the required due diligence. Please note, this can take time and so we won't be able to give you an instant decision. It can take a number of weeks to receive the documentation required from your chosen supplier before we can review the material and make a decision to accept.

Q. I use Adobe Fill & Sign - can I submit digital signatures with this?
A. No, Adobe Sign does not provide the necessary audit trail, security controls and validity to meet our minimum standards.

Q. Is every signature acceptable in this way?
A. There are a small number of scenarios where, for particular security reasons such as regulations or third party rules, we do still need an original 'wet' signature from your clients. You can find out which transactions this covers by visiting the specific Quilter business sites:
- Quilter Platform
- Quilter Cheviot

Q. What sort of digital signature is valid?
A. We can accept signatures in the following forms:
- A traditional signature in digital form.
- A typed name in the signature box.
- An image of signature embedded into the document.

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Questions and answers

Q. How do I send digital signatures to you securely?
A. Once all signatures are complete, the completed document should be sent back to the relevant Quilter business via secure email, such as Unipass, where possible.

Q. Do I need to send the Digital Signature Certificate?
A, There will be times we require sight of the digital signature certificate. If this is necessary, we will request it.

Q. My client has digitally signed a form, but it is not allowing me to email it to the Quilter business. Why can't I send it?
A. Some of our PDF forms have existing security enabled to ensure those documents are only used for the intended purpose, and cannot be manipulated and used potentially fraudulently. You will need to send it to us via a secure email service.

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Trouble shooting

On some occasions, the security we already have enabled on our editable PDF forms may prevent you from sending forms to either your client for signing or sending them on to the relevant Quilter business when completed. Issues and options for resolution are:

- If you are having issues sending documents direct from Adobe Acrobat or problems loading our PDF's into Adobe Sign, please try loading the document into the Adobe Document Cloud at: documentcloud.adobe.com/link/home/

- Once you have a completed form digitally signed by your clients, we recommend using a secure email service to send documents to us securely. You will not be able to set the PDF document to require a 'Password on opening' to enable you to send it to us without using secure email. This is due to the existing security we have on the PDF.

The security we have enabled on our PDF documents is there to ensure those documents are only used for the intended purpose, and cannot be manipulated and used potentially fraudulently.

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