



AI-Powered eSignatures:

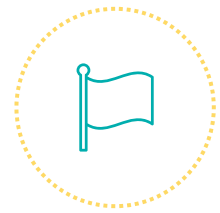
Redefining Speed,
Security, and
Compliance

Introduction

In today's digital landscape, AI signatures are transforming the way businesses manage contracts, improving both security and compliance. Traditional eSignature solutions often fall short in meeting enterprise demands, but with AI innovation, organizations can leverage AI-generated signatures to streamline workflows, enhance operational efficiency, and reduce manual errors. This whitepaper explores how Certinal's AI-driven solutions not only improve the AI user experience but also significantly reduce costs while maintaining a competitive digital sign price.

The future of contract management lies in AI-driven eSignatures. By integrating automation, predictive analytics, and cognitive technologies, AI is revolutionizing document workflows. It not only accelerates processes but also enhances compliance and reduces costs. With capabilities like real-time contract summarization, AI enables businesses to quickly extract essential information from documents, significantly cutting down review times and proactively identifying potential risks.

This shift represents a significant step forward for industries that require more than just simple digital signatures. In this whitepaper, we will delve into the transformative benefits of AI in the eSignature space, demonstrating how this technology is shaping the future of contract management by ensuring security, compliance, and operational efficiency.



Defying Expectations
and Outpacing Giants



50-60% Reduction in
eSignature Expenditure



7 to 10 Day Free
Proof of Concept



Tailored for Security-
Conscious Enterprises



The Role of AI in eSignatures

■ Certinal AI and its Patent-Backed Innovations

Certinal's patent-backed AI innovations enable auto-summarization, predictive insights, and AI-generated signatures, which transform the way contracts are managed. By integrating audit trails, AI provides real-time visibility into document statuses, ensuring security and compliance. These advancements allow businesses to improve operational workflows and achieve cost efficiency at scale.

■ Key AI Technologies

AI enhances eSignature workflows through several cutting-edge technologies:

- **Natural Language Processing (NLP):** Extracts key contract details, such as start/end dates, parties involved, and payment terms. NLP understands complex legal language and can summarize agreements in seconds.
- **Computer Vision:** Enables AI to recognize document formats, check for anomalies, and validate signatures or stamps against a set of known patterns.
- **Predictive Analytics:** AI can predict potential compliance issues or contractual deviations by analyzing historical data and spotting trends.

AI turns eSignatures into intelligent, self-learning systems that continuously improve contract efficiency.



Improving Security and Compliance

■ Real-Time Fraud Detection

As enterprises handle sensitive data and legal contracts, security is paramount. AI can analyze behavioral patterns, such as the speed and pattern of signing, to detect potential fraud in real time. By flagging suspicious activity early, AI ensures that contracts remain secure throughout the signing process.

■ Automated Compliance and Regulatory Adherence

AI is particularly valuable in industries with strict regulatory requirements, such as healthcare (HIPAA), finance (GDPR), and insurance (SOX). It automatically scans contracts for compliance with these industry-specific regulations, ensuring that businesses avoid costly non-compliance penalties.

- **Certinal's AI-driven compliance checks** ensure that key regulatory clauses are included, signed, and adhered to before document execution.

■ AI-Powered Audit Trails

Audit trails are critical for transparency and accountability in digital transactions. AI can generate detailed, tamper-proof logs of every action taken on a document, from creation to final signature. These logs can be easily accessed during audits or legal disputes.

With AI, your digital contracts are not just secure; they are intelligently protected with real-time insights.

■ Fraud detection automation roadmap in AI-powered automation

This slide showcases journey of hyper automation in financial services. This template focuses on entering virtuous cycle of self-healing, learning and working business processes. It includes information related to extracting data, sending warning notifications, etc.



Multiple application, websites, emails, excels, documents.

1

Extracts data from sources such as:

- External system
- Internal system
- Agency database



Checks abnormality in customer profile & transaction based fraud rules repository

2

3

Core analytics for descriptive, social network analysis of information

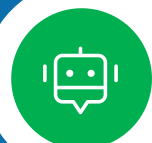


Workflow notification to compliance team with reports for investigation

4

5

Workflow due to due diligence for manual option



Bot runs to sends notification in warning case with respective documentation required to be furnished for normal operation

6

This slide is 100% editable. Adapt it to your needs and capture your audience's attention.



Enhancing User Experience with AI

■ Personalized Workflows and Cognitive Assistance

AI personalizes contract workflows for different roles within an organization, ensuring that each stakeholder interacts with the document in a way that is tailored to their responsibilities. Certinal's **cognitive assistance** helps internal and external recipients focus on the most relevant contract information, speeding up decision-making.

■ Predictive Text and Smart Fields

With AI-generated signatures, Certinal tailors contract workflows to individual user needs, making the AI user experience seamless and intuitive. Predictive text, smart fields, and AI-driven insights help users navigate complex documents with ease, improving speed and accuracy. These tools also significantly reduce the administrative burden, ultimately improving operational efficiency.

Smart fields take this efficiency further by predicting input values based on context, helping users fill out forms with greater speed and accuracy. By minimizing manual data entry, businesses can significantly cut down on administrative workload while maintaining precision in documentation. These AI-powered innovations are setting a new standard for efficient, reliable contract and form management.

■ Intelligent Guidance for Non-Technical Users

Not all users involved in contract processes are technically proficient. AI provides intuitive, step-by-step guidance that helps non-technical users navigate complex contract workflows. This is especially useful for procurement, finance, and legal teams who may need to collaborate on high-stakes agreements.

Certinal's AI simplifies contract workflows for everyone, from legal experts to non-technical users.

 Cognitive Assistance
Auto-summarization of **Statement of Work**

Overview

Termination Clause

☐ Show Confidence Score

Contract Title	Contract Type
STATEMENT OF WORK Direct to Member In...	Statement of Work
Contracting parties	Parent Reference (in case of Amendment/Addendums/SOW's)
Party 1 : ABC, Inc. Company	Master Services Agreement
Party 2 : PQR, LLC	
Contract Duration	Renewal
Start Date : 20-11-2023	Optional
End Date : 31-12-2024	

Disclaimer : Auto-summarization of contract is a cognitive assistance functionality for an internal organization workflow recipient which helps to understand what the contract is about with few key information extracted from the contract, before the recipient can start reading and reviewing the contract and take appropriate action such as sign, approve, fill details, delegate or decline.





Boosting Operational Efficiency

■ AI's Role in Reducing Document Processing Time

Manual document processing is often time-consuming and error-prone. AI automates key aspects of the document workflow, from contract creation to review, reducing overall processing time by up to 50%. Certinal's AI also flags potential issues, allowing teams to focus only on critical areas that require manual attention.

■ AI-Driven Insights for Review and Approval

By analyzing the content of contracts, AI can provide insights that help approvers make faster decisions. Certinal's AI-driven insights highlight risk areas, missing clauses, or deviations from standard terms, ensuring that documents are reviewed thoroughly but efficiently.

■ Case Study: Certinal's Impact on Contract Efficiency

A global food tech firm reduced its contract review time by 40% using Certinal's AI-powered eSignature solution. By leveraging auto-summarization, cognitive assistance, and automated compliance checks, the company was able to streamline its contract approval process across multiple departments and regions.

AI accelerates your document workflows, ensuring that your teams stay ahead in a fast-paced business environment.



Cost Benefits of AI-Driven eSignatures

AI solutions not only reduce manual errors but also cut document handling expenses, ultimately driving down **digital sign prices**. Certinal's AI offers long-term savings through automated workflows, making it a cost-efficient choice for businesses looking to scale while maintaining high standards of **security and compliance**. The AI-powered features ensure that costs related to manual labor and errors are minimized, offering a clear financial advantage over traditional eSignature solutions.

■ Reducing Manual Errors and Associated Costs

AI eliminates human errors that can occur during manual data entry or document review. By automating tasks, Certinal's AI reduces costly errors, such as signing incomplete contracts or missing key clauses, which could lead to financial penalties.

■ Long-Term Savings through AI Automation

Automation isn't just about immediate savings; it's about long-term efficiency. AI-powered eSignatures reduce document handling costs, cut down on paper use, and improve employee productivity. Certinal helps businesses scale their document management processes, leading to significant cost savings over time.

Traditional eSignatures	VS	AI-Powered eSignatures
Manual document review		Automated review with AI insights
Prone to human errors		AI-driven error detection
Compliance checks are manual		Automatic, AI-powered compliance
Slower processing times		Faster, AI-accelerated workflows
Limited audit trail capabilities		Comprehensive, AI-generated audit logs



Conclusion

■ Recap of AI's Transformative Impact

AI-powered eSignatures are not just about faster document signing. They transform every aspect of the contract lifecycle—from creation to execution—ensuring that businesses stay compliant, secure, and efficient. Certinal's AI-powered tools, like auto-summarization and cognitive assistance, are redefining how contracts are managed in today's fast-paced business environment.

■ Steps for Adopting AI-Driven eSignature Solutions

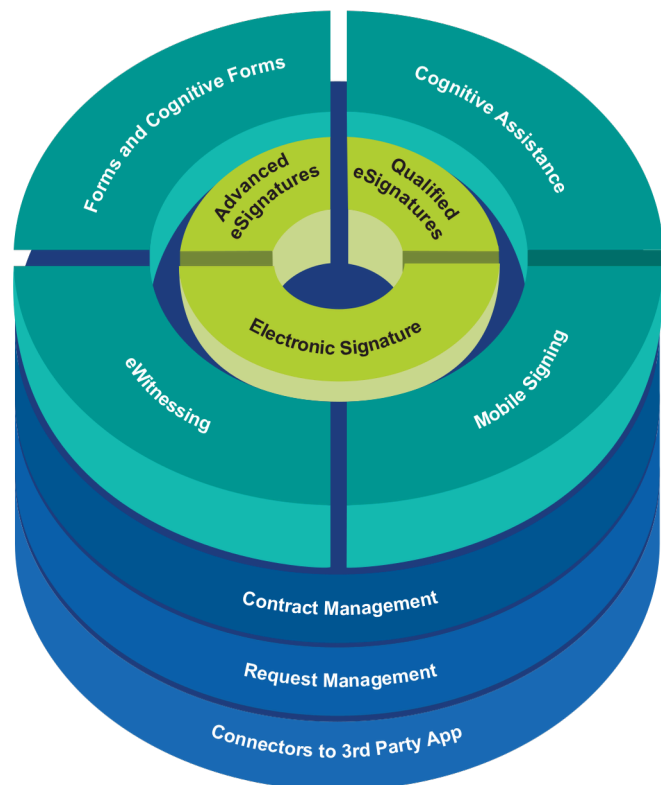
To get started with AI-powered eSignatures, businesses should:

- **Evaluate current eSignature workflows:** Identify areas where automation and AI can provide immediate value.
- **Partner with an AI-driven eSignature provider:** Certinal offers AI-powered tools that can be seamlessly integrated into your existing systems.
- **Pilot AI-enhanced features:** Start with AI auto-summarization and cognitive assistance to see immediate gains in efficiency.





Certinal is a wholly owned subsidiary of Zycus, the pioneer in Cognitive Procurement. A familiar name and market leader with years of experience in managing critical contracts & agreements, Zycus boasts of over Fortune 1000 enterprise clients and deployments of procurement and sourcing suite of products. Digital Signing has always been a focus area for Zycus.



Thus, Certinal was born with the stated goal of offering a best-in-class Digital Transaction Management solution that will be easy-touse, 100% secure to deploy, and legally compliant around the world. We stand committed to providing a one-stop solution to large enterprise customers, compliant with various security standards and conforming to different regional regulations.