North

Electronic signatures for North
How to guide and Frequently Asked Questions | September 2023

Contents

North how to guide on electronic signatures

This document is for advisers, paraplanners, and support staff, and aids in understanding electronic signature requirements for North.

1. Need further assistance?

Contact the **North Service Centre** on **1800 667 841**, or email **north@amp.com.au** or your dedicated **Business Development Manager (BDM)** for further assistance.

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- Contact your dedicated Business Development Manager (BDM) for further assistance. BDMs or Business Development Managers can help you with North product and platform information, or practice management solutions tailored for your business.

2. A Quick Intro

Documents can now be electronically signed using the below software options.

- DocuSign
- Adobe Sign
- IRESS Digital Signatures
- FuseSign
- Dropbox Sign/HelloSign
- Annature
- Nitro
- OneSpan

These are e-signature services that let you replace paper and ink signature processes with a fully automated electronic signature workflow. With these services you can easily send, sign, track and manage signature processes using your browser or mobile device.

3. Using e-Signature Services for North Customers

Advisers with access to DocuSign, Adobe Sign, IRESS, FuseSign, Dropbox, Annature, Nitro and OneSpan Digital Signatures will send documents to their clients via a URL, reducing the time it takes to get clients to sign and return documents.

You can use above Digital Signatures for most requests where you are required to send in the signed customer request.

An e-Signature is **not** validated by comparing the signature with a certified form of photo ID.

Instead to be deemed valid, signed documents must be sent back to North with the appropriate **'Certificate of Completion'**. The 'Certificate of Completion' or equivalent document comes with all documents completed via the above e-signature services. Please refer to the specific provider instructions / requirements in the following under 'Validating an e-Signed Document'.

We cannot accept an electronic signature without the **'Certificate of Completion'.**

Note - the process for submitting requests on North Online does not change; requests which you can complete on North Online and retain the customer's approval on file stays the same.

4. Validating an e-Signed Document

As the use of e-Signatures grows in popularity, North must appropriately mitigate any risk associated with how we verify and validate our client documents.

A **'Certificate of Completion'** can only be considered valid if the details for the signatory provided in this document match the client details found on North Online and Bluedoor [Bluedoor is the back-end system that supports North Online].
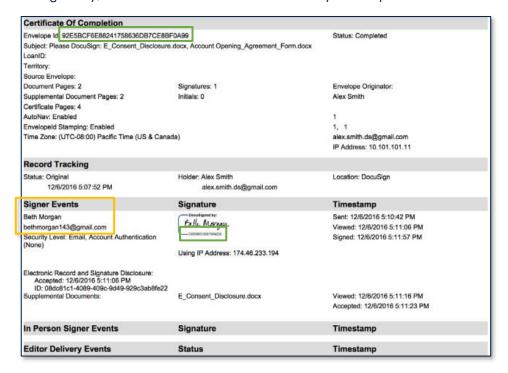
These details are the client's **name, email address** and **mobile number**, as shown in the following examples.

5. For DocuSign:

A DocuSign 'Certificate of Completion' is a secondary document generated once a document has been signed by the relevant party. A 'Certificate of Completion' can be matched to the e-Signed document via the 'Envelope id', which forms part of the e-Signature stamp.

The 'Envelope id' is located within the green squares in the below image.

The Signatory/Client details are located within the yellow square in the below image.

If the DocuSign option for "In Person" was selected and the adviser's email is displayed in the Certificate of Completion, North will accept the eSignature document provided the Certificate of Completion includes the following:

- Adviser's name
- Adviser's email
- Adviser's electronic signature **and**
- Client's electronic signature.

6.   For Adobe Sign:

For Adobe Sign the 'Certificate of Completion' is referred to as a 'Final Audit Report' and is a digital log that archives when and where a document was signed, and by whom. The 'Final Audit Report' forms part of the PDF document and should be found at the very end.

The Signatory/Client details are located within the yellow square in the below image.

7. For IRESS Digital Signatures:

IRESS provides an e-Signature service via their client Portal feature. Once the client has signed the documents the Adviser can download a 'Certificate of Completion' or 'Digital Signature Certificate', which audits / permanently records the details of when, where, and who signed the document.

Unlike other e-signature providers IRESS does not show a copy of the client signature in their documentation or the signature area of the document.

The Signatory/Client details are located within the yellow squares in the below image.
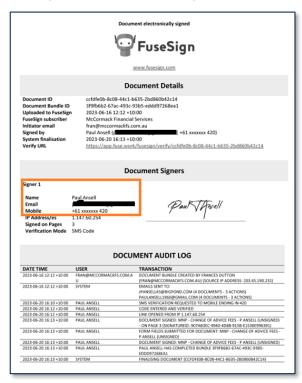
8. For FuseSign:

For FuseSign the 'Certificate of Completion' is entitled with 'Document electronically signed' and included within is a 'Document Audit Log', which is a digital log that archives when and where a document was signed, and by whom. The 'Document Audit Log' forms part of the PDF document and should be found at the very end.

The Signatory/Client details are located within the highlighted square in the below image.

FuseSign Document Audit Log

9.   For Dropbox Sign:

For Dropbox Sign the 'Certificate of Completion' is referred to as an 'Audit Trail', which is a digital log that archives when and where a document was signed, and by whom. The 'Audit Trail' forms part of the PDF document.

The Signatory/Client details are located within the highlighted square in the below image.
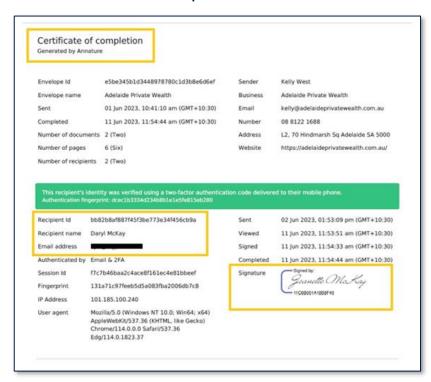
Dropbox Audit Trail

10. For Annature:

Annature have a 'Certificate of Completion'. The 'Certificate of Completion' can be matched to the e-Signed document via the 'Recipient id', which forms part of the e-Signature stamp.

The Signatory/Client details are located within the highlighted square in the below image.

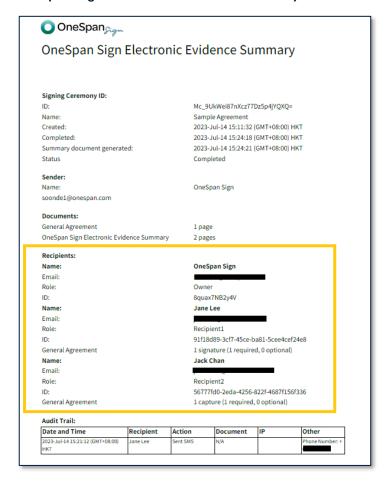**Annature Certificate of Completion**

11. For OneSpan:

OneSpan's equivalent 'Certificate of Completion' is referred to as the 'Sign Electronic Evidence Summary'. This has imbedded trail information within the PDF about when and where a document was signed, and by whom.

The Signatory/Client details are located within the highlighted square in the below image.

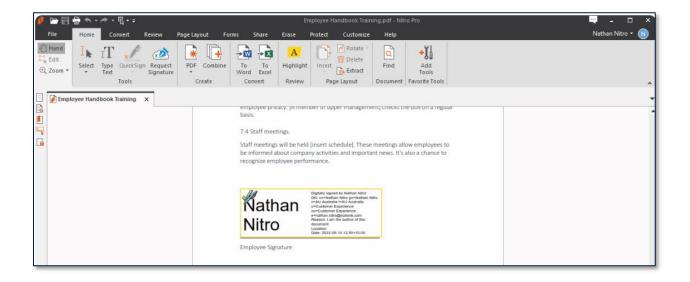**OneSpan Sign Electronic Evidence Summary**

12. For Nitro:

For Nitro the electronic signature can be validated by the icon besides signature.

Signatures with below 3 icons on Nitro are considered valid and acceptable.

Status	Icon	Meaning
Valid		This document is certified, and the document has not changed in a way not permitted by the certificate
Valid		The identity of the signer was successfully verified, and the document has not been changed since this signature was added
Change View		The identity of the signer was successfully verified, but the current view of the document is not the same as when it was signed

13. What forms can be accepted with an electronic signature?

The below table details which customer request forms North will accept with an electronic signature signed through DocuSign.

Customer request form	Can be electronically signed?
Account transfer	✓
Add/change bank details	✓
Advice fees alteration	✓
ATO Release Authority	✓
Binding nomination of beneficiary	✗
Communications preference	✓
Compassionate claim payment instructions	✓
Contribution Split	✓
Death claim payment instructions	✓
Direct debit deposit request	✓
Family Law split instructions	✓
Financial Hardship payment instructions	✓
Guarantee addition	✓
Guarantee removal	✓
In specie in request	✗
In specie out request	✗
Investment switch	✓
Merge client numbers	✓
New Business Applications (Super/Pension)	✓
Notice of intent to claim a tax deduction	✓
Rollover out request	✓
Tax file number declaration	✓
Transfer of servicing rights	✓
Withdrawal	✓

If there is a form not on the above list, please contact North Service Centre to confirm if we can accept it with an electronic signature.

Frequently Asked Questions

1. What is an electronic signature?

An electronic signature or e-signature is a way of signing a document electronically using a digital device. It is data in digital form attached to an electronically transmitted document as verification of the sender's intent to sign the document.

Depending on the electronic signature software application, an electronic signature can be provided by either drawing your signature on a mobile device with your finger or stylus pen, with a computer mouse or trackpad, adding a photo of your handwritten signature, or making it simply by typing in your full name.

2. Are there any requirements for North to accept a client's electronic signature?

An electronic signature will only be accepted where the following is met:

- The electronic signature is completed via one of the North accepted third-party providers; and
- A Certificate of Completion/Audit Trail is provided with the electronic signature; and
- If the **clients name, email address and mobile number listed in the Certificate of Completion matches North's records.**

Where the above is not met North cannot accept the electronic signature.

3. What software providers does North accept eSignatures from?

North accepts eSignature from DocuSign, Adobe sign, IRESS Digital Signatures, FuseSign, Dropbox/HelloSign, Annature, Nitro and OneSpan.

4. What is a Certificate of Completion?

A Certificate of Completion is a digital log that archives when and where a document was signed, and by whom. It enables North to verify each signature and trace it back to the signer. A Certificate of Completion may also be referred by several other names including Audit Trail, Audit Log, Evidence Summary, Document Log etc. Please refer to the specific Provider section for more information

5. Does North compare a client's electronic signature to the signature held by North?

If a client has provided an electronic signature, this is **not** compared to the client's signature held in North's records. A client's electronic signature is deemed valid by checking the client's information (name, email address and mobile number) contained in the Certificate of Completion, or equivalent, against North's records.

6. Can a client provide their electronic signature in-person? For example, providing their signature via an adviser's electronic device.

Refer to point 2 for the requirements for North to accept a client's electronic signature. These requirements are irrespective of the device on which the electronic signature was provided.

If a client completes the electronic signature in-person via an adviser's device, the clients name, email address and mobile number listed in the Certificate of Completion must match North's records.

Tip: For client in-person signatures, consider having the client complete their electronic signature via their own personal device.

7. What is the difference between an electronic signatures and digital consent in North?

Electronic signatures are completed via a third-party application and once the electronic signature is provided, advisers must upload the relevant documents plus the Certificate of Completion for the North to action a request.

Digital consent is an online approval process available within North that allows advisers submit a request on North and seek consent from a client for a change to their account. The end-to-end process is completed within North. Clients provide their consent to the change by logging into North and when consent has been provided a digital receipt of the consent is appended to the uploaded documents.

Note that the digital consent feature in North is currently only available for bank account and advice fee changes.

8. Does North still accept a 'wet' signature from a client?

A 'wet' signature is a physical marking that a person makes on a physical document, usually with a pen, to sign their name. North continues to accept a 'wet' or 'ink' signature from a client on all our forms.

9. What support is available to advisers?

Advisers can access the eSignatures for North guide via on **North Online > Training resources > Electronic signatures for North**.