

# xyzmo

## Financial Industry Solutions



xyzmo's digital signatures are having a dramatic impact on the way business is done. Our solutions allow organizations to send letters, spreadsheets, agreements, contracts and formatted documents of any length for digital signing quickly and securely worldwide using the web. Transactions of all types, internal and external, happen faster with significantly higher completion rates.

As a financial organization, you're no doubt looking at digital signatures to help streamline your operations and improve service to your customers. The solution you choose will have a direct impact on which business processes you can automate and whether users will adopt your digital signature processes or not.

### Advantages of xyzmo's Technology

- Eliminate faxes, Fedex, and unsecured email attachments
- Support any document or process required by your business
- Give customers an easier, less time consuming experience
- Prevent signing mistakes that can delay transactions
- Get deals closed faster than your competitors
- Automate workflows when documents require multiple signatures

### Potential Applications

- Loan Origination
- Account Opening
- Identity Verification
- Internal Documentation

### xyzmo's products offer compliancy with the following

- ESIGN Act (Electronic Signatures in Global and National Commerce Act)
- UETA (Uniform Electronic Transactions Act)
- SOX (Sarbanes-Oxley Act)

### Compliance Standards

Powerful workflow automation and transaction management tools insure that all documents are sent, signed, routed and returned exactly as defined by the business rules of your company. A detailed audit trail delivers a complete record, status and history of every action by each signer to your important document- completely Sarbanes-Oxley compliant.

### Supporting Your Diverse Business Processes

Your organization has a variety of business processes that require documents to be signed, each with its own unique requirements. xyzmo provides the flexibility needed to support your diverse applications. Whether you're looking to deploy electronic signatures over the web, in a branch environment, or within the four walls of your organization, xyzmo's solutions can make any workflow more efficient.

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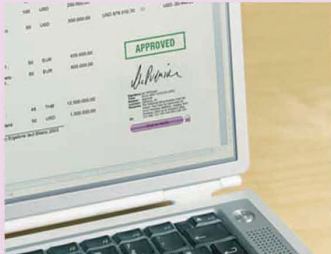
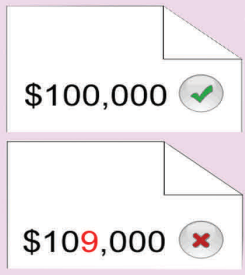


## Products & Company

### Simple, Secure Digital Signature Solutions That Save Money, Time and... Trees!

xyzmo's premier product, the SIGNificant Server, solves the problem of signing electronic documents securely while simultaneously reducing the costs and labor associated with paper-based processes. xyzmo's digital sealing technology contains the following optional features: a trusted third-party timestamp, a company logo and a handwritten signature

including its biometric data. The user may add as few or as many of these features during customization. xyzmo's products do not require maintaining an expensive PKI infrastructure, but can be integrated within an organization's existing PKI methodology. xyzmo's technology is easily integrated into existing IT environments, therefore guaranteeing customers ROI within 12 months.

<p>Sign</p> 	<p>Seal</p> 	<p>Verify</p> 
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#### xyzmo's technology dramatically reduces:

costs   printing   faxing   shipping   shredding  
labor   scanning   fraud   filing   ... and more!

**Guaranteed ROI  
within 12 months!**

#### About xyzmo

xyzmo USA LLC is based in Jersey City, NJ and is part of the xyzmo SIGNificant Group. The xyzmo SIGNificant Group has additional international offices in Austria (HQ), Israel, Germany and South Africa. The xyzmo SIGNificant Group is the internationally leading supplier of comprehensive digital signature solutions for the safeguarding and optimization of business processes. Originating from an almost 100-year tradition in stamps and signature signing, we possess the competency to carry these processes over to the digital world in a user-friendly manner.

