Whitepaper

# BL<sup>O</sup>EINK

The Role of Certificate of Evidence in Secure Digital Transactions



In an era where contracts, transactions, and approvals occur online, ensuring trust and security is paramount. A key innovation enabling this trust is the <u>Certificate of</u> <u>Evidence</u>—a detailed audit trail document that accompanies digitally signed records.

This whitepaper explores what a Certificate of Evidence is, how it guarantees transaction integrity, its applications across various industries, and emerging trends like blockchain that are shaping the future of secure digital transactions.

# Understanding Certificates of Evidence in Digital Transactions

Digital transactions refer to the exchange or signing of documents and data through electronic means—from esigning a contract to processing an online payment.

In such transactions, trust is established by two complementary mechanisms: (1) cryptographic security and (2) a robust audit trail that documents every step of the process. The Certificate of Evidence falls into the second category, serving as a comprehensive proof record for an e-signed document.

#### What is Certificate of Evidence?

A Certificate of Evidence is essentially a timestamped audit report that documents every step of the signing process for a given digital transaction. Modern eSignature platforms, including Blueink, automatically generate this certificate for each completed document, compiling all pertinent metadata —who signed, when, where, and how—into a single file. It typically contains information such as:

• **Document details:** A unique document ID, creation and completion timestamps, and final status (e.g., completed, declined, expired).

- Signer details and authentication: The names and emails of all parties, along with the methods used to verify each signer's identity (e.g., email confirmation, SMS PIN, ID check). It also logs the signer's IP address and device or browser identifier as additional evidence.
- Event log: A chronological record of every action taken —document sent, viewed, signed, etc.—each with a date/time stamp.
- Tamper-proof seals: Cryptographic hashes or digital signatures that ensure the document hasn't been altered after completion, making the evidence report itself tamper-evident.

By bundling all this data, the Certificate of Evidence provides irrefutable proof of authentication, identity verification, and a detailed audit trail for the transaction. Without such an audit trail, organizations would be exposed to higher risks of fraud, disputes, or regulatory non-compliance in their digital dealings.

# Certificate of Evidence vs. Digital Certificates

It's important to distinguish a Certificate of Evidence from a digital certificate in the cryptographic sense. A digital certificate (often an X.509 certificate in Public Key Infrastructure, or PKI) is an electronic credential used to authenticate identities and enable encryption.

Issued by a trusted Certificate Authority, a digital certificate ties the identity of an individual or organization to a cryptographic key pair. For example, when you visit a secure website, the site's server presents a digital certificate to prove its identity, allowing your browser to encrypt data using the site's public key.

In the context of digital signatures, an individual might have a digital signing certificate that embeds their verified identity into the signature via PKI.

A digital signature, on the other hand, is the mathematical result of using a private key to sign data, producing a code that a corresponding public key can verify. This relies on asymmetric encryption, meaning one key (private) is used to sign or decrypt, and another (public) is used to verify or encrypt. A classic example is the <u>RSA algorithm</u>, which leverages the difficulty of factoring large prime numbers to create secure key pairs. In simple terms, RSA generates a public-private key pair; the private key can encrypt a "signature" or decrypt a message, while the public key can decrypt that signature or encrypt a message.

The beauty of this system is that the recipient of a digitally signed message can use the sender's public key (from their digital certificate) to verify the signature's authenticity and integrity.

This assures the message wasn't altered and indeed came from the holder of the private key, providing what cryptographers call authenticity, integrity, and nonrepudiation.

In summary, digital certificates and digital signatures secure the mechanics of electronic transactions, whereas the Certificate of Evidence secures the process and context, creating a bulletproof record of the transaction's execution.

The latter complements the former: you might have a digitally signed PDF, and attached to it a Certificate of Evidence PDF. Together, they provide a comprehensive security and trust framework for digital transactions.

# How Certificates of Evidence Ensure Transaction Integrity

One of the core challenges in digital transactions is guaranteeing that a digital document is just as trustworthy as a paper document with pen-and-ink signatures. Certificates of Evidence play a pivotal role in achieving this by reinforcing both technical integrity and process integrity through identity verification and compliance with legal standards.

## The Chain of Trust and Digital Identity Verification

When we speak of a "chain of trust" in digital transactions, we're usually referring to the chain of digital certificates that link a signed document or a user's digital identity to a trusted root authority.

Imagine a hierarchy: at the top, a Root Certificate Authority (CA) is widely trusted; it issues certificates to Intermediate CAs, which in turn issue certificates to end-users or systems.

If Alice signs a document with a digital signature, her signing certificate will typically chain up to a root CA. If Bob trusts that root CA, he can trust Alice's certificate, and thus her signature—this is the chain of trust in action. It assures Bob that the public key used to verify Alice's signature truly belongs to Alice and hasn't been tampered with.

However, verifying a signature's cryptographic validity is only half the story. We also need to verify the human identity behind the signature: Is the person clicking "Sign" really Alice?

Common verification methods include:

- Email verification: The signer must click a link sent to their email, confirming they have access to the known email address.
- SMS one-time passcodes (OTP): A unique code is texted to the signer's phone, which they must enter to proceed. This ties the signer to a physical device.
- Know Your Customer (KYC): A verification process used to confirm the identity of a signer by collecting personal information such as government-issued ID, proof of address, or other documents. KYC helps prevent fraud, money laundering, and ensures compliance with regulatory requirements.

All of these steps bolster the integrity of the transaction by establishing a trusted digital identity for each signer. The Certificate of Evidence logs the outcome of each authentication step.

This way, if there's ever a dispute, one can demonstrate that proper measures were taken to verify the signer's identity. Blueink's platform, for instance, substantiates the identity of all parties through multiple authentication methods and records each method in the evidence certificate.

Equally important is maintaining the integrity of the document and signatures throughout the process. Certificates of Evidence address this via tamper-evidence.

As noted earlier, the completed document and the certificate itself may be cryptographically sealed. A hash is like a digital fingerprint of the file—if even one character of the signed document or evidence file changed, the hash would not match, signaling tampering.

Many platforms generate a unique hash for the final documents, and Blueink's API even allows retrieval of a document's Certificate of Evidence along with a checksum for verification. This means an auditor can independently verify that the audit trail file hasn't been altered by comparing its hash with the recorded value. In summary, the chain of trust ensures that the digital content comes from a legitimate source and hasn't been tampered with, while the Certificate of Evidence ensures the process of signing is transparent and each signer's identity is verified and documented.

Together, they answer both "Is the signature mathematically valid?" and "Can we prove the signer's intent and identity behind that signature?". This dual assurance is critical for transaction integrity.

#### Legal and Compliance Considerations

Beyond technical integrity, legal validity is the ultimate test of a secure digital transaction. In many jurisdictions, electronic signatures are recognized as equivalent to wet ink signatures only if certain conditions are met—and a robust audit trail is chief among those conditions.

The United States federal <u>ESIGN Act</u> (2000) and the <u>Uniform Electronic Transactions Act</u> (UETA) adopted by most states set out that electronic signatures are legal and enforceable but implicitly require processes that can authenticate the signer and capture their consent. Government and industry guidance often note that proof of a valid e-signature "usually includes a secure audit trail and tamper-evident certificate in the final document." In other words, if you ever went to court over a contested esignature, you'd better have an audit trail document to back it up.

Europe has a similar framework in the form of <u>eIDAS</u> (Electronic Identification, Authentication, and Trust Services Regulation). Under eIDAS, certain high-security electronic signatures require involvement of accredited trust service providers and digital certificates, but all electronic signatures under eIDAS benefit from having an audit trail.

The regulation and associated standards encourage ensuring each signed record can demonstrate who signed what and when, and that any alteration is detectable. The EU's eIDAS Regulation explicitly sets a framework for trusted electronic transactions across member states, emphasizing the need for reliable evidence around each signature. Compliance requirements aren't just about signature laws; they also span privacy and industry-specific regulations. For example, in healthcare, the <u>Health Insurance Portability and</u> <u>Accountability Act</u> (HIPAA) in the U.S. mandates tracking access to electronic health records. Every time a patient record is viewed or modified, there should be an audit log. A Certificate of Evidence can serve as part of this audit trail, documenting who accessed or signed a medical form and when.

Similarly, <u>GDPR</u> (Europe's General Data Protection Regulation) requires organizations to maintain records of processing activities and ensure data integrity and accountability. One guide on GDPR compliance highlights that keeping detailed audit trails of all user activities is a key technical measure for accountability.

In plain terms, if personal data is being signed off or accessed, you need a log of those events. A Certificate of Evidence contributes to GDPR compliance by automatically documenting every action related to personal data consent forms or agreements, thus supporting the principle of accountability and providing evidence in case of an inquiry. From a compliance standpoint, using a platform that automatically provides Certificates of Evidence greatly simplifies audits and legal reviews. Some platforms go further in simplifying compliance: Blueink's evidence certificate, for example, consolidates all the needed info in one PDF, which can be furnished to regulators or courts, and it is readily accessible via the user dashboard at any time.

Blueink underscores security and compliance as a foundation of its service—providing end-to-end encryption, secure storage, and internal controls audited to enterprise-grade standards.

The platform is fully compliant with SOC 2 Type II, HIPAA, GDPR, 21 CFR Part 11 (FDA's electronic signature regulations), FERPA, and other major frameworks. Additionally, Blueink's signing process adheres to the esignature laws like ESIGN and UETA in the U.S. and the requirements of elDAS in the EU. This broad compliance ensures that a Certificate of Evidence generated by Blueink is not just a technical nicety but a legally reliable document.

It's one thing to have data logs; it's another to know those logs meet the evidentiary standards of all relevant jurisdictions. Blueink's <u>compliance page</u> proudly lists all the laws and standards the service meets, giving users confidence that their digital transactions will hold up under scrutiny.

# Industry Applications of Certificates of Evidence

The need for secure, evidentiary support for digital transactions cuts across every industry. However, different sectors adopt electronic signatures and Certificates of Evidence at varying paces and emphasize different benefits.

Below, we look at how finance, healthcare, education, and government are utilizing Certificates of Evidence, along with real examples and recent statistics. We'll also highlight Blueink's approach in each context, demonstrating how a robust evidence framework can address industry-specific challenges.

#### **Finance and Banking**

The financial services sector was one of the earliest and fastest adopters of e-signatures and digital transaction management, driven by a desire to streamline processes like account openings, loan agreements, and insurance policy signings.

By 2024, the Banking, Financial Services, and Insurance (BFSI) sector accounted for roughly <u>26% of global e-</u> <u>signature usage</u>—the largest share of any industry. Virtually all major banks and insurance companies now use esignature solutions for at least some processes, whether it's consumer-facing account paperwork or internal approvals. This widespread adoption is no surprise: when given the option, over 90% of bank customers choose to e-sign documents rather than dealing with paper for things like new account forms.

For financial institutions, a Certificate of Evidence is invaluable for compliance and auditability. Consider all the regulations banks must comply with: anti-fraud regulations, Sarbanes-Oxley (SOX) controls for accurate recordkeeping, SEC rules, PCI DSS standards for handling payment data, and more.

When a bank uses an e-signature to execute a loan document, the Certificate of Evidence provides a clear audit trail proving that the customer indeed signed and that the document wasn't altered.

On the compliance side, using a platform like Blueink simplifies meeting financial regulatory standards. Blueink is audited to SOC 2 Type II for security controls and is compliant with frameworks like GDPR and <u>PCI DSS</u> that are crucial in finance.

# Blueink Use Case in Finance and Banking

When a customer electronically signs a mortgage agreement via Blueink, the Certificate of Evidence records the exact date and time the disclosure documents were viewed and signed, the digital fingerprint (hash) of the final signed PDF, the verification method used, and the IP address/location from which they signed.

Later, if there's a question about whether the customer had proper intent or if any changes were made after signing, that certificate dispels doubts. It's effectively a forensic record. This builds confidence not only for the bank's legal team but for the customer as well, knowing the transaction is transparent and protected against fraud.

It's worth noting that banks often integrate e-signature solutions into their larger systems (CRM, loan origination systems, etc.). <u>Blueink offers an API</u> and can be integrated into custom workflows, meaning a bank can trigger agreements to be signed from within its own software and later programmatically retrieve the Certificates of Evidence for storage or further analysis.

# **Healthcare and Life Sciences**

Healthcare has traditionally been cautious in adopting digital signatures, mainly due to strict privacy laws and the sensitive nature of health data. However, recent years have seen a significant shift toward digital transaction workflows in healthcare—from patient intake forms and consent documents to pharmaceutical approvals and medical research documentation. In this sector, Certificates of Evidence play a critical role in ensuring patient safety, privacy, and legal protection.

A key requirement of healthcare regulations like HIPAA is maintaining logs of who accessed patient information and when—effectively an audit trail mandate.

When a patient signs an electronic consent form for surgery or treatment, a Certificate of Evidence provides exactly the kind of audit record HIPAA expects: it shows who (the patient) signed, at what time, possibly from which location or device, and can even include additional authentication steps to ensure the patient's identity.

Consider patient consent forms, which are ubiquitous in healthcare—for procedures, for sharing records, for participating in clinical trials, and other purposes. These forms can later be subject to dispute (e.g., a patient might claim they weren't fully informed or that they never actually signed). Having a robust evidence certificate attached to each signed consent is a powerful deterrent to such disputes. It documents the entire signing session: the exact consent document version that was signed (via a hash), the time it was signed, and the method of signature.

Blueink's Certificate of Evidence, for instance, will log if a signature was captured in-person on a tablet by the patient versus via a remote link, and it can even capture attachments like images—say, a photo of the patient's driver's license or a photo of the patient taken at signing for verification. All of this becomes critical if the consent's validity is later questioned.

#### **Blueink Use Case in Health and Sciences**

A real-world example comes from a fertility clinic that transitioned to digital consent forms with Blueink. <u>California</u> <u>Fertility Partners</u> had traditionally used paper, which was slow and cumbersome for patients and staff.

After moving to Blueink's eSignature solution, the clinic's Executive Director described it as a "groundbreaking experience" to finally eliminate the paper chase. They initially ran paper and electronic systems in parallel, then fully embraced digital when they saw that the electronic process could meet their high standards for patient care and compliance. One major benefit they observed was in resolving disputes over consent: occasionally, in fertility treatments, couples might later disagree on consent they previously gave. With Blueink, in cases where couples later dispute their signatures, the system provides robust evidence with location data, IP addresses, and ID selfies.

This means if a husband says, "I never approved this," the clinic can produce the evidence certificate showing that not only was an e-signature applied, but it was done from the husband's phone in their hometown, and he even took a selfie as part of the process. This level of detailed evidence is transforming how confidently healthcare providers can obtain and enforce digital consents, all while staying compliant with privacy rules.

Another aspect in healthcare is speed and accessibility. During the COVID-19 pandemic, getting paperwork signed remotely became a necessity. Telemedicine appointments, for instance, often require patients to sign HIPAA acknowledgments or treatment consent forms before the virtual visit.

Certificates of Evidence ensured that even these remote consents were handled with proper security. A doctor could send a patient a form via Blueink's SMS delivery. The patient opens it, perhaps verifies via a quick code or ID check, signs with a finger on their phone, and the Certificate of Evidence logs the entire remote interaction. Blueink noted that organizations using features like SMS delivery saw significant decreases in turnaround time – up to 72% faster completion for getting documents signed. In healthcare, faster turnaround can literally be life-saving.

From a compliance perspective, Blueink's platform is designed to satisfy healthcare requirements. It's HIPAAcompliant, meaning it has the necessary security measures like encryption of data at rest and in transit, access controls, etc., and will sign Business Associate Agreements.

It also can capture the 21 CFR Part 11 requirements for electronic signatures in FDA-regulated clinical trials. Every evidence certificate contributes to those compliance measures by serving as the Part 11-compliant audit trail record.

In sum, healthcare organizations are leveraging Certificates of Evidence to securely digitize their paper workflows improving patient experience and administrative efficiency —while maintaining the high bar for privacy and accountability.

# Education

Schools, universities, and educational institutions handle a surprising amount of paperwork: enrollment forms, student permission slips, special education plans (IEPs), financial aid documents, staff HR forms, and more.

Traditionally, these have been managed through paper sent home in students' backpacks or in-person meetings. However, just like other sectors, education is undergoing a digital shift, accelerated by the rise of remote learning and the need for efficiency.

Certificates of Evidence in education ensure that digital signatures on school documents are just as trusted as handwritten parent signatures, if not more so, by providing an audit trail for each signed document.

# **Blueink Use Case in Education**

One key area in education is parent/guardian consent. For example, field trip permission slips or consent for a school to evaluate a child for special education services—these are documents that absolutely require a valid signature from a parent or legal guardian, and they can be time-sensitive. Losing a paper form or having a child forget to return it can delay important services to the student. By using esignatures, schools can get forms signed faster, and a Certificate of Evidence assures that the consent was properly obtained.

It logs which parent signed, when they signed, and how. If the school requires, say, that the parent provide a driver's license number or last four of SSN to verify identity in the e-sign process, that can be part of the evidence record.

A compelling case study comes from <u>Thomasville City</u> <u>Schools</u> in North Carolina. Their Exceptional Children's department moved from a manual, paper-heavy process to Blueink's eSignature platform to handle IEPs and other SPED (special education) paperwork.

The results were significant: they achieved an 85% faster document turnaround time, slashing the waiting time for signatures. In addition, they saw 50% cost savings, and were able to collect 100% of signatures remotely (critical during COVID lockdowns).

Such improvements are hugely significant in education, where delayed signatures can mean delayed services for a child in need. The "weeks to chase a signature" became mere days or hours. And importantly, the Certificate of Evidence provided a safeguard: if audited by the state Education Department, the district can show exactly when a parent consented to an IEP and that it was done in compliance with state laws requiring parental involvement.

In Thomasville's case, the Director of Exceptional Education noted that before, they had no electronic method and relied on sending papers home and hoping parents signed and returned them. The pandemic forced them to find a secure electronic method.

With Blueink, when they send a document to a parent, they can track if it's opened, and every signed document comes back with a Blueink Certificate of Evidence documenting the e-signature. This not only solved the remote operation challenge but also gave them new transparency into the process.

Another aspect is compliance with privacy laws like FERPA (Family Educational Rights and Privacy Act). FERPA requires schools to keep records of parent consents for disclosure of student information and other data.

An e-signature with a proper evidence trail can serve as that record. Blueink is FERPA-compliant, meaning it handles student data with appropriate security and provides the logging needed. For instance, if a school emails a student's transcript to a university, they need the student's signed consent (if over 18, or parent if under 18). Using an e-sign request for that and storing the Certificate of Evidence gives the school a FERPA log showing the student authorized the release on a certain date.

The use of bulk sending in education is also notable. Often, at the start of the school year, there are hundreds or thousands of forms to be signed by parents. Blueink's Bulk Send feature allows a school district to send out a standardized form to all parents in one go, rather than one by one.

Each parent receives their own copy to sign, and each completed form generates its own Certificate of Evidence. This is incredibly efficient for mass document workflows like field trip consent forms or device loan agreements (for school laptops) that go to every student.

Administrators can track responses in real time and see which parents haven't signed yet, then follow up accordingly, with the confidence that all signed ones have a robust audit trail attached.

Finally, in higher education, universities often handle research consent forms or even enrollment agreements via e-sign. A Certificate of Evidence in these cases protects both the institution and the student. For example, if a student signs a financial aid acceptance electronically, the evidence certificate will prove they saw the terms and agreed, which can preempt any claim later of "I didn't know about these conditions."

Electronic signature solutions fortified with Certificates of Evidence have shown they can bridge the gap between convenience and accountability. They allow schools to modernize and go paperless while still "covering all bases" legally.

As more educational institutions adopt these tools, we can expect the slow, bureaucratic reputation of school paperwork to improve, with faster turnarounds and solid evidence to back every signature.

#### **Government and Public Sector**

Government agencies, from local municipalities to federal departments, are heavily document-driven and historically reliant on ink signatures and rubber stamps. Think of building permit applications, voter registrations, court filings, contracts with vendors, or inter-office memos requiring approval. Transitioning these processes to digital form offers huge efficiency gains for governments and improved convenience for citizens. But governments also face high scrutiny: any hint of improper process or unauthorized change can become a public issue or legal problem.

Certificates of Evidence are therefore crucial in public sector e-transactions, as they ensure transparency and create a defensible record that can stand up to audits, public records requests, or legal challenges.

#### Blueink Use Case in Government and Public Sector

One standout example is the experience of the <u>City of Mesa</u>, Arizona—a large U.S. city (over half a million residents) that undertook a digital transformation of its paperwork processes. Mesa's CIO, Travis Cutright, partnered with Blueink to implement e-signatures across various city departments. The impact was described as "from weeks to minutes" in terms of process improvement.

Where once a permit approval or contract might have sat in interoffice mail for days or weeks awaiting signatures, it could now be completed in a single afternoon electronically. The Certificate of Evidence in these cases guards the city against disputes. For instance, if a contractor claims the city official didn't actually sign an agreement or that the process was biased, the city can produce the evidence log showing exactly when the official signed, under what IP address, and that the document was unchanged since. That is virtually irrefutable legal proof of the transaction's integrity.

Mesa's CIO explicitly noted that others might shop around with big-name vendors like DocuSign or Adobe, but "this relationship between the City of Mesa and Blueink has been phenomenal… I'd recommend it to anybody", citing that he'd never been disappointed with Blueink's service.

His endorsement highlights a few things relevant here: Blueink's solution was cost-effective (Mesa, like many public entities, is budget-conscious and found Blueink delivered equivalent functionality at a lower cost) and secure.

Blueink provided Mesa with an enterprise-grade compliance and security package—including the necessary audit trails to ensure every e-signed city document is provably authentic. Mesa's partnership shows that even mission-critical government processes can shift online with the right evidence framework in place. Governments also must adhere to open records laws and retention schedules. Many government documents are public records, and if signed electronically, the question arises: how do we preserve the proof?

Certificates of Evidence help here by packaging the proof of the signing process with the document itself. For example, a city might have to retain contracts for X years and produce them upon request. If a contract was e-signed, the most self-contained way to store it is as a PDF that includes the contract and an appended Certificate of Evidence.

That way, anyone viewing it in the future can see the audit trail. Blueink's system indeed allows downloading a PDF that includes the signed document and the full Certificate of Evidence attached.

Another common public sector scenario is courts and legal filings. Some courts now allow electronic filing of certain documents that require signatures. An e-filing system integrated with an e-sign service will rely on the evidence certificate to assure the judge or clerk that the document was signed by the appropriate party under secure conditions. Blueink has solutions tailored for courts, advertising the ability to provide secure audit trails that meet rigorous legal standards and highlighting features like detailed Certificates of Evidence showing signer details, creation dates, authentication methods, and other essential information, which are particularly valuable in legal settings.

At the federal government level, initiatives like the U.S. Federal CIO's push for electronic forms and the elDASbased initiatives in the EU for cross-border digital services all lean on the concept of trust services essentially, technical components like timestamping authorities or digital signature services that can provide evidence of transactions. Certificates of Evidence fit neatly as a trust service component, documenting the transaction in human-readable and machine-verifiable format.

One more example: procurement and contracts in government. Public procurement often involves multiple approvers and signers. Each needs to sign off, and an audit trail is necessary to ensure no step was skipped. With an e-sign workflow, each approver's signature and timestamp is recorded in the Certificate of Evidence, forming a chain that can be audited later to confirm the process was followed to the letter. Blueink's platform supports multi-signer workflows and logs each action in order, so a procurement officer could demonstrate that "Manager A approved this on 01/10/2025 9:35am, then Director B signed on 01/11/2025 2:17pm" and so forth, all shown in the evidence certificate with secure timestamps.

To sum up, the public sector benefits from Certificates of Evidence by gaining efficiency with accountability. Government transactions become faster and more accessible to citizens, while the Certificate of Evidence ensures that this convenience doesn't erode transparency or control.

On the contrary, it can even enhance transparency. A welldocumented audit trail can be shared with oversight bodies or the public to show exactly how a decision was made or a document was executed, thereby building trust in digital governance.

# Blueink's Approach to Secure Evidence Management

Blueink has distinguished itself in the eSignature industry by its strong focus on secure evidence management. Blueink's approach can be seen in several of its platform features and practices, all of which revolve around making the Certificate of Evidence a powerful tool for users.

#### **Automatic Evidence Generation**

Every document completed in Blueink automatically includes a Certificate of Evidence – there's no special step the user must take; it's built into the workflow. As soon as an envelope is signed by all parties, Blueink instantly compiles the audit trail data and attaches it to the finalized PDF.

Because it's automatic, organizations using Blueink can rest assured that no signed contract or form will slip through without proper evidence. It removes the human factor of forgetting to record something—the system does it by design.

## Multi-Factor and Advanced ID Verification

Blueink offers a robust suite of signer <u>authentication</u> <u>options</u>, which directly feed into the evidence record. For standard use, you have email verification and SMS one-time codes. But Blueink goes further with optional ID verification steps.

For example, a signer can be required to upload a photo of their driver's license or passport and even take a live selfie for a facial match. These steps are seamlessly integrated into the signing ceremony for the signer and are recorded in the Certificate of Evidence.

This is Blueink's way of bringing notarization-level identity proofing into everyday e-signatures. Not every transaction needs that, but for high-stakes agreements, having this capability is invaluable.

It gives an extra layer of defense against impersonation or fraud, and the evidence certificate captures it all. Few major eSignature platforms provide built-in photo ID verification; Blueink's inclusion of that feature shows its commitment to evidence robustness.

# **Complete Audit Trails**

Blueink's Certificate of Evidence logs every interaction with a document—from the moment it's created to the final signature.

That includes when the document was sent, when each signer viewed it, when reminders were sent, and, of course, when it was signed and completed. If a signer declines or the document expires, that's logged too.

By capturing these intermediate events, Blueink ensures the evidence isn't just about the final outcome but the process. This can be useful, for instance, if a signer claims, "I never saw the document"—the evidence might show they did view it on a certain date for, say, 5 minutes.

This level of detail can resolve "he said, she said" scenarios in business dealings. The audit trail is presented clearly in the certificate, often in a table or timeline format.

# **Tamper-Proof Sealing**

Blueink applies cryptographic hashing to documents and evidence to enable integrity checking. The platform can provide a checksum of the final signed document and evidence file.

As noted, Blueink's API even allows retrieving the checksum (a unique hash) for a packet's Certificate of Evidence. This means anyone can verify later that the document hasn't changed by comparing the file's current hash to the original.

Blueink essentially seals the record at completion. If anyone were to try altering the PDF or the log, the hashes wouldn't match. This tamper-evidence is a crucial part of Blueink's secure evidence strategy, ensuring that the evidence remains trustworthy no matter where it's stored or who handles it.

# **Easy Access and Management**

Recognizing that evidence is only useful if you can get to it when needed, Blueink made it simple to retrieve Certificates of Evidence. Through the <u>Blueink dashboard</u>, users can download the evidence file for any completed envelope in seconds. There's no need to request it from support or run through hoops; it's part of your document records and can be accessed on demand. Blueink also allows bulk downloading of documents with their certificates if an organization needs to archive or move records.

In terms of long-term retention, Blueink's evidence files are standard PDF format, which is important for futureproofing—you don't need special software to read them, and PDF is an ISO-standardized format likely to be readable for decades.

## Specialty Features Supporting Evidence Collection

Blueink has introduced features that indirectly bolster evidence integrity by expanding where and how you can capture signatures. For example, <u>In-Person Signing</u> mode allows a Blueink user to collect a signature face-to-face on their device. The signer uses the agent's tablet or their own smartphone to sign on the spot, and Blueink still generates the full Certificate of Evidence for that transaction.

In-person signing is logged with details like geolocation or the device used, which can be part of the evidence. This feature is great for scenarios like in-office visits, sales reps out in the field, or clients who aren't tech-savvy—it bridges the digital and physical. The evidence is as strong as remote signing because all the same data is captured. The convenience here is that you don't lose the audit trail just because the signing was inperson; Blueink ensures it's documented identically to a remote sign.

# **Integration and API**

Blueink's approach also acknowledges that many organizations want to integrate signing into their own apps or workflows. The Blueink API is designed by developers for developers to easily plug in. Importantly, any integration using the API still gets all the evidence benefits of the platform.

For instance, a CRM that sends out a contract via Blueink's API can later call an endpoint to retrieve the Certificate of Evidence and even its secure checksum to store in the CRM's database. Blueink also provides webhooks—real-time notifications—that can alert when a document is signed, possibly sending over a copy of the evidence or a link to it.

This level of integration means companies can incorporate Blueink's evidence-generation capabilities into their own audit systems. It's not a black box—Blueink will give you the data to verify and archive as you see fit.

# **Compliance and Certifications**

As mentioned, Blueink is compliant with major regulations (GDPR, HIPAA, etc.) and maintains high security standards like SOC 2. This matters in evidence management because it means the evidence itself is handled securely.

All data in Blueink is transmitted encrypted (SSL/TLS) and typically stored encrypted at rest. Blueink also likely employs stringent access controls and monitoring, meaning your evidence is safe from unauthorized access or tampering within the system.

Blueink's internal practices further ensure that the chain of custody of evidence is protected. In a sense, the credibility of a Certificate of Evidence also depends on the credibility of how it's generated and stored; Blueink's adherence to these standards strengthens the evidentiary weight of its certificates.

To summarize Blueink's approach: it provides a holistic ecosystem for secure digital transactions, where the Certificate of Evidence is a first-class output of every transaction, not an afterthought. By layering strong identity verification, comprehensive logging, cryptographic sealing, and convenient retrieval, Blueink ensures that users have in their hands a piece of evidence that can be confidently presented to a court, regulator, or auditor to demonstrate exactly what transpired in a digital transaction.

This focus on evidence means Blueink isn't just an esignature tool—it's an integrity and compliance tool that just happens to make signing easier.

# **Building Trust in the Digital Era**

The trajectory of digital transaction security is one of increasing trust, transparency, and integration.

Certificates of Evidence will remain central, but they will likely evolve. The experiences across industries teach us that any innovation must maintain the delicate balance: make transactions easier and faster, but never at the cost of security or verifiability.

One thing is certain: as paper fades away and digital becomes the norm, the importance of the humble audit trail only grows. It is the guarantor of integrity and trust in an otherwise invisible process.

By embracing new technologies, we can ensure that secure digital transactions aren't just as good as their paper predecessors—they're better, delivering speed and convenience with even greater security and resilience.

#### Ready to digitalize your document workflows?

<u>Schedule a demo</u> with us today to explore how Blueink can fit into your operations.

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