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FAST-TRACK YOUR ENTERPRISE DIGITIZATION: BEST PRACTICES FOR DEPLOYING E-SIGNATURES AS A SHARED SERVICE

WHITE PAPER

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Executive Summary

Abstract

As organizations continue to invest in efforts to improve operational processes and customer experience, enterprise-wide digitization initiatives have risen in priority. So too, have redundant and overlapping solutions, as individual business lines forge ahead with their own siloed implementations of technologies like e-signature.

This paper provides guidance to Enterprise IT leaders, Chief Digitization Officers, and Business Transformation stakeholders who have a vision for enterprise-wide reusability. The information presented here is based on the experiences of five leading early-adopter organizations that successfully deployed e-signatures as a centralized service.

Over years of enterprise wide deployments, we have learned there are many ways to achieve enterprise digitization with an e-signature capability. While all take a similar approach – start small, build success, and iterate – each enterprise is a unique entity with its own set of practices. Our research aggregates the top practices and insights; we recommend selecting those that best fit your enterprise vision, culture, and requirements.

Methodology

All of the companies mentioned in this paper are OneSpan customers using OneSpan Sign (formerly eSignLive by VASCO). As part of the research methodology, we conducted six interviews in late 2017 with Enterprise Architects and other IT stakeholders from five organizations, as well as consulting with Gartner and the OneSpan Sign Professional Services team.

Profile of Respondents

Our qualitative research is based on interviews with financial services companies ranging in size from 5,000 to 270,000 employees. When asked whether they initially started out with an e-signature shared service, only two of the five respondents said yes. Today, all have deployed e-signatures as an enterprise shared service, or are in the process of doing so.

Contact

OneSpan has extensive experience deploying e-signature as a microservice, and can provide tailored best practices guidance. To learn more, visit OneSpan.com.

ROI HIGHLIGHTS

Cost Savings from Technology Reusability

One bank estimated $50M per year, over four years, in cost savings from technology reusability. The bank audited their systems, services, and applications across the enterprise and found much duplication. “The initial analysis showed there were hundreds, if not thousands, of services, applications, user-defined business applications (UDBAs), and old systems, some almost at end of life.” Using a microservices model starting with e-signatures and e-forms, the bank took the first steps in a larger journey to build on the concept of a smart core with the ability to leverage the same services and technology across the bank.

Consistent Signing Experience

One financial services organization is leveraging enterprise shared services to provide a consistent signing experience for members, across every line of business and transaction.

Increase Efficiency

A multi-line insurer found they could increase efficiency by building a single enterprise team, rather than hiring, training, and maintaining multiple teams across the various lines of business.

Charge-back Model

The same insurance company found they could set up a charge-back model where the lines of business calling the e-signature service would receive a monthly bill for usage. That was the trade-off in exchange for IT developing and supporting the service.

Respond Within 24 Hours of an Audit

One bank reported the ability to respond within 24 hours of an audit, to remedy process gaps where certain sales transactions were completed without capturing any customer signature – potentially exposing the bank to noncompliance penalties.

Introduction

In 2008, a top 10 bank in the U.S. deployed e-signature technology across 3,000+ branches for consumer and small business lending. A year later, the bank expanded e-signatures to deposit account openings and account maintenance transactions. An early adopter of e-signature technology, the bank continued to deploy this technology to additional use cases in other channels and lines of business. However, IT eventually found itself in a bind. Each e-signature integration was developed specifically for an individual Line of Business (LOB), without a clear vision for reusability. Over time, this forced the bank to rethink its approach. IT decided to leverage a microservices architecture and integrate e-signature with the Enterprise Service Bus*, to save on development hours and offer this capability across the bank in a faster, more standardized way. Today, the bank's IT Shared Services group has ownership of e-signature enterprise-wide and continues to evolve functionality and delivery of e-signature services.

While the idea of technology reusability is not new, CIOs and Enterprise Architects are now prioritizing an enterprise approach to digital-enabling technologies such as e-signature. There is tremendous potential to eliminate paper in all areas of the organization and once one line of business demonstrates success with e-signatures, requests from other areas of the business will quickly flood into IT. That's why Forrester recommends that Enterprise Architects plan an enterprise approach to e-signatures and, "must begin reviewing and forming e-signature platform strategies to support the inevitable business requests and avoid overlapping, inconsistent, and redundant solutions"[1] across the organization.

The ability to accelerate digital transformation initiatives across the enterprise through an agile "build once, use many" approach has become the expectation. However, while the concept makes perfect sense, delivering e-signatures as a shared service is still relatively new. Even the transition from point installations to a services mindset is a shift that many IT organizations are still navigating.

We can help you understand how to do this. This paper is a starting point, where we present the best practices of organizations that have already taken a shared services approach. Our goal is to provide insights that are pragmatic and actionable. To do that, we start by explaining: what an e-signature shared service is, why it is important, and how to get started. By the end of the paper, our goal is to put you in a position to assess your readiness for an enterprise-level, e-signature shared services center.

* Definition from webopedia: "Enterprise Service Bus, also referred to as a message broker. ESB is an open standards-based distributed synchronous or asynchronous messaging middleware that provides secure interoperability between enterprise applications via XML, Web services interfaces and standardized rules-based routing of documents. In practice, this means that data files are passed to and from their destinations based on established guidelines that are common to all parties sharing the information to ensure that the data maintains its integrity as it is routed. The multi-language and multi-platform design of an ESB allows enterprises to process data between applications from various sources."

Part 1: Definition, Benefits and Models

According to International Data Corporation (IDC), the e-signature category "will grow at a five-year compound annual growth rate (CAGR) of 10.6% to $1.3 billion in 2021."[2] E-signature has passed the early adopter phase in its technology lifecycle, with organizations of all sizes embracing e-signatures, e-forms, digital document repositories and business process automation through digital workflows, to maintain end-to-end paperless processes across channels.

For CIOs and Enterprise Architects, this is an opportunity to build foundational digital capabilities for future extensibility and enterprise scalability, in support of the digital transformation agenda. The concept of centralized service delivery becomes strategically important for e-signature and related technologies like e-forms, since these apply to every department, in every business line, across the organization.

Establishing an e-signature shared service center (SSC) fast-tracks the enterprise towards its digitization goals. It establishes a framework and standardized design patterns around development and deployment of e-signature capabilities that cater to various business functions across the enterprise.

The shared service provides a common integration approach for e-signature, in alignment with the enterprise architecture technology standards for middleware. This is done by building an e-signature abstraction layer, which provides the glue between enterprise systems and the e-signature service provider. The abstraction layer exposes various functions to the enterprise through a Service Oriented Architecture (SOA) or a microservices architecture. The services layer becomes the service point for all fully automated processes.

End-to-end digital experiences are primarily customer- or partner-facing, and are implemented within well-defined systems. The services layer integrates e-signatures into the enterprise, for example through an Enterprise Service Bus (ESB) transport layer within:

- Enterprise Origination systems (e.g., account opening, loan origination, etc.)
- Business Process Management systems (e.g., workflow automation)
- Enterprise Content Management systems (e.g., digital document repository)

Depending on your organization's size, there may not be a formalized ECM or BPM enterprise system; these may be functions within some of the individual lines of business. You can still view these enterprise concepts (BPM, ECM) as sub-components of your enterprise Line of Business (LOB) systems.

E-SIGNATURE FUNCTIONAL ARCHITECTURE

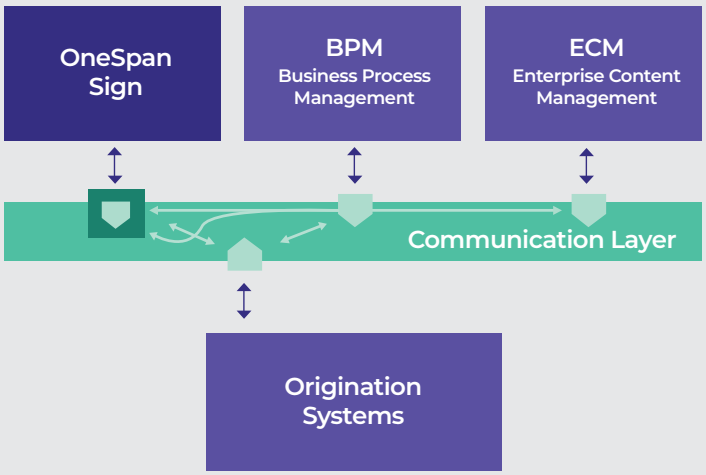


Figure 1

DETAILED VIEW

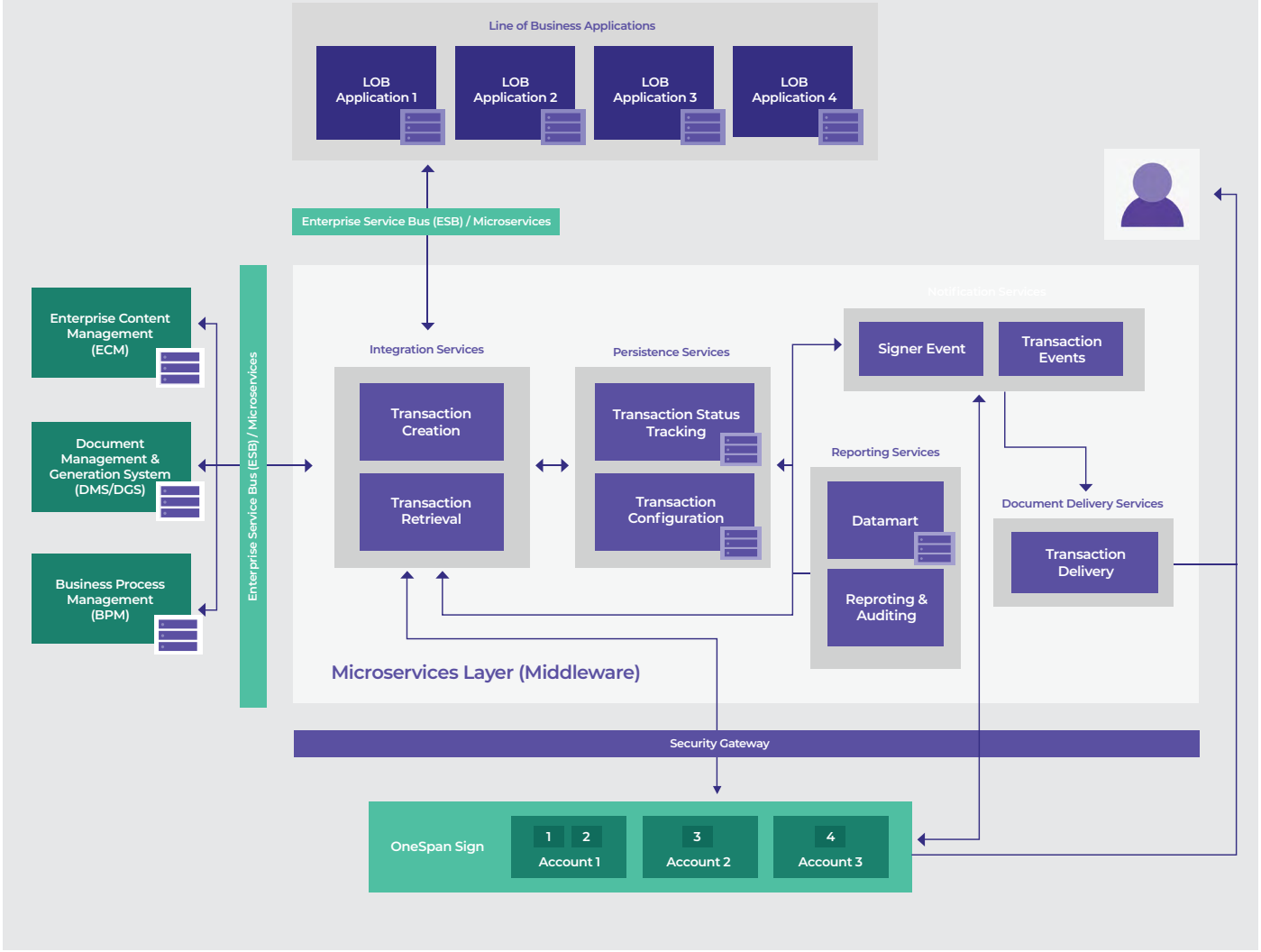


Figure 2

> “Shared services or shared services center (SSC) refers to a dedicated unit (including people, processes and technologies) that is structured as a centralized point of service and is focused on defined business functions.
>
> These functions are supported by IT and IT services for multiple business units within the enterprise. Shared services may come from several different physical locations, and may involve numerous business functions and IT processes. The definition, structure and scope of an SSC start within the enterprise.”
>
> **Gartner IT Glossary**

BENEFITS

While the business case for an enterprise shared services center is built on reusability, as well as reduced maintenance and onboarding costs, the purpose of the e-signature shared service is optimization across business and technology. It shortens time-to-market, with expeditious delivery of e-signature functionality; ensures a consistent customer experience across channels; strengthens compliance; and improves productivity through business process standardization.

Our customers confirm that a centralized service also provides the IT organization with greater flexibility, responsiveness, consistency and control – while at the same time, establishing a core group of in-house experts who can partner with the business units.

Examples of Value that Our Customers Have Experienced:

- **Responsiveness as a competitive advantage**
  "When you build a shared services center, you have the ability to pivot quickly. For example, a regulator conducted an inquiry in the market on customer consent and acknowledgement on all sales transactions. An internal audit was mandated to proactively identify any risk exposure for the bank, where proper customer consent and acknowledgement might be missing. The audit revealed some process gaps where certain sales transactions were completed without capturing any customer signature on the sales forms. With a Center of Excellence in place and leveraging the e-signature shared service, the bank can respond to urgent business needs such as this, and turn around the required changes to implement e-signature for those specific transactions, within 24 hours."

  Former Director of Business Process & Digitization at a top 5 bank

- **Automated document storage**
  "The business units may have a variety of technologies that create transactions and store the completed transactions. For example, content management systems can range from SharePoint to IBM FileNet, Content Manager on Demand (CMOD), and more. Making sure that the completed documents end up in the right Content Management System (CMS) and are indexed properly, can be very complicated. Within the service layer, you can ensure that these operations are completed consistently and correctly, regardless of where transactions are initiated or where the completed documents have to be stored."

  IT Technical Manager, Enterprise Infrastructure Services, membership-based financial organization

- **Stability and control**
  "E-signature platforms provide a rich set of features, but the enterprise can control what is available to each LOB. Some companies allow the business units to subscribe to the set of features that they want, through a web UI. Other companies let the IT department determine which business units get access to which features. A shared service allows you to manage this."

  SVP Technology Manager, top 5 bank

- **Staffing advantage**
  "If we don't do it this way, all business lines will have to develop e-signature skill sets within each of our verticals. If we develop it under a single service, then we only really need one group that supports the technology. Everyone else benefits without having to upskill their people."

  Enterprise Architect, multi-line insurance carrier

- **Consistent, automated execution through rules**
  "With a shared service, responding to changes in business requirements becomes much easier, because there is a central system that controls all business rules across various business lines. For example, I had a situation where the customer's Tax Identification Number had to be masked on certain customer forms, but had to be shown in cases of specific exceptions. That's one of thousands of rules each banker would otherwise have to know."

  Former Director of Business Process & Digitization at a top 5 bank

Getting Started

There are many options for getting started with e-signatures:

As a cloud service using out-of-the-box user interfaces for user-driven, smaller volume processes

Accessing e-signature capabilities through a larger system, such as SharePoint or Salesforce

By integrating with web apps, mobile apps, and core systems to fully automate high volume transactions or straight-through processes

Most e-signature deployments start out as line-of-business specific. They are trying to solve a specific business problem. Organizations tend to start with a single process, demonstrate ROI and expand to other processes and lines of business. That is a tactical way of dealing with things. Large enterprises have many business units, each doing different things to solve the same set of problems.

However, most enterprises have standardized on core IT platforms. As these companies gain groundswell with e-signature, the larger volume use cases attract the attention of the Enterprise Architecture group, who begin looking at how e-signature fits into the enterprise landscape of standardized technology tools.

What is interesting is that the survey respondents in our study did not all start out with an e-signature shared services center from day one. Some did not have any technology shared services vision in place. As they matured with e-signature adoption, they were able to pivot to a Service-Oriented Architecture (SOA) mindset once they reached a state of readiness.

According to a top bank in the US, "When we first started, we were in the mindset of each line of business. There was not much focus on an established shared service across the enterprise. Over the last three years, there has been a change in mindset. We're now making the centralization of like-entities across business lines more leverage-able throughout the organization."

This bank represents the majority of our customers. The lesson here is a shared service center can be built at any point. This mirrors what we are seeing in the market. The majority of large banks, insurance carriers, and federal agencies are evaluating this. Organizations are now transitioning from disparate integrations to enterprise shared services, because this is the only way to truly extend technology across the enterprise.

Three Models

Having worked with over 30 enterprise deployments and more shared services implementations than any e-signature vendor, we have seen the market adopt three levels of e-signature shared service:

1 **Basic:** To start, organizations standardize on a single vendor and establish a master service agreement. This eliminates situations where individual verticals negotiate different contract terms with the same vendor, or where multiple vendors are brought in across the enterprise to solve the same problem. It also allows for economies of scale through volume discounts, and sends a signal throughout the organization that e-signature is now a strategic capability. Because so many organizations have been mandated to be lean and consolidate technologies, there is often already internal momentum to standardize on one vendor. The preference is a single vendor platform that can be scaled across multiple use cases, channels and geographies.

2 **Intermediate:** The e-signature software is bought and maintained at the enterprise level, and individual business lines leverage it. Enterprise IT has determined the minimum basic set of e-signature features and functions to expose. They have identified the common attributes for e-signature, built out the services, and established them as platform/process-agnostic enterprise services.

IT integrates e-signature into the enterprise stack by developing a middleware component, integrating it with the enterprise via a service bus or microservices architecture, for example, and adding additional integration services that complement the document lifecycle, such as document generation, document capture and document storage.

> "Enterprise Architects must begin reviewing and forming e-signature platform strategies to support the inevitable business requests and avoid overlapping, inconsistent, and redundant solutions."
>
> **Forrester Research**
> E-Signature Vendor Landscape Report

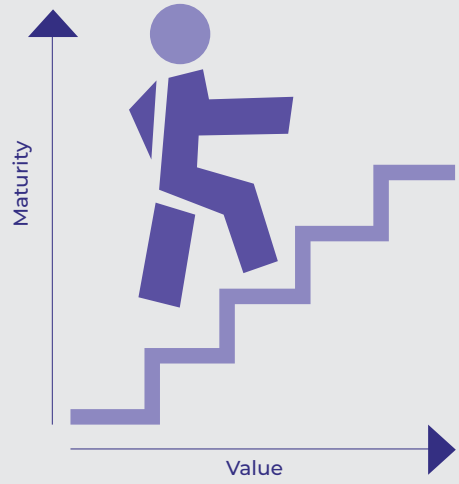
For some, the progression within the Intermediate level requires taking any microservices builds that already exist within individual business units and unifying those under an enterprise architecture. For example, one insurance carrier explained that, "Across the organization, some of our business units have built out e-signature services, but they are only available for the same vertical. They've created an API and a web service that can be called within multiple lines within their own vertical. So, they might have different systems that perform the same function, perhaps one's a legacy and one's an emerging system. Rather than build it in-line within each of those solutions directly, they extract it and position it so it is available to multiple consumers. From there, the next level is making it available to all branches of the organization."

One of the most important things the organization will evaluate at this point, is infrastructure scalability. Generally, if e-signature is first brought in as a point solution, chances are scalability was not top of mind when IT did that original design. Look at the technology that was used to support the original build, and whether it will meet enterprise needs or not. If not, look at how to extend that, including the cloud as a potential mechanism to provide that scalability.

3 **Advanced:** When the Intermediate shared service center reaches maturity, they have reached the Advanced level or the E-Signature Center of Excellence. The organization has taken their core platform(s), installed an e-signature service on top, integrated value-added services, and put policies, processes and people in place to manage it.

The majority of our customers currently assess their maturity with e-signature shared services as either Intermediate or between Intermediate and Advanced. As the first organization to pioneer e-signature delivery via a centralized enterprise service, a top bank explained that the evolution to a Center of Excellence is a journey of continuous improvement. Today, the Enterprise Services group responsible for e-signature "falls between Intermediate and Advanced because we don't quite have centralized logging, centralized management of transaction volumes, or business lines billing into us, but we are getting there."

THREE MODELS



1 **Basic**

This is a volume buying agreement. The central procurement group standardizes on a single vendor and negotiates a master service agreement.

2 **Intermediate**

The organization integrates e-signature into the enterprise stack by developing a middleware component, integrating with the enterprise service bus or other integration channels as an example, and adding additional integration services to support end-to-end processes.

3 **Advanced**

This is the Center of Excellence. The organization has taken their core platform(s), installed e-signature on top, integrated value-added services, and put policies, processes, and people in place to manage it.

Figure 3

The real questions are: What core functionality do we need? And what functionality is consistent and common across the business groups?

Part 2: How to Deploy

There is no definite set of rules that must be followed to be successful. Each organization's system architecture and objectives will vary, but as a best practice, a joint sponsorship by the Chief Digitization Officer and C-level leaders from the Business and IT will likely yield the best results. These leaders work in close collaboration and spearhead the shared service together. The Chief Digitization Officer sets context around the organization's digital transformation strategy and roadmap, while IT translates that into an Enterprise Architecture design that supports the long-term vision of reusable and extensible enterprise digital capabilities via a shared services model.

It is the IT leader, by the nature of their role and technology background, who will educate the organization on the opportunities surrounding the shared services model and the appropriate technical design to support it. When we asked customers who drove their e-signature shared services project, the majority said the Chief Enterprise Architect, under the direction of the Chief Technology Officer. While the Business Executive generally obtains the funding and the CTO/CIO signs off on what technology vendor platform to spend the funding on, ultimately it is the Chief Enterprise Architect who evangelizes the shared services concept and educates the organization. Other key participants include the CIOs from the individual lines of business, Legal and Compliance, and the partners on the vendor side. As one bank explained, "Make sure you've got the vendor, the business, technology and direction from the top. That's what we needed to stand up a robust shared services center. In our case, the CTO was the one who gave the mandate. He wanted a true shared services center that sits within the Enterprise and Business Services layer, that is called in a standardized manner, and built in a modular fashion, so we can connect the required services like LEGO."

For some organizations, adoption requires leadership to facilitate a shift in mindset. One bank explained that, "The business side had been platform owners for years and it was difficult for them to hear that IT was going to build e-signature services, but not into their application. We had to explain that their platform just had to make a call to the new e-signature service. Theirs was one application among others that were going to call the service and we wanted to build it in a streamlined way. IT would control who needs to sign, when they need to sign, the sequence of signers, expiry date, etc., and that would be built outside their application. Doing it that way would make it easier to modify and maintain – rather than build e-signature into the application and replicate that same effort for every other platform."

For another organization, this was not an issue. "People understood the concept, we didn't really have to do any education or selling of the idea, that this is a centralized service. We explained how we would integrate with them. We then educated the business on how that integration would work."

Build the Business Case

There is a strong business case for deploying e-signature as a shared service. Still, you will need to justify the business value of enterprise-wide adoption. To align your shared services initiative with corporate goals requires tangible, compelling numbers. This will help prioritize the project and ensure stakeholders are onboard.

When you look at ROI through the lens of a shared service, think beyond the hard costs associated with each business unit. Think about time-to-market, the cost of implementation, and integration costs. To start, estimate how much it would cost if you were recreating the same type of model or business function, performed by the same vendor, in multiple LOBs. That becomes the magic number to showcase when speaking to stakeholders.

According to one customer, "In our business case, the CIO added a line item under cost reduction, for technology re-usability. We estimated $50 million a year, over 4 years, for re-usability from:

- The e-signature shared service
- The e-forms shared service
- Standard rules for document retention and document destruction
- Standard rules for Customer and Employee Identity Access Management
- Standardized workflow components and re-usable operational workflow."

Hold Consultations with the Business

To identify what functions the shared services center will perform, start by defining the different business use cases. Then look at the back-end processes and systems that need to integrate with the shared service. Think of the required capabilities as modular tools, categorized in high-level capability buckets. Then establish optimal design standards that enable the build of shared services in the most efficient manner, to satisfy those business functions across the board.

One interviewee referred to this as "building the business architecture." Hold consultations and listen to the different verticals, to understand their needs and requirements. Start by gathering stakeholders to determine what common pieces of functionality could be leveraged immediately across the organization. Ask two key questions:

- What is the business need?
- What is it about the business need that is common across LOBs (and that the shared service needs to deliver)?

White-boarding sessions with the business help identify the core capabilities that will be of value to the organization. This exercise requires business and technology representation. The former articulates the current and future state business processes, and the latter identifies required microservices or functions of the shared service, common design patterns, and technical feasibility from an enterprise architecture, workflow and e-signature technology perspective.

Questions should include:

- How do the services get triggered?
- Does the business use case require an integrated or user-driven flow?
- What type of rules are needed to manage the flow?
- Where should these rules reside?

As one organization explained, "We came up with a business architecture focused on defining the business function that a shared service center would perform. This is similar to a technical architecture, but instead of breaking out micro-service A, B, C, you would now have business function A, B, C. They have a very reusable design pattern. Our next step was to marry that with what our Enterprise Architect had put together. With that type of collaboration, you bridge the gap between the business needs and technology architecture design. That's how you end up with a more robust shared services model. It has to cater to the business requirement."

Determine the MVP Capabilities

When the business units implement point solutions, there is a tendency to over-customize the solution, even if the business does not need certain functionality. The thinking is generally that the business unit is paying for the solution so they may as well take advantage and put everything in there in anticipation of future needs, even if there is no clear vision around whether they are going to use it or not.

Enterprise IT has an entirely different view. Start small and keep it simple with a Minimal Viable Product (MVP) that meets your needs. We have found that since many organizations build point solutions before attempting to build a shared service product, they start building the microservices based on the work done in one of the point solutions.

Taking a pragmatic view, your MVP is whatever your first customer requires. The MVP baseline will not be a generic one-size-fits-all. It is the minimum sub-set of basic functionality that will expand over time. Each business unit and use case will add to the core set of APIs. That is why it is important to select an e-signature solution that demonstrates a high degree of elasticity in the way it is constructed.

Determining the minimum sub-set of basic functionality is something that most architects grapple with. It becomes clearer with the business consultations. Patterns emerge that guide the right mix of what services to expose. For example, this can include patterns of e-consent, e-signing and e-delivery. These are standard ways of thinking about e-signature that allow IT to more effectively make e-signature part of a shared service.

One insurance carrier explained that, "As new lines of business come onto the service, we offer them the MVP. If they are adamant about more functionality, that's where we start talking about a "v2". That v2 is considered the next level of maturity of the solution and would offer additional functionality that is built incrementally on v1. This ensures backwards compatibility. It also ensures that original consumers of v1 services would continue to be able to use the available functionality without breaking their usage or requiring them to upgrade."

The priority is to build it in components (microservices architecture). Modularize, compartmentalize and build components that can be leveraged independently or in

conjunction with one another. As one bank explained, "We have a handful of applications that we built to help that standardization process. We have our own web app portal and we have a DataPower appliance that we're leveraging. We have applications that interface very closely with e-signature that make calls on its behalf to our internal proprietary systems. We have our own message broker. So, we've tried to compartmentalize and make components where we can, and that has really helped. That model and that architecture seems to be holding up based on adoption."

Who Will Do the Work?

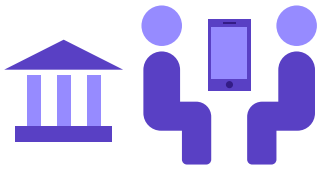
In an organization that is new to shared services, one of the challenges is understanding the demands that will be put on an enterprise shared services team – as opposed to a team that previously may have served only a single business line. That may require organizational changes. In the early days, it was common to see LOB teams implementing e-signature on their own and working through the Enterprise Architect for guidance, with a couple of Enterprise IT developers. Eventually however, a dedicated team needs to be built, specific for enterprise e-signature.

Team size depends on the size of the organization, maturity with shared services, and whether there are new business units currently being onboarded. Some enterprises don't have self-contained teams. They leverage partnerships with other teams, such as performance management, quality assurance and architecture, in order to scale up the team as required if

RECOMMENDATION FOR MVP CAPABILITIES

In the Branch

Customer is in the branch



Shared device options:

- Tablet
- Phone
- Laptop
- Touchscreen monitor
- Optional authentication - e.g. SMS

Remote

Customer is remote, advisor is in the branch

- Device agnostic
- Ability to access signing ceremony through web portal or email
- Click to sign
- 1 level of authentication (SMS, Q&A, KBA)

Additional Functions

Storage	Automatically archive signed documents in repository systems
Analytics & Reporting	Capture all meta data (date, time created, etc.) to: • Track usage and assign billing to LOBs • Gather data on adoption and time to completion
Signature Type	Handwritten signature capture option
Banking App	Integration with the bank's native mobile app

Figure 4

there's a new LOB onboarding or an upgrade activity coming up.

In one mid-sized enterprise with 70,000 employees, the e-signature shared services team counts 14 people, some of whom are part-time resources. Another organization with approximately 30,000 employees has a team of 12 headcount supporting e-signature. Their team started out with eight people and has grown over the last three years as the organization pushed out the e-signing experience to more lines of business.

At the core, the roles required in an e-signature shared services center include the lead architect, scrum master (if using scrum), enterprise IT developers, and product owner. The lead architect manages teams of developers, one of which is the e-signature infrastructure team. This person guides the developers on how to design and build the microservices, as well as develop the API web service calls. Their team is responsible for development and deployment of the enterprise solution.

One organization also had an Experience Owner. That person is a business resource but embedded within the shared services team to help drive a consistent end-to-end experience across all different use cases. All requirements from the various business units are funneled through this team to ensure a consistent enterprise e-signature experience.

Build a Service Registry or Capabilities Catalog

When building for the enterprise, don't expect the task to be accomplished as a single project. This becomes a product with a continuous lifecycle.

Many organizations have taken the approach of putting one line of business through the process of shaping the required services, while keeping a focused enterprise lens on the outcome. Over time, additional business units, departments, and processes will be added, and the shared services center will develop a variety of additional reusable components. Best practice is to catalog these as part of a service registry or API catalog.

As one interviewee explained, "We have a capabilities catalog that maps out all of the components that we've already built out. We have an internal wiki and a front-door approach. Once the conversation happens with the Experience Owner, internal customers can view the menu of services we offer."

Similarly, a top North American bank developed a business architecture catalogue. "We catalogued all of the business functions that we know how to perform leveraging the shared services architecture. And if it's in the catalogue, one can find a service or a module that already exists to cater to a specific business function within another LOB, or find something similar that just needs to be extended to cater to such function. That's when we figure out the delta between the existing function and the new business need, and we establish what is required to extend the service accordingly."

"In our organization, we have the role of Solution Designer, which sits deeper into the stacks from Architecture. This individual takes the outputs of the artifacts from Architecture and puts them into practice. One of their areas of responsibility is our SDLC. They look at our service registry. Within that registry, we would start to publish information on these services, to say they're available. This is the advantage we can communicate to the rest of the organization."

Every time a new line of business comes in, having a menu of reusable components saves on development time. It should be very componentized, like plug-and-play. That way, a business line that is new to e-signature can look at the repository on their own, to see what is already available. Then they contact the service owner to determine if it meets their needs. If it does, the business line can consume the API without having to do any integration work.

Onboard Internal Customers

The first step with any line of business that knocks on the door is the discovery process. Chances are, they already have a use case identified and want to enable e-delivery or e-signature capabilities. They may or may not bring the front-end with them. For smaller lines of business that don't have as much dedicated technical support, they may require a front-end with the e-signature services. Or, if it's an image repository function, they may need the back-end. Once you understand the current state, as well as future state goals and requirements, you will be able to move into a solution proposal and negotiation effort. Ask:

- What does the line of business bring to the table, for the shared service to integrate with?
- If the LOB needs additional pieces such as a front- or back-end, how will they get created and who will do the work?

"In our organization, everything starts as a conversation with the experience owner where we say, 'Welcome to our store. Here's our suit. Do you like it? Do you need it in a different color? Do you need it in a different size? Do you just need the pants, but not the jacket?' We have those conversations ahead of time. Then we get the two related IT teams together, and our team does the demo of what we have available. From that point, the line of business or the application that's going to be implementing it takes over and does any development work. And my team acts in a consultative role to guide them on what to change or tweak, so that it will work in our enterprise system."

In the case of this organization, because most of the actual coding and development work is done outside of the shared services team, go-live times vary. However, if the LOB is already using e-signature and they want to add an additional document, the timeline averages less than three weeks.

Conclusion

As you prioritize an enterprise approach to e-signature – to avoid overlapping, inconsistent, and redundant solutions – we can help you understand how to build once for re-usability across all business lines and departments. Our methodology and best practices are build on 30+ enterprise deployments and more shared services implementations than any other provider in the market. Watch our Professional Services webinar: Fast-track your Enterprise Digitization with E-Signatures as a Shared Service or contact us to learn how to evaluate your organization's readiness for a microservices architecture.

[1] https://www.forrester.com/report/Vendor+Landscape+ESignature+Q4+2016/-/E-RES131183#

[2] https://www.idc.com/getdoc.jsp?containerId=US41905017

OneSpan

OneSpan enables financial institutions and other organizations to succeed by making bold advances in their digital transformation. We do this by establishing trust in people's identities, the devices they use, and the transactions that shape their lives. We believe that this is the foundation of enhanced business enablement and growth. More than 10,000 customers, including over half of the top 100 global banks, rely on OneSpan solutions to protect their most important relationships and business processes. From digital onboarding to fraud mitigation to workflow management, OneSpan's unified, open platform reduces costs, accelerates customer acquisition, and increases customer satisfaction.

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Last Update May 2018.