

Meetings and Documents review c/- Better Business Communications Unit Market Conduct and Digital Division The Treasury Langton Crescent PARKES ACT 2600

22 July 2024

Dear Dr. Austin, Ms. Bird & Ms. Fox,

RE: Statutory Review of the Meetings and Documents Amendments

Thank you for the opportunity to make a submission to the Panels Statutory Review of the Meetings and Documents Amendments.

Docusign works closely with private, public and government organisations around the world on innovative ways for them to use digital services, such as Docusign eSignature, to improve operations and the customer and constituent experience.

More than 1.5 million customers and more than a billion people in more than 180 markets use Docusign solutions to accelerate the process of doing business and simplify people's lives.

Docusign solutions help organisations:

- Execute documents more securely and reliably.
- Sign documents in minutes, rather than days and have the documents immediately sent back to each of the signers from a computer, tablet, or mobile device.
- Remove the need for manual tasks such as meeting face to face, printing, scanning, posting, or couriering documents.
- Save significant costs on hard costs such as paper, printing, photocopying, scanning, and storing documents. Such considerable paper reduction also has a positive environmental impact.
- Complete documents from anywhere, at any time and by anyone. This is meaningful for people living in rural and remote areas, small businesses, people with disabilities and for people who speak languages other than English.
- Automatically store and generate a robust court admissible audit trail for every document they
 have signed. This ensures them more protections than what wet (signed in pen) signatures offer
 including a more secure transaction.

Use of Electronic Signature Transforms Document Execution

Schedule 1 of the Treasury Laws Amendment (2021 Measures No.1) Act 2021 and the Corporations Amendment (Meetings and Documents) Act 2022, have significantly transformed the landscape of document execution by allowing companies to electronically sign company documents such as contracts, deeds and meeting-related documents, and to allow companies to hold hybrid or remote meetings.



During three rounds of exposure draft legislation followed by Treasury and Senate Committee consultations, the feedback from business, legal and banking associations, and individuals demonstrated that the technology neutral electronic signing and execution of document amendments were not only necessary and timely, but facilitated a more efficient and accessible way of conducting transactions.

In addition, Docusign has received positive feedback from customers on the amendments. For example, financial services companies have indicated that the amendments have been 'game changing', allowing them to provide funding faster and at a lower cost to their customers. This has been especially prevalent with loans to small and medium size businesses who, before the amendments came into force, faced weeks of waiting for and returning documents with a wet signature to financial institutions. The removal of barriers, like a wet signature, have allowed financial institutions to fund loans in days, rather than weeks.

We offer a few examples of four large financial institutions in Australia:

- One large financial institution partnered with Docusign to digitise their loan offer contract packs, which resulted in the electronic execution of more than 95% of commercial loans.
 With this significant increase in electronic execution, the average time to execute the contract was 20 days faster than paper contracts.
- Another large financial institution digitized their loan process with Docusign solutions and reduced the loan packet cost by 83% and experienced approval turnaround times of one or two days due to the electronic execution of document reforms, compared to a few weeks for paper loan documents. It is also worth noting, this bank has committed to becoming a carbon neutral organisation and reducing energy emissions by 90% by 2030. The use of eSignature and the reduction of paper and printing will be critical in reducing their carbon footprint and a key lever to achieving these outcomes.
- A third large financial institution described how their partnership with Docusign allows their customers to seamlessly access same-day funding, whenever and wherever and indicated 100% of customers are executing documents electronically.
- And finally, a fourth financial institution implemented Docusign eSignature across its
 franchisee network in 2022 to digitise the loan application process. The partnership lets the
 financial institutions get the funds to a customer faster. The company estimated document
 turnaround to decrease from 12 to just two days. They expect to see an 8% to 10% uplift in
 productivity and efficiency and save over one million pieces of paper per annum.

Specific reasons behind the success of these amendments are explored further below, along with comments addressing some of the perceived risks that have previously been raised around electronic execution of documents.

Success in Facilitating Simple and Efficient Document Execution

The amendments allowing electronic execution of company documents have succeeded primarily due to their alignment with technological advancements and the evolving needs of businesses and individuals. By permitting the electronic execution of documents using electronic signatures, these amendments have ensured:



1. Accessibility and Convenience

Electronic execution eliminates the need for physical presence, allowing parties to sign documents remotely, 24 hours a day and on any device. This is particularly advantageous in a globalised and digital economy where transactions involve parties located in different geographic locations and particularly important for people living in rural and remote areas.

In addition, Docusign supports compatibility with common screen readers and other assistive technology, high-contrast settings for low vision users and keyboard-only input. Due to the amendments, these tools have enabled people with disabilities to electronically sign and send documents in a manner that makes a significant difference in their lives.

People whose first language is not English have also benefited from the amendments as Docusign can translate a document into more than 44 languages ensuring the person signing can read and understand the content in their first language.

2. Speed and Efficiency

Traditional methods of signing and executing documents often involve delays in mailing, physical handling and data entry. Electronic execution streamlines this process, enabling fast turnaround times and reducing administrative burdens associated with paperwork. On average 82% of documents signed using Docusign are completed in less than a day and 50% in less than 15 minutes. Prior to the amendments these same documents typically took days if not weeks to wet sign and process.

3. Cost Reduction

The shift towards electronic execution has also resulted in cost savings for businesses and individuals. For example, Docusign minimises expenses related to printing, scanning, postage, couriering, travel and storage of physical documents, contributing to overall operational efficiency.

4. Flexibility and Adaptability

The technology-neutral approach of the amendments allows for the use of various electronic signature methods, accommodating different levels of security and compliance requirements. This flexibility has encouraged widespread adoption across different sectors and industries.

5. Legal Validity and Certainty

The amendments have established a clear legal framework for electronic execution of company documents, ensuring that electronically signed documents carry the same legal weight and enforceability as their paper counterparts.

In the past three years, Docusign has run more than 25 industry, small business, legal practice, and consumer consultations on the electronic execution of documents in Australia. The feedback from these groups and individuals shows that non-regulatory requirements like processes, document workflows, or the availability of technology neutral platforms to execute documents are not seen as an issue. For the most part, businesses, lawyers, governments and individuals are all familiar with and comfortable using electronic communication and signature tools. Further, the feedback received from Docusign customers is that the fundamental issue deterring adoption of electronic execution is confusion and uncertainty around laws that guide what documents can and cannot be executed electronically at a Commonwealth, State and Territory Government level.



As outlined, the amendments that are the subject of this consultation have created much needed certainty around the execution of company documents. However, the subsequent Treasury Laws Amendment (Modernising Business Communications and Other Measures) Act 2023 (TLA23)¹ has ensured all company documents can be electronically executed, overcoming any remaining doubts about what company documents can be signed electronically. While we recognise that this subsequent Act is outside the scope of this consultation, we feel that it is important to emphasise that while the TLA23 has created certainty around the signing of company documents at a Commonwealth level there is still significant confusion at a State and Territory government level around the legality electronically signing documents such as deeds.

Docusign encourages the Panel to highlight in its report that State and Territory governments should prioritise their reforms to ensure the electronic execution of documents. Inclusion of such language in the report will help businesses, lawyers, governments and individuals fully realise the costs and time savings associated with the electronic execution of documents. In addition, it will create a single standard that allows businesses to update their digital platforms nationally, and help to address ongoing confusion on what can and cannot be signed in particular states and territories.

6. Environmental Impacts

The move away from physical signing aligns with broader environmental goals by reducing paper consumption, carbon footprints associated with travel, and overall environmental impact.

7. Addressing Risks of Fraudulent or Misuse

Concerns such as identity risk and tampering do not take into account a full understanding of the technology that has been commonly accessible to all members of the public and in use for the execution of documents such as agreements (covered under the Electronic Transactions Act 1999) for more than 20 years.

Since the introduction of the amendments, we are not aware of any wide-spread instances of fraudulent activity involving electronically executed documents in Australia. In fact, feedback that we received from customers is that the amendments have provided a more secure framework for the signing of documents that offers greater evidence to prove fraudulent activity if it was attempted.

For example, companies that implement Docusign are able to identify a person by the document having been sent to their personal email address. Docusign and other platforms also offer additional options to identify a signer and provide evidence it was them signing, such as:

- IP address capture
- Geographic address capture
- Two Factor Authentication: a commonly accepted practice across digital user experiences
 that customers are now very comfortable with and offers additional protection and audit
 trail. Here a one-time access code is sent via SMS or email and the signer must enter the
 code to access the document.
- Knowledge-based: signers are asked questions about information such as past addresses, father's birth date or first pet's names, as examples.

1



• ID document verification: signers are verified using their government-issued photo IDs (e.g., licence / Australia Post ID).

An audit trail is key to providing evidence that the signer has been appropriately verified. Docusign provides a complete audit trail including a history of all actions taken in relation to the signing experience and a certificate of completion with the signed document that includes the evidence of verification and signing actions taken during the signing process. The document is protected within a PKI tamper-evident seal which will irreparably break if any action is taken to change or modify the documents in any way.

Further detailed information on the safety of electronic signatures can be found in the Docusign blog "Are Electronic Signatures Safe?" included as Annexure One.

We have also included an outline of how a typical company document is completed using Docusign eSignature as Annexure Two.

Conclusion

We again thank the Panel for the opportunity to outline our views in this submission.

Should you have any further questions, please contact Josh Williams who handles regulatory affairs for Docusign in Australia on or at the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles regulatory affairs for Docusign in Australia on the contact Josh Williams who handles are contact to the contact Docusion which is a contact Docusion who had been contact Docusion with the contact Docusion which is a contact Docusion with the contact Docusion which is a contact Docusion which Docusion which Docusion

Yours sincerely,

Ed Knott Vice President Docusign ANZ



Annexure One

Docusign FAQ Blog

Are Electronic Signatures Safe?

Published 15 May 2024 by Yasamin Yousefi, E-Signature Expert Docusign... https://www.Docusign.com/blog/is-your-esignature-safe



Yes, electronic signatures are safe, and in this post, we'll cover why an e-signature is more secure than a wet signature, how e-signatures work and the features that help keep them safe.

Why an e-signature is more secure than a wet signature

A common question people have is "Can my digital signature be forged, misused or copied?" The reality is, wet signatures can easily be forged and tampered with. An electronic signature has many layers of security and authentication built in, along with court-admissible proof of transaction. An electronic signature helps you avoid tampering and impersonation in digital communications because it is unique to you.

Electronic record

Unlike wet signatures, e-signature providers may offer an electronic record that serves as an audit trail and proof of the transaction. For example, the audit trail may include the history of signature-related actions taken with the document, such as details on when it was opened, viewed and signed. Depending on the provider, and if the signer agreed to allow access to their location, the record will also show the geo-location where it was electronically signed. If one of the signers disputes their e-signature, or if there's any question about the transaction, this audit trail is available to all participants in the transaction and can resolve such objections.

Certificates of completion

More detailed certificates of completion can include specific details about each signer on the document, such as the consumer disclosure indicating the signer agreed to use e-signature, the e-signature image, key event timestamps and the signer's IP address and other identifying information.

Tamper-evident seal

Once the signing process is complete, some providers may digitally seal the documents using Public Key Infrastructure (PKI), an industry-standard encryption management technology. This seal indicates the electronic signature is valid and that the document hasn't been tampered with or altered since the date of signing.



How electronic signatures work

The exact signing process varies depending on the e-signature provider that you use, but the underlying workflows of more robust solutions are similar.

Sending a document for e-signature:

- Upload the document you need signed, such as a Word document or a PDF file
- Tag the sections that require initials, signatures, phone numbers, etc.
- Select the methods of signer authentication you want to use
- Send the file via the service to your designated recipient's email

Signing a document:

- Receive an email notification to review and sign a document
- Verify your identity before signing (if the sender requires that option)
- Read the disclosure documents and agree to use the electronic process
- Review the document and complete any necessary fields, including attaching any required documents
- Sign the document by clicking the signature button or applying an e-signature mark

Once all recipients have signed a document, they're notified, and the document is stored electronically where it can be viewed and downloaded. All of this is done safely due to the built-in security features and the processes that e-signature providers follow.

Methods of verifying signer identity

E-signature technology offers multiple options for verifying a signer's identity before they can access the document and sign, including:

- Email address: signers enter their own email address, which is compared to the email address used in the invitation
- SMS: signers must enter a one-time passcode sent via SMS text message
- Knowledge-based authentication (KBA): signers are asked personal questions gathered from commercially available databases, such as past addresses or vehicles owned
- Photo ID upload: signers are verified using their government-issued photo IDs such as passport, driver license or residence permit
- Electronic or bank based IDs: signers can submit their login credentials for existing bank accounts or government accounts to prove their identity

For situations where additional levels of signature validity are necessary, some providers offer two additional levels of e-signature that comply with the European Union's (EU) eIDAS requirements:



- Advanced: requires a higher level of security, identity verification and authentication to establish a link to the signatory; and includes a certificate-based digital ID (X.509 PKI) issued by a trusted service provider
- Qualified: an even more secure version of an advanced e-signature that utilizes a "secure signature creation device" and is deemed a legal equivalent to a wet signature in the EU

The importance of a security-first approach to e-signatures

The level of e-signature security varies by provider, so it's important to choose a provider that has robust security and protection weaved into every area of their business. Those security measures should include:

- Physical security: protects the systems and buildings where the systems reside
- Platform security: safeguards the data and processes that are stored in the systems
- Security certifications/processes: help ensure the provider's employees and partners follow security and privacy best practices

Physical security

- Geo-dispersed data centers with active and redundant systems and physical and logically separated networks
- Commercial-grade firewalls and border routers to detect IP-based and denial-of -service attacks
- Malware protection
- Secure, near real-time data replication
- Around-the-clock onsite security
- Strict physical access control with monitored video surveillance

Platform security

- Data encryption in transit and at rest with TLS connections and AES 256-bit encryption
- Data access and transfer via HTTPS
- Use of Security Assertion Markup Language (SAML), giving users the latest capabilities for Web-based authentication and authorization
- PKI tamper-evident seal
- Certificate of completion
- Signature verification and unalterable capture of signing actions and completion status
- Multiple authentication options for signers



Security certifications/processes

- Compliance with applicable laws, regulations and industry standards, governing digital transactions and electronic signatures, including:
 - ISO 27001:2013: the highest level of global information security assurance available today
 - SOC 1 Type 2 and SOC 2 Type 2: both reports evaluate internal controls, policies and procedures, with the SOC 2 report focusing on those directly related to security, availability, processing integrity, confidentiality and privacy at a service organization
 - Payment Card Industry Data Security Standard (PCI DSS): ensures safe and secure handling of credit card holder information
 - Cloud Security Alliance (CSA) Security Trust Assurance and Risk (STAR) program: comprises key principles of transparency, rigorous auditing and harmonization of standards.
 - Asia-Pacific Economic Cooperation (APEC) Privacy Recognition for Processor (PRP)
 System: comprises Cross-Border Privacy Rules (CBPR) and Framework to protect the privacy and security of personal information at rest and in transit
- Ability to help support compliance obligations with specialized industry regulations, such as
 HIPAA, 21 CFR Part 11 and specified rules from the FTC, FHA, IRS and FINRA
- Security management processes and development practices, including business continuity and disaster recovery planning, employee training, secure coding practices, formal code reviews and regular, code-base security audits



Annexure Two

How a typical company document is completed using Docusign.

The most common used case that relates to documents signed under the corporations act are commercial loan contracts. This is generally a packet of multiple documents that can be loaded into Docusign either individually or using a Docusign template to generate what is called a Docusign envelope. The sender can create this envelope either using the Docusign Web App or using API's which integrate to the sender's other systems.

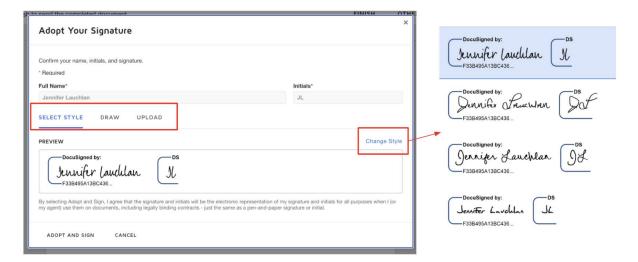
The recipient's details will be entered into the workflow panel including their email address and the desired authentication method i.e. phone number, personal code, etc. The field tags, including the signature block, will be applied to the document and then triggered for sending. Delivery of the document to the recipient may be done via email, SMS text, WhatsApp delivery methods or embedded within a secure portal, i.e. some banks will drive customers to their own secure online portals to login, where the Docusign envelope will be displayed.

The Docusign envelope is hosted online and once the recipient has authenticated per the configured requirement, the recipient will access the envelope (document pack), consent to dealing electronically by ticking the required box next to the disclosure statement.



The recipient will then proceed to complete any required fields and sign using one of the 3 available options; Select a style, draw, or upload.





Once signing is complete, the recipient will have the option to download a copy of the document, along with the related Certificate of Completion. A complete audit trail is captured with evidence of every action taken along with time stamps and the user involved. The key information is captured in the Certificate of Completion. For more information on this see the History and Certificate of Completion guide.

Envelope History Guide:

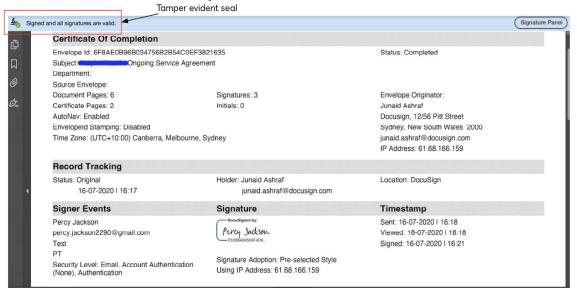
https://support.Docusign.com/s/document-item?bundleId=oeq1643226594604&topicId=dpr157845 6338693.html& LANG=enus

Certificate of Completion Guide:

https://support.Docusign.com/s/document-item?bundleId=oeq1643226594604&topicId=gpa1578456339545.html& LANG=enus



Certificate of Completion is court admissible evidence



The recipient will also have the option to create or log in to their Docusign account to view the document now or in the future. Many organisations have regulatory requirements to purge documents out of Docusign after a specified period of time and store the documents in their own repository. This process is often automated. When this purge is configured, the recipients to the envelope are notified that the purge is scheduled and they will be prompted to download a copy of the documents prior if desired.

Many Docusign customers outline how electronic signatures work for their processes on their websites. There is an example on Suncorp Banks website.

https://www.suncorpbank.com.au/help-support/ways-to-bank/Docusign.html

DocuSign

Certificate Of Completion

Envelope Id: 5DFFA964C4594BE3BB2E578A7AFCD5EA

Subject: 22 July 2024 DocuSign submission for Panels Statutory Review of Meetings and Document Amendments

EnvelopeType: Template Name: Source Envelope:

Document Pages: 12 Signatures: 1 **Envelope Originator:** Certificate Pages: 5 Initials: 0 Jennifer Lauchlan AutoNav: Enabled 221 Main Street Suite 1000

Envelopeld Stamping: Enabled

Time Zone: (UTC+10:00) Canberra, Melbourne, Sydney

San Francisco, CA 94105 Jennifer.Lauchlan@docusign.com IP Address: 113.29.112.145

Signed: 22/7/2024 | 07:40

Status: Completed

Record Tracking

Status: Original Holder: Jennifer Lauchlan Location: DocuSign

22/7/2024 | 07:11 Jennifer.Lauchlan@docusign.com

Signer Events **Signature Timestamp** DocuSigned by: Ed Knott Sent: 22/7/2024 | 07:24 Ed knott ed.knott@docusign.com Viewed: 22/7/2024 | 07:34

61-416250012 VP, ANZ

Security Level: Email, SMS, Account Authentication

(None)

Signature Adoption: Pre-selected Style Signed by link sent to ed.knott@docusign.com

Using IP Address: 60.227.89.171

Signed using mobile

3DC0CCE9E98F4F8...

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp

Carbon Copy Events Status Timestamp

COPIED

Jennifer Lauchlan

jennifer.lauchlan@docusign.com

61-416023490

CSM

DocuSign, Inc.

Security Level: Email, SMS, Account Authentication

(None)

Electronic Record and Signature Disclosure:

Not Offered via DocuSign

Sent: 22/7/2024 | 07:24 Resent: 22/7/2024 | 07:40

Viewed: 22/7/2024 | 07:38

Carbon Copy Events

Status

Timestamp

Josh Williams

josh.williams@diplomacy.net.au

COPIED

61-413620456

Director

Security Level: Email, SMS, Account Authentication

(None)

Electronic Record and Signature Disclosure:
Accepted: 11/1/2024 | 08:11
ID: e3463bf7-cd79-4084-afa3-3d94fd1a1987

Sent: 22/7/2024 | 07:24 Viewed: 22/7/2024 | 10:44

Witness Events	Signature	Timestamp	
Notary Events	Signature	Timestamp	
Envelope Summary Events	Status	Timestamps	
Envelope Sent	Hashed/Encrypted	22/7/2024 07:24	
Certified Delivered	Security Checked	22/7/2024 07:34	
Signing Complete	Security Checked	22/7/2024 07:40	
Completed	Security Checked	22/7/2024 07:40	
Payment Events	Status	Timestamps	
Electronic Record and Signature Disclosure			

Parties agreed to: Josh Williams

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Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari TM 3.0 or above (Mac only)

PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

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