



E-Signatures in Credit:

Enforceability, Risk, and Safeguards

Confidence in Digital Agreements

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Why E-Signatures Matter in Credit



Credit & Finance agreements are increasingly digital



E-signatures enable speed efficiency and scale



But risk: disputes over identity, compliance, and enforceability

The Legal Landscape



Key laws: ESIGN Act, UETA,
and international
equivalents



Courts uphold e-signatures if
enforceability requirements
are met



Risk of agreements unraveling if safeguards
are weak

Requirements for Enforceability



Intent to sign must be clear



Record retention: agreements must be accessible and reproducible



Consent and disclosures must be documented



Identity verification: signatures must be attributable to the right person

Safeguards in Practice



Multi-factor authentication (MFA) to verify identity



Consent disclosures: plain-language, affirmative acceptance



Secure storage: tamper-proof and retrievable



Audit trails: timestamps, IP addresses, signer journey

Balancing Convenience with Compliance



E-signatures deliver efficiency but need structure



Proper safeguards reduce disputes and strengthen enforceability



Compliance builds confidence for internal stakeholders and courts

Practical Credit Scenarios



Online credit applications with e-signature + MFA



Contracts with embedded consent checkboxes and disclosure logs



Terms and conditions with click-wrap agreements tracked via audit trail

Roadmap for Credit Teams

Step 1



Identify where e-signatures are used (applications, contracts, terms)

Step 2



Implement identity verification and audit trails

Step 3



Standardize consent and disclosure practices

Step 4



Train staff on reviewing and validating digital agreements

Key Takeaways



E-signatures are enforceable —
if safeguards are in place



Risk = weak identity, consent,
or record keeping



Credit teams can protect their
organizations by embedding
compliance into workflows



Reliable digital agreements =
speed and security

Q&A / Discussion



Where do you see the biggest risks with e-signatures today?



What safeguards have you already implemented?

Questions? Reach out to us



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