The Ultimate Guide to Electronic Signatures in Ireland

Successfully signed!

Signed by
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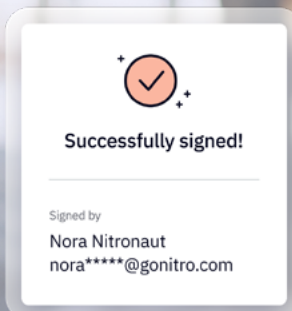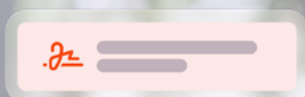
Introduction

Across every industry in Ireland, business leaders are adopting digital technologies to drive innovation, keep costs down, and do more with less. They increasingly turn to electronic documentation and eSignature solutions to further these efforts as eSign tools dramatically speed up workflows, cut costs related to manual paper processes, and introduce automation.

For these reasons and more, eSign is a necessary tool in any digital transformation toolbox, but not all eSignature software is created equal.

As security threats rise on a global scale, businesses need eSign solutions that protect their high-value transactions and fully ensure against fraud. Identity verification tools take traditional eSign technology a step further—offering businesses a less expensive, easier, and more secure approach to eSignatures.

There are dozens of significant business benefits to leveraging such tools and it's only a matter of time before Irish law mandates the use of secure eSignatures for certain documents. This guide provides everything you need to know about secure eSignatures so you can choose the right solution to underscore your digital transformation efforts.
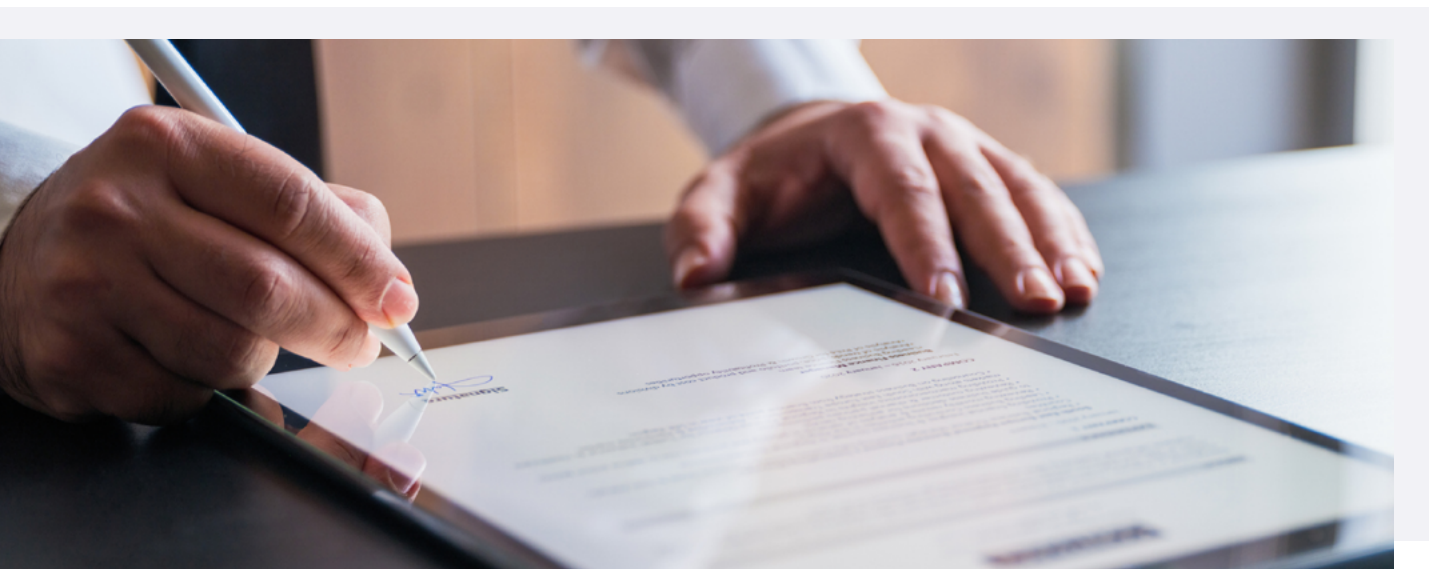
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01 eSignature Definition and Types

What is an eSignature?

An electronic signature, or eSignature, is the digital version of a handwritten signature. Just like with handwritten signatures, eSignatures verify documents, provide approvals, ensure documents can't be changed after signing, and more.

There are three types of eSignatures that have evolved out of the need to comply with the European Union's Electronic Identification, Authentication, and Trust Services (eIDAS) regulation:

Simple Electronic Signature (SES)

An SES can be a scanned image of a signature, a signature manually drawn on a screen and saved digitally, or simply a click on an "I accept" button. These types of eSignatures are quick and easy, and many businesses use them to get acceptance or approval on a variety of legal documents, including terms and conditions statements. An SES is considered the least secure type of eSignature.

Advanced Electronic Signatures (AES)

An AES is more secure than an SES but less secure than a QES. It offers a higher level of signer ID verification and tamper-sealing—providing an added layer of assurance that the document can't be changed after signing. An AES requires a unique link between the signature and the signer and is a popular eSignature used to make employee onboarding more efficient.

Qualified Electronic Signature (QES)

A QES is the most secure type of eSignature—binding the signer's identity to its signature using a personal, qualified certificate issued by a Qualified Trust Service Provider (QTSP). This certification means the QES is valid in both the European Union (EU) country where it's assigned, as well as any other member state of the EU. A QES is best for transactions involving high values such as leasing agreements and purchase contracts.

Learn more about the different types of eSignatures and what signing method is best for your business.

The four elements of a strong eSignature

✓ **Authenticity:** Certainty that the signature is linked to the signer.

✓ **Identity:** Capability of identifying the signer.

✓ **Integrity:** Content cannot be changed after signing.

✓ **Authentication:** Certainty that the signature is created under sole control of the signer.

02 The Legal 101 of eSignatures in Ireland and the EU

What you need to know about eSignatures in Ireland

Ireland complies with the Electronic Identification, Authentication and Trust Services (eIDAS) regulation which defines and enforces the legal structure for electronic identification, signatures, seals, and documents throughout the EU.

eIDAS classifies eSignatures by the assurances they offer: authenticity, identity, integrity, and authentication as defined above.

In addition to eIDAS, Ireland abides by the Electronic Commerce Act 2000 that regulates eSignatures and implements eIDAS into Irish law.

Nitro offers compliant eSignatures for:

- ✓ eIDAS in the EU

- ✓ CUETA and ESIGN laws in the U.S.

- ✓ FAES or "ZertES" in Switzerland

If your business plans on expanding beyond Ireland, you'll need qualified signatures. Nitro provides QES to Irish businesses so they can future-proof their legal, compliant operations.

Other EU members have their own laws specific to their countries governing the use of eSignatures. Nitro has created a comprehensive legality guide for every relevant country.

Would you like help determining the right eSignature features for your business?

Disclaimer: This information provides general knowledge on the legal framework for electronic signatures. It should not be taken as a substitute for qualified legal counsel. As regulations constantly evolve, Nitro cannot guarantee that this information is up to date. For further advice, seek out the expertise of a qualified lawyer.

03 Five Business Benefits of QES

Why Irish businesses are turning to QES

Businesses throughout Europe are adopting QES as a standard part of operating practice for many reasons. Irish business leaders should consider incorporating this type of eSignature technology as threats rise and secure eSignatures become the norm.

Irish telecoms regulator ComReg revealed in 2023 that fraud costs Irish businesses and consumers **€300 million** per year.

THE IRISH TIMES

Better security for your business

QES protects your business against fraud—a growing concern in the digital age where cyberthreats increase in sophistication every day. Criminals commonly commit fraud by assuming identities or creating false identities, and it's easier than ever for them to do so in the digital age. Bad actors can easily attach a scribbled signature to any document and pretend to be anyone, real or not.

Qualified electronic signatures require high levels of trust and identity verification throughout documentation, making it challenging for a fraudster to falsify identities. It's essential for businesses dealing in high-value contracts like real estate or financial services to get ironclad guarantees of the identities and authenticities of their signers.

Should a party ever dispute an eSignature's validity, the use of QES puts the burden of proof on that party. The disputer must prove forgery to successfully contest the validity of the qualified signature. Learn more about how eSign prevents fraud.

QES is also a part of a strong cyber-resilience approach to business. Establishing protocols for digital identification using QES prevents more than just fraud. They keep you compliant, assure your customers of their data security, and eliminate other types of risk like data breaches. Learn more about how to create a digital identification framework.
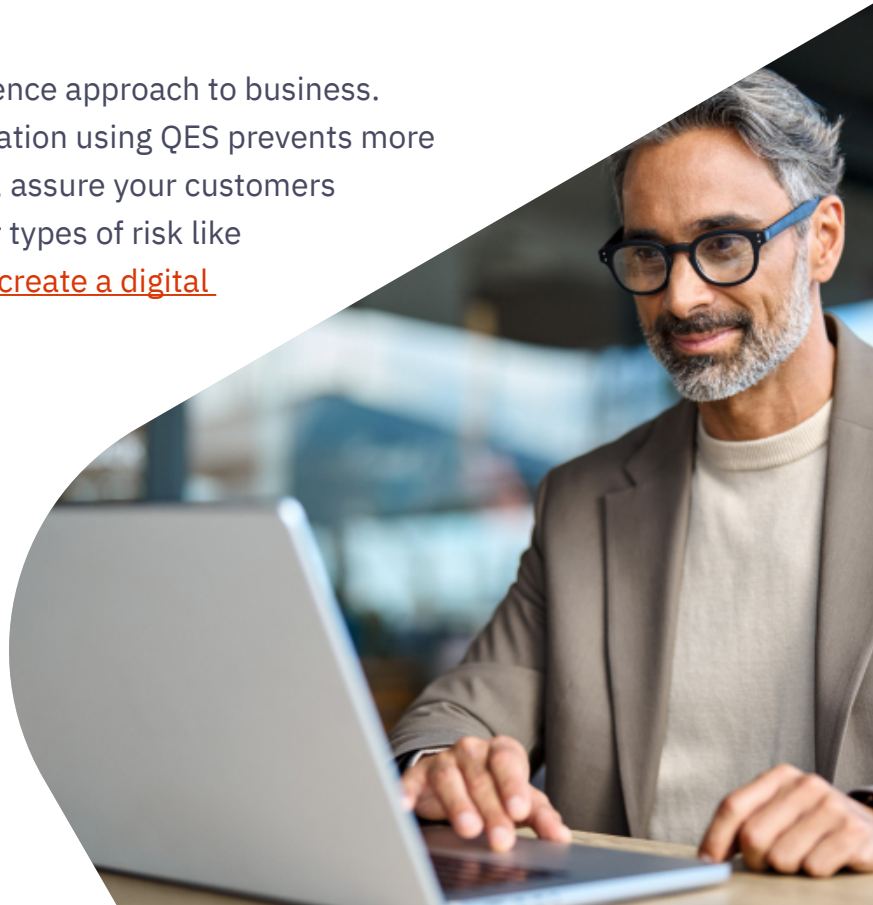
Ease of use

With the high levels of trust and integrity attached to QES, you may think software to obtain such identity verification is clunky or hard to learn. Tools like Nitro and itsme® prove quite the opposite. itsme®—a trusted digital identity solution—has integrated with Nitro to offer a seamless, streamlined experience for users who want to implement QES across their business.

With Nitro and itsme® combined, getting highly qualified, identity-verified signatures has never been easier. When your customer gets to the point of signing a contract, the eSignature process should be easy, painless, and secure. Nitro's qualified signature software reduces digital friction and helps your customers complete their documents with your business.

Financial services businesses particularly benefit from QES as it ensures smooth loan applications, credit applications, and other heavy-form workflows so customers stay in the process.

Roughly half of customers who tried to buy banking products through a website or app digitally defected to a competitor because of friction in the process.

BAIN & COMPANY

Keytrade Bank achieves 100% digital customer experience with Nitro Sign Premium

This leader in online trading in Belgium needed to provide customers a way to add qualified, authenticated digital signatures to transactions in a simple, secure manner. The bank leveraged Nitro Sign Premium to implement an intuitive eSign platform that met their regulatory and legislative needs while improving customer experiences. Today, Keytrade's customers complete loan processes faster—closing in less than 48 hours.

Keytrade experiences a 99% success rate in customer electronic signing processes.

Lower costs

The right eSignature solution for your business should save you money. Look for solutions that help you cut costs in terms of efficiency and productivity in your workflows. Obtaining secure signatures should not be the reason your processes get held up or your transactions stall. QES with Nitro eliminates time-consuming steps in workflows of all types—from legal to hiring to sales and more—to keep you at a profitable pace.

A future-proofed approach

It's only a matter of time before Ireland implements laws requiring stricter levels of identity verification in order to protect Irish businesses against fraud and other evolving cyber threats. Choosing QES today secures your business when future laws go into effect mandating qualified signature processes and certifications. At Nitro, we've seen high-trust eSigning become the law of the land in countries around the world. It's a pillar of operation for many businesses across industries and economies. Learn more about why high-trust eSigning is now the norm.

QES is also a foundational aspect of successful digital transformation. The more your business leverages digital solutions, the more security and trust you'll need around signatures. Consider onboarding QES today to prepare for regulations and digital evolution tomorrow.

04 Why Irish Businesses Choose Nitro for eSigning

Why Nitro for eSigning?

Whether you want to get started with QES today, or if you want to cut costs on your other signature methods, Nitro is your partner for identity verification and all eSign needs.

We are your guide through the world of eSignatures and digital transformation, including keeping your signature processes compliant with Irish law and the laws of the countries in which you do business.

Cut costs for any signature type

Nitro's eSign tools are extremely cost-effective compared to other software solutions on the market. Qualified signatures with Nitro cost a fraction of what they do with other popular solutions that don't provide the same security assurance. Nitro embraces the latest technology to deliver the most budget-friendly QES.

Integrate eSign easily into your existing processes

Nitro doesn't require you to wipe out other business applications or workflows to start taking advantage of secure eSignatures. Our solution integrates seamlessly into your systems and we offer easy-to-use application programming interfaces (APIs) so you can customise the solution to fit your needs.

Efficiency for your business and your customers

Nitro's eSign solutions enable your organisation to get more done faster while your customers have friction-free experiences. Offering Nitro allows your customers to provide validated signatures from anywhere—assuring all parties of document security.

Unmatched customer service

Should you require any assistance with your eSignature tools, Nitro's experts are a phone call away. We prioritise human interaction in issue resolution. We also offer a trove of self-service training resources in our user-friendly knowledge center.

How do Irish businesses use Nitro?

Nitro's eSign solution is ideal for multiple document types:

- Sales quotes, proposals, and contracts
- Non-disclosure agreements
- Mortgages
- Account openings
- Lease agreements

- Statements of work
- Purchase orders
- Financing agreements
- Employee onboarding documents
- Terms and conditions

Nitro at a glance:

- ✔ QES, AES, and SES
- ✔ Lower eSign costs
- ✔ Easy integration with existing systems

- ✔ Greater efficiency
- ✔ Better customer experience
- ✔ Security against fraud

"Nitro's unique features, efficiency gains, and exceptional support have paved the way for our success in the lending industry."

FREDERIC DUJEUX
CO-FOUNDER OF BELGIUM-BASED FINANCIAL
SERVICES COMPANY, MOZZENO

Drive Digital Transformation for Your Business with Nitro

Our eSign experts are happy to share more information about qualified signatures or solutions to support your growth.