This is what a document signed with Penneo looks like

When a document is digitally signed, it is important that you can demonstrate who signed it, what was agreed on, and when this happened.

Penneo performs a wide range of technical operations to embed specific components into the document, whose presence provides assurance on the above-mentioned elements and gives certainty that the content and the signatures have not been forged or compromised.

COMPLIANCE INFORMATION

A document signed via Penneo

- complies with the requirements set under eIDAS (electronic Identification, Authentication, and trust Services) EU Regulation (n. 910/2014) for the creation, validation, and legal admissibility of electronic signatures;
- and follows the PAdES (Advanced Electronic Signatures for PDF documents) standard for implementing digitally signed documents through cryptographically secure electronic signatures.

Digital signatures applied via Penneo can be used as indisputable proof in terms of authenticity, data integrity, and non-repudiation of the signed document, as they ensure the identity of the signers, non-alteration of the data, and intent of signing and be bound to the agreement - preventing the parties involved from denying having signed.

TECHNICAL CHARACTERISTICS THAT PROVE THE VALIDITY OF THE DOCUMENT

- Each document is identifiable by means of a unique document key visible on the right side of each page of the final document, as well as in the printed version.
  The document key prevents any subsequent alteration of the document, ensuring the immutability of content and signatures.

- Penneo creates a dedicated page for the signatures, which becomes an integral part of the document itself as its last page, supporting the chain of evidence. The signature page is readable and printable (along with the rest of the document) and contains information that is cryptographically bound to the document and visible, such as:

    - Identifying details about the signers: signer's name, their role, the entity on whose behalf they sign if applicable, their SSN (Social Security Number) or VATIN (Value Added Tax Identification Number), their IP address (partially anonymized)

    - A timestamp, i.e. digital record of the time when each signature was applied

    - If the signers were required to identify themselves through eIDs before viewing the document and being allowed to sign, the text "SSN validated" or "VATIN validated" will appear next to the signer's name as further proof of the authenticity of the signers.

- The PDF signed via Penneo is locked for changes, embeds cryptographic proof of signatures, and certifies that the document is intact, untampered, and original. The technical validity of the digitally signed document can be verified through PDF readers, our Validator, or the EU Validator.

HOW TO CHECK WHETHER A DOCUMENT IS VALID

In the event of a dispute over the reliability of the document or objection to its trustworthiness as legal evidence, it is the document itself that holds evidentiary visual elements attesting to its validity.

Such cryptographic elements can be verified using a PDF reader.

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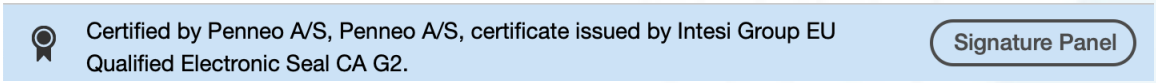
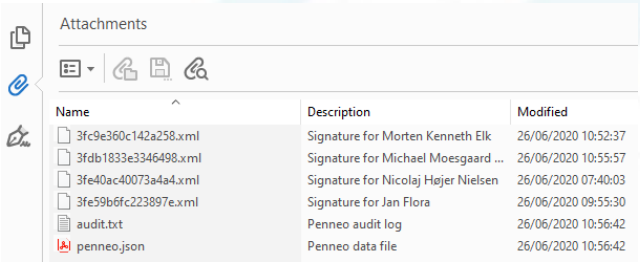
- When you open the document in your PDF reader, a seal of the document will appear. In Adobe Reader, the seal appears as a blue bar at the top:



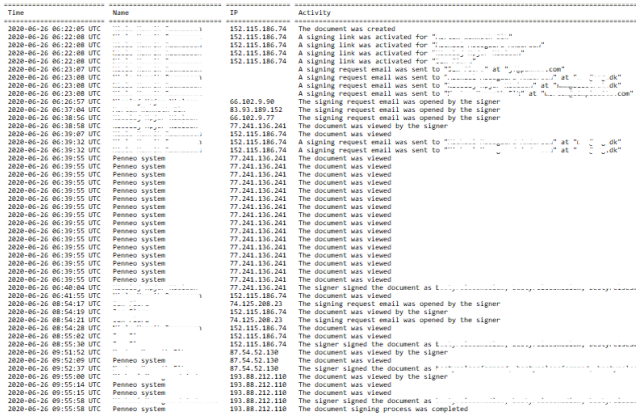
The seal guarantees the probative value of the document. If the document is not valid, the bar will show the following text instead: "Certification by Penneo A/S is invalid".
The seal identifies Intesi Group as the certificate issuer. Intesi Group is an EU Qualified Trust Service Provider certified under eIDAS standards.

- To get further information on the validity of the document, you can click on the paperclip icon in the left tab, where you will be able to view:

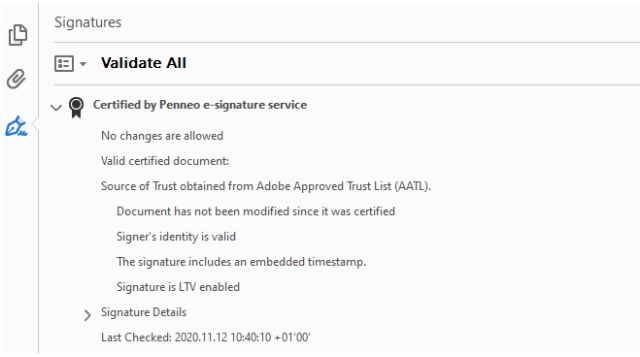
  - The encrypted algorithms of the signatures, along with the timestamps showing when each signature was applied.



  - Penneo's audit log, tracing in detail all the operations performed on the document, from its creation to the completion of the signing process. The audit trail is kept in a human-readable/printable format to be easily submittable in court. It shows the time and IP location for each activity, providing evidence on who opened, viewed, and signed the document, and when this happened.



- Moreover, by clicking on the Signature Panel button (next to the seal on the blue bar at the top) or the signature icon in the left tab, you will get additional details on the validity of the document and the signatures.



Although all these cryptographic elements are embedded within the PDF, they may look different in other PDF readers.

Furthermore, you can always upload the PDF on Penneo's Validator to get a complete overview, including the document key algorithm, the timestamp, eID authentication, confirmation of the validity of signatures, and proof of non-alteration of the document.

Additionally, you can upload the PDF in the EU Validator to get information on the signature's status, scope, and time, as well as on the certificate chain, timestamps, and LTV (Long Term Validation).

PENNEO

The signatures in this document are legally binding. The document is signed using Penneo™ secure digital signature. The identity of the signers has been recorded, and are listed below.

"By my signature I confirm all dates and content in this document."

HELI MAARIT LEHTO
Signer Finland
Serial number: fi_tupas:nordea:NTShUoIcFKBu8XbaBflU5QUieDom2PAagivBPVC2LoU=
IP: 87.61.xxx.xxx
2021-03-05 12:31:22Z

Yuri Beckers
Signer Touch
Serial number: yb@penneo.com
IP: 89.23.xxx.xxx
2021-03-05 12:48:13Z

Øyvind Dyrnes
Signer Norway
Serial number: 9578-5993-4-1668413
IP: 62.44.xxx.xxx
2021-03-05 13:38:10Z

KRISTOFFER LAGERSTRÖM
Signer Sweden
Serial number: 19800307xxxx
IP: 212.73.xxx.xxx
2021-03-05 22:36:47Z

Bjorn Feliers
Signer Belgium
Serial number: 1zwi1ery7ngwbogqsg79vpwbmj0jvd1pv5dg
IP: 78.21.xxx.xxx
2021-03-08 07:23:56Z

André Schack Clement
Signer Denmark
Serial number: PID:9208-2002-2-538299904701
IP: 2.128.xxx.xxx
2021-03-08 10:17:55Z