

AUTHORIZED TRANSACTIONS FOR ELECTRONIC SIGNATURE

Transaction Type, unless situation is prohibited by law	Button Click (i.e., Click Through/Wrap)	Personal Identification Number (PIN) or Password	Digitized Signature	Digital Signature	Handwritten Signature Required
Willed body agreements					x
Promissory notes unless related to student loans serviced by a 3rd party					x
Property title documents					x
Sureties and guarantees of payment from a 3rd party					x
Transactions requiring a notarized signature, sworn witness, witnessed signature, apostille, or recorded document					x
Assumption of risk and release of liability documents for high-risk transactions or situations					x
Authorized cell phone applications with no cost associated	x				
Financial payments			x	x	
Human Resources documents			x	x	
Contracts			x	x	