

ESIGNATURE

eSignature, end to end: from first draft to sealed record

How Twala takes an agreement from drafting and envelope preparation through sending, signing, sealing, storage, and verification, with the legal and evidentiary strength regulated organizations require.

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eSignature

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■ ABOUT THIS PAPER

This paper covers Twala’s eSignature capability end to end: its legal foundation in the Philippines, how to choose the right level of assurance, the full flow from contract drafting to a sealed and verifiable record, the anatomy of a signing envelope, signer assurance, the evidence each signed document carries, organizational controls by plan, and outcomes customers have reported.

■ THE TWALA WHITEPAPER SERIES

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■ 01

Executive summary

Twala began in 2020 as a digital signature platform, and eSignature remains the front door for most of its more than 1.3 million users and 600 companies.

On Twala, signing is not a stand-alone step. It is one stage in a single document record that starts with an AI-assisted draft and ends with a sealed, independently verifiable PDF, and, when the law or the recipient requires a public document, an electronic notarization on the same platform.

Every document signed on Twala is converted to an archival PDF, sealed with a digital signature over the whole file, timestamped, and anchored through **HashOrigin™**. Even a routine approval therefore carries the proof of a digital signature: who signed, when, and that nothing has changed since.

Free Signing is always free for signers, with no account needed	80% Faster turnaround time	40% Savings in time and materials per agreement	24/7 Signing on any device, at any hour
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Why it matters

- **Speed with control.** Signing order, roles, reminders, and expiry dates move agreements to completion without chasing, while every action is recorded.
- **Evidence that holds up.** Each signed document carries a digital seal, a trusted timestamp, long-term validation evidence, and a public blockchain anchor.
- **One platform, one record.** Drafting, signing, notarization, storage, and verification share a single document history.

■ 02

Legal foundation

Philippine law has recognized electronic signatures for more than two decades. Twala is built on that foundation and aligned with globally recognized eSignature principles, which supports enforceability in many major jurisdictions.

INSTRUMENT	WHAT IT ESTABLISHES
Electronic Commerce Act (R.A. 8792, 2000)	Legal recognition of electronic documents and electronic signatures
Rules on Electronic Evidence (A.M. No. 01-7-01-SC)	How electronic documents and signatures are authenticated and admitted in court
Civil Code	A contract is valid in whatever form it is entered into, once consent, object, and cause are present, unless the law requires a particular form
COA Circular 2021-006	Government agencies may use electronic, secure electronic, and digital signatures in government transactions
BSP Circular No. 1163 (2022)	Banks may accept electronic signatures and biometrics as specimen signatures when opening deposit accounts
Rules on Electronic Notarization (A.M. No. 24-10-14-SC)	Only secure electronic and digital signatures qualify for notarization; Twala's secure digital signature does

■ 03

Choosing the right level of assurance

An eSignature shows that someone agreed. A digital signature proves who signed and that nothing changed afterward. Notarization puts a commissioned lawyer between the signer and everyone else, and turns a private document into a public one. On Twala the three are steps in one flow rather than separate products.

DOCUMENT	WHAT IT USUALLY NEEDS	ON TWALA
Internal approvals, purchase orders	eSignature	An envelope with approvers and signers, sealed on completion
NDAs, service agreements, employment contracts	eSignature with digital-signature proof	Included with every signature on Twala
Affidavits	Notarization (a jurat)	eNotary, remote or in person
Special powers of attorney	Notarization (an acknowledgment)	Sign on Twala first, then eNotary
Deeds of sale for land, real estate mortgages	Notarization	Sign on Twala first, then eNotary

■ 04

The end-to-end flow

ONE AGREEMENT, START TO FINISH

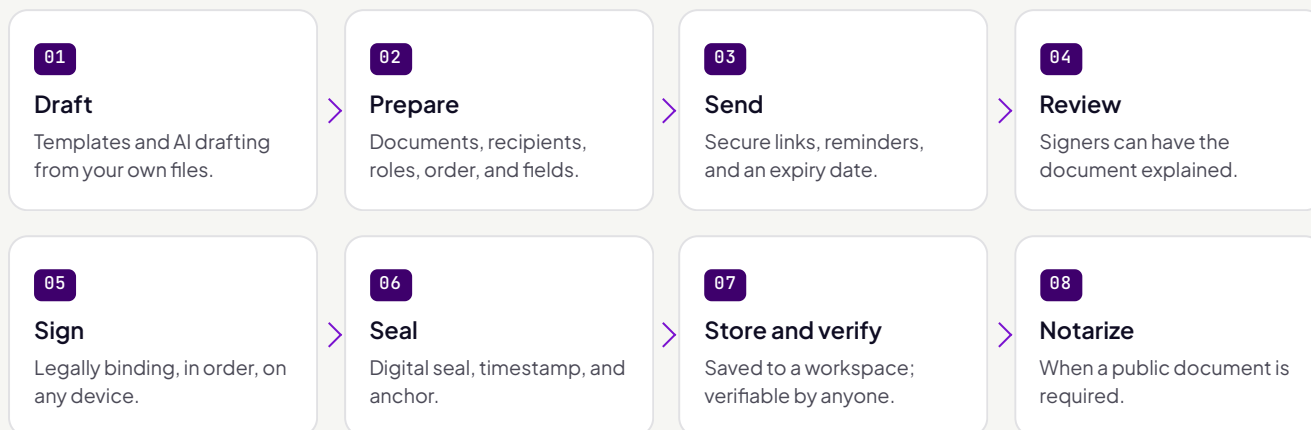


FIGURE 1 The eSignature flow on Twala, from first draft to a sealed record and, where needed, eNotarization.

STEP BY STEP

01 Draft the agreement

Start from the template gallery, which covers contracts, legal, compliance, corporate, finance, HR, marketing, and reports, or upload an existing PDF. Lex drafts from the document and the workspace's files and proposes each edit; nothing enters the document until someone clicks Apply. Colleagues comment on selected text, reply in threads, and resolve comments when settled.

02 Prepare the envelope

Add one or more documents and the recipients. Make each recipient a signer, an approver, or a viewer, and assign the step in which they act; recipients within the same step can act in any order. Drag signature and form fields onto any page, or start from a reusable signing template with fields and roles already in place.

03 Send securely

Recipients receive secure email links and sign without needing a Twala account. A sender can require signers to verify their identity with a government-issued ID and a live selfie. Automatic reminders go to pending recipients, and an expiry date keeps the envelope moving.

04 Review before signing

Before they sign, recipients can have Twala explain the document: flags to review, a summary, and the key points. It is a reading aid that helps signers understand what they are agreeing to, which reduces later disputes.

05 Sign from any device

Each recipient signs or approves in turn, on a phone or a computer, with secure sign-in and signing. Every action is time-stamped in the envelope's activity history.

06 Track to completion

Status notifications and a timeline of who sent, opened, signed, approved, or declined, and when. Envelope reports show which agreements are still out and where each one stands.

07 Seal and anchor

On completion, the document is converted to PDF/A-2b, sealed with the organization's seal where the team has one, then with the Twala Platform Seal, with an RFC 3161 timestamp and long-term validation evidence. Its SHA-256 fingerprint is anchored on a public blockchain through HashOrigin™.

08 Store, verify, and act

The signed PDF is saved to the workspace it belongs to, where it keeps its versions, appears in search, and can be read by Lex. Anyone holding a copy can verify it. If it needs notarization, the completed envelope goes straight into an eNotary appointment.

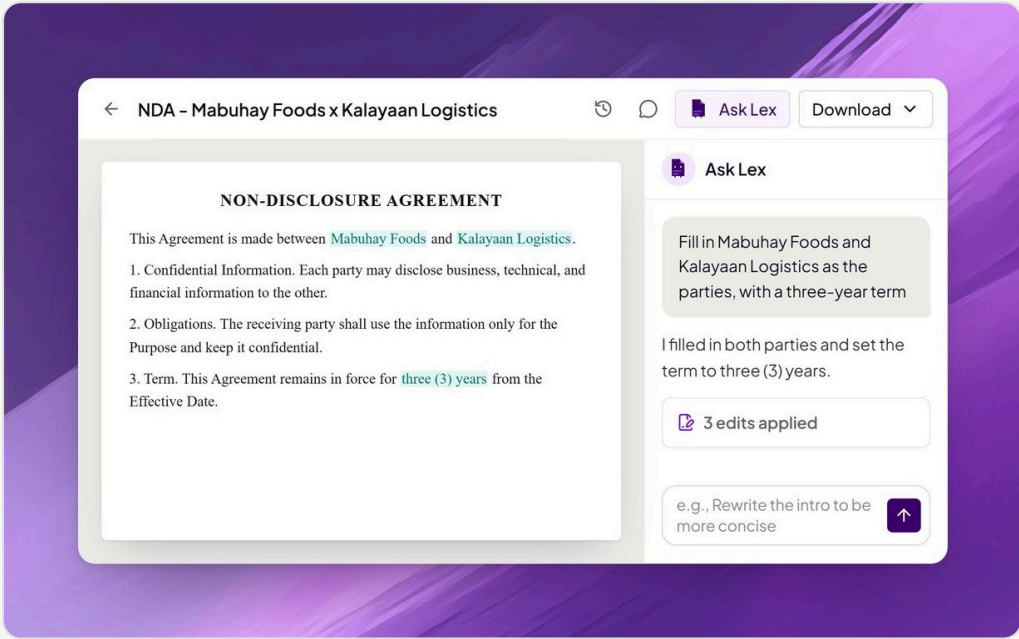


FIGURE 2 Drafting an NDA in Twala's editor: Lex fills in the parties and the term, and each edit is applied only when a person accepts it.

05

Anatomy of an envelope

ELEMENT	DESCRIPTION
Documents	One or more PDFs in a single envelope; on annual plans, up to 10, 20, or 50 documents per envelope on Professional, Business, and Business Plus, and custom on Enterprise
Recipients and roles	Signers, approvers, and viewers, each with a defined role
Signing order	Steps that run in sequence, with recipients in the same step acting in any order
Fields	Signature and form fields placed on any page by drag and drop
Signing templates	Reusable envelope setups with fields and roles already in place
Reminders and expiry	Automatic reminders to pending recipients, and an expiry date

ELEMENT	DESCRIPTION
Identity verification	An optional requirement that signers verify with a government ID and a live selfie before they sign
Activity history	A timeline of who sent, opened, signed, approved, or declined, and when
Signing tags	Labels that organize envelopes, templates, timestamps, and notarizations
Seals	The Twala Platform Seal on every completed envelope, applied after the organization's business verified digital seal on Business plans and above

An envelope example: a distributor sends a one-year service agreement to a supplier. The finance head approves at step one, the company president signs at step two, and the supplier's owner signs at step three. Twala sends reminders automatically, and once the last signature is in, the agreement is sealed, fingerprinted, and anchored. Because both parties want it notarized, the completed envelope is booked for a remote eNotarization the same week, with the signatories appearing from Makati and Cebu City.

06

Signer experience and assurance

No account, no cost

Recipients sign through secure email links without creating an account, and signing is always free for them.

Any device, any time

Approvers sign from their phones wherever they are, at any hour. Twala is open 24/7, so agreements move at night and on weekends when the people on them are ready.

Layered identity

Verification of the signer's email address and mobile number, and AI-enabled identity verification with a government-issued ID and a live selfie when the sender requires it.

Informed signing

Signers can have the document explained before they sign: flags to review, a summary, and the key points.

07

Evidence that holds up

When an electronic signature is relied on, the party relying on it must be able to show that the signature is linked to the signer and to the document, and that any alteration would be detectable. Twala's design answers each element and keeps the proof inside the document.

EVIDENTIARY NEED	HOW TWALA MEETS IT
Signer identity	Email and mobile verification, authenticated sign-in, and optional ID verification with a live selfie
Intent and sequence	Roles, signing order, and a time-stamped activity history for every envelope
Document integrity	The Twala Platform Seal covers the whole file, so any change breaks the signature
Time of signing	An RFC 3161 trusted timestamp inside each signature
Long-term validity	Long-term validation evidence embedded in the signatures, on an archival PDF/A-2b file
Independent proof	The sealed file’s SHA-256 fingerprint anchored on a public blockchain through HashOrigin™
Audit trail	A custom audit trail on every plan

AFTER THE LAST SIGNATURE



FIGURE 3 Every completed envelope is sealed, fingerprinted, batched, anchored, and open to verification. Whitepaper 06 covers HashOrigin™ in depth.

Because the seal is a standard X.509 digital signature, PDF readers that check signatures, such as Adobe Acrobat, can confirm that the file has not changed since it was sealed. Twala’s verify page checks the certificate against Twala’s trust registry and traces the document’s fingerprint to its anchor.

08

Controls for organizations

SIGNING AND GOVERNANCE FEATURES

CAPABILITY	AVAILABLE ON
Ordered signing, signing reminders, status notifications, document verification, ID validation, custom audit trail, and secure sign-in and signing	Every plan, including the free Personal plan
Team management, custom branding, and a business verified digital seal	Business, Business Plus, and Enterprise
In-person signing, workspace DMS, and workflow kanban	Enterprise
Single sign-on (SAML and OpenID Connect), advanced logging, and SIEM integration	Enterprise
PKI digital seal, guaranteed SLA, advanced reporting, and premium support	Enterprise

SIGNING ALLOWANCES BY PLAN

PLAN	ENVELOPES	DOCUMENTS PER ENVELOPE (ANNUAL)	MAX SIGNERS	TEMPLATES	STORAGE
Personal	5 a month	—	—	1	1 GB
Professional	30 a month (50 a month annual)	10	—	5	15 GB
Business	Unlimited	20	30	100	90 GB
Business Plus	Unlimited	50	100	Unlimited	150 GB
Enterprise	Custom	Custom	Custom	Custom	Custom

Twala charges per sender seat, not per signer. Professional is ₦990 a month; Business and Business Plus are ₦1,690 and ₦2,390 per seat a month with a minimum of three seats; Enterprise is priced to the organization's requirements. Prices are VAT inclusive.

09

After signature: monitor, report, and notarize

- **Monitor.** Expiry dates and reminders keep open envelopes moving, and follow-up tasks, such as a renewal sixty days before term, live on the workspace's task board with an owner and a due date.
- **Report.** Envelope reports show status, recipients, signing progress, and key dates for any period, exported as CSV or PDF.
- **Extract.** Data extraction pulls the contract term, renewal date, fees, and parties from signed agreements into a table, with a confidence level on every value.
- **Ask.** With AI search on, Lex answers questions about signed agreements months later and names the file each answer came from.
- **Notarize.** A completed envelope can be booked for remote or in-person eNotarization without leaving the platform.

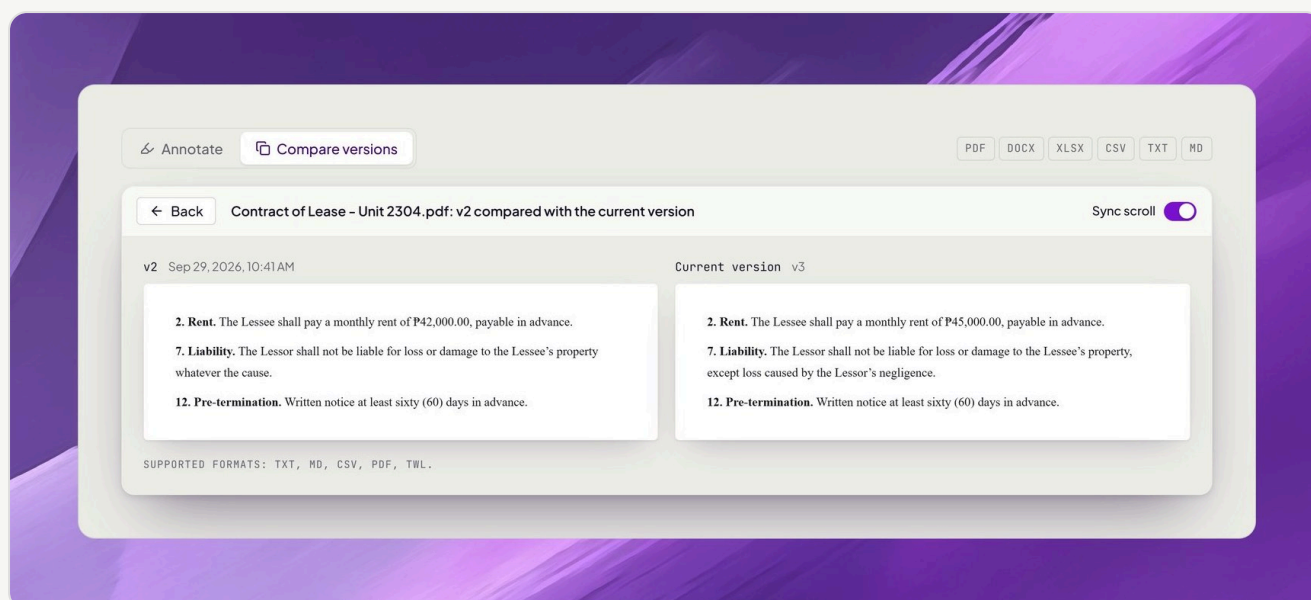


FIGURE 4 Comparing two versions of a contract side by side, with synchronized scrolling, before it goes out for signature.

10

Customer outcomes

National Confederation of Cooperatives Bank

Moved approvals for payment requests, cash advances, and HR documents from printing, routing, and scanning to Twala. Approvers sign on their phones, and the audit trail keeps the bank audit-ready.

Celltrion Global Safety Data Center

Signs, reviews, and approves SOPs, work instructions, and deviation reports within a regulated quality management system. Reported a 75% turnaround improvement and costs 30% lower than alternatives evaluated.

Secuna

Replaced copying templates, editing placeholders, and emailing PDFs with agreements generated, sent, signed, and tracked on Twala. Rated Twala 10 out of 10 for cost savings, turnaround, and compliance.

Lyceum of the Philippines University

Digitizing internal approvals, student-related documents, and administrative processes, with expansion across five campuses.

“Twala has significantly helped our organization by securely automating our digital signature process.”

Maximo Bernales Jr., CIO and Head of Business IT, Power Mac Center

ESIGNATURE ACROSS THE ORGANIZATION

FUNCTION	TYPICAL DOCUMENTS ON TWALA
Sales	Quotations, service agreements, and NDAs
Procurement	Supplier contracts, purchase orders, and budget sign-offs
Human resources	Offers, employment contracts, and policy acknowledgments
Finance	Payment requests, cash advances, and financial approvals
Legal	Contracts, settlement agreements, and corporate documents
Education	Admissions and enrollment documents, and internal approvals
Quality and compliance	SOPs, work instructions, and deviation reports

■ ABOUT TWALA

Twala is a Philippine legal technology company and a Supreme Court–accredited Electronic Notarization Facility (ENF). Its platform brings AI contract generation and review, eSignature, electronic notarization, and secure storage together, with every document sealed and independently verifiable through HashOrigin™ technology. Founded in 2020 and operated by Ohelio Inc., Twala serves more than 600 companies and 1.3 million individual users. Twala is backed by DOST-PCIEERD through its Startup Grant Fund Program and is a member of the Cloud Signature Consortium.

■ CONTACT

For investor relations, partnerships, and enterprise inquiries, email info@twala.ai or visit twala.ai.

Book a demo, explore pricing, or verify a Twala document at twala.ai. Technical details of HashOrigin™ are at hashorigin.io.

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