

UK Mail-Order Giant, JD Williams, Selects Silanis Electronic Signatures

Montreal, QC, January 28, 2009 -- Silanis Technology, the leader in electronic signatures, today announced that mail-order giant, JD Williams, has selected the Silanis ApproveIt® Web Server to enable the electronic completion of consumer credit applications over the web in accordance with strict CCA regulations in the UK. The adoption of Silanis' solution will ensure that all required documents are properly reviewed, signed and completed on-line.

"[ApproveIt Web Server](#), with its automated checks and balances built into the solution, will protect both JD Williams and its customers by ensuring no important steps or information in the credit application process are missed," said Tommy Petrogiannis, CEO and Co-Founder of Silanis Technology.

With twenty-five percent of JD Williams' £534m annual sales coming from its website, it was critical that the retailer transition its credit application away from a manual process to an automated process that is error-free and where acceptance and enforceability of terms and conditions is maximized.

Using ApproveIt Web Server, consumers are prompted to review all documents in the correct order and provide required information and signatures in all designated places. The credit application cannot be submitted if a document hasn't been viewed or is incomplete.

ApproveIt Web Server was the clear choice for JD Williams' internal [legal](#), [business](#) and IT teams because it met all their requirements.

The solution's ability to accurately display regulated documents so that consumers are clear about what they are signing, combined with the solution's ability to capture the entire signing ceremony in a tamper-proof format and replay the [evidence in a courtroom](#), convinced JD Williams' internal legal team that ApproveIt Web Server meets their needs in the context of electronic signatures.

Business executives at JD Williams were also satisfied that the consumer-friendly, online signing process would assist customers to understand and complete the credit application on-line. Customers simply 'click to sign' using their standard browser and without the need for any special hardware or software. This makes on-line signing

a natural extension of the existing sales process and customer experience.

The electronic signature capabilities to JD Williams' web channel will not disrupt existing business processes because ApproveIt Web Server integrates seamlessly with the retailer's existing contract generation and credit systems.

Silanis' experience deploying e-signatures in a web environments and partnership with UK-based Geneva Partners also reinforced JD Williams' vendor selection.

"Geneva Partners is very pleased to have been chosen to assist JD Williams in their deployment of the ApproveIt Web Server," said Abe Smith, Chief Executive Officer at Geneva Partners. "Our extensive experience helping UK financial institutions to leverage technology solutions will ensure their successful implementation of electronic signatures to regulated agreements, while creating a competitive advantage for the retailer by becoming the first UK mail-order company to achieve CCA-compliant credit agreements over the web."

About Silanis

Silanis Technology is the leading provider of e-signature process management solutions. The world's largest insurance and financial services companies, major government agencies, integrators and service providers depend on Silanis to accelerate business transactions and reduce costs while improving compliance with legal and regulatory requirements. The company's electronic signature platform, ApproveIt®, is an enterprise-class e-signature process management solution that transforms paper-based business transactions to all-electronic, web-based processes for e-commerce and e-government.