"Are They Really Who They Say They Are?"

Digital or Electronic Signature Information

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April 24, 2006
Overview

- Definitions of Electronic/Digital Signatures
- What is a Digital Certificate and what does it have in common with a Digital Signature
- How do Digital Signatures Work
- The legal perspective on Digital Signatures
Electronic/Digital Signatures

More than one definition:
1. Can be used to sign a document (i.e., contract, letter, etc) – Person’s signature

2. Can be used to authenticate a secure Website or to send secure e-mail messages (https:/www.secure.org) – Business Web site
Digital Signature

- A way to ensure whether a message was actually sent by the person who claimed to have sent it.
- The sender's private key encrypts the signature, and the recipient decrypts the signature with the sender's public key.
- Digital signatures use public key cryptography and work in conjunction with certificates.

http://www.vpsource.com/glossary.html
Digital Certificate

- A digitally signed statement that binds the identifying information of a user, computer, or service to an encryption algorithm.
- A digital certificate is commonly used in the process of authentication and for securing information on the networks.
- Examples: Verisign, GeoTrust, Thawte.
Digital Certificate

• Is issued by a Certificate Authority
• Certifies the person and particular Web site are connected
• Increases confidence and trust from the user
Digital Certificate

• Example: A digital certificate verifies to the shopper the online store is actually associated with a physical address and phone number – increases shopper’s confidence in merchant’s authenticity.

• Examples: PayPal, Barnes & Noble, Amazon
Certificate Authority

- In cryptography, a certificate authority or certification authority (CA) is an entity which issues digital certificates for use by other parties. It is an example of a trusted third party.

- Examples: GeoTrust, Verisign, Thawte
Public Key Cryptography

Some forms of public key cryptography:

• **public key encryption** — keeping a message secret from anyone that does not possess a specific private key.

• **public key digital signature** — allowing anyone to verify that a message was created with a specific private key.

• **key agreement** — generally, allowing two parties that may not initially share a secret key to agree on one.
Legal Perspective – Laws & Regs

1. Electronic Signatures in Global & National Commerce Act (E-Sign Act), 15 USC § 7000 et. seq. (10/1/00)
Legal Perspective – Laws & Regs

- North Dakota Electronic Transactions Act, NDCC ch. 9-16 (8/1/01), http://www.legis.nd.gov/cencode/t09c16.pdf

- “Electronic signature” is:
  1) electronic sound, symbol or process;
  2) attached to or logically associated with a record; and
  3) executed or adopted by a person with intent to sign the record

(§9-16-01(8)).
North Dakota Electronic Transactions Act

• Allows, but does not mandate use of electronic signatures (§9-16-04).
• Gives legal effect to electronic records and signatures (9-16-06).
• Even allows notarization to be electronic (9-16-10).
North Dakota Electronic Transactions Act

• Provides that the State Records Administrator (now the Chief Information Officer in OMB) can make rules and guidelines (9-16-16).
• Government agencies not mandated to permit electronic signatures (9-16-17(3)).
• No rules yet? N.D. Secretary of State has a reserved section, NDAC ch. 72-05-04, for “Digital Signatures”. University Policies??
Legal Perspective – Laws & Regs

• FERPA, 34 CFR § 99.30(d) (5/21/04)
• DOE wanted to allow electronic signatures, but give schools wide flexibility.
• (d) says that signed and dated consent can include electronic signatures if authenticates the person and shows their approval of the consent.
• Also provides that FSA (Federal Student Aid) Standards for Electronic Signatures are a Safe Harbor for implementing electronic signatures, http://www.ifap.ed.gov/dpcletters/gen0106.html
Legal Perspective – Laws & Regs

• Other resources:
  – South Dakota Electronic Signature Standards,
    http://www.state.sd.us/standards/chapter_14.htm
Questions?

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