



HANDWRITTEN ELECTRONIC SIGNATURE TECHNOLOGY INTRODUCED IN MAJOR MOBILE SALES FORCE AUTOMATION INITIATIVE IN SOUTHEAST ASIA

PruPower Program Equips Prudential Corporation Insurance Agents in Singapore, Malaysia and Hong Kong.

Singapore, October 19, 1999 – E-Com, a global provider of handwritten digital signature technology integration, today announced its role in a major sales force automation initiative undertaken by Prudential, one of the largest insurance companies in Singapore, and a subsidiary of Great Britain's Prudential Corporation, plc. (not related to Prudential Insurance Company of America). The "PruPower" program will enable life insurance agents in Singapore, Malaysia and Hong Kong to transact business in the field using laptop computers configured Handwritten Digital Signature capture software.

The PruPower program will allow Prudential life insurance agents and customers to use Handwritten Digital Signature software to sign legally binding quotation forms and proposal forms. This makes Prudential the first Company in Asia to apply this technology.

"With the PruPower solution, we are empowering our large sales force to perform their jobs more cost-effectively and efficiently," said Philip Seah, Chief Agency Officer of Prudential Singapore. "When we unveiled the digital signing and document management capability at a gathering of our affiliate agents, nearly half signed up for the product on-the-spot." "Prudential Singapore is seeking to provide the ultimate in customer service by giving its sales organization the tools to operate in the field with maximum efficiency"

The PruPower signature program was developed by E-Com Asia Pacific Pty Ltd., PruPower documents are created and managed in Lotus Notes, and presented on-screen for signing in Adobe Acrobat format. E-Com integrated the Handwritten Digital Signature technology into Lotus Notes to provide a legally binding signature capability for paperless transactions. The digital insurance forms, including any file attachments, are signed with a pen-like stylus on a digitizer, the captured signature is unique to the document and can not be cut, copied or pasted into another document. Moreover, if the signed document is altered in any way, the signature automatically becomes invalidated and is visibly crossed out. Prudential agents also can use the technology to verify and sign sensitive e-mails, adding a new level of security to field communications.

"Although the regional competition was strong, E-Com prevailed owing to the strength of our fully integrated electronic document management and signing solution," E-Com Asia Pacific Pty Ltd. Head Michael Ryan, commented. "In fact, the whole deal -- from the initial enquiry to delivery of a fully functional application -- was completed in only 13 weeks, and the first order for PruPower units came only three weeks later. The roll-out began in Singapore in mid-August, and Malaysia should go live within the next six months." Michael Ryan noted that the company is receiving inquiries from insurance companies worldwide. "We are delighted to be part of this important initiative and to have been selected as the best available solution for legally enforceable electronic signing of contracts." The fully packaged PruPower system includes an IBM ThinkPad 570 equipped with a PalmPal tablet from Wintime and a full complement of software, including Windows 98, Adobe Acrobat, Lotus Notes.