E-signature standards in comparison

The law distinguishes between the qualified electronic signature (QES), the advanced electronic signature (AES) and the simple electronic signature (SES). The three standards vary in terms of area of application and legal weight.

	SES Simple electronic signature	**AES** Advanced electronic signature	**QES** Qualified electronic signature — Equal to a handwritten signature according to EU and Swiss law
Legal weight	**Basic**	**High**	**Maximum**
Area of application	Documents without legal form requirement and with low liability risk	Documents without legal form requirement and with calculable liability risk	Documents with legal form requirements or high liability risk
Examples*	• Offer for suppliers • Order • Privacy policy • Internal document • Permanent rental or employment contract • Service contract	• Rental agreement • Purchase agreement • Non-disclosure agreement • Partnership agreement • Patent, trademark or copyright contract • Personal insurance	• Consumer credit contract • Temporary employment or rental contract • Audit report • Consumer loan contract • Bank account opening
Trust and security	**Low level of identity security and simple signature triggering (LOA 1 to 2)** Examples: • Identification by verification of the e-mail address • 1-click signature triggering	**Identity verified using official identity document, triggering of signature with one factor authentication (LOA 3)** Examples: • Identity check when signing a contract with a mobile phone number • Expression of intent with mTAN	**Identity verified by authorised entities, triggering of signature by means of two factor authentication (LOA 4)** Examples: • Identification by a trained person (in-person or video call) • Expression of intent with password and mTAN
Legal certainty and regulatory basis	**Low requirement level** Integrity of the signed document ensured by advanced organisation certificate according to Adobe Approved Trust List (AATL) AATL compliant	**High requirement level** Personal electronic signature AATL compliant	**Maximum requirement level** Equal to a handwritten signature according to Swiss (ZertES) and EU law (eIDAS) AATL compliant

*   The choice of the e-signature standard depends on applicable formal requirements and internal policies and may differ from the listed examples. Consult a legal advisor for your specific case.