



Whitepaper

eOriginal[®] eCertainty[®]

The foundation of a trusted transaction



Why read this brief

The lending industry's full digital transformation is on the cusp of its next iteration as digital assets become commonplace. Recent market analyses continue to project strong double-digit growth for digital lending platforms through the end of the decade, "exhibiting a CAGR of 19.9 percent during the forecast period."¹

Just like their paper predecessors, digital loans are subject to strict regulations that aim to mitigate risk and ensure legal compliance. Like any loan, a digital loan can last for up to 30 years and be in the possession of multiple parties during its lifetime. It may be pledged, transferred to a custodian, sold more than once, or become part of a securitization pool. When verifying authoritative copies of digital loans, lenders must consider possible issues that can undermine a loan's credibility and provide assurance of a tamper-proof chain of custody.

It's clear that digital lending processes that span the entire lifecycle of a loan — from the borrower to the secondary market — are essential to significantly mitigate double-pledge and other fraud related risk. Meanwhile, the rules and regulations governing digital loans continue to evolve, with the bar being raised ever higher.

Only available from Wolters Kluwer, digital asset certainty (eOriginal[®] eCertainty[®]) provides the assurance that all digital loans are compliant and meet all legal requirements² and industry best practices. With eOriginal eCertainty, there is an auditable and tamper-proof digital chain of custody for all digitally-originated loans, as well as the legal standing that shows these loans comply with all applicable laws and rules. With trust being the greatest currency of the lending ecosystem, eOriginal eCertainty ensures that all participants minimize risk and maximize compliant-first market liquidity.



¹ Fortune Business Insights. (January, 2026). *Digital Lending Platform Market Size, Share & Industry Analysis, By Solution (Business Process Management, Lending Analytics, Loan Management, Loan Origination, Risk & Compliance Management, and Others {Debt Management}), By Service (Design & Implementation, Training & Education, Risk Assessment, Consulting, and Support & Maintenance), By Deployment (On-premise and Cloud), By End-User (Banks, Insurance Companies, Credit Unions, Savings & Loan Associations, Peer-To-Peer Lending, and Others), and Regional Forecast, 2026-2034*

² *The eOriginal eAsset Management Platform is unique in that it simultaneously supports the legal term of art specific requirements of several different Uniform Commercial Code (UCC) articles. This means multiple digital asset types are manageable in a single platform where each asset type relies on a particular UCC article.*

Takeaways

- ✔ **Electronic signatures are just the beginning**
Electronic signatures alone, and those in concert with PDFs or online storage, fail to meet the rigorous requirements for proving the authenticity of digital loan assets. Given the ease with which electronic documents can be doctored, lenders and those within the lending ecosystem must avoid risk throughout the entire lifecycle of the digital loan — from establishing and managing an authoritative copy to ensuring a tamper-proof chain of custody through compliant electronic storage.
- ✔ **Electronic authentication of chain of custody adds legal weight**
In the past, judges have ruled that documents signed with electronic signatures and not stored properly are invalid due to the potential of tampering. Proper electronic authentication, chain of custody, and storage ensure that these loans, if challenged, will meet legal requirements.
- ✔ **Data protection is essential but not sufficient**
Data protection is about confidentiality or privacy, making sure that data is only accessible to the people who need to have access. Digital asset protection is much more than confidentiality. Two additional aspects of digital asset protection are data integrity and an audit trail. Data integrity provides assurance that the asset is immutable. An audit trail ensures that everything that has ever happened to that digital asset is known. The ownership is unquestioned as a result of the audit trail.
- ✔ **Wolters Kluwer's eOriginal eCertainty delivers the requirements needed for digital loans to be considered properly authenticated and stored**
Wolters Kluwer's eOriginal eAsset® Management Platform creates a tamper-proof Digital Original® that guarantees the asset is the authentic, authoritative copy. As the Digital Original moves through the lending ecosystem, an immutable, evidentiary trail of ownership is captured, with each participant's involvement serving as a record of the loan's history. This effectively creates a tamper-proof chain of custody that ensures the legal enforceability of each digital loan.

eOriginal eCertainty: The foundation of a trusted transaction

It is insufficient to simply create and store a loan digitally. The validity of a digital loan must be safeguarded throughout the entire loan lifecycle. eOriginal eCertainty provides the assurance that there is an auditable and tamper-proof digital chain of custody for loans originated electronically, as well as legal standing proving these digital loans comply with three enabling laws that govern digital lending:

- 1 The Uniform Electronic Transactions Act ([UETA](#))
- 2 The Electronic Signatures in Global and National Commerce Act ([ESIGN](#))
- 3 Uniform Commercial Code [specific article requirements](#) by asset type

eOriginal eCertainty also ensures that loans meet the applicable UCC article safe harbor criteria that shift the burden of proof from the lender to the borrower, including creating an authoritative copy, assignee identification, communications and maintenance, secured party modification, copy identification, and copy revisions.



A matter of trust

Trust remains the currency of the digital age, especially in the lending industry, despite its recent and rapid embrace of digital loans. Placing trust in preferred networks of originators, investors, legal counsel, custodians, and rating agencies, eOriginal eCertainty provides a foundation for trust and trusted transactions.



eOriginal eCertainty: Enabling frictionless market liquidity

The eAsset Management Platform encrypts every loan and produces an immutable digital chain of custody and control to ensure the secured party maintains their security interest. Whether you create and hold your loans, or choose to pledge, transfer, sell, or securitize them, eOriginal eCertainty establishes a foundation of trust that is unmatched by other lending solutions. It:



Enables fast and seamless transactions



Provides the assurance that you meet all requirements as a lender



Promotes market liquidity throughout the lending ecosystem in ensuring that each loan is an authentic, immutable digital copy or record

Notably, eOriginal eCertainty enables long-term compliance with established regulations and industry standards for loans originated, distributed, or transferred electronically.

In supporting long-term regulatory compliance, Digital Asset Certainty future-proofs these digitized assets from unforeseen threats to their authenticity, which would otherwise compromise the integrity of digital loans and the lending economy at large.

No entity within the lending ecosystem can afford to be the weak link that puts the entire industry at risk. With the potential for hundreds of billions of dollars to be represented by digital documents, the need for trusted transactions is critical. Digital Asset Certainty from Wolters Kluwer makes that possible.



Ready to transform your digital lending?

Discover how Wolters Kluwer's eOriginal delivers digital asset certainty, compliance, and security your institution needs to compete and grow in the digital lending marketplace.

[Learn more →](#)