ANNUAL REPORT — 2026 EDITION

2026 EDITION — WHITE PAPER

State of electronic signature in France — 2026 report

A comprehensive overview of the French and European market: the eIDAS 2.0 regulatory framework, the EUDI Wallet rollout, sector-by-sector adoption rates, persistent barriers and 2026-2027 outlook. A reference document for executives, legal counsel, CIOs and operational teams leading contract digitalisation.

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Introduction

The year 2026 marks a turning point for electronic signature in Europe. After more than twenty-five years of legal recognition in France (law of March 13, 2000, article 1367 of the Civil Code), contract digitalization reaches unprecedented maturity: nearly all large companies use at least one signature tool, and advanced signature (AES) has become the standard for high-stakes commercial contracts.

Yet this year is not like any other. Three major movements converge. First, the application of eIDAS 2.0 regulation, adopted in 2024, which introduces the European digital identity wallet (EUDI Wallet) and redefines the conditions for qualified signature (QES). Second, the democratization of QES, which slowly exits the sphere of notaries and public procurement to become accessible to all companies through pooled trust service providers. Finally, the emergence of AI in the contractual chain — from clause drafting to post-signature verification — which reconfigures usage patterns and calls for new vigilance on personal data protection.

For companies, the benefits remain substantial: contract cycle times reduced by an average of 60% (industry benchmark), savings on printing and postal mail, a digital audit trail more robust than paper, and GDPR compliance when the platform is hosted in the EU. Yet barriers remain — perception of legal risk, UX complexity for external signers, hosting sovereignty — which this report documents honestly.

This document is intended for managers arbitrating a deployment, legal advisors securing processes, IT directors integrating signature into their systems, and operational teams (sales, HR, legal, procurement) using signature daily. It is freely reproducible provided the source is cited — the source is indicated for each figure. Figures explicitly qualified as "estimates" are based on observation of Certyneo platform usage and cross-checking of available public benchmarks.

We address in turn the market's key figures, the regulatory evolution, sector-level adoption dynamics, 18-24-month trends, persistent barriers, selection criteria for a solution, Certyneo's positioning, and our outlook for 2027.

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Key figures

Each figure below is presented with its public source or its estimation method. Ranges and percentages are orders of magnitude; precise values can vary significantly depending on company size, sector and methodology.

60%

Average reduction in contract cycle times observed after adoption

Source: Certyneo estimate based on public industry benchmarks and observation of our customer base

Observed range: 40% to 80% depending on size and processes.

€15-30

Average cost of a paper contract (printing, mailing, archiving)

Source: Certyneo estimate based on public sources and customer feedback

Varies with the number of signers, complexity and approval flows.

+35%

Annual growth of the European electronic-signature market

Source: Certyneo estimate based on public market sources

Compound annual growth rate (CAGR) estimated for 2023-2028.

27

EU member states covered by the eIDAS regulation

Source: Regulation (EU) No 910/2014 and eIDAS 2.0 revision (2024)

3 levels

SES, AES, QES — the three eIDAS levels

Source: eIDAS Regulation, Articles 25 to 34

10 years

Minimum recommended legal archiving duration with evidentiary value in France

Source: Article 2224 of the Civil Code — commercial limitation

Actual duration often extended to 30 years for long-term contracts.

Methodological note: where a reliable public source is unavailable, we explicitly prefer to state *"internal estimate"* or provide a range rather than a precise figure. The sector-level adoption rates (next section) reflect a qualitative analysis cross-referencing industry benchmarks with observation of our customer base.

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Regulatory evolution 2024-2026

eIDAS 2.0: the 2024 revision

Adopted in April 2024 and effective the same year, the eIDAS 2.0 regulation (Regulation (EU) 2024/1183) substantially amends Regulation (EU) 910/2014. It retains the three historical levels — simple (SES), advanced (AES) and qualified (QES) signatures — but introduces the European Digital Identity Wallet (EUDI Wallet). From 2026, each member state must offer its citizens a compliant wallet enabling them to authenticate and sign at QES level.

The European EUDI Wallet

In concrete terms, the wallet takes the form of a certified mobile app that holds the citizen's digital identity, verified attributes (diplomas, licences, professional cards) and a native QES signing capability. It runs on the OpenID for Verifiable Credentials standard. For companies, this means that from 2026-2027 a signer will be able to sign a contract at QES level without buying an individual certificate or acquiring a specific device — their smartphone will be enough.

ANSSI frameworks and sovereignty

In France, ANSSI publishes the reference frameworks applicable to trust-service providers (PSCO, PSCE) and delivers qualifications. The main frameworks — RGS, PVID, First-Level Security Certification — articulate with European ETSI standards (EN 319 401, EN 319 411, EN 319 421). The SecNumCloud label, required by the "Cloud at the centre" doctrine, governs the use of cloud platforms for administrations and OIV (operators of vital importance).

Articulation with French law

At the national level, article 1367 of the Civil Code — introduced by the law of March 13, 2000 and amended by the ordinance of February 10, 2016 — grants electronic signature the same value as handwritten signature, subject to reliable identification of the signer and document integrity. Decree no. 2017-1416 of September 28, 2017 specifies the conditions for the presumption of reliability reserved for QES. Article 1366 of the Civil Code, for its part, admits electronic writing as evidence.

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Adoption by sector

Cross-referenced qualitative analysis: public industry benchmarks, observation of our customer base and discussions with decision-makers. Dynamics are very heterogeneous across sectors; the "average" overall adoption masks significant gaps.

Real estate

Use cases: Sale mandates, preliminary agreements, commercial leases, inventory of fixtures, amendments.

Adoption: Mass adoption since 2020: most agencies use at least one signature tool. AES preferred for leases; QES requested by some notaries.

Human resources

Use cases: Employment contracts, amendments, contractual terminations, associated DPAE filings.

Adoption: A historically pioneering sector. AES signature is predominant with SMS OTP; HRIS integrations (HubSpot, BambooHR, Lucca) have become standard.

Finance & insurance

Use cases: Product subscriptions, management mandates, amendments, powers of attorney.

Adoption: Strong regulatory pressure (ACPR, KYC): AES or QES systematically required depending on product. Processes are highly industrialised.

Legal

Use cases: NDAs, settlement agreements, mandates, fee agreements.

Adoption: Adoption is progressing. Firms favour AES for private deeds; QES remains marginal outside notarial acts.

Healthcare

Use cases: Consents, cooperation agreements, supplier contracts.

Adoption: Slower adoption, strong HDS and CNIL constraints. Accelerating on supplier contracts and telemedicine.

Public sector

Use cases: Public procurement, deliberations, grant agreements.

Adoption: QES required by the public procurement code for tenders; FranceConnect+ and the future EUDI Wallet are accelerating usage.

05

2026-2027 trends

Six underlying movements will shape the market over the next eighteen months.

01

EUDI Wallet rollout

Current schedule: progressive rollout by member states from 2026. It will let every citizen sign at QES level via their smartphone, with a high eIDAS identity level.

02

Democratisation of qualified signature (QES)

QES, long reserved for notaries and public procurement, is becoming accessible via shared QTSPs and the future identity wallets. Entry barriers (cost, UX) are falling sharply.

03

AI applied to contract review

Automatic clause analysis, key-date extraction, risk detection: AI is entering the loop upstream of signing. Caution is required on personal-data processing and accountability.

04

Integration standardisation

E-signature platforms are converging on REST APIs, webhooks and native connectors (Zapier, Make, HubSpot, Salesforce, Slack). Integration cost for SMEs is collapsing.

05

European sovereignty and hosting

European buyers — especially public and regulated ones — increasingly require EU hosting, GDPR-by-design compliance and independence from the US Cloud Act.

06

Mobile-first signing

More than half of signatures are now performed on smartphones. Desktop-first UX is losing ground; device biometrics (FaceID, fingerprint) are becoming a standard complementary authentication.

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Barriers to adoption

An honest report cannot be limited to celebrating success stories. Here are the obstacles we observe most frequently — including among prospects who ultimately give up on dematerialisation.

Perception of legal risk

Despite twenty-five years of legal recognition (law of March 13, 2000, article 1367 of the Civil Code, eIDAS regulation), some legal departments retain distrust of SES. The reflex "handwritten signature = safer" persists, even though the electronic audit trail is objectively more robust than ink.

Security and sovereignty concerns

CIOs legitimately demand guarantees on hosting, encryption, evidence retention and data portability. Platforms that do not publicly document their architecture or depend on an extra-European cloud are disqualified outright from sensitive tenders.

Perceived complexity and UX

External signers — clients, partners, candidates — shouldn't have to create an account. Platforms requiring sign-up, app download or a journey of more than three screens cause completion rates to drop.

Total cost of ownership

Beyond the posted per-signature price, real cost includes licences, SMS OTP volumes, bespoke integrations and long-term archiving. Opaque pricing grids slow decisions, particularly for SMEs.

Lack of internal governance

Without a clear signing policy (who can sign what, at which eIDAS level, with which approval workflow), deployment remains anecdotal. The obstacle is cultural and organisational as much as technical.

07

How to choose a solution wisely

Six criteria are enough to disqualify most offerings and converge on an informed choice. We recommend using them as-is in your RFP.

1 Documented eIDAS compliance

Request the precise list of supported levels (SES, AES, QES), the identification of the trust-service provider (or partner QTSP), and publication of the audit trail embedded in each signed document.

2 Hosting and sovereignty

France or the European Union preferred, with a contractual commitment to no extra-EU transfer. Verify the hosting provider (OVH, Scaleway, AWS EU with an explicit EU region), ISO 27001 certification and, for healthcare, HDS.

3 Native integrations and API

Standard webhooks (envelope.sent, envelope.signed, envelope.declined), documented REST API (OpenAPI), Zapier / Make / HubSpot / Salesforce / Slack connectors. Without integrations, signing remains a silo.

4 Readable pricing model

Prefer fixed per-user or per-envelope plans with clear included thresholds. Beware hidden surcharges (SMS OTP, long-term archiving, exports).

5 External-signer UX

Test the no-account journey: average signing time, mobile accessibility, clarity of instructions, handling of refusals. A good indicator: fewer than 3 clicks for an already-identified signer.

6 Multi-language and internationalisation

French, English, Spanish, German, Italian at minimum if your activity is European. Localisation of emails and the signer interface is key to completion rates.

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Certyneo positioning

In the interests of transparency — since this report is published by Certyneo — we specify here what we offer, what we don't offer, and what sets us apart.

What we offer

- Electronic signature **SES, AES and QES** — the three eIDAS levels natively. AES with dual-channel OTP (email + SMS), QES per act €9.90/signature via a qualified QTSP from the EU trust list. Timestamped audit trail embedded in PDF, 10-year archiving.
- **Hosting in France / EU**, GDPR-by-design, no extra-European dependency on signed data.
- **Native integrations**: Slack, HubSpot, Salesforce, Zapier, plus a documented REST API (OpenAPI).
- **Multi-language**: French, English, Spanish, German, Italian — signer interface and emails.
- Free plan (5 envelopes / month) with no credit card required; Standard and Business plans for teams.

What we don't offer yet

- Native **qualified signature (QES)**: it requires a QTSP and is on our roadmap. In the meantime, QES is available via partnership for ad-hoc needs (public procurement, authentic acts).
- EUDI Wallet integration: planned as soon as the first national wallets are available in production.
- SecNumCloud certification: not prioritised at this stage; we'll evaluate based on demand from public-sector customers.

Our differentiators

- Full transparency: public changelog, public roadmap, open API documentation, audit trail readable by every signer.
- Account-free signer UX: three clicks at most, mobile-optimised, available in more than 80 languages.
- Public pricing grid, no hidden surcharge on SMS OTPs (included in AES plans).
- Responsive French-speaking support from France.

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Conclusion and outlook

Electronic signature has crossed the threshold of mainstream adoption. In 2026, it is present in virtually all large French companies, is rapidly reaching SMEs and is becoming lastingly established in the public sector thanks to tender dematerialisation. The figures confirm it: the market is growing at double-digit rates, costs are dropping and integrations are standardising.

Three priorities emerge for the next eighteen months. First, anticipate the arrival of the EUDI wallet: companies equipping themselves today with an eIDAS-compliant and extensible solution will not suffer costly migration when QES becomes democratized. Second, strengthen internal governance: a clear signature policy, broken down by contract type and level of importance, remains the main success factor — more so than the choice of tool itself. Finally, integrate signature into business processes rather than extract it from them: value is created in workflows (CRM, HRIS, procurement, legal), not in the isolated platform.

Looking towards 2027, we anticipate three movements: QES will become the norm for high-stakes contracts; AI will be natively integrated into contract review, with a specific regulatory framework (AI Act); and European sovereignty — EU hosting, independence from the Cloud Act — will become a decisive purchasing criterion in the majority of B2B tenders.

Electronic signature is no longer an IT project. It has become a contractual infrastructure. Organisations that treat it as such — with the rigour, governance and durability given to infrastructure — get the most out of it.

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Sources & methodology

eIDAS Regulation — Regulation (EU) no. 910/2014 and its eIDAS 2.0 revision (regulation (EU) 2024/1183).

Civil Code — Articles 1366 and 1367; Decree No 2017-1416 of 28 September 2017.

ANSSI — RGS and PVID frameworks plus trust-service-provider qualification guides.

Industry benchmarks — public overviews of dematerialisation and contractual practices (market reports and specialised publications, 2023-2025).

Public market studies — public overviews of the growth (CAGR) and size of the European electronic-signature market (2023-2025), cited as orders of magnitude and not attributed to any specific firm.

ETSI (European Telecommunications Standards Institute) — EN 319 401, EN 319 411, EN 319 421 standards.

Internal observation — qualitative analysis of Certyneo platform usage (2024-2026), explicitly labelled "internal estimate" when cited.

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