Digital Signature

Sign anytime, anywhere, on any device

A flexible and trusted digital signature solution that enables organizations to digitize their end-to-end contracting processes, for increased efficiency and increased client satisfaction.

Ensuring legally-binding value and user convenience

An increasing number of large commercial entities, including financial institutions and other service providers are adopting digital signature technology as part of an ongoing effort to digitize their B2B and B2C signature-related processes: account opening, subscription to financial services, money transfer, and regulatory reporting.

To get all the benefits enabled by a digital signature solution, service providers should carefully assess:

› Its compliance with the local and business regulatory framework

› The legal certainty offered in case of a dispute

› The fluidity of the user experience

› The compatibility of the solution with all the current and future channels

IDEMIA's Digital Signature platform

IDEMIA has designed a versatile digital signature platform that covers a wide range of use cases such as e-contracting, cash operation signature, wire transfer signature, attestations, statements sealing, etc.

This solution provides a comprehensive set of services, including:

› Digital signatures
› Electronic seals
› Electronic timestamps
› Digital signature verification
› Digital signature preservation
› Digital certificate issuance

This solution is based on trust modules that have been certified and qualified according to international standards (Common Criteria/ISO 15408 at the EAL3+ level) and is compliant with the eIDAS framework.

Benefits

Improve customer experience

Adaptable according to various use cases

Works on all channels: PC, smartphones and tablets

No need for special hardware

Establish trust and compliance

Guarantee legally-binding value

Ensure document integrity and signature non-repudiation

Generate and archive proofs

Comply with regulations (eIDAS[1], GDPR[2], etc.)

Increase efficiency

Speed up transactions from weeks to minutes

30-60% reduction in costs related to printing, scanning and paper archiving

Move towards paperless processing

[1]eIDAS: electronic identification and trust services regulation

[2]GDPR: General Data Protection Regulation

Why IDEMIA?

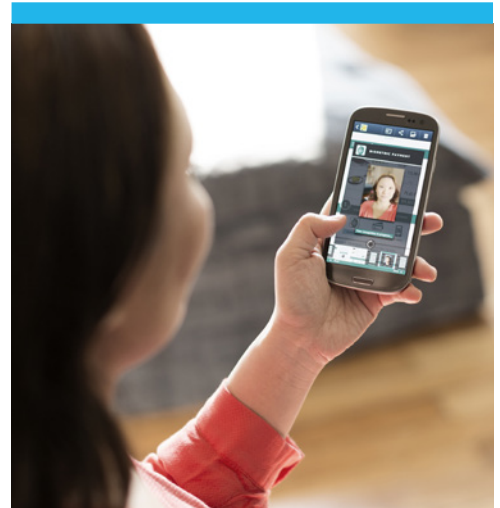Pioneer in deploying large scaled signature projects since 2003

Chosen by major European financial institutions (Banque Populaire, Caisse d'Epargne, BNP Paribas, among others) to implement all types of contracting scenarios (multi/cross channels, multiple documents, multiple signatories, etc.)
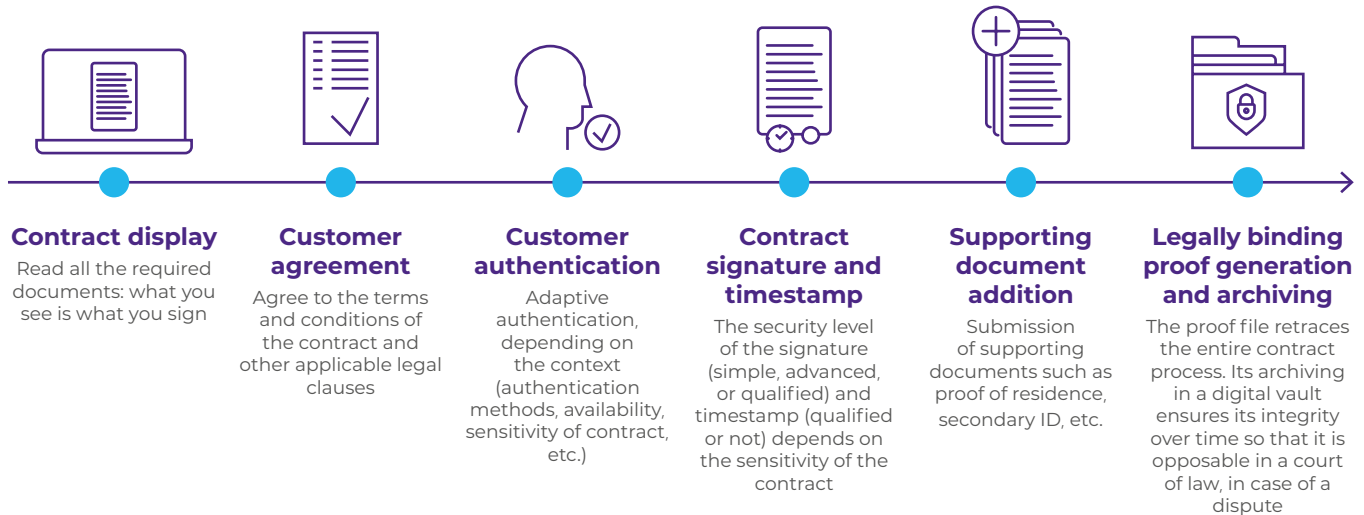
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Adapt contracting flows

IDEMIA's Digital Signature e-contracting call flows are adapted to various needs, depending on:

› **Business contexts:** multiple or cross channels, one or several signatories, number of documents to be signed, etc.

› **Level of contract sensitivity:** impacting the level of assurance of signature and the level of assurance of authentication needed

› **The user profiles:** new or existing customers, personal or corporate account, etc.

› **The applicable channels:** web, mobile, in-branch and at doorstep.

Typical signature journey

Contract display
Read all the required documents: what you see is what you sign

Customer agreement
Agree to the terms and conditions of the contract and other applicable legal clauses

Customer authentication
Adaptive authentication, depending on the context (authentication methods, availability, sensitivity of contract, etc.)

Contract signature and timestamp
The security level of the signature (simple, advanced, or qualified) and timestamp (qualified or not) depends on the sensitivity of the contract

Supporting document addition
Submission of supporting documents such as proof of residence, secondary ID, etc.

Legally binding proof generation and archiving
The proof file retraces the entire contract process. Its archiving in a digital vault ensures its integrity over time so that it is opposable in a court of law, in case of a dispute

Value proposition

Multiple channels and use cases
› Omni and cross-channel solution
› Flexible e-contracting scenarios
› Compatible with all devices
› Multiple authentication factors supported

Multiple signature types, levels and formats
› Digital signatures (natural persons)
› Electronic seals (legal persons)
› Electronic timestamps
› Lightweight, normalized, and qualified digital certificates
› Signed PDF document viewer for all devices, including mobile and tablet

Legally binding, certified and compliant
› Generation of proof file and related attestations
› Legally binding long-term archiving
› Built upon Common Criteria-certified trust modules
› Compliant with eIDAS and GDPR

Cloud native
› Available on the IDEMIA public cloud
› Sandbox, staging, and production environments proposed