



CASE STUDY

Seamless customer onboarding and efficient management of bank workflows using emSigner

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OVERVIEW

Industry:
Banking

Background:

The Bank wanted to be the first to implement electronic signatures to drive paperless banking in the UAE in compliance with the Electronic Transactions Act and fulfill UAE Paperless Vision 2020.

CHALLENGE

The bank, one of the largest in the region, was looking for an optimal application and overall solution to help digitize various processes supporting the UAE Paperless Vision 2020.

BUSINESS NEED

The bank, wanted a resilient application that could be hosted within the bank's infrastructure. Furthermore, the application had to support quick and easy digitization in a user-intuitive manner. They also wanted to drive operational efficiency and reduce turnaround times for processing paper-based documents by 80% using Digital Signature enabled workflow management. This would help them achieve complete digitization in compliance with the Electronic Transactions Act and fulfilment of UAE Paperless Vision 2020.

SOLUTION

To address these challenges and business needs, the Bank deployed emSigner which enabled them to adopt legally binding signatures that are compliant with the Electronic Transactions Act of the country. Integration with Certificate Issuance Server with the existing PKI infrastructure supported quick and easy issuance of digital signatures that are unique to the individual and based on existing identity in an on-premise deployment. The on-premise installation also provided data confidentiality and privacy.

APPROACH

Our approach helped the bank automate several paper-based processes. Automation enabled employees to easily store and retrieve records that were on the cloud and in parallel. The bank was also able to achieve observable improvements in streamlining vendor workflows concerning invoices and claim settlements. Digital Signature enabled workflow management was set up to define paperless workflows concerning:

- Customer Onboarding
- Trade Documents
- Lending Workflows
- Procurement/HR and Internal Workflows

VALUE PROVIDED TO CLIENT

The bank was able to use the document management solution to enhance the customer experience by creating automated workflows across departments. They were able to:

- Adopt legally binding signatures that are compliant with the Electronic Transactions Act
- Enable a digital way of interacting with customers during COVID 19
- Drive operational efficiency and Reduce Turn Around Time for processing documents by 80%
- Integration with UAE Pass to allow identity verification and faster onboarding of customers

DEPLOYMENT

The client's unique requirements required a customized approach from eMudhra. emSigner was white-labeled with Bank's colors and brand guidelines. The bank has an existing PKI infrastructure that is integrated with emSigner to generate dynamic key pairs for users to issue digital signatures, unique to the individual and based on their existing identity:

- An On-premise installation was provided. This provided complete data confidentiality and privacy
- Maker/Checker and 2FA for external user onboarding/authentication was configured to ensure the right person is signing the document
- Workflows for various use cases were configured into the system and access was provided to different teams with granular document-level access control

OUR SERVICES

Build a Paperless Office From Anywhere, Anytime!

With a deep knowledge of our platform and extensive industry experience, our consultants will collaborate with you to envision a complete digital mode of managing documents and eliminating the necessity of handling physical papers and human efforts by upto 80%.

Solution for Individuals, Organizations both Large & Small

Armed with technical knowledge of our platform, our consultants can help you set-up account access privileges, facilitate platform integration with existing software, and customize as per user adoption and use cases across the spectrum.

Supports Various Use Cases

Our consultants have unparalleled understanding and knowledge of helping organizations digitally transform and optimize workflows using electronic/digital signatures. This includes building document workflow templates and creating user groups to map signers to various departments like HR, Finance, Legal, etc. within a few minutes!

About emSigner

emSigner is an automated workflow signing solution that helps you create a single source of truth for all your signature requirements. Based on your custom requirements, emSigner can provide you with a secure cloud (SaaS) based or an on-premise installation. With capabilities including remote KYC, OCR, Machine Learning, Document Intelligence, Electronic Signature, our solution can help you build an end to end document automation pipeline and can be accessed from anywhere and anytime. It also delivers a next-gen AI-enabled customer experience that can help differentiate you from your competitors by adding AI as part of decision workflows based on Machine Learning models.