

emSigner

for **Banks**

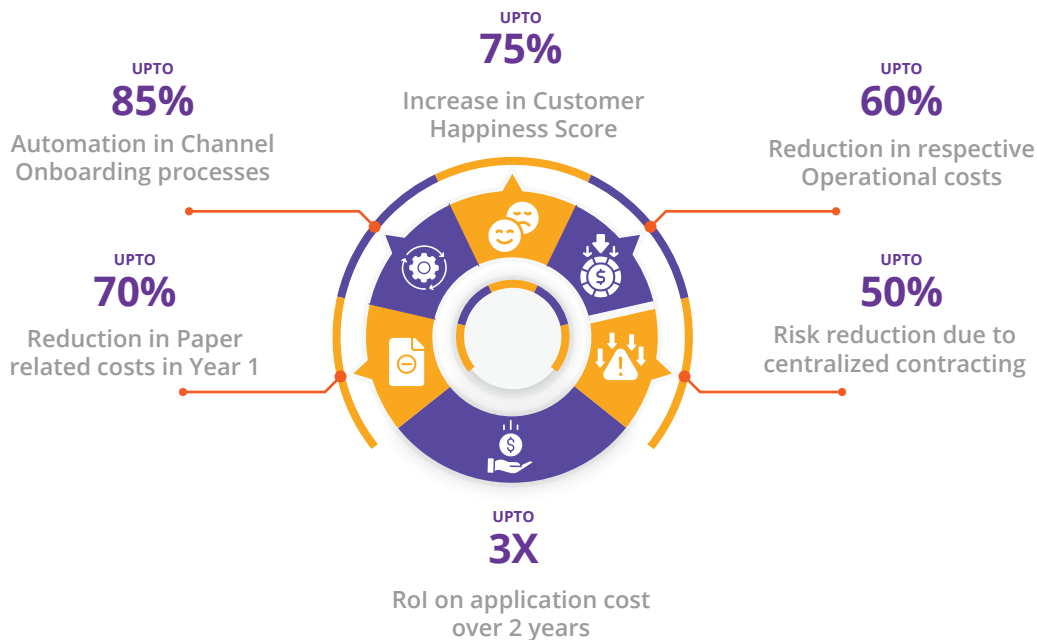
Use Cases for Banking



Banks Using emSigner to Optimize TAT for Onboarding and other Workflows by up to 80%

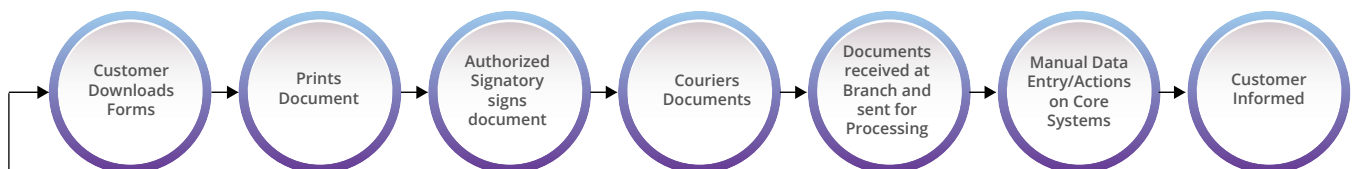
Drive seamless remote operations, enhance customer experience, and boost operational efficiency with emSigner. Get support for global eSignatures and leverage its integration as a transformative step towards digital innovation in your bank. emSigner for Banks is the only solution in the market today to offer banking specific module with turnkey features, out of the box. The platform is specially optimized to comply with local eSignature laws with either inbuilt functionalities or integration with location Trust Service Providers. Built over the foundational PKI layer involving encryption and authentication, the platform comes with 2FA which is essential to enforce identity for valid and authenticated access.

Drive Value with Visible Results



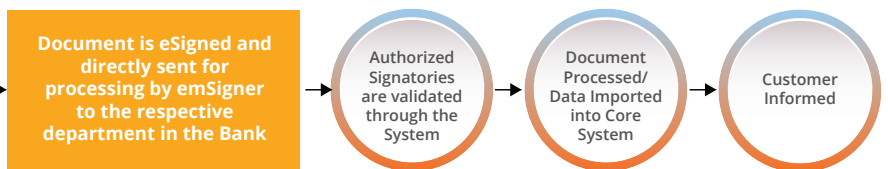
Before and After using emSigner in your Bank

Before (Weeks)



- Customer Workflows**
- Account Opening
 - Channel Boarding
 - Trade Documents
 - Others

After **emSigner** (Hours)



Check the Table to find Use-Cases in detail across banking Verticals where emSigner is best Suited

Retail Banking	Corporate Banking	Commercial Banking	Microfinance
Account Opening: Digital signatures can be used to sign account opening forms, eliminating the need for customers to physically visit a bank branch.	Corporate Account Opening: The process of opening a corporate account can be made completely digital with all necessary forms and documents signed using emSigner.	Business Account Opening: Opening a business account can be done online with emSigner on all necessary forms and documents.	Loan Applications: EmSigner can be used to sign microloan application forms and loan agreements, reducing the need for physical paperwork and making the process faster and more accessible for customers.
Loan Applications: emSigner can be used to sign loan application forms and loan agreements. This not only streamlines the process but also makes it quicker and more convenient for the customer.	Large Corporate Loans and Credit Facilities: EmSigner can be used to sign loan applications, loan agreements, and associated paperwork.	Business Loan Applications: Businesses can apply for loans online, with emSigner used to authenticate the loan agreement and associated paperwork.	Account Opening: Similar to other banking processes, emSigner can be used to open accounts, sign the necessary forms and documents.
Credit Card Applications: Customers can digitally sign their credit card application forms.	Trade Finance Services: In corporate banking, trade finance services often involve large amounts and complex documents like letters of credit, bank guarantees, etc. These can be authenticated with emSigner.	Trade Finance Services: Businesses involved in international trade often require trade finance services like letters of credit, bank guarantees, etc. These documents can be signed digitally.	Repayment Agreements: Repayment schedules and agreements can be signed digitally.
Mortgage Applications: All the necessary paperwork related to mortgage applications can be completed with emSigner.	Project Finance: Project finance-related agreements and documentation can be made paperless using emSigner.	Treasury Services: Agreements for services such as cash management, payment solutions, risk management etc., can be authenticated with emSigner.	Credit Assessment Forms: Credit assessment and other forms related to assessing a client's ability to repay the loan can be signed digitally.
Banking Contracts/Agreements: Any type of contract or agreement between the bank and the customer can be signed digitally.	Syndicated Loans: The process of syndicated lending involves a group of lenders providing funds to a single borrower. The agreements and documentation involved in syndicated loans can be signed digitally.	Commercial Mortgages: Much like personal mortgages, commercial mortgages can also be handled digitally, with all applications and agreements signed digitally.	Insurance Policies: If a microfinance institution offers microinsurance products, these can be handled completely digitally.
Bank Statements: Although these don't typically require a customer's signature, they can be digitally signed by the bank to ensure authenticity.	Treasury and Cash Management Services: Businesses can digitally sign agreements for services such as cash management, risk management, payment solutions, and others.	Corporate Credit Card Applications: Application for corporate credit cards can be made paperless using emSigner.	Savings Plans: In many cases, microfinance institutions encourage or require borrowers to save money as part of their services. These savings plans and related documents can be signed digitally.
Fund Transfers: Transfer requests can be made paperless and more secure using emSigner.	Derivatives and Structured Finance: Contracts for complex financial products like derivatives and structured finance can be authenticated using emSigner.	Banking Contracts/Agreements: Any type of contract or agreement between the bank and the business can be signed digitally.	Savings Plans: In many cases, microfinance institutions encourage or require borrowers to save money as part of their services. These savings plans and related documents can be signed digitally.
Cheque Processing: Cheque processing can be done electronically using emSigner, known as e-Cheques.	Equity and Debt Capital Market Services: EmSigner can be used in the process of issuing and managing equity and debt securities.	Investment Services: Businesses also use banks for various investment services, all of which can be handled digitally.	Financial Literacy Programs: Many microfinance institutions also offer financial education to their clients. Enrollment forms and agreements related to these programs can be signed digitally.

Retail Banking	Corporate Banking	Commercial Banking	Microfinance
<p>Investment Services: Documents related to investment products and services can be signed digitally, including for mutual funds, insurance, and other wealth management services.</p>	<p>Mergers and Acquisitions: Documents related to corporate restructuring, mergers, and acquisitions can be signed digitally.</p>	<p>Wire Transfers and Payments: Large business transactions like wire transfers can be authorized with emSigner.</p>	<p>Emergency Loan Services: In some cases, microfinance institutions may offer emergency loans to existing customers. These can be processed and signed digitally.</p>
<p>KYC Process: Banks are required to carry out Know Your Customer (KYC) procedures. This process can be simplified and made paperless with emSigner.</p>	<p>Banking Contracts/Agreements: Any type of contract or agreement between the bank and the corporation can be signed digitally.</p>	<p>Merchant Services Agreement: Businesses that use merchant services for accepting credit/debit card payments can sign the necessary agreements digitally.</p>	<p>Peer Lending Agreements: Some microfinance institutions use a peer lending model, where a group of borrowers guarantee each other's loans. These agreements can be made paperless with emSigner.</p>
<p>Customer Onboarding: The entire customer onboarding process can be done digitally using emSigner, which includes the collection and verification of documents.</p>	<p>Corporate Cards: Application for corporate cards and other credit facilities can be made paperless using emSigner.</p>	<p>Employee Benefits Services: Businesses often set up accounts for employee benefits like retirement plans. The paperwork involved in these services can be digitally signed.</p>	<p>Customer Onboarding: The entire customer onboarding process can be done digitally using emSigner, which includes the collection and verification of documents.</p>
		<p>Audit Confirmations: Banks often need to confirm the balances of business accounts for auditing purposes. These confirmations can be signed digitally.</p>	

One Platform for Unlimited Value



Product

- ✓ We support all deployment models including On-premise. Others are cloud only
- ✓ We have a product specifically tailored to Banking and Financial Services
- ✓ Our product is highly configurable and supports several custom integrations



Pricing

- ✓ We support user-based licensing models with unlimited envelopes for Enterprise use cases
- ✓ We offer unlimited licensing models for large volume use cases to drive cost efficiency.
- ✓ We are cost effective as compared to our global competitors



Module

- ✓ Ready-to-use digital branch enhancing banking accessibility and CX
- ✓ Ensuring robust security, accurate identity verification, and compliance with legal regulations.
- ✓ Essential integration with core banking applications for streamlined financial operations.