CASE STUDY

Digital Transformation of Citizen Services Using e-Signatures

Government if India deploys Digital Signatures linked to National ID (AADHAAR) to transform Citizen Services and go completely Paperless in a cost-effective manner

Overview

Laws and regulations in India much like other developed markets have evolved over more than a hundred years resulting in a lot of paperwork for the common man for several critical and frequent activities like Bank Account Opening, Driving License Application, Application for Welfare Schemes, Passport Application, Telecom Connections, Application to Schools and Colleges). To simplify this, the first step was to create a central Citizen KYC data repository which can be accessed with the citizen's consent.

For this purpose, the UIDAI (Unique Identification Authority of India) was formed and tasked with the rollout of AADHAR (Citizen ID) for the Indian population. Currently, the AADHAR has been rolled out to 1bn Indians. As part of the AADHAR enrolment, citizens personal data including Name, Address, Phone Number, Email ID and Biometrics/Iris data were collected.

To eliminate paperwork and facilitate ease of doing business both for companies and citizens, amendments to the Information Technology Act were introduced to enable licensed e-Sign Service Providers to issue e-Sign (Digital

e-Governance initiative

The Government of India under the Digital India programme recognized the need to transform India using technology initiatives to ease citizen lives and improve the way of doing business. As part of the Digital India initiative, the Government of India under the Ministry of IT created e-Sign (Digital Signatures linked to Citizen ID - AADHAR) to facilitate ease of signing paper documents to enable large scale digital transformation

Business Needs

The Government of India wanted to bring in quick, effective and transparent process of enabling large scale financial inclusion (Banking, Welfare Schemes, and Insurance) through the use of e-Sign to eliminate the use of paper by linking Digital Signatures to National ID. The aim is to use technology linked innovation to promote ease of doing business in India.

Approach

To have an integrated solution that addresses the following:

- Ensures transparency by linking citizen actions to the KYC data in the National ID

- Should be convenient and easy to use by citizens

- Should be cost effective

- Brings in accountability, quality and authenticity of all the activities carried out.

- Brings a wet signature equivalent on the digital document

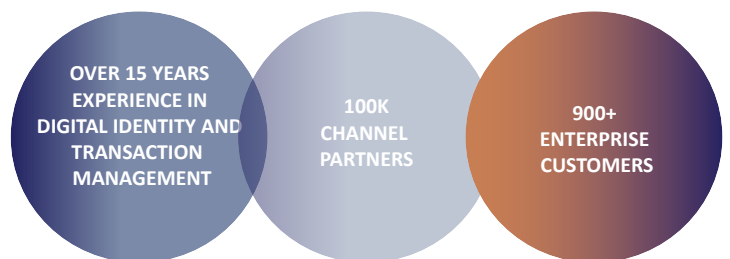Signatures linked to AADHAR) which is legally valid.

Under the administration of the Controller of Certifying Authorities, Ministry of IT, Government of India, eMudhra as a licensed Certification Authority became the first e-Sign Service Provider to issue Digital Signatures based on the National ID.
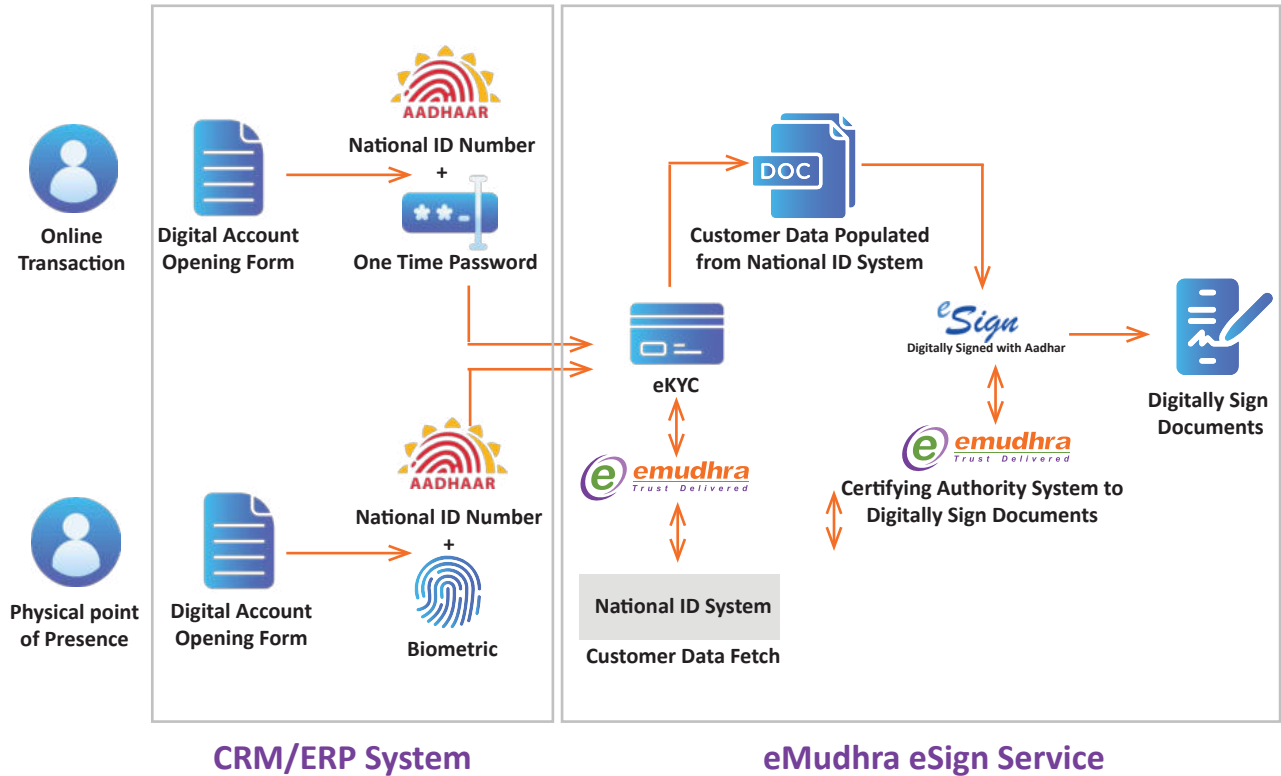
The Solution

eMudhra as an e-Sign Service Provider allows any Citizen to sign any document using the National ID and a One Time Password or Biometrics. The e-Sign model allows for multiple Application Service Providers (Banks, Insurance Companies, Government Departments) to connect to eMudhra's e-Sign Service to allow their customers to sign documents digitally for Account Opening and other use cases. As part of the process, KYC data is directly retrieved from the National ID thereby eliminating the need for customers to submit physical ID and Address Proof documents.

The pricing for e-Sign is typically transaction based, low cost and does not require expensive infrastructure either for the Application Service Provider or the Customer to get started. It uses the existing infrastructure to enable the Digital Signature ecosystem.

Several Banks, Insurance Companies, Non-Banking Financial Companies, Mutual Funds, Departments providing G2C Services have adopted e-Sign and are already seeing the benefits of lower cost of operations and improved customer experience

OVER 15 YEARS EXPERIENCE IN DIGITAL IDENTITY AND TRANSACTION MANAGEMENT

100K CHANNEL PARTNERS

900+ ENTERPRISE CUSTOMERS

CRM/ERP System

eMudhra eSign Service

Benefits

Digital Transformation of India resulting in significant benefits* such as:

Estimated savings of paper for 260mn citizens per year

Saves cost and time and improves user convenience

Verifiable signatories and signatures

Legally recognized and managed by Licensed CAs

Privacy concerns addressed

Simple signature verification and short validity certificates

Flexible and easy to implement

About eMudhra

eMudhra, a global provider of digital identity and cybersecurity solutions, specializes in digital signature certificates, Public Key Infrastructure (PKI) services, and robust authentication protocols. Our impactful presence in India and international presence have allowed us to support governments and enterprises in safeguarding their digital transactions and vital information.

eMudhra offers digital certificates, PKI-based solutions, authentication and identity governance services. With a strong presence in India and a global footprint, eMudhra helps organizations securely manage their digital transactions and protect sensitive information. Being a leading digital identity and cybersecurity solutions provider, eMudhra is now focused on futureproofing cybersecurity using Post Quantum Ready Cryptography and Zero-Trust Identity Governance model.