EMSIGNER · BANKING & FINANCIAL SERVICES · MIDDLE EAST

A Large Commercial Bank in the Middle East Cuts Document Processing Time by 80% and Achieves Paperless Banking with eMudhra emSigner

SECTOR	REGION	SOLUTION
Banking & financial services	Middle East	emSigner

CLIENT OVERVIEW

The organisation is one of the largest commercial banks in the Middle East, serving a broad base of retail, corporate, and institutional clients across the region. With an extensive branch and digital banking network, the organisation plays a significant role in the region's financial services ecosystem. In line with the national mandate for digital transformation across public and private sectors, the bank sought to be the first institution in the region to implement electronic signatures at scale — driving a fully paperless banking model across customer-facing and internal operations.

THE CHALLENGE

The organisation was looking for an optimal digital signing application and overall solution to help digitise various customer and internal processes in support of the national digital paperless initiative. As one of the region's largest financial institutions, the bank managed high volumes of paper-based workflows daily — covering customer onboarding, trade documentation, lending workflows, procurement, HR processes, and vendor invoice settlements.

The bank required a resilient application that could operate within its internal infrastructure, ensuring complete data confidentiality and privacy. The solution also needed to comply with the national Electronic Transactions Act, integrate with the existing PKI infrastructure for dynamic digital signature issuance, and support strong identity verification including multi-factor authentication for both internal users and external customers.

> *"We needed a solution that could be hosted entirely within our own infrastructure, support legally binding digital signatures, and integrate seamlessly with our existing PKI environment. Achieving 80% reduction in document turnaround time was not aspirational — it was a business requirement tied to our regulatory and operational commitments."*
>
> **Head of Digital Banking Transformation**

THE SOLUTION

eMudhra deployed emSigner in an on-premise configuration customised to the bank's specific brand and operational requirements. The platform was white-labelled to align with the bank's visual identity and integrated with the bank's existing PKI infrastructure to generate dynamic key pairs for users, enabling the issuance of digital signatures that are unique to each individual and based on verified identity.

Maker/Checker and two-factor authentication for external user onboarding and authentication were configured to ensure that the correct authorised individual was signing each document. Granular, document-level access control was established across different teams, and workflows for all major use cases — customer onboarding, trade documents, lending, procurement, HR, and internal approvals — were configured directly into the platform.

The solution also enabled integration with the national digital identity infrastructure to allow identity verification and faster customer onboarding. The on-premise deployment ensured complete data sovereignty, with no sensitive customer data leaving the bank's internal systems. Cloud-based storage and retrieval of records enabled parallel processing, and vendor workflow automation across invoices and claim settlements delivered observable improvements in operational efficiency.

RESULTS

The emSigner deployment enabled the bank to meet its core transformation objectives — delivering an 80% reduction in document turnaround time, full regulatory compliance, and a significantly enhanced customer experience across digital and in-person banking channels.

METRIC	BEFORE	AFTER
Document processing turnaround time	Multiple days — paper-based manual routing	Reduced by 80% through digital workflow automation
Compliance with national Electronic Transactions Act	Partial — paper processes outside scope	100% compliant — legally binding digital signatures
Customer onboarding	Paper-heavy, slow, branch-dependent	Digital — remote identity verification and signing
Data confidentiality	Risk through external vendor dependencies	Full — on-premise deployment, zero external data sharing
Workflow coverage	Limited — manual across most departments	End-to-end — customer, trade, lending, HR, procurement
Multi-factor authentication	Password-only in existing system	MFA with Maker/Checker for all signing events

About eMudhra. eMudhra is a globally trusted provider of digital trust services, offering eSignatures, PKI, Certificate Lifecycle Management, Multi-Factor Authentication and Identity & Access Management solutions. Licensed by the Controller of Certifying Authorities (CCA), India, eMudhra serves 1,000+ enterprises across 40+ countries, helping organisations build secure, compliant and paperless digital ecosystems.

Customer name withheld for confidentiality.