EMSIGNER · BANKING & FINANCIAL SERVICES · MIDDLE EAST

A Large Commercial Bank in the Middle East Achieves 500% Workflow Growth and 55% Faster Document Processing with eMudhra emSigner

SECTOR	REGION	SOLUTION
Banking & financial services	Middle East	emSigner

CLIENT OVERVIEW

A Large Commercial Bank in the Middle East is one of the largest banking institutions in the region, serving millions of customers across corporate, retail, and private banking segments. With a strong mandate for digital transformation and a diverse portfolio of banking services requiring complex, multi-party document approval workflows, the bank identified the elimination of paper-based signing processes as a strategic priority. Regulatory compliance, legal admissibility of signed documents, and the need for centralised digital workflows across multiple banking divisions were the key requirements driving the initiative.

THE CHALLENGE

The bank's document approval and signing workflows across corporate, retail, and private banking divisions were predominantly paper-based, manual, and disconnected from the digital platforms in daily operational use. Documents requiring multi-party approval — including customer agreements, corporate banking contracts, and internal authorisations — were physically routed for signature, creating processing delays and introducing compliance risk in an environment where the legal admissibility of signed documents was a regulatory requirement.

The absence of centralised digital workflows meant that each division operated with different signing practices and no unified audit trail. For a bank operating under stringent national financial regulatory requirements, the inability to demonstrate consistent, auditable, court-admissible document execution across all divisions was an increasingly untenable governance gap. The bank required a solution that could serve the different workflow requirements of corporate, retail, and private banking customers simultaneously, with robust identity authentication and full regulatory compliance.

> *"We needed a signing solution that could serve corporate deal execution, retail customer agreements, and internal approvals from the same platform — with authentication strong enough to be court-admissible and flexible enough to handle the different workflow requirements of each division. Paper-based processes simply could not deliver that."*
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> **Head of Digital Banking Operations**

THE SOLUTION

eMudhra deployed a customised instance of emSigner configured specifically for the bank's multi-division banking workflows. The solution provided separate, branded signing portals for corporate, retail, and private banking customers, each configured to the specific workflow, authentication, and compliance requirements of the respective segment.

Multi-layered authentication — incorporating passport validation, OTP-based authentication, and biometric capabilities — ensured the highest standards of identity assurance for all signing events, meeting the requirements for court-admissible e-signatures under applicable national regulatory frameworks. Teams functionality enabled team-based document review and approval workflows before signing, supporting the complex multi-party approval chains typical of corporate banking. A Group Signatory feature automatically adjusted approval flows based on deal values and board resolutions, while a Dynamic Signature Addition capability allowed corporate users to add signers within workflows as required.

The solution was integrated into the bank's IT ecosystem through API-based connectivity, with both cloud and on-premises deployment options and HSM integration for encrypted key management. Implementation followed a four-phase process: assessment and workflow analysis, deployment of the banking-specific emSigner instance, user onboarding and training, and go-live with ongoing monitoring and support.

RESULTS

The deployment of emSigner delivered a 500% increase in automated workflow volume and a 55% reduction in document signing time, while onboarding over 500,000 users across the bank's corporate, retail, and private banking divisions.

METRIC	BEFORE	AFTER
Workflow Automation Growth	Paper-based; manual routing	500% growth in automated workflows
Document Processing Speed	Manual multi-day routing	55% faster document signing time
Users Onboarded	0 (no digital signing platform)	500,000+ users across all banking divisions
Regulatory Compliance	Manual; inconsistent audit trail	100% compliant with national banking regulations
Authentication Strength	Wet signature; limited verification	Multi-layer: passport, OTP, biometric
Cross-Division Coverage	Siloed by division	Unified platform: corporate, retail, private banking

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.