

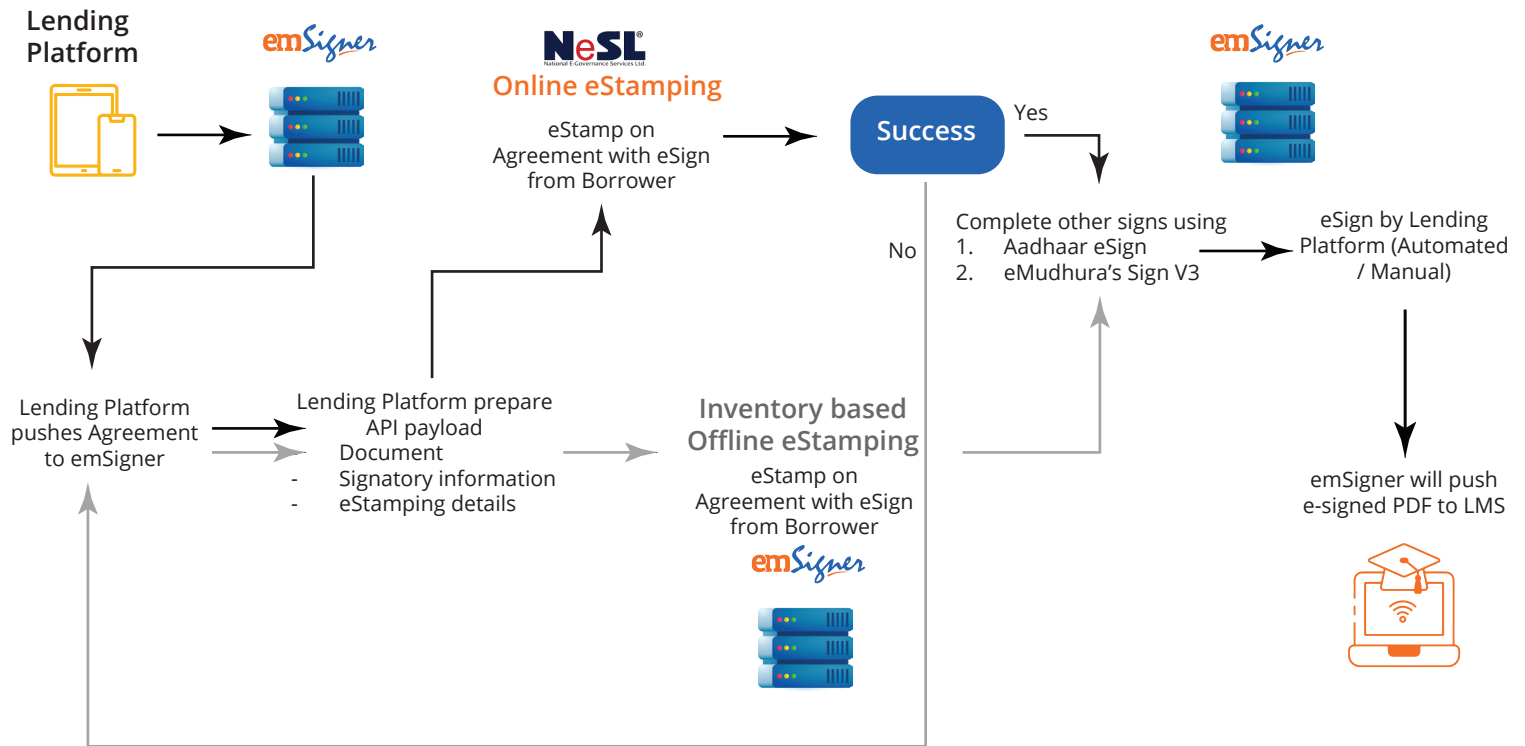


Enabling Secure Paperless Transformation in Banking with emSigner

Overview

emSigner is an advanced eSignature and eStamping solution designed to facilitate seamless paperless transformations in the banking sector. Trusted by top financial institutions, emSigner integrates robust security features, comprehensive workflow automation, and compliance with Indian regulatory standards. With support for all types of eSign (India), eStamping, and global eSignatures, emSigner offers powerful capabilities for complete workflow automation. The platform is hosted on AWS private cloud, ensuring data confidentiality and high availability, and features an intuitive interface with extensive configuration flexibility.

Solution Architecture



Key Features and Benefits

1. Comprehensive eSignature Capabilities:

- **Aadhaar eSign:** Supports multiple authentication methods (OTP, Biometric).
- **PAN KYC Based eSign:** Ideal for individuals and organizations.
- **Bank KYC Based eSign:** Specially designed for bank customers.
- **Foreign Passport Based eSign:** Suitable for foreign individuals.
- **Digital Signatures:** Including USB token-based and API-based options.
- **Virtual Signatures:** Options to draw, type, upload, or capture fingerprints.
- **Full-LTV Enabled:** Ensures long-term validity with timestamp and embedded revocation information.

2. Advanced Workflow Automation:

- **Dynamic and Fixed Workflows:** Unlimited templates and dynamic workflows for flexibility.
- **Multi-Signatory Support:** Handles up to 50 signatories with serial, parallel, and in-person signing options.
- **Geofencing:** Restricts signing to specific branch locations.
- **Automated Reminders and Expiry:** Ensures timely completion of workflows.
- **Bulk Initiation and Signing:** Streamlines processes for large volumes.

3. Authentication and Security:

- **OTP-Based Authentication:** Enhanced security through live photo capture and location verification.



- **Geo-fencing and Location Capture:** Adds an extra layer of security.
- **Automated Data Verification:** Ensures accuracy and compliance.

4. eStamping Solutions:

- **Online eStamping via NeSL:** Seamlessly integrates eStamping into workflows.
- **Multi-eStamp Workflows:** Supports various use cases including loan documents, power of attorney, and operational contracts.
- **Payment Collection for Stamp Duty:** Simplifies the process of collecting stamp duty payments.

5. Robust User Access Management:

- **Role-Based Access:** Granular control over user permissions.
- **Document Tracking and Auditing:** Comprehensive dashboards for tracking document status.
- **Secure Docstore:** A secure repository for storing executed documents.
- **Two-Factor Authentication:** Enhances security for sensitive workflows.

Why emSigner?

1. Legal and Regulatory Compliance:

- Fully compliant with the Indian IT Act for digital and electronic signatures.
- Only vendor supporting all types of eSign including Aadhaar, PAN, and Bank KYC based eSign.

2. Market Leadership:

- Largest licensed Certifying Authority in India with a 38% market share.
- Trusted by top banks and financial institutions globally.

3. Proven Performance:

- Recognized by Gartner and other industry leaders for excellence in eSignature solutions.
- Extensive experience with marquee customers including top banks, automotive companies, and large enterprises.

6. Customization and Integration:

- **White Labeling:** Fully customizable platform to match your brand.
- **API and SDK Support:** Easy integration with existing systems including core banking, ERP, CRM, and DMS.
- **Public, Hybrid, and Private Cloud Deployment:** Flexible hosting options to meet your security needs.

7. Seamless Integration and Support:

- **Easy API Integration:** Supports seamless migration from existing vendors. Integration into emSigner can be achieved with just two simple API calls, ensuring that your existing API payloads are supported without requiring changes to your current applications.
- **Dedicated Support:** Includes setup, training, and ongoing 24x7 support with a dedicated account manager.
- **Quick Proof of Concept (POC):** We offer a free POC to demonstrate your use case, ensuring a smooth transition.



About emSigner

emSigner by is a comprehensive eSignature and eStamping solution tailored for the banking sector, ensuring seamless paperless transformation. Leveraging robust security features and hosted on AWS private cloud, emSigner guarantees complete data confidentiality and high availability. It supports all types of eSign, including Aadhaar, PAN, and Bank KYC based eSign, and offers extensive workflow automation with dynamic signatories, bulk initiation, and automated reminders. Its intuitive interface, mobile support, and extensive API layer facilitate easy integration with existing systems, making it a plug-and-play solution. Fully compliant with Indian IT Act and offering customizable white labelling options, emSigner stands as a market leader trusted by top financial institutions.