



CASE STUDY

Signature Success: Abu Dhabi Commerical Bank's 500% Workflow Growth Through emSigner

About the Customer

ADCB is one of the largest banks in the UAE, serving millions of customers across corporate, retail, and private banking segments. As part of its digital transformation journey, ADCB aimed to eliminate paper-based processes, enhance compliance with regulatory requirements, and improve workflow automation in document signing. To achieve this, ADCB sought a secure, scalable, and regulatory-compliant digital signing solution.

Client Background

Client Name

Abu Dhabi Commercial Bank (ADCB)

Industry

Banking & Financial Services

Location

United Arab Emirates

Impact at a Glance



Business Scenario

ADCB faced key challenges in its document approval and signing workflows:

- Manual, paper-based processing led to inefficiencies and delays.
- Legal authentication concerns required a court-admissible e-signing solution.
- Lack of centralized digital workflows across corporate, retail, and private banking divisions.
- Compliance challenges with document verification and identity authentication

With a strong mandate for digital transformation, ADCB sought a robust solution that would enhance security, efficiency, and regulatory adherence.

eMudhra Solution

eMudhra deployed its **emSigner** solution customized for ADCB's banking workflows, enabling a secure, automated, and compliant digital signing process.

Key Features of the Solution:



Banking Instance-Specific Solution: Separate portals for corporate, retail, and private banking customers.



Multi-Layered Authentication: Passport validation, OTP-based authentication, and biometric capabilities.



Teams Functionality: Allowed team-based document review and approval workflows before signing.



Dynamic Signature Addition: Corporate users could dynamically add signers within workflows.



Group Signatory Feature: Approval flows automatically adjusted based on deal values and board resolutions.



Regulatory Compliance: Full adherence to UAE digital security standards for court-admissible e-signatures.

Solution Architecture

The emSigner solution was integrated into ADCB's IT ecosystem, ensuring:

- API-based connectivity for seamless integration with banking applications.
- Cloud and on-premises deployment options for enhanced flexibility.
- Hardware Security Module (HSM) integration for encrypted key management.
- Compliance with UAE regulatory frameworks, ensuring legally binding e-signatures.

Implementation Process



Assessment & Planning

Analyzed existing workflows and compliance needs.



Deployment

Implemented banking-specific emSigner instance.



User Onboarding

Trained ADCB employees, corporate users, and retail customers.



Go-Live & Support

Ensured smooth adoption with ongoing system monitoring and support.

Use Case: Digital Signing & Compliance for ADCB

The implementation of emSigner enabled ADCB to streamline document approvals, enhance security, and provide a seamless digital signing experience across multiple banking divisions. Corporate clients and internal teams could execute agreements faster, while strong identity authentication ensured compliance with UAE legal frameworks.

Value Added to ADCB



Enhanced Efficiency: Reduced document signing time by around 55%.



Improved Security: Multi-layered authentication for court-admissible e-signatures.



Regulatory Compliance: Fully aligned with UAE banking standards.



Scalability: System supports millions of banking transactions annually.

Client Impact & Future Prospects

This digital signing transformation has set a benchmark for banking efficiency in the UAE. ADCB now looks to expand emSigner usage for additional services, including customer agreements, loan approvals, and treasury operations, ensuring continued digital innovation.

Conclusion

By implementing eMudhra's emSigner, ADCB successfully transitioned from manual, paper-based approvals to a fully digital signing solution. The transformation not only improved operational efficiency but also ensured legal compliance and security. With a scalable architecture, ADCB is well-positioned for future digital advancements in secure document management.

About eMudhra

eMudhra is a global leader in **PKI, digital identity, and trust services**, enabling banks and financial institutions to securely digitize transactions. With expertise in **e-signature solutions, compliance-driven security frameworks, and identity management**, eMudhra empowers organizations to build **trusted digital ecosystems**.