



CASE STUDY

How First Abu Dhabi (FAB) Cut Document Processing Time by 80% and Achieved Paperless Banking with emSigner

Overview: Banking Industry

First Abu Dhabi (FAB) wanted to be the first to implement electronic signatures to drive paperless banking in the UAE in compliance with the Electronic Transactions Act and fulfill UAE Paperless Vision 2020.

Challenge

First Abu Dhabi (FAB), one of the largest in the region, was looking for an optimal application and overall solution to help digitize various processes supporting the UAE Paperless Vision 2020.

Business requirement

First Abu Dhabi (FAB) wanted a resilient application that could be hosted within the bank's infrastructure. Furthermore, the application had to support quick and easy digitization in a user-intuitive manner. They also wanted to drive operational efficiency and reduce turnaround times for processing paper-based documents by 80% using Digital Signature-enabled workflow management. This would help them achieve complete digitization in compliance with the Electronic Transactions Act and fulfillment of UAE Paperless Vision 2020.

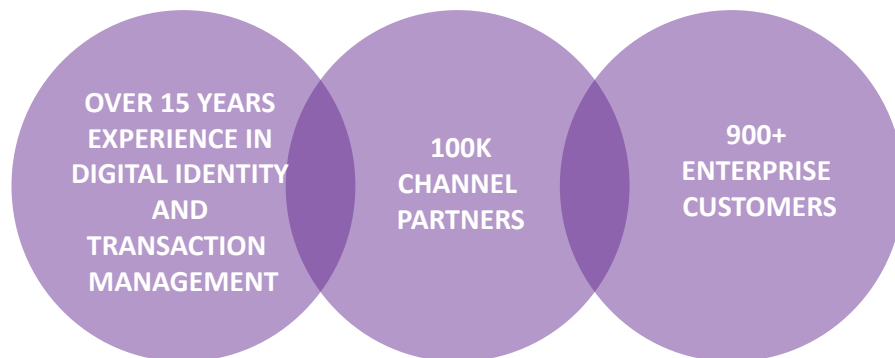
Solution

To address these challenges and business needs, **First Abu Dhabi (FAB)** deployed emSigner, which enabled them to adopt legally binding signatures that are compliant with the Electronic Transactions Act of the country. Integration with Certificate Issuance Server with the existing PKI infrastructure supported quick and easy issuance of digital signatures that are unique to the individual and based on existing identity in an on-premise deployment. The on-premise installation also provided data confidentiality and privacy.

Deployment

First Abu Dhabi (FAB)'s unique requirements required a customized approach from eMudhra. emSigner was white-labeled with FAB's colors and brand guidelines. FAB has an existing PKI infrastructure that is integrated with emSigner to generate dynamic key pairs for users to issue digital signatures, unique to the individual and based on their existing identity:

- An on-premise installation was provided. This ensured complete data confidentiality and privacy.
- Maker/Checker and 2FA for external user onboarding/authentication were configured to ensure the right person is signing the document.
- Workflows for various use cases were configured into the system and access was provided to different teams with granular document-level access control.



Value Provided to Client

First Abu Dhabi (FAB) was able to use the document management solution to enhance the customer experience by creating automated workflows across departments. They were able to:

- Adopt legally binding signatures that are compliant with the Electronic Transactions Act
- Enable a digital way of interacting with customers during COVID-19
- Drive operational efficiency and reduce turnaround time for processing documents by 80%
- Integrate with UAE Pass to allow identity verification and faster onboarding of customers

Approach

Our approach helped **First Abu Dhabi (FAB)** automate several paper-based processes. Automation enabled employees to easily store and retrieve records that were on the cloud and in parallel. FAB was also able to achieve observable improvements in streamlining vendor workflows concerning invoices and claim settlements. Digital Signature-enabled workflow management was set up to define paperless workflows concerning:

- Customer Onboarding
- Trade Documents
- Lending Workflows
- Procurement/HR and Internal Workflows

About emudhra

eMudhra is a leading provider of digital trust solutions, specializing in Public Key Infrastructure (PKI), Post Quantum Cryptography (PQC), and Fully Homomorphic Encryption (FHE) technologies. With a robust portfolio that includes digital signature solutions, identity management, and secure transaction solutions, eMudhra empowers organizations across various sectors, including defense, finance, healthcare, and government, to enhance their digital security. Committed to innovation and excellence, eMudhra continuously invests in research and development to stay ahead of technological advancements, ensuring their solutions meet the highest standards of security and compliance. By integrating cutting-edge cryptographic technologies like PQC and FHE, eMudhra ensures that its clients are equipped to face future cyber threats with confidence. With a global presence and a strong customer base, eMudhra is dedicated to fostering a secure and digitally empowered world.