



CASE STUDY

How Mashreq Bank Achieved 80% Faster Document Turnaround with emSigner to Power UAE's Paperless Vision

About Mashreq Bank

Mashreq Bank stands as one of the most esteemed and seasoned financial entities in the UAE, having been established in 1967. With its headquarters in Dubai, the bank has been a vanguard in the banking sector, celebrated for introducing innovative solutions and focusing on customer satisfaction. It boasts an extensive branch network within the region and internationally, offering a vast assortment of banking products and services to retail and corporate customers alike. Mashreq has consistently led the way in integrating digital technology to refine the customer banking experience.

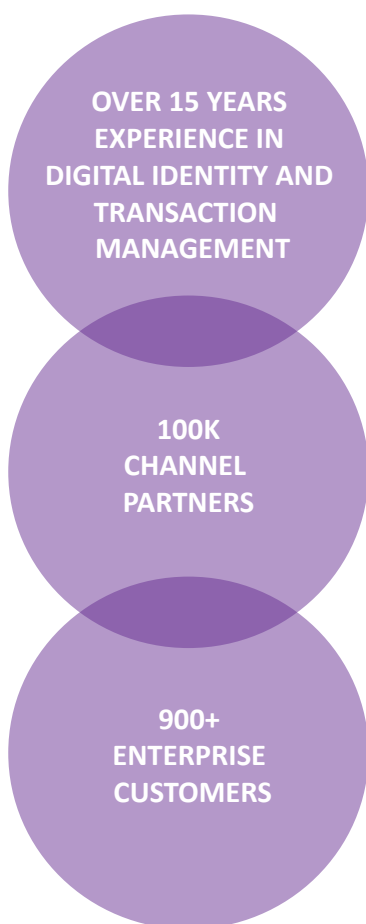
Challenge

As one of the leading financial institutions in the region, Mashreq Bank sought a superior software solution to transition to digital formats across various operational processes, thereby supporting the UAE's ambitious Paperless Vision 2020 initiative.

Approach

The strategy employed by the bank facilitated the automation of numerous previously manual, paper-based tasks. This automation empowered staff to securely store and access documents on the cloud, enhancing efficiency. Notably, the bank saw tangible enhancements in streamlining workflows for vendors relating to invoice processing and settlement of claims. The implementation of Digital Signature enabled workflow management was pivotal in crafting paperless procedures for the following domains:

- Customer Onboarding
- Handling of Trade Documents
- Lending Process Workflows
- Procurement, HR, and Internal Operational Workflows



Business need

The bank was in pursuit of a robust application that could integrate seamlessly into its existing infrastructure. The solution was required to offer a straightforward path to digitization that was intuitive for users. Additionally, the bank aimed to propel operational efficiency and diminish the time taken to process paper-based documentation by 80% through the application of Digital Signature enabled workflow management, aligning with the full digitization mandate as per the Electronic Transactions Act and the UAE's Paperless Vision 2020.

The Solution

In response to these requirements and business imperatives, the bank implemented emSigner. This system empowered the bank to adopt signatures that hold legal weight and adhere to the Electronic Transactions Act. The integration of the Certificate Issuance Server with the current PKI infrastructure ensured the prompt and effortless provisioning of digital signatures, which are individual-specific and grounded in the user's established identity, via an on-premise deployment model. This setup further guaranteed the confidentiality and privacy of data.

Value Provided to Client

With the deployment of the emSigner document management system, the bank enhanced the client experience significantly, providing automated, inter-departmental workflows. They realized the following benefits:

- Implementation of signatures legally recognized in compliance with the Electronic Transactions Act
- Facilitation of a digital interaction mode with customers, particularly crucial during the COVID-19 pandemic
- Driving of operational efficiency and Reduction in Document Processing Turnaround Times by 80%
- Integration with UAE Pass for expedited identity verification, resulting in swifter customer onboarding

Deployment

The distinctive needs of the client dictated a tailored solution from eMudhra. emSigner was customized to resonate with the bank's branding, mirroring its color scheme and brand guidelines. The bank's existing PKI infrastructure was harnessed in conjunction with emSigner to generate dynamic key pairs that allowed users to generate digital signatures, distinctly linked to each individual and their verified identity:

- An On-premise deployment was undertaken to ensure maximum data confidentiality and security.
- The system was configured with a Maker/Checker protocol and 2-Factor Authentication for the secure onboarding and authentication of external users, reinforcing document security.
- Configurable workflows were integrated within the system, catering to diverse operational needs and granting teams access with specific, document-level permissions.

Our Services

Build a Paperless Office From Anywhere, Anytime!

With a deep knowledge of our platform and extensive industry experience, our consultants will collaborate with you to envision a complete digital mode of managing documents and eliminating the necessity of handling physical papers and human efforts by up to 80%.

Solution for Individuals, Organizations both Large & Small

Armed with technical knowledge of our platform, our consultants can help you setup account access privileges, facilitate platform integration with existing software, and customize as per user adoption and use cases across the spectrum.

Supports Various Use Cases

Our consultants have unparalleled understanding and knowledge of helping organizations digitally transform and optimize workflows using electronic/digital signatures. This includes building document workflow templates and creating user groups to map signers to various departments like HR, Finance, Legal, etc. within a few minutes!

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.