



Excellence in Banking operations

End-to-End Automation and Electronic Signatures
for Enhanced Efficiency and Customer Service

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29 March 2022

Viktor Krstevski

nextsense



Leading the digital transformation

Profile

22+

Years driving
the change

20+

Countries of
presence

30+

Multinational
enterprise/government
clients

500+

Digitalization
projects delivered

100+

Strong
R&D team

200+

Technology
certificates



Government/Public
services



Finance



Utility providers

nextsense

ABOUT NEXTSENSE

Over 22 years expertise and strong technology know-how in driving complete **digital transformation processes** and delivering ICT solutions to improve the business performance of a wide range of organizations.

Our products and solutions are founded on expertise and experience in **building digital** solutions for renowned organizations across **Europe** and wider in:

- Utility providers
- Government/Public Sector
- Finance
- Enterprise

Key Technology partners

THALES
Building a future we can all trust

Nextsense Distributors

ASKON
international s.r.o.

**EXCLUSIVE
NETWORKS**

Romsym Data

CLICO

Nextsense Market Presence CEE

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Countries:

- Serbia
- Croatia
- Czech Republic
- Slovenia
- Hungary
- Romania
- Moldavia
- Slovakia
- Bosnia and Herzegovina
- Montenegro
- Albania
- North Macedonia

Distribution Network:



Partners:

Over 30 Partner
Companies in CEE region

Industries	Government	Telecoms	Finance	Utilities
	Online Service Delivery Digital Transformation Security Compliance	Service Provider Trust Services Customer Ready Products Security	Online Service Delivery Security Compliance	Digital Transformation Automation
Products	nextsense Signing Portal	nextsense Signing Server	nextsense Single Sign On	nextsense Corporate Document Repository
	nextsense Remote Signing	nextsense Time Stamp Authority	nextsense eDelivery	
Services	nextsense Signing Extension	nextsense Signing Portal Mobile	nextsense Remote Signing Mobile	nextsense eSign Mobile
				nextsense eID Mobile
Services	eInvoicing eBilling eDelivery receipts eSeal verification eArchiving	Bulk Signing Signature Verification Time Stamping Long-Term Validation eID	XML Signing PDF Signing Signing Orchestration Cloud Signing eBanking	eProcurement Signing Contract Online Tax Online eHealth eGovernment

Signing Suite

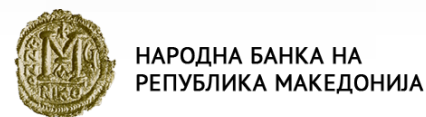
Nextsense Signing Suite is **product portfolio** enables **digital signing, sealing, timestamping and verification** of electronic documents as regulated in the EU EIDAS regulation and supported by the Technical Committee (Tc) Electronic Signatures And Infrastructures (ESI) from ETSI.

These standards have goals of supporting the EU EIDAS regulation of the European Union which is reference for other regulated markets beyond the EU.

eIDAS oversees electronic identification and trust services for electronic transactions in the European Union's internal market. It regulates electronic signatures, electronic transactions, involved bodies, and their embedding processes to provide a safe way for users to conduct business online like electronic funds transfer or transactions with public services



Some of our portfolio clients



Key observations

“

Regulatory changes, Electronic documents, electronic signatures and eID, OpenBanking, PSD2, Fintech, Digital only banks, Open APIs...

Key question: Its not the product it's the product delivery

”



What are some of the important region specifics?

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Cities concentration rise – Access to branches and capacity is restricted

Emigrants – Banks have a lot of clients working/living abroad

Multinational corporations/clients

”

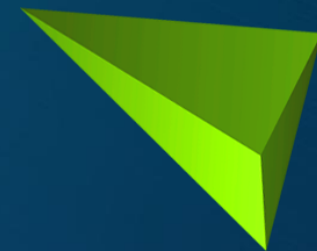


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Case: Komercijalna Banka AD - Skopje

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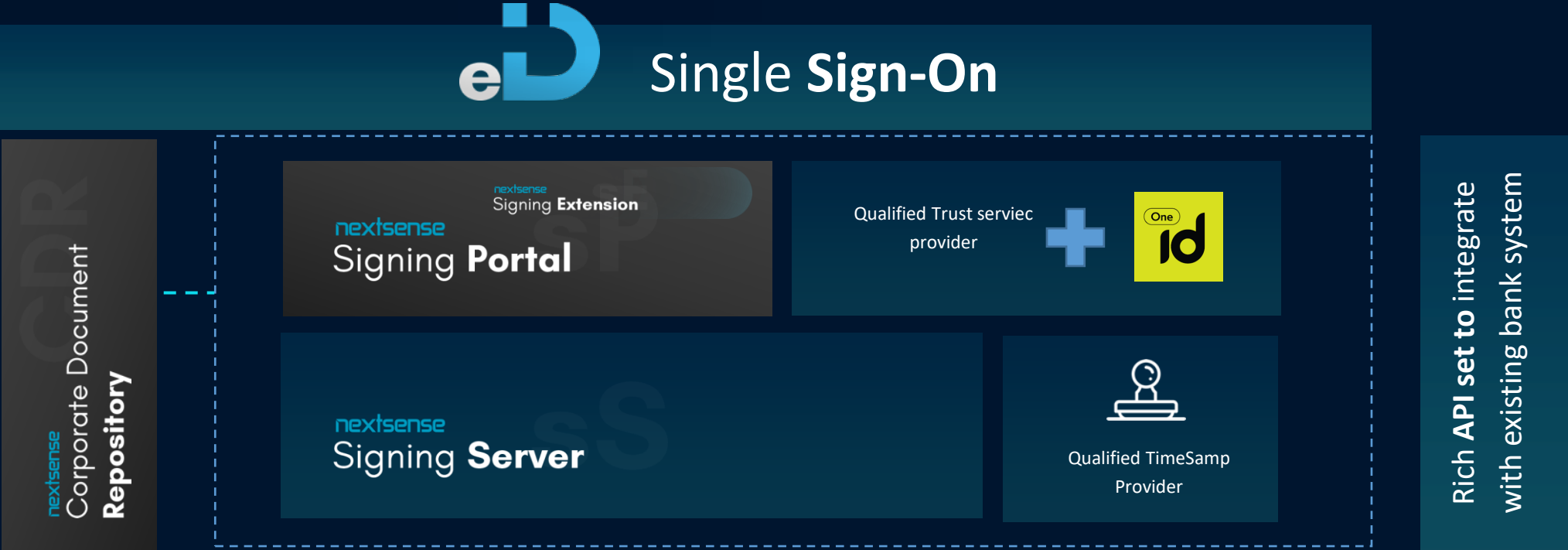


Key objectives

- Reduce physical presence
- Online contract signing - 24x7
- Documents distribution and access to internal/External users
- Optimize and automate processes
- Customizable document process flows
- Easy integration with existing bank systems
- Customer originating requests processing with template base contracts



Solution components



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Major milestones:

2020 – Start with online contract signing with corporate client's

2022 – Start with eID and remote signatures

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Key data

Komercijalna Banka AD Skopje

70K +

SME to Large customers

>20%

Market share in residential clients

70+

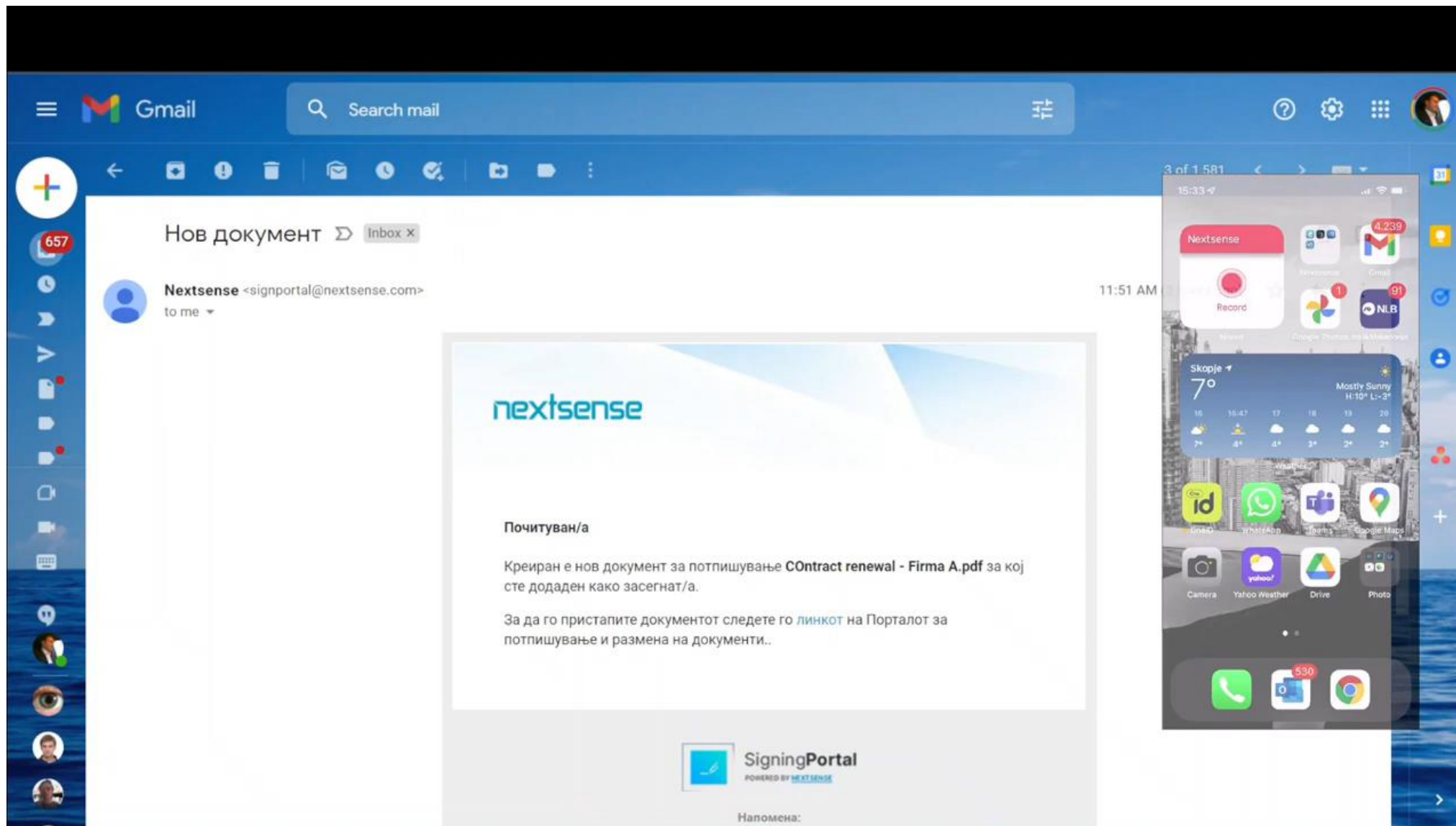
Document signing processes
implemented within 6 months

700+

Internal bank users

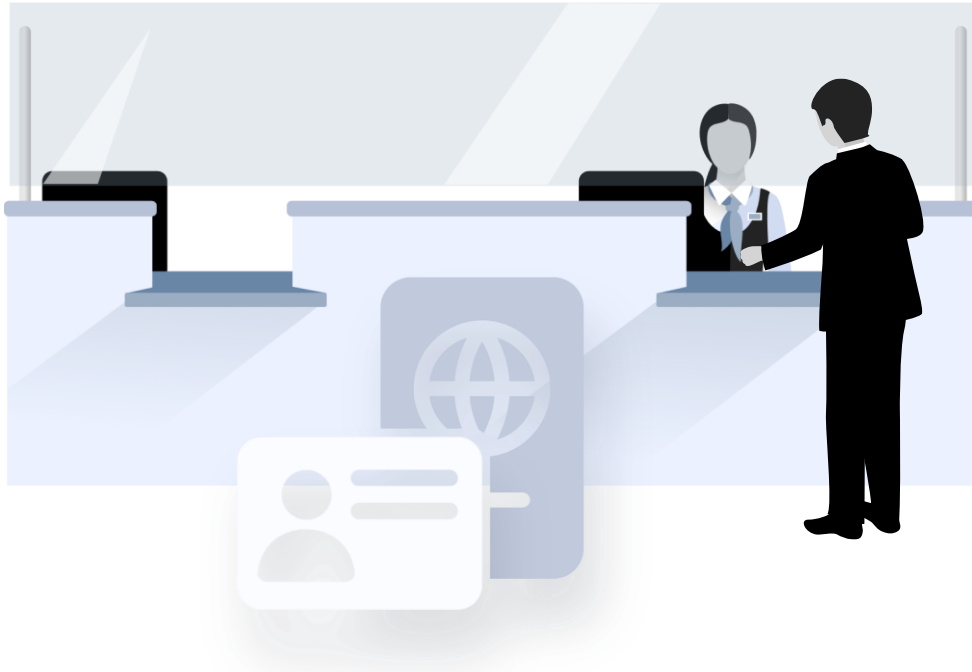


Signing Portal - Contract signing



KYC Personal info updates - How was till recent

Personal identification document + Physical presence?!?!



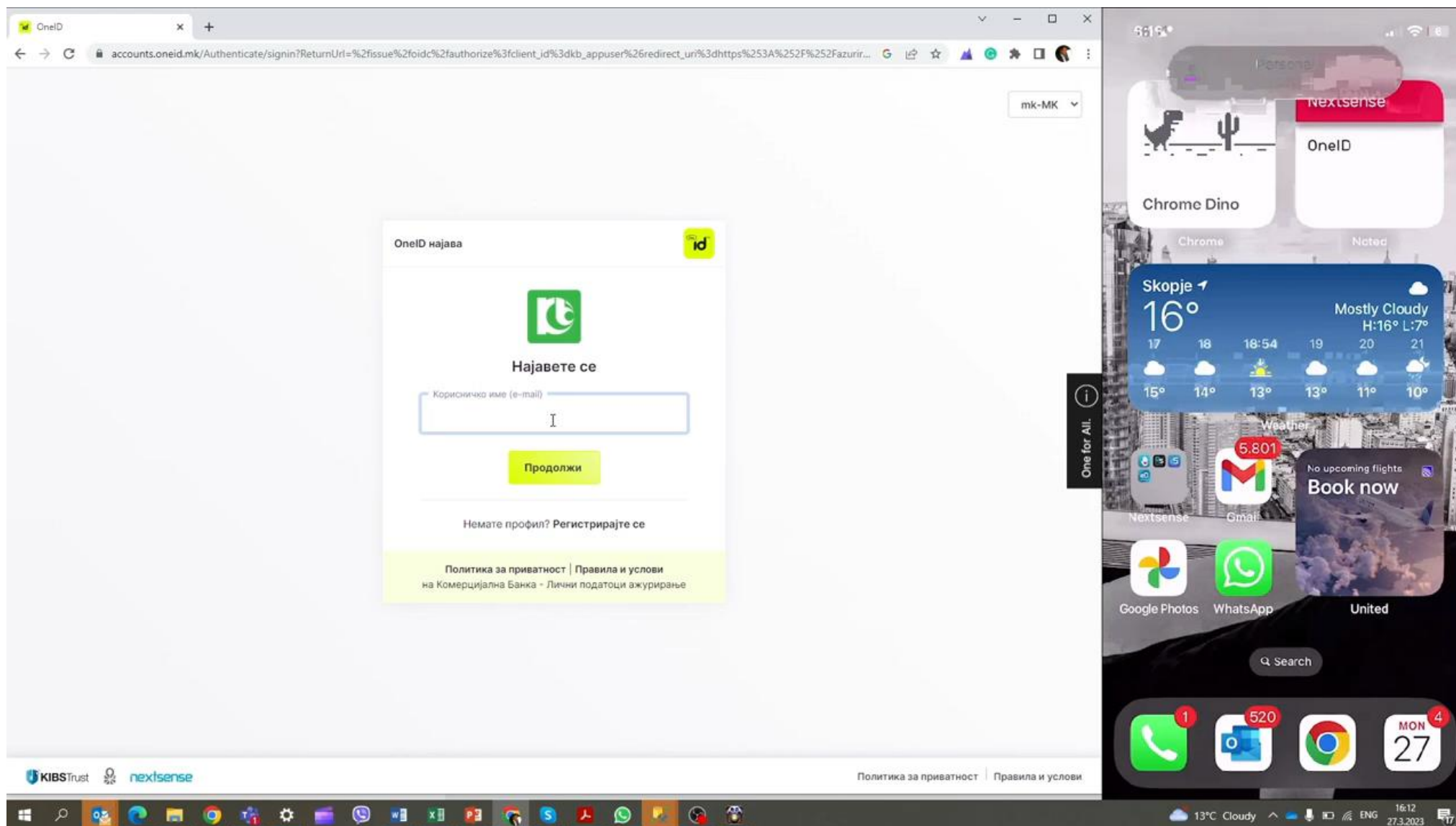
Leads to:

- Client frustration
- Client data inconsistency
- What about the clients that are abroad?!

Blocked bank account, drive to bank, find parking, wait in queue

fill in form by hand, copy personal document , enter data in banking system

KYC Personal info updates – How its now - Video



Signing Portal - Product catalogue

Поднеси барање

Барање за годишен одмор

Име на барателот
Viktor ✓

Презиме на барателот
Krstevski ✓

Назив на организациона единица - дел
IT ✓

Назив на отсуство

Платено отсуство за

Отсуство ќе се користи од
10.04.2023 ✓

Отсуството ќе се користи до
14.04.2023 ✓

Образложение за користење на платено отсуство

Датум на поднесување
28.03.2023 ✓

Откажи Поднеси барање

Create and publish **custom web forms** with zero coding

Manage **document templates**

Customizable **fields validation, conditional logic, tooltips, manage value choice lists...**

Responsive design optimized for mobile and desktop environments

Конверзиона банка ад скопје

ДО
СЕКТОР ЗА ЧОВЕЧКИ РЕСУРСИ
И ОПШТИ РАБОТИ

Дирекција за организација,
човечки ресурси и плата

МС-1БА

за користење на годишен одмор, платени отсуства, денги од кредителство

Од Виктор, Крстевски

Користење во: ИТ

	Назив на отсуство	Отсуството ќе се користи од
1.	Годишен одмор	од: 03.04.2023 - до: 10.03.2023
2.	Платено отсуство за	
3.	Денги од кредителство	
4.	ОдРАЗОЖИЛИ, за користење на платено отсуство	

Скопје, 28.03.2023 година

Сектор за информатичка
Технологија

Директор

К.Одбор

Потпис

Избери еден од твоите потписи:

К.Одбор

Креирај нов потпис
Отстрани потпис

Откажи Потпиши

Automatically initiate **document signing/approval workflows** (Internal users/Clients)

Store in corporate document repository and provide document **access to involved parties**

Signing Portal - Product catalogue - Video

The screenshot displays the Nextsense Signing Portal interface. The browser address bar shows the URL `https://sp.nextsense.st/#/applying/201`. The user is logged in as Дарко Чадиевски. The page title is "Поднеси барање" (Submit Request). The form is for "Барање за годишен одмор" (Annual leave request). The form fields are as follows:

- Име на барателот (Name of the applicant):
- Презиме на барателот (Surname of the applicant):
- Назив на организациона единица - дел (Name of the organizational unit - department):
- Назив на отсуство (Name of the absence):
- Платено отсуство за (Paid absence for):
- Отсуство ќе се користи од (Absence will be used from):
- Отсуството ќе се користи до (Absence will be used until):
- Образложение за користење на платено отсуство (Reason for using paid absence):

The footer of the page includes the text "SigningPortal" and links for "Политика за приватност" (Privacy Policy) and "Правна напомена" (Legal notice). The system clock at the bottom right shows 00:16 on 28.3.2023.

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Case: Health Insurance Fund Macedonia

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nextsense



Stakeholders



Health Insurance fund administration

3000+



Small Medical Health care providers

200+



Large Health care providers

1000+



Pharmacies

15.000+



Medical professionals

1.5M+



Health insurance customers





Challenge

- **6000+** monthly invoices
- **3000+** active contracts
- **6.000** signatories
- **30** locations
- **200k+** document post

Drivers

- Flexible and dynamic contracting
- Effective process
- Improve service quality to health service providers
- Introduction of new Trust Services directive

Footprint

- **3 M+** printed pages/year
- **60+** document handling staff
- **30+** document archives
- **365** days contracts processing

Solution components



In just 15 days



7000 + new users
on-boarded



3000 + contracts signed



17000 + Signing Extension
installations



0 (zero)
technical support calls

nextsense

25x

shorter
complete contract
signing cycle

from 365 to only 15 days

45x

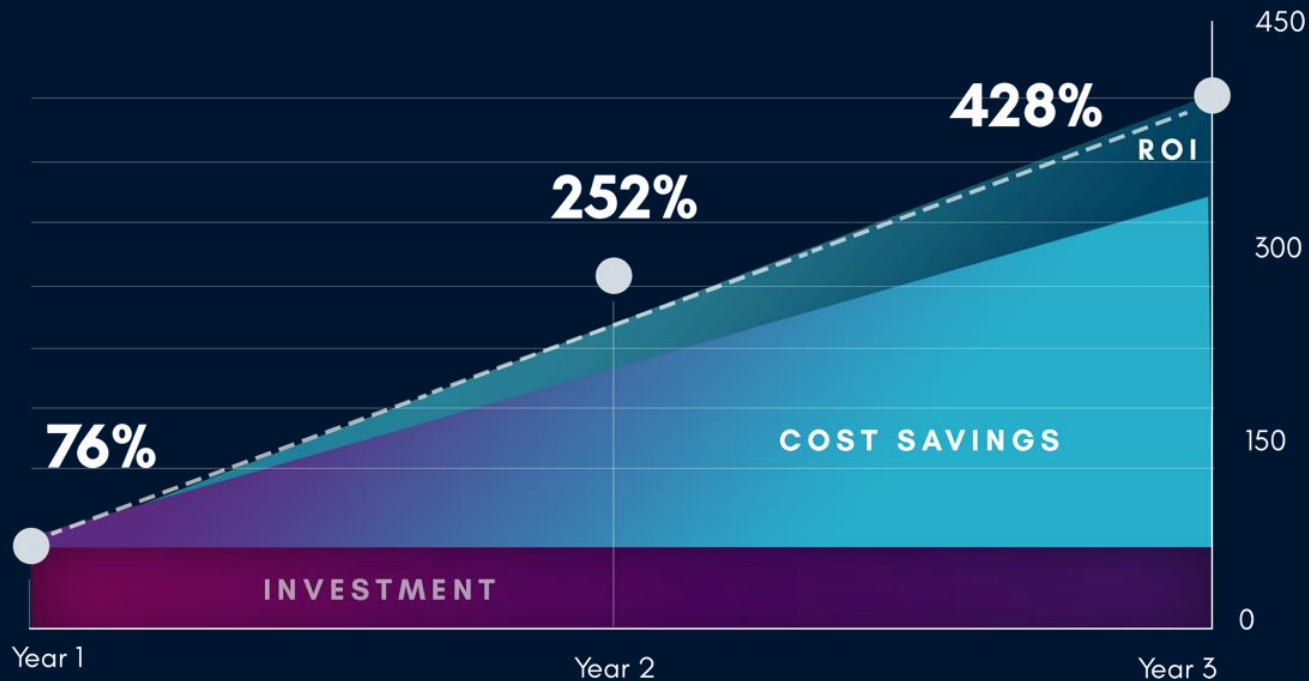
faster
average contract
processing time

from 45 days to 1 day

3 MILLION sheets of paper saved (360 threes)



The project financial impact:



Only taken in account operational expenses savings (printing, copying, handling, storing)

Digitalization is extremely
powerful, don't fear it –
embrace it!



Website: www.nextsense.com

Contact: sales@nextsense.com

Thank you!