

E-signature & e-KYC:

the evolving trends in the
modern banking era

TECHNOBANK| Belgrade

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Why Euronovate?

The Euronovate Group is the leader in **Digital Transformation and Trust Services**. Our mission is to provide companies with tools for digitizing, streamlining and making all business processes ready for the future through an innovative, end-to-end approach, ensuring compliance with national and European regulations.



+200
CLIENTS

Finance, Healthcare, Telco,
Retail and Public Administration



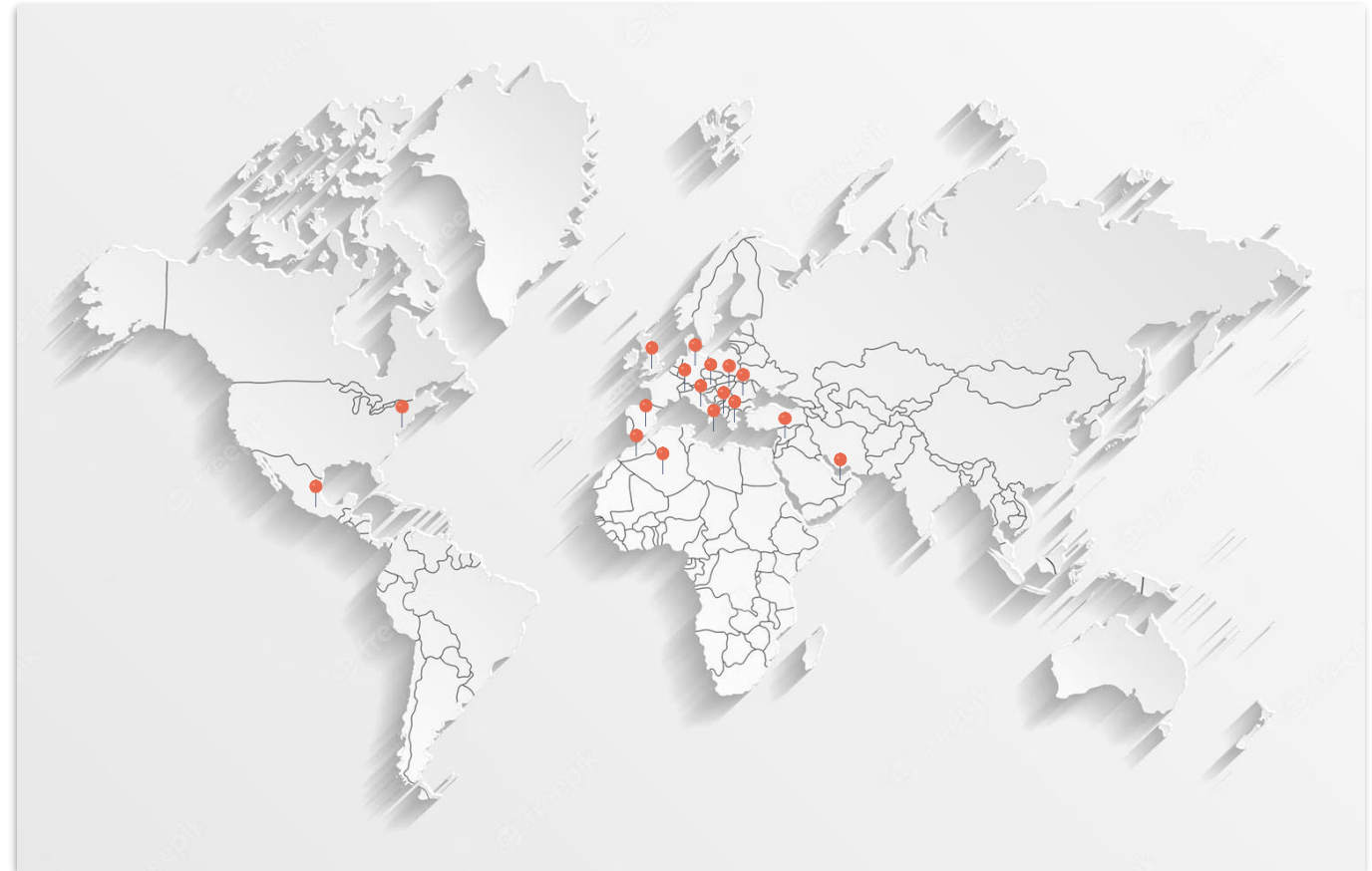
+1M
TRANSACTIONS PER DAY

Based on more than 200k points
of firms all over the world



MAIN AREAS

- South Europe
- North Africa
- Balkans
- LATAM
- Middle East



Worldwide leader in trust custom solutions



Value Proposition



IDentity

Create, Manage and Secure **Digital Identity**

- Data collecting
- KYC
- NFC integration
- SPID
- DocWall



eSIGNature

Multistandard Signature over **Omnichannel Solutions**

- Presence, Mobile, Postponed
- Simple, Advanced, Qualified
- Assessment of the Certificates
- Strong/Multi-Factor Authentication
- Workflow Management



CERTificate

Issue and manage **Digital Certificates**

- Onboarding
- Certificates Management
- Delegation
- Strong/Multi-Factor Authentication
- Certificates Monitoring

NFC Tablet – ENSign11 NFC



Security and data protection

- **Proprietary patent** that meets the highest national and international security standards for electronic signatures.
- **Effective protection of sensitive data** through special encryption engine (different type of encryption for different types of transactions)

Demo – ENSign11 NFC



What's next? ENSign EVO

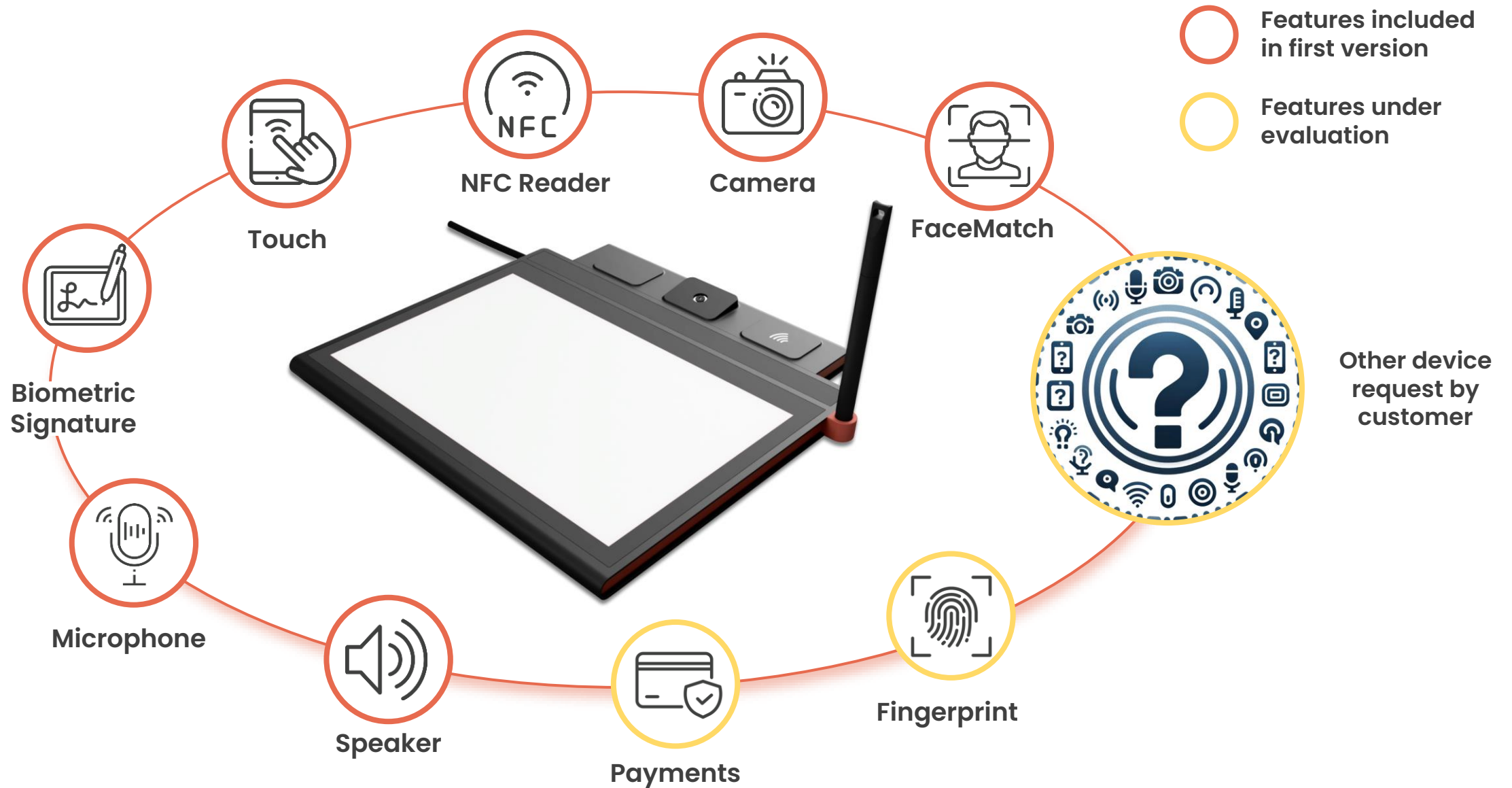
One pad, multiple use cases, one experience

ENSIGN Evo is developed to meet clients needs of streamlining user identification and signature processes to obtain a smoother, faster, secure and more efficient customer experience.

- ✓ Modular (mic. Camera, NFC)
- ✓ OCR Scanner
- ✓ Liveness & Face-matching



ENSign EVO as a platform



Omnichannel Signing Flow



On site

Maria signs the document in person with a graphometric signature

Remote

1. **Maria** completes the signing process,
2. **Anna** receives an SMS with an access link to the dedicated portal
3. **Anna** signs the contract remotely via an **SMS OTP**

In Mobility

1. Anna concludes the signing process
2. An operator contacts Carlo to sign the contract
3. **Carlo Remotely signs (OTP SMS)** the contract sent to him

Start

End

Omni-channel

Monitoring

Continuity

Collaboration

Integration

Banking success case



MPS introduces Euronovate solution for **biometric signature**

Since 2018, MPS enhances the platform by **QES solution in branch**

In 2020, MPS integrates **Euronovate's remote signature** for Home Banking web portal

Evolution of signature processes by **omnichannel framework**

Exponential growing from a few hundred dossiers in 2016 to around **1 mio** digitally signed files per year. Over 800.000 documents signed in branch or by tablet (mobility).

2016

2018

2019

2022

2023

In September 2016, Fideuram starts paperless **Graphometric signature** on iPad devices



Since 2019 **digital transformation** has continued by **expanding** the number of forms that can be digitally signed

Fideuram introduces **Euronovate's remote digital signature (AES)** solution

Euronovate solution implements QES for remote signing

“Digital-only” Branches

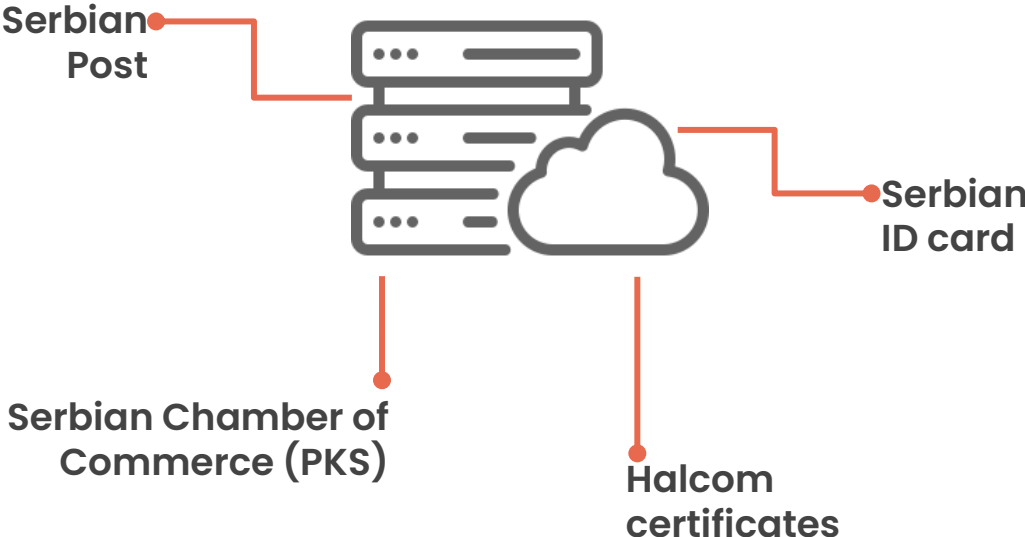


What About Serbia?

Unicredit Serbia case





State of Art  UniCredit Bank

Integration of our signature solution with four main **Qualified Certificate Providers**







Omnichannel E-Signature Platform

✓ Small & Medium Business

-  Account opening
-  Transactions
-  Term deposits
-  All loans (from EOY)

✓ Private Individuals

-  Account opening
-  Transactions
-  Term deposits
-  Mobile cash loans

Thank you!



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