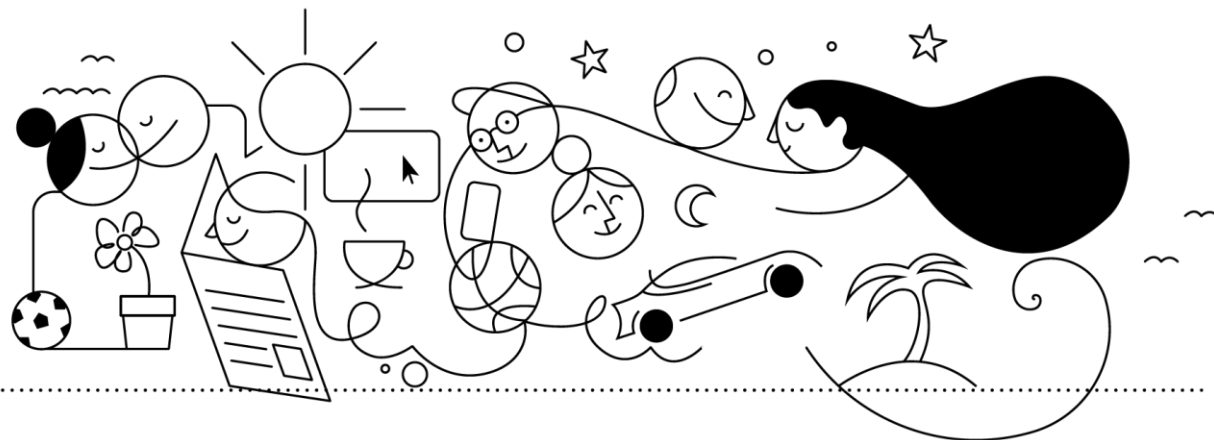


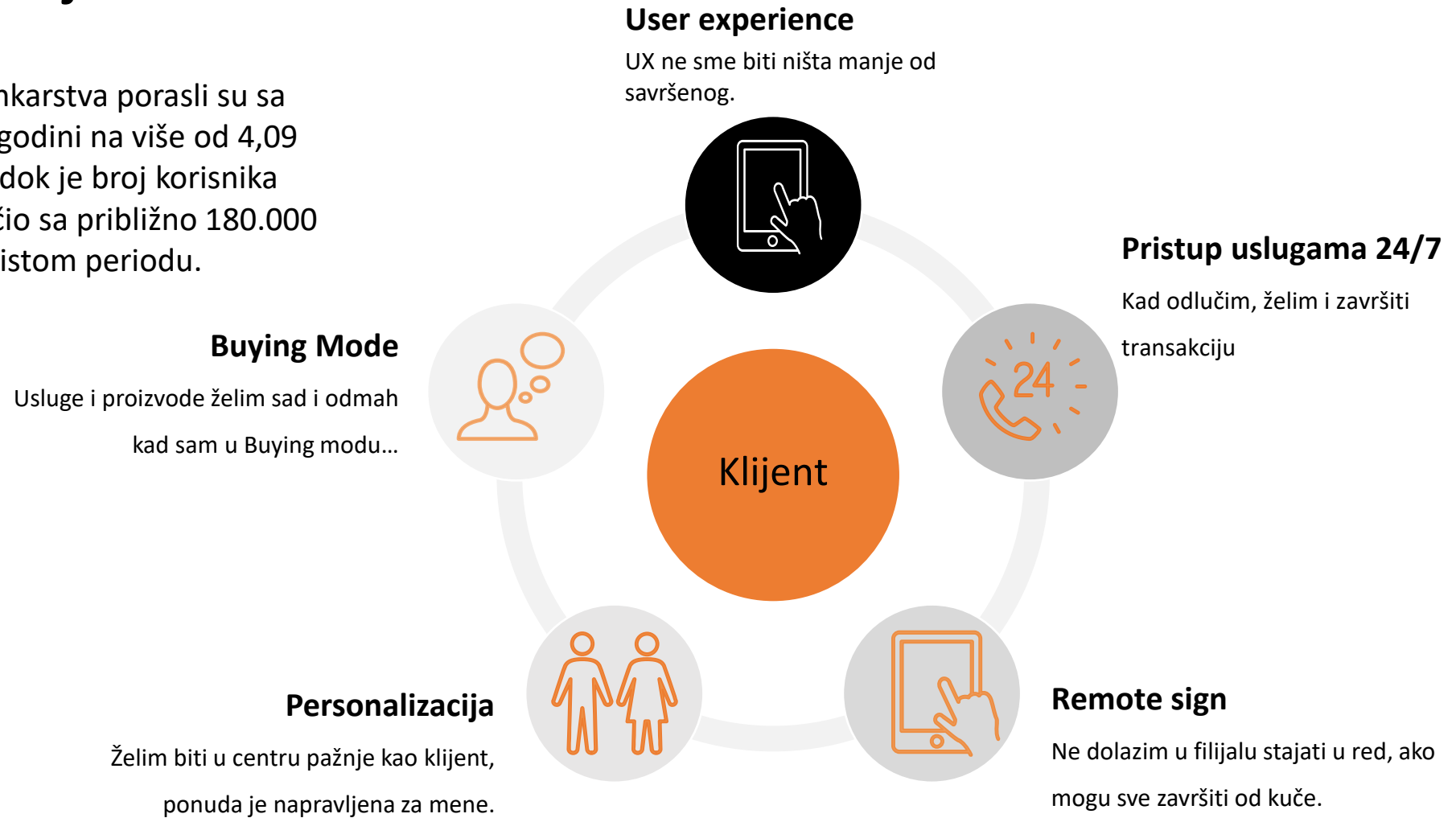
Budućnost e-potpisa u Srbiji

Intuitivno korisničko iskustvo sa integrisanim uslugama
poverenja



..... 1 Moderni klijent

Korisnici elektronskog bankarstva porasli su sa oko 1,15 miliona u 2014. godini na više od 4,09 miliona do 2023. godine, dok je broj korisnika mobilnog bankarstva skočio sa približno 180.000 na više od 4,04 miliona u istom periodu.



..... 2 Okolina

How COVID-19 has pushed companies over the technology tipping point—and transformed business forever

A new survey finds that responses to COVID-19 have speeded the adoption of digital technologies by several years—and that many of these changes could be here for the long haul.

McKinsey & Company, Oct 2020

Usklađenost sa pravnim okvirom

Srbija je uskladila zakon sa eIDAS regulativom, priznajući kvalifikovani elektronski potpis (QES) kao pravno ravnopravan sopstvenoručnom potpisu. Omogućava digitalno poslovanje u skladu sa zakonom.

Zakon o elektronskom dokumentu, elektronskoj identifikaciji i uslugama od poverenja u elektronskom poslovanju

Pritisak digitalnih konkurenata i fintech kompanija

Digital-first orijentisani izazivači nude bankarske usluge putem aplikacija. Tradicionalne banke moraju da prate taj tempo.

Deloitte Digital Banking izveštaji

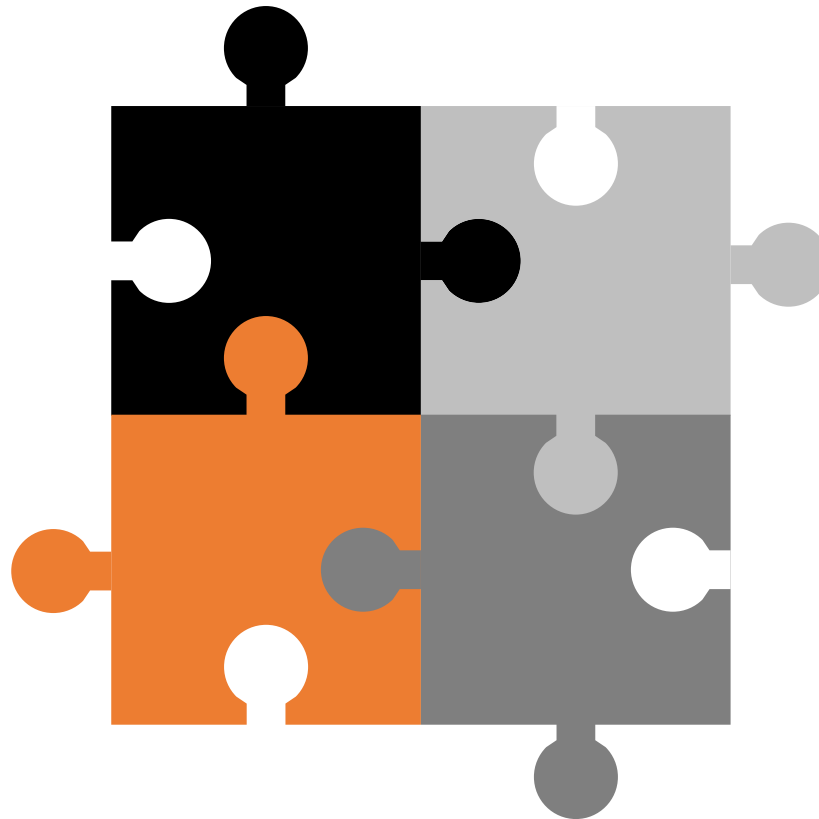
..... 3 Poslovni cilji

Vrijeme je novac

Prosječno vrijeme za potpisivanje dokumenta smanjuje se do 87%.
(70k € / godišnje za 1 klik manje u srednoj veliki banki)

Postizanje ciljeva

Širenje dosega usluga, jednostavnost i brzina poslovanja s kupcima i dobavljačima, dostupnost 24/7.



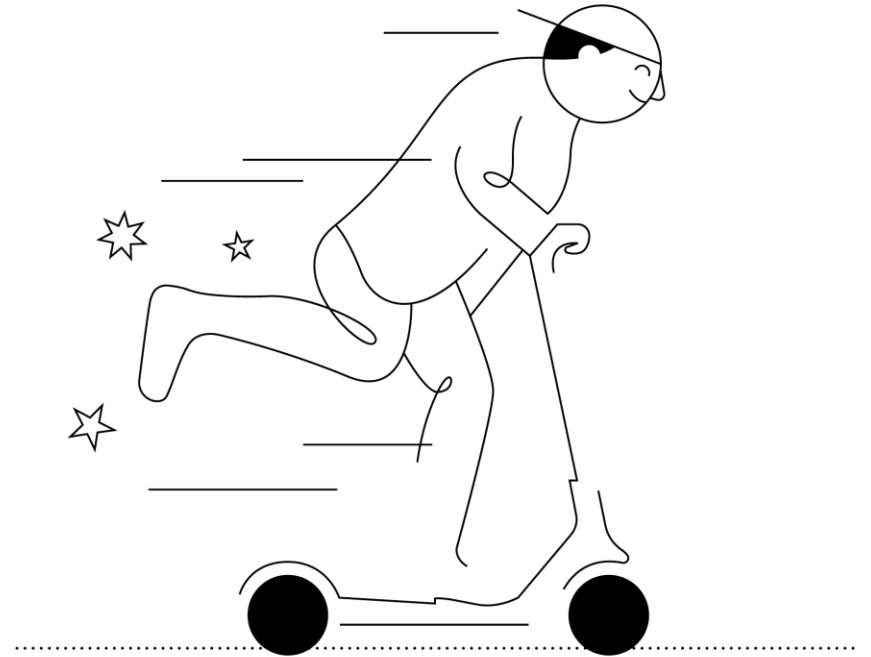
Troškovi poslovanja

Smanjenje troškova preko 90% – logistika, skeniranje, kontrola podataka, arhiviranje, revizije, greške...

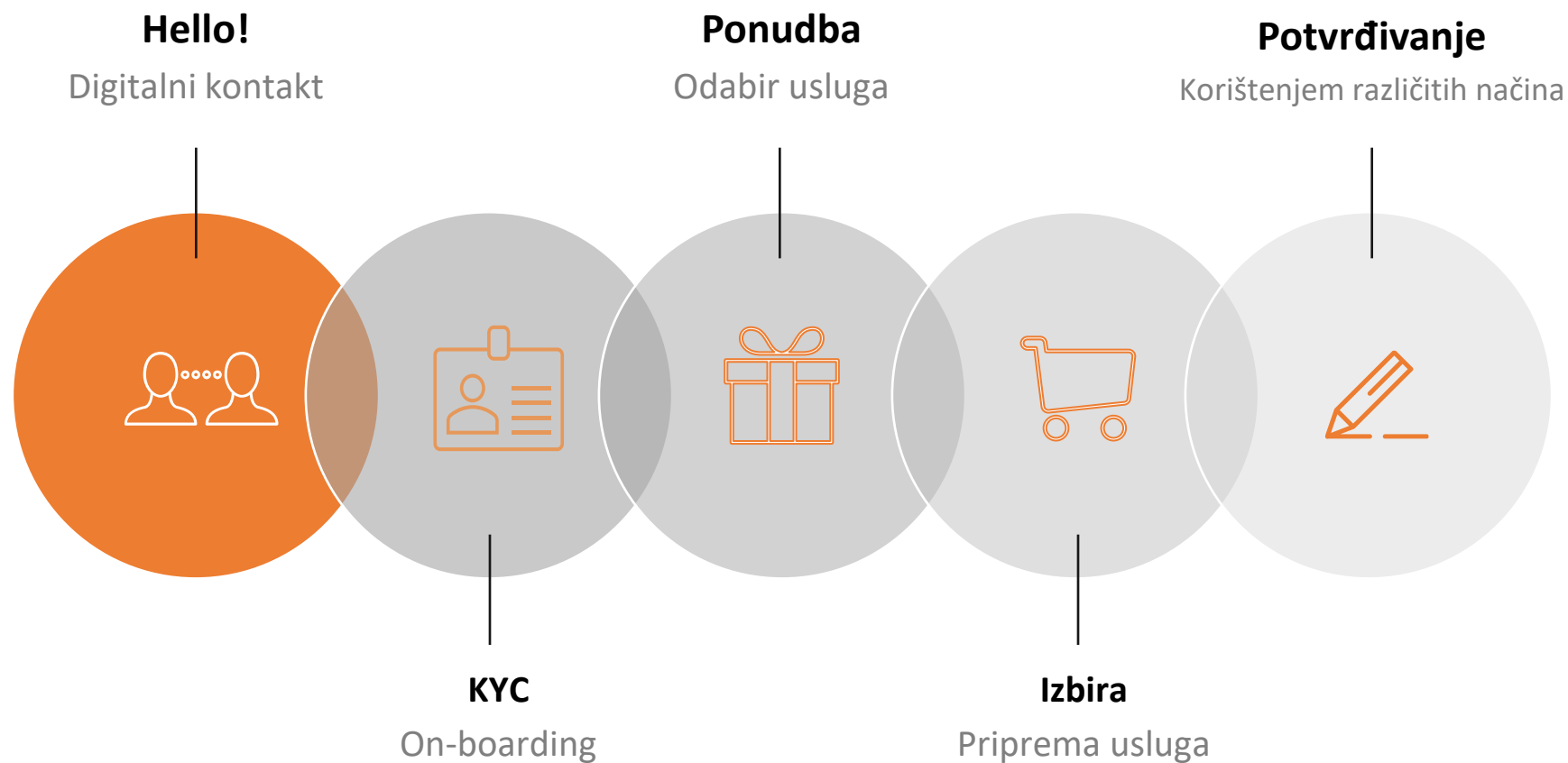
Sigurnost i kontrola

Veća kontrola nad svim dokumentima u procesu potpisivanja, povratne informacije o dokumentima koji još nisu potpisani.

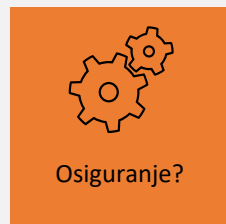
Kako postizemo takve
ciljeve sa e-potpisom?



..... Digital First!



..... Pristup DTM uslugama



Postojeći ili novi klijent



Napredni e-potpis:

- Potpisni uređaji
- Udaljeno sa MFA (+VideoID)
- U mobilni banki



Povezivanje sa lokalnim IDP

- ConsentID
- Halcom One



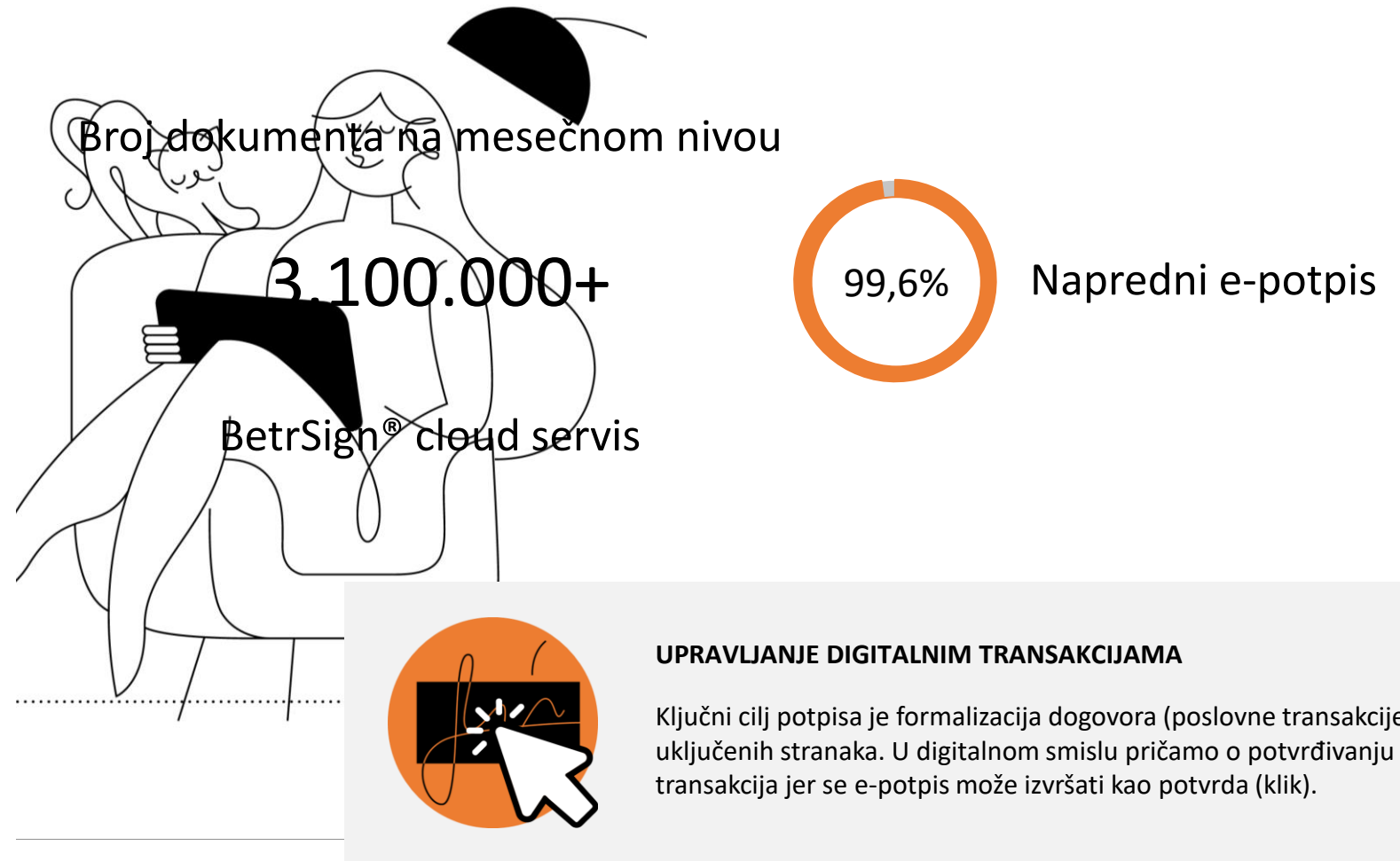
Podrška za e-potpis sa KDS kvalificiranih izdavatelja

- PKS, Pošta, MUP, ...

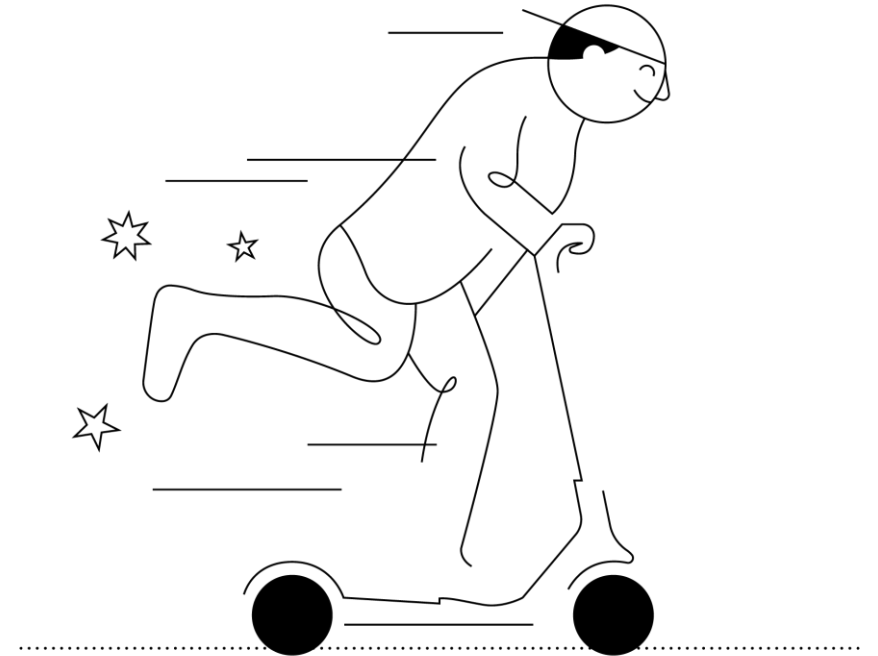


EU Trusted List
Potential – EU Wallet

..... Digitalna potvrda transakcija



..... Što je bitno za dobar
rezultat?

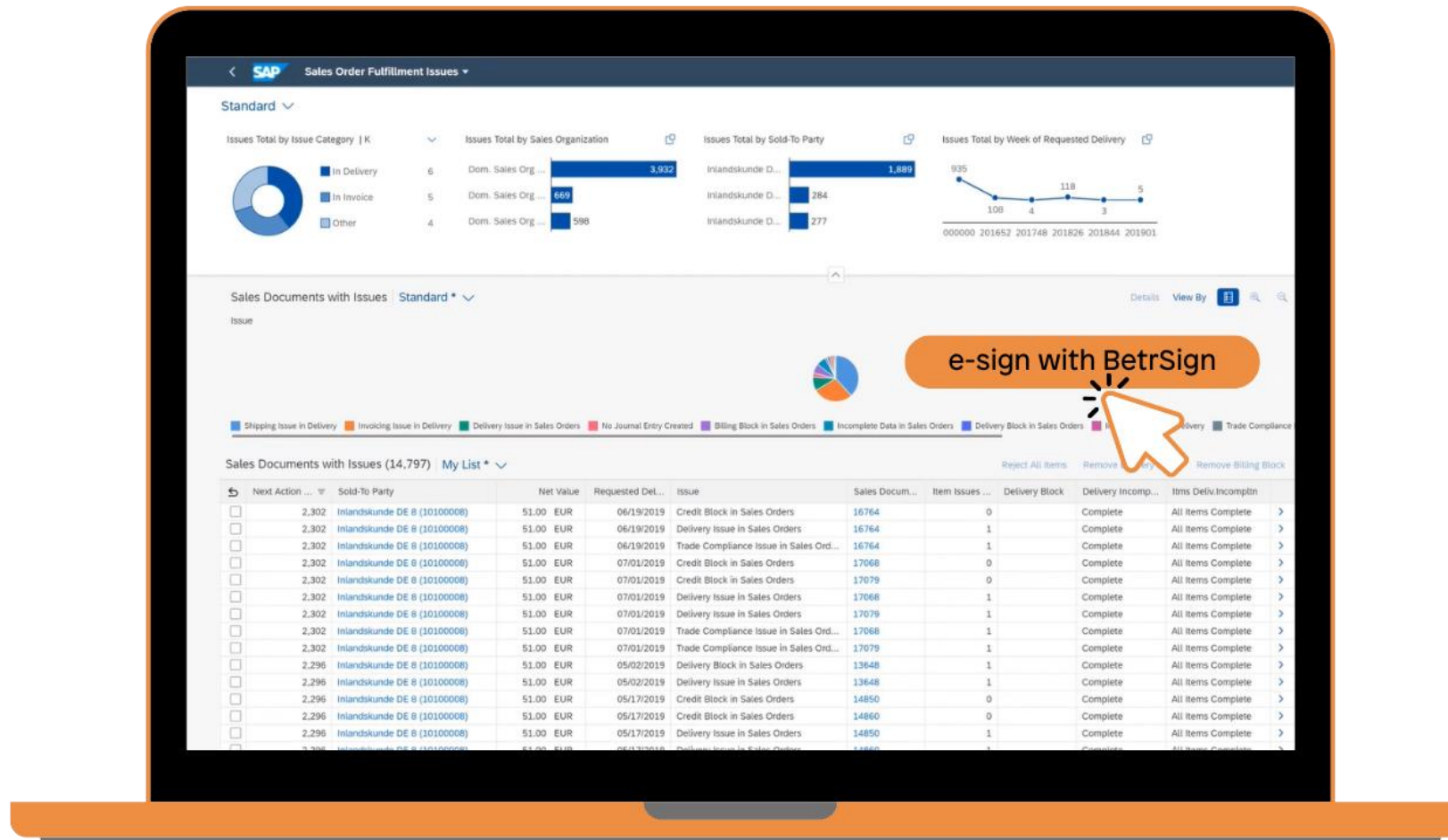


1 Fleksibilnost u procesima potpisivanja

BetrSign® kao jednostavna i povoljna alternativa složenim i tehnološki zahtevnim rešenjima koja omogućava uslugu e-potpisivanja.

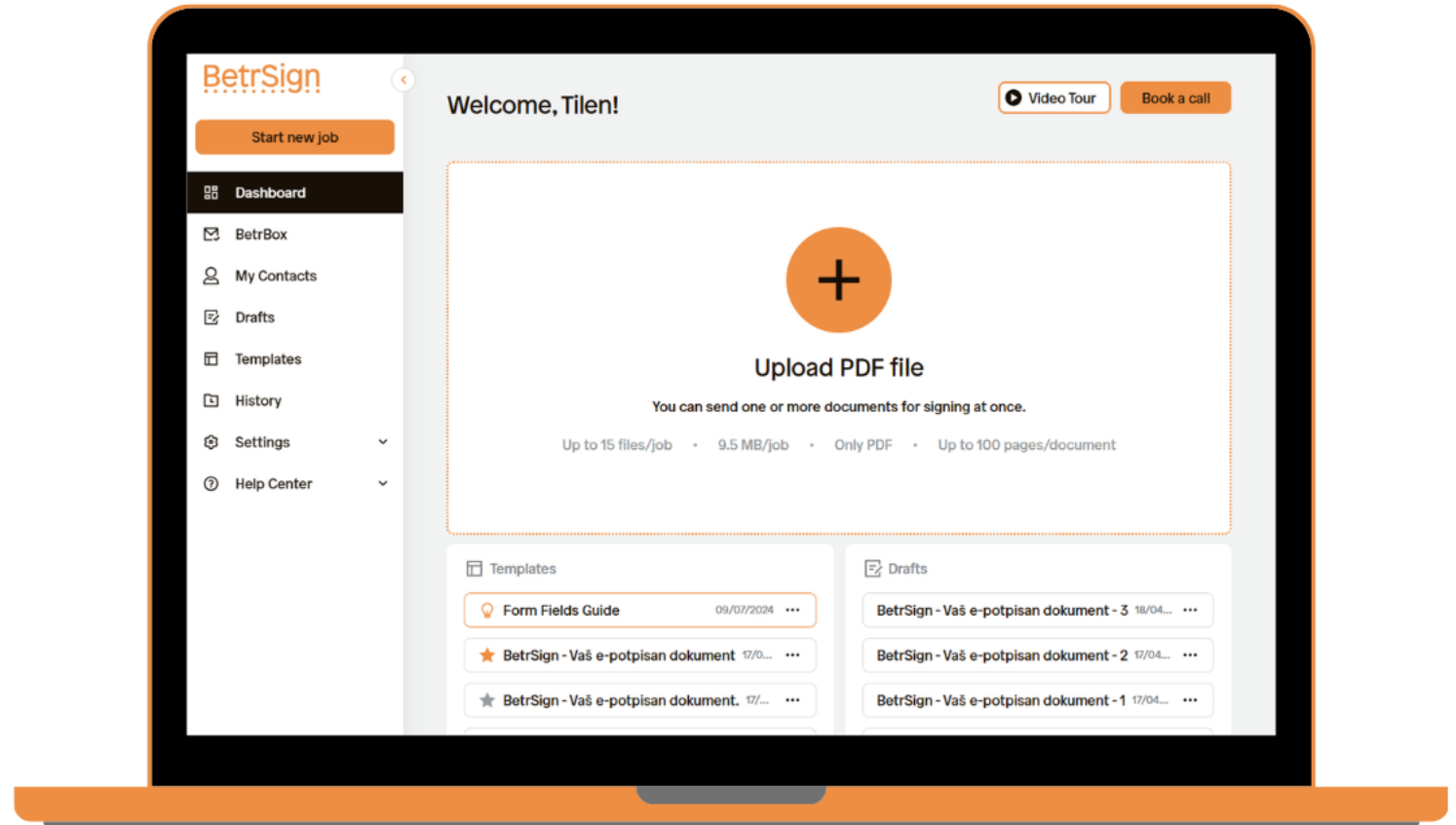
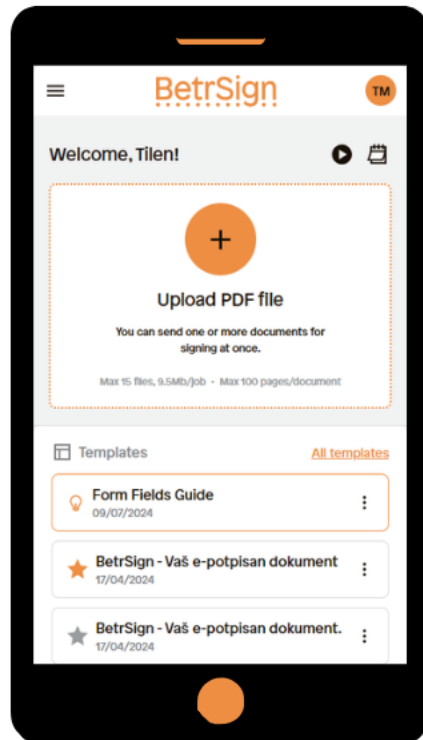


2 Fleksibilnost u izboru alata



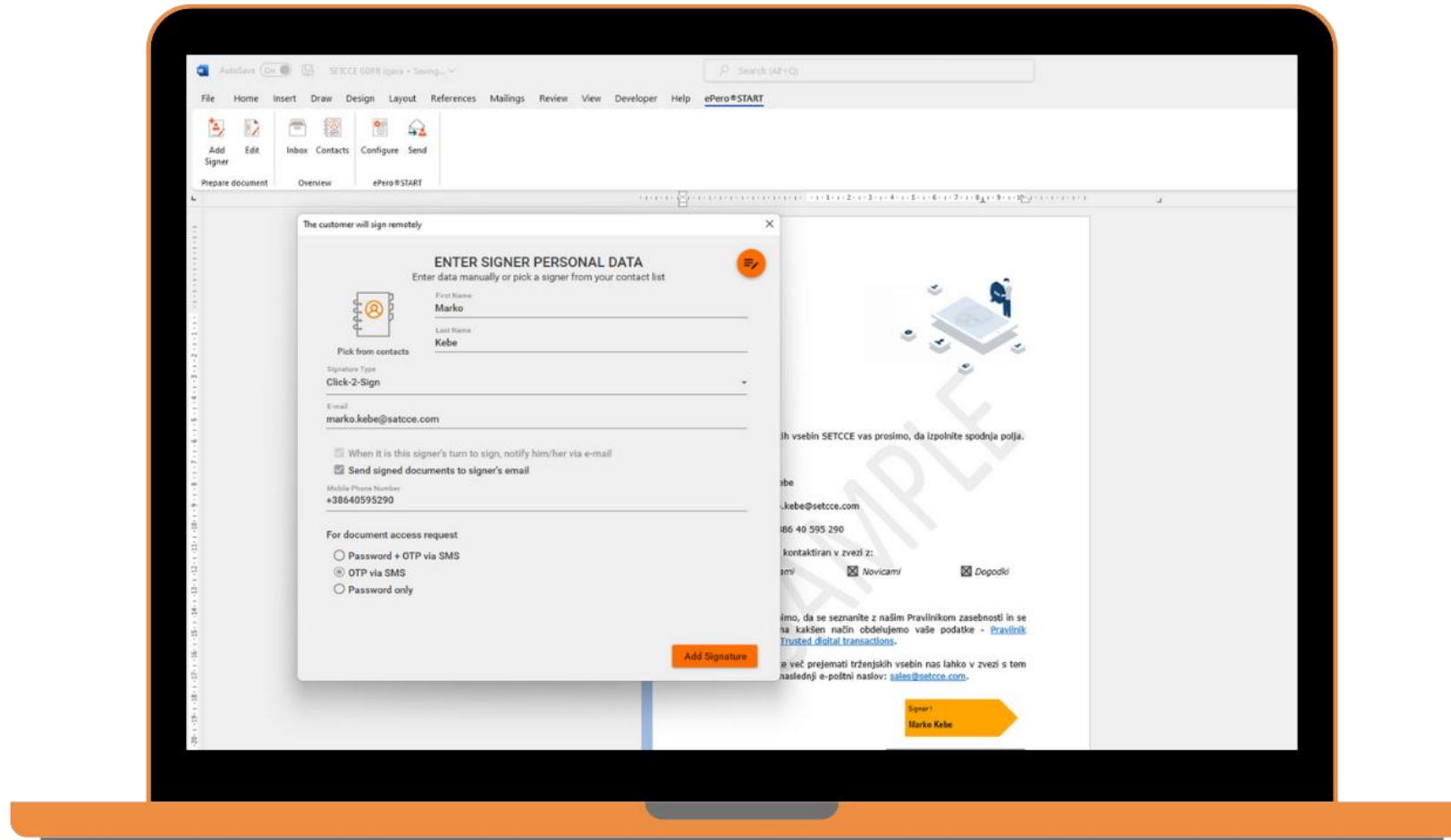
Integracije

..... 2 Fleksibilnost u izboru alata



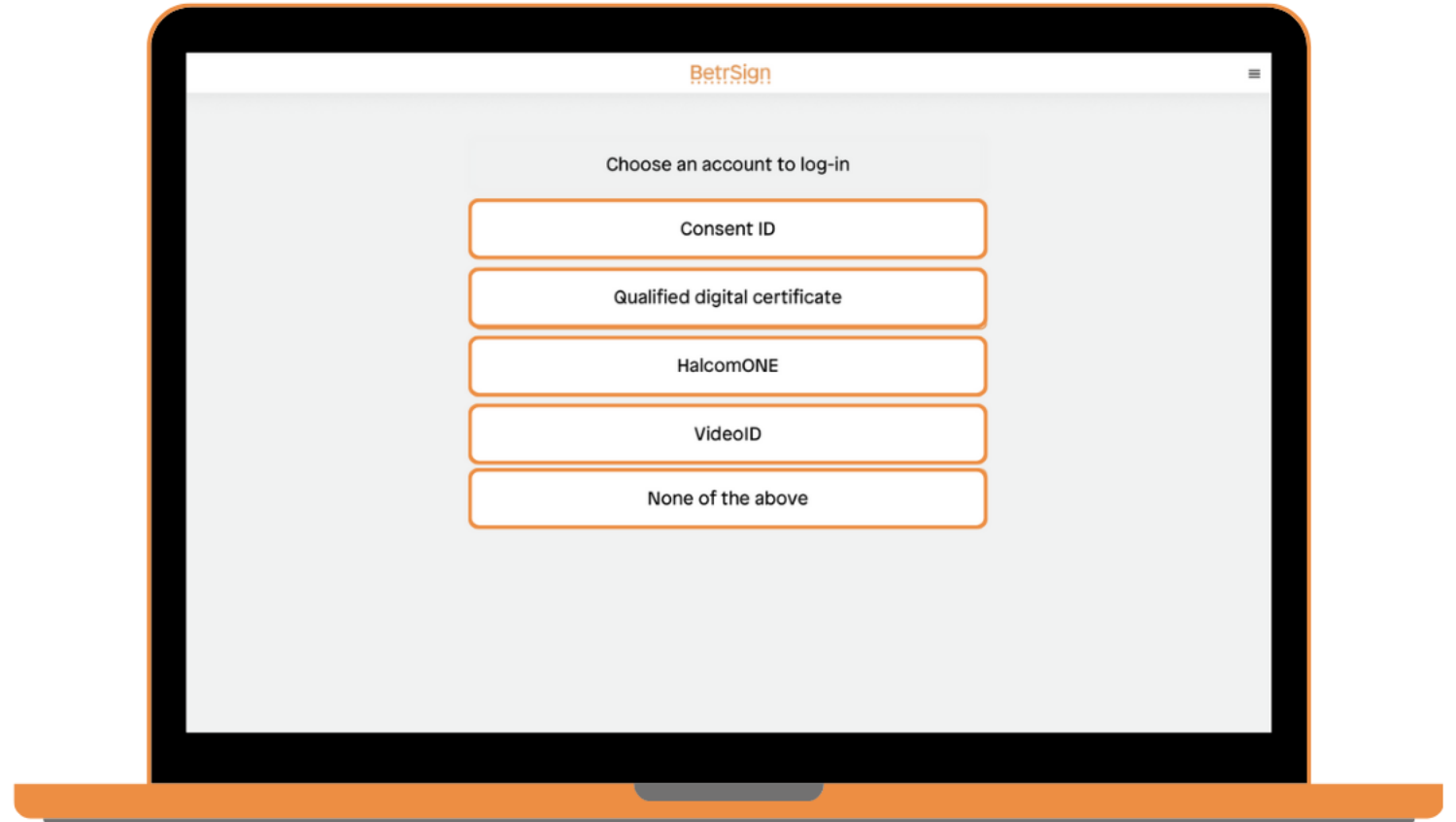
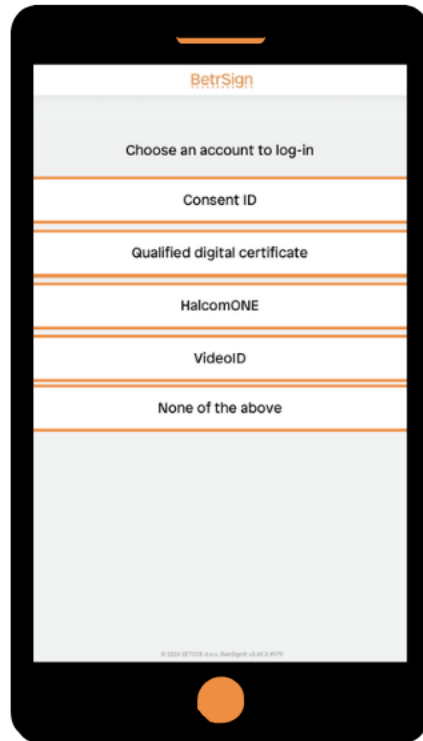
Web portal

..... 2 Fleksibilnost u izboru alata

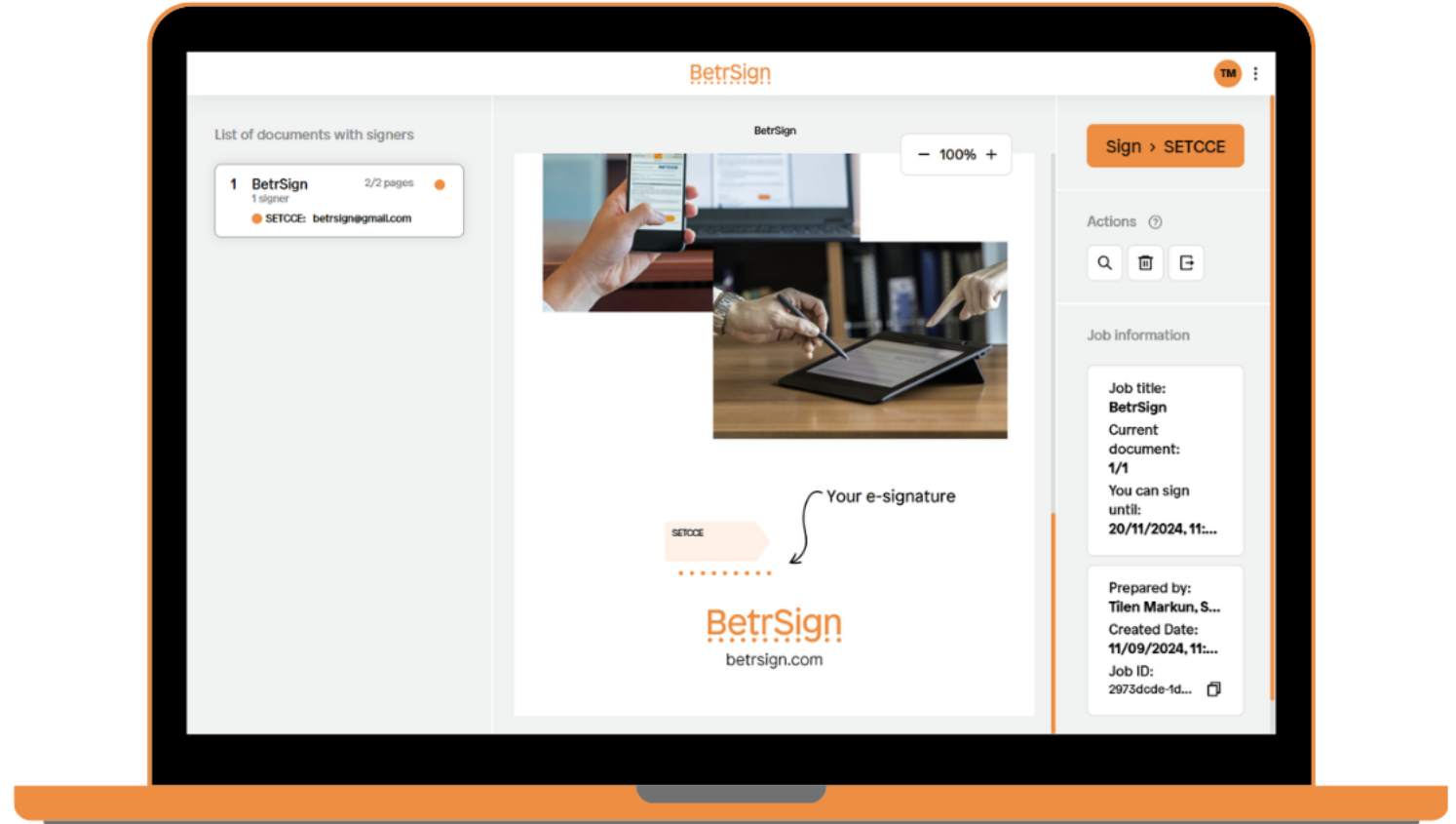


Word Add-in

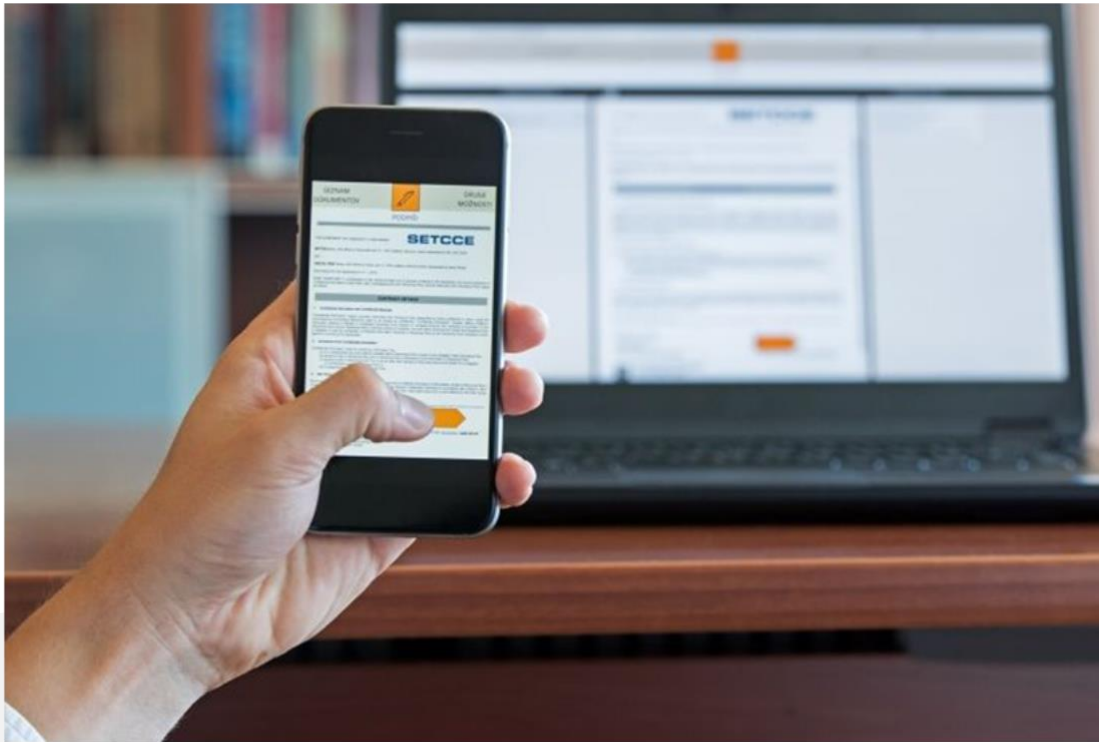
..... 3 Kao i načina potpisa



..... 3 Kao i načina potpisa



..... 3 Kao i načina potpisa



..... 4 Povezivanje ekosistema



..... 4 Povezivanje ekosistema



Finansiranje
-Zahtev za finansiranje
-Potpis ugovora

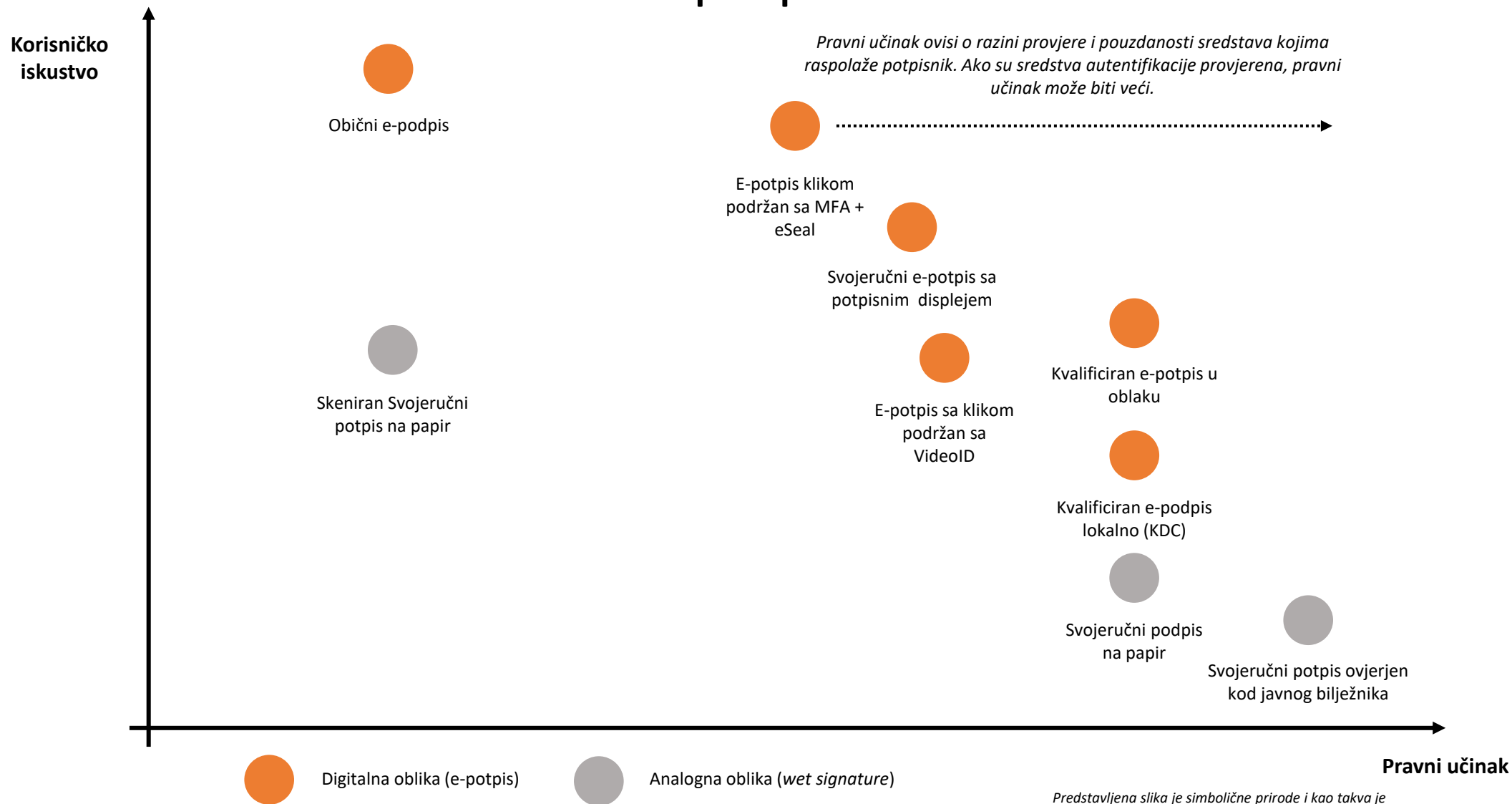


Osiguranje



-Kupoprodajni ugovor
-Preuzemni zapisnik

..... Pravni efekt elektronskih potpisa



Predstavljena slika je simbolične prirode i kao takva je namijenjena isključivo grafičkoj ilustraciji sadržaja.

Validacija e-potpisanog dokumenta



PDF
Napredni potpis
2FA (email + OTP)
Kvalifikovani digitalni pečat BetrSign®



DSS Demonstration WebApp

European Commission > DIGITAL > eSignature > Digital Signature Services > Validate a signature

e-Signature

Sign a document

Sign a digest

Sign a PDF

Sign with JAdeS

Sign multiple documents

Counter-sign a signature

Standalone application

REST/SOAP WebServices

Server side

Submit

Clear

Validate a signature

Privacy notice: Please note that by using the below functionality of the DSS demonstration, your files are going to be transmitted to the infrastructure of the European Commission. With your action to do so, you consent to this transmission of data and **we strongly advise you to use documents that do not contain sensitive material.** Files that have been transmitted are not retained.

Signed file

Choose File

No file chosen

Original file(s)

Choose Files

No file chosen

Send original file(s) as

☒ Complete documents

☐ SHA1

☐ SHA256

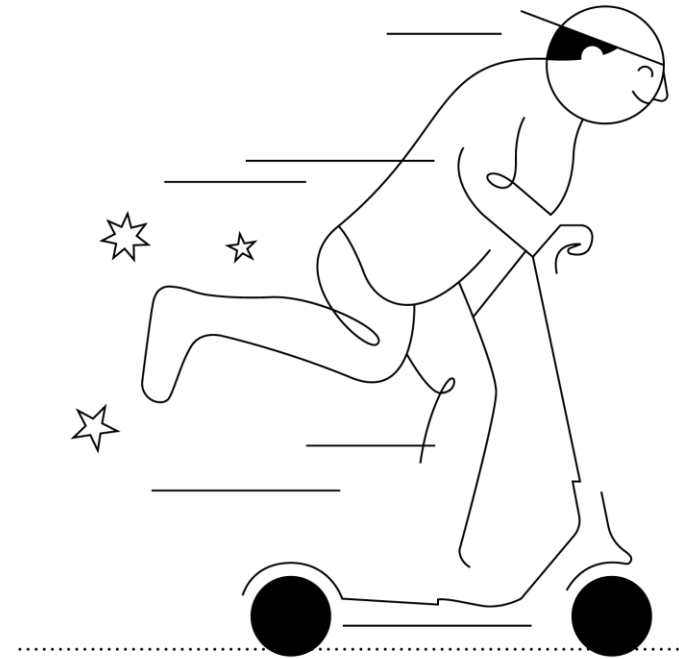
☐ SHA384

☐ SHA512

More options

Signature SIGNATURE BetrSign. 20241027-1737		TOTAL PASSED
Validation Process for Basic Signatures (Best signature time : 2024-10-27 22:05:37 (UTC))		PASSED
Is the result of the 'Format Checking' building block conclusive?		✓
Is the result of the 'Identification of Signing Certificate' building block conclusive?		✓
Is the result of the 'Validation Context Initialization' building block conclusive?		✓
Is the result of the 'X.509 Certificate Validation' building block conclusive?		✓
Is the result of the 'Cryptographic Verification' building block conclusive?		✓
Is the result of the 'Signature Acceptance Validation' building block conclusive?		✓
Validation Process for Signatures with Time and Signatures with Long-Term Validation Data (Best signature time : 2024-10-27 22:05:37 (UTC))		PASSED
Is the result of the Basic Validation Process acceptable?		✓
Is the best signature time not before the issuance date of the signing certificate?		✓
Best signature time : 2024-10-27 22:05, certificate notBefore : 2022-06-22 11:42		✓
Is the signature acceptable?		✓
Validation Process for Signatures with Archival Data (Best signature time : 2024-10-27 22:05:37 (UTC))		PASSED
Is the result of the LTV validation process acceptable?		✓
Is long term availability and integrity of validation material present?		ⓘ No long term availability and integrity of validation material is present
Signature Qualification		QESeal
Is the signature/seal an acceptable AdES digital signature (ETSI EN 319 102-1)?		✓
Has a trusted list been reached for the certificate chain?		✓
Is the list of trusted lists acceptable?		✓
Trusted List : https://ec.europa.eu/tools/lotus/lotus.xml		✓
Is the trusted list acceptable?		✓
Trusted List : https://www.ig.gov.sg/TL.xml		✓
Has been an acceptable trusted list found?		✓
Is the certificate qualified at (best) signing time?		✓
Is the certificate type unambiguously identified at (best) signing time?		✓
Is the certificate qualified at issuance time?		✓
Does the private key reside in a QSCD at (best) signing time?		✓
Certificate Qualification at certificate issuance time (2022-06-22 11:42:42 (UTC))		QC for eSeal with QSCD
Is the certificate related to a trust service at certificate issuance time?		✓
Is the certificate related to a CA/QC?		✓
May a related trust service issue certificates of a suitable type?		✓
Is the trust service consistent?		✓
Trust service name : Halcom Root Certificate Authority		✓
Is the trust service consistent?		✓
Trust service name : Halcom CA PO e-seal 1		✓
Is a conflict detected between trust services?		✓
Is the certificate related to a trust service with a granted status?		✓
Is the certificate qualification conclusive?		✓
Does the trusted certificate match the trust service?		✓
Is the certificate related to a qualified certificate issuing trust service with valid status?		✓
Is the certificate related to a consistent by QC trust service declaration?		✓
Is the certificate qualified at issuance time?		✓
Can the certificate type be issued by a found trust service?		✓
Is the certificate type unambiguously identified at issuance time?		✓
Certificate type is for eSeal		✓
Is the certificate related to a consistent by QSCD trust service declaration?		✓
Does the private key reside in a QSCD at issuance time?		✓
Certificate Qualification at best signature time (2024-10-27 22:05:37 (UTC))		QC for eSeal with QSCD
Is the certificate related to a trust service at best signature time?		✓
Is the certificate related to a CA/QC?		✓
May a related trust service issue certificates of a suitable type?		✓
Is the trust service consistent?		✓
Trust service name : Halcom Root Certificate Authority		✓
Is the trust service consistent?		✓
Trust service name : Halcom CA PO e-seal 1		✓
Is a conflict detected between trust services?		✓
Is the certificate related to a trust service with a granted status?		✓
Is the certificate qualification conclusive?		✓
Does the trusted certificate match the trust service?		✓
Is the certificate related to a qualified certificate issuing trust service with valid status?		✓
Is the certificate related to a consistent by QC trust service declaration?		✓
Is the certificate qualified at (best) signing time?		✓
Can the certificate type be issued by a found trust service?		✓

..... Šta možete napraviti danas?

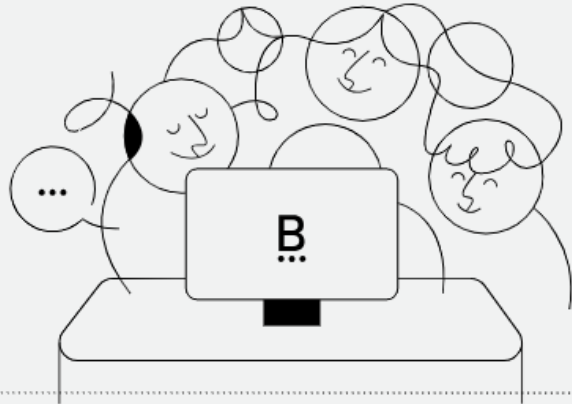


..... Besplatna proba Web portala BetrSign

Dobar ugovor jednostavno ćete potpisati.

BetrSign® je jednostavno i intuitivno rešenje za e-potpis: od mogućnosti daljinskog potpisivanja na različitim nivoima bezbednosti do ručnog e-potpisa na prodajnom mestu.

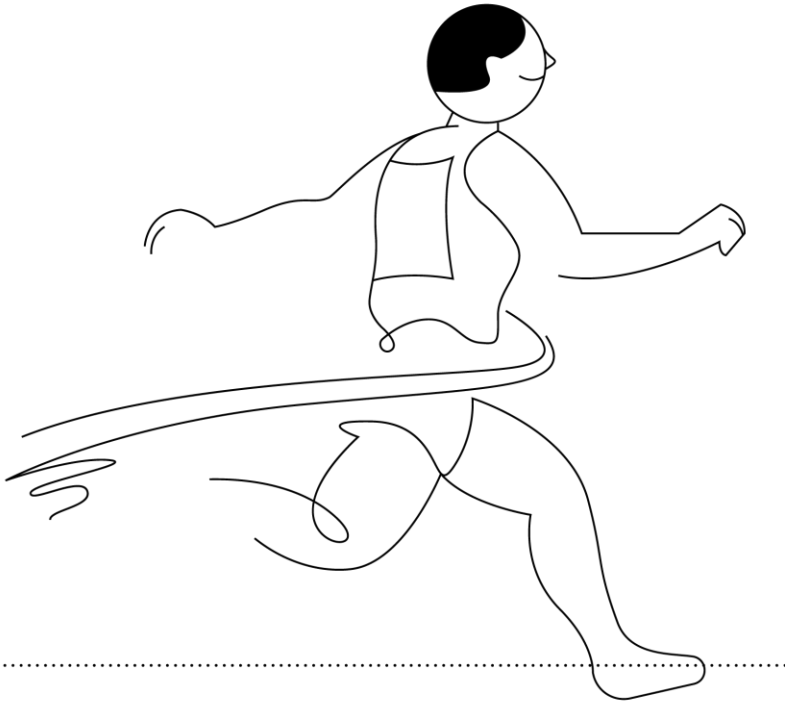
Probajte besplatno



..... Konzultacija u živo na štandu



..... A sutra...



Tilen Markun

tilen.markun@setcce.com

+386 41 648 247



SETCCE