

## POSAM BSIGN

# Tatra banka significantly increases its efficiency in dealing with clients by introduction of digital signature and identity verification

**Industry:**

Banking sector

**Customer profile:**

*Tatra banka, a.s.. is a modern universal bank with a comprehensive offer of services and solutions in the field of management of finance for corporate as well as individual clients.*

- 154 points of sale
- 3400 employees
- Revenues EUR 377 mil.
- (2010)

*Being the first private bank in Slovakia, it was established in 1990. Currently, the bank is a member of Raiffeisen Bank International Group and belongs to the most successful subsidiaries in Central and Eastern Europe.*

**Major benefits of solution:**

- More efficient client service while maintaining traditional procedures
- Operating costs reduction
- More satisfied clients

**BACKGROUND**

In order to identify clients the bank employees had to manually verify validity of their ID documents and subsequently manually enter data into the banking information system. In order to verify signatures the bank employees had to manually compare visual forms of signature on documents to specimen signature displayed on the screen. Moreover, creation of specimen signatures to accounts was also inefficient and slow. When a client signed a form, it was necessary to manually enter the client's data into the information system and scan the specimen signature. Subsequently, the compliance had to be verified by an authorized employee.

**OBJECTIVES AND REQUIREMENTS**

One of Tatra banka's long-term objectives is the effort to operate as efficiently as possible. The bank tries to rationalize processes and reduce operating costs. The bank's expectations in the field of increased productivity of client servicing may be summarized into three key points:

- Automation of client identification based on an ID document, verification of document validity and submission of scanned ID data in the forms to be further processed

- Automated management of specimen signatures to accounts and fluent transition to digital signature, increased security of client identification processes and branch transaction verification by means of digital client signature
- Simplification of related trainings for branch employees thanks to optimized processes.

**SOLUTION**

The bank decided to implement the PosAm bSign solution, which allowed a simple and fast automation of required processes.

The solution consists of:

- Universal implementation interface,
- Customer service points equipped with devices which allow digital capture of handwritten signature and optical scanners of ID documents,
- Signature server to manage and verify specimen signatures based on xyzmo SIGNificant, the most advanced technology.

The xyzmo SIGNificant technology also allows scanning "invisible" biometric parameters of handwritten signature, e.g. speed and acceleration of pen movements on pad, pen down pressure and inclination, or

signing rhythm on tablet. This allows accountable identification of persons based on automated comparison of scanned signature to its digital signature template. Comparison is ensured by signature server containing encrypted user profiles with specimen signatures. Moreover, gradual change in handwriting is accepted. The required functionality also includes administration of profiles and audits of verification.

In order to ensure fluent transition from the original solution, the original static specimen signatures were transferred to signature server, and now they have been gradually replaced by new dynamic digital signature templates with no further system changes needed.

## RESULTS AND BENEFITS

### Continuity of existing processes

This solution and its implementation could maintain continuity of processes which turned out to be very useful as then the bank employees and clients did not have to change their usual processes and habits. This significantly reduces demands on retraining the employees.

### Flexibility of solution

PosAm bSign allowed simple integration of digital signature into existing processes

and systems in the bank environment and at the same time it opened new possibilities for the bank to simultaneously introduce the solution within all its branches in a fast and simple way.

### Service speed and efficiency

Automation of processes in servicing customers has reduced the burden on employees, and the bank achieved acceleration of client identification, digital signature template creation and digital signature verification processes.

### Reduced error rates

Electronic data loading for identification and automated verification of digital signature compliance has reduced the impact of "human factor". Branch employees now can better concentrate on dealing with clients and their demands..

### Increased security

Digital signature introduction resulted in improved security of processes in the bank, and the solution allowed performance of systematic audits of activities related to signing. Moreover, the solution improves the image and credibility of Tatra banka as perceived by its clients.

**Tatra banka with its branches is the first in Slovakia to introduce digital signature and document scan for faster and more accountable identification of client identity. This has been enabled by bSign, product developed by the company PosAm, which introduced this useful solution.**

---

POSAM'S GOAL IS TO DELIVER USEFULNESS TO CUSTOMERS THROUGH UNIQUE SOLUTIONS BASED ON POTENTIAL OF INFORMATION TECHNOLOGIES. THE COMPANY IS CERTIFIED BY ISO 9001:2008, ISO/IEC 20000-1:2011, ISO/IEC 27001:2005, OHSAS 18001:2007 AND ISO 14001:2004. POSAM IS THE HOLDER OF THE NATIONAL QUALITY AWARD AND AS THE FIRST SLOVAK BASED COMPANY IT WAS GRANTED THE AWARD „RECOGNIZED FOR EXCELLENCE IN EUROPE“ BY THE EUROPEAN FOUNDATION OF QUALITY MANAGEMENT (EFQM).

PosAm, spol. s r. o.  
Odborárska 21, 831 02 Bratislava  
tel.: +421-2-49 23 91 11  
fax: +421-2-49 23 98 88  
www.posam.sk