





The ability to offer an end-to-end digital service with legally binding user consent reduces costs, increases security and offers greater confidence in transactions.

Offering the same legal value as handwritten signatures, Signer gives users a smooth and seamless signing experience with complete transparency as to the document or transaction being signed.

Suitable for banks, governments, and trust service providers, Signer prioritizes user convenience and security to provide scalable signing technology for greater efficiency and business growth.

Centralized architecture reduces complexity and makes integration with existing business processes and applications easy.

- Provides migration from paper signatures while retaining the same legal value
- Offers excellent user-experience: On desktop, tablet and mobile
- Full audit-trail of what was signed, when and by whom
- Delivers Qualified Electronic Signatures (QES) recognized in the EU and beyond
- Available to install on-premises or as a managed service (fully or partially)



Convenience, Security & Efficiency

# Typical Use Cases

- Banking: Loan applications, contracts, transfers, new accounts, high value transactions, etc.
- Government: Tax returns, notary, stamp duty, applications and registrations...
- Health care: Records, prescriptions, journals

# Flexible Deployment

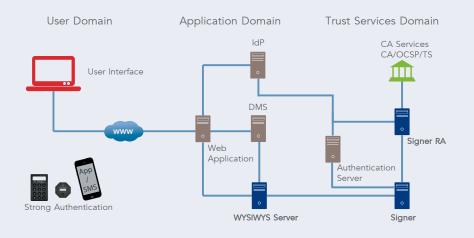
- In-house Run Signer in your own data-center for complete control
- Hybrid model Outsource parts of the IT but retain control of the PKI service as a TSP
- Trust service provider Access a Qualified Trust Service and get the necessary API to sign your documents for your customers; nothing to host

## User Experience

Users start by logging on to a web application or service that controls the business workflow. When a document or transaction needs to be signed, the user is invited to "View and Sign" on their screen.

The document is securely rendered in the browser using WYSIWYS technology, which ensures that only the authentic document can be signed. The user can inspect the document before committing to it.

To securely sign, the user is required to authorize the signature operation with strong authentication. Once the signature is generated, it is then embedded into the PDF or XML document in a standard format so that the user or any relying party may validate the OES signature afterwards.



#### External integration points:

- User registration
- Signature process
- Authentication services
- DMS services

### Technical Architecture

Cryptomathic Signer is deployed in a 3-tier environment

- User domain The user in possession of laptop, tablet or mobile phone and uses a browser for zero footprint signing. An application installed locally can also be deployed for specific cases.
- Business Application Provider domain The application provider manages the business workflow and prepares the data to be signed.
- Trust Center domain The trust center ensures that the signing server is operated securely and manages the processes to ensure the users are provisioned with keys and certificates.

## Compliance and Standards

#### Legislative framework:

- EU regulation No 910/2014 (eIDAS)
- Swiss ZertES (incl. VZertES and TAV)
- Other, e.g. Monetary Authority of Singapore

#### ETSI and CEN standards:

- ETSI EN 319 411-2
- ETSI EN 319 142-1
- ETSI EN 319 132-2
- CEN TS 419 241-1
- CEN PP 419 241-2
- CEN PP 419 221-5

#### Authentication standards:

- SAML v2
- OpenID Connect

#### RFC standards:

- RFC 3161
- RFC 6960
- RFC 2986

#### Financial industry standards:

- Payment Services Directive (PSD2)
- Guidance on private banking controls from Monetary Authority of Singapore

#### Certification:

- QSCD certification / Common Criteria
   EAL 4+ against PP 419 241-2
- Use of CC certified HSMs

Email enquiry@cryptomathic.com for more information



## Cryptomathic Signer: Pioneering remote e-signing

Already in 1998 Cryptomathic invented the notion of What You See Is What You Sign (WYSIWYS) and in 2001 Cryptomathic introduced the concept of secure remote digital signatures to the world. Cryptomathic Signer is the most advanced and secure remote signing solution; the patented technology globally supports millions of transactions and signed documents every month.



# Signer Case Study - Luxtrust Central signing service

More than 500k residents in Luxembourg can now securely access a variety of web applications like eBanking and public services, as well as digitally sign legally binding transactions and official documents from an online PC or mobile device, anywhere in the world. With just one LuxTrust certificate, users can remotely access and sign multiple online forms from any organization connected to the service.

# Signer Case Study - UBS

UBS increases efficiency and security using Qualified Electronic Signatures

As one of the world's largest banks, UBS is transforming its services through digitization by offering clients remote electronic signatures that provide the same legal value as a handwritten signature while adding convenience and efficiency.



## ABOUT CRYPTOMATHIC

Cryptomathic is a global provider of secure server solutions to businesses across a wide range of industry sectors, including banking, government, technology manufacturing, cloud and mobile. With over 30 years' experience, we provide systems for Authentication & Signing, EMV and Crypto & Key Management, through best-of-breed security solutions and services. We pride ourselves on strong technical expertise and unique

market knowledge, with 2/3 of employees working in R&D, including an international team of security experts and a number of world renowned cryptographers. At the leading edge of security provision within its key markets, Cryptomathic closely supports its global customer base with many multinationals as longstanding clients.