

Cetelem

One of the obstacles to paperless loan processing is the trustworthiness of handwritten electronic signatures. For Cetelem, a member of the BNP Paribas Personal Finance Group, e-signature capability from Kofax SignDoc® cleared the way for fast, accurate and secure signature capture.

Challenge

Cetelem Slovakia's goal is to be recognized as the most service-oriented finance partner available for retailers. The company is nearly paperless in processing loan agreements, thanks to a document management system (Alfresco DMS) provided by Kofax partner ANASOFT.

To streamline and simplify internal processes even further and completely eliminate paper, Cetelem needed to clear a few critical hurdles—one of which was solving the issue of electronic signatures. One of the major obstacles to paperless loan processing is the trustworthy capture of handwritten electronic signatures. That's why Cetelem designated these criteria for its e-signature solution:

- ◆ Capture handwritten e-signatures in the best possible quality and displaying digital ink similar to wet ink on paper
- ◆ Capture biometric signature characteristics for additional evidence
- ◆ Secure documents to protect against undetected manipulation
- ◆ Easily verify integrity of signed documents
- ◆ Sign online and offline, in-office and in-field
- ◆ Use existing servers (and avoid purchasing additional server hardware)
- ◆ Include various possibilities for backend integration (DMS, CRM, etc.)



The BNP Paribas Personal Finance Group operates under the Cetelem brand in various countries in Europe and Latin America. Cetelem Slovakia is known within the BNP Paribas Group for its dedication to pioneering technology and process innovation. A strong focus of the business is on installment sales in retail. Cetelem Slovakia processes approximately 100,000 loan contracts per year.

Products in Use:

- ◆ Kofax SignDoc®

Focus: Business process automation

"The Kofax e-signature solution fulfills all requirements for a full digitization and dematerialization of documents, which is one of the strategic initiatives of BNP Paribas Personal Finance Group."

Aleš Kos, Chief Commercial Officer & Vice-Chairman of the Board,
Cetelem Slovakia

Cetelem eSign is a solution provided by ANASOFT, with e-signature components powered by Kofax. Retailers and their customers sign on tablets like the Samsung Galaxy Note 10.1. The screen size of the tablet is similar to letter format (also known as A4 paper) in landscape mode, displaying forms that are easily read electronically.

Solution

Cetelem eSign is based on ANASOFT's mediated e-signature solution SIGNATUS, which is designed to provide strong evidence as an equivalent substitute for conventional signing on paper. In addition to data from digitized handwritten signatures, SIGNATUS also stores customized metadata and additional security information.

ANASOFT selected Kofax e-signature technology because it works with a variety of signature capture hardware solutions, including mobile devices. It was built using Software Development Kits (SDKs) by Samsung and Kofax, with these criteria:

- ◆ Precise data capturing on screen with a special pen using electromagnetic resonance (Samsung S-pen)
- ◆ Trustworthy e-signature capturing
- ◆ Secure document processing (even in offline mode)

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The SignDoc SDK is one of the major elements of SIGNATUS. It was chosen because it supports all major operating platforms (Android, iOS and Windows). The integration in SIGNATUS was easy and efficient, thanks to a well-documented SDK and highly dedicated support.

Applicants sign electronic documents (PDF) directly onto the Samsung Galaxy Note 10.1 Android tablet. This tablet provides a secure environment for recording signatures without requiring any backend server infrastructure.

The tablets are equipped with a special pen capable of sending 133 signals per second to the sensor mat while a customer writes or signs on screen. SignDoc captures the

underlying, biometric handwritten signature signals that were delivered by the Samsung device. In addition to the visible static signature image, the captured data includes invisible dynamic (biometric) signals from the writing movement, such as location, speed and acceleration.

To resist manipulation, documents are encrypted before being stored. Algorithms for encryption and hashing are based on the German Federal Network Agency's official recommendations for security. Signed documents receive an integrity value (hash value) and are saved compliant to standard PDF format (ISO 32000).

If doubts arise about a document's integrity, the documents may be validated using a PDF reader. Any tampering is easy to detect. After documents are signed, they are transferred to Cetelem's document management system and the customer receives a copy in email.

Kofax technology in SIGNATUS enables trustworthy and secure embedding of captured signature data in electronic documents.

Results

Today, Cetelem Slovakia enjoys the many benefits of a truly "green" workflow—paper contracts have become a thing of the past. Cetelem eSign is considered a "lighthouse project" within the BNP Paribas Personal Finance Group, as well as in the finance industry in general.

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Benefits include:

- ◆ Reduced paper consumption by 1.6 million sheets per year. Additional savings include the cost and time for printing, scanning, shipping, archiving, etc.
- ◆ Improved cash flow for retailers: Payment is now sent the day after the sale; the previous paper processing time was approximately five days

The project partner, ANASOFT, is a successful software developer, consultant and systems integrator. ANASOFT has

a 20-year track record of successful software development and systems integration, particularly focused on document processing and management technologies. With offices in the U.S. and across Europe, ANASOFT operates in a variety of key vertical markets, including finance, government, telecommunications, manufacturing and defense.

The company has “outstanding competence” in system integration of document processing and management technologies from various vendors.

Read more stories of success from our global customers at kofax.com

