CLIENT STORY: GANA ENERGÍA 2019





"We went with Signaturit in order to automate the process of signing service contracts and SEPA mandates due to the convenience at the time of signing and the reliability in the exchange of data - values that you can't find in any other provider"

Sara Moreno – Head of the Marketing Department at Gana Energía

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1. About Gana Energía

<u>Gana Energía</u> is an electricity company founded in 2015 with the goal of becoming the leading "low cost" provider for all users who are tired of traditional electricity companies.

With eco-friendly values and a strong commitment to the environment – they only sell 100% renewable energy – their intention from day one has been to **provide transparency** in a sector that is too opaque with the consumer.

The European Union's "20-20-20" or "Triple 20" Plan

In 2007, the European Union established a package of measures on climate and energy that aim to achieve certain objectives to be met before 2020. These objectives include reducing gas emissions by 20%, increasing the use of renewable energies by up to 20%, and improving energy efficiency by 20%. This plan is called the "Triple 20" or "20-20-20".

Guided by their values and with the goal of becoming a serious alternative to traditional electricity companies, treating the customer with respect and sincerity, **Gana Energía has** exceeded the threshold of 10,000 customers in Spain in 2018.



Founding Partners of Gana Energía.

Technology in their DNA

Technology is another of Gana Energía's core values, which is to be expected seeing how it was created in 2015.

For this reason, they have always been committed to facilitating and improving the lives of all their users through the use of technology, which they managed to achieve in part through **their own IT development**, complemented with **the incorporation of innovative tools** such as Signaturit's <u>advanced electronic signature</u>.

In 2016, Gana Energía decided to integrate our advanced electronic signature solution into their software via API to automate their signing processes for the registration of new customers and SEPA mandates.

This is how they have managed to **optimise processes**, reduce costs and offer a personalised service to their customers with adjusted rates.

By investing in their own technology combined with the software developed by a trusted third party – in this case, Signaturit – this startup has managed to become a trusted electricity company in just 3 years, with their customers being their best ambassadors.

"We were born in 2015 with the idea of offering a personalised service, with adjusted rates and fully digital communication with our customers."

> Sara Moreno – Head of the Marketing Department at Gana Energía

Advantages of Gana Energía



100% renewable energy: They have a social commitment to only sell green energy.



Choose payment day: All Gana Energía users have the option to choose the payment day that best suits their needs.



There is no minimum commitment period: Pueden darse de baja sin preguntas incómodas, penalizaciones o promociones excepcionales.



Use of the friend plan: Gana Energía gives away €20 to each user who shares their Friend Plan code with another person. And this reward is cumulative.



100% digital registration and billing system: Communication with customers is completely digital.



Quality customer service: Customers of this electricity company can choose who their contact person will be for telephone assistance throughout the duration of their contract.

2. Use Case

Since 2016, Gana Energía has been using Signaturit's advanced electronic signature to **sign** service contracts and SEPA mandates.

3. The signature process BEFORE using Signaturit

Before using Signaturit, the normal process to obtain signed service contracts and SEPA mandates was pretty **rudimentary** for a company like Gana Energía, which is 100% native digital.

The process consisted of collecting all the necessary data from the customer and creating a PDF document that was sent to them by email.

This method is a classic of the intermediate era between the analogue and digital world, and means the customer has to **print out the documentation they've received, sign it and scan it** to send it back to the company once it's been signed.

In other words, **far from practical for the customer**, who also has no reason to necessarily have a printer at home.

Outline of the process before using Signaturit's electronic signature:

- 1. Collect necessary data and create PDF document.
- 2. Send the contract and SEPA mandate to the customer by email.
- 3. The customer must print the PDF, sign it by hand and scan it once signed.
- 4. The customer must send back the signed and scanned documents to Gana Energía's email.
- 5. At the electricity company, they save the document in their files in a digital format.

4. The signature process WITH Signaturit

With Signaturit, the process of signing the service contracts and SEPA mandate is simplified, and with this the electricity company is able to comply with SEPA regulations without delay and in a completely legal way.

Gana Energía's process of sending documents to be signed

In order to send the documentation to be signed, the consultants in the Call Centre at Gana Energía simply have to access the **Signaturit control panel**.



The process of sending documents to be signed is explained here in a few simple steps:



1. The customer fills out the service contract for Gana Energía with their information within the company's web environment. 2. Next they receive an email with the attached contract with their information and SEPA mandate.

3. The customer opens the attachments to review them from any device with an Internet connection.

The customer's process of signing documents

Once the customer receives the documentation to be signed in their email, they can sign it from their computer or access it with their smartphone, without the need for any installations or prior registrations.

How to sign with Signaturit

Once the signature process has been completed, Signaturit sends a response to Gana Energía's API so that they can download the files and thus have all the documents in a digital format for their own storage and filing purposes, thus **saving space**, time and economic resources.

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The SEPA mandate, one step further in European integration

The SEPA mandate has been a reality in the Eurozone since 2014, with the adoption of the <u>Single Euro Payments Area</u>, which has allowed payments to be made among EU countries with debit and credit cards, banks transfers and direct debits in a cheaper, more efficient and faster way.

This is the means by which the debtor authorises the creditor and consents to them:

- initiating collections by debiting the account indicated by the debtor
- authorising the debtor's entity to charge their account for the debts presented for payment by the creditor's bank entity.

Thanks to the electronic signature, organisations, which must collect the signed consent from their debtors to proceed with payment, can migrate from paper to digital just like Gana Energía did.

More information: The SEPA mandate: How to get their signature in an agile way

5. What problems have been solved since Gana Energía began using Signaturit?

Digital transformation for the majority of companies means being more agile in the execution of administrative and routine tasks, in addition to simplifying and making life easier for customers.

For Gana Energía, a digital native company, the fact that one of the most crucial steps in their registration process (signing the contract that turns the interested party into a customer) was not carried out in a 100% digital way, represented a handicap that didn't allow them to achieve the effectiveness they had expected.

This "small" analogue step that the customer had to make – print the contract, sign it and send it back via email to Gana Energía – caused them to lose interested customers.

Thanks to Signaturit, the registration process is now 100% digital and can be completed in just 5 minutes from when the customer receives the documentation via email.



6. What motivated Gana Energía to start working with Signaturit?

Sara Moreno, Head of the Marketing Department at Gana Energía, tells us that "when we became aware of the lack of effectiveness in our signature process at Gana Energía, we decided to solve this problem and valued all of the options that the market offered us."

The reason why we went with Signaturit was "because they were one of the best positioned companies in their sector, and since their values were similar to ours, they made us trust in their commitment to innovation".

The comfort at the time of signing and the reliability in the exchange of data was also a definitive factor when it came time to make a decision.

"Due to the type of company that we are and how we work on a daily basis, the integration that Signaturit offers via API has been very convenient for us".

Sara Moreno – Head of the Marketing Department at Gana Energía

7. How has Signaturit helped Gana Energía in their signature processes?

First off, like any small company, Gana Energía needed to focus all its efforts on optimising each step it took. In this regard, **Signaturit provided the automation of the entire process of signing contracts and mandates, which made it possible to digitise and streamline** a step as important as customer registration.

"Signaturit has made the process easier for our customers who sign up with Gana Energía, which was what we were looking for with this integration," explains Sara Moreno. "Using either their finger if they're on their phone, with a stylus if they're on a tablet, or with the mouse itself, our customers can easily sign the registration documents that we send them."

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In addition, the registration process includes an explanatory video, in the event that any customer gets confused, and signing the documents is completed in a matter of minutes, with all the associated savings in time and materials for Gana Energía.

By way of conclusion, Sara Moreno says that the best thing about Signaturit is that "both parties win: the customers can sign documents quickly and easily, and we receive a copy of the signed document along with an audit trail, with the evidence of the transaction generated during the signature process."

Keys to Signaturit's advanced electronic signature

Legality of the electronic signature

- Electronic signatures – simple, advanced and qualified – are **legal** and regulated in the European Union by Regulation (EU) 910/2014, known as eIDAS, and in the United States by the UETA and ESIGN Acts.

Security of communications

- Unlike other electronic signature solutions, **Signaturit does not store any signatures:** they are "embedded" in the document to be signed during the signature process that occurs in each transaction, so there is no separate signature record and the signature cannot be replicated in other documents or processes. This reinforces the company's security against any type of fraud or impersonation.

- We use **servers in the Amazon Web Services (AWS)** Cloud to provide our customers and users with maximum security and availability.

- The **biometric information** captured at the time of signing (the points that make up the calligraphic graph, their position, speed, acceleration and, on devices that allow it, the pressure with which it is done) is encrypted with a public key whose private key – the one used to decrypt the data – is safeguarded by a trusted third party.

Integrity of information

- Through an encryption algorithm and the **Official Time Stamp**, we ensure the integrity of the data and, therefore, its legal validity as proof of who has signed the document, when and where.

8. What does Gana Energía value the most about Signaturit?

On behalf of the entire Gana Energía team, Sara Moreno confirms that what they most value about Signaturit is:

- The **agility** of the platform
- The trust we are able to transmit to our customers
- The **security** of the transactions we provide.

9. Conclusion

The testimony of the Head of Marketing at Gana Energía on the implementation of Signaturit's advanced electronic signature solution makes it clear to us what the benefits are of incorporating an easy-to-use and 100% legal signature tool.

This tool allows us to obtain the necessary signature without delay in order to register new users, complying in all cases with the SEPA payment regulations established by the European Union, and with the added advantage of having the legal and security guarantees that are inherent to advanced electronic signatures.

In short, digitising the final step that all transactions culminate in – signing the service contracts – allows any sales department in the energy sector to:

- Save time
- Be more effective in closing commercial agreements
- Improve efficiency with full legal guarantees
- Increase turnover



Signaturit offers trust services that guarantee the legal security of all your digital transactions.

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