

Case study →

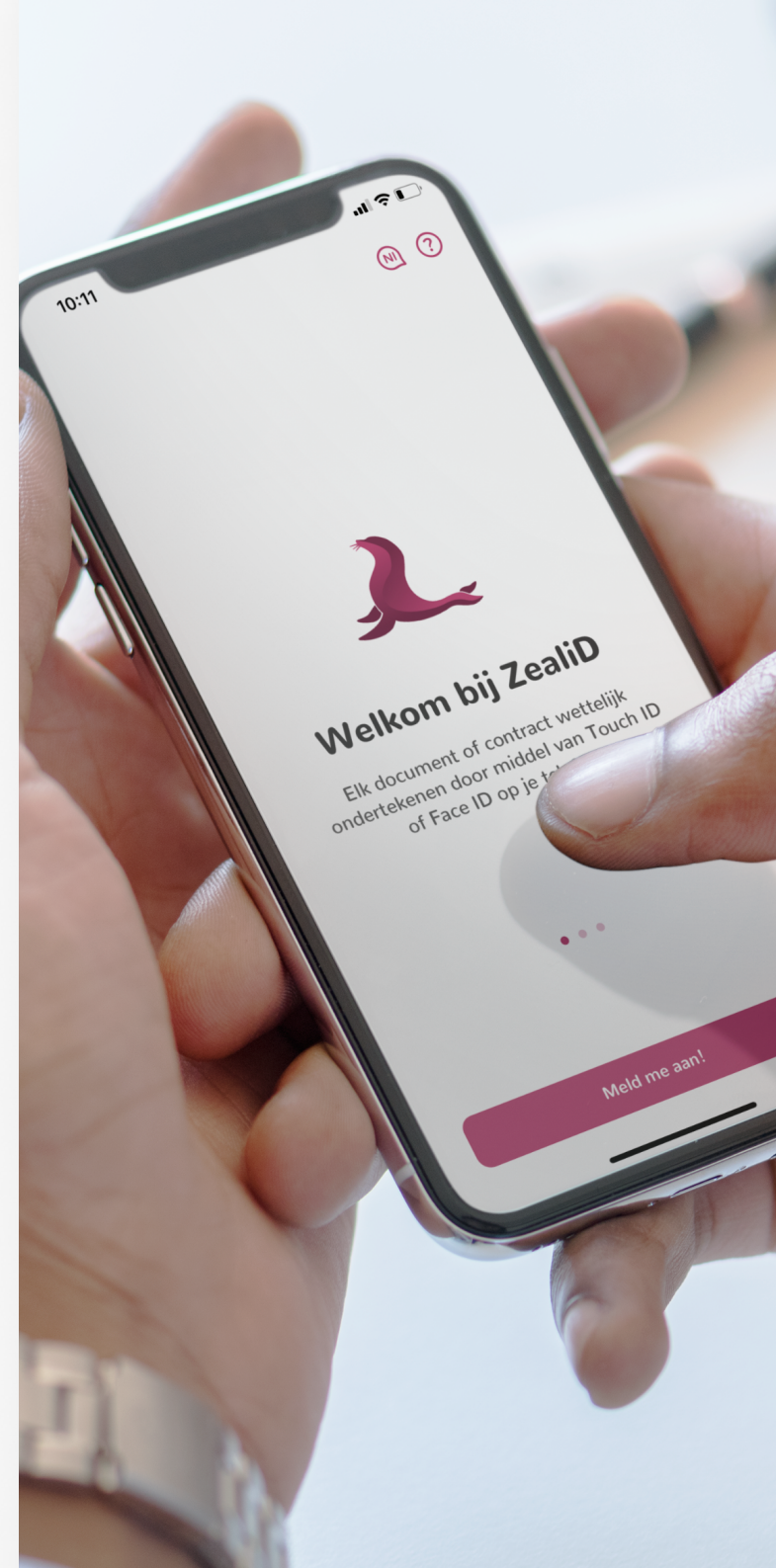
ABN AMRO customers sign contract with qualified signing app



“There should be no discussions about the customer’s identity”

Corporate lending often involves substantial amounts. “There should be no discussions about the customer’s identity” says Matthijs van Ganzewinkel, Product Owner Digital Document Exchange at ABN AMRO. With the qualified electronic signature of Signhost and ZealiD, the bank is assured of a ‘really complete identification’.

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ABN AMRO customers sign qualified via app

The electronic signature as a replacement for the 'wet signature' is on the rise. The digital scribble therefore offers many advantages. It is no longer necessary for the customer to 'drop by' to sign a document.

“And it helps us as a bank to become fully digital” notes Van Ganzewinkel.

Just like the legislator and the supervisory authorities, ABN AMRO does set high requirements for this electronic signature.

“You can determine the identity of a signatory by having it signed with iDIN, for example, but that only produces an advanced electronic signature. We don't think that's enough when it comes to large amounts. Moreover, if the guarantee provider is in England, for example, it does not have iDIN at all.”

Qualified Electronic Signature

ABN AMRO already used the AES with iDIN within the Netherlands for, among other things, credit, mortgage and lease agreements with the Signhost signing solution. The Advanced Electronic Signature (AES) can offer a high degree of reliability with additional identifiers, such as iDIN. However, the Qualified Electronic Signature (QES) offers the highest degree of reliability. The QES has been equated with the “wet” signature in European law and provides indisputable proof of who signed what and when. In addition, the QES immediately provides the same highest level for the whole of Europe (and beyond).

Previously, this was preceded by a whole process before someone could set their first QES. For example, the identity of the signer had to be verified first. This usually happened during a personal meeting. For example, the identity of the signer must first be verified. This usually happens during a face-to-face meeting. The signatory also needed a qualified certificate and a 'second factor' such as a PIN code. Applying for such a qualified certificate costs a lot of time and money. The generation of PINs used to require a hardware token, which also involved costs.

Process Simplified

Reasons for ABN AMRO to look for a more user-friendly and cost-efficient alternative to the traditional way of qualified signing. Signhost offers that alternative in collaboration with ZealiD. Signers go through a one-time identification process in the ZealiD app and can then sign documents electronically via the app. ZealiD has been integrated into the Signhost signing solution for this.

“The first step is to onboard yourself in the ZealiD mobile app,” explains Van Ganzewinkel. “You do that by scanning your passport. Then you make a video of your face to prove your existence”

according to the Product Owner of ABN AMRO. “These components, together with the bank data, form your digital identity. A certificate on your mobile phone that is valid for two years is proof of that identity.”

QR code scan

Qualified signing of an agreement is then a matter of scanning a QR code that Signhost shows during the signing process. The identity of the signer is then added to the electronic signature using the qualified certificate on the mobile phone. Discussions about the identity of a signatory - for example before a judge - are now a thing of the past.

ABN AMRO is now using the qualified signing solution from Signhost and ZealiD in phases for corporate lending. Explaining the signing process to customers is an important part of that phased rollout.

“During the process, for example, they get to see Signhost. Then we have to explain well that Signhost has been our trusted partner for signing for years.”

“I think we are the first major bank to make it possible to place a qualified electronic signature via the ZealiD app,” concludes Van Ganzewinkel. “In that respect, the collaboration between ABN AMRO, ZealiD and Signhost can be called revolutionary.”

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