



## USE CASE

# ABN AMRO customers sign qualified via app

Co-innovation with Evidos and ZealiD

## ABN AMRO customers sign qualified via app

Corporate lending sometimes involves substantial amounts. “Then 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 Evidos and ZealiD, the bank is assured of a 'really complete identification'.

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

Several judges have already ruled that only the qualified electronic signature can establish the identity of the signatory with sufficient reliability. The 'Qualified Electronic Signature' (QES) is therefore legally equated with the 'wet signature' in European legislation. The Advanced Electronic Signature (AES) does not have that status.

### Process Simplified

Reasons for ABN AMRO to look for a more user-friendly and cost-efficient alternative to the traditional way of qualified signing. Evidos 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 Evidos 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 Evidos 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.

#### **Revolutionary collaboration**

ABN AMRO is now using the qualified signing solution from Evidos 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 Evidos. Then we have to explain well that Evidos 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 Evidos can be called revolutionary.”**