



## Case Study

Tatra Banka

## Solution

PosAmbSign solution





# Tatra Banka is the first bank in Slovakia to offer e-signatures to its clients

Tatra Banka has significantly improved client handling efficiency by implementing a digitalized signature and document verification.

Tatra Banka was the first bank in Slovakia to offer digitalized signature to its clients and identification document scanning to ensure faster and more reliable client identification. PosAm a xyzmo reseller participated in the successful deployment of this beneficial solution.

## 1 Client's Profile

Tatra Banka was established in 1990 as the first private bank in Slovakia. Currently, it is a member of the Raiffeisen Bank International and one of the most successful subsidiaries in Central and Eastern Europe. It is a modern universal bank, offering complex banking services and solutions in management of funds for both corporate and individual clients. Via its network of 154 business branches, it operates in all regions of Slovakia and has approximately 3,400 employees.

## 2 Bank History

When identifying a client, the bank personnel used to check the validity of ID documents manually and enter the client's data into a banking system manually, as well (for future client data access in the system).

When verifying signatures, a bank employee manually compared the visual appearance of a signature on a form with a signature specimen displayed on a screen.

This process of clients signature management required: manually filling in a form, typing in the data on a person/entity, manually scanning a signature specimen, and subsequent manual verification that a signature matched its specimen.

## 3 Goals

For years, Tatra Banka has been the most efficient and forward-looking bank in Slovakia. To maintain its ascendancy, Tatra Banka decided to increase productivity of its client service through process rationalisation and reduction of operating costs. The bank's primary goals and expectations are summarized as follows:

Automate client identification on the basis of an ID document, verification of such document's validity and loading-up of the scanned identification data into forms for further processing.

Automate the management of signature specimens, allowing access to accounts and smooth transition to the digitalized signature scheme, and increased security for the processes such as client identification and verification of branch transactions by means of a client's signature.



Simplify the related training courses for branch staff with respect to optimized processes.

## 4 Solution

To accomplish these goals, Tatra Banka decided to implement a PosAmbSign solution, facilitating an easy automation of the requested processes.

The solution comprises a universal implementation interface; facilities to equip a client handling workplace, which allow a digitalized handwritten signature capturing and its further processing; combined with an optical scanner of ID documents to make reliable entries of the identification data in forms contained in the information system; and then a signature server to manage and verify signature specimens and a top-class technology application from the xyzmo SIGNificant Company.

The xyzmo SIGNificant technology is capable of capturing even the invisible parameters of one's handwriting, such as the speed with which the pen moves over the signpad; the pressure and inclination of the pen; and the acceleration or rhythm of signing, inclusive of the raising the pen from an electronic pad.

Thus, it enables a reliable identification of a person on the basis of comparing such digitalized handwritten signature against a digitalized signature specimen, using a signature server that contains encrypted user profiles with signature specimens, which are used in verification and are capable of adjusting themselves to the handwriting being changed over time. Profile management and verification audits are also parts of the required functionality.

In order to ensure smooth transition from the original solution, the original static signature specimens were cut over onto a signature server and are being gradually replaced by new dynamic digitalized signature specimens, without necessitating further changes in the system.

Tatra Bank implemented the solution integration in the following stages:  
Integration of automatic client identification and verification of his or her identity,  
Transition to the digitalized signature, automation of signature specimen management and verification.

## 5 Benefits

### 5.1 Continuity of Existing Processes

The solution and its implementation allowed Tatra Banka the advantage of preserving the process continuity, thanks to which neither the bank personnel nor clients were confronted with the need to change the customary banking processes or habits. This approach significantly reduced requirements placed on the staff's skills, and, as a result, less-skilled employees, not educated in an expensive training, may now join the process.

### 5.2 Flexibility

The solution PosAmbSign allowed simple integration into the existing processes and systems in the bank's environment. For the bank, it also allowed for a rapid and easy deployment in all business outlets as well as for all clients at the same time.



### 5.3 Speedy and Effective Handling

The automation of client attendance processes has reduced staff workload as the bank has accelerated all processes related to client identification, creation of a digitalized signature profiles and digitalized signature verification.

### 5.4 Reduced Fault Rates

Electronic data load-up at identification, as well as electronic verification of whether a digitalized signature matches a pre-enrolled signature specimen, suppressed the “human factor” impact. Likewise, the level of necessary skills of branch staff that was required for manual verification of signatures was reduced, which allows the employees to focus more on serving the clients and their requests, allowing the automated system to verify security issues.

### 5.5 Increased Security

The implementation of the digitalized signature added to the security of bank processes, as the software implemented systemic audit of signing activities. Such a solution improves the image of Tatra Banka and enhances the credibility of the technology in the eyes of the clients.