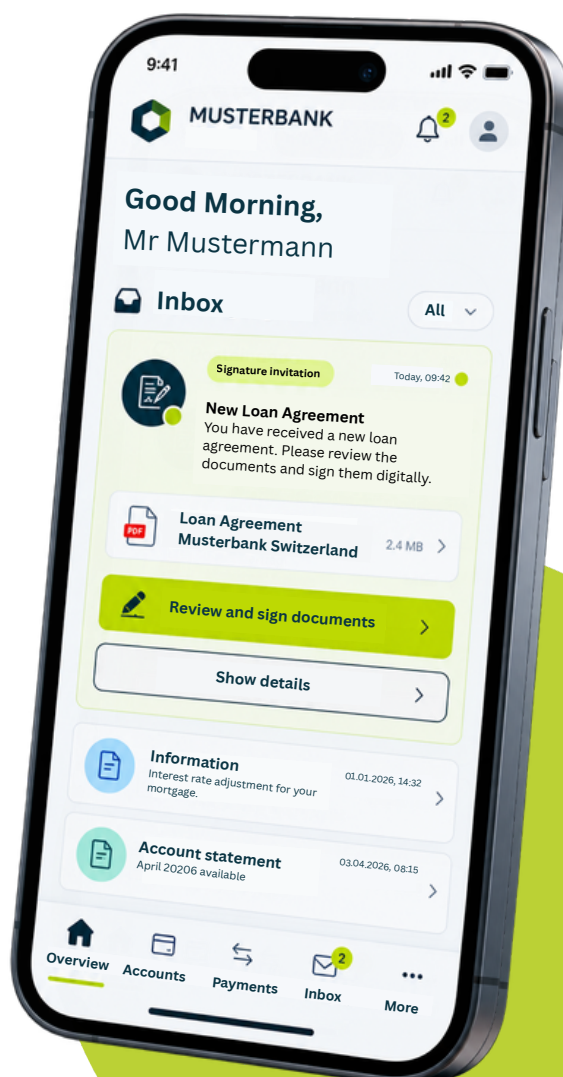


Digital Signatures

The Strategic Lever for Switzerland's Financial Sector

Compliance. Security. Efficiency. Customer Experience.



Executive Summary

Digital signatures are far more than a regulatory obligation for Swiss banks and financial service providers, they are a strategic lever for efficiency, security, and customer satisfaction.

Yet while most decision-makers are familiar with regulatory requirements such as ZertES and eIDAS, they often lack the knowledge of how to implement these requirements efficiently, securely and in a future-proof way.

This white paper shows how modern trust service infrastructures help you not only meet regulatory requirements, but also accelerate processes, reduce costs and improve the customer experience. The focus is on embedded signing, API integration and how SIGN8 supports control over critical processes.

1

Compliance + security + efficiency

Digital signatures combine these three goals without compromise.

2

API Signing and Sealing

Media discontinuities are eliminated and processes become faster.

3

Scalable Trust Infrastructure

Designed to meet the requirements of Swiss banks and the FSI sector. Stable and resilient.

The Challenges for Financial Institutions

Why digital signatures are indispensable for banks and financial service providers in Switzerland.

Swiss banks and financial service providers face a dual challenge:

On the one hand, they must meet strict regulatory requirements such as ZertES, eIDAS, FATCA/CRS and GDPR.

On the other hand, customers expect seamless digital processes, especially in private banking and wealth management.

Regulatory Complexity

ZertES and eIDAS define clear requirements, but choosing the right signature level (FES, QES, Seal) for each use case is complex.

Security

Phishing, data leaks, and manual processes create risks. Automation and audit trails make signatures more secure.

Cost & Inefficiency

Digitalizing signature processes for 10,000+ credit contracts/year can cut costs by up to 70%.

Customer Expectations

Digital, media-break-free processes are now standard. Falling behind risks lost time and customers.

Regulatory Requirements: What Do ZertES & Co. Mean for Your Processes?

Many banks do not know which signature level, advanced electronic signature (AES), qualified electronic signature (QES) or seal, they need for which use case.

The result can be compliance risks, inefficient processes and dissatisfied customers.

Security & Compliance

The technical foundations for trusted signature processes

Digital signatures are only effective when they meet the highest security and compliance standards. Swiss banks must ensure that their signature solutions are compliant with ZertES and eIDAS and take international standards such as ETSI EN 319 411-1 into account.

AES

Advanced electronic signature

For internal approvals, operational processes and lower-risk documents.

QES

Qualified electronic signature under ZertES

Legally equivalent to a handwritten signature. Ideal for loan agreements, account openings, compliance documents and legally sensitive customer processes.

Seal

Regulated electronic seal under ZertES

For automated documents issued by organizations. Secures origin and integrity, for example for account statements, policies, reports, certificates or system-generated documents.

Use Cases

Digital Signatures in Practice

Account Opening & Customer Onboarding

How digital signatures accelerate the account opening process.

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Loan & Mortgage Agreements

Multi-party signatures become significantly faster through digitalization.

Page 06

Compliance & Regulation

Risk is reduced, as manual signatures are prone to errors.

Page 07

Wealth Management & Private Banking

Changes can be completed digitally, quickly and easily.

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Internal Approvals & Audit Processes

Internal processes also run through the same portal and become faster.

Page 09

1) Account Opening & Customer Onboarding

From paper-based processes to digital account opening.

Account opening is one of the most important entry points into the customer relationship. With digital signatures, the process becomes faster, more secure and more customer-friendly.

● Challenge

- Paper-based signatures delay account opening
- Media discontinuities lead to drop-off rates and manual follow-up work
- Regulatory documents such as FATCA, CRS or terms and conditions must be confirmed in a traceable way
- Customers expect digital processes without printing, scanning or postal delivery

● Solution

- QES directly in the digital onboarding process
- Integration into online banking, mobile banking, CRM or onboarding platforms
- Automatic documentation of all signature steps in the audit trail
- No redirection to external portals



Business Impact

Up to 60% faster account opening, fewer process drop-offs and a better customer experience.

2) Loan & Mortgage Agreements

Completing complex contract processes digitally.

Loan and mortgage processes are document-intensive, legally relevant and often depend on multiple parties. Digital signatures significantly accelerate completion.

● Challenge

- Physical signatures increase processing times
- Multi-party processes involving the customer, bank, notary or security providers are complex
- Missing or incorrect signatures cause follow-up work
- Paper, shipping and manual filing increase costs and risks

● Solution

- QES for legally relevant contract documents
- Digital multi-party signatures with a defined signing order
- API integration into loan platforms, CRM or DMS
- Automatic filing of signed documents including audit trail



Business Impact

Up to 50% faster processing and up to 90% less paper in loan and mortgage processes.

3) Compliance & Regulation

Meeting documentation requirements digitally and auditably.

Regulatory processes require clear evidence. Digital signatures and electronic seals create transparency, security and auditability.

● Challenge

- Manual compliance documentation is prone to errors
- Missing evidence can create regulatory risks
- FATCA, CRS, GDPR and terms and conditions processes generate high document volumes
- Internal reviews and audits require complete traceability

● Solution

- QES or electronic seals depending on the regulatory use case
- Automated signing and sealing processes for high volumes
- Complete audit trail for internal and external audits
- Integration into compliance, archiving and core banking systems



Business Impact

99+ % compliance traceability, fewer manual checks and reduced operational risks.

4) Wealth Management & Private Banking

Digital signatures for sophisticated client relationships.

Private banking clients expect personal advice while also demanding flexible digital processes. Digital signatures enable contract completion regardless of location and time.

● Challenge

- Mandate changes and powers of attorney often require physical presence
- International clients cannot always sign documents on site
- Time-critical investment decisions are delayed by paper-based processes
- High requirements for confidentiality, security and service quality

● Solution

- Remote signing for mandates, powers of attorney and contract changes
- QES for particularly relevant documents
- White-label or embedded signing experience within the bank's brand environment
- Integration into CRM, advisory platforms or client dossiers



Business Impact

Higher customer satisfaction, faster mandate changes and more digital contract completions.

5) Internal Approvals & Audit Processes

Documenting internal decisions faster and more traceably.

Internal banking processes also benefit from digital signatures. Approvals become faster, more transparent and auditable. Employees work together and with customers in one system.

● Challenge

- Paper-based and email approvals are slow and difficult to trace
- Version conflicts and unclear responsibilities make audits more difficult
- Internal approvals consume time in Legal, Compliance, Risk and Management
- Evidence must be documented in an audit-proof manner

● Solution

- AES for internal approvals and approval processes
- Digital workflows with a clear sequence and responsibilities
- Audit trail for every action, identity and timestamp
- Integration into DMS, workflow, GRC or procurement systems



Business Impact

Up to 80% faster approval processes, complete audit trails and less manual follow-up.

Why SIGN8?

The strategic advantages over standard e-signature providers.

As a certification service provider, we offer all necessary services from a single source, including a portal and API for signature and sealing processes, enabling banks to manage their internal and external workflows in a unified, secure and efficient way.



Full control over digital identities & certificates

No outsourcing to third-party providers, only controlled partners. This allows the bank to retain sovereignty over critical trust processes.



Integration instead of media discontinuities

Signatures and seals are integrated directly into existing processes. This helps avoid platform switching or separate portals.



Legally aligned for Switzerland & the EU

Support for ZertES and eIDAS. The appropriate signature standard is selected depending on the process.



Scalable for high volumes

From 100 to 100,000 signatures per month. Without any loss of performance.

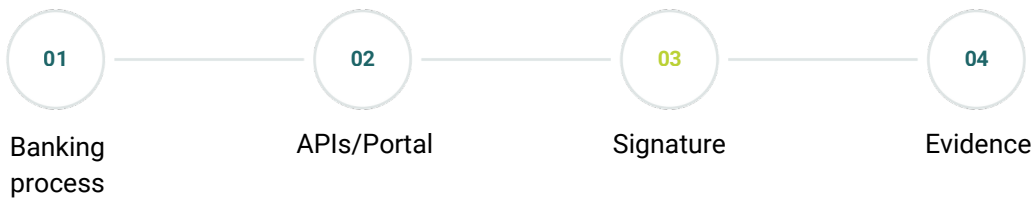


Future-proof for the EUDI Wallet & eIDAS 2.0

Prepared for wallet-based identities and signatures for a robust long-term infrastructure.

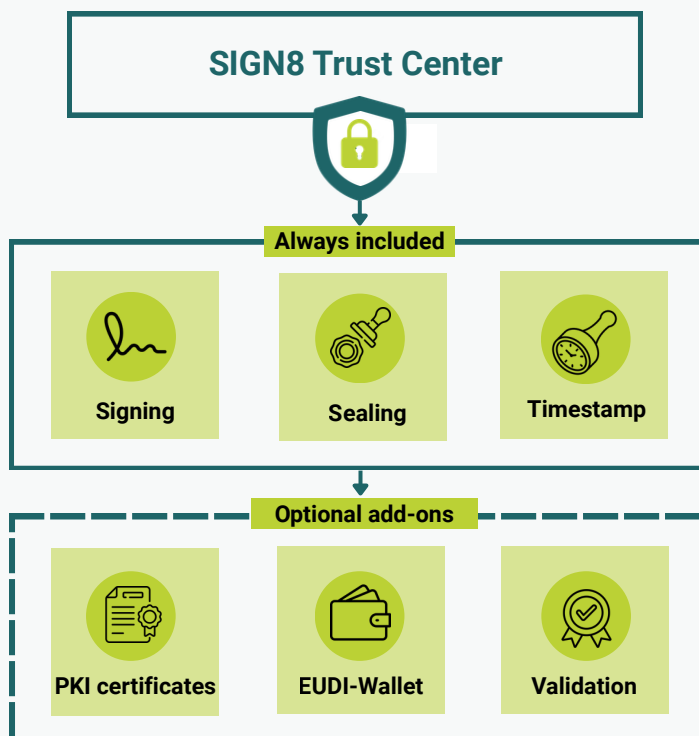
Integration

How easily our solution can be integrated into banking processes.



Our on-premises solution

A dedicated trust center infrastructure in the data center enables full data sovereignty, securely, compliantly and under your own control. It provides a secure infrastructure for digital trust services.



Digital. Mobile. Seamless.

Digital signatures, ideally in your own Trust Center, for internal and external processes are the key to greater efficiency, security and customer satisfaction. Everything on one platform.

Digital signatures are not a nice-to-have, but a must-have for Swiss banks and the financial sector. They combine compliance, security and efficiency while also creating a better customer experience.

With us, you get a future-proof, scalable and controllable solution that integrates seamlessly into your existing infrastructure.

