The Qualified Signature that makes users smile

by Philip Hallenborg, Founder ZealiD
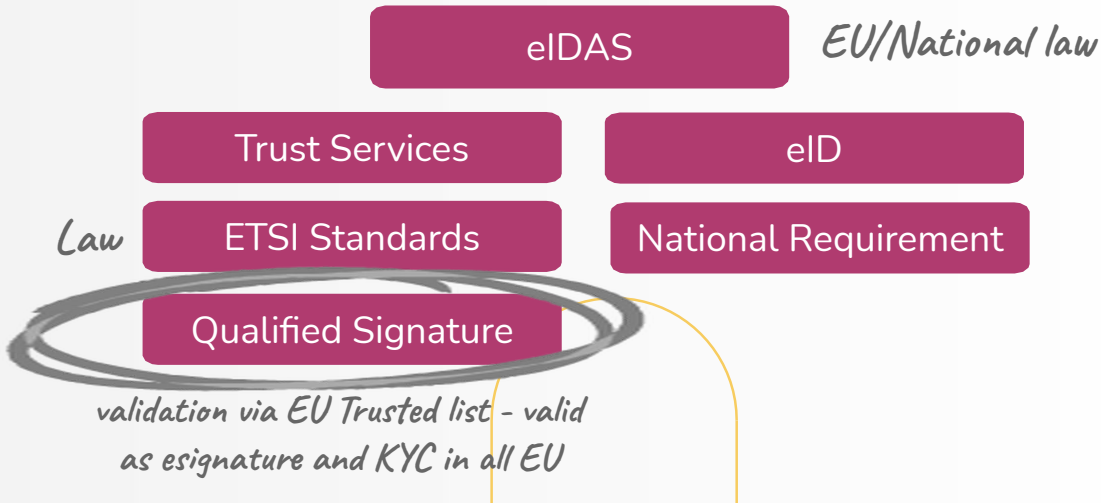philip@zealid.com

Key Takeaways

- EU has via eIDAS conceived what will be a global standard for identification/auth/esigning (eIDAS/ETSI)
- Member states are scrambling to include requirements from eIDAS in all legislation (e.g. PSD2, AML, Credit legislation)
- Innovators like ZealiD simplify user journeys by leveraging PSD2 in eIDAS journeys - so allowing a citizen to use a bank account as part of creating and ID.
- The faster we push member states to adopt the ecosystem the better, and eIDAS/ETSI as signing/KYC standards will be as successful as GSM

Agenda

1. The massive EU movement of digital identity and how the eIDAS regulation is creating a new environment for KYC...

2. ...and how ZealiD is using eIDAS and open banking to allow any EU citizen to participate in the digital economy

Identity, authentication and esigning defined

eIDAS

EU/National law

Trust Services

eID

Law

ETSI Standards

National Requirement

Qualified Signature

validation via EU Trusted list - valid as esignature and KYC in all EU

EU citizens don't have a legally recognized digital identity

People and businesses need a "BankID"

Covid has propelled remote everything and digital signing in specific. Following eIDAS - an EU wide regulation, EU member states are increasing requirements on e-signatures designating qualified signatures for company filings, high risk agreements, RFPs, subsidies, consumer lending and much more. And e-signatures as compliant KYC. The Swedish BankiD example will become mainstream.

Company officers, representatives, employees, consumers alike don't have access to an electronic identity and qualified signatures.

Qualified Certificates
Legal requirements and risk mgmt require EU qualified signatures (QeS)

Mobile Form Factor
No users have QeS. Current hardware and video ident solutions unfriendly

Time and Availability
Companies need fast qualified signatures available across platforms

Market
Qualified Signing & KYC

- 22 million EU SMBs of which many will need qualified signatures
- 235 billion yearly signatures of which 10% need to be qualified
- Exponential increase in financial and other regulated services needing remote identification/ KYC
- €8 billion market is forming

Source/calculation: SK Solutions EE, Swisscom estimates 230B yearly digital signatures in EU (assumptions on share of qualified applied). Remote identity verification worth globally €25B (McKinsey).

€40B
Global markets for all eSigning and KYC

€30B
Global markets for qualified signing and KYC

€8B
EU Qsigning & KYC

German Insurance Contract

// HANNOVERSCHE

Part of VHV Group (€3.5B rev), Hannoversche Versicherung signs insurance policies digitally. Suffering from long sales cycles because B2B clients lack QeS. KYC of remote broker agents needed.
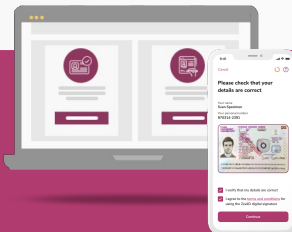
1. Send Envelope

Insurance rep invites customer to co-sign insurance policy in Signing platform
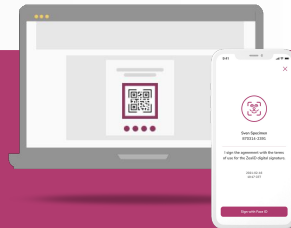

2. Register or Sign

B2B User can sign directly if ZealiD app is installed, or register if first time

3. Sign w/ App

With app user takes picture of the desktop QR and signs with Face ID

"The leading global issuer of qualified signatures and related KYC"

Self-service Qualified

Available on the App Store

ANDROID APP ON Google Play

Unique Self Service UX
Instant qualified signature - mobile phone/ FaceID ready for future registration and signature.

EU Trusted List, Global Standard
Valid in all EU member state courts and authorities. Valid KYC in all member states. EU Trusted List
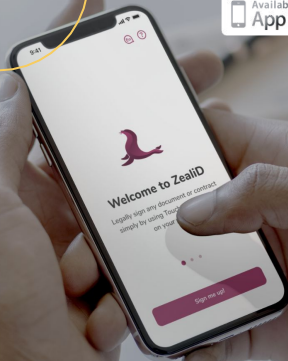
Stand Alone or In-platform
Peer-to-peer signing, or via major live platforms e.g. Docusign & AdobeSign

Welcome to ZealID

Legally sign any document or contract simply by using TouchID or FaceID on your phone

Sign me up!

Novel brand, scandinavian UI, disruptive UX

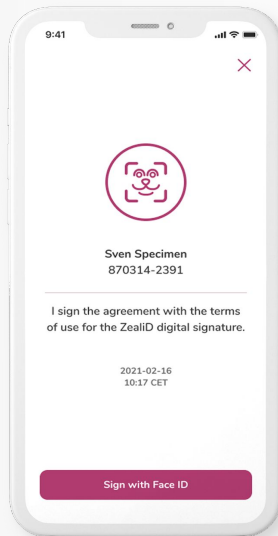**Simple Self Service Registration**
ZealiD brand experience: scandinavian simplicity, emotional connection and trust. Fast.

Touch & FaceID
No more signing with SMS passwords. Once registered - everything is FaceID.

Viral eSigning
Invite anyone with ZealiD to sign a document with qualified signatures.

Compatible
Plugn' Play integrated with major signing platforms: Docusign, Adobesign, Teamviewer, Evidos...

Upload and eSign
Upload any document and receive a pdf that any one can validate w/ Adobe or DSS against EU list

Security & Compliance First
Authorized by EU according to eIDAS regulation, ETSI standards, GDPR and state-of-the- art identity proofing legislation.

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Sven Specimen
870314-2391

I sign the agreement with the terms of use for the ZealiD digital signature.

2021-02-16
10:17 CET

Sign with Face ID

Product

Fast, simple self service

1. Get ready!
Select one of our 24 languages and accept T&C

2. Bank Ident*
Sign into one of over 400+ banks with bank authentication

3. Liveness check
Take a 3D scan of your face with your smartphone

4. ID check
Film your ID document and you are done!

5. Manual vetting
Your registration will be manually checked by our team

* Video conference alternative given to user

ZealiD Demo

WATCH ZEALID DEMO

Click the button above
to watch demo in English

Sign in to your bank

We need you to verify your identity by
signing in to your bank.

Why log in to your bank?

Germany

Choose your bank

If you can't or don't want to login to your
bank there is an alternative option

Continue

Cancel

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