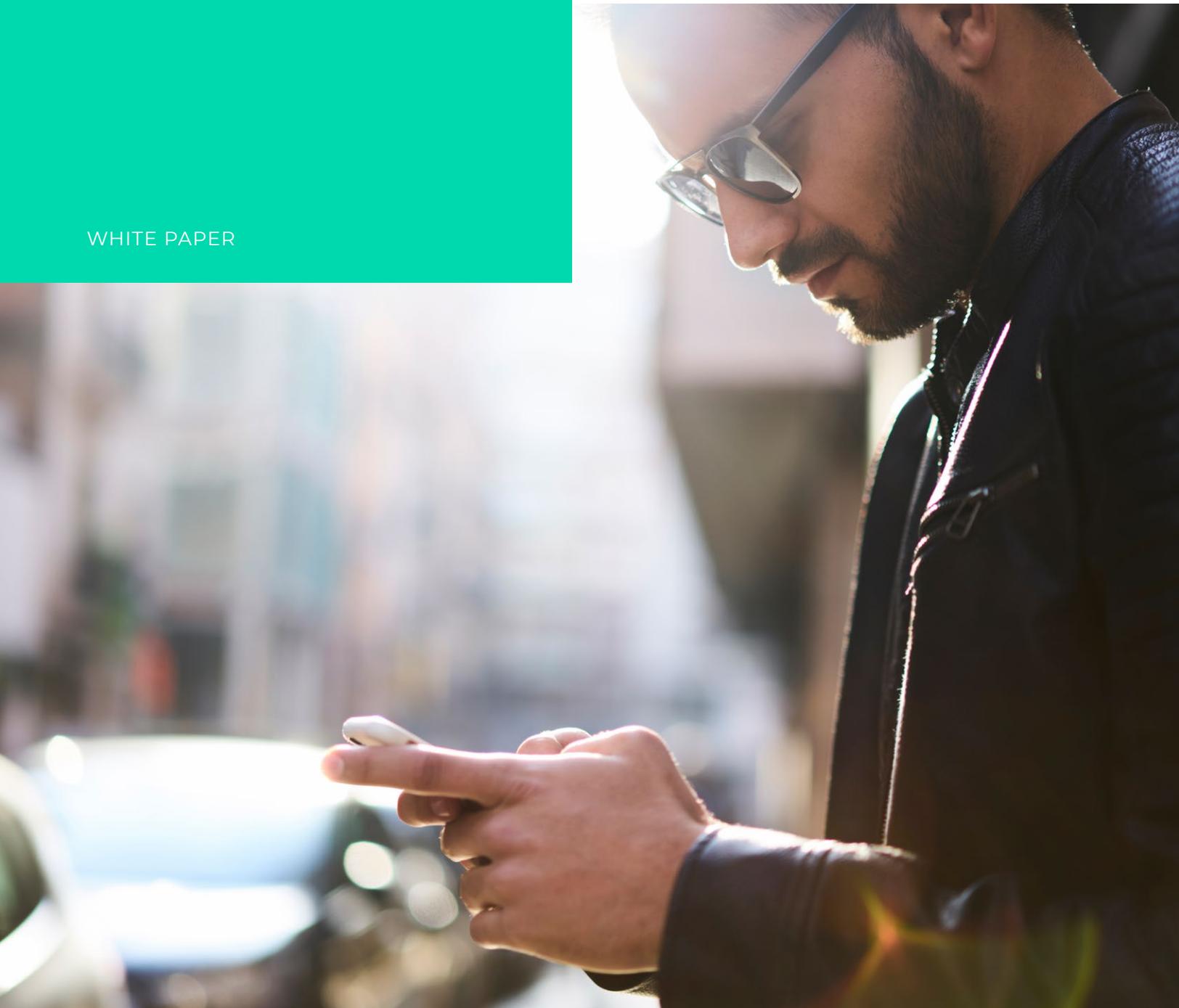


# TOP E-SIGNATURE USE CASES IN BANKING

WHITE PAPER





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“[Our] implementation will become a shared platform, made available for IT development teams to build eSignature solutions for the various Lines of Business. The initial business case is for signature capture and paper elimination during remote account opening procedures. In-branch account opening is also being evaluated, plus opportunities in the Asset Management and Third-party Leasing areas of the bank.”

**Administrator**   
at a large bank  
Review on [G2crowd.com](https://www.g2crowd.com)

## Introduction

E-Signatures are an essential part of an enterprise digitization strategy. Among banks of all sizes, there is tremendous interest in removing paper from business processes and going digital.

Retail and commercial banks, credit unions, lenders and many other financial services organizations have been adopting e-signatures for a variety of use cases. As digitization efforts mature and banks realize the benefits in customer experience, retention, compliance, productivity, efficiency and hard cost savings, they are expanding beyond early applications and looking for ways to rapidly extend those benefits to every business line, channel and area of the bank. This requires an electronic signature platform that has the flexibility to accommodate the requirements of any business process – from high volume, highly regulated customer-facing processes to less complex, lower volume internal and B2B processes.

Today, deploying e-signatures as a shared service is the preferred approach where an initial use case is used as the building block for enabling the entire organization. However, for those just getting started with e-signature, the question becomes: where to start? And for those already underway, it is: what is the best expansion path? Ultimately, there is no right or wrong first step or next step. All business lines and channels have processes that are good candidates for going paperless; the choice of use cases is as individual as the bank. That being said, there are common application areas where banks are focusing their efforts when it comes to e-signature and e-fulfillment. This paper will provide an overview of:

- The business processes, products and services where banks are offering e-signatures;
- Common challenges in going digital;
- The latest e-signature adoption and technology trends in banking.

## Use Cases

According to Forrester Research, “Financial services lead all industries in [e-signature] transaction volume.”<sup>1</sup> With the majority of e-signed documents processed by banks and lenders, the following table lists the most common areas where e-signatures are gaining adoption.

BUSINESS UNIT	PROCESSES	BRANCH	ONLINE	PHONE	AGENT/ ADVISOR	KIOSK
CUSTOMER FACING						
Everyday Banking	<ul style="list-style-type: none"> <li>• New customer onboarding</li> <li>• Account openings (new and existing customers)</li> <li>• Account maintenance</li> <li>• Deposits</li> <li>• Pre-authorized debits</li> <li>• Debit and credit card applications</li> <li>• Safe deposit boxes</li> </ul>	√	√	√		√
Consumer and Small Business Lending	<ul style="list-style-type: none"> <li>• Lending &amp; leasing applications</li> <li>• Disclosure delivery</li> <li>• Contracts</li> <li>• Notes</li> </ul>	√	√	√		
Wealth Management	<ul style="list-style-type: none"> <li>• 401k rollovers</li> <li>• Registered investment transfers</li> <li>• GICs</li> <li>• Mutual funds</li> <li>• Annuities</li> </ul>	√	√	√	√	
Residential Mortgage	<ul style="list-style-type: none"> <li>• Mortgage applications</li> <li>• Mortgage pre-approvals</li> <li>• HELOC applications</li> <li>• Secure e-disclosure delivery</li> <li>• E-Closings</li> <li>• Renewals</li> <li>• Annual agreements with title agents</li> <li>• Default management and foreclosure</li> </ul>	√	√	√	√	
B2B						
Commercial Banking & Treasury Management	<ul style="list-style-type: none"> <li>• Account initiation &amp; maintenance</li> <li>• ACH processing</li> <li>• Letters of credit &amp; guarantees</li> <li>• Bilateral loans</li> <li>• Commercial real estate loans</li> <li>• Agriculture loans</li> <li>• Asset-based loans and leasing</li> </ul>	√	√	√		
E-Contracting & Procurement	<ul style="list-style-type: none"> <li>• Contracts</li> <li>• Statements of Work</li> <li>• Non-disclosure Agreements</li> </ul>		√			
INTERNAL						
Internal Processes	<ul style="list-style-type: none"> <li>• <a href="#">Human Resources</a></li> <li>• Legal</li> <li>• Other ad hoc processes</li> </ul>					

## Onboarding & Account Openings

We live in a multi-channel, multi-device world. Customers can accomplish many of their everyday banking transactions remotely online or through a mobile device. But there is still significant value in branch automation and digitization. While routine transactional operations have moved online, interactions such as new customer onboarding and account openings of all types remain an opportunity to meet customers face-to-face in the branch to better understand their needs. Eliminating the errors and inefficiencies of paper in these processes in-branch removes all of the manual work that restricts bankers from spending more time with their customers.

The lion's share of account openings takes place in the branch. According to an Aite Group survey of U.S. trends in checking account openings, 73% of respondents opened their most recent checking account in the branch.<sup>2</sup> E-Signature activity at a top five US bank confirms this – the bank is using OneSpan Sign to process millions of deposit account openings in the branch each year. Other banks are following suit. Considering in-branch volume and the strategic importance of the branch for getting to know the customer, demand for e-signatures in this channel remains strong.

At the same time, the ability to onboard customers from anywhere, at any time, has become a competitive advantage. In 2017, Celent Research published a report on [BMO Bank of Montreal's](#) e-signature deployment. The bank's first e-signature use case was onboarding. "According to BMO's Annual Report, the launch of a contextual and simplified digital account onboarding is a first-of-its-kind service in Canada. BMO customers can quickly search, select and open an account on their smartphones in under eight minutes."<sup>4</sup> BMO's mobile customer onboarding has been in production since Q4 2016.

Remote mobile e-signing is possible even when online account openings require a hand-scripted signature. In 2015, top banks and financial services firms began testing mobile signature capture in the field. One global bank launched a pilot to test mobile account openings at airport kiosks. The bank developed a dedicated iPad app, with e-signatures integrated directly into the app so the entire process remains digital. The bank had been using the same trusted deposit account opening process for many years, but when it came time to adapt the process to the iPad, the team used the opportunity to eliminate unnecessary steps and build a streamlined mobile experience.

COMMON CHALLENGES & CONSIDERATIONS	SOLUTIONS
<p><b>Requirement for a signature card</b> For account openings related to deposit, investment or securities accounts, banks require a handwritten signature for the signature card they keep on record.</p>	<p>U.S. Bank transformed deposit account openings across 3,000 branches by capturing e-signatures and maintaining the e-signature sample in a centralized database. &gt; <a href="http://bit.ly/2qA9tDJ">Read the case study http://bit.ly/2qA9tDJ</a></p>
<p><b>Cost of signature capture hardware</b> The cost of purchasing, deploying and maintaining dedicated signature tablets represents a massive investment that has been a barrier for many banks.</p>	<p>A bank can transform the customer's personal mobile device into a signature capture pad. This enables customers to securely e-sign documents with their fingertip, in a way that is convenient, secure, compliant. &gt; <a href="http://bit.ly/2q7j6JZ">Read more http://bit.ly/2q7j6JZ</a></p>
<p><b>Integration with core systems</b> According to Forrester Research, "Many financial enterprises complete the on-boarding process and then print everything out and collect "wet" signatures. This approach is no longer just inefficient, creating needless back office work and slowing the time to fund an account; it is a bad customer experience."<sup>3</sup></p>	<p>The e-signature platform will need to be integrated with upstream systems such as the account openings system. This enables the system to hand-off the forms to the e-signature solution. The e-signature platform takes over and executes the signature transaction online or through a mobile device. Electronically signed and completed forms can then be returned to other systems for downstream processing and archiving.</p>
<p><b>Preparing forms for e-signature</b> Forms were originally designed for paper – not for a digital screen. To prepare paper forms for electronic signing, banks may need to update them.</p>	<p>Many of the forms used in the banking industry are regulated and their layout cannot be changed. These are easy to automate. Dynamic forms (e.g., where the data entered by the customer will dynamically display different options and additional fields) are more complex and will need additional coding. This requires adequate time and planning.  According to U.S. Bank, "The majority of the effort to e-sign-enable our deposit account processes was spent re-designing and preparing forms for signature, but the actual integration with OneSpan Sign e-signatures took no more than a few days," says a bank executive. &gt; <a href="http://bit.ly/2qA9tDJ">Read more: http://bit.ly/2qA9tDJ</a></p>

Banks report that paperless account opening workflows dramatically improve the first experience with the customer by removing any need to wait while documents are printed or errors corrected. And if done remotely, there is the added benefit of enabling the customer to choose when and where they transact with the bank.

**Digitizing this process also:**

- **Eliminates paper signature cards.** This saves costly archiving space in the branch, and also saves time searching for the physical signature sample. Instead, the digital version of the signature card is immediately accessible to any branch across the country.
- **Automates compliance.** According to Celent Research, “The most substantive benefit [of BMO’s e-signature deployment] is the automation of its audit processes.” By introducing an end-to-end digital workflow, the bank saw a reduction of errors/irregularities within the personal bank account opening process of up to 80%. BMO cut scanning errors by 92% (the main source of errors in their account opening process) and reduced lost files by 66%.
- **Improves operational efficiencies.** For non-bank lender OneMain Financial, before using e-signatures in their 1,700 branches, each branch officer spent an average of 20 minutes scanning and routing each loan file. Today, the signing process is completely digital. E-Signed documents are automatically directed to OneMain’s document management system without any manual work.
- **Makes it easy to extend e-signatures** to other processes in the branch. As an example, by building out a shared services architecture for enterprise-wide e-signatures, starting with new customer onboarding, Celent Research confirms that, “BMO is well positioned to migrate its other core business processes to the platform and to continue its automation of its eForms and eSignature digital capabilities.”<sup>4</sup>

**Lending**

Within lending the most common areas for e-signature are consumer loans, small business loans and retail finance. E-Signatures, e-forms and digital processes are being used online, in the call center and in the branch for signing loan

applications and finance contracts, as well as for electronically delivering the many consumer disclosures at the heart of these processes.

The value is simple. Keeping transactions completely digital and applying workflow rules eliminates risk associated with document errors such as missing signatures and data. E-Signatures also remove the painful effort and poor customer experience involved in document rework – that is, calling a borrower back to re-sign paperwork that was not completed correctly the first time.



“We started at 70% of all loan account openings having e-signatures, and within a year we were up to 85%, which is where we stayed.”

**Ron Eddy**  
Associate vice president for technology and operations  
U.S. Bank

U.S. Bank has nearly eliminated loan exceptions by incorporating e-signatures into their consumer and business loan processing, which was deployed across more than 3,000 retail branches in 2011. As a result, the bank has cut the majority of document handling costs; exceeded compliance requirements; and perhaps most importantly, improved customer experience. “We started at 70% of all loan account openings having e-signatures, and within a year we were up to 85%, which is where we stayed”, says Ron Eddy, an associate vice president for technology and operations at U.S. Bank.<sup>5</sup>

But the most e-signature activity is taking place in the online channel, where the need for immediacy is greatest to offset high abandonment rates on loan applications due to long paper processing times. In the online channel, it is common to see customer adoption of e-signatures hovering close to 100%. For student loans, one lender went live with e-signing at the peak of their loan season, and overnight attained a 99.9% adoption rate that has since held steady.<sup>6</sup>

COMMON CHALLENGES & CONSIDERATIONS	SOLUTIONS
<p>Electronic disclosures for application documents Financial institutions often wrongly presume that since an actual signature is not required on many loan disclosures, the legal and compliance requirements are lesser and that a simple email with an attached disclosure is sufficient. This is not the case.</p>	<p>Banks commonly use an e-signature platform to manage the E-SIGN consent process, provide secure delivery, and capture evidence of timely receipt by the customer. &gt; Read more: <a href="http://bit.ly/2phgrJO">http://bit.ly/2phgrJO</a></p>

Globally, banks and retail finance providers are experiencing similar benefits. For the UK's Secure Trust Bank, as well as global finance provider Hitachi Capital<sup>7</sup>, offering e-signature capability enables their retail partners to execute financing at the point of sale with the speed and simplicity of an online credit card transaction. The customer clicks a few buttons to sign their name on a tablet or other device in the store, and the transaction is closed. This is a major competitive advantage considering that it gives banks and financial services companies the ability to close the sale while interest from the customer is high.

Enabling remote e-sign capability for mobile lending transactions is also a growing focus, as banks look to attract the growing segment of mobile-first customers.

Overall, our customers report that transforming their lending processes with e-signatures has:

- Cut the application process from 8 days to 24-48 hours;
- Saved \$1 million in annual scanning and imaging costs on 26 million pages of loan documents;
- Reduced document errors by 90%;
- Removed 80% of document handling costs;
- Streamlined workflow from 16 steps to 4 steps;
- Enabled one bank to redeploy 95,000 hours of bankers' time to sell more loans;
- Eliminated the need for manual back-office operations.

COMMON CHALLENGES & CONSIDERATIONS	SOLUTIONS
<p><b>Enabling a remote workforce with e-signatures</b> Banks don't want to burden their "road warriors" with another piece of hardware to carry around, just to capture signatures.</p>	<p>A multi-purpose tablet such as the iPad can also double as a signature capture pad. &gt; <a href="http://bit.ly/2q7j6JZ">Read more http://bit.ly/2q7j6JZ</a></p>

## Wealth Management

Wealth Management is a good fit for e-signatures. The goal is to shorten the long sales process (which typically involves multiple meetings and high error rates) to a single session where the paperwork is processed face-to-face with the customer. Both the client and financial advisor usually have to sign documents, but authentication can be done in-person, making the process an easy target for e-signatures.

In a recent CEB TowerGroup [webcast](#) on the topic of e-signature trends in wealth management, two themes surfaced. First, clients are looking for more simplified, digital interactions. The second is the need to equip advisors with the tools they need to provide the experience that clients want. According to CEB, "Consumer technology usage is high, but many advisors are not interacting with their clients in a digital manner."

In a CEB survey<sup>8</sup> of financial services and wealth management firms, 32% of respondents reported that improving client onboarding from the front to back office and applying technology to improve multi-channel client engagements are the top two areas that are most critical. The survey also found that 34% of respondents prefer using client-facing portals or wealth management websites when purchasing new financial products or services; and 62% of Gen X/Y clients believe technology helps them better collaborate with their financial advisor.

In 2012, RBC Royal Bank of Canada implemented e-signature technology for its wealth management line of business. Bank

Systems & Technology reports that the bank's investment advisors were losing more than 80,000 hours yearly on administrative work related to managing paper.<sup>8</sup> With hundreds of mobile advisors across the country handling millions of paper documents while on the road, the potential for human error was great. To correct errors, the advisor would have to go back to the customer to re-work documents. E-Signatures provided the solution.



"Royal Bank of Canada is already making extensive use of [e-signature] technology throughout its business, starting with wealth management. [...] 63% of RBC wealth management staff said the e-sign process saved time. And compliance staff reported that they're able to avoid certain checks that are taken care of automatically by the software."

**American Banker**

The bank's e-signature ROI has included:

- Thousands of hours saved in sales administration, freeing advisors to focus on sales and relationship building activities;
- 75% fewer document errors;
- \$8,000,000 in annual administrative savings.

By automating its wealth management processes, RBC has also laid the groundwork for further expansion of e-signatures to other lines of business. In an interview with RBC's VP of digital strategy and customer experience, James McGuire, Bank Systems & Technology explains that, "Building out the infrastructure for the solution and the workflows for the different types of transactions was the biggest challenge to the product's launch. But now it will be much easier to bring the solution to other parts of the bank's operations such as in branch retail transactions. The bank is already piloting the solution in some of its branches and plans to roll out the solution to its full branch network later this year."

In wealth management, another area of interest is investment transfers. **Tangerine, a division of Scotiabank**, formerly ING Direct Canada, began offering e-signature capability to customers during the busiest season of the year for retirement investments. Their use case was a transfer authorization form that customers sign to move registered investments to Tangerine from another bank. Over a 6-month period, the bank saw over 1,500 transfers submitted using e-signatures. Tangerine's customers embraced e-signature capability, with 65% choosing e-signatures over the paper process. Not one of those digital forms contained errors. The bank experienced a 0% NIGO rate – something that simply doesn't happen with paper.<sup>9</sup>

## Residential Mortgage

Despite the complexities of the mortgage business, the digital mortgage is gaining momentum. As more mortgages and refinances move online for increased convenience and speed, e-signatures are the ideal solution to bring the digital experience into the customer's home and make it convenient, secure and compliant.

Banks are integrating technologies like e-docs, e-signatures and e-disclosures, and are taking a phased approach to digitizing the many processes with the mortgage transaction. Electronic delivery of time-sensitive disclosures is one of the main mortgage processes being digitized today.

In 2013, **Wells Fargo** enhanced its digital process by enabling eDelivery of disclosures for home equity line of credit (HELOC) applications. This provided customers the ability to review disclosures through a web or mobile browser and keep the process moving forward without having to wait for a paper package to be delivered through the mail. In May 2014, Wells Fargo extended eDelivery of disclosures to all residential home mortgage applications. In addition, the bank delivered residential mortgage disclosures to mobile phones. In 2015, Wells Fargo enhanced yourLoanTracker<sup>SM</sup> to provide customers who opt for a paperless process, the ability to electronically sign their mortgage application.

Beyond regulatory pressures, the two main drivers to digitize mortgage are customer experience and competition from non-bank lenders, who are increasingly adopting technologies such as e-signature to become more agile and gain a competitive edge. Clearly, customers want the convenience of online transactions. They are rewarding financial services providers who offer them the ability to use a mobile device or PC to communicate with their loan officer, upload documents, electronically accept disclosures and e-sign forms.

Non-bank lenders have been able to reduce the lengthy mortgage process by more than half, from 45-55 days to fewer than 20. Signature Mortgage eliminated the 7-10 day application process by having the application signed electronically – often the same day it is sent out. Virtually all (99%) of their customers choose to e-sign their mortgage application. Signature Mortgage has since seen a 100% increase in revenue and an 85% decrease in courier costs – not to mention unsolicited accolades and referrals from customers who are surprised by how fast and easy the e-process is.

COMMON CHALLENGES & CONSIDERATIONS	SOLUTIONS
<p>The mortgage process involves many stakeholders and not all are ready to accept e-signatures</p> <p>The mortgage process is comprised of many processes involving many different players (lender, notary, closing agent, country recorder, etc.). The value of embarking on a digital mortgage initiative may be questioned unless the entire end-to-end transaction, including the note, can remain digital.</p>	<p>Take a phased approach to automating mortgage, starting with e-disclosures. Then move to the mortgage application process as the second phase, and finally a hybrid e-closing. You will gain enormous benefit even from these discrete points of automation.</p> <p>&gt; Read more <a href="http://bit.ly/2ajslqq">http://bit.ly/2ajslqq</a></p>

## Commercial Banking & Treasury Management

Improving the customer experience for commercial lending and treasury management is driving banks to find ways to make it easier to do business with commercial customers outside the branch.

Chicago-based Signature Bank is a good example. According to [American Banker](#), e-signature has cut the time it takes to get customers signed up for treasury management services. “The bank aimed to trim the time and expense it took to onboard the services for clients, a previously prolonged process in which customers had to apply their wet ink signatures to paper documents received via Fedex or print out, sign and return PDFs sent via email.”

“Now they can get the email in a minute, and if they click and complete it, the whole process can take 10 minutes,” says Anne C. Doligale, senior vice president and certified treasury professional at Signature Bank. “It just depends on how quickly they get it signed.” The bank has since incorporated the OneSpan Sign cloud service into all treasury management operations, including collections, disbursements, concentration, investment and funding activities.

For another bank, the Treasury Management Services Master Agreement was a good starting point. This regional bank uses nCino, a cloud-based bank operating system built on

the Salesforce.com platform. To get up and running quickly with e-signature, their starting point was the pre-integrated [OneSpan Sign for Salesforce connector](#) which enables a Salesforce administrator within the bank to easily install the connector and add e-signature capability to Salesforce in minutes, without any coding. This way, bankers can begin sending documents for signature immediately, directly from within their CRM platform.

Another area of interest is ACH processing. For processes such as an ACH withdrawal from a consumer's bank account, businesses need a convenient way for the consumer to sign the bank's authorization form – from any location and device. The problem with paper is the consumer has to either be on-site to sign the form, have access to a fax, or make time to get to the post office. However, by keeping the process digital and making it convenient for consumers to sign electronically on a smartphone, businesses can obtain the signed authorizations faster, which prevent abandonments and improves cash flow for the business. By adding e-signatures to this process, one bank was able to offer their business customers a significantly better experience at minimal cost and with almost no involvement from their IT department.

COMMON CHALLENGES & CONSIDERATIONS	SOLUTIONS
<p><b>IT resources are constrained</b> Because of this, customer-facing projects often get the attention.</p>	<p>Using an e-signature platform that can be consumed both as an on-premises deployment behind the firewall, or as a cloud service. This provides flexibility when smaller business units or individuals need to get up and running immediately with e-signature – without any IT involvement. <a href="http://bit.ly/2qdLJFo">Learn more: http://bit.ly/2qdLJFo</a></p>
<p><b>A single vendor enterprise-wide</b> Requirements for internal and B2B processes are different from customer-facing transactions. The emphasis on vendor consolidation within larger organizations makes it more important than ever to be able to satisfy all of these diverse needs with one solution.</p>	<p>A single, flexible e-sign platform can reduce the amount of legal and technical due diligence, as well as the total cost of ownership.</p>

## General E-Contracting & Other Ad Hoc Processes

Within banks there are many ad hoc processes that require signature. These diverse processes require some form of manual intervention and range from e-contracting and procurement, to HR, IT, Legal, Corporate and more. Although the focus is on customer facing processes that drive revenue, banks realize quickly there is value for internal and B2B processes requiring signature.

Corporate contracts for training bank personnel is a good example. Getting bank personnel trained on new products and services could mean more revenue to the bank.

Within one large global bank, the contracting personnel responsible for executing contracts with external training providers was able to use the e-signature service without burdening the bank's IT department. Employees were able to upload and prepare documents for e-signature within minutes. By eliminating paper processing, employees now close contracts faster and save an average of 10 weeks annually. Read more: <http://bit.ly/2nxgolh>

## Conclusion

As demonstrated in this paper, e-signatures have applicability beyond one or two processes in the bank. Some banks start by introducing e-signatures as part of a branch transformation initiative. Others begin in the online channel with high volume, self-serve transactions. One global bank's wealth management line of business first introduced e-signatures to their field sales channel. Once they had demonstrated success and proven the ROI, they continued to extend the technology to other business lines for remote account openings, e-contracting and more, as part of an enterprise digitization strategy.

Many banks are implementing e-signature as a shared service across the organization. While one line of business may need an immediate solution, the bank likely has an enterprise need for digital business processes. Like other capabilities such as centralized accounting or HR services, e-signatures are increasingly implemented as a service that can be easily accessed by any division. This breaks down silos within the organization, saves on developer time, accelerates roll-out and creates a consistent user experience.

If you want to digitize the enterprise and offer e-signature capability as a shared service, it can be done, no matter how varied your business needs and requirements. With over 80% of our customers in banking and lending, we have the largest share of the e-signature market in these industries and are considered the leading e-signature and e-vaulting solution for financial services. We understand the need to find a vendor with experience, best practices and a proven track record. As you're working forward with your use case, rest assured that the rest of the bank needs this too, and we have a platform that will scale and handle the requirements of all of your use cases.

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<sup>1</sup> Forrester Research Inc., Brief: E-Signature Transactions Topped 210 Million In 2014: Transaction Volume Will Exceed 700 Million by 2017, May 19, 2015, Craig Le Clair

<sup>2</sup> <http://www.aitegroup.com/report/us-trends-checking-account-opening>

<sup>3</sup> Vendor Landscape: Financial Services Client On-Boarding Solutions Providers Offer Fresh Ideas And Approaches For On-Boarding Challenges, Craig Le Clair, September 28, 2015

<sup>4</sup> BMO Digital Transformation in Personal Banking, by Celent Research, 2017: <http://bit.ly/2oUTDyW>

<sup>5</sup> <http://www.americanbanker.com/news/bank-technology/us-bancorp-expands-paperless-push-as-others-hesitate-1071417-1.html>

<sup>6</sup> [https://www.OneSpan Sign.com/wp-content/uploads/OneSpan Sign\\_Student-Loan-Authority-Case-Study\\_07092014.pdf](https://www.OneSpan Sign.com/wp-content/uploads/OneSpan Sign_Student-Loan-Authority-Case-Study_07092014.pdf)

<sup>7</sup> <https://www.dealflo.com/resources/show/secure-trust-bank/>  
<https://www.dealflo.com/resources/show/hitachi-capital/>

<sup>8</sup> <https://www.esignlive.com/resource-center/e-signature-solutions-market-update-wealth-management/>

<sup>9</sup> <https://www.silanis.com/blog/what-a-difference-a-0-nigo-rate-makes/>



OneSpan enables financial institutions and other organizations to succeed by making bold advances in their digital transformation. We do this by establishing trust in people's identities, the devices they use, and the transactions that shape their lives. We believe that this is the foundation of enhanced business enablement and growth. More than 10,000 customers, including over half of the top 100 global banks, rely on OneSpan solutions to protect their most important relationships and business processes. From digital onboarding to fraud mitigation to workflow management, OneSpan's unified, open platform reduces costs, accelerates customer acquisition, and increases customer satisfaction.



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