PRODUCT PAPER

Qualified Electronic Signature – legally binding across Europe

Introduction

IN Groupe's Qualified Trust Services offer a comprehensive solution designed to enhance the security, efficiency, and compliance of your electronic signatures for documents, agreements, and financial transactions.

Our Qualified Signature Service guarantees that each signature is legally binding, secure, and fully recognised across the European Union under the eIDAS regulation. This ensures your organisation enjoys the confidence and legal assurance necessary for high-value, cross-border transactions.

Our solution allows your organisation to easily integrate multiple eID schemes, enabling continuous use of existing systems. This flexibility ensures users can rely on the eID they are already familiar with, enhancing both convenience and trust in the solution.

Legal certainty across the EU member states

For institutions engaged in cross-border activities, investing in Qualified Trust Services (QTS) is a meaningful change. Our Qualified Signing Service offers the highest level of security and legal assurance under eIDAS, ensuring that every signature is legally binding and recognised across the EU.

By meeting eIDAS' stringent requirements, our solution ensures full regulatory compliance while significantly reducing the risk of fraud, protecting customer transactions, and fostering trust.

> **"At IN Groupe, we are proud to be among the most experienced providers of Qualified Trust Services. We have been delivering these services for over 20 years, providing millions of qualified signatures every year to the Danish population."**

Qualified Electronic Signature: Builds trust in digital transactions

Onboarding: Streamline the onboarding process with secure, remote signatures.

Loan agreements and mortgages: Quickly finalize and sign loan documents with legal certainty.

Investment contracts: Ensure binding signature on high-value contracts.

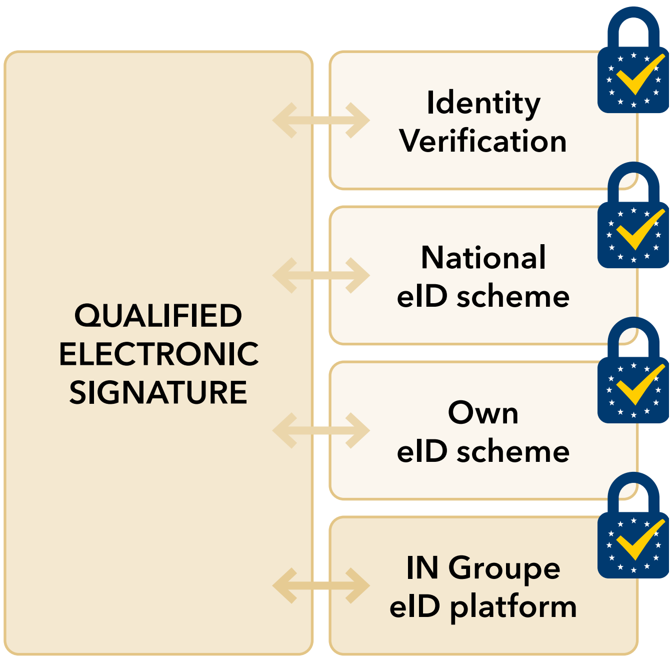
Cross-border transaction: Electronic signing of mergers and acquisitions, financial transactions and onboarding of international teams.

Smooth integration with multiple eID schemes

An essential requirement for providing qualified electronic signatures is the ability to accurately verify the identity of the user signing the document.

Our Qualified Signature Services solution supports multiple identity verification and authentication schemes, providing they meet eIDAS' regulations. This flexibility allows your organisation to leverage existing identity schemes – whether proprietary or public – and integrate them easily into your current infrastructure.

By using well-known applications, the solution fosters user confidence and trust throughout the signing process. Additionally, this capability ensures scalability for expansion into international markets while keeping full compliance with eIDAS regulations.

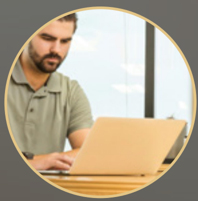


Deliver first class customer experience – based on digital trust

With our Qualified Signing Service, you can offer your clients a modern, secure, and convenient way to sign important documents, including onboarding agreements, loans, mortgages, and shared bank accounts. Featuring a simple and intuitive interface, our solution guides users through the signing process step-by-step, ensuring a smooth experience and building trust across Europe.

The signing process is fully accessible on any device - desktop, tablet, or smartphone — without sacrificing security or usability. This flexibility enables users to sign documents anytime, anywhere, providing them with the convenience they need while supporting the highest standards of trust and security.

Easy and secure signing process



1. The user logs in to the service
2. The user is redirected to verify their identity
3. The user is redirected back to the frontend, where the document is presented
4. The user reads the document and accepts the terms for signing
5. The document is signed and made available for the user to download

Remote and legally binding signing of onboarding agreements

Customers expect fast, easy, and secure onboarding. Our solution enables your customers to sign onboarding agreements securely and remotely, regardless of their location. This streamlines the onboarding process and allows you to serve international clients seamlessly.

Multiparty document signatures

Our Qualified Signature Service empowers banks to efficiently manage complex, multiparty transactions, enhancing both operational efficiency and the user experience.

It is an ideal solution for scenarios like joint bank accounts or mortgage transactions, where multiple parties must sign the same document. By simplifying these processes, our service reduces the friction and delays typically associated with handling documents requiring multiple approvals.

Streamlined workflows and cost reduction

Our solution empowers organisations to optimise workflows across departments, regardless of national process variations. By adopting a remote signing service, businesses can implement a unified solution that works across borders, ensuring the validity of electronic signatures both locally and internationally.

This consistency simplifies auditing, improve efficiency, and ensures compliance without the need for region-specific adjustments. As a result, business processes are accelerated, workflows are optimised, and significant reductions in both time and costs related to document handling are achieved.

About IN Groupe

IN Groupe is a global leader and specialist for identity and trust solutions.

With nearly 500 years of experience, we offer state-of-the-art identity solutions and secure digital services that integrate electronic, optical, and biometric technologies to the French government. We manage millions of digital identities, supporting banks, businesses, and governments in delivering fast, secure and compliant digital services.

For more information please visit:
www.ingroupe.com or contact **sales@ingroupe.com**