

# Continue Serving Your Customers in Times of Crisis

## 10 Financial Processes to Digitize

### #1 Business Lending

When businesses need immediate access to loans, banks can execute same-day closings with e-signatures. Look for an e-sign service that captures comprehensive audit trails to prove compliance.



### #2 Consumer Lending

Mobile-first lending is gaining momentum. Two technologies are key for enhancing mobile lending: mobile e-signatures and mobile app shielding to protect the banking application from attack.



### #3 Remote Bank Account Opening

New customer acquisition remains a growth priority. In an ISMG survey, 99% of banks confirmed level or increased budgets for digital identity verification and e-signature for secure mobile account opening.



### #4 Account Maintenance

Many changes to bank accounts require a signature. Some also require an ID check. Banks are adapting these processes with e-signatures and digital ID verification so they can be securely executed online.



### #5 Employee Processes

Going paperless is one of the best ways to protect employees. Like cash, paper carries bacteria and viruses. Considering all the documents printed for signature, now is the time to introduce e-signatures.



### #6 Wealth Management

Wealth advisors and private bankers can use e-signatures when clients can't meet in person. In addition, ensure they use strong authentication to access online systems and accounts.



### #7 Corporate Banking

Forrester Research recommends expanding e-signature to corporate banking. Commercial bankers can get up and running in minutes with a web or mobile e-sign app to process legally binding agreements.



### #8 Mortgage

Where regulations permit, give customers the option to click-to-sign the mortgage application, electronically accept e-disclosures, and close home loan documents online, without ink signatures.



### #9 Life Insurance

Carriers are equipping agents with e-signatures to close new business online. When agents and applicants can't meet in person, this also raises the need for digital ID verification to help prevent application fraud.



### #10 Auto Finance

The process of applying for a car loan or lease – even remotely – is becoming increasingly faster and more secure as digitization replaces paper forms and manual ID checks.



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