



# Product Use Case Catalog

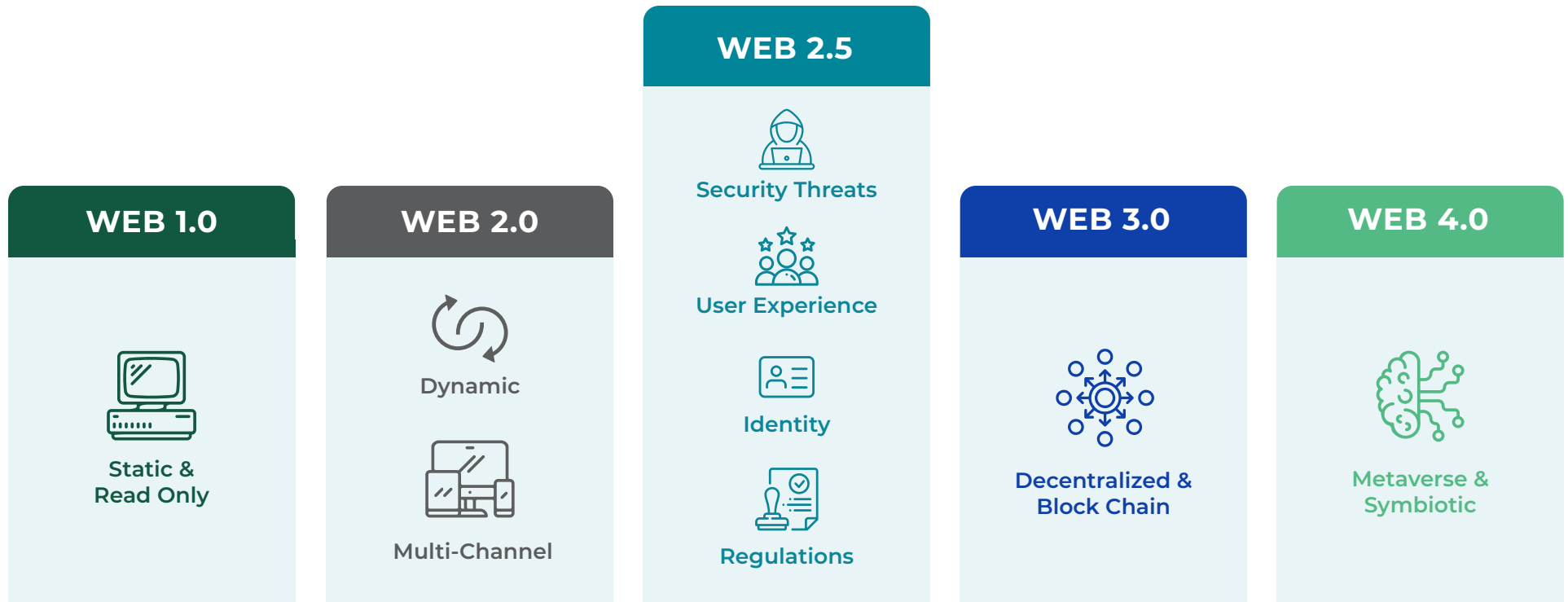


## In today's shifting landscape, where are you?

We've reached a moment of pivotal opportunity for business. Opportunity comes with challenges, however—and companies are facing tremendous pressure to modernize, so they can unlock Web 3.0's capacity for better, more profitable customer experiences.

The fact is, enterprises everywhere are being challenged to adapt their foundational revenue-generating, customer-facing business processes, in order to fully seize the potential of the moment.

With the world transitioning to Web 3.0, our focus is on automating and securing those business processes, to enable the potential of tomorrow to be secured as well.



## OneSpan's solution components

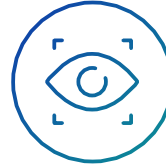
OneSpan provides **building blocks designed to work together** to offer simple, secure business processes for you and your clients.

- Identity verification and authentication solutions that open the door to client engagement and a whole portfolio of trusted interactions.
- Secure interaction solutions enabling enterprise clients to view and complete agreements.
- State-of-the-art solutions to optimize your customers' mobile experience, protect personal data, and reduce fraud.

**100** countries where we operate

**4B** users authenticated per year

**60%** of the world's largest banks as customers



### VERIFY Identity Verification

Establish a relationship with your customer – starting with knowing who they are



### AUTHENTICATE User Authentication

Protect yourself and your customer's identity



### INTERACT Notary | Virtual Room

Connect and collaborate with your clients in a secure, virtual environment



### TRANSACTION E-Signature

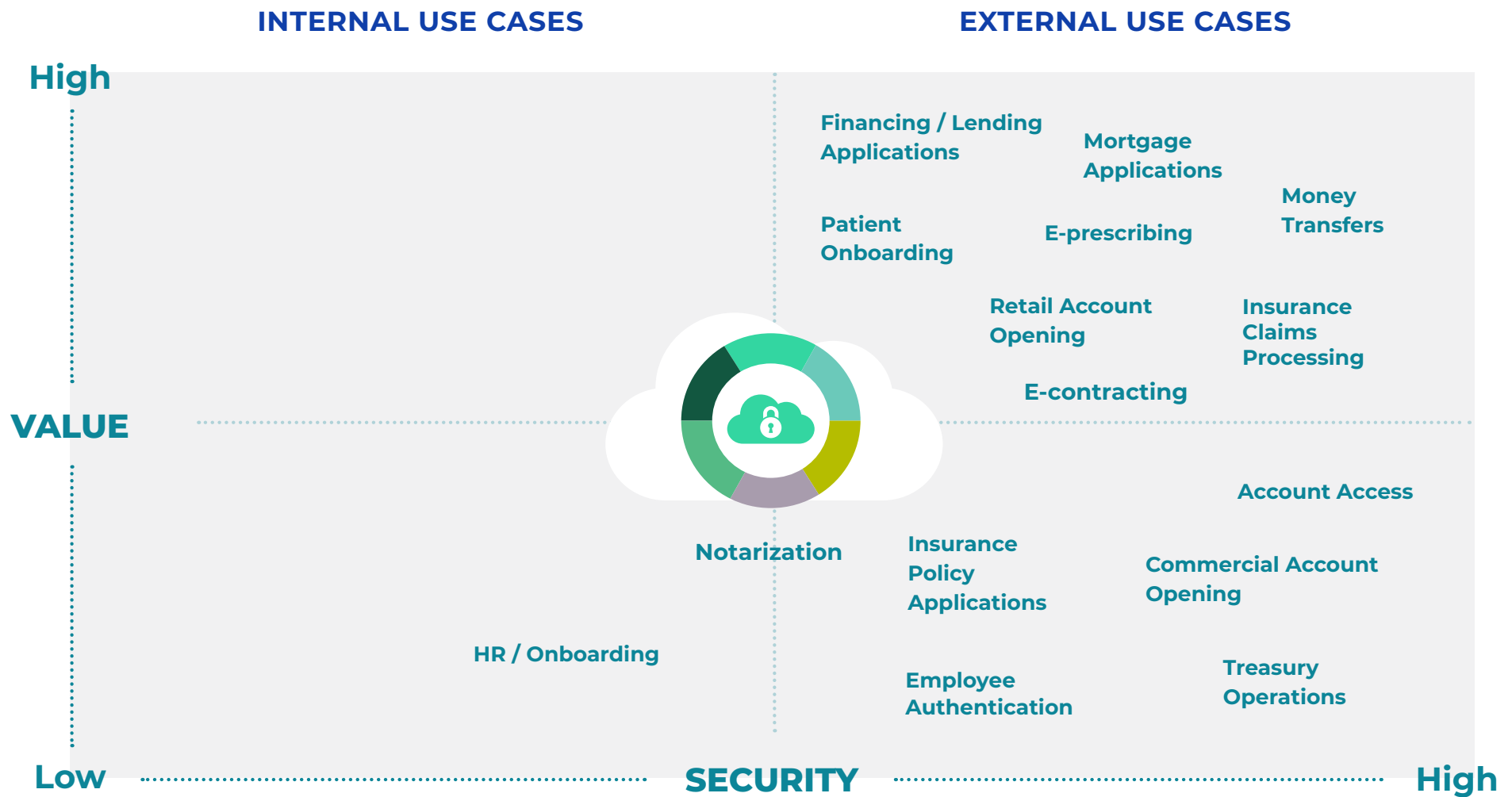
Sign transactions and agreements remotely and securely



### VAULT Secure Vaulting

Protect documents throughout their lifecycle

Click on your area of interest to learn how our solution portfolio supports simple, secure experiences for your clients.





## App Shielding With Runtime Protection

Defeat mobile application attacks with complete protection from the inside out

The majority of today's consumers use their mobile devices to conduct transactions on a near-daily basis. Unfortunately, this correlates with a record-high increase in mobile fraud.

At the same time, mobile applications have become increasingly business-critical for any enterprise. However, feature enhancements and updates have often taken priority over security, which tends to be seen as a burden that only hinders development and release speed.

That's why it's so critical to ensure your apps are completely protected, at rest and at runtime—thanks to an easy-to-use solution that requires no additional time or effort from your development team.



### 1 PROTECT

- Reverse Engineering
- Resource Encryption

### 2 DETECT

- Root and Jailbreak
- Code Injection
- App Framework
- App Repackaging
- App Debugging
- Emulated OS
- Screenshot
- Screen Mirror
- Screen Overlay
- Keylogging Apps
- Screen Readers
- USB Debugging

### 3 REACT

- Shut down app
- Block attacks
- Report attacks

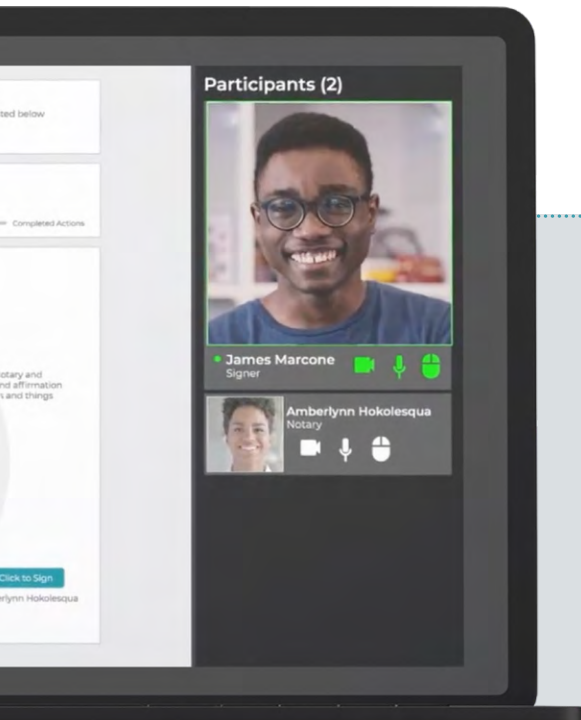


## OneSpan Notary – Remote Online Notarization (RON)

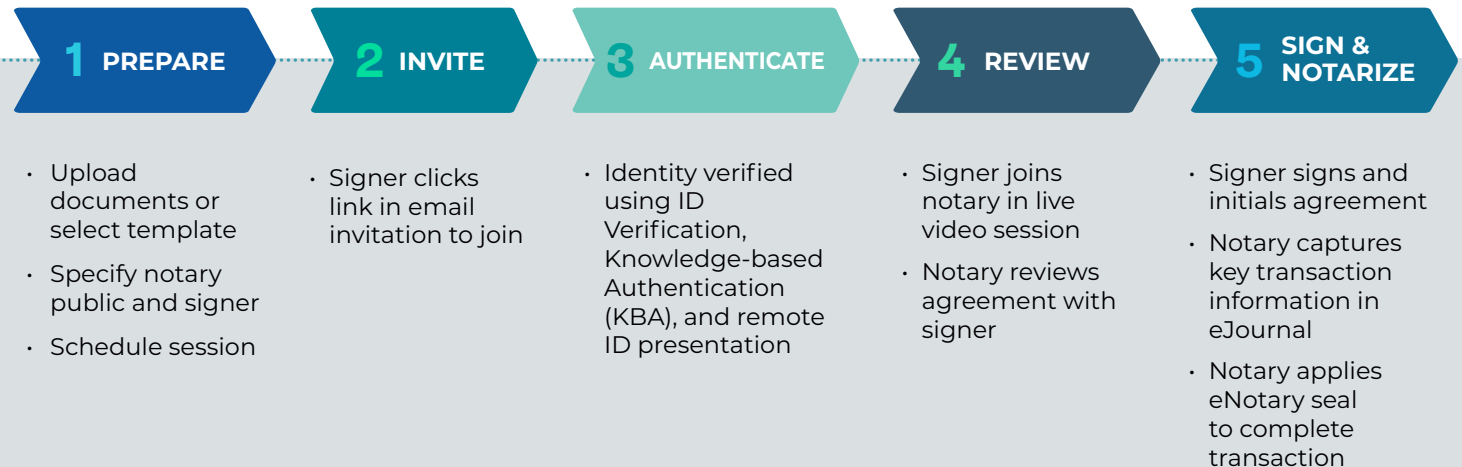
Transform how your notaries and clients get agreements completed – easily and securely in a trusted environment

Wet-ink signatures, rubber stamps, and paper contracts define the traditional notarization experience. These in-person, paper-based notarizations are plagued with errors, increase the risk of delays, and are vulnerable to security threats and fraud.

Modernizing the experience with Remote Online Notarization (RON) offers a convenient way for your customers to participate in an online notary session from anywhere. In turn, your organization can eliminate manual errors, reduce paper costs, mitigate the risk of fraud, and expedite time-to-completion of notarized agreements.



## The Notarization Process with OneSpan Notary





## Business context

Security is critical to protecting the brand and building client trust across in-person, digital, and mobile channels. At the same time, financial institutions are looking to improve productivity and reduce transaction execution time, by enabling clients to transact anywhere, at any time.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

★ Client experience

✓ Security

## JIBUN BANK SECURES ONLINE & MOBILE BANKING WITH TRANSACTION SIGNING SOLUTION

- Delivered smarter, more secure services without clients having to type transaction details into the application
- Transaction signing feature defeats sophisticated online fraud, even on a PC
- Customers can instantaneously activate security features without having to carry additional devices

## TESTIMONIAL

“ We selected OneSpan's innovative solutions because they provide a high level of security and usability. Traditionally, it's very difficult to combine the two – until now, it's always been a trade-off. We wanted to innovate and simplify the customer experience. With OneSpan, we were able to do that.”

**Alexander Kiesswetter**  
Information System CIO, Raiffeisen

## Typical business challenges

1. Social engineering techniques continue to evolve, and are used at scale — meaning FIs must find ways to future-proof online and mobile banking against sophisticated attacks.
2. Some existing transaction protection practices (e.g., transaction authorization codes via SMS messages) are no longer effective and will phase out in new versions of regulation standards (e.g., PSD2 in Europe).
3. Adopting general use solutions not designed for money transfer applications, can lead to user confusion, errors, and high process abandonment rates.
4. Implementing a one-option solution creates a single point of failure, cuts out some user groups, and bottlenecks innovation for digital channels.

## Recommended solutions



**DIGIPASS | MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO | MOBILE AUTHENTICATOR**  
Transaction signing solutions to protect against adversary-in-the-middle attacks and social engineering



**DIGIPASS | MOBILE SECURITY SUITE**  
Secure channel technology to protect against authorized push payment fraud



**MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO | MOBILE AUTHENTICATOR**  
Variety of mobile authenticators with user-friendly authentication options and biometrics



**DIGIPASS**  
Personal security devices for higher value transactions and vulnerable user groups



**CRONTO**  
Convenient dynamic linking application technology to create secure channels between banks and customers, ensuring message authenticity



**MOBILE SECURITY SUITE**  
Mobile app protection with strong security & authentication



**APP SHIELDING**  
Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

Some of our clients



JIBUN BANK





As a result of the rise in digital interactions, online fraud has increased dramatically. Millions of individuals and businesses fall victim to social engineering attacks such as authorized push payment (APP) scams that trick them into sending money to an account controlled by a fraudster.

At the same time, there has been a surge in mobile malware attacks where cyber criminals deliver malicious text messages and applications to users to steal sensitive information including passwords and bank details.

## Recommended solutions



### INTELLIGENT ADAPTIVE AUTHENTICATION

Protection against account takeover and authorized push payment (APP) fraud by combining multi-factor authentication (MFA) with powerful real-time risk analysis.



### MOBILE SECURITY SUITE

Mobile application code protection, and app security against reverse engineering and repackaging. Includes encrypted and obfuscated app secrets and keys, with secure storage of PII.



### APP SHIELDING

Runtime protection for detection, mitigation, and protection from real-time mobile attacks such as code injection, overlay, key logger, screen reader and more, against known and unknown attacks, even on devices that are already compromised.



### MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO

Mobile authenticators with WYSIWYS (what-you-see-is-what-you-sign), dynamic linking, and a broad array of authentication options, including biometrics, FIDO, push notification, and Cronto, for regulatory compliance, as well as secure and convenient UX.



### DIGIPASS

Personal security devices for higher assurance authentication and a passwordless experience, including biometrics and FIDO technology.

Some of our clients



JIBUN BANK




## Business context

To boost competitiveness, financing/lending institutions must meet customer expectations for transactions that can be completed quickly and safely, without the need for on-site interactions.

Different degrees of security as well as human guidance are required depending on the value of the transaction. Complexity may also surface in the context of cross-jurisdictional transactions.



## BUSINESS IMPACT OF WORKING WITH ONESPAN


 Client experience

 Operational efficiency

## BUY WAY ACCELERATES RETAIL LENDING PROCESS WITH ONESPAN SIGN E-SIGNATURES

- Cut the application process from 20 days to 10 minutes
- Virtually eliminated customer abandonment (down to 1%)
- Flexible security levels for different workflows
- Strong audit trails
- End-to-end scalability de-risks expansion efforts

## TESTIMONIAL

 *We have automated 70% of loan processing which now goes to straight-through processing without human intervention, allowing for cost reductions, among other benefits. But most importantly, our contracts are 100% compliant, with no more missing pages or signatures.”*

**Peter Goossens**  
Operating Director, Buy Way

## Typical business challenges

1. Lack of process speed and convenience is contributing to customer abandonment rates.
2. Partially automated processes result in errors, inefficiencies, and expense.
3. Painful customer experience is associated with document rework, or having to go on-site for steps such as identity verification or signing.
4. Manual work restricts the ability for staff to spend more time interacting with clients or driving new business.

## Recommended solutions



### ONESPAN SIGN | ONESPAN IDENTITY VERIFICATION

E-signature with Identity Verification to reduce fraud exposure



### ONESPAN SIGN | APP SHIELDING

E-signature integrated with core lending system and smart digital forms, to reduce error rates and drive operational efficiencies



### ONESPAN VIRTUAL ROOM

A digital engagement solution for guiding customers through complex agreement processes



### MOBILE SECURITY SUITE

Mobile app protection with strong security & authentication



### APP SHIELDING

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

## Some of our clients



## Business context

The highly regulated nature of the industry has traditionally resulted in a slow pace in digitization, with substantial technology gaps and heavy reliance on internal SMEs. This has changed somewhat in recent years, and the insurance industry as a whole is adopting end-to-end digitization to remain relevant or to secure an advantage over competitors. This in turn has increased exposure to claims fraud.



## BUSINESS IMPACT OF WORKING WITH ONESPAN



Security



Operational efficiency

## LEADING INSURANCE FIRM ACHIEVES MORE CONSISTENT CUSTOMER EXPERIENCES

- A fast and simple way to share information with policyholders
- Boosted productivity and accelerated e-signed transactions between customers and brokers
- Reduced reliance on IT
- Lower operational costs

## TESTIMONIAL

*“The Smart Communications claims release is a game changer by automating a time-consuming process and rationalizing an inventory of more than a thousand documents to ensure that we provide consistent, professional and accurate customer communications.”*

**Leading insurance firm, on the OneSpan Sign & SmartCOMM™ integration with Guidewire**



## Typical business challenges

1. High incidence of customer disputes.
2. The trend toward rising health and property costs generally incentivizes fraudulent claims.
3. Paper-based processes make it difficult to manage third-party documents (e.g., medical, commercial property, etc.) and account changes.

## Recommended solutions



### **ONESPAN SIGN | ONESPAN IDENTITY VERIFICATION**

E-signature with Identity Verification, to reduce identity fraud exposure



### **ONESPAN SIGN**

E-signature integrated with the core claims administration system and smart digital forms, for operational efficiencies and to reduce error rates



### **ONESPAN NOTARY**

Remote online notarization for agreements that require notarization in the claims processing process (in applicable jurisdictions)



### **MOBILE SECURITY SUITE**

Mobile app protection with strong security & authentication



### **APP SHIELDING**

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

## Some of our clients







## Business context


Mortgage applications can generate significant risk – from origination to funding through to the fulfillment and servicing. This makes it challenging for banks and lending institutions to digitize the process from end to end. At the same time, to remain relevant, mortgage lenders must adopt closing processes that are more convenient for both consumers and banks.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

 Client Experience


 Operational efficiency

 Security

## AUSTRALIAN BANK OFFERS A PAPERLESS MORTGAGE EXPERIENCE

- 2 hours saved per deal, leading to reduced settlement delays and happier customers
- 38% faster completion
- Savings on paper, printing, and transportation

## TESTIMONIAL

 *E-signatures have revolutionized our business – we're offering the technology that customers are excited to use and a digital experience that streamlines the mortgage application for everyone involved."*

**Brad Saarela**  
President, Somerset Lending

## Typical business challenges

1. Partially automated processes are inconvenient, time-consuming, and costly for customers as well as loan officers.
2. Processes must be flexible enough to adapt to fully digital, hybrid, or in-person interactions, according to client preference.
3. It is challenging to manage the complete lifecycle of all digital assets related to mortgage applications, with requirements for stringent checks that ensure the integrity and authority of these assets at all times.
4. Data breaches make it easy for fraudsters to initiate mortgage applications with stolen information. Without the ability to detect fraudulent identities in real time, lenders will continue to incur losses.

## Recommended solutions



### **ONESPAN SIGN | ONESPAN IDENTITY VERIFICATION**

Identity verification integrated with e-signatures to reduce fraud exposure



### **ONESPAN SIGN**

E-signature integrated with the core claims administration system and smart digital forms, for operational efficiencies and to reduce error rates



### **ONESPAN SIGN FOR SMART COMMUNICATIONS**

E-signature integrated with smart digital forms to reduce error rates and improve the client experience



### **ONESPAN VIRTUAL ROOM**

A digital engagement solution for guiding customers through complex agreement processes



### **MOBILE SECURITY SUITE**

Mobile app protection with strong security & authentication



### **APP SHIELDING**

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

Some of our clients



## Business context

To stay relevant in a competitive market, institutions must meet customer expectations for processes that can be completed digitally, securely, and quickly.

Eliminating friction and increasing the speed with which clients can securely access their accounts & perform changes reduces operating costs, lowers customer churn, and improves user engagement metrics.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

★ Client experience

✓ Security

## BBVA: CORPORATE BANKING CUSTOMERS RECEIVE AUTHENTICATORS 85% FASTER WITH ELECTRONIC SIGNATURE TECHNOLOGY

- Simplified and streamlined sign-up process
- Eliminated email complaints from clients
- Easy experience for clients (signers) and employees (senders)

## TESTIMONIAL

“ It was very important to us that members without a cell phone could securely authenticate just as easily as those with a mobile. OneSpan solves this by offering their solution in both a software and hardware format, which provides the same user experience and authentication flows to all users. That made the difference — and helped shorten the implementation timeline.”

**Mathieu Latour**

Project Manager at MAINSYS, integrator for digital bank NewB



## Typical business challenges

1. Ineffective account protection methods lead to fraud and other security incidents via social engineering attacks
2. Lack of process speed and convenience contributes to increased customer churn rates.
3. Inconsistent security roadblocks result in errors, delays, and expense.
4. Increased complexity around compliance in the context of existing and upcoming regulations, e.g.,
  - PSD2 in the EU,
  - FFIEC Authentication in an Internet Banking Environment & NY DFS 23 NYCRR Part 500 in the US,
  - Risk Management of E-Banking (Hong Kong),
  - Technology Risk Management (TRM) Guidelines (Singapore).

## Recommended solutions



### **MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO | MOBILE AUTHENTICATOR**

Standalone mobile authenticators for any channel, including passwordless technology for the easiest and most secure authentication experience



### **DIGIPASS**

Personal security devices for higher-level assurance and non-mobile user groups, with passwordless technology



### **ONESPAN IDENTITY VERIFICATION**

Identity document verification for passwordless authentication (for verticals such as government, health care, or insurance)



### **ONESPAN AUTHENTICATION SERVER | ONESPAN CLOUD AUTHENTICATION**

Cloud authentication service for faster integration and ease of maintenance



### **ONESPAN SIGN**

E-signature to improve the customer experience when distribution of authentication devices requires consent or authorization



### **MOBILE SECURITY SUITE**

Mobile app protection with strong security & authentication



### **APP SHIELDING**

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

## Some of our clients





As a result of the rise in digital interactions, the level of online fraud has increased dramatically. Millions of individuals and businesses fall victim to ATO (account takeover) schemes.

Fraudsters have a variety of weapons and methods of harvesting personal data and causing serious damage, which makes effective protection a challenge. The right multi-layered security approach, however, can help block account takeover fraud and protect customers at every stage of their digital journeys.

## Recommended solutions



### INTELLIGENT ADAPTIVE AUTHENTICATION

Protection against account takeover fraud by combining multi-factor authentication (MFA) with powerful real-time risk analysis.



### IDENTITY VERIFICATION

Enhanced security for access to sensitive information



### MOBILE SECURITY SUITE

Mobile application code protection, and app security against reverse engineering and repackaging. Includes encrypted and obfuscated app secrets and keys, with secure storage of PII.



### APP SHIELDING

Runtime protection for detection, mitigation, and protection from real-time mobile attacks such as code injection, overlay, key logger, screen reader and more, against known and unknown attacks, even on devices that are already compromised.



### MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO

Mobile authenticators with a broad array of authentication options, including biometrics, FIDO, push notification, and Cronto, for regulatory compliance, as well as secure and convenient UX.



### DIGIPASS

Personal security devices for higher assurance authentication and a passwordless experience, including biometrics and FIDO technology.

## Some of our clients





## Business context

E-prescribing reduces the risks, delays, and errors associated with paper-based prescriptions. It also facilitates communication between healthcare provider teams for more timely and effective decision-making, and facilitates drug treatment for remote patients.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

★ Patient experience

✓ Compliance

🔄 Efficiency

## POINTCLICKCARE DELIVERS FASTER, BETTER CARE TO PATIENTS WITH DIGIPASS

- Healthcare practitioners can conduct secure, HIPAA-compliant mobile conversations
- Faster patient order approval and signing

## TESTIMONIAL

“ Security is an important issue when implementing an authentication and positive identification solution for electronically prescribing and co-signing orders. Strong authentication addresses these challenges by offering a convenient and safeguarded second factor authentication for our customers that will meet the DEA's requirements.”

**Dave Wessinger**  
PointClickCare CTO

## Typical business challenges

1. Poor patient experience due to errors.
2. Logons that involve easily forgotten passwords, or cumbersome access mechanisms.
3. Exposure to security breach risks or non-compliance with regulatory mandates.

## Recommended solutions



### ONESPAN IDENTITY VERIFICATION

ID proofing for physicians for improved compliance measures



### ONESPAN SIGN

E-signature integrated into core EHR system or e-prescribing module to improve operational efficiencies - with qualified e-signature capabilities to ensure compliance with regulatory mandates



### ONESPAN SIGN | SMART FORMS

E-signature integrated with smart digital forms, to reduce error rates



### DIGIPASS | ONESPAN AUTHENTICATION SERVER | ONESPAN CLOUD AUTHENTICATION

Flexible solutions for strong authentication when controlled substances are prescribed



### MOBILE SECURITY SUITE

Mobile app protection with strong security & authentication



### APP SHIELDING

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

Some of our clients



## Business context

In an era of rising demand for remote options to sign documents, healthcare organizations need digital solutions that meet this demand while also complying with patient privacy regulations. A complete transformation into a paperless workflow, re-designed for the digital channel, can enable an exceptional patient experience while safeguarding their data and health information.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

★ Patient experience

🚫 Privacy measures

✓ Compliance

## POINTCLICKCARE PRESERVES 99% SATISFACTION RATE WITH E-SIGNATURES

- Savings in time, effort, and materials reflect a high return on investment
- Improved compliance and reduced errors by enforcing process rules during the signing ceremony

## TESTIMONIAL

“Amazingly easy to use and saves an enormous amount of time signing documents. Paperless solution that actually is paperless — no more filing cabinets or wasted space. No more faxes — saves us an enormous amount of time and money.”

**Product review from a user in healthcare**  
[www.g2.com](http://www.g2.com)



## Typical business challenges



## Recommended solutions

1. Complex processes related to privacy consent can be difficult to manage.
2. Poor patient experience due to errors, work-backs, and misfiled or lost paper documents.
3. Inefficient processes that involve re-keying data, chasing lost documents, scanning, printing, faxing, and filing documents.



### **ONESPAN SIGN FOR SMART COMMUNICATIONS**

E-signature integrated with core EHR systems and smart digital forms to improve the patient experience with more efficient process management and reduced error rates



### **DIGIPASS | MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO | MOBILE AUTHENTICATOR | ONESPAN IDENTITY VERIFICATION**

Flexible solutions for strong authentication to access health portals and other systems



### **ONESPAN SIGN**

E-signature & strong authentication integrated with the EHR for improved compliance



### **MOBILE SECURITY SUITE**

Mobile app protection with strong security & authentication



### **APP SHIELDING**

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

Some of our clients







## Business context


To boost competitiveness, institutions must meet customer expectations for processes that can be completed digitally, quickly, and securely, using modern identity verification approaches. Eliminating friction during the account opening process reduces acquisition and operating costs, and increases sales by lowering customer abandonment.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

 Client experience


 Operational efficiency

 Security

## HOW BMO BANK OF MONTREAL TRANSFORMED THE DIGITAL ACCOUNT OPENING PROCESS

- Prospective customers can open a bank account in less than 8 minutes using their smartphone
- Increased frontline capacity, leading to more customer conversations and incremental revenue
- Reduced number of forms & steps required to open accounts
- 80% fewer errors in the account opening process
- 40% increase in process efficiency

## TESTIMONIAL

 *Productivity increased by 60% just by sending documents to the customer and getting them back using OneSpan Sign."*

**Ruchi Gupta**  
Director of Digital Products, People's United Bank



## Typical business challenges

1. Lack of process speed and convenience contributes to customer abandonment rates.
2. Partially automated processes result in errors, inefficiencies, and expense.
3. Manual work restricts the ability for personnel to spend more time interacting with clients or driving new business.
4. Increased complexity around combatting fraud incidents and related exposure, and around compliance with new regulations.

## Recommended solutions



### ONESPAN SIGN | ONESPAN IDENTITY VERIFICATION

Identity verification and e-signature integrated into core account opening processes to secure and improve the customer experience



### ONESPAN SIGN FOR SMART COMMUNICATIONS

E-signature integrated with smart digital forms, to reduce errors and drive operational efficiencies



### ONESPAN VIRTUAL ROOM

A digital engagement solution for guiding customers through complex agreement processes (in applicable jurisdictions)



### MOBILE SECURITY SUITE

Mobile app protection with strong security & authentication



### APP SHIELDING

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

## Some of our clients





## Business context


Treasury operations groups face all the challenges of remote banking but with much higher values and associated risks. They are subject to compliance and regulatory stipulations not applicable to other departments, due to the impacts of their processes. Typically, treasury members will opt for the highest-security measures, and will adopt new technologies only if they are proven.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

 Security


 Non-repudiation

 Compliance

## TREASURY MANAGEMENT KICKS OFF TRUIST BANK E-SIGNATURE ADOPTION

- Cut agreement closings from 4 days to 2 or less
- Eliminated email complaints; improved customer satisfaction
- Faster signing accelerates time to revenue

## TESTIMONIAL

 *When I first came into my role, I was getting emails two to three times a week from frustrated clients and regional sales managers. They said, 'This process is confusing.' Since we've started using OneSpan Sign, I haven't heard any of that. I can't tell you the last time I got an email from a frustrated client."*

### Marc Fabre

*Head of Support Services and Group Vice President, Treasury Operations, Truist Bank*

## Typical business challenges

1. Finance business units are often driven by older, more reliable technologies and are risk-averse.
2. Partial automation can result in cumbersome processes that increase non-compliance exposure due to the potential for errors.
3. Treasury operations are characterized by extensive audit trails involving identified and authorized participants. They facilitate very high-risk transactions while remaining heavily regulated.

## Recommended solutions



### **DIGIPASS | MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO | MOBILE AUTHENTICATOR**

Hardware or software authenticators for strong transaction signing and authentication



### **ONESPAN SIGN**

Secure e-signature services to bind corporate agreements to authorized participants



### **INTELLIGENT ADAPTIVE AUTHENTICATION**

Step-up authentication to implement security across all control points



### **ONESPAN VIRTUAL ROOM**

A digital engagement solution for guiding clients through complex agreement processes



### **MOBILE SECURITY SUITE**

Mobile app protection with strong security & authentication



### **APP SHIELDING**

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

## Some of our clients





## Business context

Financial institutions that serve commercial or business customers are looking to improve the client experience, operational efficiency, and regulatory compliance, by boosting automation, reducing costs and inefficiencies incurred by paper documents, and enabling business growth across all channels.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

Client experience

Operational efficiency

Compliance

## WRIGHT-PATT CREDIT UNION: 156% COMMERCIAL LOAN GROWTH WITH NCINO & INTEGRATED E-SIGNATURES

- Loan capacity grew 300%
- Lenders save ~50 minutes per loan
- Members love the convenience
- Compliance team very satisfied with the audit trail and document security features

## TESTIMONIAL

*We saw 96 percent adoption of the [e-signature] technology, which translates into an annual savings of approximately 300,000 administrative hours and 5-day reduction in cycle time."*

**EVP & Chief Digital Officer**  
Top 15 U.S. Bank

## Typical business challenges

1. Business clients and their financial teams are often in different jurisdictions; opening accounts with multiple co-signers presents complex compliance management issues.
2. Partially automated processes result in poor customer experience, directly and negatively impacting abandonment rates, long-term client loyalty, retention, and profitability.
3. Digital logins for commercial clients are more sensitive and require more rigorous KYC checks for compliance.
4. Increased complexity around combatting fraud incidents as transaction values trend higher.

## Recommended solutions



### ONESPAN IDENTITY VERIFICATION

Identity verification to ensure that authentication credentials are being issued to the right person



### ONESPAN SIGN

E-signature integrated into the core account opening system, to improve the client experience



### ONESPAN SIGN FOR SMART COMMUNICATIONS

E-signature integrated with the core system and smart digital forms, for operational efficiencies



### ONESPAN VIRTUAL ROOM

A digital engagement solution for guiding clients and partners through complex agreement processes



### MOBILE SECURITY SUITE

Mobile app protection with strong security & authentication



### APP SHIELDING

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

## Some of our clients





## Business context

Insurance companies, agencies, and brokers are looking to improve customer experience, operational efficiency, and regulatory compliance. That's why digital agreement technologies are key to their current and future initiatives. These technologies boost automation, reduce costs incurred by paper, and enable business growth – across the enterprise, geographies, and all channels.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

★ Client experience

🔄 Operational efficiency

✓ Compliance

## LEADING P&C INSURER USES E-SIGNATURES TO ISSUE DIGITAL POLICIES IN MINUTES

- Streamlined the process: 52 days to 10 minutes
- 1 million e-signed documents per year
- 75% adoption to-date in call center channel, 92% adoption on the web, 50% adoption in the captive agent channel
- E-Signatures save \$10 per transaction
- \$200,000 in hard cost savings from paper handling and postage in just five months
- Saved \$500,000 in labor costs

## TESTIMONIAL

“ We didn't realize the impact our DocuSign implementation had on the completion rate, until we implemented OneSpan Sign.”

**Customer Experience Director** on improved insurance application completion rates | DTC Auto Insurance Carrier



## Typical business challenges

1. Paper-bound, manual processes add friction for the client (i.e., forcing face-to-face meetings), resulting in incompletions.
2. Partial automation can result in higher not in good order (NIGO) rates.
3. Digitization has increased opportunities for intentional misrepresentation and the use of stolen identity information to commit crimes.
4. Most carriers (upward of 85%) report experiencing fraud at the time of application, making this the most impacted area for fraud attempts.<sup>1</sup>

## Recommended solutions



### **ONESPAN CLOUD AUTHENTICATION | ONESPAN IDENTITY VERIFICATION**

Authentication for existing customers buying a new product, and identity verification for net-new customers applying for a product for the first time, to reduce fraud.



### **ONESPAN SIGN**

E-signature integrated into core systems, e.g., Guidewire PolicyCenter, for an improved client experience



### **ONESPAN SIGN FOR SMART COMMUNICATIONS**

E-signature integrated with the core system and smart digital forms, to improve data quality and the end-to-end workflow



### **ONESPAN VIRTUAL ROOM**

A digital engagement solution for guiding customers through complex agreement processes



### **MOBILE SECURITY SUITE**

Mobile app protection with strong security & authentication



### **APP SHIELDING**

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

<sup>1</sup> <https://www.onespan.com/sites/default/files/2019-04/OneSpan-AnalystReport-Aite-Fraud-in-Life-Insurance.pdf>

## Some of our clients



## Business context

To protect the brand, organizations need to secure their corporate assets and reduce the risk of unauthorized access and account takeover attacks in a remote or hybrid working context. At the same time, organizations are looking to improve employee productivity and reduce password management hassles by enabling passwordless authentication.



## BUSINESS IMPACT OF WORKING WITH ONESPAN

★ Employee experience

✓ Security

## CLYDE & CO SECURES BUSINESS CRITICAL DATA, ENSURES CLIENT CONFIDENTIALITY

- By securing all external Citrix portals and VPN clients, Clyde & Co built trust with clients – reassuring them that access to their data was well protected
- Increased security by replacing static passwords with one-time passwords (OTPs)
- Fast, efficient deployment of OneSpan Mobile Authenticator Studio and DIGIPASS® devices
- Easy and intuitive for users

## TESTIMONIAL

“The fact that OneSpan’s solutions are reliable and simple to manage, was a decisive factor in the decision-making process.”

**Mohammed Abu-Nejim**  
Head of Data Networks, QatarGas

## Typical business challenges

1. Remote/hybrid working increases an organization's attack surface, as well as vulnerability to social engineering attacks that can result in account takeover.
2. Static passwords are hard to remember, often reused or shared, and can be easily guessed or stolen. It is not a cost-efficient authentication method and puts a burden on IT.
3. SMS authentication is insecure. SMS messages are easy to intercept and even SIM swap attacks are easy to execute.
4. Between a variety of user groups, cloud applications, on-premise applications, contractors, and devices, ensuring secure access is more complex than it appears.
5. Some workplaces restrict the use of personal devices for business – making it important to support both hardware and software authentication.

## Recommended solutions



### **MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO | MOBILE AUTHENTICATOR**

Mobile authenticators with different authentication options for rapid deployment, including OTP, biometrics, push notifications, and FIDO technology



### **DIGIPASS**

Personal security devices for higher assurance authentication and a passwordless experience, including biometrics and FIDO technology



### **DIGIPASS | MOBILE SECURITY SUITE | MOBILE AUTHENTICATOR STUDIO | MOBILE AUTHENTICATOR**

Hybrid mobile authenticator/hardware deployment, for maximum flexibility



### **MOBILE SECURITY SUITE**

Mobile app protection with strong security & authentication



### **APP SHIELDING**

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience



## Business context

Contracting groups are looking for ways to improve organizational efficiency and productivity, while reducing complexity, costs, and risk.

They are also dealing with supplier/client expectations for faster, more streamlined transactions that can be initiated across different channels.



## BUSINESS IMPACT OF WORKING WITH ONESPAN



Business productivity



Operational efficiency

## E-CONTRACTING AT NASA'S JET PROPULSION LABORATORY

- Time savings for internal signature approvals: 2-6 weeks
- Initial savings of \$30,000 in just one of its departmental organizations
- Workflow efficiency
- Better file management, data access, and back-ups
- Improved productivity - can now handle more contracts

## TESTIMONIAL

*“The convenience of digitally signing IBM contracts on any device, combined with the work we’ve done to radically simplify our contracts, is a force multiplier for speed and the client experience.”*

**Collen Arnold**  
Senior Vice President, IBM Sales

## Typical business challenges

1. Business impacts due to delays (buy side: impact on business operations; sell side: impact on company revenue).
2. Mistakes or missing information on the documents force the contract to be redone, further delays the contract signing, and can cause additional issues with contract auditing.
3. On the buy side, internal approvals require a great deal of paperwork shepherding, sometimes across time zones. On the sell side, getting customers to sign off on time can be painful.
4. It is a challenge to manage the indexing, archiving, and storage of contracts.

## Recommended solutions



### ONESPAN SIGN FOR SMART COMMUNICATIONS

E-signature integrated with smart digital forms, to reduce error rates and improve the end-to-end workflow



### ONESPAN SIGN

Integrated e-signature, including digital identity verification and authentication solutions, to simplify business processes



### ONESPAN VIRTUAL ROOM

A digital engagement solution for guiding customers and business partners through complex agreement processes



### MOBILE SECURITY SUITE

Mobile app protection with strong security & authentication



### APP SHIELDING

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

## Some of our clients



## Business context

Securing talent today is as challenging as securing new clients. Getting offer letters out quickly reduces the chance of losing a great candidate to another company.

Likewise, the employee onboarding experience is being treated with the same importance as the customer experience, from first interactions to the offer letter.



## BUSINESS IMPACT OF WORKING WITH ONESPAN



Process efficiency



Compliance

## E-SIGNATURES HELP GOVERNMENT AGENCY SAVE COST AND TIME

- Reduced processing time for annual evaluations by 70%, from 3 months down to 27 days
- Cut \$1.2 million / year in printing, postage, storage and handling costs
- Saved ~\$5 per signature

## TESTIMONIAL

*“ We no longer rely on people locally to recruit. We can hire virtually and centralize our recruiting teams to be more efficient and support specific verticals.”*

**Enterprise Staffing Company**

## Typical business challenges



## Recommended solutions

1. Partially automated onboarding processes are costly.
2. Delays push out the time-to-productivity for new hires.
3. It can be logistically challenging to scale up process-intensive HR operations such as recruitment and onboarding, during peak periods.
4. Cross-border compliance issues are increasingly important, due to the current prevalence of remote work.
5. It's key to ensure modern experiences to reinforce candidate confidence that they've made the right decision in joining the organization.



### **ONESPAN SIGN**

E-signatures consumed as a service from HR systems such as Workday, to speed new hire processing time - with qualified e-signature capabilities to meet applicable regulatory compliance requirements



### **ONESPAN SIGN FOR SMART COMMUNICATIONS**

Smart digital forms, to improve data quality and the end-to-end workflow



### **DIGIPASS | MOBILE AUTHENTICATOR**

Mobile and hardware authenticators to protect access to sensitive information and VPNs, including OTP, biometrics, push notifications, and FIDO technology



### **ONESPAN VIRTUAL ROOM**

A digital engagement solution that allows recruiters to guide executive candidates through the hiring documents, and differentiate with a high-touch, personalized experience



### **MOBILE SECURITY SUITE**

Mobile app protection with strong security & authentication



### **APP SHIELDING**

Application shielding that defends against the latest security threats and vulnerabilities while preserving the mobile app experience

Some of our clients





## About OneSpan

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OneSpan, the digital agreements security company™, helps organizations accelerate digital transformations by enabling secure, compliant, and refreshingly easy customer agreements and transaction experiences. Organizations requiring high assurance security, including the integrity of end-users and the fidelity of transaction records behind every agreement, choose OneSpan to simplify and secure business processes with their partners and customers. Trusted by global blue-chip enterprises, including more than 60% of the world's largest 100 banks, OneSpan processes millions of digital agreements and billions of transactions in 100+ countries annually.

Learn more at [OneSpan.com](https://www.onespan.com)

### SOCIAL MEDIA



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