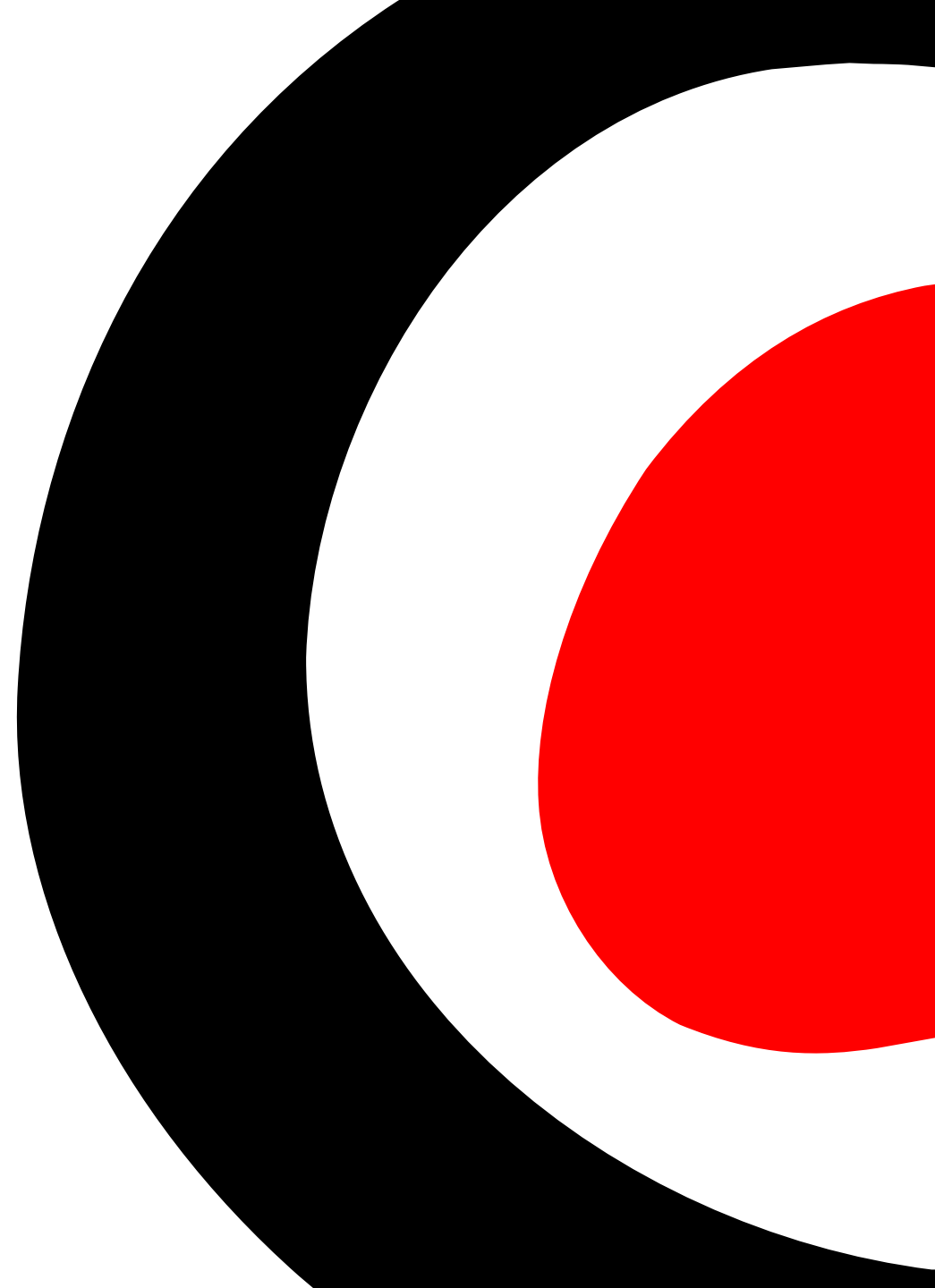


eSign

Product Brief

AGENDA

1. Context
2. What is Wizzio[®] eSign?
3. Features
 - Key Benefits (functional)
 - One solution, several options (technical)
 - Multiplatform UI
 - Safe and effective
 - Standards Based
4. Use cases
5. References



CONTROL THE PROCESS

Digital signatures are safer to use and provide a greater control over who signs and when and how signatures are performed. They provide full auditability on document life cycle, and allow the dematerialization of business processes.

You can hire at distance, validate instructions given through qualified signatures or provide your clients a full digital experience when carrying digital processes.

Digital signatures are legally enforceable under European legislation. Standard PKI methodology ensures data security and legal validation.



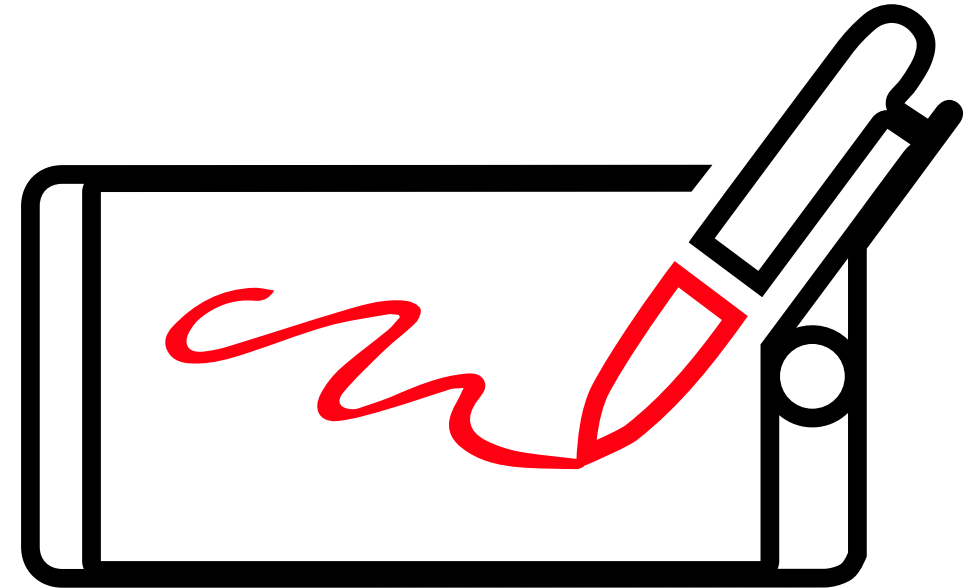
KEEPING DIGITAL

Wizzio eSign allows the replacement of handwritten signatures with digital signatures in your existing processes. A digital signature works like your handwritten signature, attaching the signer's identity to the document and recording a commitment of any nature. Additionally, it is safer against forgery attempts, as digital signature uses a Public Key Infrastructure to keep identities safe.

Wizzio® eSign is a Digital eSignature Suite

Centralizes all signing options into one platform, and provides a unique toolkit for all digital signing needs.

A unique solution to implement and manage a fully digital document signing process to save time, costs and improve document traceability and security.



Key Benefits



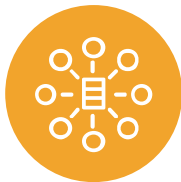
1. SAVE TIME AND COSTS

Save on printing and handling costs and decrease the time taken to complete agreements



2. IMPROVE BUSINESS PROCESSES

Forget paperwork and simplify processes. With Wizzio eSign, documents are managed online, signatures are instantly made, and processes fully digital.



3. MULTIPLE SIGNING OPTIONS

The Wizzio eSign Suite provides multiple digital signature methods, to support different customer preferences, risk and processes.



4. REAL-TIME SIGNING

Sign instantly on any channel and see the signature real-time on any other channel, providing an truly omnichannel experience for the signing process.

Key Benefits



5. FULLY EXTENDABLE

Wizzio eSign can be extended to support a full range of customization requirements, from UI to integrations with external providers.



6. FULLY AUDITABLE

Document creation, access, changes and signatures are fully traceable and auditable, providing a complete vision of the process.



7. COMPLIANT WITH EUROPEAN REGULATION

eSign is compliant with eIDAS, the European regulation for electronic identification and trust services for electronic transactions in the European Single Market, and with the Mobile Digital Key (the Portuguese solution for electronic identification in most public and some private company's websites).



8. EXCELLENT UX

Wizzio eSign seamlessly integrates with existing systems and channels, new and old, to provide the best experience for both customer and user.

One solution, several options

With Wizzio[®] eSign,
you can choose from a range
of signing methods:

- ✓ Handwritten
- ✓ Qualified Certificates
- ✓ Smartcard
- ✓ USB Tokens
- ✓ OTP
- ✓ Click2Sign
- ✓ Mobile Digital Key



It supports several out-of-the-box authentication methods (OAUTH2, AD, SAML, ADFS, BASIC) and allows you to define authentication methods per document.

Multiplatform UI

Wizzio[®] eSign is a web-based, cross-browser user interface

Compatible with all major browsers on mobile and non-mobile devices. It has fully customizable UI, per solution and per document.

- ✓ Fillable forms
- ✓ Native Support
- ✓ Watermarks
- ✓ Customer branding (CSS)
- ✓ Enhanced viewer experience



Safe and effective

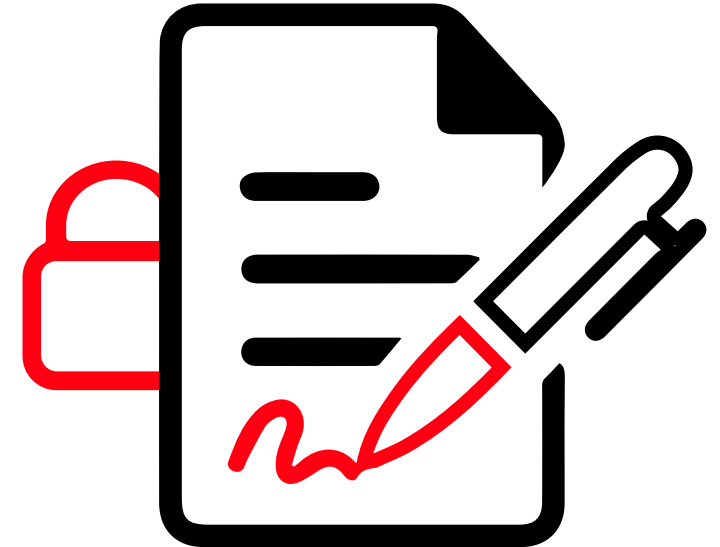
Wizzio® eSign is compliant with European regulation.

Audit trails ensure the safety of your documents, while the Trusted Server Lists, Qualified Certificates and TimeStamp Authority Certificates give legal authority to the signed documents.

- ✓ PDF Signature Validation tool for documents
- ✓ Certificate validity checking and revocation at signing time

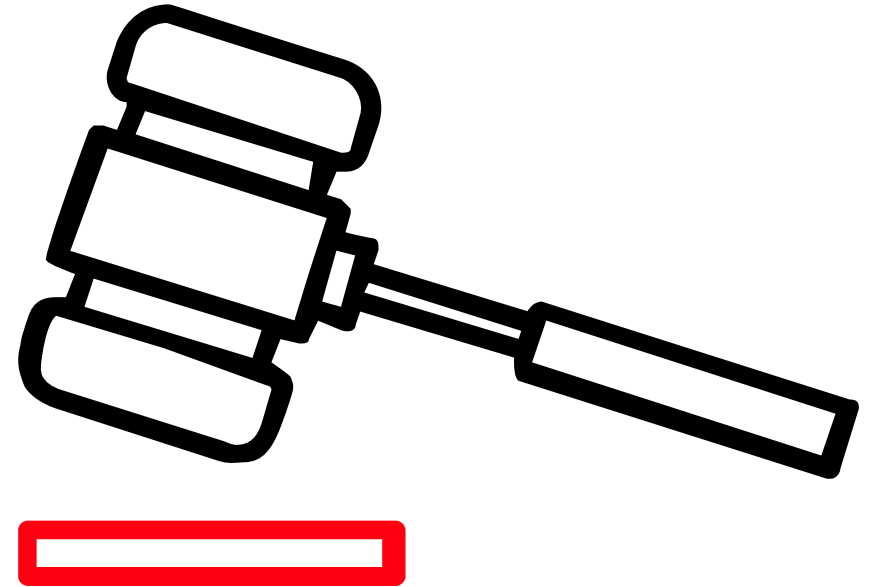
Signing validation attributes:

- OCSP
- CRL
- TSA
- PAdES

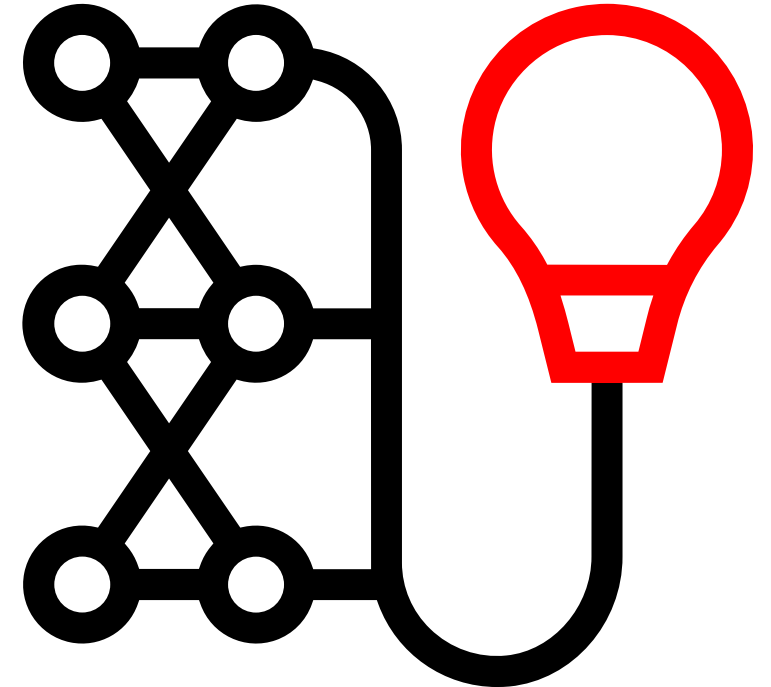


Standards Based

- Documents PDF/A (ISO 32000-1:2008)
 - PDF/A – standard storage
 - PDF/A – compliance checks
- Biometric Data Store (ISO/IEC 19794-7: Biometric data interchange)
- Biometric Data Cypher with DSA & RSA
- TimeStamp Authority (TSA) – RFC3161
- Online Certificate Status Protocol (OCSP) – RFC6960
- Certificates Revocation List (CRL) – RFC5280
- PAdES, PAdES-LTV (ISO 32000-1)
- European Trusted Services Status List (TSL) - Regulation (EU) N°910/2014
- JAVA Cryptographic Extension – Unlimited Strength Jurisdiction Policy



- **Digital Mobile Key**
- General Sales Contracts
- Supplier Contracts
- Consumer Real Estate
- Commercial Real Estate
- Mergers and Acquisitions
- Nondisclosure Agreements
- Offer Letters
- OnBoarding
- Digital Processes



- Using “digital mobile key” also known in Portuguese as “chave móvel digital” is a 2FA (two factor authentication) enabling remote digital signing.
- This way of signing requires that the user has a mobile device and a password, which triggers an OTP (one-time password) to be sent to his device. Thus using the OTP to sign a given document.
- This way of signing is a strong authentication method enforced by an asymmetric PKI key, bringing enforcement to contract.
- eSign is OOTB (out-of-the-box) integrated with this mechanism of signing.
- Signing through this method is irrevocable and fully supported by law setting a new subset of remote use cases, from signing contracts to onboarding, loans or mortgages.



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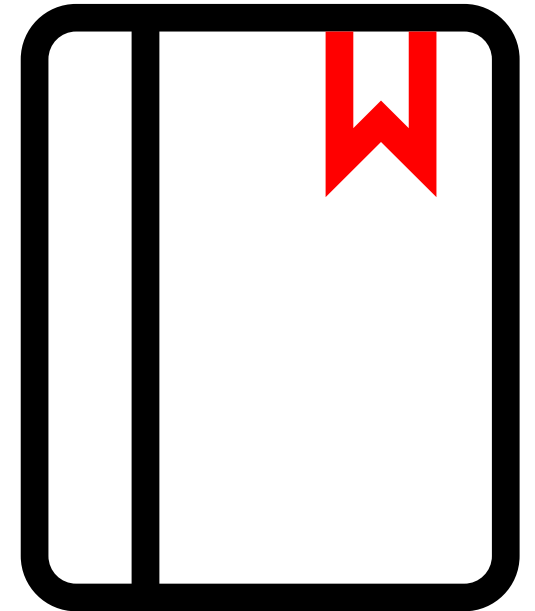
Millennium
bcp

 BPI

 ATLANTICO

 Banco
Económico

ActivoBank
by Millennium



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