SIGNICAT

Trusted Digital Identity™

Trusted B2B relationships

2020-02-18 – Vienna

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www.signicat.com

V3

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The Digital Customer lifecycle

First-time interaction

Know

Risk and compliance

Validate

Returning customer

Serve

Contracts and consents

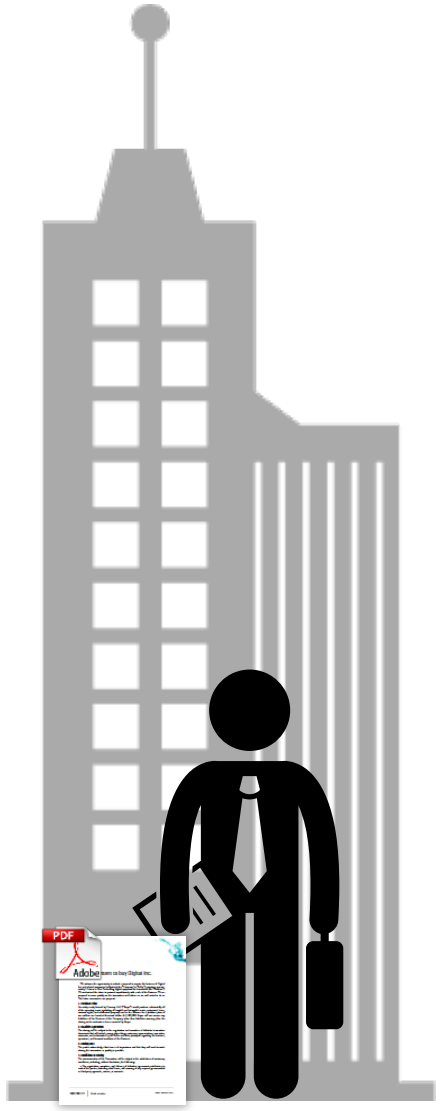
Commit

B2B electronic signatures

Who can sign?

How to reach that person?

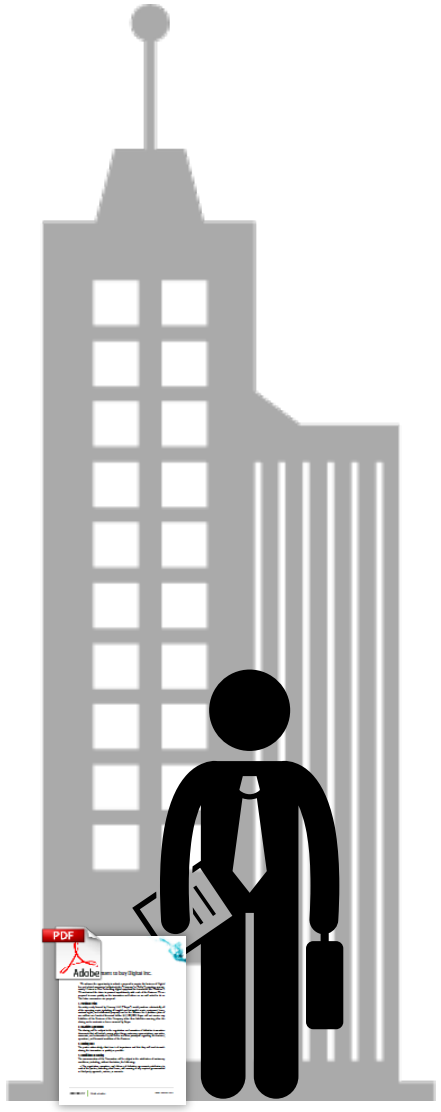
How to verify signing rights?



B2C

Recipient = person

Signer = known



B2C

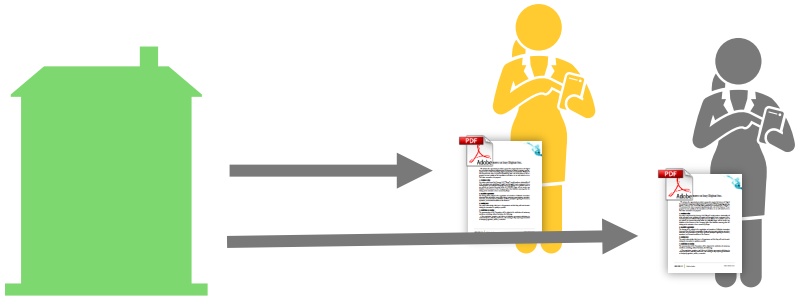
Recipient = person

Signer = known

B2B

Recipient = organization

Signer = (potentially) unknown



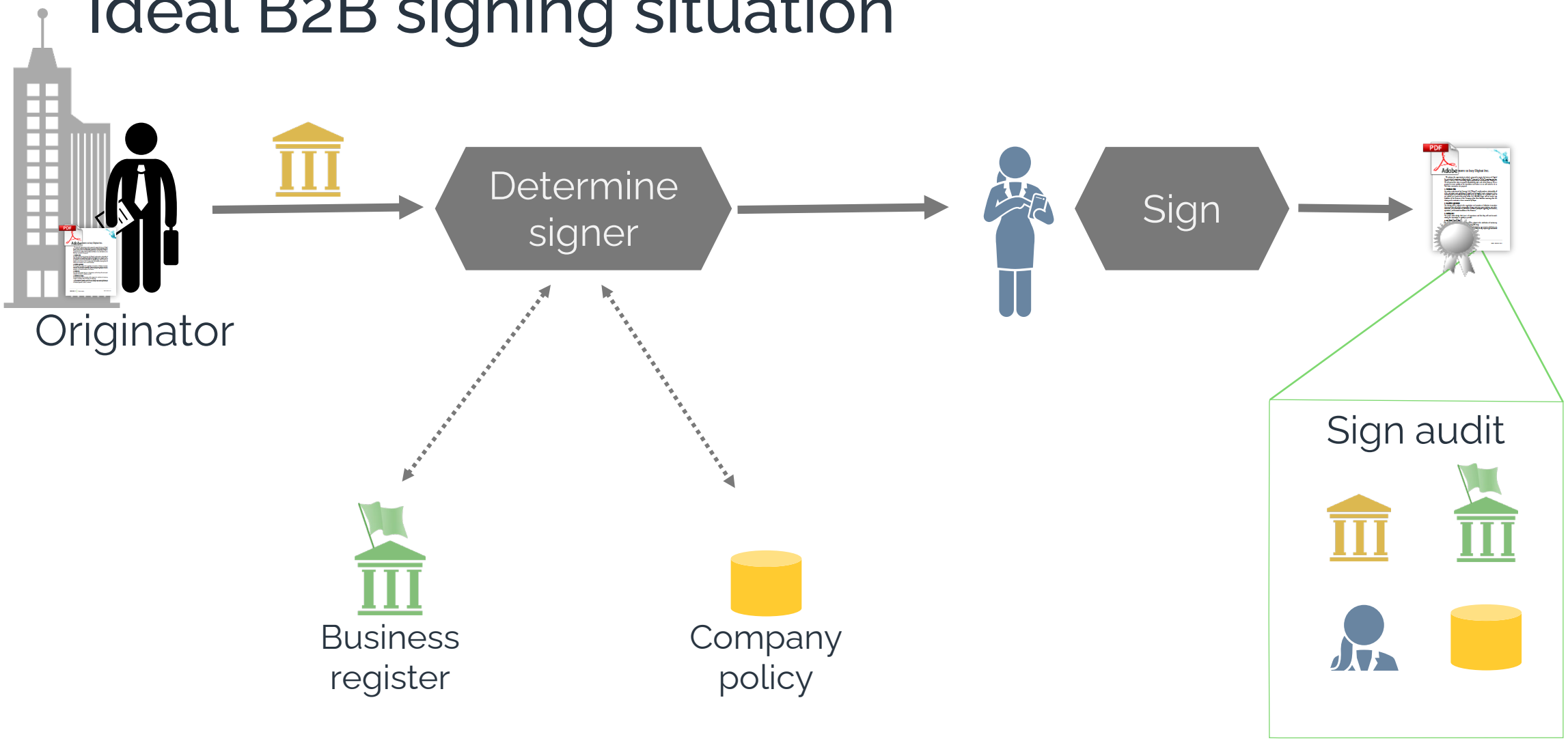
Challenges with B2B

- The recipient of the contract may not be the signer

- Multiple signatures may be required
  - Depending on risk (e.g. value of contract)

- How to determine if the signer is authorized

Ideal B2B signing situation

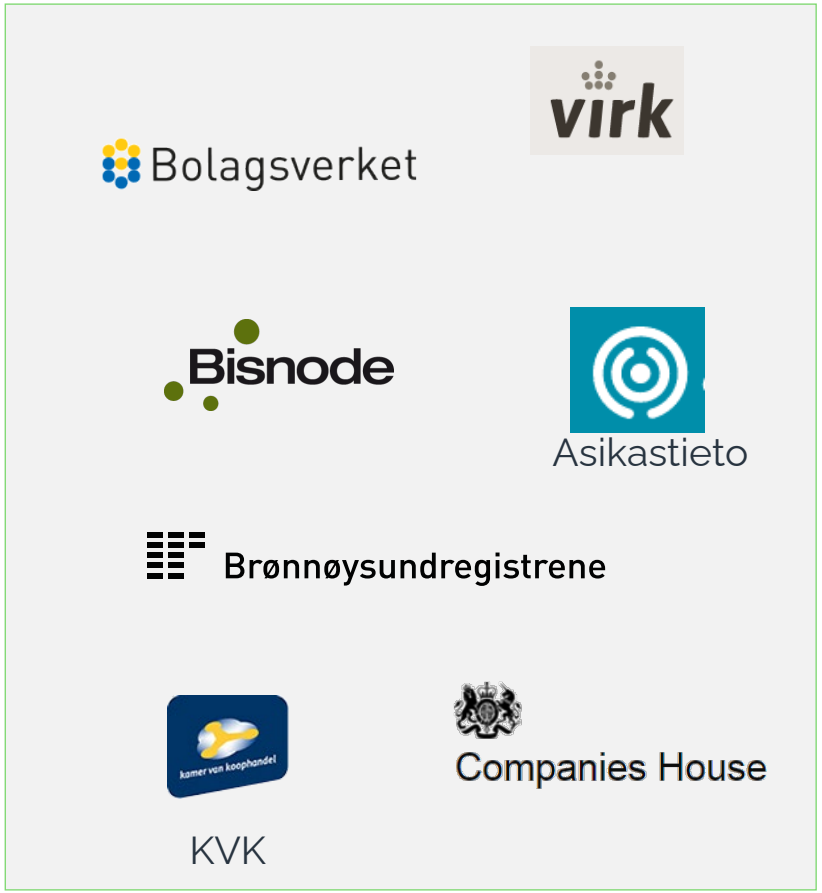


Business registers

Determining who is allowed to sign

Challenges with business registers

- Often made for human consumption
- Lack of digital contact information
- Lack of unique identifiers for people
- Quality?



Brønnøysundregistrene

Example: “Norsk Hydro ASA”

Field	Value
CEO	Svein
Chairman of the board	Dag
Deputy of the board	Irene
Board member	Sten Sveir Billy Liv M Thon Finn Maria
Signature	Daglig leder alene, to styremedlemmer i fellesskap eller styrets leder og nestleder hver for seg

Field	Value
Prokura jointly	Terra Kjetil Erik F Anne Håvar Eivinc Pål Ki Per C Tim J Anne- Steph Arvid Ole P Tom Hann ... Hilde To i fellesskap

Names only
No identifiers
No e-mail or phone

Free text description of signature rights

The last “name” is an instruction

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Search done 2018-05-23

Example: “Lego A/S”

Field	Value
CEO	(Adm. dir.) Niels [redacted]
Signing rule	Selskabet tegnes af [redacted] alene, af to bestyrelsesmedlemmer i forening, af et bestyrelsesmedlem i forening med en direktør, af to direktører i forening eller af den samlede bestyrelse.

Field	Value
	(Formand) Jørgen [redacted] Valgform: Generalforsamling (Næstformand) Thomas [redacted] Valgform: Generalforsamling ... Søren [redacted] Valgform: Generalforsamling

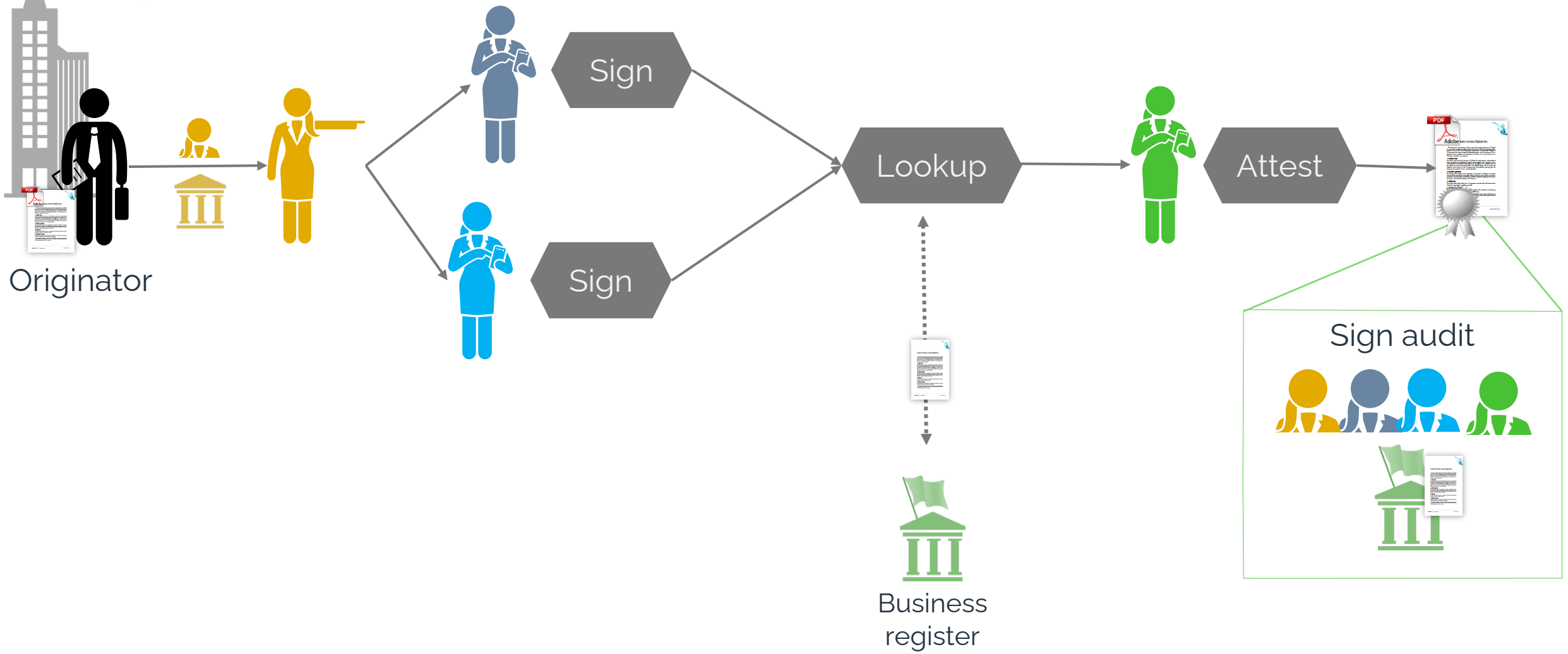
Names and addresses
No identifiers
No e-mail or phone

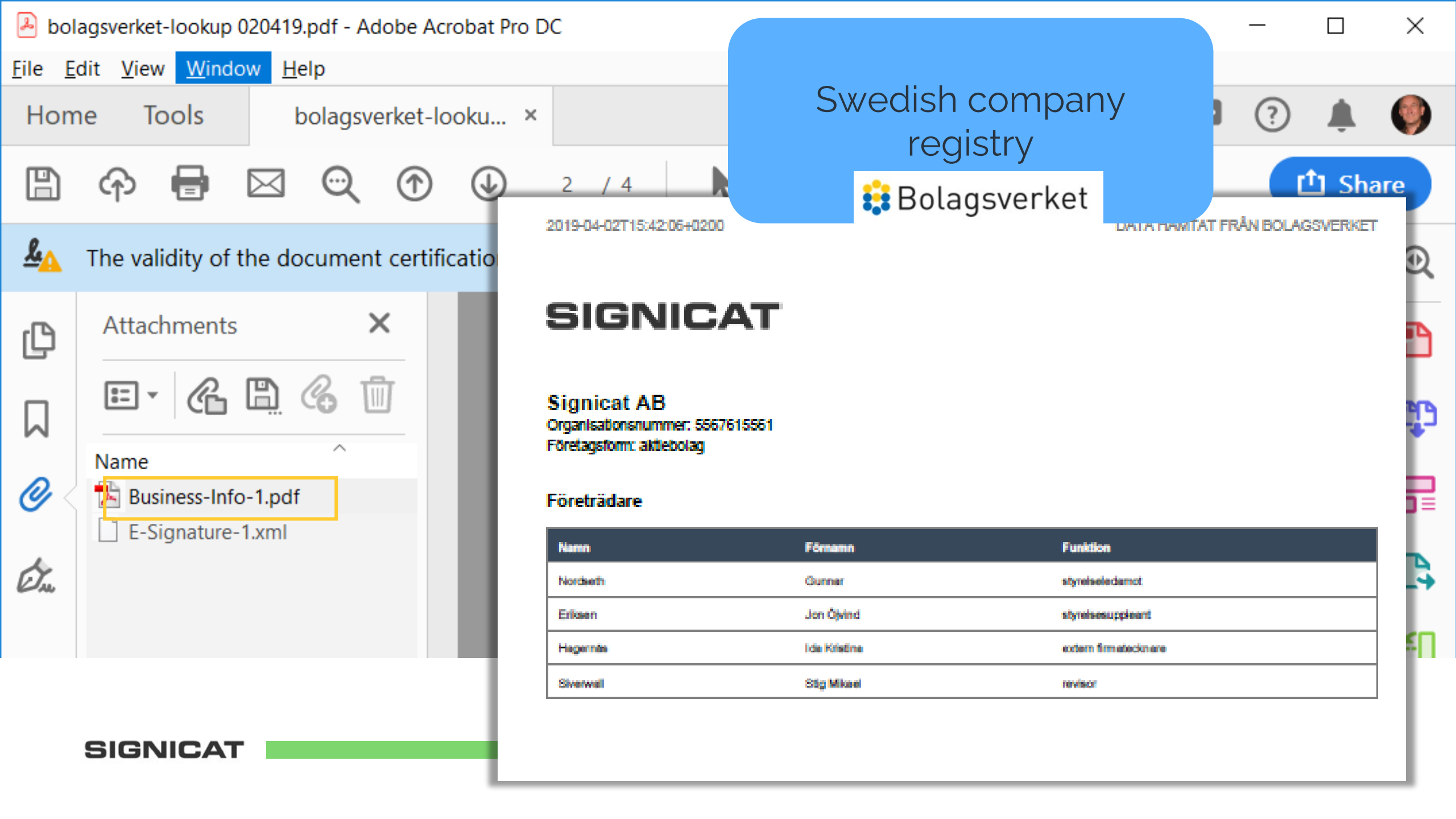
Free text description of signature rights

Back to planet Earth

A practical solution

A practical solution

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2 / 4
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Attachments
Name
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E-Signature-1.xml
Swedish company registry
Bolagsverket
2019-04-02T15:42:06+0200
DATA HÄMTAT FRÅN BOLAGSVERKET
SIGNICAT
Signicat AB
Organisationsnummer: 5567615561
Företagsform: aktiebolag
Företrädare
Namn
Förnamn
Funktion
Nordseth
Gunnar
styrelseledamot
Eriksen
Jon Øjvind
styrelsesuppleant
Hagernäs
Ida Kristina
extern firmatecknare
Silverwall
Stig Mikael
revisor
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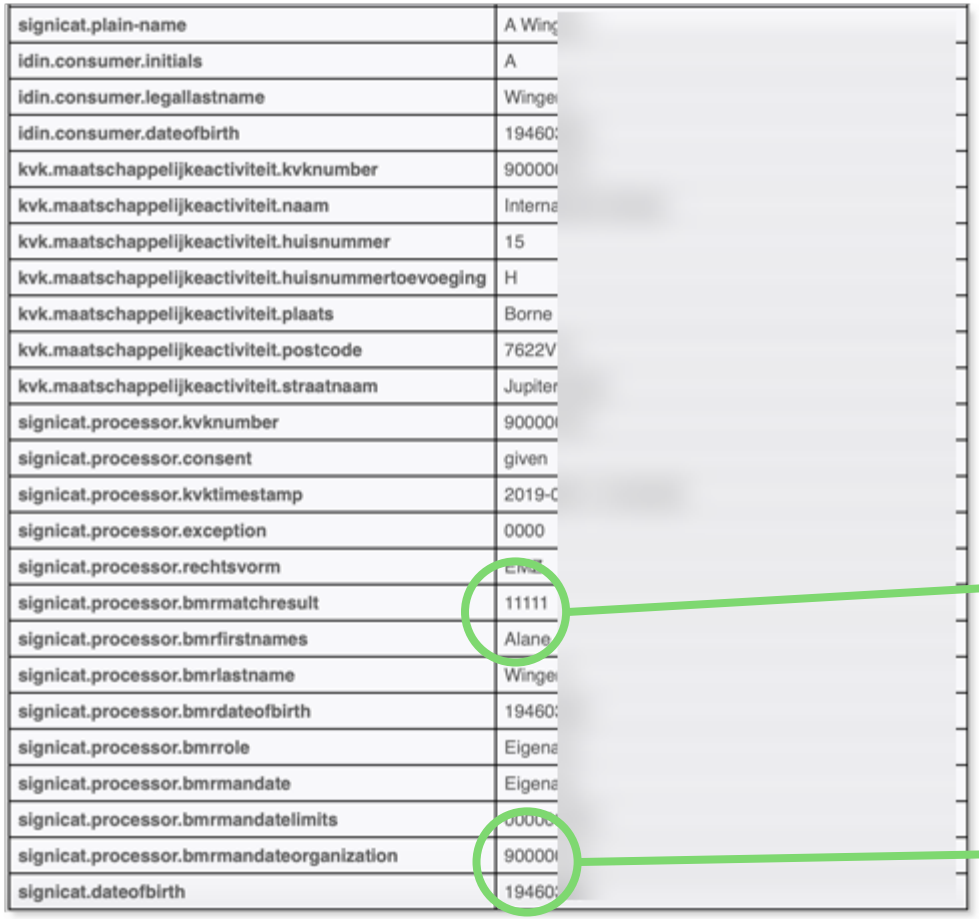
The Dutch company register - KVK



signicat.plain-name	A Wing
idin.consumer.initials	A
idin.consumer.legallastname	Winge
idin.consumer.dateofbirth	19460
kvk.maatschappelijkeactiviteit.kvknumber	90000
kvk.maatschappelijkeactiviteit.naam	Interna
kvk.maatschappelijkeactiviteit.huisnummer	15
kvk.maatschappelijkeactiviteit.huisnummertoevoeging	H
kvk.maatschappelijkeactiviteit.plaats	Borne
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kvk.maatschappelijkeactiviteit.straatnaam	Jupiter
signicat.processor.kvknumber	90000
signicat.processor.consent	given
signicat.processor.kvktimestamp	2019-0
signicat.processor.exception	0000
signicat.processor.rechtsvorm	EN
signicat.processor.bmrmatchresult	11111
signicat.processor.bmrfirstnames	Alane
signicat.processor.bmrlastname	Winge
signicat.processor.bmrdateofbirth	19460
signicat.processor.bmrrole	Eigena
signicat.processor.bmrmandate	Eigena
signicat.processor.bmrmandatelimits	0000
signicat.processor.bmrmandateorganization	90000
signicat.dateofbirth	19460

- ✓ iDIN data
- ✓ KvK data (in geval van match)
- ✓ 'Best match' resultaat

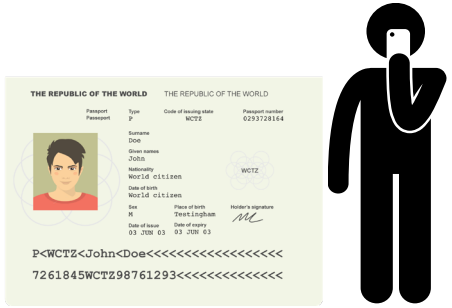
Geeft info over 'beste match' op basis van:

1. Geboortedatum
2. Initialen
3. Mandaat (4 rollen met onbeperkt mandaat)
4. Uitzonderingen op mandaat (bijv. gelinkt aan vestiging)
5. Achternaam

Doorzoekt 'gerelateerde organisaties' tot 2 niveaus diep.

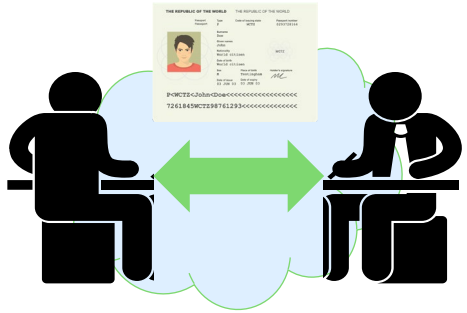
What about onboarding?

Who are you?

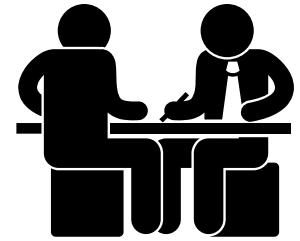


Optical scanning and selfie

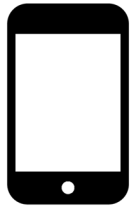
Chip in document and biometrics



Virtual meeting



Physical meeting



Possession of phone

Possession of e-mail

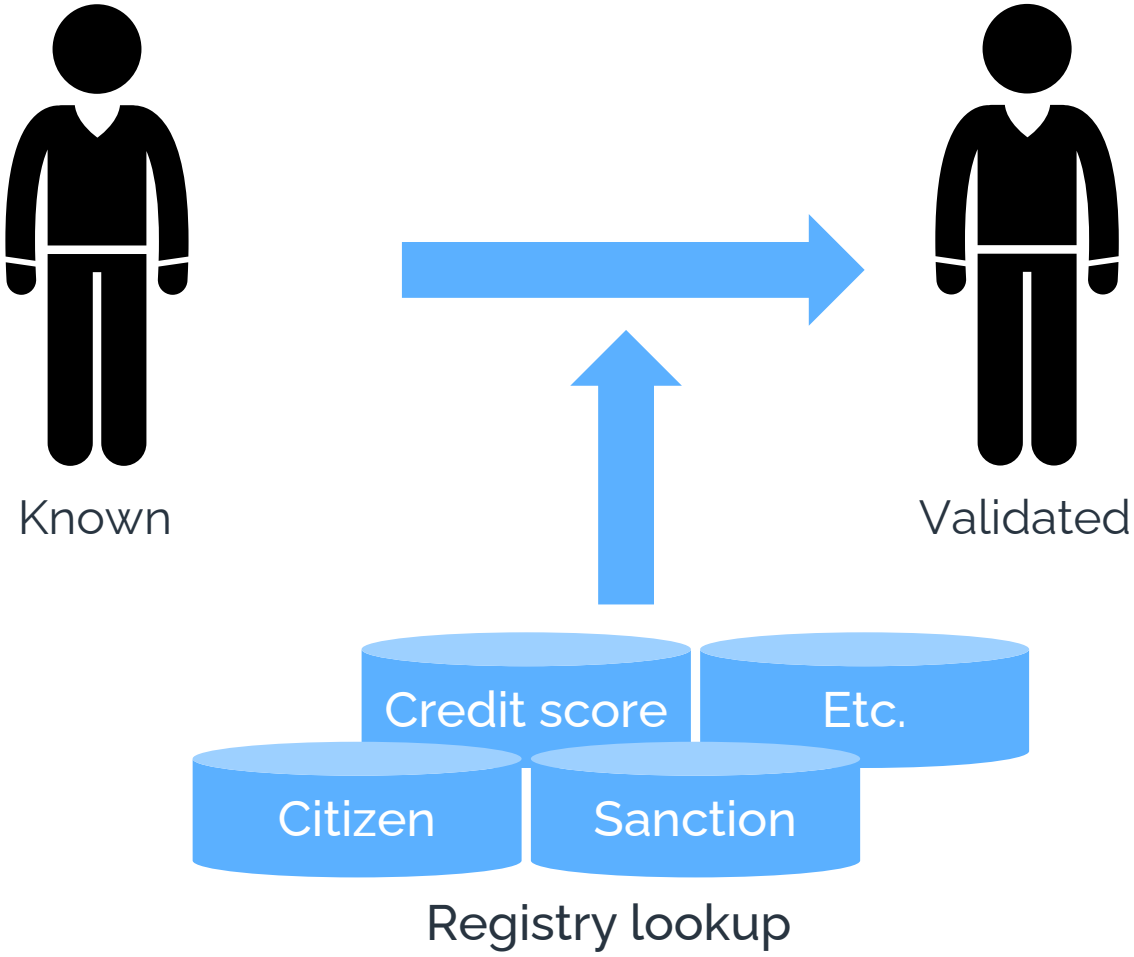
Proof of address

bankID · iDIN · BankID · NEM ID · Mobiilivarmenne

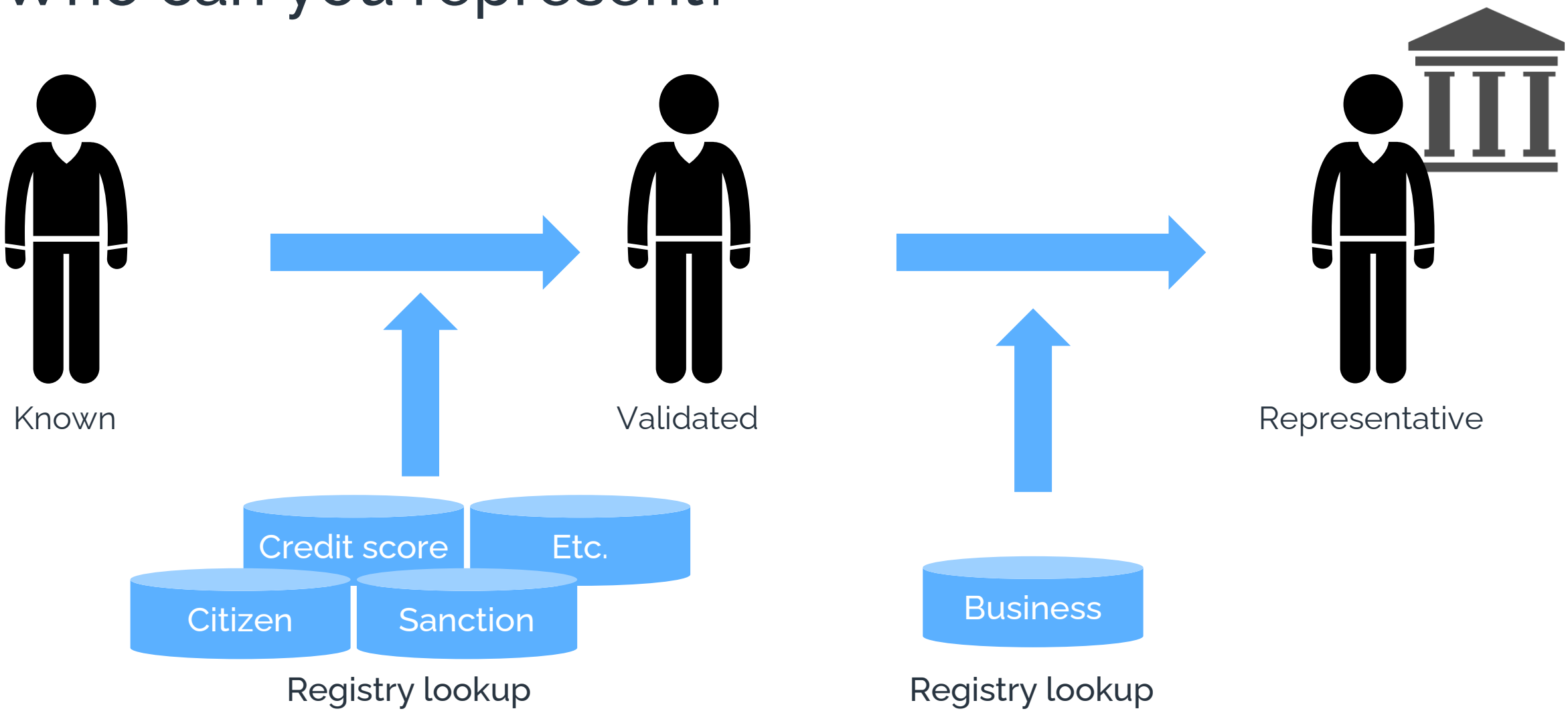
eID

Combine as needed

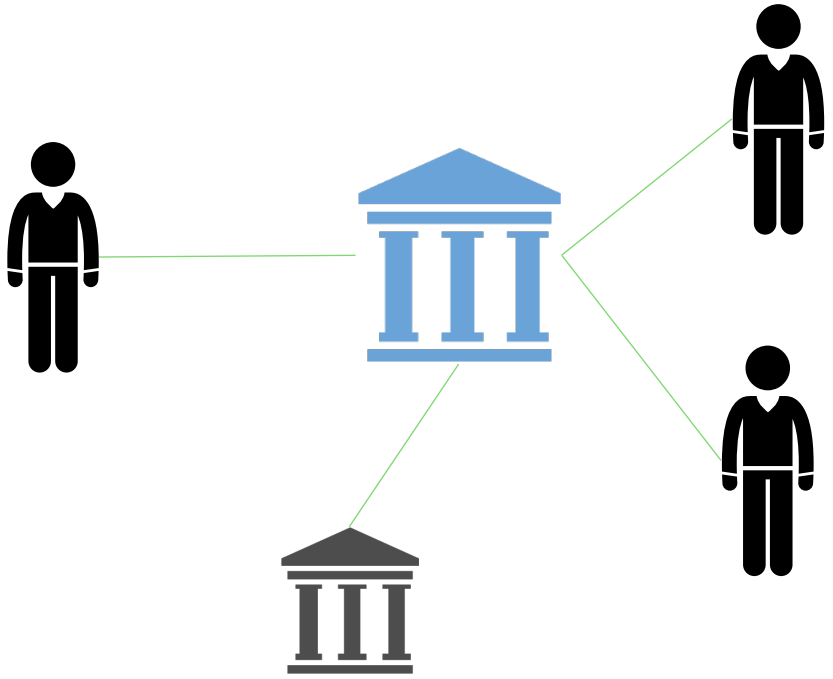
Can I trust you?



Who can you represent?

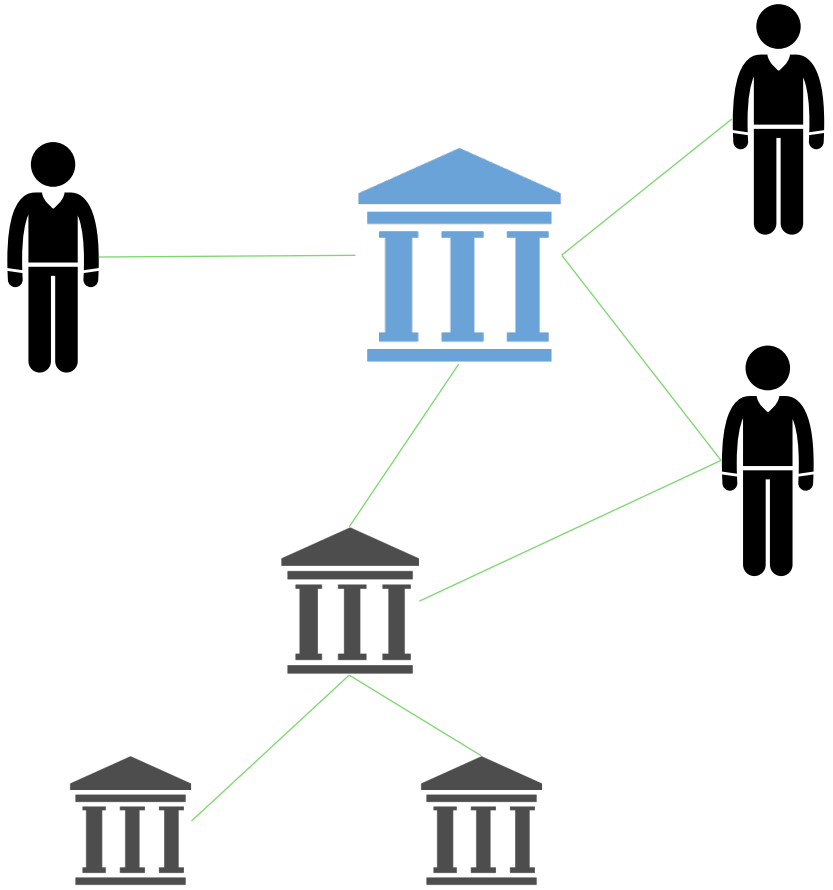


UBO?



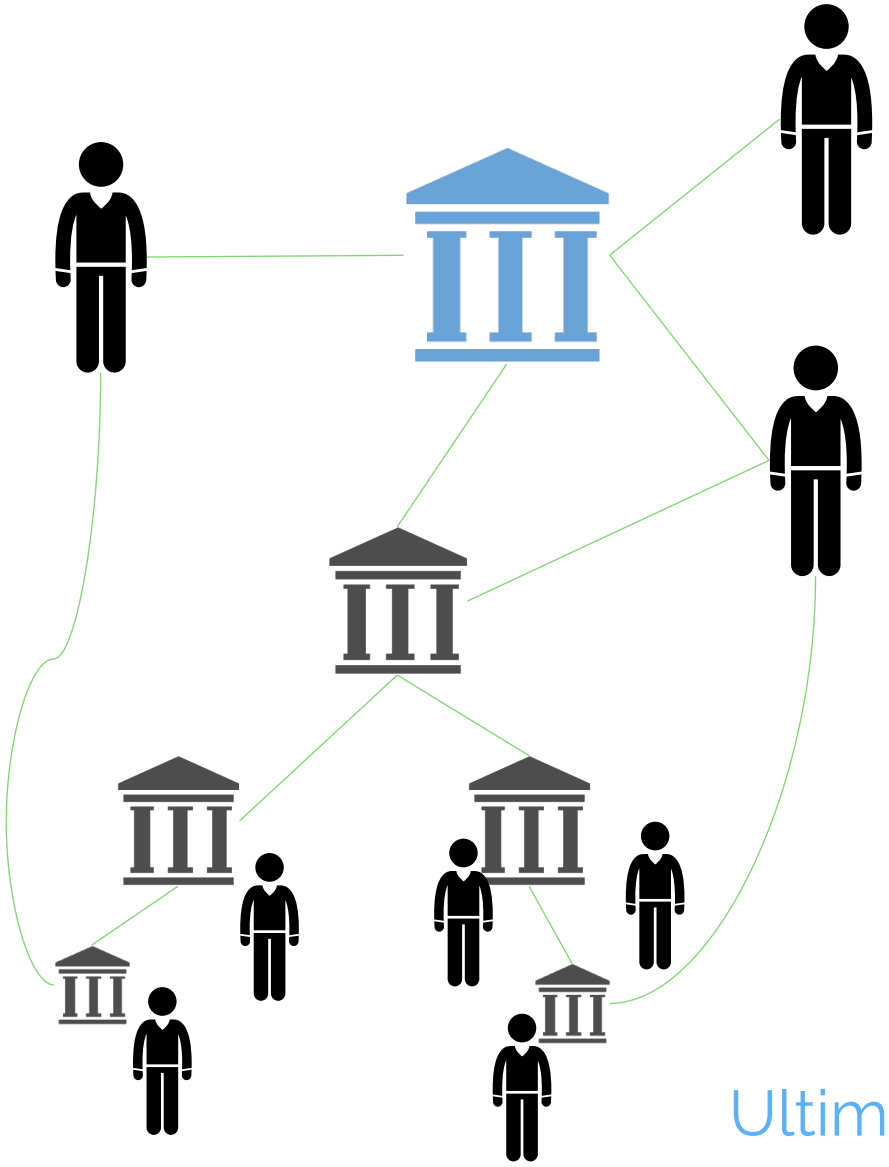
Ultimate beneficiary owners

UBO?



Ultimate beneficiary owners

UBO?



Ultimate beneficiary owners

The continuous journey

The Digital Customer lifecycle

First-time interaction

Know

Risk and compliance

Validate

Returning customer

Serve

Contracts and consents

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The Digital Customer lifecycle

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Commit

Summary

- **The theory is simple**
- **Challenges**
  - Availability of information
  - Quality of information
  - Structure of information

Questions?

John Erik Setsaas

VP of identity and innovation

jsetsaas

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