

xyzmo SIGNificant
Finance & Banking Solutions

xyzmo SIGNificant for Account Openings & Secure Withdrawals
Simple, Secure Digital Signature Solutions

The customer is the core of all financial and banking transactions. Having a competitive advantage is key for getting more business. xyzmo SIGNificant's digital solution for the finance industry solves the challenge of signing electronic documents securely, while simultaneously reducing the costs and labor associated with paper-based processes. Accounts can now be opened faster and withdrawals completed more efficiently.

Think of this Simple Process and Imagine the Benefits!

Nothing is easier than completing a form automatically, simply by scanning/swiping your credit card or driver's license to obtain important information. Any additional required data can be captured via a soft keyboard. Signing and sealing financial agreements can now be performed electronically, and can be automatically sent to the customer using the provided email address. Verification of the authenticity/integrity of the documents and storage problems will no longer be an issue for your bank or financial institution and its customers.



Swipe or Scan
 Driver's License/
 Credit Card



Data Capture
 Using a Soft Keyboard



Signature Capture
 Using a Signature Pad,
 Tablet PC, etc



Attach Document
 Attach Scanned Passport, Drivers License or any other Document



Convert & Seal
 Convert any Document
 to PDF and Seal it



Email & Store
 Send Documents Via
 E-Mail, Store and
 Retrieve Documents



Verify Documents
 Verify Signed & Sealed
 Documents with a Single
 Click



Verify Signature
 Comparing a Handwritten
 Signature Against a Pre-
 Enrolled Profile



Guaranteed ROI
Within 12 Months!

Configuration Examples for Bank Counters Different Hardware Supported

Premium



17" touch-screen/
digital pen display

and



All-in-one magnetic card
reader/ barcode scanner

Regular Branch



All-in-one portable
wireless device

or



Fixed stand magnetic card reader,
signature capture device and portable
barcode scanner

Bank Kiosk



Low-cost signature
pad

and



All-in-one magnetic card
reader/ barcode scanner

xyzmo SIGNificant Gives Your Organization the Chance to Reap the Benefits of Having a Legally Binding Contract in Electronic Form

- Dramatically **speeds up** the **account opening** procedures and initiates **more efficient money withdrawals**
- Enables your organization to **save money** by going **paperless** (no more printing, mailing, faxing, shredding and more...)
- Enables your institution to **eliminate paper-based archiving**
- Easily accepted by your customers, thanks to its **similarity** to current **paper-based** processes and to an easier, **less time consuming experience**
- Convenient and **easy to integrate** into existing **IT environments**
- Offers your organization the benefits of a **secure, electronic environment**
- Generate an **audit trail** necessary for compliance
- Nurtures a **go-green initiative**



A Biometric Signature Profile

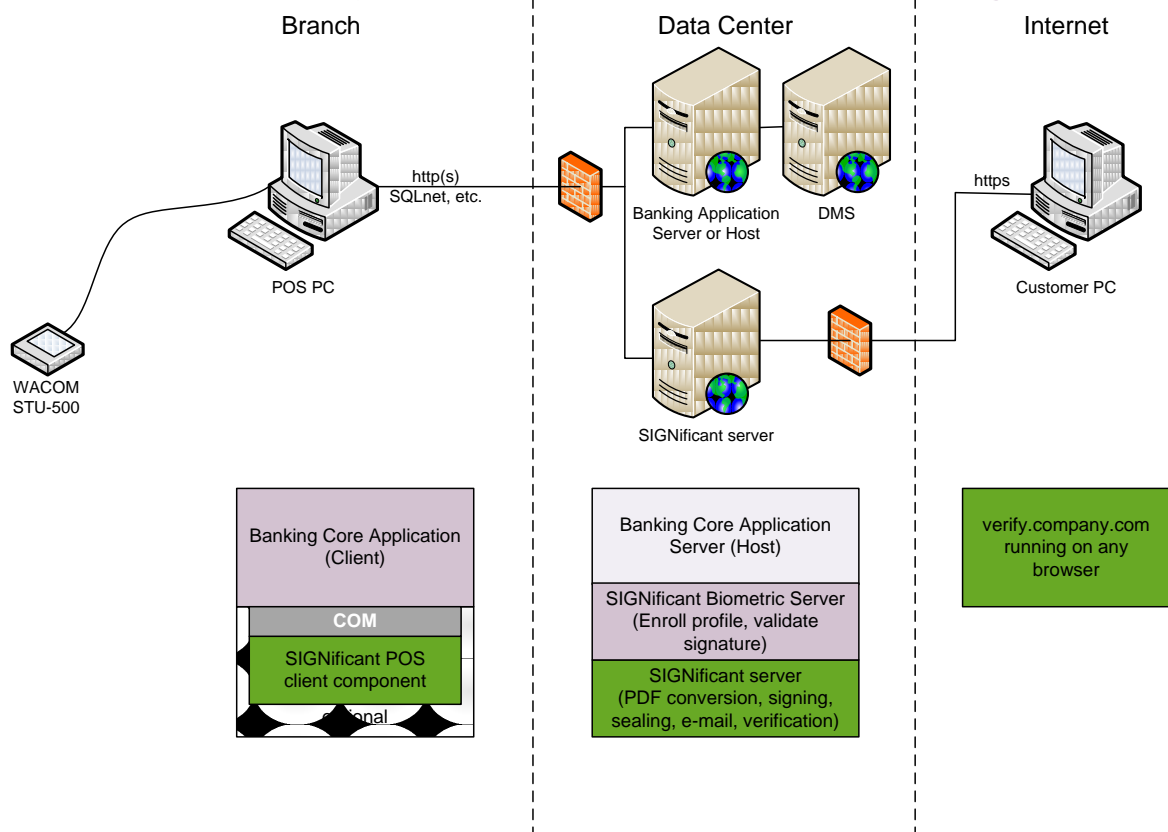
Other Potential Applications

- Loan Origination
- Account Openings
- Identity Verification
- Internal Documentation
- Open Safe Deposit Boxes Fully Electronically
- Electronic Checking
- E-Invoicing/Secured Email
- E-Forms with Digital Signing



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Technical Details of xyzmo SIGNificant Finance & Banking Solution:



Web services

HTML2PDF - html to PDF conversion for any kind of html document

Send Email - Send out an email to the customer with the electronically signed document (To, From, Subject, Body, and Attachment)

FileTools

Copy -To copy documents to a Document Store

Delete - Used to delete documents once they are stored in the document management system

Biometric Service

Enroll Users/profiles, Validate signatures in real-time

Web Application

- o Display PDF document with signature fields according to a template definition (for one or many signatures) .
- o The template definition includes:
 - A search keyword, that triggers the location where the signature is placed
 - The offset from the found text where the signature is placed
 - The size and help text of the signature
- o Once all the signatures are placed on the documents, a callback URL is called so the calling system can proceed

The complete Frontend can also be implemented within a rich client easily by using SIGNificant's extended web-services.





xyzmo SIGNificant's products offer compliance with the following

- E-SIGN Act (Electronic Signatures in Global and National Commerce Act)
- UETA (Uniform Electronic Transactions Act)
- SOX (Sarbanes-Oxley Act)

xyzmo SIGNificant's Technology Dramatically Reduces:

Costs | Printing | Faxing | Shipping | Shredding | Scanning | Fraud | Processing Time | ... and More!

About xyzmo SIGNificant Group

xyzmo SIGNificant Group is a leading provider of electronic and digital signature solutions, offering an exclusive product line that equips organizations into a secured paperless environment.

Our legally compliant signature solutions, including the digital stamp and the personal electronic and biometric signature, represent the basis for integrated digital processes.

xyzmo SIGNificant products are being used by leading companies in more than 10 countries and in various industries such as: telecommunications, banking, insurance, healthcare, pharmaceutical and others. Thanks to our signature solutions, signing and stamping remain as easy as ever, but are performed directly within the electronic document and can be integrated into any existing application or document workflow procedure.



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