Autograph

DIGITAL CERTIFICATE ISSUANCE & MANAGEMENT PLATFORM

Quickly and easily issue nationally verified digitally-signed certificates to execute documents anywhere in the world – in minutes.

Authorized national entities worldwide can now streamline digital certificate creation and digital signatures for customers with Montran's Nationally Verified Digital Signature Service, Autograph.

Autograph simplifies global, secure digital signing through its flexible and easy- to-use digital certificate issuance and management platform. Send and receive digital signatures, anywhere, any time. What's more, our system can complete verification in minutes compared to 2 days with other providers.

Today's tech-first environment calls for a simpler, remote alternative to in-person notarization and other processes that require certificate issuances and signatures. Yet each country has unique regulatory requirements and legal standards across regions that make this process complex.

Montran partners with authorized national entities in any region to offer state-of-the-art digital signature services to their B2B clients. Autograph makes it easier than ever to scale your customer base beyond the limitations of physical borders.

The best part is that no technical team is necessary for deployment. Montran provides the infrastructure knowledge, software, and secondlevel service support needed for you to launch your digital signature solution to businesses – and we ensure compliance across the board, no matter your region or country.

Our subscription-based solution comes with automatic updates, and the infrastructure is entirely managed by Montran. Simply leverage our platform to quickly and easily offer digital signatures and scale exponentially.

Our easy-to-use, friendly, intuitive service allows you to get upand- running without the unnecessary overhead attached to lengthy integrations and unmanaged services.

Key Benefits

SECURE

Our facial recognition technology prevents fraud and enables automatic digital signature approval, shortening completion time from days to minutes.

COMPLIANT

Montran seamlessly adopts your unique regional requirements for launch.

MANAGED

We understand the system inside and out and can help you integrate and begin issuing digitally signed certificates easily.

Additional Benefits

- Integrates seamlessly with any legal procedures for private or government purposes – making it ideal for mandates, direct debit authorization and more
- Available as an easy add-on to any Montran payment solution
- Launch-ready software for immediate time to market
- Flexible and customizable
- Easily integrate with Autograph's RESTful API architectureAvailable for closed group or open group access



Autograph

HOW IT WORKS

Autograph can be used for digital certificate requests, to inquire about certificate status, sign documents, and request signatures.

Digital Certificate Request

Users can purchase a digital certificate by submitting a Digital Certificate Request (DCR) form on the Autograph website and completing payment through an Autograph-capable payment gateway.

Upon completion of the DCR form, the application performs an automatic verification of the identity via facial recognition that matches a video, an image of the Citizen ID document (e.g. Driver License/ Passport), and the document ID number.

The facial recognition procedure yields an identity verification score that, when adequate, enables a payment link to be sent via email to the requestor. Manual identity verification is also available for cases where the verification score is inadequate.

Once the requestor completes payment, the application issues the digital certificate which is sent via email in a p12 file container.

Inquire Certificate Status

The Validation Authority or an application submits a request to the CA platform to obtain a list of revoked certificates (CRL) or the status of one specific certificate.

Sign Document

A person uploads a document, allocates the signature items on the document, and requests to digitally sign with his/her digital certificate. A graphical representation of the signature is also generated in the proper signature item.

The signing operation starts from 2 sources:

- 1. The user uploads a new document and sets up the signature items.
- 2. In cases where a document requires signatures from multiple signers, the recipients click on a link received via email, which loads a document ready to sign.

When the document is digitally signed, the system sends the signed document via email. The user then opens the downloaded document using an application, like Adobe PDF Reader, and verifies the signature.

Request Signature

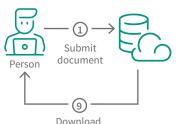
In some cases the person may request a digital signature from others – or a document may require multiple signers, including the requesting party.

Signature requests are sent via an email that contains a link to the document where the signer performs the signing operation. The application verifies that all signers have executed the signing operation before applying a timestamp.

Inquire Certificate Status



Sign Document

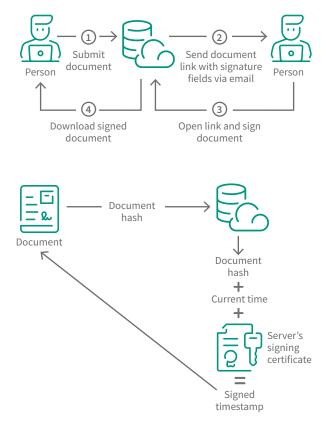


Download signed document

1. Submit document

- 2. Open keystore to retrieve key pair
- Compute document hash
 Encrypt hash using private key
- Append encrypted hash and signer's public key to document
- 6. Compute the hash of the data and digital signature
- Request timestamp to TSA sending the computed hash
- Append encrypted hash and TSA public key to the document
- 9. Download signed document

Request Signature





Autograph

PRICING

- Our pricing structure is flexible and bespoke to your needs.
- Our most popular pricing structures include license-based, subscription-based, and percentage-based transaction sharing.

TECHNOLOGY

- Autograph can be delivered via AWS, Google Cloud, Azure, or another cloud provider capable of providing high-level security and meeting regulatory requirements for physical access.
- We offer Cloud-only software or hybrid software and Cloud infrastructure, depending on your unique needs and regional regulatory requirements.
- Our facial recognition technology enables automatic digital signature approval, shortening completion time from days to minutes.

USE CASES

- Automatically generate national digital certificates in minutes and inquire about certificate status, upload and edit documents, sign documents, and request signatures.
- Autograph can be used for mandates, direct debit authorization, loans, and any type of legal or financial documents that require notary authorization or an in-person signature at a financial institution.
- Full document signature automation for third-party apps.
- Multiple signers including notary signature.
- Document signature requested by a financial institution on behalf of a client.

ADDITIONAL FEATURES AND MODELS

- Integration with other Payment Gateway Providers
- Repository of business
 documentation for versioning
- Management reports
- Auto-help for document signing
- Support for document templates
- Signature validation service
- Issue certificates of a specific use or institution
- Short-term certificates
- One-shot certificates for single purpose (signing one document)
- Expose REST APIs for certificate issuance and document signing
- Mobile application to sign documents
- Windows, Linux, MAC apps to sign documents



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ABOUT US

Montran is the leading provider of Payment and Capital Market Infrastructure solutions, servicing the world's foremost financial institutions with mission critical installations and operations in over 90 countries.