Bankident PostFinance for qualified electronic signature

Smart Registration und Signing Service

Swisscom Trust Services' Smart Registration and Signing Service offers various online identification procedures tailored to meet different e-signing requirements and use cases:

- Jurisdictions (e.g., EU and Switzerland)

- Level of e-signature (qualified or advanced)

The bankident method by PostFinance enables the registration of signatories for the qualified electronic signature in the Swiss (ZertES) jurisdiction.

Embedding with the Multiple Authentication Broker

During an e-signing workflow of a partner›s applica-tion, Swisscom Trust Service's integrated broker orchestrates between three main activities:

- Registration of the signature approval means

- Identification of the signatory

- E-Signatur and approval

No audit of the journeys: All three activities are certified, allowing the building of user-friendly e-signature journeys with high conversion rates and great usability. During the e-signature registration, users can select their preferred signature approval method through the signature application's selection or default.

If users still need to register, they will be directed to the identification method that aligns with the required e-signature level and jurisdiction.

The use of the technology is made possible by a new ETSI standard for the remote signature protocol, which Swisscom Trust Services has implemented. A broker requests the correct identity provider (IDP) - in this case, PostFinance – for signature approval. Then, the e-signature is placed on a PDF document in a signature application. Signature applications can customize their interfaces in a test environment.

Identification and signature approval method of PostFinance for the e-signature

The bankident PostFinance enables users to verify their identity and register the approval method for the qualified electronic signature by logging in the PostFinance App and accepting the terms of use. Then, customers approve each additional e-signature with the Post-Finance app. This eliminates long waiting times for video identification or cumbersome on-site identifications.

Limitations

PostFinance customers whose identity has not been verified in advance and on site at Swiss Post using a valid passport or ID card will be filtered out during bankident and will not be able to use this identification procedure.

Register once - approve e-signature multiple times

Registration is offered for a fee. A paid registration enables free use for signature approvals for any number of signatures over one year.

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Facts and figures

Partner PostFinance	**Partner PostFinance AG, Bern, Schweiz** With over 2.5 million customers, one of the largest banks in Switzerland. The service runs around the clock 24/7.
Requirements for the signatory	**What does the signer need?** An account with PostFinance with e-banking access via the PostFinance app. After one-time registration (acceptance of the Swisscom Trust Services terms of use), the signatory can approve signatures in the app for one year.
Authentication	**Register once - sign multiple times** The identification with the Bankident PostFinance needs to be carried out once and expires after one year. The PostFinance app must be used for registration and signature approval.
Subscriber application	**Subscriber application (signature application)** Swisscom Trust Services' partners offer various signature applications. Visit our partner directory for more information. Alternatively, a customer can provide their own signature application. The document always remains in the signature application while Swisscom Trust Services only receives a hash-value of the document. The subscriber application must support the ETSI 119 321 interface.
Signature type	**Signature level: Advanced CH/EU or Qualified CH** Qualified and advanced e-signatures can be issued for Switzerland according to ZertES. Only advanced e-signatures in accordance with eIDAS can be issued for the EU. All signatures are displayed in Adobe with the green checkmark.
Costs	**Costs** In addition to the costs for the signatures themselves, costs are incurred in the contractual relationship with Swisscom or the Swisscom partner by the order form for the Registration Store: • Monthly fees for use in the Registration Store • Transaction costs per registration Or: • Voucher costs for (one-time) use via the Swisscom registration portal (planned to begin Q4/2024)

Are you interested in making the signature expierence with PostFinance as easy as possible?

Contact us – we look forward in meeting you! You can find additional information on our website
www.trustservices.swisscom.com