



Swisscom Trust Services provides its partners with simple signature processes and identification - secure, recognised in the EU and Switzerland.

Video identification for qualified electronic signature according SigE (Switzerland/ZertES) for financial intermediaries and advanced electronic signatures

Initial legal situation

The Swiss Signature Act SigE/ZertES currently still stipulates that qualified electronic signatures can only be provided if a verification of identity has taken place in physical presence. Only the VZertES regulation makes a further exception in article 7: financial intermediaries can also use FINMA Circular 2016/7-compliant video identification so that a qualified electronic signature can also be provided based on this identification. For advanced signatures video identification can also be used in general form for other areas of application.

Authentication and Remote Signature

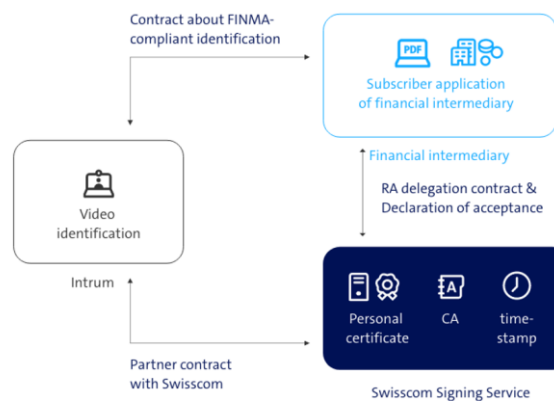
If an electronic signature is issued based on a remote signature, this can only be done if a sufficiently secure and audited means of authentication has been used. This means must already be assigned to the signatory during registration.

Cooperation with Intrum

Many banks rely on FINMA-compliant video identification from INTRUM, which processes all data for their bank customers and other customers entirely in Switzerland. To avoid cumbersome individual audits, Swisscom has worked out an offer together with Intrum which enables an approved video identification process together with a registration for the standard authentication means of Swisscom Trust Services (MobileID or password/OTP-SMS combination). This means that banks using this video identification in cooperation with Swisscom can directly connect their signature applications to Swisscom's signing service without further audit costs and approval procedures.

Contractual Relationships

The financial intermediary concludes a contract with Intrum for FINMA-compliant video identification. At the same time, a contract for the signature is signed with Swisscom Trust Services or an authorised reseller, and a contract for the delegation of registration office activities is signed directly with Swisscom. This refers to the concept of video identification agreed between Intrum and Swisscom and submission of the registration data by Intrum to Swisscom directly.





Facts & Figures



Partner Intrum AG

Intrum Inc, 8603 Schwerzenbach, Switzerland

Partner for digital onboarding, since 2016 over 100 customers with over 150,000 video identifications annually in Switzerland (e.g., Neon, Postfinance, Swisslife, Bitcoin Suisse, Berner Kantonalbank etc.). Coverage of ID documents from 195 countries, exclusive partner of IDnow in Switzerland.

The service is available Monday to Saturday, from 7am in the morning to 10pm in the evening.

Contact:

<https://www.intrum.ch/de/losungen-fur-unternehmen/uber-intrum/kontakt-fur-unternehmen/kontaktieren-sie-uns-sales/>



Requirements for the signatory

What does the signatory need?

The signatory must identify himself with an ID document from one of the 195 countries covered. For this purpose, he uses the browser with webcam of his PC or smartphone. The video identification takes place in a live chat in German, English, French or Italian, considering all the requirements of the client and the specifications of the Signature Act and the requirements of data protection.



Authentication

Register once – sign multiple

Video identification must be performed only once until the ID document expires or within 5 years. Based on the mobile phone number stored during the video identification, the signatory can sign as often as desired and only has to release the signatures with one of the following authentication procedures:

- Mobile ID (available for Swisscom, Sunrise and Salt customers), <https://mobileid.ch>
- Mobile ID app, app with second factor biometrics option, <https://mobileid.ch>
- Combination of password (set during registration) and additional one-time code transmitted by SMS



Subscriber application

Subscriber Application (Signature Application)

The signature application is provided by the financial intermediaries or partners of Swisscom, see <https://trustservices.swisscom.com> for more details. The document always remains in the signature application, Swisscom only receives a hash of the document. For this purpose, a signature order is placed and the operator of the subscriber application signs a regulatory declaration of acceptance for the operation of the subscriber application..



Signature quality

Signature Quality: Advanced electronic EU/CH or Qualified electronic CH

Qualified signatures are issued for financial intermediaries. Provided the identification is not for a financial intermediary, advanced signatures can be issued in Switzerland and the EU (eIDAS jurisdiction area). All signatures are displayed with a green tick in Adobe.



Cost

Cost

In addition to the costs within the commercial contractual relationship with Intrum AG, costs are incurred in the contractual relationship with Swisscom or the Swisscom partner in accordance with the standard order form:

- Setup costs for end customers
- Annual fees for the signature connection of the subscriber application
- Annual fees for monitoring and further authorisation of the video ID procedure
- Transaction costs per signature
- Option DocuSign Adapter: Annual fees for financial intermediary account

Are you interested in making the signature experience with video identification as easy as possible? Do not hesitate to contact us – we appreciate your request! <https://trustservices.swisscom.com>