

Šta nam dolazi iz EU i kako to radi

Beograd, 23.6.2022

Agenda

Digitalizacija poslovanja u bankama (BFSI - Banking, Financial Services and Insurance)

- Razvoj & Trendi
- Digitalna arhiva
- Digitalno potpisivanje

Digitalno arhiviranje

- Prednosti digitalnih arhiva
- Opis usluga
- Praktična rješenja

Digitalno potpisivanje

- Prednosti digitalnih potpisa
- Opis usluga
- Praktična rješenja

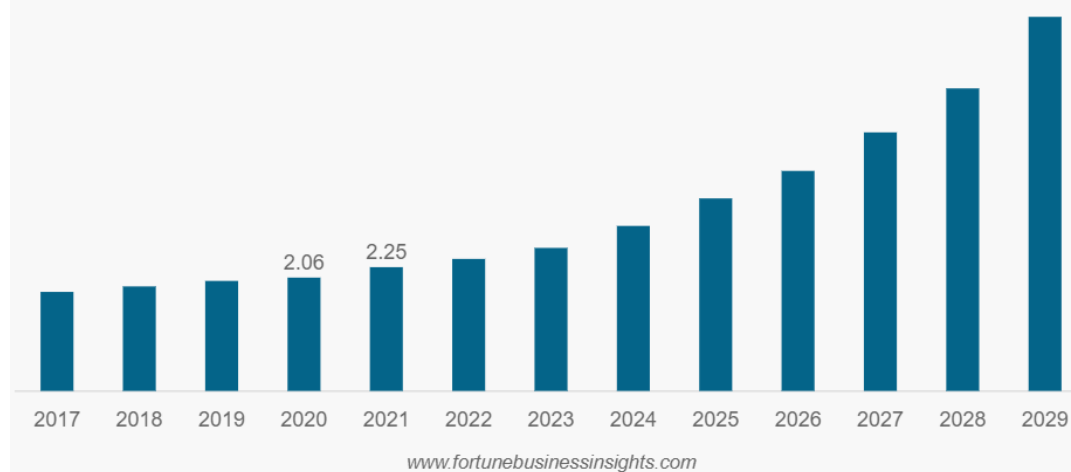
Digitalno poslovanje

Prednosti digitalnog poslovanja:

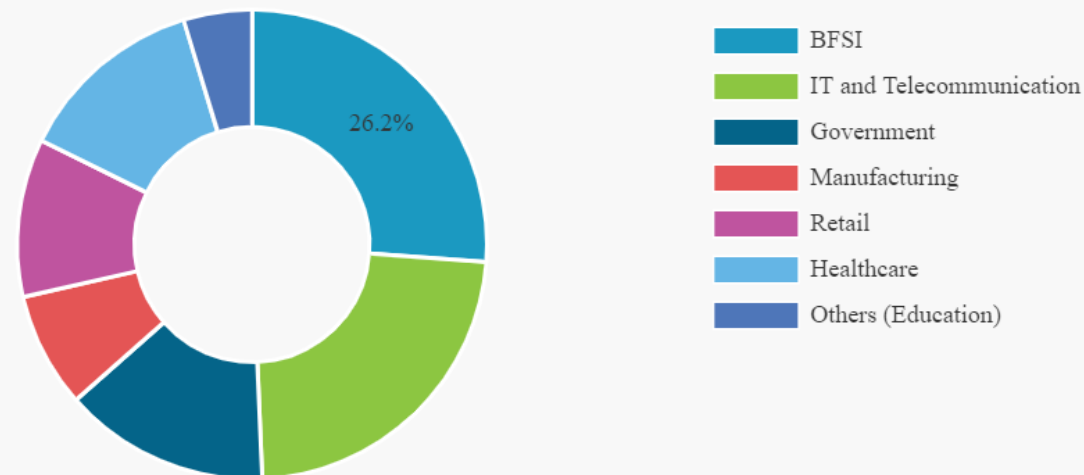
- Cloud usluge (nema investicije, održavanja)
- Remote pristup uslugama
- Dostupačnost
- Sniženje troškova, ROI
- Isplativost
- Sigurnost, sukladnost s standardima
- Core IT, DMS, BPM, eArhiva, digsig

DMS, eArhiv

North America Document Management System Market Size, 2018-2029 (USD Billion)

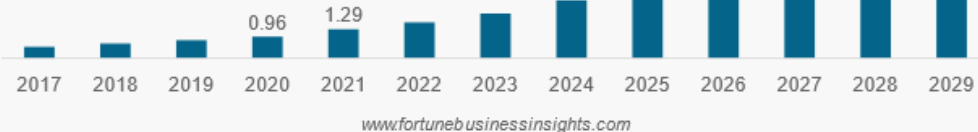


U.S. Document Management System Market Share, By Industry, 2021

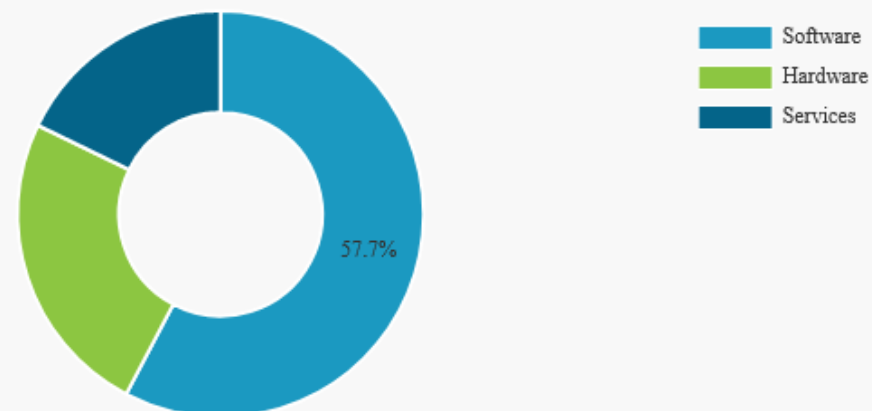


Digital signatures

North America Digital Signature Market Size, 2018-2029 (USD billion)

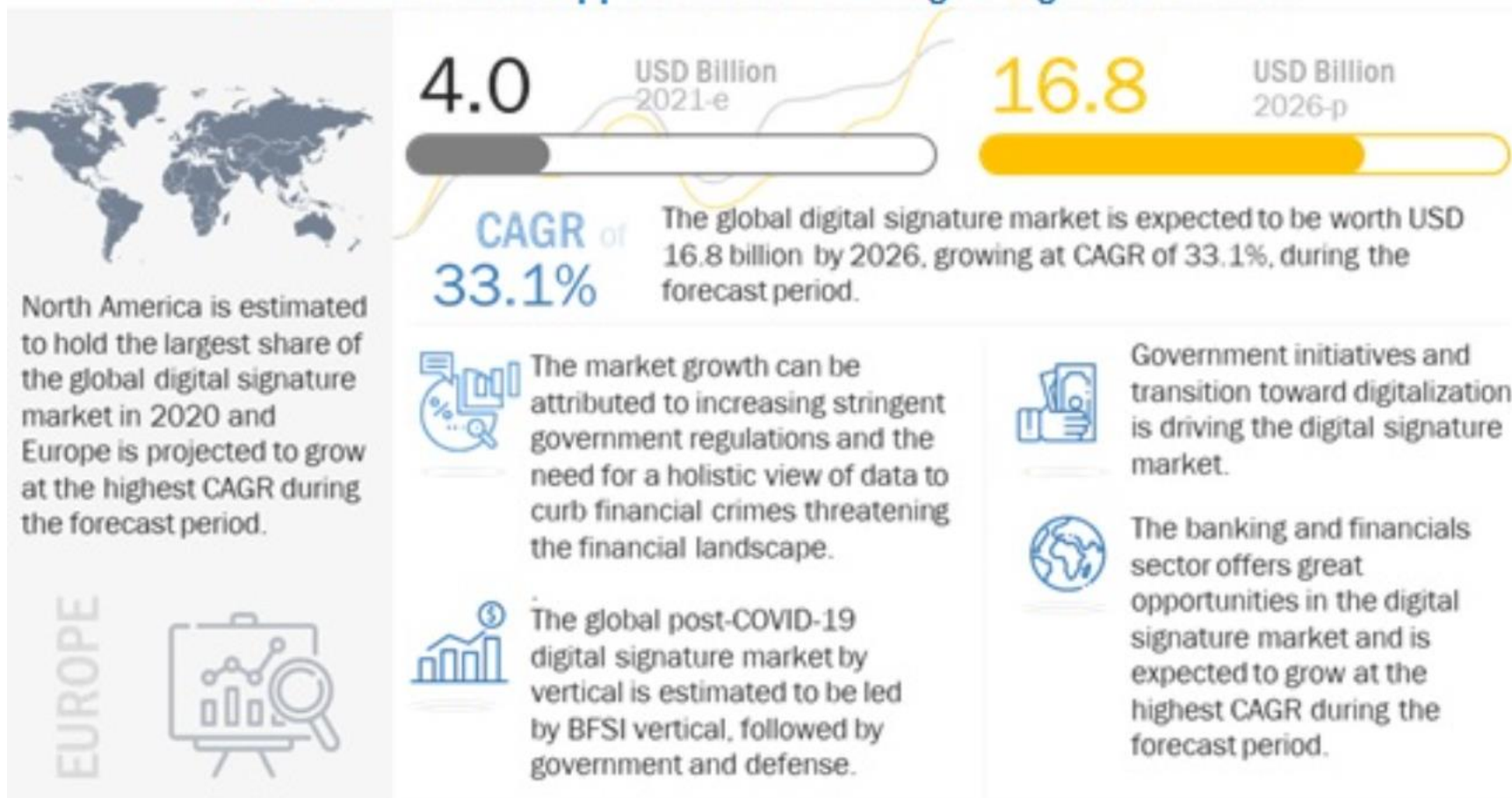


Global Digital Signature Market Share, By Component, 2021



Digitalno potpisivanje

Attractive Market Opportunities in the Digital Signature Market



Digitalno arhiviranje

Funkcionanosti eArhiva

- Nepromenljivost dokumenata (time stamp)
- Klasifikacija dokumenata – šema (rok pohrane)
- Import dokumenata
- Pretraga
- Brisanje
- Integracije
- Web sučelje
- Revizioni trag

Ulazak dokumenata u eArhiv

Elektronski dokumenti

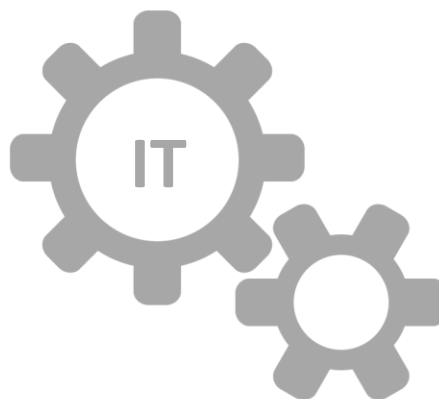
- Integracije iz ostalih aplikacija
- Drag and drop
- Email
- Shared folder

Papirni dokumenti

- Skeniranje
 - OnSite
 - Outsourcing
 - Early scan & Late scan

CRM

- Contact Management
- Lead Management
- Pipeline Automation
- Interaction Tracking
-



Core System

-

Infrastructure:

- eArchiving (mSef)
- Digital Signatures (mSign)

ECM

- Scanning & Capture
- Document Management
- eArchive
- Process Management
- Business Intelligence
-

CRM

- Contact Management
- Lead Management
- Pipeline Automation
- Interaction Tracking
-

Core System

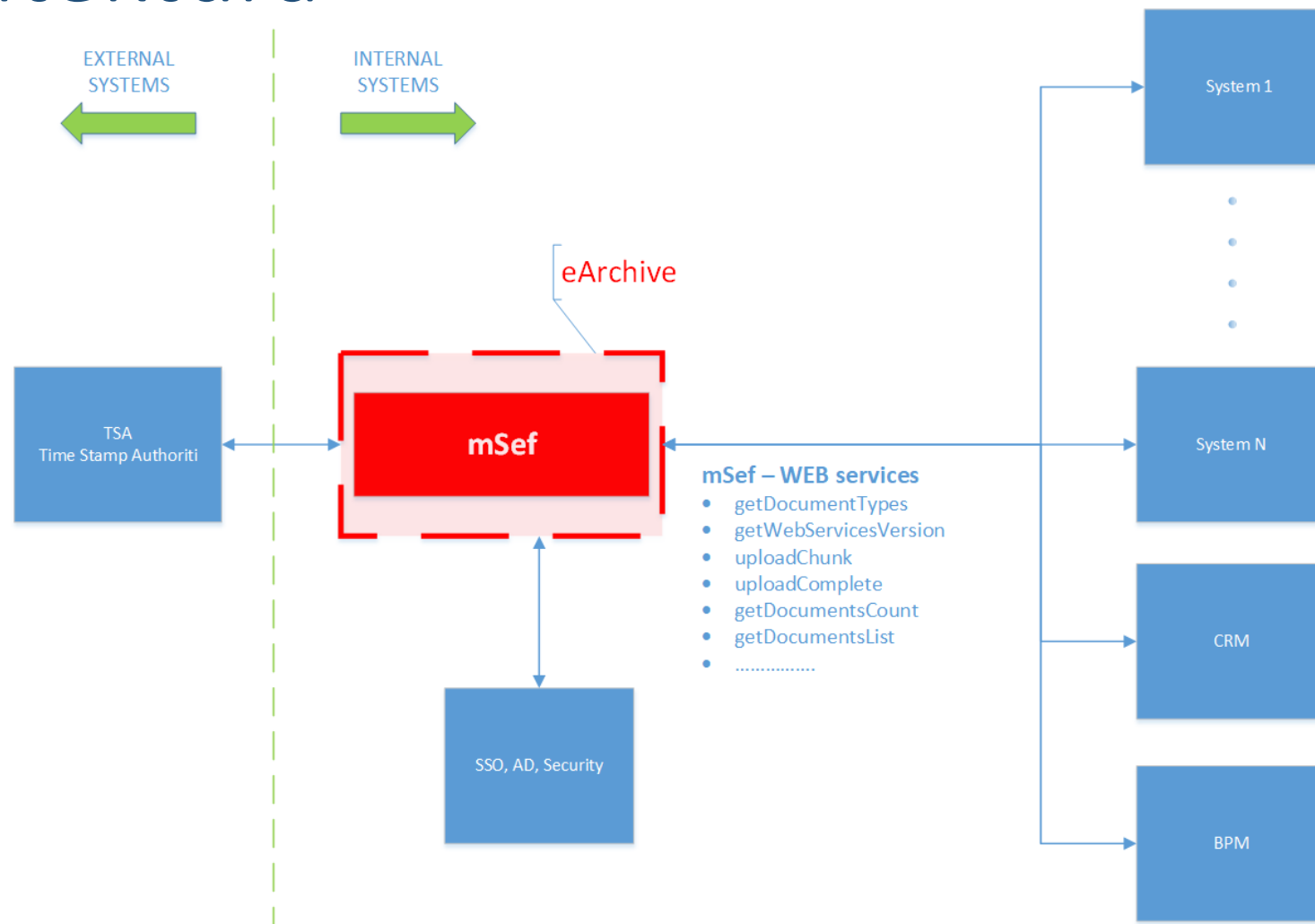
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ECM

- Scanning & Capture
- Document Management
- eArchive
- Process Management
- Business Intelligence
-

eArhiv arhitektura



DMS vs. eArhiv

DMS

- Aktivan
- Promjene
- Dodavanje & brisanje
- Transakcijski podatci
- Svi file formati

eArhiv

- Pasivan
- Nema promjena (time stamp)
- Brisanje nakon isteka roka
- Dokument
- Format i za dugoročnu pohranu

Blagajna & šalter

Pohrana dokumenta zbog potpisa

- Elektronski (signature pad, tablet)
- Papir - skeniranje

Elektronski --- Integracija s core aplikacijom

Papirni --- Skeniranje:

- Svaki dokument svoj PDF
- Jedan multipage file - svi dokumenti, blagajna, dan

Pravne kancelarije

Pohrana predmeta

- Svaki dokument u arhiv ulazi pojedinačno
- Dodavanje koristeći web sučelje (drag&drop)
- Pristup arhivu sa strane vanjskih suradnika
- Potpisivanje dokumenata
- Distribucija dokumenata (samo link)
- Revizioni trag

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Digitalno potpisivanje

Digitalno potpisivanje

- zatvoreni sustavi (eBanking, eUprava, ...)
- strukturirani dokumenti (platni nalozi)
- OTP tokeni, interni certifikati,
- ne strukturirani dokumenti,
- distribucija e-pošta (revizioni trag)



Problematika digitalnog potpisivanja

- jedinstveni elektronski identitet (kvalifikovani digitalni certifikati)
- distribucija dokumenata
 - sigurnost,
 - revizioni trag aktivnosti korisnika)
- potpis nestrukturiranih dokumenata (word.....)
- podpis na raznim uređajima, operativnim sistemima
- provjeravanje potpisa
- uruđbivanje - upravni postupak

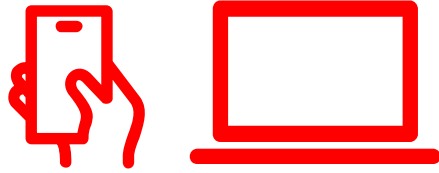


Zahtevi za rješenje

- podrška svih KDC
- korišćenje na svim uređajima
 - PC / notebook
 - mobilne uređaji
- jednostavno korišćenje
 - potpis 2FA
 - potpis KDC
- Check box, text
- eArhiva



Key functionalities



Different devices

PC,
notebooks,
Signing pads,
mobile devices (iOS in Android)



Certified signature

PDF/A (eIDAS QDC)
Legally compliant digital signature,
Equivalent to hand signature



Signature types

- Signing pad – hand signature
 - Hand signature on mobile devices
 - Server Digital Certificate
 - Personal Digital Certificate
 - Cloud Certificates
- + **Time Stamp (TSA)**



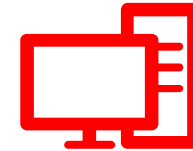
Usage Industries

FINTECH, health, public services, telco....



Input fields

SignatureField
Textbox,
Checkbox



Paperless

No printing needed any more

02

Set Placeholders

☒ - There are no additional amendments.

IN WITNESS WHEREOF, the Parties have indicated their acceptance of the terms of this Agreement by their signatures below on the dates indicated.

Borrower's Signature: Date: 1.5.2020

Lender's Signature: Date: 1.5.2020

03

Select Signers

Please enter recipient details

Email +386 31 234 567

First Name Last Name

Save & Continue

Document successfully shared.

OK

01

Upload Document

SIGN DOCUMENTS OR REQUEST AN ELECTRONIC SIGNATURE

Click or Drag&Drop pdf file

Loan contract

SEZNAM DOKUMENTOV

Loan contract.pdf

urban.gabrje@mikrografija.si

PODPISI

Ali podpisite na mobilni napravi

mikrografija Mikrografija d.o.o. Foerstarjeva 10, 8000 Novo mesto SI41088743 080 51 15 info@mikrografija.si www.mikrografija.si

LOAN CONTRACT

I. THE PARTIES. This Loan Extension Agreement ("Agreement") made 1.5.2020, between:

Borrower: John Walker, with a mailing address of John street 11, AL-1100 Johnsville ("Borrower") and Lender: MIKROBANK, with a mailing address of Mikrografija street 1, SLO 8000 Novo mesto ("Lender").

HEREINAFTER the Borrower and Lender shall be referred together as the "Parties" and in consideration of the covenants herein contained agree as follows:

II. ORIGINAL NOTE. It is known that this Agreement is amending a note that exists between the Parties signed on 1.1.2020, for the sum of 100,00 EUR and maturing on 1.5.2020.

II. EXTENSION. Under this Agreement, the Parties agree to extend the maturity date as stated in the Original Note to 1.8.2020, ("Extension Date").

III. ADDITIONAL TERMS. The Parties agree that all other terms and conditions stated in the Original Note shall remain in full force and effect except: (check one)

☒ - There are no additional amendments.

IN WITNESS WHEREOF, the Parties have indicated their acceptance of the terms of this Agreement by their signatures below on the dates indicated.

Borrower's Signature: Date: 1.5.2020

05

Sign Document

04

Send for signing

Video - korišćenje mSign

<https://1drv.ms/v/s!AnUpltoq6q0hhu14aZM5E2s47-eAGw?e=ZF9eKY>

<https://1drv.ms/v/s!AnUpltoq6q0hhu12hA5CROmnCPCClg?e=nHerCC>

<https://1drv.ms/v/s!AnUpltoq6q0hhuZFbGXiC6aCiiWnQg?e=EcN5Qb>

https://1drv.ms/v/s!AnUpltoq6q0hhu13_gXWF_s0TNJulA?e=89dhSD



Potpis ugovora

- banka pripremi ugovor, popuni iz CRM.....
- banka šalje ugovor klijentu (ručno, integracija)
- klijent primi mail - link
- klient otvori link
- otvori ugovor na telefonu,
- pročita
- potpiše
- ugovor ulazi u eArhivu



dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum

100.000 EUR

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Banka

Tadej
Drmaz

Issued By: EBB
Sarajevo CA 3
Date:
09.06.2021
07.06.19.05.00

Client

6. _____

Tadej Drmaz
tadej@drmaz.eu
+38631303813
Signed By: mSign
Issued By: SIGEN-CA G2
Date: 09.06.2021
07:22:47 CEST

Revizioni trag – Aktivnosti klijenta

SIGNIFIERS

SIGNED	SIGNIFIER	LANGUAGE	DESCRIPTION	EXPIRES ON	
	 tadejd	English	tadej.drmaz@mikrografija.si	16.06.2021 13:16:14	
	Tadej Drmaž tadej@drmaz.eu +38631303813	English	tadej@drmaz.eu	16.06.2021 13:16:24	

ATTACHMENTS

 DOWNLOAD ALL

SIGNED	FILE NAME	CREATED AT
  ✓	Contract.docx.pdf	09.06.2021 13:15:34

TIMESTAMP

XMLDSig		09.06.2021 13:37:04
TSQ		09.06.2021 13:37:05
TSR		09.06.2021 13:37:05

dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. deserunt mollit anim id

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eu fugiat nulla pariatur.
deserunt mollit anim id

ncididunt ut labore et
co laboris nisi ut aliquip
elit esse cillum dolore
culpa qui officia

Signature Properties

Signature is VALID, signed by Tadej Drmaz <tadej.drmaz@mikrografija.si>.

Signing Time: 2021/06/09 07:23:44 +02'00'

Source of Trust obtained from the Windows trusted certificate store.

Validity Summary

The document has not been modified since this signature was applied.

The certifier has specified that Form Fill-in, Signing and Commenting are allowed for this document. No other changes are permitted.

The signer's identity is valid.

The signature includes an embedded timestamp. Timestamp time: 2021/06/09 07:24:08 +02'00'

Signature was validated as of the secure (timestamp) time: 2021/06/09 07:24:08 +02'00'

Signer Info

The path from the signer's certificate to an issuer's certificate was successfully built.

The signer's certificate is valid and has not been revoked.

Show Signer's Certificate...

Advanced Properties...

Validate Signature

Close

Banka

Client

Tadej Drmaz
Issued By: EBB
Sarajevo CA 3
Date: 09.06.2021
07:22:47 CEST

Tadej Drmaz
tadej@drmaz.eu
+38631303813
Signed By: mSign
Issued By: SIGEN-CA G2
Date: 09.06.2021
07:22:47 CEST

Signatures

 **Validate All**

>

 Rev. 1: Signed by Unknown

✓

 Rev. 2: Signed by Unknown

Signature is invalid:

There are errors in the formatting or information

Signer's identity has not yet been verified

Signing time is from the clock on the signer's clock

Last Checked: 2021.06.10 10:09:25 +02'00'

Field: Signature2 on page 1

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mSign

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200.000 EUR

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Banka

Tadej Drmaz

Issued By: EBB
Sarajevo CA 3
Date:
09.06.2021
07:23:48 CEST

Client



Tadej Drmaz
tadej@drmaz.eu
+38631303813
Signed By: mSign
Issued By: SIGEN-CA G2
Date: 09.06.2021
07:22:47 CEST

Search 'Add Link'

 Export PDF

 Edit PDF

 Create PDF

 Comment

 Combine Files

 Organize Pages

 Compress PDF

 Redact

 Protect

 Fill & Sign

 Send for Comments

 More Tools

Upoznajte Mikrografiju

- Upravo smo proslavili 30. rođendan na nivou poslovne grupe
- Mikrografija tim broji **više od 100 uposlenika**
- Koristimo usluge i vanjskih eksperata
- Mjesečno na nivou grupacije obradimo više od **10 miliona dokumenata**
- **Certificirani smo ponuđač usluga i rješenja**
- ISO 27001 i 9001
- Certifikati
- Akreditacije
- Član PDF/A

Member of...



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