

Banque Internationale à Luxembourg is deploying Fujitsu's Sign'IT technology

News facts:

- Banque Internationale à Luxembourg (BIL) is adopting an electronic signature system for all branch cash transactions.
- The use of electronic signatures, which not only boosts efficiency but also improves client service, is part of BIL's digital transformation.

Luxembourg, 20 April 2017 – Since February 2017, Banque Internationale à Luxembourg (BIL) has been gradually deploying a brand new electronic signature system across its branch network. Quick and easy to use, the Sign'IT solution developed by Fujitsu will be adopted for all cash transactions (withdrawals and deposits).

No more “paper” receipts for cash deposits and withdrawals. BIL's clients will now sign an electronic document on a tablet. It is straightforward for clients, as the procedure is similar to that used for handwritten signatures: after the transaction has been completed, whether at the counter or in a private room in the branch, clients simply sign their name on the screen of an electronic tablet. The receipt (now electronic) is immediately transmitted to the client's BILnet personal area and stored on the bank's secure server. Clients can therefore view this document whenever they want, save it and, if necessary, print it.

“The system is very user-friendly. Our Sign'IT electronic signature solution is a manual signature with a stylus pen on an electronic device. It is also very secure. This solution meets the five criteria that financial institutions must fulfil when creating and managing documents: the signature is authentic, forgery-proof, non-reusable, tamper-proof and irrevocable”, explains Cédric Jadoul, Head of Digital Strategy, Fujitsu Luxembourg. *“Sign'IT captures the image of the signature to integrate it in a PDF and can accurately authenticate the signatory and prevent any attempted fraud.”*

The introduction of electronic signatures in the bank's branch network is a further step towards simplified and innovative services that BIL aims to offer its clients. It is also an example of other innovative digital services that are being developed behind the scenes.

“The digital transformation on which we have embarked is a far-reaching process. It involves new infrastructure and rethinking our approach to business. The use of Fujitsu's solution for electronic signatures is a perfect example of this transformation. We gain efficiency, while improving the quality of the service we offer our clients.

It is a further step towards the BIL of tomorrow, and others will follow!" says Olivier Debehogne, Head of Retail and Digital Banking at Banque Internationale à Luxembourg.

In addition to making the client relationship more efficient and user-friendly, the use of tablets is better for the environment. This project aims at the secure digitisation of cash documents. Digitalisation results in a drastic reduction in paper consumption with annual savings of around half a million paper documents.

Drawing on its experience in the banking sector, Fujitsu provided BIL with the necessary hardware, software, advice and support for the implementation of the system. Fujitsu also advised BIL on the legal aspects of electronic signatures in a banking environment.

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About Banque Internationale à Luxembourg (BIL):

Founded in 1856, Banque Internationale à Luxembourg (BIL) is the oldest multi-business bank in the Grand Duchy. It has always played an active role in the main stages of the development of the Luxembourg economy. It currently operates in retail, private and corporate banking, as well as on capital markets. Employing more than 2,000 people, BIL is present in the financial centres of Luxembourg, Switzerland (since 1984), Denmark (since 2000), the Middle East (since 2005) and Sweden (since 2016).

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