

Keytrade offers mortgage loan packages in a **100%, end-to-end, digital process** with the help of **Connective eSignatures**



Challenges for Keytrade

As the leader in online trading in Belgium, Keytrade Bank has the strategic objective to develop an online one-stop financial shop enabling customers to manage their finances by themselves, in both a transparent and simple manner. To offer a complete end-to-end online customer experience from client onboarding to the digital signing of a contract Keytrade Bank appealed to Connective for the eSignatures solution.

Keytrade bank aims to be the digital alternative for classic retail banks. Which is why they choose not to invest in local branches or ATMs. Instead the bank offers all services through her website. This way customers can manage all their financial affairs at any time on their preferred device whilst enjoying maximum performance at the lowest possible cost.

Keytrade Bank recently expanded her digital B2C services by offering mortgage loans under the name 'Keyhome' at competitive prices. A logical step for the bank as they noticed that a significant amount of customers in the

younger age bracket was leaving the bank when looking to purchase a house or apartment and therefore needed a loan.

As is the case for any other Keytrade product, customers that acquire a mortgage loan go through a complete end-to-end online flow including the signing of contracts. For the first year, Keytrade Bank estimated they would need to place over 25 thousand digital signatures on mortgage contracts. In order to handle this volume they searched for a reliable and flexible supplier to set up a secure and intuitive signing solution.

Connective eSignatures, the perfect fit!

The security of online transactions is a major concern for Keytrade Bank which is why they want to reduce compliance risks to a minimum when their customers close a mortgage loan. Keytrade was willing to invest in this goal. After an extensive process of comparing several service providers, Keytrade Bank felt confident that the Connective eSignatures solution was a perfect fit with their requirements based on the outlined strategy and strong references.

First of all the Connective eSignatures solution is completely compliant to the most exacting legislation and regulation. Second, it

can easily handle large amounts of signatures in both volume and variety of signing methods. Finally the solution supports qualified digital signatures that warrant authentication, integrity, confidentiality and provide non-repudiation.

The transparent proposal of Connective, which included a concrete product description and a detailed project planning, convinced Keytrade Bank to work with us. The fact that Connective can service Keytrade Bank from Belgium and therefore guarantee a flexible and rapid follow-up was also a crucial factor in their decision making.

“Thanks to Connective eSignatures our customers can sign their KeyHome mortgage contract with the electronic identity card in the most intuitive, compliant and effective way. Moreover, it allows us to digitally onboard new clients within one and the same step as signing the contract, what makes us unique in the market.”



A 100% online process thanks to digital signatures

Offering a smooth user experience to their customers was of utmost importance. Keytrade Bank didn't want to compromise on the efficiency and the user-friendliness of their platform. The extremely intuitive user interface was another important reason to choose for the Connective eSignatures solution.

For every product they strive to have end-to-end flows which are as short as possible and whereby the amount of clicks the user must go through is minimized. Consequently the

flow for closing a mortgage loan became a logical and easy process with only a few simple steps.

First, an existing or new customer fills in a mortgage credit demand form on the Keytrade Bank website. Upon completing this form, a backend servicing tool will automatically do a simulation and generate an application document. Next, the application document is displayed for the customer to sign digitally with the Keytrade-branded eSignatures solution. A new client can sign with either his or her eID or through SMS one-time-password. The advantage for Keytrade here is that these new clients will automatically be onboarded. An existing client can in addition sign with a personal token, Digipass and softkey. After an internal check, the client will eventually receive an official contract to sign digitally.



Online live Simulation based on credit demand form



submit credit request digitally



Receive official offering



Sign offering with eID, SMS or Digipass & become automatically client

Our approach

Open APIs

Through open APIs, Keytrade Bank could easily implement the Connective eSignatures solution in their core systems. This way Keytrade can offer following signing methods to their customers: SMS/OTP, eID, password, Digipass & Softkey.

Unparalleled user experience

What's more, Keytrade Bank can let the signer choose his own signing method at the moment of signing. Thanks to Connective eSignatures, signing with eID has never been easier. The signer needs to install the Connective Browser Package just once, which will enable him to seamlessly sign with

his eID, on the device and browser of his choice. The user will be guided through the installation via a simple self-explanatory wizard. Unlike many other solutions there is no need for manual updates (e.g. Java) afterwards. Thanks to this flawless user experience, the Connective Browser Package installation has an unparalleled success rate of 99%.

Personalization & complete follow up

Moreover, Keytrade Bank can customize the branding of the user interface including the Browser Package for a seamless signing experience. Efficient follow-up is guaranteed. At any given time, Keytrade Bank can check upon the statuses of the different onboarding, loan & mortgage requests. Consequently, reminders can be sent to chase the customers who have yet to complete the signing process.



100% digital

Close mortgage loans, completely branchless and fully online

<48 hours

to close mortgage loan. Normally it takes 2 weeks to get an appointment with your bank.

+80%

Reduction of administration costs for Keytrade

Connective is a key player in delivering European Identity services & digital signature solutions. With our Digital Transaction Management software we enable businesses and other institutions to transform any paper-based customer journey (e.g. digital onboarding, KYC and contract management) into an unparalleled digital user experience. More: www.connective.eu

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