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EaSI Technical Assistance

Contracts and signature Digitalisation

Webinar

Sofia Baltsa – Galileo Network

Piero Giarratana – Confeserfidi

15th of October, 2020



EaSI Technical Assistance to the European Microcredit Sector

European Commission
DG Employment, Social Affairs and Inclusion

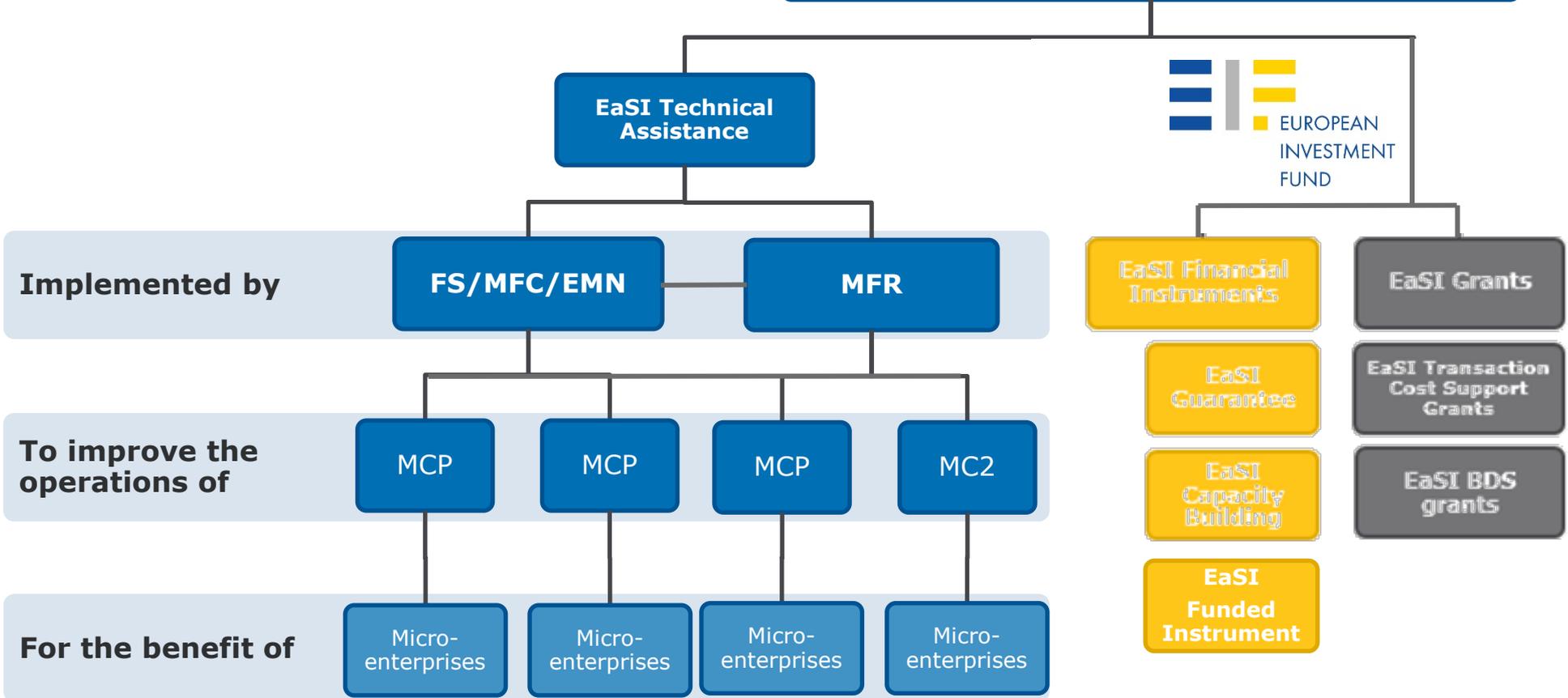


EaSI Technical Assistance within the EU Programme for Employment and Social Innovation (EaSI)

Funded and managed by the European Commission



EaSI Funding Programme Microfinance and Social Entrepreneurship axis



The EaSI Technical Assistance Service Providers



Service Providers

Technical Assistance:

- » Frankfurt School of Finance and Management gGmbH (FS) – Consortium Leader for the Technical Assistance Services
- » Microfinance Centre (MFC) – Consortium Partner
- » European Microfinance Network (EMN) – Consortium Partner

Assessment, Evaluation and Ratings:

- » MF Rating – Provider of Institutional Assessments, Rating and Evaluations

Project Beneficiaries and Geographic Coverage

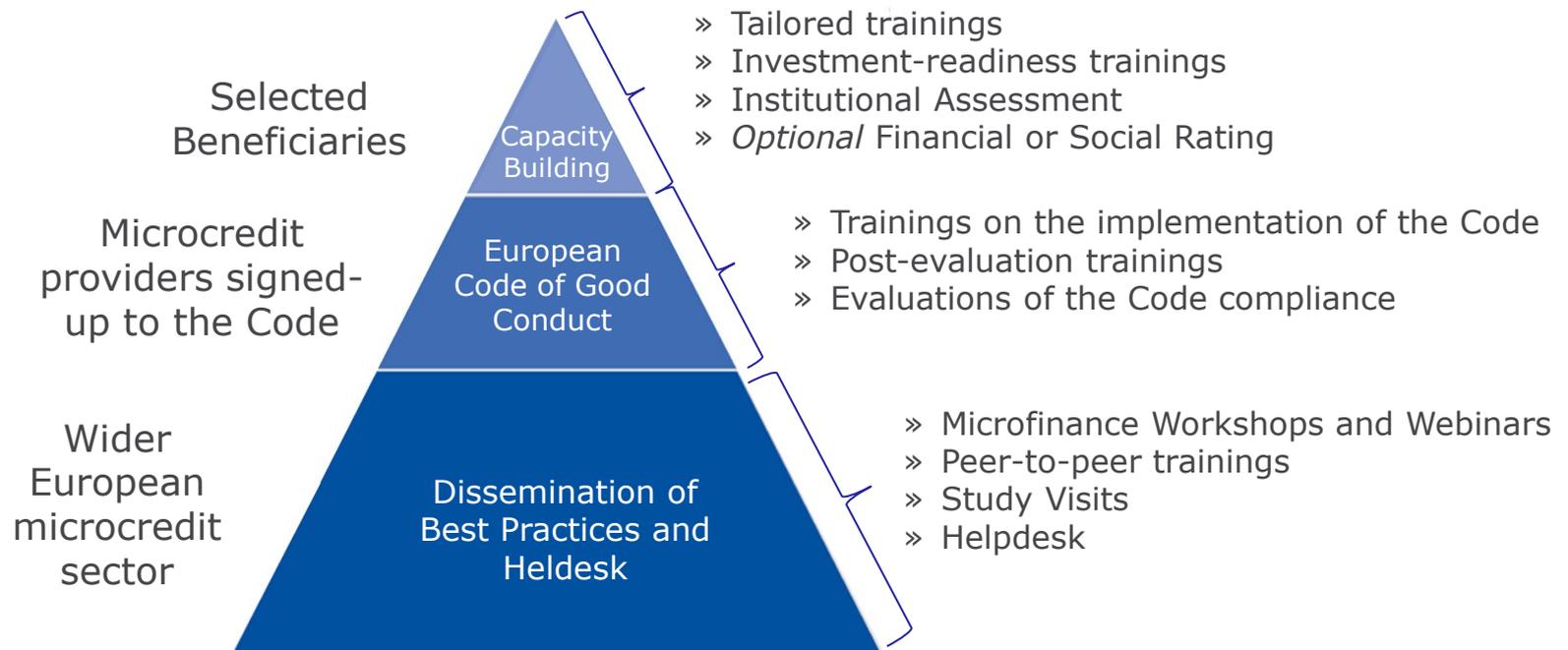
- » Public and private financial intermediaries (greenfield microfinance institutions, non-bank microcredit providers, fintechs, licensed banks and guarantee granting entities) in all Member States of the European Union, as well as providers from Albania, Republic of North Macedonia, Iceland, Montenegro, Norway, Serbia and Turkey may respond to dedicated Calls for Expression of interest to request EaSI Technical Assistance.

How to Apply for Technical Assistance?

- » Before applying eligible microcredit providers must first sign-up to or endorse the European Code of Good Conduct for microcredit provision.
- » To apply respond to open Calls for Expression of Interest published on the ec.europa.eu/social/easi webpage.

EaSI Technical Assistance Overview

What is offered to whom?



July 2018

July 2022

Project Duration – 4 years



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EaSI Technical Assistance

For more information, about:

Technical Assistance, contact:
easi.ta@fs.de

Ratings and Evaluations, contact:
easi.ta@mf-rating.com

The EaSI Programme, visit:
ec.europa.eu/social/microfinance

This project has received financial support from the European Union Programme for Employment and Social Innovation "EaSI" (2014-2020).

The author of this presentation takes full responsibility for its contents. The opinions expressed do not necessarily reflect the view of the European Commission.

Speaker Profiles



Speaker:
Sofia Baltsa
Galileo Network

Speaker:
Piero Giarratana
Confeserfidi

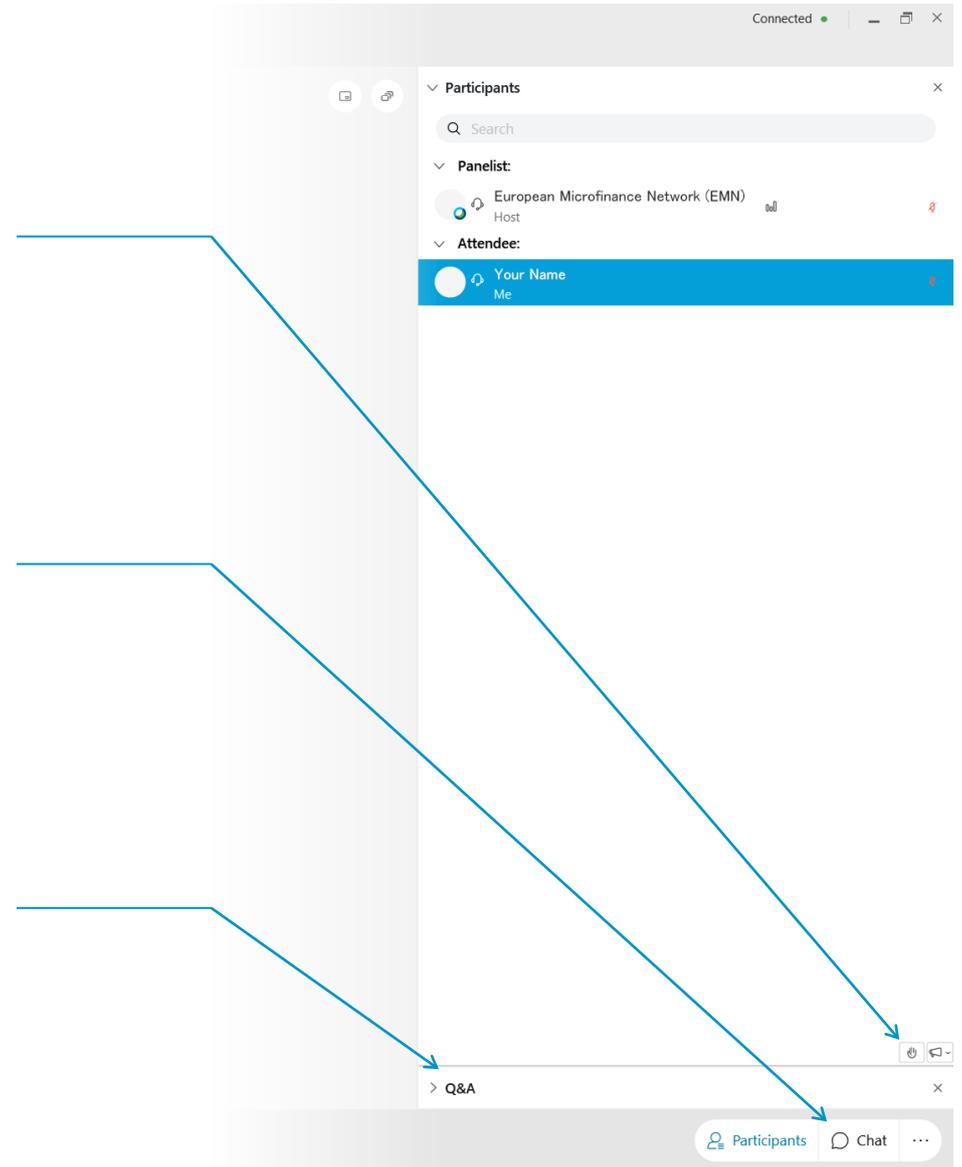


●● Do you have a question?

Use this icon  to let the presenters know that you would like to be given the floor.

Use the chat to talk with one person in particular.

Use the Q&A to ask questions in writing.





**Do you have any
questions for us?**

Contracts and signature Digitalisation

Sofia Baltsa – Galileo Network
sofia.baltsa@galileonetwork.it

Piero Giarratana – Confeserfidi
p.giarratana@confeserfidi.it



EaSI Technical Assistance

Contracts and signature digitalization

Sofia Baltsa

Sofia.baltsa@galileonetwork.it

15/10/2020, Padua

AGENDA

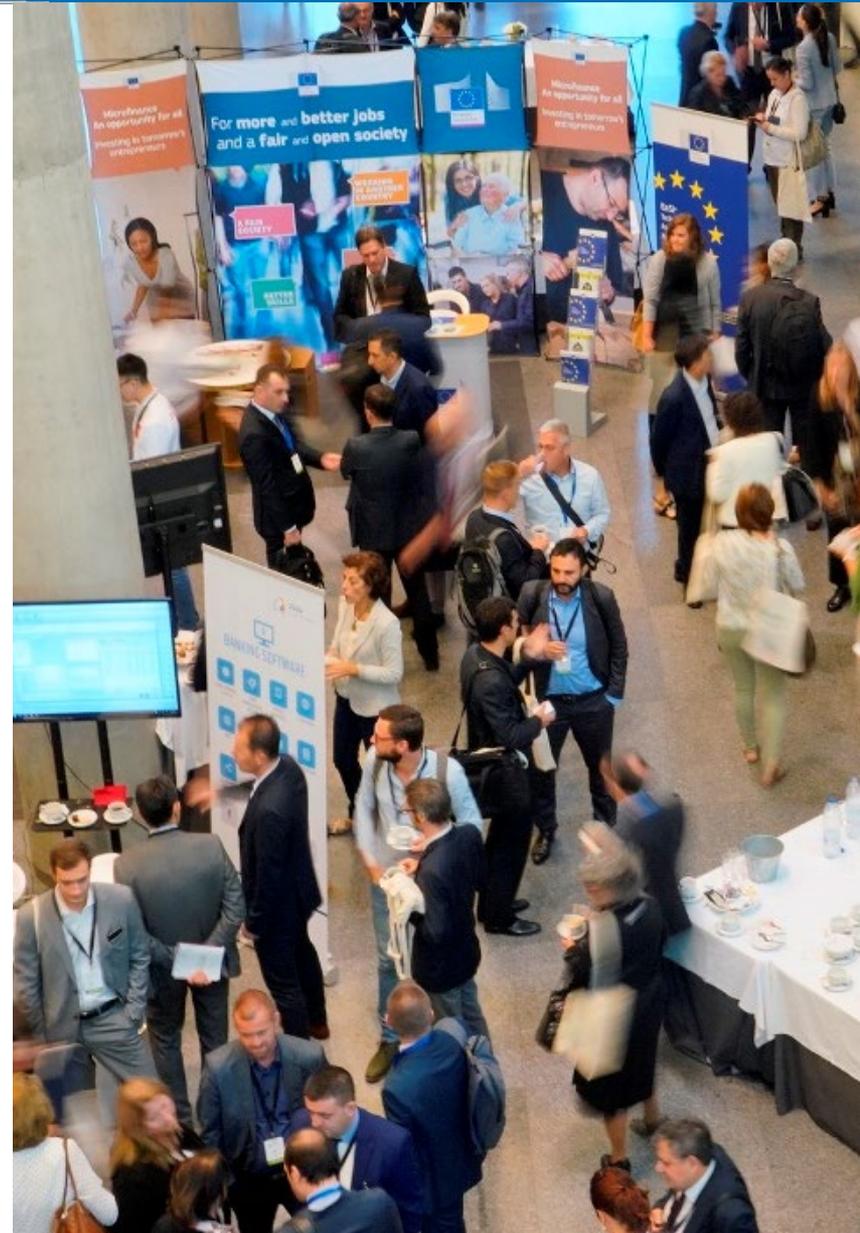
- Brief presentation of GALILEO NETWORK
- When Microfinance goes digital
- Understanding digital signatures
- Functions of digital Archiving
- Benefits of signature digitalization



GALILEO NETWORK

Galileo Network is an Italian IT provider in Outsourcing Services, application software, technologies and consultancy for the Credit Guarantee Institutions and Financial Intermediaries sector. Galileo Network has a multiannual experience in Italian market and counts among its customers the major Credit Guarantee Institutions operating in Italy. The last years has expanded its IT services abroad working with Credit Guarantee Institutions in Nigeria, Egypt, Germany, Brazil and other European and development countries.

- Registered office and directive: Padua
- 2 operating offices: Padua and Modena
- Over 60 dedicated human resources



When Microfinance goes digital...

The increasing use of digital tools has had an impact across all sectors of the economy. The microfinance sector has also seen itself driven into this new digital era. The World bank indicates that technology may play a key role in making financial inclusion a viable reality for everyone.

- Information is a click away
- Data owners
- The technological heart
- Saying goodbye to paper





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Processes and functions of digital Archiving

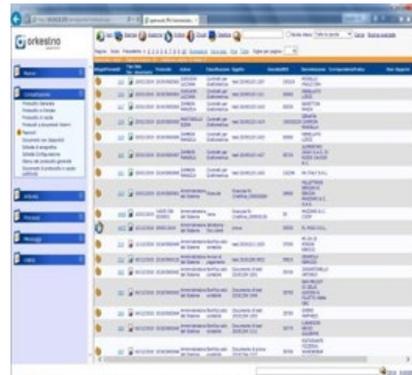
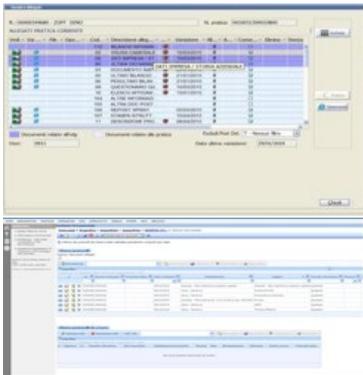


GALILEO
NETWORK



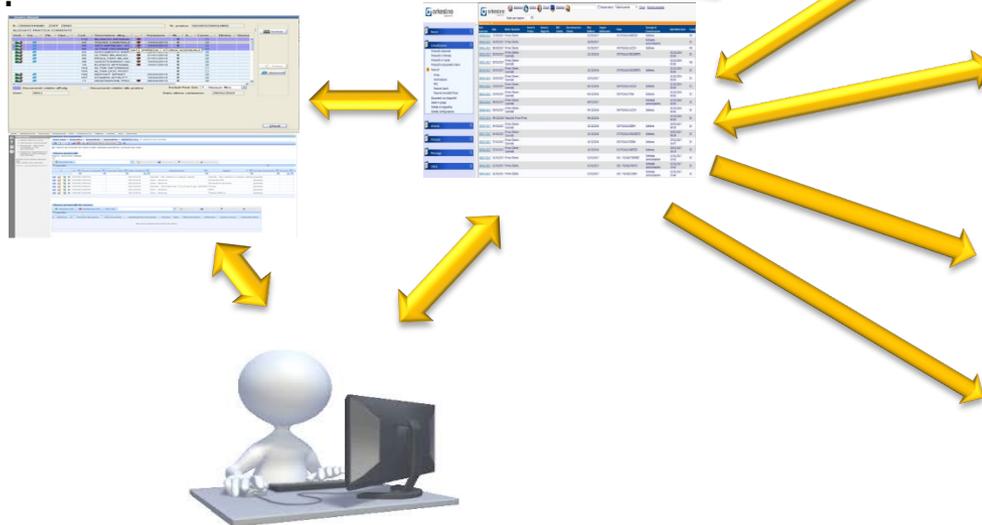
Going paperless may seem like a huge step to take but it is worth it. To undertake an appropriate dematerialization process, the entire organization must be aware of the significant advantages that derive from the adoption of this process.

Galileo Network has integrated its solutions with a document management system that avoids the duplication of information and greatly facilitates the operation of users who can manage the document flow within the management system or from the document management platform.



System Integration....

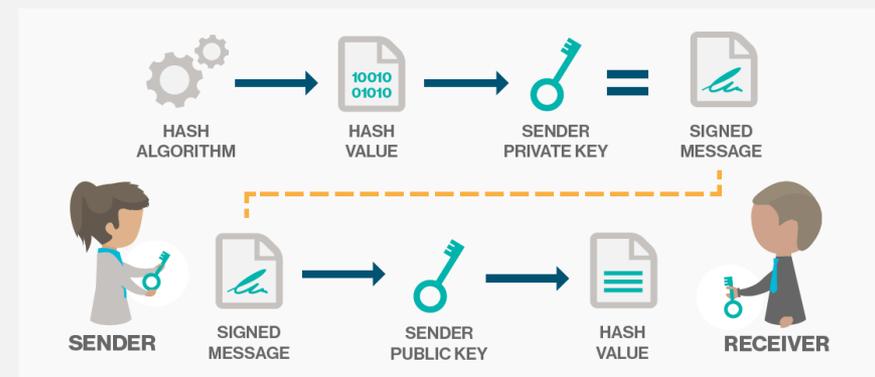
GALILEO NETWORK provides solutions for complete integration between its management system and the various Electronic signature solutions. The various digital signature solutions are provided by the Certification Authority recognized by the AgID.



Signature digitalization

Digital signatures are like electronic «fingerprints» In the form of a coded message, the digital signature securely associates a signer with a document in a recorded transaction. Digital signatures use a standard, accepted format, called Public Key Infrastructure (PKI), to provide the highest levels of security and universal acceptance. They are a specific signature technology implementation of electronic signature (eSignature). To protect the integrity of the signature, PKI requires that the keys be created, conducted, and saved in a secure manner, and often requires the services of a reliable Certificate Authority (CA).

DEFINITION DIGITAL SIGNATURE



Functions of Digital Archiving/Digitalization

Remote digital signature



Signature with temporary certificate



Graphometric signature



Automatic sending of documents through PEC



Legally compliant Archiving

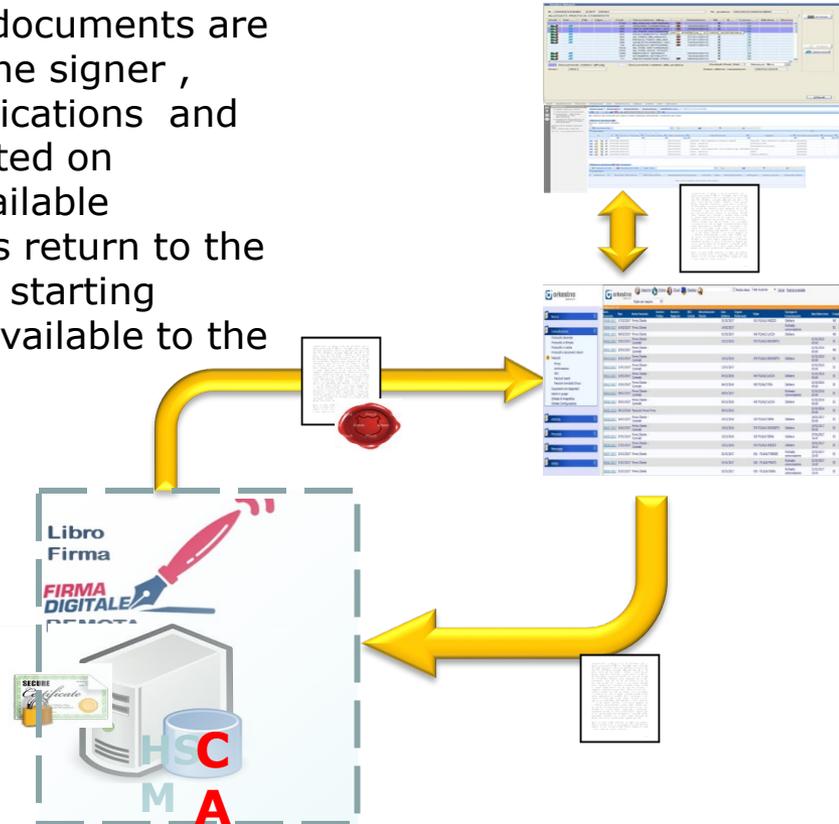


Remote digital signature

The digital signature provides that the documents are sent to the signature book (digital) of the signer, who, by accessing through the web applications and the Remote Signature Certificate deposited on dedicated servers, digitally signs the available documents. Once signed, the documents return to the Document System to be including in the starting protocol. At this point the document is available to the operator or can be sent via PEC.



The signature certificate is deposited on Certification Authority servers called HSM (Hardware Security Module)





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Digital signature book



GoSign | Libro Firma | Firma e Invia | Manager 1 Galileo

Stai utilizzando un certificato generato automaticamente con un PIN casuale. Val nelle impostazioni per rigenerare il tuo certificato di firma con il PIN che preferisci

9 Pratiche | Libro Firma di Manager 1 Galileo | Ordini per ID

| Nome documento | ID | Stato | Operazione | Creata il |
|--------------------------|-------------------|----------|----------------|------------------|
| test 20180510 | Id 35504 - 1 Doc. | In corso | Conferma firma | 19/05/2018 17:32 |
| test 20180507 | Id 35047 - 1 Doc. | In corso | Conferma firma | 07/05/2018 10:51 |
| Lettera fidejussione | Id 20639 - 1 Doc. | In corso | Conferma firma | 19/09/2017 16:27 |
| Modello Demo Firma e PEC | Id 17330 - 1 Doc. | In corso | Conferma firma | 13/05/2017 16:45 |
| Modello Demo Firma e PEC | Id 19111 - 1 Doc. | In corso | Conferma firma | |

LegasCert Book V. 4.2.1.730

The Digital Signature book offers functions that allow you to:

- **Insert documents** in the signature book check their content and the status of the operations,
- **view the signed documents**, digitally sign them and consult all the signed documents,
- **sign documents securely** and fully in line with the relevant legislation, thanks to qualified digital signature tools.

Orkestrio | Segnatura | Messaggio | Annulla | Fascicola | Desktop | Chiudi

Protocollo in uscita

Documenti | Dati Generali

Allegati

| Nome file | Vers. | Dim (KB) | Inserito da | il | Bloccato | Selezione | Annotazioni | P | che |
|--|-------|----------|-------------------|------------|----------|-------------------------------------|-------------|---|-----|
| CF1PROPOST_00016623430_0030701600459900_243370010578977_I_P_A_T_S_N_C_DI_GRISOSTOMI_GIUNTI_BIBBIANI.PDF | 1 | 80 | CARRAESTI DIMITRI | 24/01/2017 | | <input checked="" type="checkbox"/> | 13695 | | |
| CF1PROPOST_00016623430_0030701600459900_243370010578977_I_P_A_T_S_N_C_DI_GRISOSTOMI_GIUNTI_BIBBIANI_signed.pdf | 1 | 85 | Sistema | 24/01/2017 | | <input type="checkbox"/> | | | |

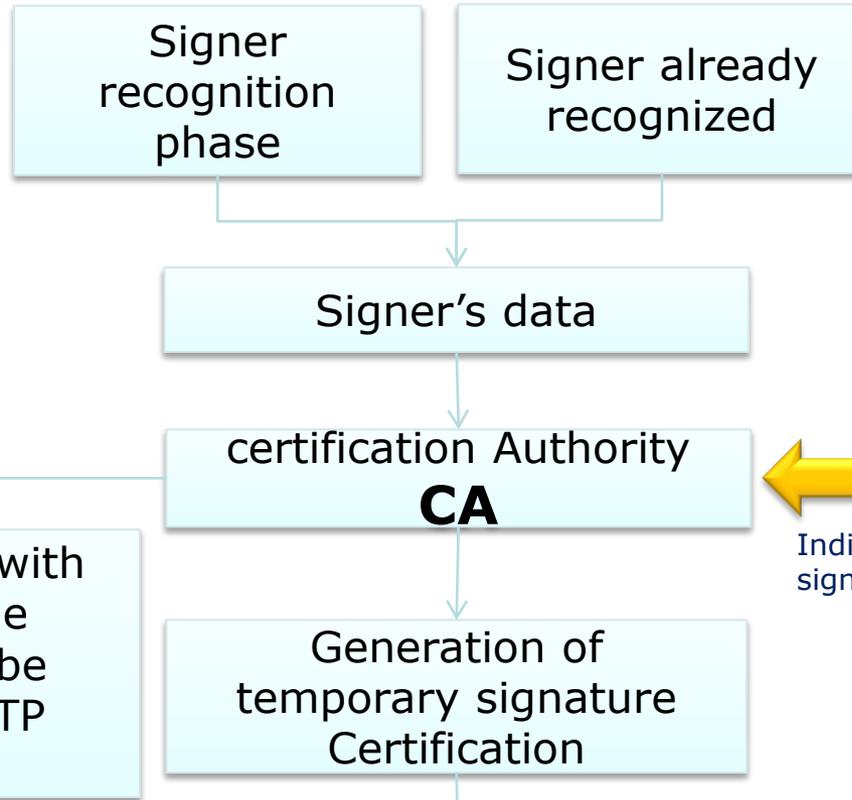
Trascina qui i file per allegarli

Numero di allegati: 2

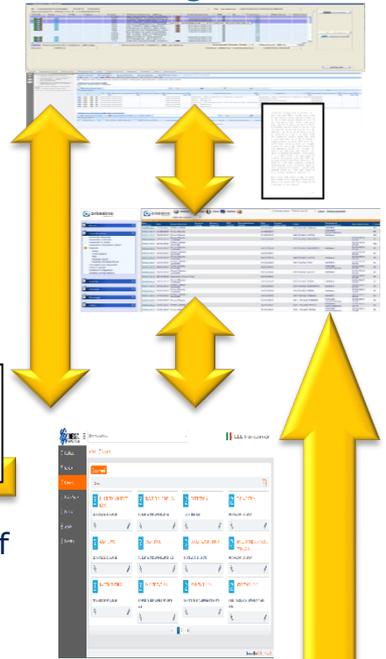
Within the document management, under the same protocol, the original document and the digitally signed document are stored.

Disposable signature

Indication of the signatories



Document generation



Indication of signatories



Gaphometric signature

The signature data are acquired through a device (tablet) able to dynamically intercept the biometric data of the signer (pressure, inclination, signature speed). In the configuration phase, specific areas are identified on the documents produced by the management software where the gaphometric signature can be affixed. In this way the document will be able to be sent and managed by a dedicated platform that through the use of suitable devices (tablet) allows you to sign directly on the digital document.

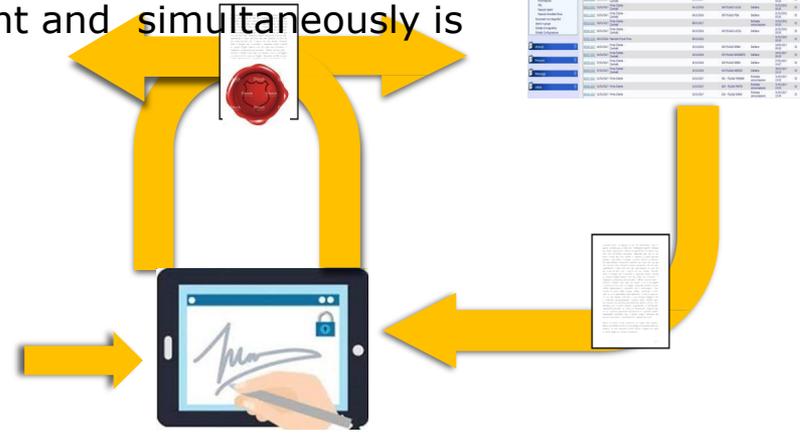
The document is signed gaphometrically and is closed with a signature certificate, returns to the document management and simultaneously is sent to the person who signed it.



IMPOR TO GARANZIA 0,00
DURATA MESI
TIPO RATA
PREMMORTAMENTO MESI

Luogo e data 30/07/2018

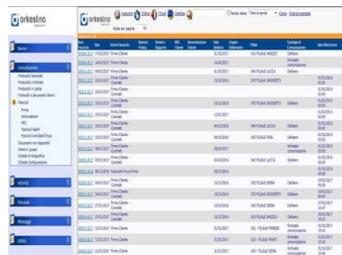
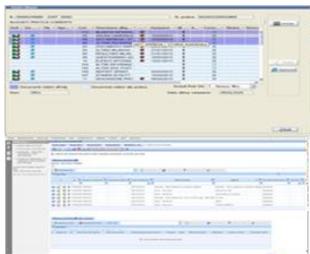
Firma 



Legally Compliant Archiving

Substitutive Conservation is a legal / IT procedure regulated by Italian law, capable of guaranteeing the legal validity of an IT document over time, intended as a representation of facts and data on a paper or IT document. Digitally storing means replacing paper documents, which by law some legal entities are required to keep, with the equivalent digital document that is "blocked" in form, content and time through digital signature and time stamp. It is in fact the digital signature technology that allows you to make an electronic document unchangeable, then supported by the time stamping allows to date in a certain way the digital document produced.

In addition, the Substitutive Conservation procedures provide maintenance over time of the necessary software for reading files.



| Nome | Archiviazione | Stato | Descrizione | Tipologia | Formato | Dimensione | Ultima Modifica | Autore | Validita' |
|------|---------------------|-------|---------------------|-----------|---------|------------|---------------------|--------|---------------------|
| 1 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 2 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 3 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 4 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 5 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 6 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 7 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 8 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 9 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |
| 10 | 2012.02.20 10:00:00 | OK | 2012.02.20 10:00:00 | PDF | PDF | 100000 | 2012.02.20 10:00:00 | Admin | 2012.02.20 10:00:00 |





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EaSI

Better access
to finance for a
more social Europe

Benefits of signature digitalization

- Authentication
- Integrity of Data
- Nonrepudiation
- Imposter prevention
- Legal validity
- Environmental benefits
- Business efficiency



Thank you for your attention.

I would be glad to answer your questions.

Email: sofia.baltsa@galileonetwork.it

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Confeserfidi is a national size financial company supervised by the Bank of Italy, the company offers its services, consultancy and financial solutions to SME and professionals.

- It has agreements with **40 Banks**.
- It counts **more than 9.000 associates**
- A net asset of **more than 19 millions euro**.
- It has guaranteed loans, overdrafts and other financial operations for **more than 1 billion** on nearly 24.000 operations.



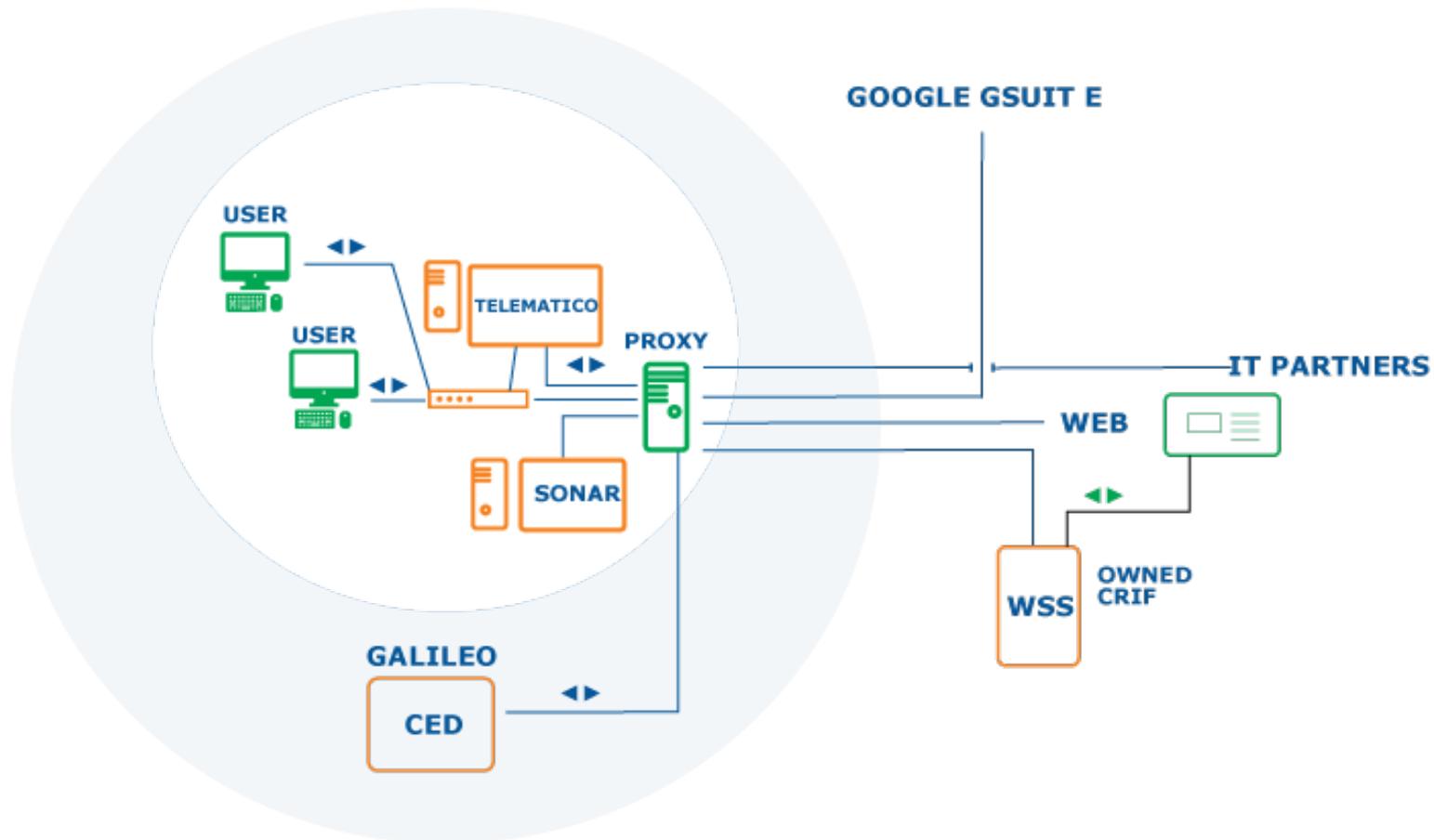
Confeserfidi

Applied to many calls for expression in UE and in Italy

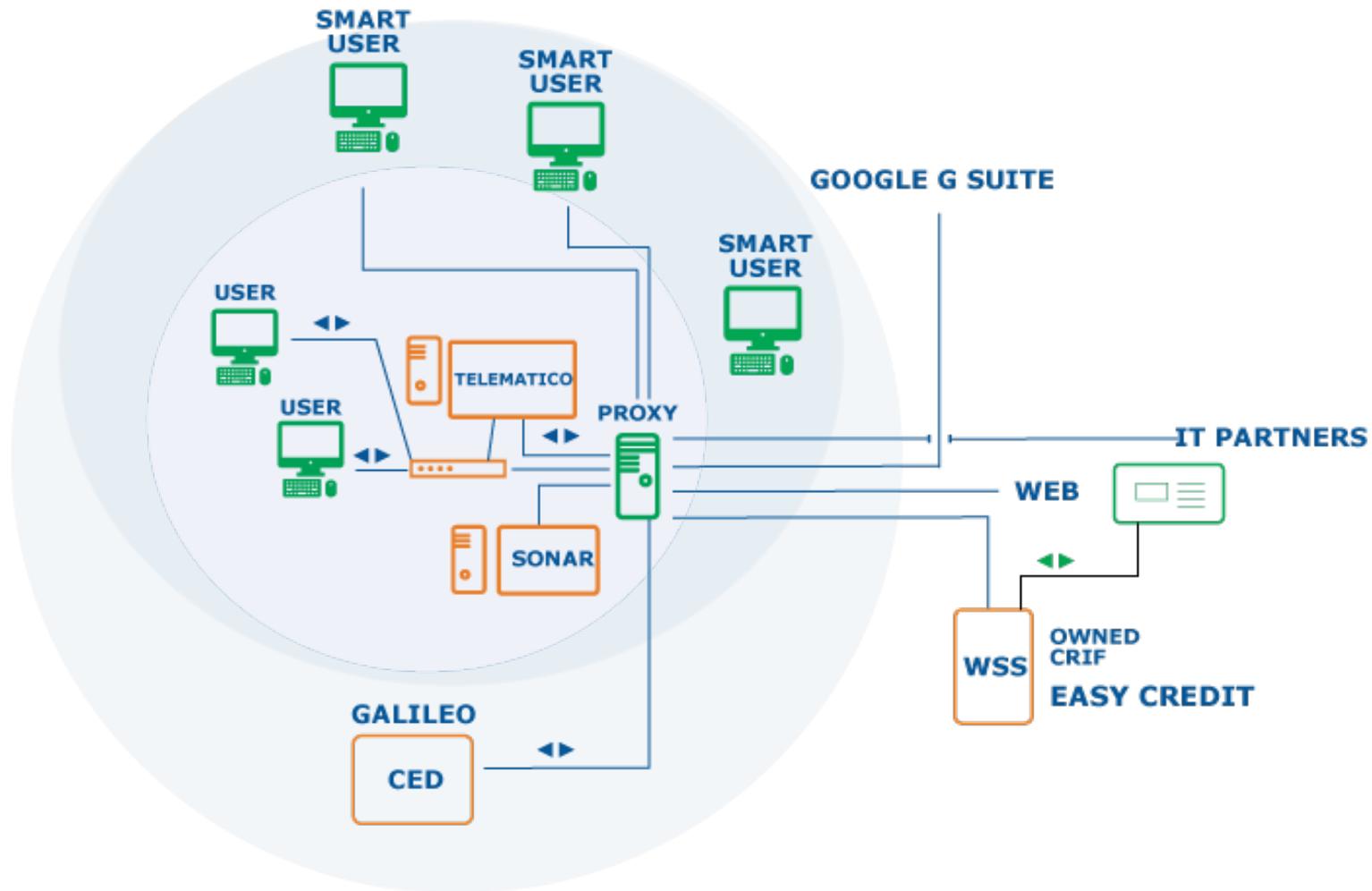
- JEREMIE FSE Regione Sicilia/EIF
- EREM CBSI EIF/EIB
- EASI PROGRAMME EIF/EIB
- PO FESR BASILICATA 2007/2013
- PO FESR PUGLIA 2007/2013
- SVILUPPO CAMPANIA SpA
- FINMOLISE S.P.A
- PO FESR PUGLIA 2014/2020
- POR CAMPANIA FSE 2014-2020
- Stability law GARANZIA MISE
- Etc..



NETWORK CONFESERFIDI



NETWORK CONFESERFIDI DURING LOCKDOWN





European Commission

Easy credit

After entering our ERP it is possible to create a credit request for the customer. Once completed an email is sent to the customer with link and instructions

Easy Credit per i Consulenti - Google Chrome
 Non sicuro | secure.confeserfidi.it/php/easy_credit/easy_credit.php

ConfeserFIDI
 Intermediario Finanziario art. 109 TUB

Easy Credit
 by ConfeserFIDI

Inserisci i dati del cliente

Partita Iva* **dato PIVA errato**

Ragione Sociale*

Nome* Cognome*

Email* Cellulare*

Comune* Importo*

consulente*

AGOSTA ARABELLA - CONSULENTE SMART

Inoltra la richiesta di finanziamento al cliente

Verifica Email richiesta finanziamento EasyCredit Posta in arrivo x

Easy Credit <easycredit@confeserfidi.it>
 a me - 10:18 (0)

Gentile, [redacted]

a seguito della Tua richiesta, il consulente **Agosta Arabella - Consulente Smart** ha avviato la procedura EASY CREDIT.

Attiva il seguente link per verificare il Tuo indirizzo email e continuare la Tua richiesta di credito:
[CLICCA QUI PER VERIFICARE LA SUA EMAIL](#), confermare (o aggiornare) i tuoi dati già inseriti e avviare la tua richiesta di credito, portan

Ti ricordiamo che cliccando sul link sopra riportato potrai continuare l'iter di richiesta da qualsiasi dispositivo a tua disposizione

Confeserfidi Servizio EasyCredit

Confeserfidi - Società Consortile a Responsabilità Limitata
 Via Dei Lilla, 22 - 97018 Sordi (RG) - www.confeserfidi.it
 Intermediario Finanziario iscritto all'albo ex art. 109 del TUB
 Codice ABI: 016696 - P.Iva e C.F. 01189000388

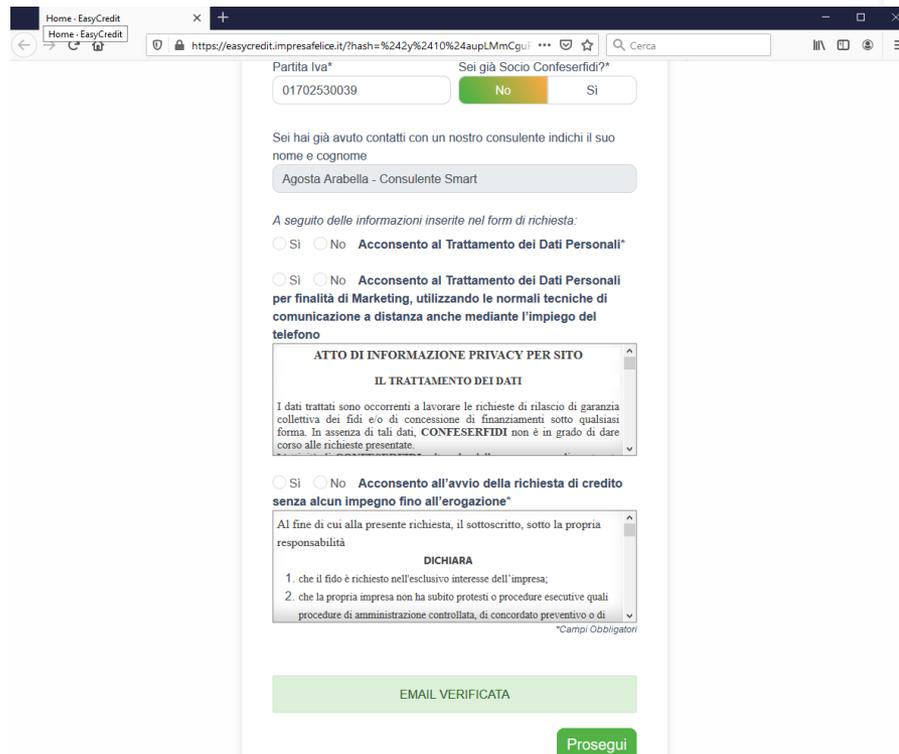
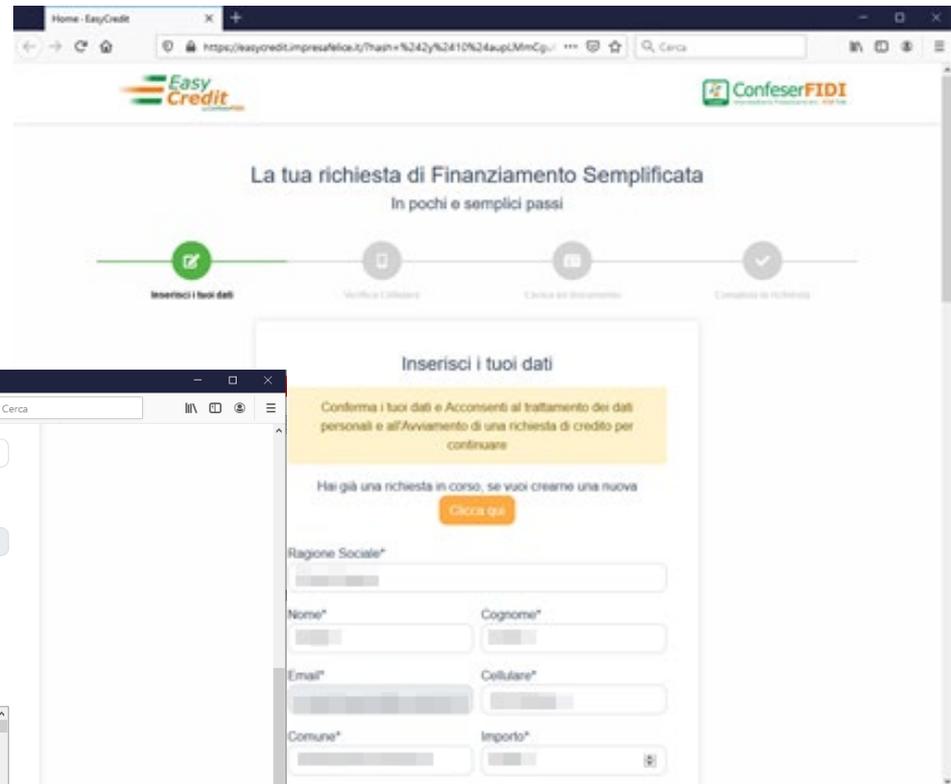
ConfeserFIDI
 Intermediario Finanziario art. 109 TUB

Avvertenza - Il presente messaggio e/o i suoi allegati (di seguito il "messaggio"), possono contenere informazioni privilegiate e/o confidenziali. Se non siete i destinatari indicati nel messaggio (o persona incaricata di inoltrare il messaggio al destinatario), non potete copiare o inoltrare il messaggio ad altri e siete invitati a distruggerlo e a non divulgarlo. Il contenuto del presente messaggio non deve essere considerato come trasmesso o autorizzato da Confeserfidi. Confeserfidi non si assume alcuna responsabilità per eventuali intercettazioni, modifiche o danneggiamenti del presente messaggio e-mail e per le eventuali conseguenze.



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The link in the email takes the customer to a recap. If he accepts it... (he, and only he, can accept the privacy text)





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Home - EasyCredit

https://easycredit.impresafelice.it/?hash=%242y%2410%24aupLMmCgui

Easy Credit

ConfeserFIDI

La tua richiesta di Finanziamento Semplicata
In pochi e semplici passi

Inserisci i tuoi dati Verifica Cellulare Carica un documento Completa la richiesta

Verifica Telefono Cellulare

Inserisci il codice di verifica che hai ricevuto tramite sms

Inserisci Codice

Verifica

Richiedi un altro codice al numero: [input]

Indietro

RIFERIMENTI LINKS UTILI FONDO DI GARANZIA PER LE PMI

He is sent a SMS OTP to be written in the web form. So by matter of fact confirming both the customer's email and mobile number

Home - EasyCredit

https://easycredit.impresafelice.it/?hash=%242y%2410%24aupLMmCgui

Easy Credit

ConfeserFIDI

La tua richiesta di Finanziamento Semplicata
In pochi e semplici passi

Inserisci i tuoi dati Verifica Cellulare Carica un documento Completa la richiesta

Verifica Telefono Cellulare

NUMERO DI CELLULARE VERIFICATO

Indietro Avanti

RIFERIMENTI LINKS UTILI FONDO DI GARANZIA PER LE PMI

Confeserfidi soc. cons. a r.l.
Via dei Lilla n. 22 - 97018 Scicli (Rg)
P. IVA: 01504560182 - N° di iscrizione: CCIAA

• Trasparenza





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Commission

The customer attach a copy of his ID document, utterly confirming his identity



La tua richiesta di Finanziamento Semplificata
In pochi e semplici passi



Carica Documenti
Puoi caricare fino a 2 documenti
formati accettati .pdf/.png/.jpg, massimo 5MB per file

Documento di identità del Titolare o del Legale Rappresentante

Nessun file selezionato.

RIFERIMENTI LINKS UTILI FONDO DI GA



La tua richiesta di Finanziamento Semplificata
In pochi e semplici passi



Carica Documenti
Puoi caricare fino a 2 documenti
formati accettati .pdf/.png/.jpg, massimo 5MB per file

Documento di identità del Titolare o del Legale Rappresentante

RIFERIMENTI LINKS UTILI FONDO DI GARANZIA PER LE PMI



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RICHIESTA COMPLETATA

Torna all'inizio

The request is completed, the customer receives in real time a banking pre-evaluation telling him if the credit process will go on, or if it will stop because his request does not comply with our credit politics.

Richiesta Finanziamento EasyCredit Posta in arrivo x



Easy Credit <easycredit@confeserfidi.it>
a me ▾

10:24 (0 minuti fa) ☆ ↶ ⋮

Gentile, [redacted]

in riferimento alla sua richiesta n. [redacted] siamo spiacenti di comunicarLe che non sarà possibile assistere la Sua impresa in quanto i parametri economico-finanziari non risultano allineati alla politica di credito di Confeserfidi.

RingraziandoLa ancora una volta per averci scelto La salutiamo cordialmente

Confeserfidi Servizio EasyCredit

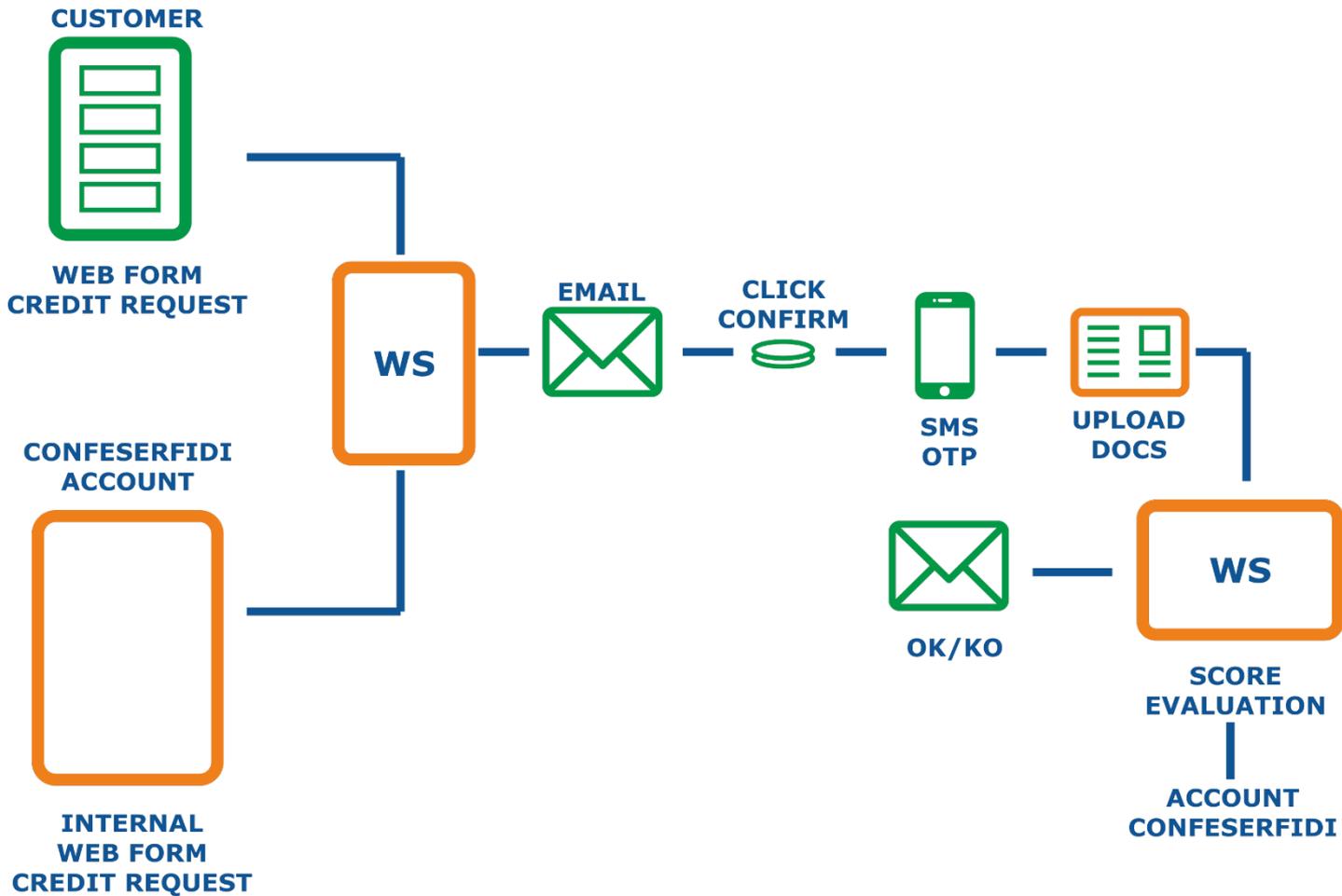


Confeserfidi - Società Consortile a Responsabilità Limitata
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Intermediario Finanziario iscritto all'albo ex art. 106 del TUB
Codice ABI: 016896 - P.Iva e C.F. 0118660888

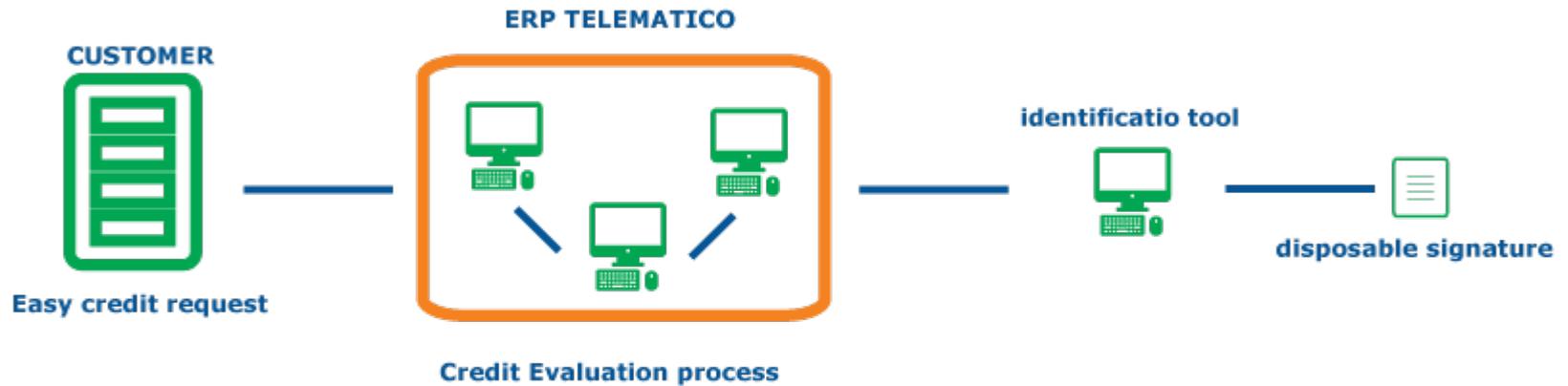


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EASY CREDIT



Credit process with signature steps



Conclusions and hints

- Be lean and adaptable, try to define an IT strategy
- Hire an IT company or an IT expert
- Find lean suppliers that offers microservices or API
- Find a way to integrate your logical infrastructure

If you have any questions I will be happy to try to give you an answer



Thank you for attending

Feel free to contact us for insights

Piero Giarratana: p.giarratana@confeserfidi.it

Confeserfidi: info@confeserfidi.it

Tel: +39 0932 834400