

A hand is shown signing a document on a tablet screen. The screen displays a form with various fields and a signature line. The background is dark and out of focus.

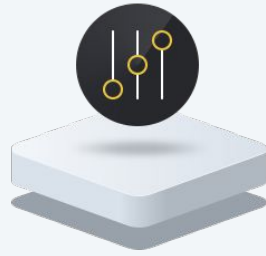
Digitalisering av avtalsprocessen

- Nyttor, fallgropar & framgångsfaktorer

Niklas Fehrm

CRO, Scribe

scribe.



Scrive på en minut



Digitala vs. Elektroniska signaturer



Självklara och oväntade nyttor



Att fundera på vid digitalisering



Frågor?

A close-up, angled shot of a hand using a stylus to sign a document on a tablet. The document is a form with various fields and checkboxes. The hand is positioned on the right side of the frame, with the index finger holding the stylus. The background is dark and out of focus.

Scrive på en minut

scrive.

Scrive på en minut

Stolt digitaliseringspartner till >1.500 kunder i >30 länder

Telecom



Klarna.



Finance

Automotive



Handelsbanken

ICA banken



Real Estate

Insurance

Staffing



SCANIA



Mercedes-Benz

Volkswagen Finans

Utility

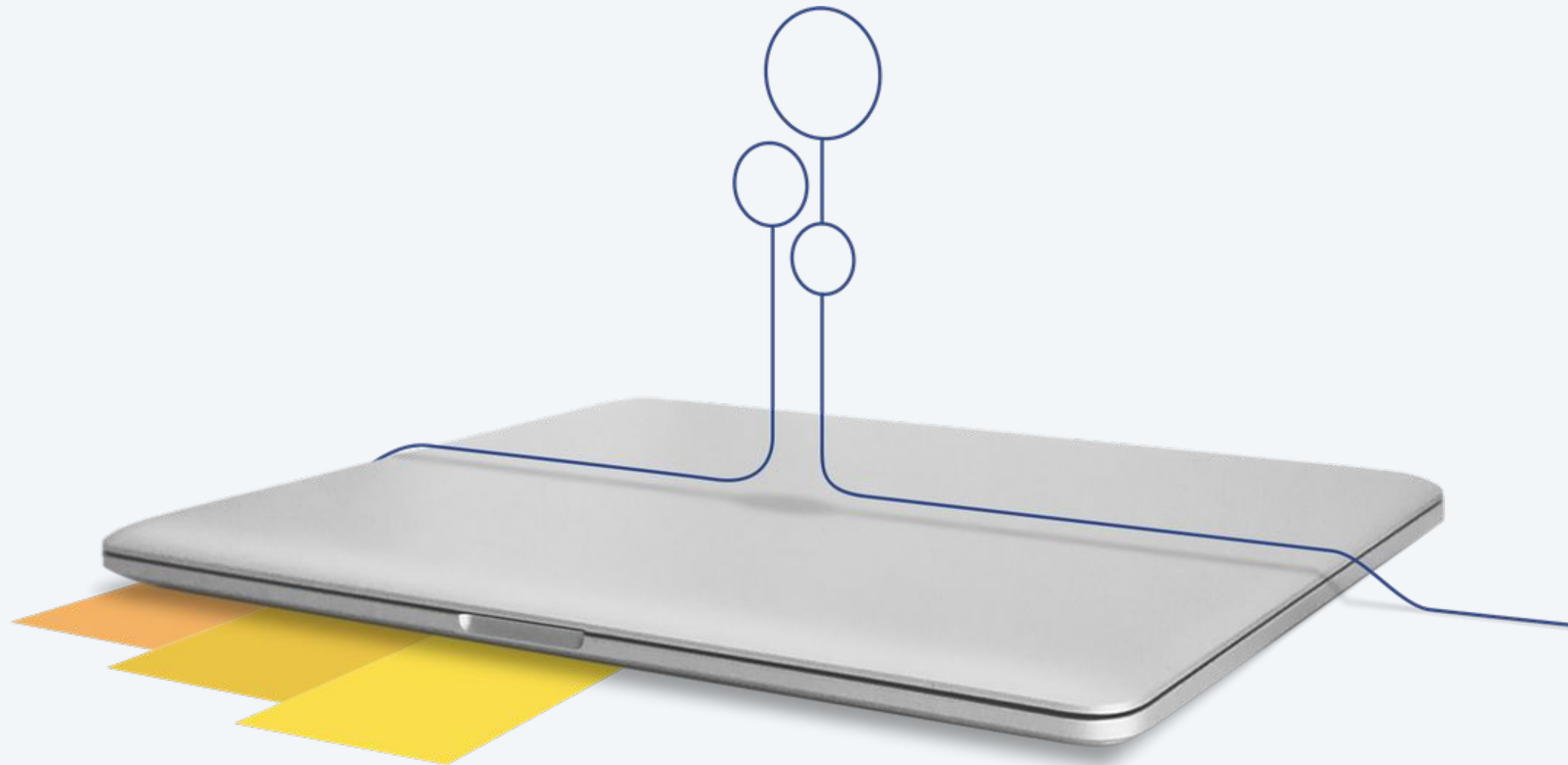
IT

Retail



swedavia
SWEDISH AIRPORTS

Transforming businesses by improving data quality and customer experience

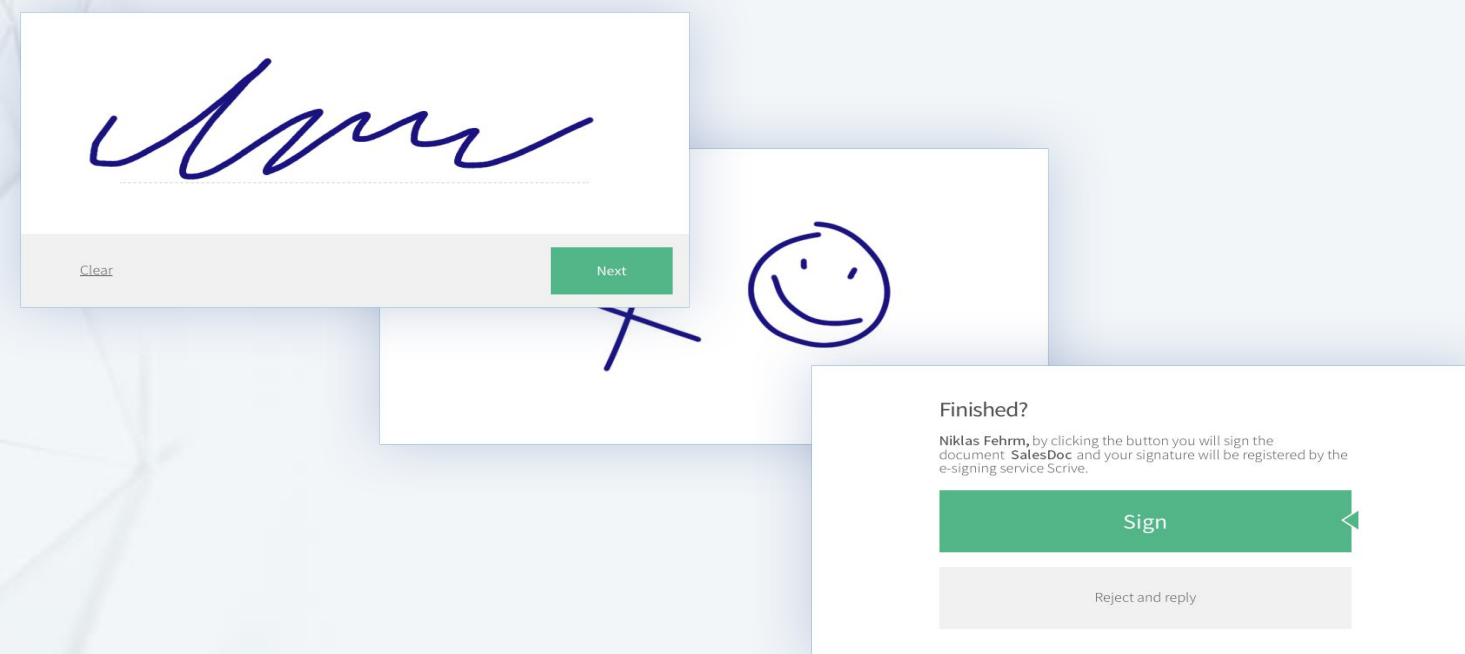


Elektroniska vs Digitala signaturer

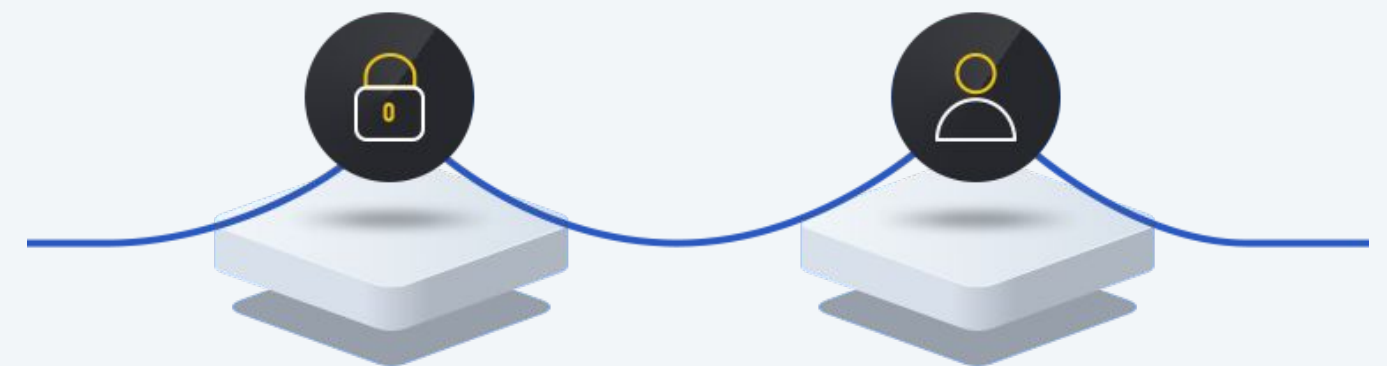
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Elektroniska vs digitala signaturer

Handlingen att **elektroniskt** ingå avtal



Försegling av data (fil)



A close-up, angled shot of a tablet computer. A hand is visible on the right side, with the index finger touching the screen. The screen displays a document with a blue header and a large, stylized blue signature. The background is dark and out of focus.

Digitalisering av avtalsprocessen

- Nyttor

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Uppenbara nyttor

Bli av med kostnader för...

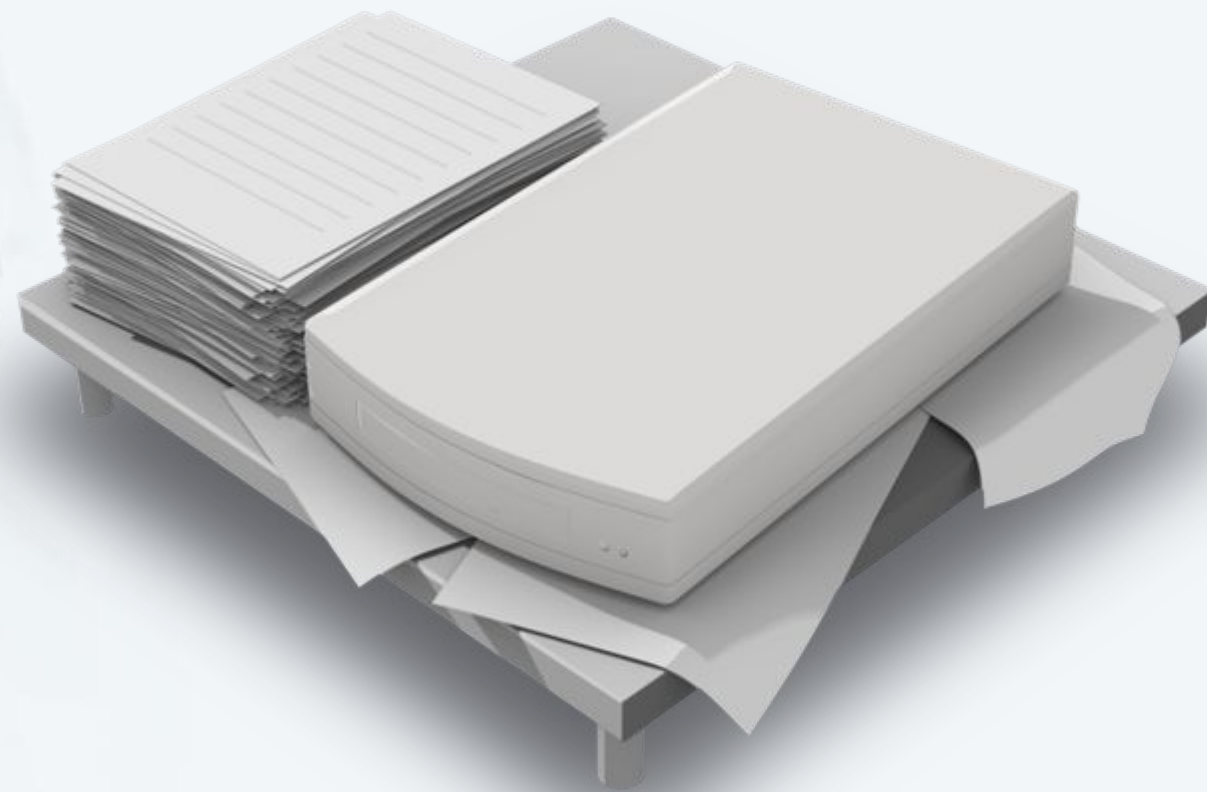
... Manuellt arbete/administration

... Papper

... Printers

... Postgång

... Scanning



Mindre uppenbara nyttor



NPS +89%

Ökad konvertering 10-45%

Kundservice: FCR ökning >40%

Ökad Retention Rate > 35%

Digitalisering som konkurrensfördel i ÅF-kanalen



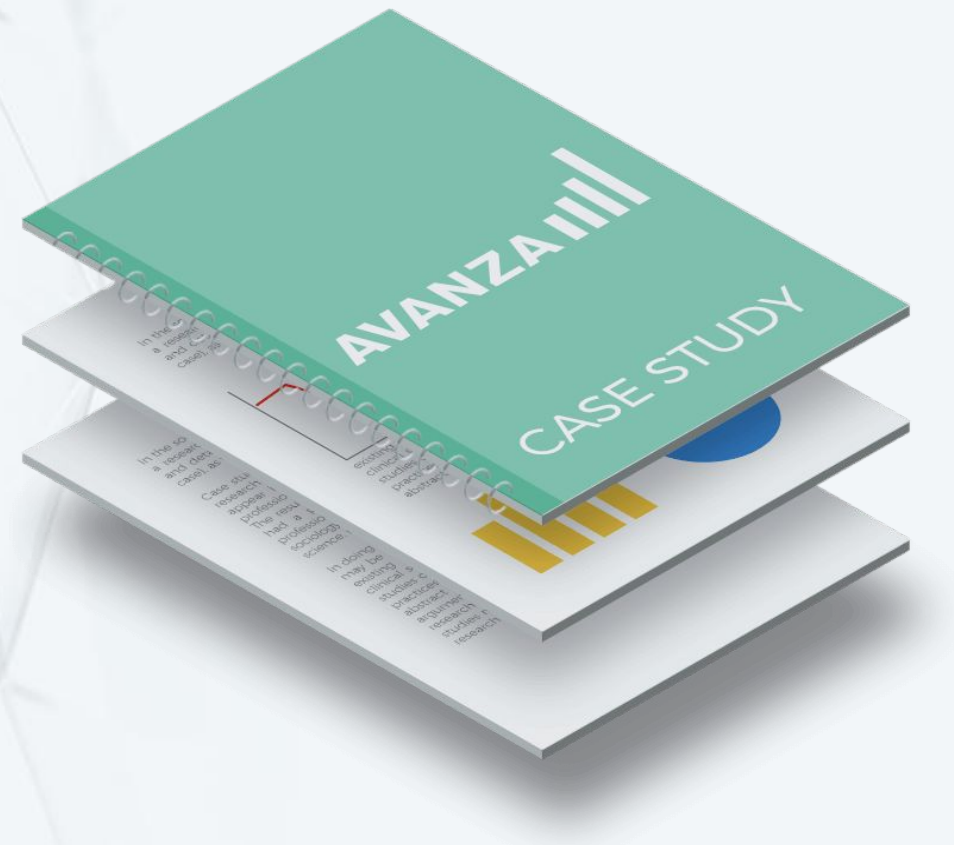
- 20% ökad marknadsandel ute hos ÅF
- Eliminerad felmarginal:: 12% -> 0%
- Minskad utbetalningstid till bilhandlare: 5 dagar -> 30 min
- Flera strategisk avtal vunna med nya bilhandlare



"The result is a fantastic customer experience. We went from 12% to 0% errors and can now pay our resellers within 30 minutes instead of days or weeks."

Stefan Davidsson, Country Manager
DNB Finans Sweden

Från papper till digital onboarding online



- Minskad onboarding från 12,5 to 3.5 dagar
- Fyrdubblat antal konton på 3,5 år medan administrativ personal minskades
- 40% ökning av totala insättningar under första året



"We never had a faster accept by Legal on a project. They loved Scribe!"

Mikael Lindahl, Business Developer
Avanza Bank

A close-up, angled shot of a hand using a stylus to sign a document on a tablet. The screen shows a form with various fields and a signature line. The background is dark and out of focus.

Inför digitalisering - Fallgropar & Framgångsfaktorer

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Integrerat vs. stand alone?



Vs.

**Verktyg
X**

- E-signering driver CRM-adoption
- 80% bättre forecast accuracy
- Minimerar dubbelarbete

- “Ett system till”
- Datainmatning i flera system
- Input tillbaka till CRM?

Bara BankID vs. “What you see is what you sign”?

- **Avsikt** och **Innehåll** kritiskt



<i>Time</i>	<i>IP</i>	<i>Event</i>
2018-03-12 09:18:51.236 UTC	212.107.133.38	Viktor Wrede (VW) opened the document in the signing view. Click here to see an attached screen capture of the top of their signing view.
2018-03-12 09:19:04.121 UTC	212.107.133.38	Viktor Wrede (VW) signed the document. Click here to see attached screen capture of their signing view. Click here to see attached screen capture of the reference signing view created at 2018-02-14 17:07:42 UTC.

ID-nivå? Affärsrisken avgör

Olika metoder för autentisering av identitet:

- PIN via SMS
- eID (BankID SE, BankID NO, NemID, Finnish Trust Network (FI))
- Fotokopia av fysiskt ID
- Personligt möte
- E-post/sms



Identitet

Val av leverantör - Att fundera på

Mjukt

- ✓ Leveransorganisation
- ✓ Nordisk närvaro
- ✓ Juridisk kompetens
- ✓ Industrierfarenhet
- ✓ Partnernetverk

Hårt

- ✓ Oberoende av leverantören
- ✓ Nordiska eID:n/annan identifiering
- ✓ Framtida road map
- ✓ Compliance (GDPR/eIDAS etc.)
- ✓ Omnichannel/tillväxtpotential
- ✓ Speed to market

A hand is shown signing a document on a tablet screen. The document has a header with the word "Skrivet" and a list of items. The signature is in blue ink. The background is dark and out of focus.

Tack för mig!

Frågor? Kom gärna bort till montern!

Niklas Fehrm

Chief Revenue Officer

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