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Outlines

- **What are Signatures?**
 - **What are Electronic Signatures?**
 - **Different Types of Electronic Signatures.**
 - **What are Digital Signatures?**
 - **What makes up a Digital Signature?**
 - **How does a Digital Signature work?**
 - **Benefits of using Digital Signature**
-

What are Signatures?

Traditional Pen-and-Paper Signatures



Traditional Pen-and-Paper Signatures

- Signatures, in a broad sense, are marks or symbols that represent the identity of a person or entity. They are used to **authenticate** documents, contracts, agreements, or transactions.
- In its simplest form, a signature is a handwritten mark made by an individual on paper document. It serves as proof of consent, agreement, or **authorization**. For instance:
 - **Signing** a rental agreement for your new apartment or a contract with a new employer.
 - **Signing** a check at the bank or a delivery receipt upon receiving a package.



- Signatures are essential for establishing the **authenticity** and **integrity** of documents, ensuring **accountability**, and preventing **fraud** or **tampering**.

Authorization & Authentication

Authorization

- Signatures serve as proof of authorization because they signify consent, agreement, or permission granted by the signer to carry out the actions or terms outlined in a document.

Authentication

- Signatures are used for authentication because they confirm the identity of the signer, thus validating the legitimacy of a document or transaction.
- They ensure that the individual or entity is what they claim to be.

" Your signature on a document authorizes a transaction or agreement **(indicates your consent or agreement to the contents of the document)**, while the authentication of signatures verifies the validity **(verifies your identity)** and legitimacy of the document. "

With The Advent of Digital Technologies,



Traditional Pen-and-Paper Signatures

Have Evolved Into



Electronic & Digital Signatures

Providing More Efficient and Secure Means of Authentication in The Digital World

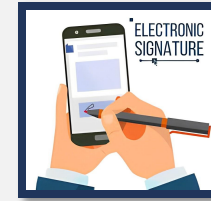
What are Electronic Signatures?

E-Signatures

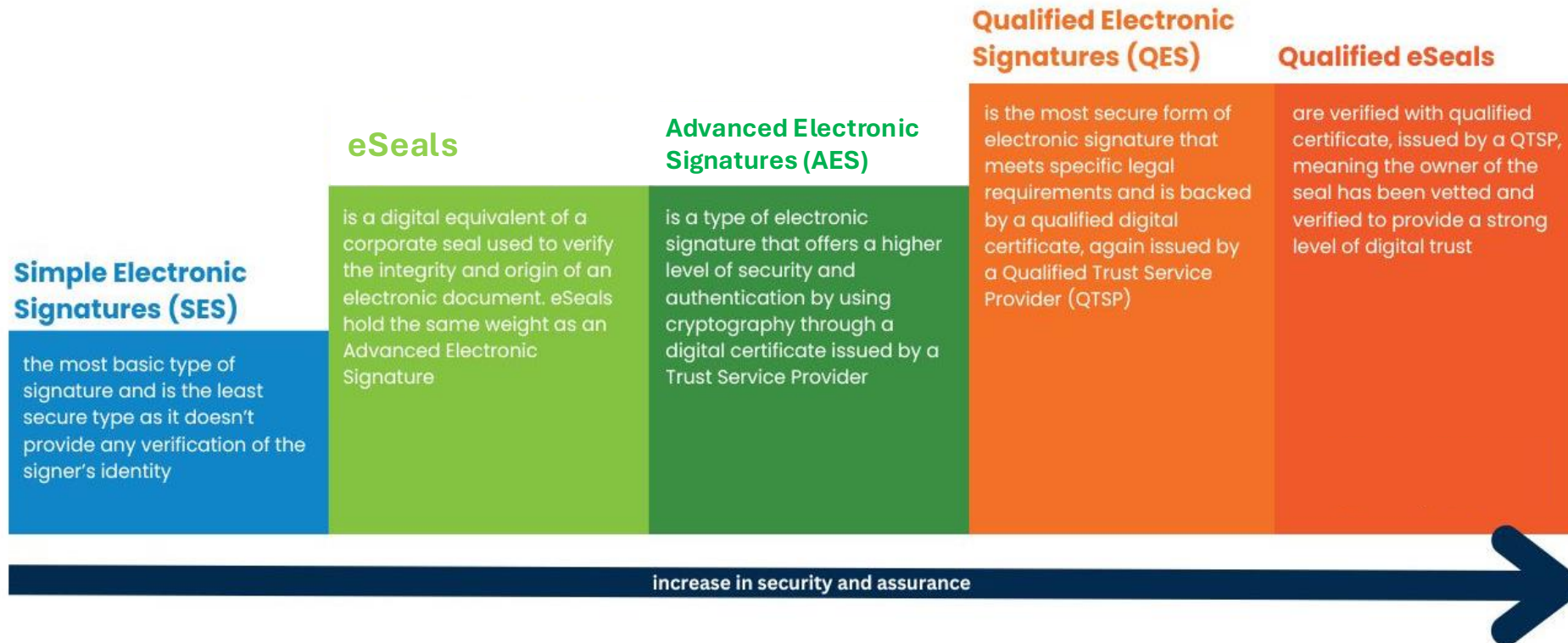


Electronic Signatures (E-Signatures)

- Electronic signatures are **digital versions** of traditional handwritten signatures.
- Electronic signatures can take various forms for **digitally signing** messages, including emails, digital documents, contracts, agreements, forms, and approvals. **(online without the need to print them)**
- **These various forms of the e-signatures include:**
 - Uploading a scanned image of your handwritten signature.
 - Drawing a signature on a digital device using a stylus or mouse.
 - Typing your name at the signature portion of an online form.
 - Clicking on “I agree” to terms and conditions button on a website.
- There are **five** different types of electronic signatures, each allowing users to sign documents digitally, offering some degree of **identity authentication** and **message integrity**.



Types of Electronic Signatures



Authenticity & Integrity

Identity Verification (Authenticity)

Not all electronic signature types provide definitive proof of the **signer's identity**, as they can be easily **copied** or **forged**. This lack of **identity verification** raises concerns about the **authenticity** of the **signature** and the signer's intentions.

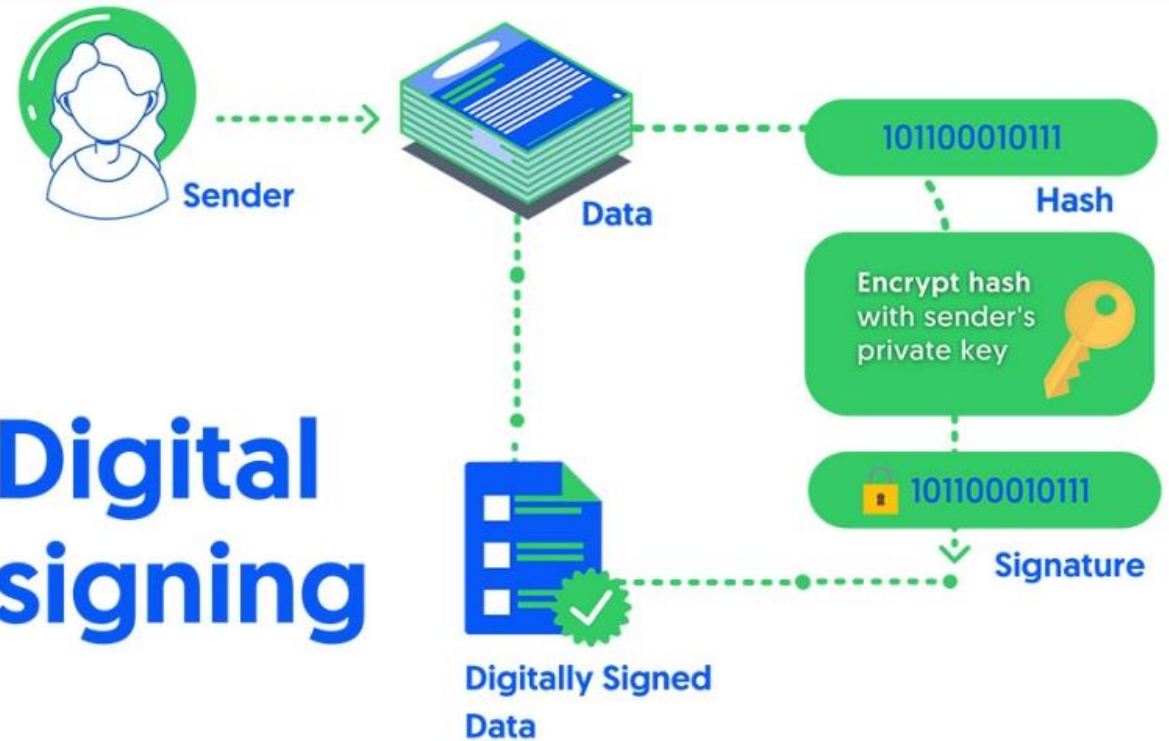
Tamper Detection (Integrity)

Not all electronic signature types can detect if someone **tampers** with the document after it is signed. This poses a risk to the **integrity** and **authenticity** of the document, as it may be **altered without detection**.

What are Digital Signatures?

PKI-based digital certificate

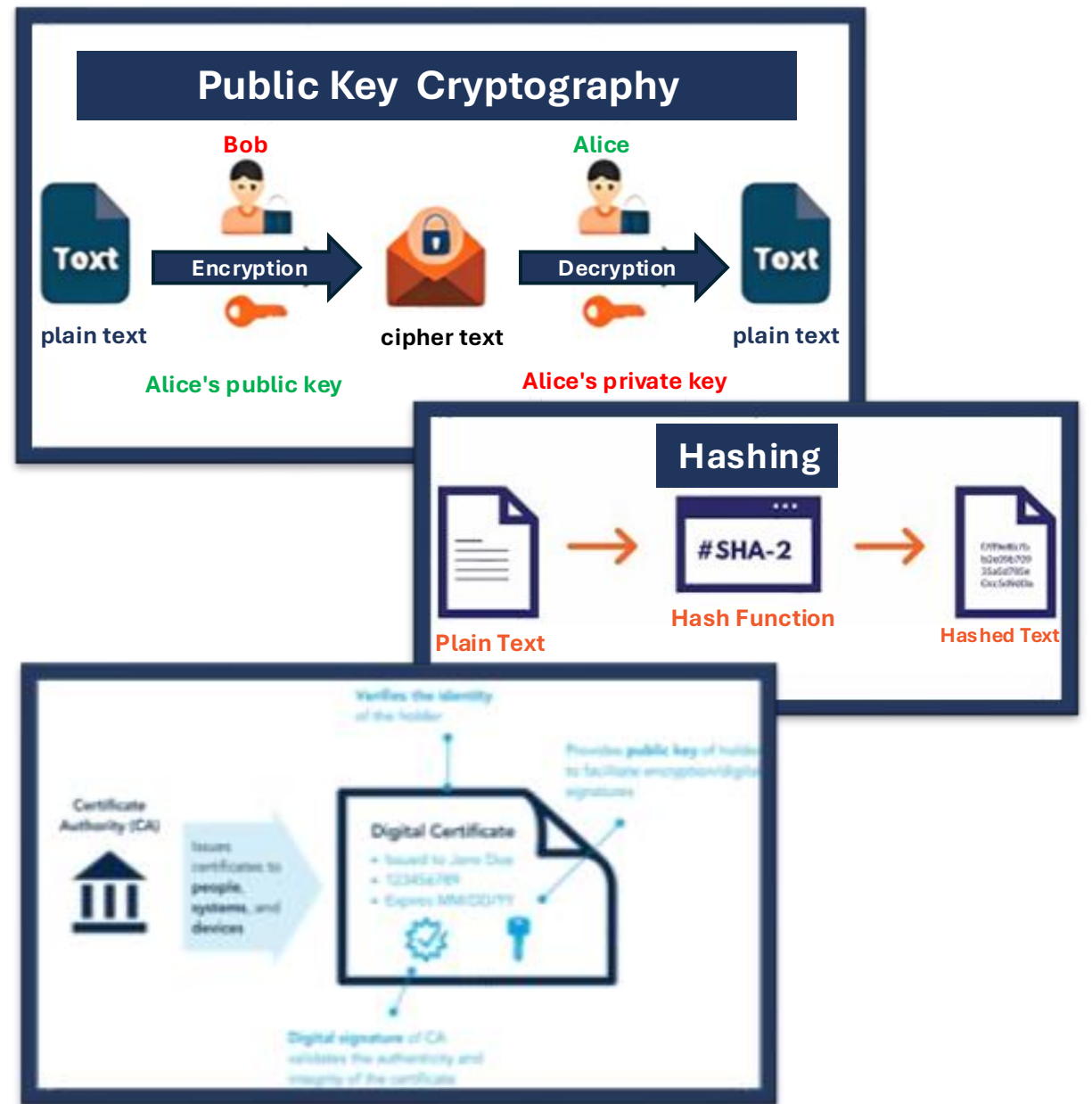
Digital signing



Digital Signatures

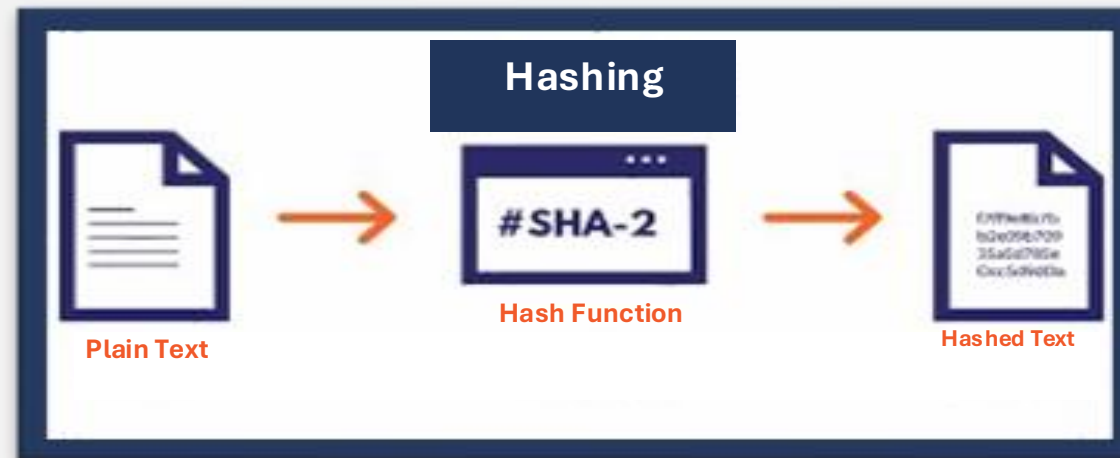
- Digital signatures are one of electronic signature types and are the most secure type available.
- Digital signatures specifically utilize **advanced cryptographic techniques** to add an extra layer of security and authentication to the signed messages.
- Digital signatures use **public key infrastructure (PKI)**, which is considered the gold standard for **digital identity authentication** and **encryption**.
- Digital signatures create a digital fingerprint that is unique to a person or entity and are used to identify users and protect information in digital messages or documents. (**In emails, the email content itself becomes part of the digital signature**)
- **Digital signatures assure that:**
 - ✓ The message is authentic and comes from a verified source.
 - ✓ Identities have been verified by a **publicly trusted organization (the CA)**.
 - ✓ The message has **not been tampered** with since being digitally signed as the signature would be displayed as invalid if changes were made.

What makes up a Digital Signature?



Hash Function

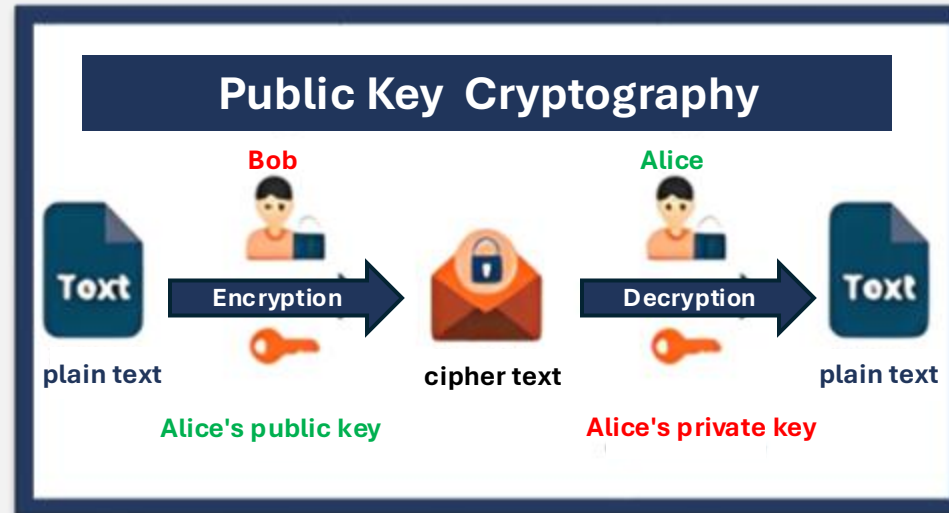
- A hash function (also called a "**hash**") is a **fixed-length string** of numbers and letters generated from a mathematical algorithm and an **arbitrarily sized file** such as an **email, document, picture, or other type of data**.
- This **generated string** is unique to the file being hashed and is a one-way function (**a computed hash cannot be reversed to find other files that may generate the same hash value**)



- Some of the more popular hashing algorithms in use today are:
 - Secure Hash Algorithm-1 (**SHA-1**)
 - Message Digest 5 (**MD5**)
 - Secure Hashing Algorithm-2 family (**SHA-2** and **SHA-256**)

Public key Cryptography (Asymmetric Encryption)

- Public key cryptography is a **cryptographic** method that uses a **key pair system**.
- One key, called the **public key**, **encrypts the data**.
- The other key, called the **private key**, **decrypts the data**.



- Public key cryptography can be used several ways to ensure **confidentiality**, **integrity**, and **authenticity**.

Certificate Authority (CA) & Digital Certificates

Certificate Authority

- A CA is a trusted third party that validates a person's identity and either generates a public/private key pair on their behalf or associates an existing public key provided by the person to that person.
- Once a CA validates someone's identity, they issue a digital certificate that is digitally signed by the CA.
- The digital certificate can then be used to verify a person associated with a public key when requested.

Digital Certificates

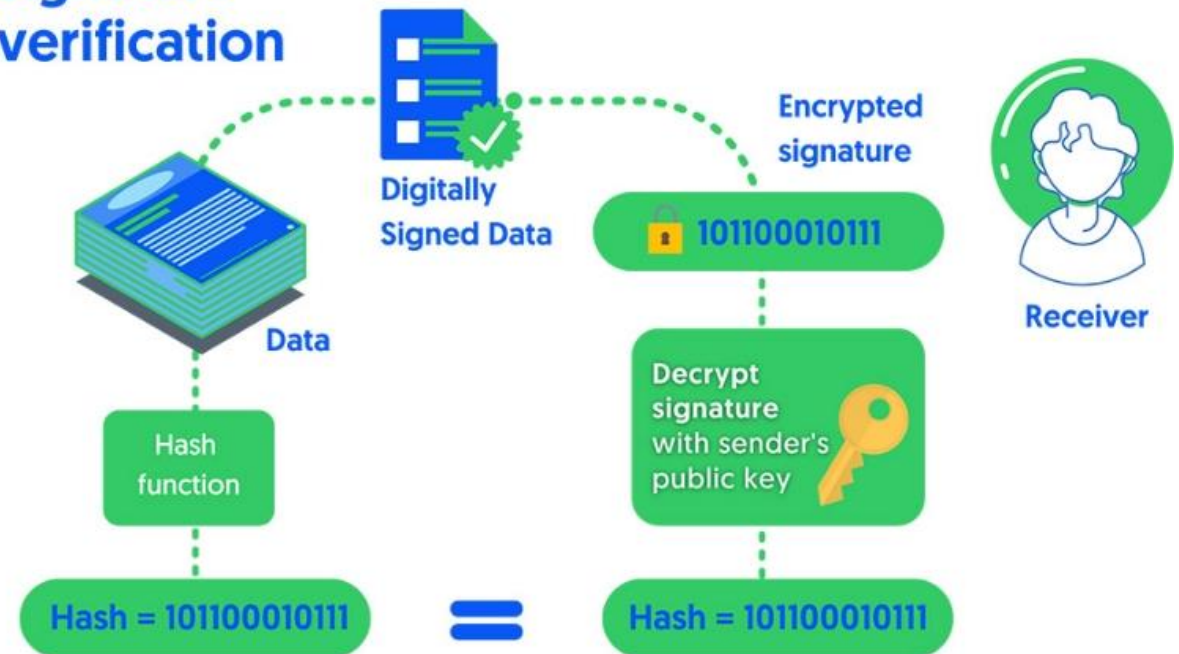
- Digital certificates are similar to driver licenses in that their purpose is to identify the holder of a certificate.
- Digital certificates contain the public key of the individual or organization and are digitally signed by a CA.
- Other information about the organization, individual, and CA can be included in the certificate as well.

Certificate Authority (CA) & Digital Certificates



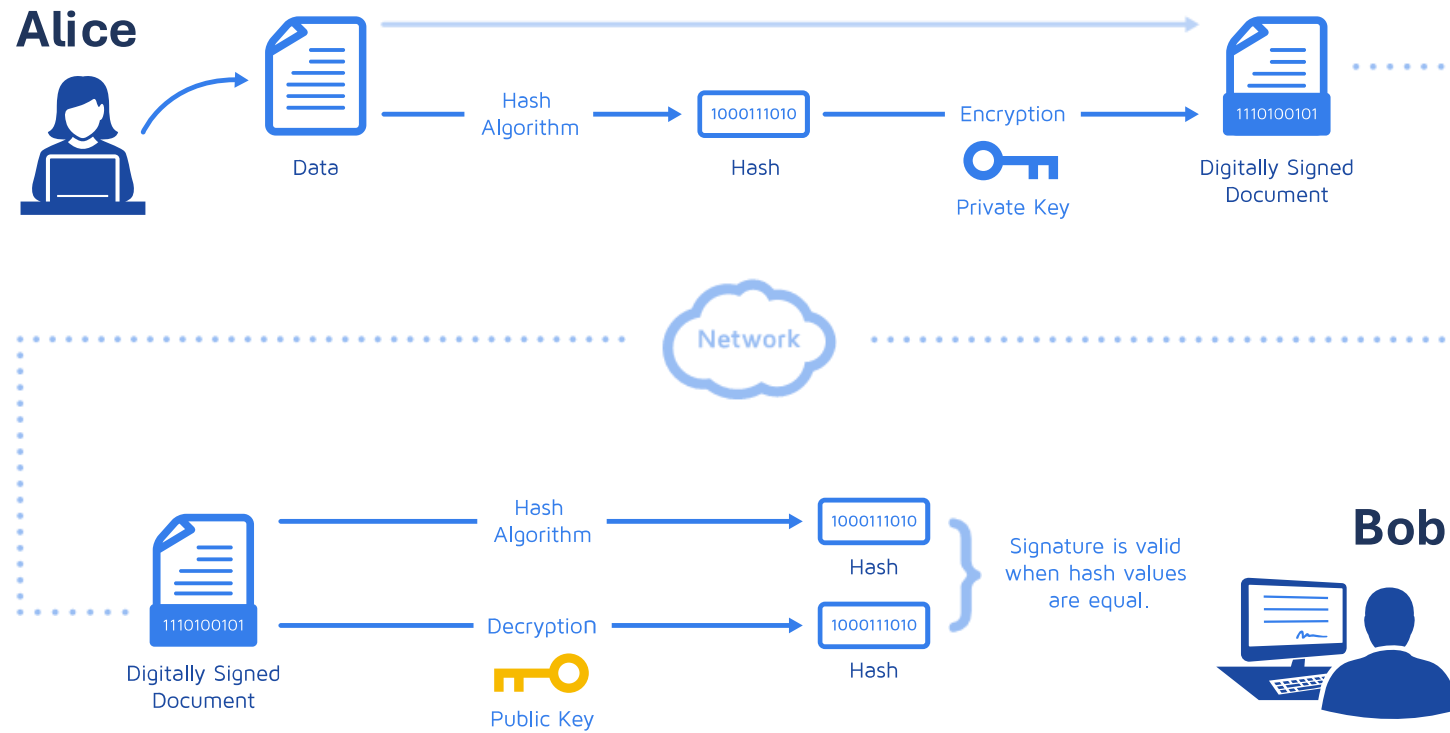
How does a Digital Signature work?

Digital signature verification



If hash values are equal, the signature is valid.

Alice Wants to Send a Digitally Signed Message to Bob



1) Alice Obtains a Digital Certificate from a CA

Alice



Alice generates a **public-private** key pair

Alice submits her public key and identity information to a CA, requesting a digital certificate

The CA verifies Alice's identity (checking government databases, contacting Alice's employer)

Once Alice's identity is verified, the CA creates a digital certificate. This certificate includes Alice's **public key**, Alice's **identity information**, the **CA's identity**, and a **digital signature** from the CA

2) Alice Digitally Signs the Message



Alice writes her message, let's say "Hello, Bob!"

Alice uses a hashing algorithm (e.g., SHA-256) to generate a hash of the message
This is a fixed-size string that uniquely represents the message content

```
hash("Hello, Bob!") = 2cf24dba5fb0a30e26e83b2ac5b9e29e1b161e5c1fa7425e73043362938b9824
```

Alice encrypts the hash using her **private key**, producing the digital signature

```
Digital Signature = Encrypt(hash("Hello, Bob!"), Alice's Private Key)
```

Alice sends the original message "Hello, Bob!" attached with the digital signature, and her digital certificate to Bob

3) Bob Verifies the Digital Signature

Bob



Bob verifies that the **digital certificate** is valid and has been issued by a trusted CA

Assuming the certificate is valid, Bob extracts Alice's **public key** from it.

Bob uses the same hashing algorithm (e.g., **SHA-256**) to generate a hash of the received message "Hello, Bob!".

```
hash("Hello, Bob!") = 2cf24dba5fb0a30e26e83b2ac5b9e29e1b161e5c1fa7425e73043362938b9824
```


3) Bob Verifies the Digital Signature

Bob



Bob decrypts the digital signature using Alice's public key, which should give him the hash that Alice originally generated.

```
Decrypted Hash = Decrypt(Digital Signature, Alice's Public Key)
```

Bob compares the hash he generated from the message with the decrypted hash

```
if Decrypted Hash == hash("Hello, Bob!") then  
    Message is verified and authentic  
else  
    Message verification failed
```

Here are the 6 most important benefits:

Integrity

- Hashing algorithms will throw up different hash values for the same document if anyone tempers with the document.

Authenticity

- Digital signatures use both public keys and private keys to encrypt a document making it near impossible for the wrong person to sign the document.
- Also, certified authorities ensure that the public key belongs to the claimed sender.

Enhanced security

- Digital signatures use cryptography to authenticate and verify the content of a document. Cryptography makes it very hard for an imposter to replicate a digital signature and it also makes the content of the documents almost impossible to tamper with.

Here are the 6 most important benefits:

Time-Saving

- Digital signatures allow multiple parties to sign a document without having to be physically present in the same location. It also allows signatories to sign documents at any time of the day from a preferred device.

Cost-Effective

- You spend less money printing papers, and transporting to the signing venue when you sign digitally.

Eco-Friendly

- Papers are harmful to the environment but digital signatures reduce the use of paper to sign documents.

Thank You
Any Questions ?
