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eSign Online Electronic Signature Service

Introduction

For creating electronic signatures, the signer is required to obtain a Digital Signature Certificate (DSC) from a Certifying Authority (CA) licensed by the Controller of Certifying Authorities (CCA) under the Information Technology (IT) Act, 2000. Before a CA issues a DSC, the identity and address of the signer must be verified. The private key used for creating the electronic signature is stored in hardware cryptographic token which is of one time use. This current scheme of in-person physical presence, paper document based identity & address verification and issuance of hardware cryptographic tokens does not scale to a billion people. For offering fully paperless citizen services, mass adoption of digital signature is necessary. A simple to use online service is required to allow everyone to have the ability to digitally sign electronic documents.

eSign

eSign is an online electronic signature service which can be integrated with service delivery applications via an API to facilitate an eSign user to digitally sign a document. Using authentication of the eSign user through e-KYC service, online electronic signature service is facilitated

Salient Features of eSign

Save cost and time	e-KYC based authentication
Improve user convenience	Mandatory e-KYC id
Easily apply Digital Signature	Biometric or OTP based authentication
Verifiable Signatures and Signatory	Flexible and fast integration with application
Legally recognized	Suitable for individual business and Government
Managed by Licensed CAs	API subscription Model
Privacy concerns addressed	Assured Integrity with complete audit trail
Simple Signature verification	Immediate destruction of keys after usage
Short validity certificates	No concerns regarding key storage and key

protection

Easy and secure way to digitally sign information anywhere, anytime - eSign is an online service for electronic signatures without using physical cryptographic token. Application service providers use e-KYC service to authenticate signers and facilitate digital signing of documents.

Facilitates legally valid signatures - eSign process includes signer consent, Digital Signature Certificate issuance request, Digital Signature creation and affixing as well as Digital Signature Certificate acceptance in accordance with provisions of Information Technology Act. Comprehensive digital audit trail, in-built to confirm the validity of transactions , is also preserved.

Flexible and easy to implement - eSign provides configurable authentication options in line with e-KYC service and also records the e-KYC ID used to verify the identity of the signer. The authentication options for eKYC include biometric or OTP of the e-KYC service provider. eSign enables eSign users easy access to legally valid Digital Signature service.

Respecting privacy - eSign ensures the privacy of the signer by requiring that only the thumbprint (hash) of the document be submitted for signature function instead of the whole document.

Secure online service - The eSign service is governed by e-authentication guidelines. While authentication of the signer is carried out using e-KYC services, the signature on the document is carried out on a backend server of the e-Sign provider. eSign services are facilitated by trusted third party service providers - currently Certifying Authorities (CA) licensed under the IT Act. To enhance security and prevent misuse, eSign userâ€™s private keys are created on Hardware Security Module (HSM) and destroyed immediately after one time use.

More