



# FEATURES AND CAPABILITIES



**PREVENTING SIGNER DROP OFFS  
WITH MAXIMUM eSIGN VARIETY**

# DIGITAL JOURNEYS MUST ENHANCE CONVERSION RATES AND REDUCE DROP OFFS



## PROBLEM:

New digital Journeys often reduce signer choice



## RESULT:

- Increased drop offs by signers
- Organization's business velocity reduces
- Signer demand physical journeys

# LEEALITY OFFERS MAXIMUM eSIGN VARIETY



## Permanent uptime for Aadhaar eSign

Leegality has 4 backup ESP connections – if one goes down, the others go up seamlessly. We also have an NeSL connection



## Secure Virtual Sign

Signers don't have Aadhaar or PAN Card? With Secure Virtual Sign you can bridge the gap in a legally compliant way



## Cloud DSC (Aadhaar XML + PAN eSign)

Your signers and business partners can eSign with **Aadhaar XML** or **PAN Card**



## Fingerprint eSign

India's first secure, legally compliant Fingerprint eSign



## Supercharge your DSC Token

Sign 500 documents in a single go with your DSC token. Also offer signers the ability to execute documents with their DSC token



## Automated Signing for your Signatories

Automate your authorized signatory signatures with Automated Virtual Sign or Doc Signer

# CLIENTS OFFERING A MATRIX OF eSIGNS VIA BHARATSIGN TO SIGNERS TO AVOID DROP OFFS



*"It is working so seamlessly that be it a salaried, be it a self-employed, or be it a professional, everybody is so comfortable using this platform that we are able to see such high number of conversions which are happening"*



**Dhairya Shah**

Head – Projects,  
@Axis Finance

**INDIA'S 1<sup>st</sup> – AND MOST COMPLIANT –  
DIGITAL STAMPING SOLUTION**

# WITH LEEGALITY BHARATSTAMP, YOU GET THE OPERATIONAL BENEFITS OF DIGITAL STAMPING WITHOUT SACRIFICING STAMP LAW COMPLIANCE

## OTHER “DIGITAL STAMPING” PLAYERS

- May not deface physical stamp paper – in violation of Indian stamping laws
- In some flows, they create their own stamping receipts instead of providing you the actual stamp paper during execution
- Stamp paper gets consumed/wasted if signers drops off - **adds costs**
- **TAT of 30 days** for delivery of physical stamp paper copies
- May or may not have full NeSL eStamp Integration

## LEEALITY BHARATSTAMP

- Defacement happens on physical paper **BEFORE** digitization – ensuring compliance with Stamp Laws
- We don't create our own stamping receipts in lieu of stamp paper. Documents are affixed with actual stamp paper at point of execution
- Zero wastage of stamp papers in case signer drops off – **saves costs**
- **Guaranteed TAT of 7 to 10 days** for delivery of physical stamp paper copies
- Full NeSL Digital eStamp Integration



# CLIENTS USING LEEGALITY BHARATSTAMP TO GO DIGITAL WITH STAMPING IN A LEGALLY COMPLIANT WAY



*“So [BharatStamp] allows you to optimize the usage so that you have less inventory tied up in stamp value. BharatStamp has helped us save at least 30 percent inventory value of stamps”*



**Ritesh Chatterjee**  
Chief Business Officer,  
@IndusInd BFIL





**PREVENTING SIGNATURE FRAUD &  
ENSURING MAXIMUM ENFORCEABILITY**

# FRAUD PREVENTION IS A CRITICAL FACTOR IN ANY DIGITAL PROCESS



## PROBLEM:

All critical enterprise processes must have fraud mitigation/prevention baked in. Often, many tech players forget about this critical leg – and focus only on operational aspects



## RESULT:

- Digital processes come under regulatory scrutiny
- Companies discard digital processes – and revert back to physical
- Signers lose trust in the entire process

# WITH LEEGALITY, YOU CAN PREVENT SIGNATURE FRAUD AND ENHANCE THE ENFORCEABILITY OF YOUR DIGITAL DOCUMENTS



## **Aadhaar/DSC Smart Name Verification**

Ensure that signers use the correct Aadhaar/ Digital signature to sign. Set % match to ensure minor discrepancies don't break the journey



## **Face Capture with Liveliness Check**

Collect video-based photo of signer during the signing journey.  
Liveliness check ensures that they have to put their live face – and not a photo



**Geo-Location Capture**  
Record geo-location of where the signing event took place. Useful to ensure that field agents collect signatures ONLY at the branch or signers home



**Enforce Multi-Factor  
Authentication**  
Require signers to perform multi-factor authentication before being able to sign the document.  
Useful for high-stakes corporate agreements.



**Template Auto-Populate  
and Lock**  
Populate documents directly from your data repositories. Remove discretion from your field officers and prevent "blank form" signing

# PRESENTING THE LEEGALITY SECURE AUDIT TRAIL

With every completed document, your organization will receive a secure audit trail – designed to ensure 100% enforceability in Courts – and meet 100% satisfaction in RBI audits

Capture key details like:

- ✓ Stamp paper ID
- ✓ Time-stamp of signing events,
- ✓ Consent language captured
- ✓ Signer email ID and/or phone number
- ✓ Type of eSign used
- ✓ eSign Certificate Details
- ✓ Geo-location and Face Capture (if switched on)
- ✓ Multi-Factor Authentication Record (if switched on)

Leegality Audit Trails are Secure Electronic Records under S. 85B of the Evidence Act – making them easier to enforce



AUDIT TRAIL

Document Name

Sample - Loan Agreement

Document ID

NW001AA152

Document Hash

367d388a0f4b556ff68dc1a2789f25ad305abff390a0ab2a9dc6406faac8

Status

Completed

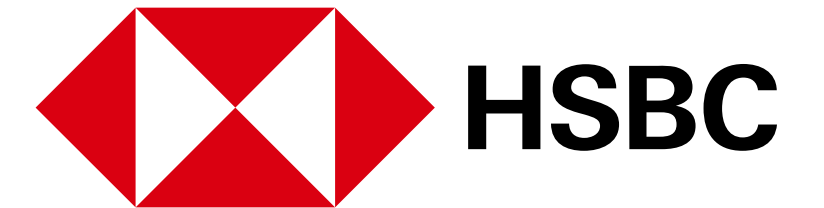
This document has been signed through Leegality.com.

Sr. No.	Name	Date	Details
1.	Sapan Parekh (sapan@leegality.com)	03-10-2019 13:19:24	IP: 49.248.235.154 Activity: Invitation sent • Rink Garg (Rink@leegality.com) Notification: Rink Garg (Rink@leegality.com) OS: Windows, Browser: Chrome, Device: Other
2.	Sapan Parekh (sapan@leegality.com)	03-10-2019 13:19:24	IP: 49.248.235.154 Activity: Invitation sent • Aditya Patel (aditya@leegality.com) Notification: Aditya Patel (aditya@leegality.com) OS: Windows, Browser: Chrome, Device: Other
3.	Aditya Patel (aditya@leegality.com)	03-10-2019 13:28:15	IP: 106.198.209.51 Activity: Opened OS: Android, Browser: Chrome Mobile, Device: Generic Smartphone
4.	Aditya Patel (aditya@leegality.com)	03-10-2019 13:28:31	IP: 106.198.209.51 Activity: OTP Generated Notification: Aditya Patel (aditya@leegality.com) OS: Android, Browser: Chrome Mobile, Device: Generic Smartphone
5.	Rink Garg (Rink@leegality.com)	03-10-2019 13:28:46	IP: 182.69.130.88 Activity: Opened OS: Windows, Browser: Chrome, Device: Other
6.	Aditya Patel (aditya@leegality.com)	03-10-2019 13:28:50	IP: 106.198.209.51 Activity: OTP Verified OS: Android, Browser: Chrome Mobile, Device: Generic Smartphone
7.	Rink Garg (Rink@leegality.com)	03-10-2019 13:29:54	IP: 182.69.130.88 Activity: eSigned using Aadhaar <div><div>Photo:</div><div>GPS:</div></div> <div>Co-ordinates: 28.4850623, 77.0909696 (Approximate)</div> <div>Region: P-9/9, P-9, DLF Phase 2, Sector 25, Gurugram, Haryana 122002, India</div> <div>OS: Windows, Browser: Chrome, Device: Other</div> <div>Certificate Details:<div><div>Name: Rink Garg</div><div>Pincode: 151002, State: Punjab</div><div>YOB: 1996, Gender: M, Title: XXXXXXXXXX3282</div><div>Serial No: 1426310020</div><div>Issuer Name: NSDL e-Gov CA 2019-10-AT-Test-2</div><div>Issuer Organization: NSDL e-Governance Infrastructure Limited</div><div>Validity Start: Thu Oct 03 13:35:20 IST 2019</div><div>Validity End: Thu Oct 03 14:05:19 IST 2019</div></div></div>
8.	Aditya Patel (aditya@leegality.com)	03-10-2019 13:31:19	IP: 106.198.147.51 Activity: eSigned using Aadhaar Notification: Aditya Patel (aditya@leegality.com)

Digitally signed by Grey Swift  
Private Limited (Leegality)  
Date: Thu Oct 03 13:31:21 IST 2019



# CLIENTS CURRENTLY USING LEEGALITY'S FRAUD PREVENTION TOOLS TO SECURE THEIR DIGITAL PAPERWORK JOURNEYS



*"Leegality also captures the live image of the customer while signing the document. So it says that the customer actually signed. And obviously all the geo coordinates and the phone details and IP addresses, all of them are stored and the audit trail is available. So it gives a lot of comfort to everybody. Even the compliance team is happy"*



**Arvind Murarka**

Senior Vice President and Head - IT  
@Arohan Financial Services

*"Smart Name Verification is very important. We were facing some issue earlier where the Aadhaar name and the KYC name was different. With the Smart Name Verification feature we are verifying both the details simultaneously. With Smart Name Verification we have reduced fraud activity."*



**Pravin Dubey**

Head of Sales,  
@VNS Finance & Capital Services



**MAINTAIN INTERNAL CONTRACTING  
COMPLIANCE REQUIREMENTS**



# THE PAPERWORK PROCESS HAS CRITICAL COMPLIANCE NEEDS BEYOND SIGNATURES AND STAMPING



## PROBLEM:

Digital solutions often focus solely on operational aspects – and neglect the **internal compliance** needs of the organization

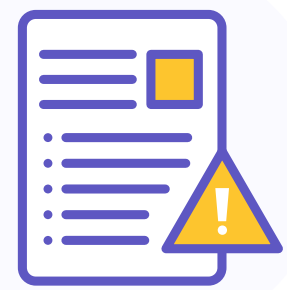


## RESULT:

- Organizations have to sacrifice key compliance processes – exposing them to legal risks
- Digital transformations don't move forward – because the critical compliance needs are not possible digitally

# WITH LEEGALITY, YOU DON'T NEED TO SACRIFICE INTERNAL COMPLIANCE

## NEEDS FOR THE SAKE OF DIGITAL TRANSFORMATION



**Prevent mistakes and discrepancies with Maker-Checker**  
Ensure documents get reviewed for approval/rejection by relevant internal authorities – before they are sent out to external parties



**Send supporting documents**  
Send RBI declarations, T&C and other supporting documents to signers along with the main document kit



**Collect Supporting Documents**  
Collect PAN Card, Board Resolutions and other supporting documents from signers during the signing journey

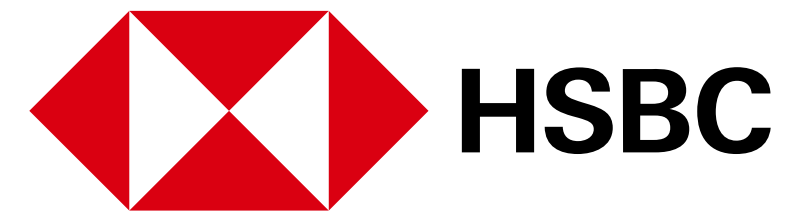


**Digital Rubber Seals for corporate agreements**  
Your signers can affix digital Authorized Signatory, Director and Company seals to accompany their eSign



**Custom Consent Language**  
Customize and configure the consent language for signers during the eSign journey. This language will be recorded in the secure audit trail

# CLIENTS USING LEEGALITY CONTRACTING COMPLIANCE TOOLS TO MAINTAIN 100% COMPLIANT DIGITAL PAPERWORK





**ENSURE INTERNAL ALIGNMENT  
WHEN IT COMES TO PAPERWORK**

# PAPERWORK IS FUNDAMENTALLY A COLLABORATIVE PROCESS



## PROBLEM:

Collaboration for usage of a digital solution is usually a) conducted on a different environment (email, SMS etc.) and/or b) needlessly complicated



## RESULT:

- Key actionables slip through the cracks
- Teams expend bandwidth and energy chasing other team-members around
- Team leads don't have full visibility

# YOUR TEAMS CAN COLLABORATE WITH EACH OTHER FOR PAPERWORK



## **CC relevant people to signing journeys**

With CC Feature, teams initiating signing journeys can keep the respective sales/credit/operations team informed about end-to-end status of the journey



## **Divide responsibilities with Admin, User and Billing Roles**

Admins can have full visibility over the entire department's documents. Billing can keep track of consumption and usage. Users can focus on keeping everything going smoothly.



## **Send Documents to Relevant Database**

Automatically configure where a completed document kit goes – so that it is easily available to whoever needs it



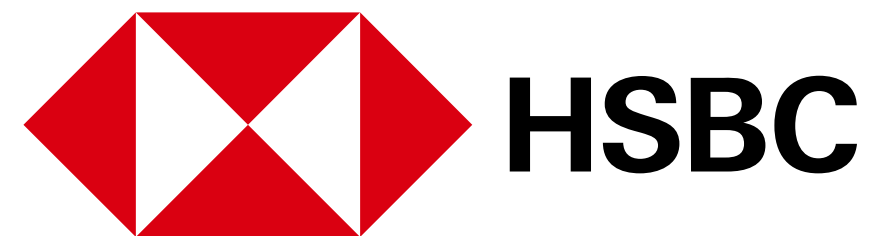
## **Maker-Checker-Runner**

Apply Maker-Checker-Runner roles within a document workflow – to separate the creator from the day-to-day user



# CLIENTS WHO ARE PROACTIVELY DRIVING PAPERWORK

## COLLABORATION WITH LEEGALITY





**FLEXIBLE AND ERROR-FREE  
DOCUMENT ASSEMBLY**

# PAPERWORK IS DIVERSE ACROSS USE CASES. YOU NEED MAXIMUM FLEXIBILITY



## PROBLEM:

Digital solutions often force you to bend over backwards with your existing operational processes.



## RESULT:

- Teams are disincentivised from going digital
- Digital transformations can't cover all your use case

# FLEXIBLE AND ERROR FREE DOCUMENT ASSEMBLY



## File Size upto 15 MB

Leegality supports file size limit of 15MB for document kits – the highest out there.



## Multiple PDF Merger

Easily merge all relevant documents into a single digital document kit

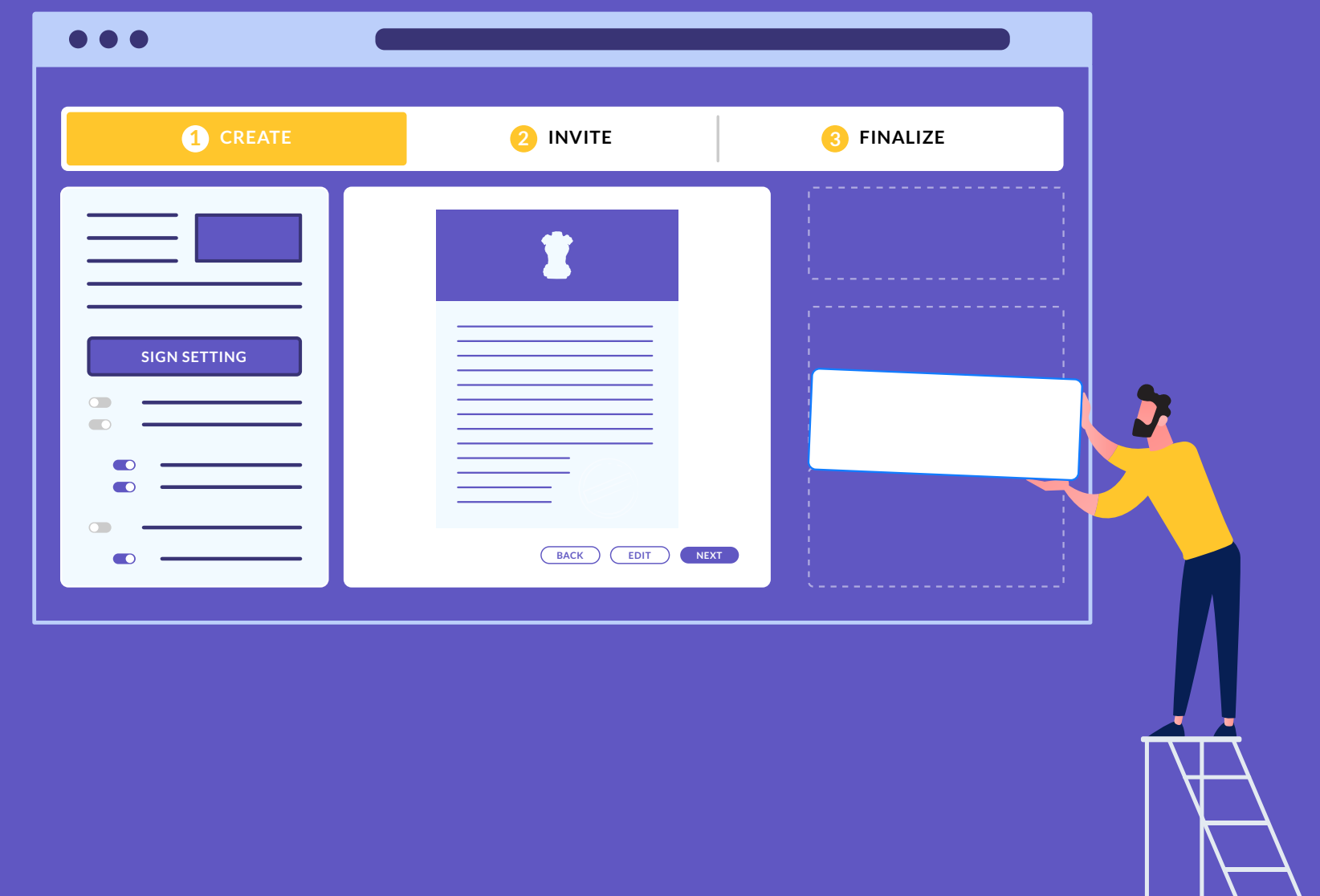


## Assign Internal Reference Numbers and Names

Map documents you are sending out for signing with account nos., loan nos. etc. – for seamless storage and retrieval

**Leegality Template Engine** – everything you can do with your physical documents – but digital and easy

- ✓ Easily configure your commonly used agreement kits as templates within Leegality
- ✓ Automatically pre-populate templates directly from your DMS/ ERP/ CRM/ LOS/ LMS/ Core Banking System – to eliminate mistakes/errors.
- ✓ Seamlessly collect KYC documents/photographs/cancelled cheque and append them to the template.
- ✓ Assign role to “fill template” to the relevant person on your team – in case of manual flow



# CLIENTS USING LEEGALITY DOCUMENT ASSEMBLY TO CREATE FAST AND ERROR-FREE DOCUMENT KITS

**TATA CAPITAL**  
HOUSING FINANCE LIMITED

**TATA CAPITAL**



**SIEMENS**



**wework**



**Julius Bär**





**BUILD TRUST & SEAMLESS  
BRAND RECALL**



# BRANDING IS CRITICAL TO BUILD CUSTOMER COMFORT AND REDUCE DROP OFFS



## PROBLEM:

Digital journeys are often disconnected from brand identity and have terrible UX



## RESULT:

- Increased drop offs by signers
- Signers lose trust in the digital process
- Organizations are unable to comply with internal marketing guidelines

# GIVE SIGNERS A TOP CLASS EXPERIENCE – WITH YOUR BRAND UPFRONT AND CENTRE



## **Custom Logo and Colour**

Ensure your organization's logo and colours are present throughout the signing journey



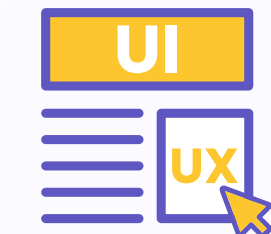
## **Custom Sub-Domain and Email ID**

The signing flow will happen on your Company's sub-domain. Signing invites can also be sent from your Company's email ID



## **Custom SMS and Email Language**

Configure the text of signing invites with your own language



## **User-First UI and UX + Signer Accessibility**

Our signing journey is crafted to meet global standards of accessibility and user experience

# LEEGALITY'S ADVANCED CUSTOM FRONT END DESIGN AND RESTRUCTURING PACKAGE

The largest companies have strict and rigorous branding, marketing and front-end design specifications. That's where our Advanced Branding and Design Package comes in:

- ✓ Front-end CSS restructuring
- ✓ Masterbrand integration
- ✓ Palette Rationalization
- ✓ Data Visualization Compliance
- ✓ Typography Updation
- ✓ Iconography
- ✓ Button Transformation
- ✓ Link Labels
- ✓ Brand Bars
- ✓ Text Inputs
- ✓ Menu Bar
- ✓ Modals
- ✓ Framing
- ✓ Signature Landing Redesign
- ✓ Design Audits
- ✓ Dedicated Front-End Engineer for your Company

Inbox (1,372) - sidhanth X Verification OTP for X X Leegality X Grey Swift Private Lim X Clq - Leegality X Leegality X

https://sandbox.leegality.com/sign/76705b89-8422-4280-938c-36337e4ff461 90%

**Aadhaar**

Subdomain can be customised. For example, sbicard.leegality.com

Logo and Color can be customised

**Authentication Type**

OTP

☐ By clicking this checkbox and the eSign button, I voluntarily agree to Aadhaar eSign the previewed document. I also agree to be redirected to an eSign Service Provider for carrying out an e-authentication using Aadhaar e-KYC services for issuance of a Digital Signature Certificate. I agree to accept such Certificate for its affixation to the previewed document.

Sidhanth sidhanth@leegality.com

Color can be customised

Sign Back Proceed

Leegality

## Invitation to eSign Sample Loan Agreement

Inbox



XYZ Private Limited <noreply-sandbox@leegality.com>  
to me

Email ID can be customised

10:53 AM (6 minutes ago)



Logo and Color can be customised

Hi Sidhanth,

XYZ Private Limited <demo-4@leegality.com> has invited you to eSign Sample Loan Agreement

Email content can be customised

Sign

Color can be customised



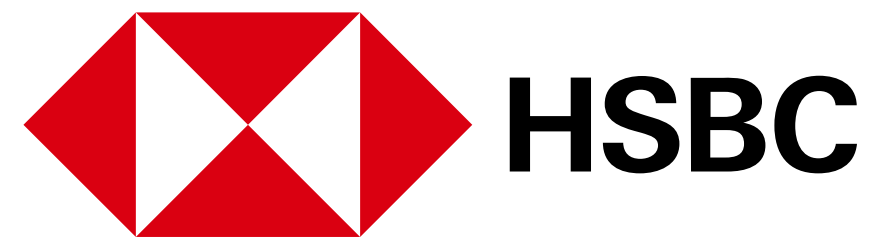
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[Terms of Service](#)

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# CLIENTS DELIVERING CUSTOM BRANDED JOURNEYS WITH LEEGALITY







**WITH LEEGALITY, YOU CAN BREATHE EASY ON  
REQUIREMENTS FOR BCP AND INFOSEC**

# ENSURE 100% BUSINESS CONTINUITY



**Multi Server Backup:** if one goes down, the others switch back on seamlessly with **zero data loss**.



Guaranteed written RTOs and Response Time in SLA – with periodic review.



Supports 4 ESP connections (NSDL, C-DAC via NeSL, Verasys and eMudhra) to ensure 100% eSign uptime



Rapid Response Team available 24x7 for emergencies

# ENSURE 100% INFOSEC COMPLIANCE



Leegality is  
**ISO 27001 Certified**



Leegality supports **SFTP** protocol for  
information transfer (BETA version)



**AES 256 and ECC Multi-Layered  
Encryption** throughout the application



**Role Based Access**  
Configure roles and permissions for  
UAT and production environment  
access within your department



**Access Authentication**  
Configure Multi-Factor Authentication  
and/or IP Based Restrictions for access  
to Leegality within your departments



**SSO Ready**  
Plug-in your SSO protocols and  
systems with Leegality

# WE HAVE UNDERGONE SUCCESSFUL BCP AND INFOSEC AUDITS WITH SOME OF INDIA'S TOP COMPANIES



SIEMENS



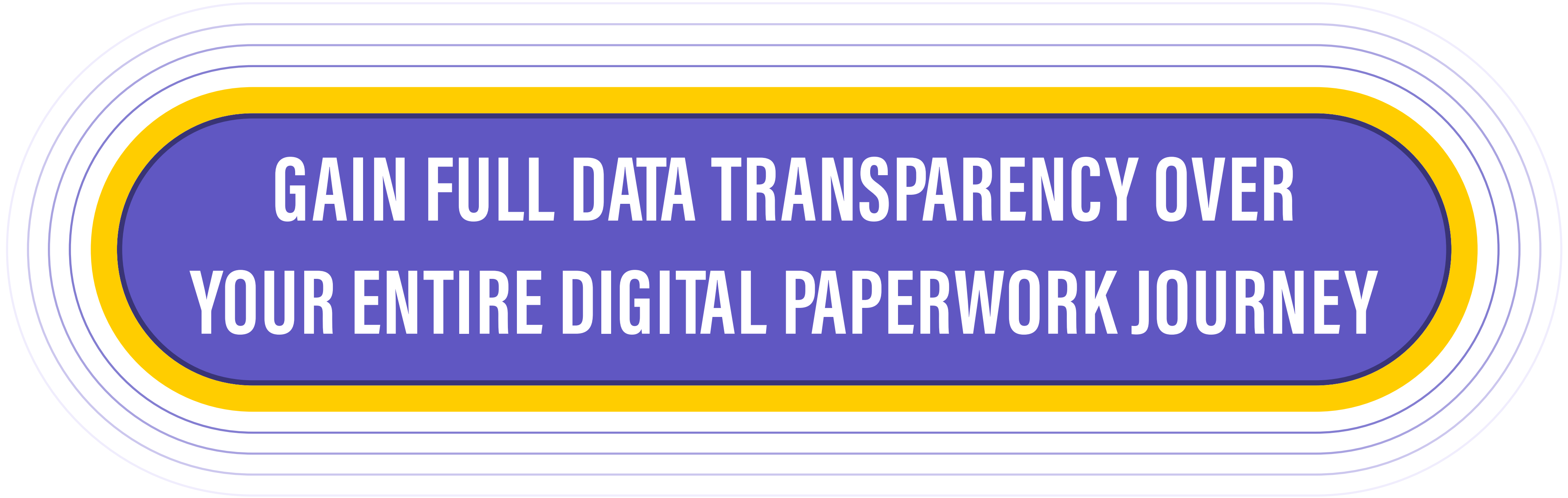
*"We were seeing almost 99.99% uptime with Leegality whereas other players were not up to the mark"*



**Prateek Rathi**

Project/Operations Manager,  
@Payswiff

In Q3 of FY 21-22, Leegality saw a mission uptime of 100% - with zero unplanned downtime incidents



**GAIN FULL DATA TRANSPARENCY OVER  
YOUR ENTIRE DIGITAL PAPERWORK JOURNEY**

# ANY DIGITAL TRANSFORMATION NEEDS 100% DATA VISIBILITY



## PROBLEM:

Digital solutions often neglect data transparency. For enterprises – data is the lifeblood of the digital transformation.



## RESULT:

- Organization cannot evaluate drop offs in the journey – which makes it hard to **improve or tweak** the process
- Organization cannot track macro-level status of digital journeys across multiple branches
- Hard for implementation level teams to show ROI to upper management/board



# LEEGALITY PAPERWORK ANALYTICS ALLOWS YOU TO GET 100% VISIBILITY OVER YOUR DIGITAL PAPERWORK JOURNEYS ACROSS ALL YOUR BRANCHES AND OFFICES



## Real Time Status Reports of all documents

Obtain the real-time status of all documents that have been sent out for signing

Get real time status updates within your **own software** with our Status API

Configure Automated Reminders to parties who haven't signed documents yet



## Custom MIS Reports at your fingertips

Subscribe to daily, weekly and monthly MIS reports.

Get a macro-level overview of how your teams have used Leegality – across various branches and locations.

Track your budgetary costs for digital paperwork – and optimize them for efficiency



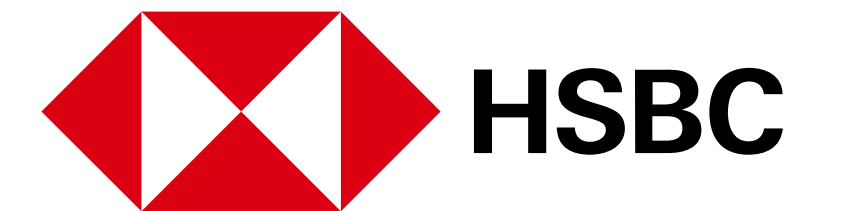
## Get detailed analytics of each signing journey (BETA)

See the overall big picture OR zoom into a specific signer journey – to see how they are interacting with your digital process

Get full visibility on drop-offs - and then prevent them by optimizing the digital flow

Get **real, accurate, verified data** about key data points like Average TAT, Success Rates etc. Show actual ROI to your Board and Senior Management

# CLIENTS THAT LEVERAGE LEEGALITY'S PAPERWORK ANALYTICS TO BUILD HIGH-NPS DIGITAL PAPERWORK JOURNEYS




*"Leegality's Automated Reports feature is essential to monitor the overall usage and consumption matrix. When you come to office everyday – you see an automated email telling you how much conversion has happened the previous day. This helps both the management as well as operations team to measure the success of the tool. We are doing extensive analysis of the MIS reports now to see how the digital execution process can help with other use cases"*



**Dhairya Shah**

Head – Projects,  
@Axis Finance



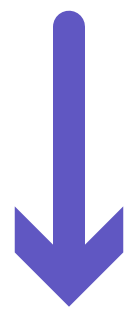
# **ACCESSIBILITY OF DIGITAL PAPERWORK**

# WITHOUT ACCESSIBILITY, DIGITAL TRANSFORMATIONS ARE BOUND TO FAIL



## PROBLEM:

In India, most “new” technologies – are hyper-focused on building for the needs of 40-50 million Indians. However, most Indian enterprises cater to 1 billion Indians – and need technology that is accessible to them



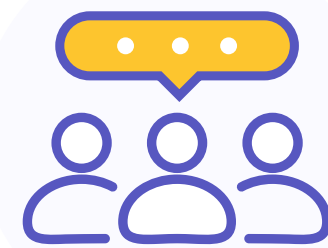
## RESULT:

Digital transformations either fail OR are confined to use by only the top 5% of the signer base.

# WITH LEEGALITY, YOUR DIGITAL PAPERWORK JOURNEYS WILL BE ACCESSIBLE TO 100% OF YOUR CUSTOMERS



Leegality is optimized for **low-bandwidth** network connections



Leegality supports templates in **all local languages** for all your agreements



**96-98% completion** rates by MFI borrowers for digital JLG loan agreement journeys



Leegality offers India's **1<sup>st</sup> ever** Fingerprint eSign. For signers who don't have signatures & don't have Aadhaar-mobile linkage



Multiple signers can affix different eSigns through the **same family smartphone**



# CLIENTS WHO ARE CURRENTLY SCALING DIGITAL PAPERWORK IN RURAL/SEMI-URBAN INDIA WITH LEEGALITY



*"We have seen that even in areas with low internet penetration we have not faced much of a challenge [in using Leegality's Face Capture]. So low bandwidth usage is definitely a plus point"*



**Arvind Murarka**

Senior Vice President and Head - IT  
@Arohan Financial Services



# NEW BLOCKBUSTER FEATURES UNDER DEVELOPMENT OR EVALUATION

- 1) Payment Collection from Signers
- 2) Stored Contact Book for Dashboard use
- 3) Signature Capture & Verification from ID documents
- 4) New Signature type - Image Upload
- 5) Whatsapp and call based Invitations and reminders
- 6) Negotiation Module