

### **DDE Enhancements- Biometric Signing**

As the Digital Document Execution (DDE) continues to endure into a nationwide wide execution platform, with a few top private and PSU banks already using it regularly, additions to its features and enhancements are the top priority of NeSL to ensure smooth and convenient use for the DDE users. Apart from security features that are in place, some of which have been implemented on your request, additional features are being added to the execution platform including all types of digital signatures acceptable by law viz. in accordance with the Second Schedule of the Information Technology Act, 2000.

NeSL DDE has now introduced Aadhaar Biometric e-sign in addition to the existing Aadhaar-OTP based e-sign. This will help in situations where a signatory has not linked the mobile to the Aadhaar number or does not have a mobile phone itself. NeSL is committed to helping banks serve their customers at all levels – even the underserved segment. The benefit of digital technology leading to low costs of operations of the bank are most warranted while serving this segment of aspirational India. Documents executed under DDE on NeSL platform could be done on the Tabs held by BCs of a bank as also on a fully remote location basis.

For all Lenders that have integrated their LOS/LMS with NeSL, there will be 'NO change' in DDE API. Banks who have already integrated with DDE may start using the feature, immediately. Even bank officials may execute the document on the NeSL platform using the types of signatures that are available. The next step in this series of enhancements will be the use of DSC to smoothly complete the journey on the DDE workflow.

The e-sign signature facility embedded in the DDE platform is a robust and versatile feature which promotes a contactless mode of signing and avoids the use of multiple signatures and signature mismatch. Aadhaar OTP and Aadhaar Biometric e-signs are legally valid methods.

- 1) Aadhaar based OTP sign - The user receives a One Time password (OTP) to his/her registered numbers with UIDAI in order to sign the documents
- 2) Aadhaar based Biometric Sign - based on the biometric authentication of an individual subscriber (via fingerprint) the identity of the individual subscriber is authenticated.

#### **What DDE Banks must do?**

- Easily enable all products suitable for small ticket loans and rural products
- No change in DDE API. Banks who have already integrated with DDE may use the feature
- Banks need to have the UIDAI enabled RD Registered Device to complete the documentation process. (<https://uidai.gov.in/ecosystem/authentication-devices-documents/biometric-devices.html>)

You may visit our DDE page by [clicking here](#) for any new developments. Your feedback is important to us and we welcome any suggestions to improve our services. Please write to us at [suggestions@nesl.co.in](mailto:suggestions@nesl.co.in).

**Sd/  
Team NeSL**