The weakest point in your lending journey isn't onboarding

The invisible KYC gap in your lending flows

You've digitised onboarding, but 'digital signing' is often weaker

You have already digitised onboarding. Identity is verified, KYC is complete, and lending decisions are now made digitally. But the customer agreement itself is often signed later, in a separate flow, and under a lower level of assurance. This creates a disconnect: strong identity at the start, but weaker protection at the point of customer commitment. For documents that sit on your balance sheet for decades, that gap matters.

Qualified Electronic Signatures (QES) strengthen assurance exactly where it is needed most: at the point of signing. They provide identity binding at the moment of execution, protect documents against tampering, and carry the highest recognised legal status under UK and EU frameworks. They are designed to hold up under scrutiny, with clear standing in court and cross-border recognition where required. It's a step change in how agreements are secured.

QES lowers your bank's risk, in an audit, and in court

When a signed agreement is challenged, the burden typically sits with the bank. You must demonstrate who signed, what they signed, and that the signature meets the required legal standard. But QES changes that dynamic. The customer's identity is bound at the point of signing, and the legal standard is already established. This means the burden shifts: The individual must now prove it wasn't them, not the bank proving that it was.

Why should you care right now? Because this is not theoretical. Nationwide has already confirmed it will accept QES in conveyancing, following consultation with HM Land Registry (HMLR). And this reflects a broader shift in the market, where execution standards in mortgage and secured lending are rising, and the expectations around legal enforceability are increasing.

You can introduce QES into existing flows today, without redesigning your business

QES can be introduced into your existing lending journeys right now, without disrupting how your business operates. Entry points typically include mortgage offer acceptance, secured lending agreements, conveyancing documentation, director guarantees and high-value SME contracts.

Importantly, QES can be added with:

- No redesign of onboarding journeys
- No dependency on large transformation programmes
- No need to wait for app or platform changes
- No complex integration required to get started

And helpfully, these smart digital signatures can be deployed across your customer experiences in hours, and offered to your customers this week, not next year.

Stronger legal assurance comes with identity included, at no additional cost

QES achieves its level of assurance because a regulated identity check is embedded directly into the signing process. And with Digidentity, that ID check is included as part of the same flow. This meansMeaning you don't need a separate ID verification step, and there's no additional cost for identity. You are already paying for the signing moment, and now you can verify the identity in the same transaction.

But there's more good news with QES. The digital identity created through QES does not need to remain tied to a single signing transaction. It can be reused right across the bank, where it makes sense in other customer transactions. This allows you to reduce repeated identity checks, improve consistency across high-value journeys, lower verification costs over time - and critically, refresh your existing KYC data. So instead of verifying identity again and again, just create it once, and reuse it later when you need to verify the customer again.

Thinking about digital identity? You don't need to start with a digital wallet

Many digital identity programmes begin with complex digital wallets, platforms, and multi-year transformation efforts. They take time, require coordination across teams, and delay value. There's now a simpler starting point: QES. You can achieve the same outcomes, - like strong identity, legal assurance, and reusable credentials, - but without the delay.

So get started with QES today. You don't need to wait for a broader digital identity strategy, a wallet platform, or a huge customer change programme. It's a practical way to reduce the bank's risks, improve legal assurance, and create reusable identities from customer moments that already exist in the business.

QES is a small change with immediate impact.

And becomes a foundation for digital identity for the bank when it's ready.

Ready to get started?

Contact our sales team for more information, or to schedule a demo.

About Digidentity

Digidentity is a pioneer in the field of digital identities and a proud, trusted partner for governments, healthcare providers, and more than 250,000 corporate clients.

Our technology has already verified over 25 million identities from more than 180 nationalities with high reliability.

Digidentity is listed on several trusted lists, including the European Trusted List (EUTL), the Adobe Approved Trust List (AATL), and the UK's List of Trust Providers (DIATF - IdSP).

www.digidentity.com