

Fibank Introduces Technological Innovation in Consumer Lending

Friday 12 April, 2019

Fibank (First Investment Bank) now provides its customers with the option to sign documents remotely, in a quick and easy manner, without having to visit an office of the bank. When a consumer loan is approved, regardless whether application was made in person, via the corporate website or the My Fibank e-banking platform, customers may now sign the agreement using My Fibank, the Mobile App or a Qualified Electronic Signature (QEP) issued by Evrotrust. The bank first launched the remote signing option with one of its most popular products, consumer loans.

Customers of Fibank will receive the full package of documents. Comfortably sitting in their home or office, they will be able to read through them and sign with one push of a button. Leafing through dozens of pages and placing a signature on each will no longer be necessary. Only active banking registration in My Fibank is needed, and an authentication device: a Hardware or Software Token. Remote signing can be effected from any computer with Internet.

For customers who do not have active banking registration with My Fibank and a Token, Fibank has also provided the option to sign by Qualified Electronic Signature (QEP), using the Mobile App of Evrotrust Technologies AD. As a result of Fibank's cooperation with one of Bulgaria's leading fintech companies: certification services provider Evrotrust Technologies AD, customers of the bank can now sign their loan documents safely and easily. They only need to have a smartphone or tablet with front camera and register with the Evrotrust Mobile App.

This innovative solution for signing loan documents does not change Fibank's internal procedures for application and approval, which remain the same as when visiting a bank office. Remote signing does not involve any additional costs for customers of the bank. The process saves time and effort and helps protect the environment. Upon request, customers can also receive a paper copy of their documents at an office of Fibank.

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