

CASE STUDY

Digital Locker using e-Signatures
to ease Citizen Lives

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eMudhra provides e-Sign solution for DigiLocker, a secure Digital Locker launched by The Government of India

Industry

Government to Citizen Services

e-Governance Initiative

With an aim to ease citizen lives, The Government of India introduced a Digital Locker concept where Citizens of India can use their National ID to Digitally Sign documents (ID proof, Address proof, University Transcripts etc) and store them in the Digital Locker. These documents could then be shared for the purpose of Know Your Customer (KYC) requirements.

Approach

Launch an integrated secure digital locker which consist of citizen wise document repository, ability to upload, digitally sign and share documents. This would ensure legal validity for electronic submission of documents and create a trusted repository of citizen data.

**Background**

The Government of India under the Digital India programme launched Digital Locker, a secure online repository of documents for citizens of India who can upload, digitally sign using their National ID and share with anyone.

The Digital Locker project was conceived with the intention of promoting ease of business and to transform into a paperless environment. Once documents are uploaded and stored in the Digital Locker, they can be shared, instead of physical documents with several critical and frequent activities like Bank Account Opening, Welfare Schemes, Driving License Application, Passport Application, Telecom Connections, Applications to Schools and Colleges and so on.

Leveraging the customer data available in National IDs and e-Sign from a licensed e-Sign Service Provider thereby allowing citizens to upload and digitally sign documents.

Creating an ecosystem where relying parties are able to push (Universities, Tax Department, Banks) and pull (Corporate Human Resources) citizen data from the Digital Locker as a trusted repository with citizens' consent.

Digital Signature Technology

The Digital Signature Technology works on the Public Key Infrastructure framework which uses a Cryptographic Key Pair – Private and Public Key for secure access and transmission of Information.

The Public Key Infrastructure framework is prescribed in a model law provided by UNCITRAL (A United Nations body) for International Trade and Commerce.



Benefits

emLocker provides significant benefits to citizens and Governments for a complete paperless transformation. These include:

- Legal validity and non-repudiation thereby reducing frauds
- Offering anywhere, anytime filing and sharing of documents and forms for customer onboarding, service requests etc.
- Faster turnaround time, increased employee efficiency, productivity and transparency
- Meeting compliance & regulatory requirements

Solution

emLocker is a secure Digital Locker that is offered to Citizens of India where any citizen can self attest documents based on National ID and store them securely. This can include ID Proof's, Address Proofs, Transcripts, Land Records, Driving License Documents, Vehicle Documents, Bank Statements etc.

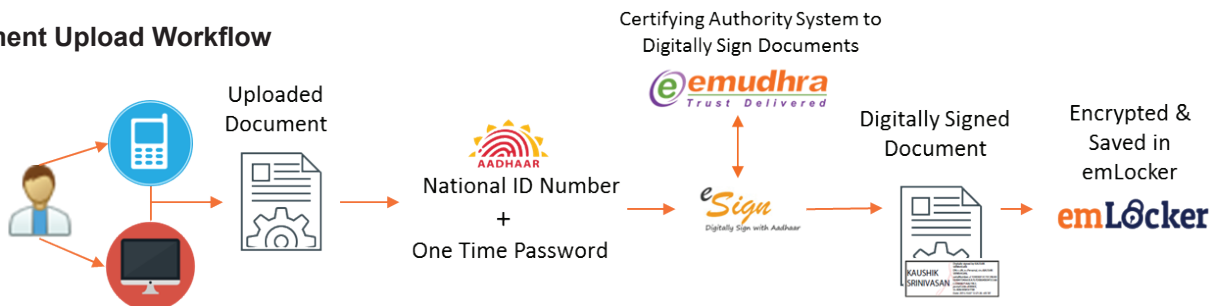
The same digitally signed documents can be shared for the purpose of Know Your Customer requirements for Bank Account Opening, University Enrollments etc.

emLocker has the following features:

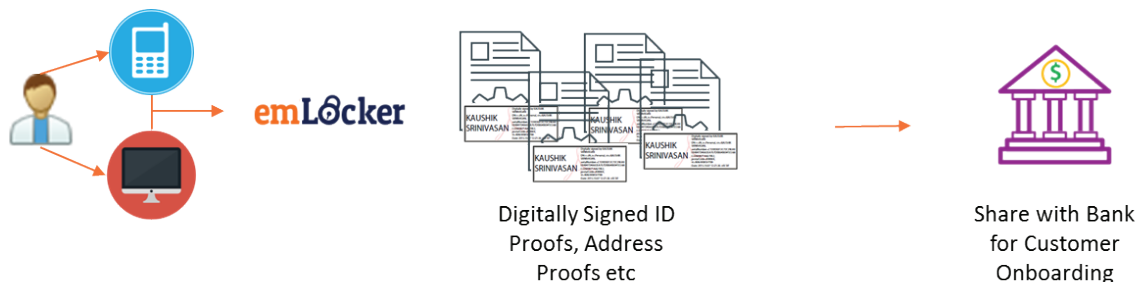
- **Push API** – Government Departments such as Transport Department, Land Department, Universities, Companies can push digitally signed documents such as Birth Certificates, Marriage Certificates, School Transcripts, Employment Letters into the Digital Locker based on National ID
- **Pull API** – Relying Applications can request for documents from the Digital Locker based on National ID. This can be shared by the Citizen with their consent
- **Categorization of Documents** – Documents in the Digital Locker can be categorized by Citizens for ease of access and usage
- **Mobile Usage** – emLocker can be accessed through the mobile for anytime, anywhere upload and sharing of documents

How emLocker Works?

Document Upload Workflow



Document Share Workflow





**10 YEARS
IN DIGITAL IDENTITY
AND TRANSACTION
MANAGEMENT**

**40 MILLION
RETAIL CUSTOMERS**

**400+
ENTERPRISE
CUSTOMERS**

About eMudhra

eMudhra is a global digital identity and leading trust service provider with a focus on Digital Transformation and Cybersecurity initiatives. Through its headquarters in Bangalore, India and offices in Singapore, Dubai and USA, eMudhra works with over 400 large Enterprises including 45 Banks to deploy proprietary solutions for eSignatures, Public Key infrastructure, Predictive Analytics and Blockchain across the globe.

eMudhra is a licensed Certifying Authority under Ministry of Information Technology, India and has issued digital signatures to over 40mn customers in India. eMudhra is a key partner in several Digital India initiatives and is the first eSign service provider. eMudhra also holds the Vice chairmanship of Asia PKI Consortium, Chairmanship of the India PKI Consortium, and is a member of the UN council on Blockchain. At eMudhra, innovation is one of our core principles and our product development efforts are towards building cutting edge IP that can accelerate the world's transition to a secure integrated digital society.