

Every transaction printout, a signed digital document.

DigiVouch turns branch, back-office and channel output into controlled, signed, delivered and archived digital documents — with zero change to your core systems.



85%

lower document
cost · indicative

✓ 7-day go-live

✓ Zero code change

✓ Any channel

Product overview. DigiVouch is DigiCore's paperless transaction and document engine. It intercepts or receives any transaction output — core banking, teller, ATM / ITM, mobile or online — recognises it, merges the right template, captures the customer's signature and the organisation's stamps, delivers the customer copy instantly and archives the organisation copy automatically. **A non-intrusive add-on: no core system modification required.**

01 THE CAPABILITY SUITE



Transaction-Aware Engine

Templates, rules, barcodes, metadata



Signature & Stamp

Pad, mobile or digital certificate



Silent Mode

Print interception + API layer



Omni-Channel Delivery

Email · WhatsApp · SMS · portals



Secure Archiving

ECM / DMS with metadata tags



Full Audit Trail

Every step traceable, tamper-evident

7-day

go-live

0

core code change

300K+

monthly printouts replaced

<5s

response at scale

Figures indicative — AIS reference model.

**02 THE DOCUMENT LIFECYCLE****03 HOW IT WORKS — NON-INTRUSIVE BY DESIGN****STEP 01****Capture**

The teller or channel prints as usual — to the DigiVouch virtual printer, or via the Silent API

STEP 02**Recognise**

Transaction type identified; template merged; rules, barcodes and metadata applied

STEP 03**Authenticate**

Customer identified by civil ID card, national digital identity or channel session

STEP 04**Sign & Stamp**

Signature captured on pad, mobile or certificate; stamps applied under control

STEP 05**Deliver**

Customer copy sent instantly — email or WhatsApp, password-protected — or printed on request

STEP 06**Archive & Report**

Organisation copy archived automatically with full metadata; every step logged

04 WHERE DIGIVOUGH RUNS**Branch & Teller Operations**

Cash, transfers, cheque-book and card requests, account maintenance — every teller voucher becomes a signed digital document at the moment of the transaction.

Outcome — the paperless branch, no teller retraining

**Back Office & Central Ops**

Clearing, remittances, treasury and trade-finance documents — generated, approved, signed and archived without a printer in the loop.

Outcome — end-of-day bundles closed on time

**Digital Channels, ATM & ITM**

Receipts and confirmations for mobile, online, ATM and ITM journeys — produced by the Silent API with no user interaction.

Outcome — one document standard across channels

**Onboarding & Compliance Packs**

Account-opening and KYC packs, loan documents and consents — captured with OCR, signed digitally, indexed and archived with a full audit trail.

Outcome — audit-ready files from day one



One connected digital journey. DigiVouch produces the controlled digital document. **DigiSign** gives it national-PKI legal weight, **DigiVerify** verifies it in real time, **DigiVouch Platform** wraps it in a business process, and **AI Fabric** executes any step that needs intelligence.

**05 KEY DIFFERENTIATORS**

- **Plugin architecture** — non-intrusive add-on, no core overhaul
- **Transaction-aware engine** — detects, applies rules, merges content, generates barcodes
- **Omnichannel + Silent API** — branch, ATM, ITM, mobile and online
- **Integrated workflow** — approvals, e-signatures and audit logs in one solution
- **Stamp & multi-level signature control** — validated at every step
- **Adaptive journey engine** — adjusts to process, channel and role

06 ARCHITECTURE, INTEGRATION & DEPLOYMENT

- API-first: REST / SOAP, JSON / XML, token auth, TLS 1.2+
- Interactive and non-interactive (Silent Mode) paths
- HA: load-balanced app tier, MS SQL Always On
- Deployment: On-Premises, Private Cloud or Hybrid
- Integrates with core systems, ECM / DMS, SMTP & WhatsApp gateways
- Interoperable with DigiSign, DigiVerify, DigiVouch Platform & AI Fabric

07 KEY VALUE PROPOSITIONS**Strategic**

Enterprise-wide paperless transformation at minimum time to market.

Operational

Faster turnaround, fewer errors, no lost or mishandled documents.

Experience

Instant, personalised, password-protected copies on the customer's channel.

Sustainability

Paper, print, courier and archival cost down — ESG targets met.

UNIQUE VALUE PROPOSITION

An organisation-wide paperless platform — front, middle and back office — that seamlessly transforms every paper-based process and customer journey into a secure digital one, at minimum time to market and with zero change to the systems you already run.

Silent Mode

Virtual Print Driver

Stamp Engine

e-Signature

OCR (AR / EN)

WhatsApp & Email Delivery

Secure Archiving

Full Audit Trail

Zero Core Change

Proven at scale — leading financial institution.

Over 300,000 monthly paper printouts replaced with digitally signed documents · national digital identity across 400+ tellers and service points · transaction turnaround reduced by up to 45% on high-volume operations · around 85% saving on paper and logistics cost.

Figures quoted are indicative and drawn from an AIS reference deployment; final results depend on transaction mix, volumes and phasing, and should be confirmed with the product team before client delivery. Industries and use cases listed are representative, not exhaustive.