



### **What is FNMT?**

FNMT (Fábrica Nacional de Moneda y Timbre) is an issuer of digital certificates for private persons and businesses with a Spanish nationality or residing in Spain. The certificate can be used to prove the authenticity of the person or business. Private persons and businesses can use the certificate to authenticate and sign documents.

### **Why should end-users use FNMT?**

The main reason for using FNMT is to make it easier for private individuals and businesses to communicate digitally with public and private services in Spain.

FNMT certificates are issued by FNMT-RCM at no cost to any citizen who is in possession of his or her DNI (identity card number) or NIE (identification number).

### **Why should merchants offer FNMT as authentication service?**

FNMT offers an identity, which is verified by the public service in Spain. One can therefore rely on the fact that the person or business exists. The possession of the certificate also assures that the person “on the other side of the line” is (likely to be) the person he/she claims to be, or can officially represent the business as described in the FNMT certificate. The certificate gives assurance about the name, e-mail address and NIF number of the private person/business (DNI for Spaniards, NIE for foreigners).

When doing business online, this can be used to reduce the risk for fraud, and save time needed for the cumbersome exchange of identification information (e.g. validating scans of identification documents or excerpts from a chamber of commerce).

### **Why should the merchant use Signicat for FNMT?**

Although it is possible for any merchant to connect directly to FNMT for verifying the certificate validity, using Signicat is very simple. Via a single, well-documented API Signicat offers access to multiple identity schemes. The same API can be used for other international identity services (such as BankID in Norway and Sweden, NemID in Denmark, iDIN in the Netherlands and many more), social media (such as Facebook, Google+, LinkedIn and Microsoft Live), and (additional) authentication services such as SMS one-time-PIN, mobile authenticator apps or address checks.

Signicat also offers additional value-added services, which can be accessed through the same API, such as identity assurance (which can be used to on-board new users) and electronic signatures and seals (which are used to digitally protect documents).

## **SIGNICAT**

*Signicat is one of the leading providers of electronic identity and electronic signature solutions in Europe. The company, founded in 2007, delivers online trust based services to the public and private sector globally. The solutions are used by banks and financial institutions, insurance companies, government agencies and large corporations as well as small and medium sized businesses.*

*Signicat specializes in cross-border cloud based electronic identity services and electronic signatures. The company has local presence in Norway, Sweden, Denmark, Finland, the Netherlands and UK. These countries are in the forefront in the world with the usage of digital identities and electronic signatures.*