



Attorney Guide:

How to identify a legitimate guarantee

Absa Bank Home Loans has begun issuing digitally signed Guarantees.

A digitally signed Guarantee is an electronic document that has been signed with a digital certificate.

These Absa Bank Guarantees will be signed with a certificate named:

signing.absaguaranteehub.korbitec.com

A document containing an invalid signature, or which has been signed with any other certificate will not be considered a valid Guarantee and will not be honoured by Absa Bank. This document will describe how to identify a legitimate Guarantee.



What do you need from an electronic Guarantee?

- ✓ You need to be sure that the Guarantee was issued by the correct agency, in this case, the Absa Guarantee Hub; this is called nonrepudiation.
- ✓ You need to be sure that the document's integrity is intact (i.e. it has not been altered since it was created).



How is this achieved?

- ✓ The Guarantee is digitally signed using a private key. With the corresponding public key, the software reading the document (such as Adobe Reader) can tell whether the document has been altered after it was signed, thereby ensuring the document's integrity.
- ✓ The signature is made using a digital certificate issued by a Trusted Certificate Authority. This demonstrates nonrepudiation.



What should you look for?

Electronic Absa Guarantees are issued as digitally signed PDF documents. When these documents are opened in Adobe Reader, the certificate and signature are verified and details are displayed to the user, similar to the padlock in the browser on secure sites such as internet banking.



Certificate Banner

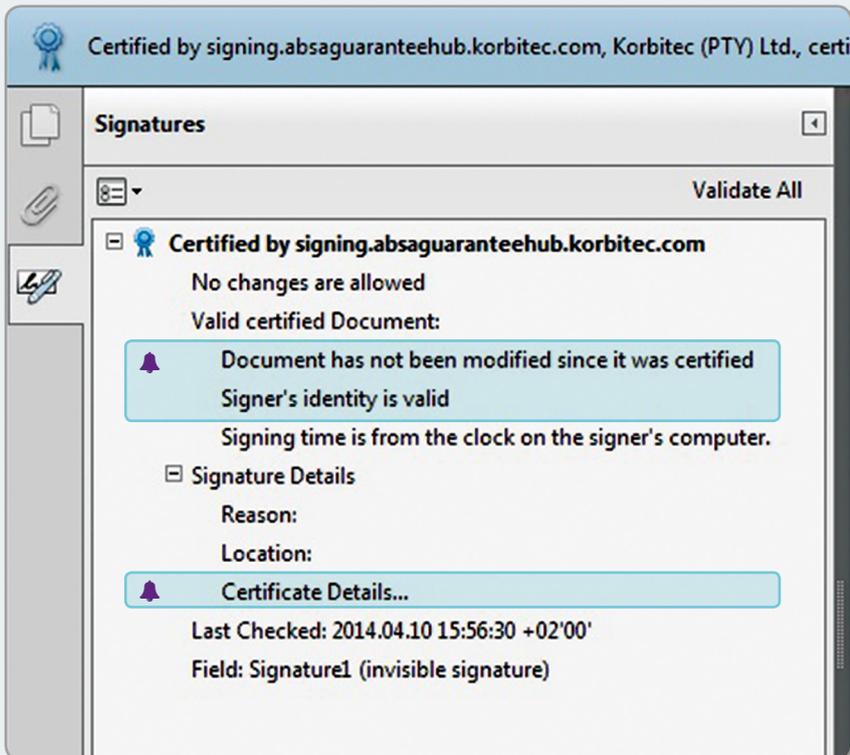


1. Digital Certificate Banner

The blue banner indicates the existence of the digital signature. The text should appear exactly as shown here, including the name: signing.absaguaranteehub.korbitec.com

Clicking on the **Signature Panel** button will reveal further important information about the signature.

Signature Properties



2. Document Properties

These properties should all appear as they do here. This tells the viewer that:

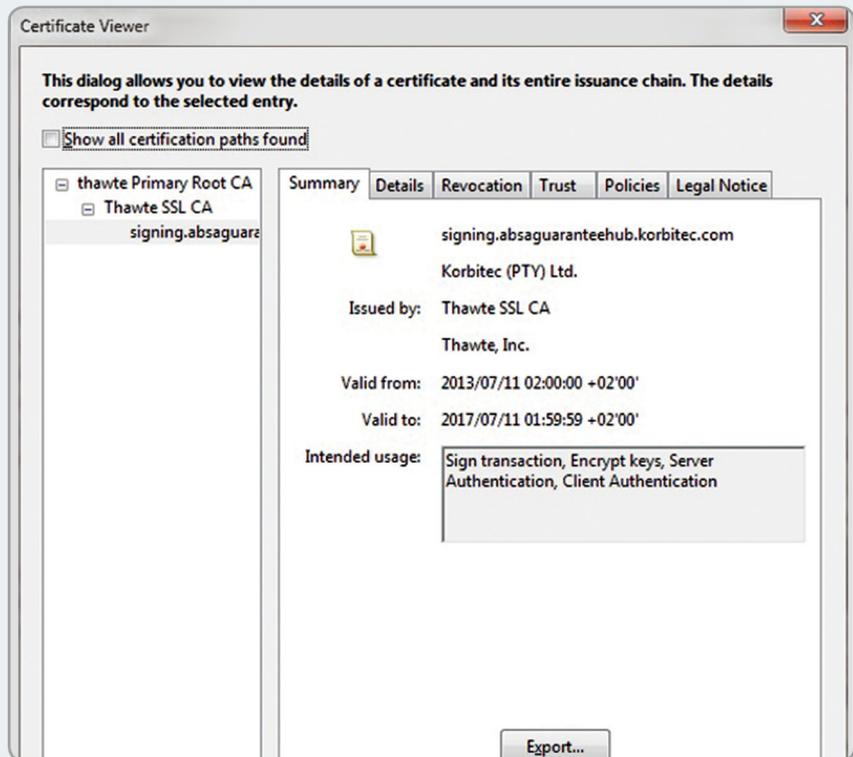
- The document has not been tampered with
- The signatory's certificate is valid

Clicking on **Certificate Details...** reveals further details of the Absa Guarantee Hub digital signature.

Certificate Details

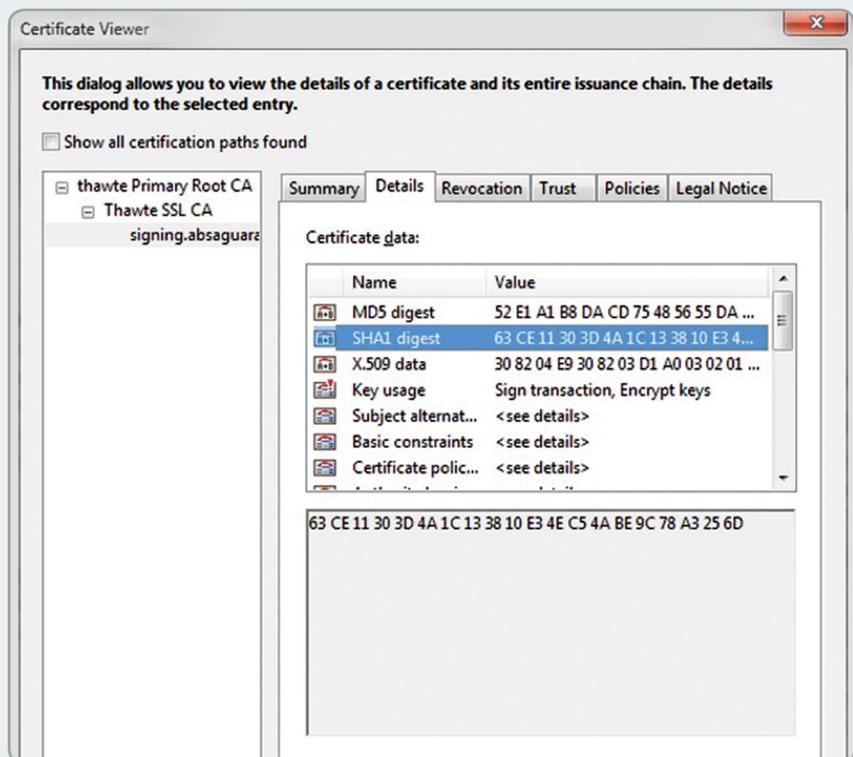
3. Certification Path

This shows the chain of trust from the trusted certificate authority to this certificate (**Thawte**).



4. Details Tab

Several unique attributes, including a certificate thumbprint (called **SHA1 digest in Adobe**), should appear exactly as shown in this example.



NB: If your version of Adobe Reader does not display the digital certificate, please [click here](#) for steps to configure Adobe Reader to trust all Windows root certificates.

Issuer Details

Even though Guarantees are signed by the Guarantee Hub, they are issued by individuals using the system.

These individuals have been authorised by Absa to issue Guarantees, and are authenticated on the system using personal digital certificates issued to them by Korbitec. The process of issuing these certificates includes validating their identity against their Identity Document or Passport, in person.

When an electronic Guarantee is signed, the issuer's details are included in the 'signing block' on the document.

Authorised by John Doe and Issued by Johan Hendrik Doe
for Absa Bank Limited
Signed electronically by the ABSA Guarantee Hub: 2013/03/18 15:01

CN=John Doe, E=JohnD@attorneyfirm.co.za, O= Doe and Doe Incorporated, C=South Africa
CN=Johan Hendrik Doe, E=HennieD@attorneyfirm.co.za, O= Doe and Doe Incorporated, C=South Africa



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