

# DIGITAL IDENTITY ACROSS BORDERS: DOING FINANCIAL TRANSACTIONS IN ANOTHER EU COUNTRY

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*User Research Report*

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### 1. Scope

The project tested the following hypothesis: **'Individuals coming to the UK will be inclined and able to open a UK bank account online, prior to arriving into the country, using their national digital identity.'**

Within the scope of the project we tested a user journey of a Norwegian individual opening a UK bank account online with Barclays Bank, prior to coming to the UK, using their Norwegian e-identity - BankID.

Proposition:



## 2. Methodology

We conducted 18 structured one to one usability interviews, to understand users' attitudes, opinions and understanding of e-ID in general. Each participant was asked the same question to avoid bias. We alternated between the two user journeys, which are described later in the report. A discussion guide was prepared, defining the structure of the session and questions that will be asked.

The user journeys were created as front-end wireframes, without any live/real data passing through. They were iterated based on findings from the first user research day that took place in the UK.

## 3. Approach

Sessions consisted of 18 one to one interviews, 6 in the UK & 12 in Norway, each one-hour long.

**The sessions were split into two stages:**

The first stage was a discussion and inquiry into user motivations, experience of opening a bank account in their home country and expectation of opening an account in the UK.

The second stage involved usability testing using a Barclays prototype. Participants went through the scenario of imagining they are moving to the UK from Norway and need to open a UK bank account.

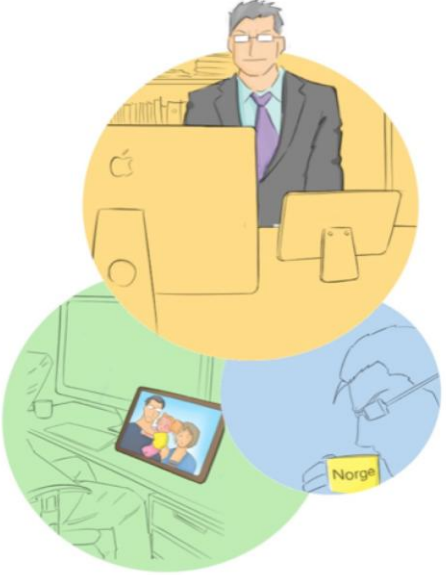

The prototype was produced as limited functionality clickable wireframes, which were used for quick turnaround of testing assets, allowing faster iteration based on research findings.

**4. Participant Profile**

UK	Norway
We carried out user research with six participants 50/50 gender split Three professionals & three students Age ranges: 26 - 35 (UK) <b>Those who are looking to open an account or those who have already travelled from a Scandinavian country and have been through the process.</b>	We carried out user research with 11 participants 50/50 gender split Six professionals & five students Age range 20 - 52 years English speaking, tech savvy, no fixed criteria for marital status <b>Those considering moving abroad and have no experience of opening an account overseas</b>

Our two personas profiles (Professional & Student\* see Personas in appendix) were used to support recruitment. We recruited people based on who are tech savvy and have experience of online banking / Norwegian BankID system.

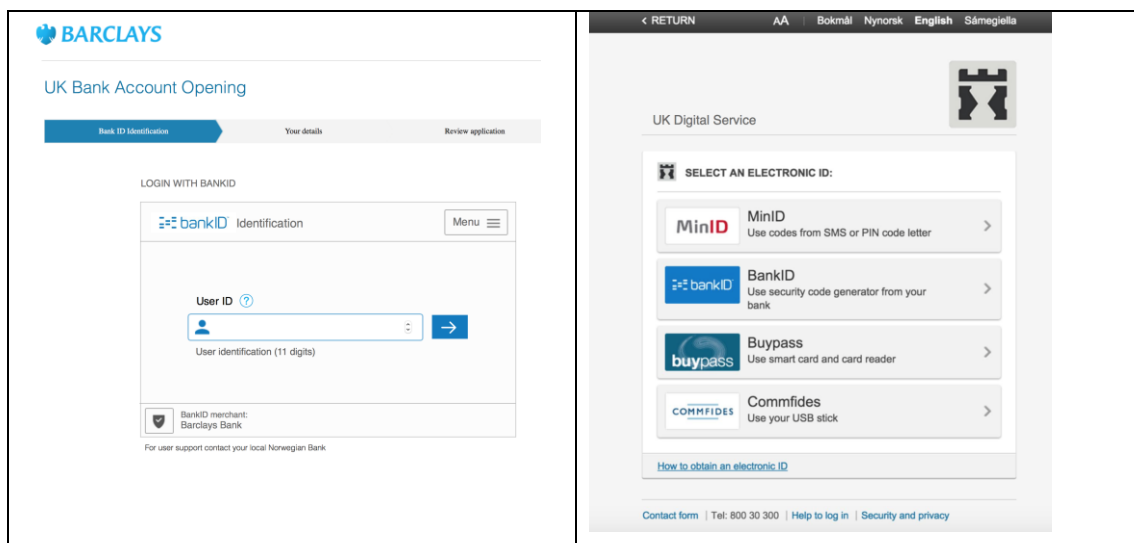
All participants had experience of applying / holding a bank account. Some had experience of living overseas (six months – one year) though this was not restricted to those who had also opened an account in the UK. A few students had taken part in an exchange program but not necessarily opened an account, whilst living in London.

<p><b>Professional Persona</b></p>  <p>35 yrs old</p>	<p><b>Student Persona</b></p>  <p>20 yrs old</p>
<p>📍 Nils, 35 years old, lives in Oslo</p> <p>Married with a 3yr old child Salary: 60,000 NOK (GBP - £48k) Bachelor in Mechanical Engineering_</p>	<p>📍 Julia, 20 years old, lives in Sogndal</p> <p>Studying Journalism, lives with her boyfriend. Income: Student loan, part time job and support from her parents</p>
<p>💻 Tech Savvy. Uses MacBook Air and iPhone 6 and has skype account. Online banking user for long time</p>	<p>💻 Tech Savvy. Uses MacBook Air and iPhone 6 and has skype account. Online banking but prefers using her Mobile banking app</p>
<p><b>Immediate Needs</b></p> <ul style="list-style-type: none"> <li>• Open a UK bank account in advance of leaving Norway</li> <li>• Use the account to make payments (make a deposit on a flat from Norway)</li> <li>• See that money from his employer is in the account (and have full access to it)</li> <li>• Provide financial info to a third party (proof of income)</li> <li>• Receive a debit card, code generator and other details before he leaves the country</li> </ul>	<p><b>Immediate Needs</b></p> <ul style="list-style-type: none"> <li>• Open a UK bank account in advance of leaving Norway</li> <li>• Use the account to pay for items, make payments, save money, transfer funds across accounts</li> <li>• Provide financial info to a third party</li> <li>• Receive a debit card, code generator and other details before she leaves the country</li> </ul>

## 5. User Journeys

There were two user journeys used in the research:

1. The first redirected the user to the Government eIDAS environment
2. The second showed the use of BankID with the log in window embedded within the Barclays web page (\*see below)



The first user journey was created to simulate an approach that users of eIDAS are familiar with, in their home country. This journey redirects the user out of the Barclays environment to eIDAS environment with BankID, in order to login. Once logged in, the user is taken back to Barclays to complete the journey.

The second journey focused on a purely Barclays branded experience. The user remains in the Barclays environment, seeing the BankID login. To ensure users know they are using their home country ID, we show a statement indicating the relationship between Barclays and BankID. This was added to understand how users react to BankID in an unfamiliar environment and if this would affect confidence when sharing personal data.

### User journey steps:

1. The user journey started on the Google search engine
2. User is given the option to select a link from search results

3. Barclays landing page gives the user an indication of the process involved to open a bank account
4. Cash Card Account information pages x 2. User selects 'Apply'
5. Terms & Conditions page
6. e-ID/BankID log in screens
7. Delivery options page
8. Confirmation page – tells the user the application was successful and that an email will be sent out in due course

In between research sessions we iterated on the design of the prototype.

## 6. Findings

In the following section we will outline user findings relating to:

1. Reactions to the concept
2. User Journey experiences
3. Experience of opening an account in the UK
4. Expectations of opening an account in the UK
5. Users' understanding of e-ID
6. Sharing of personal data
7. Reactions to the partnership between UK & Norway

### a. Reactions to the concept

The reactions were generally positive and when asked to describe their overall impressions they often used the word 'simple', 'easy' and had no trouble understanding the concept of e-ID in the context of registering for overseas services. Participants in the UK that had a poor experience of opening a bank account, on arrival, were extremely receptive and positive to the partnership and journey. The only sticking point was the choice of the four verification options, shown on the eIDAS page. All found the process of opening an account very simple.

*"It is very simple user journey, more simple than expected." Bodil, 50*

*"It was easy and easy to understand. It shows me they want me to be part of their bank and they are making it easy for me to use as their customer." Julia, 20*

### b. User journey experiences

When searching Google, the majority entered 'open UK bank account', 'Barclays UK' and 'Barclays Cash Card Account' were the terms most searched for. Many searched broader categories assuming they would drill down once on the Barclays site. On the search results page, the term e-ID confused some due to the lack of context and users clearly did not associate Barclays with e-ID services. However, in the context of the landing page, with additional pointers e-ID was understood.

From the findings we could assume that mention of e-ID is not an important factor here and users are interested in searching for an account type (product) or generally having a browse of the site to explore. e-ID is clearly a value add creating a streamlined process once a user has decided on the product.

First impressions of the landing page were positive with many commenting on simplicity and clarity of the page overall, including the '3 steps' that indicate the stages to account sign up. The majority completed these steps without any blockers but for a few the steps did not hold enough weighting. Many felt a little uncertain because the journey completed so quickly and they questioned if they had to do something else.

There was a strong preference to be able to select the verification technology (MinID or BankID) depending on existing personal use.

This however appeared due to the fact that the process on MinID is more accessible through the mobile application and BankID, at the time of this research, required a code generator.

### **Delivery of Barclays welcome pack**

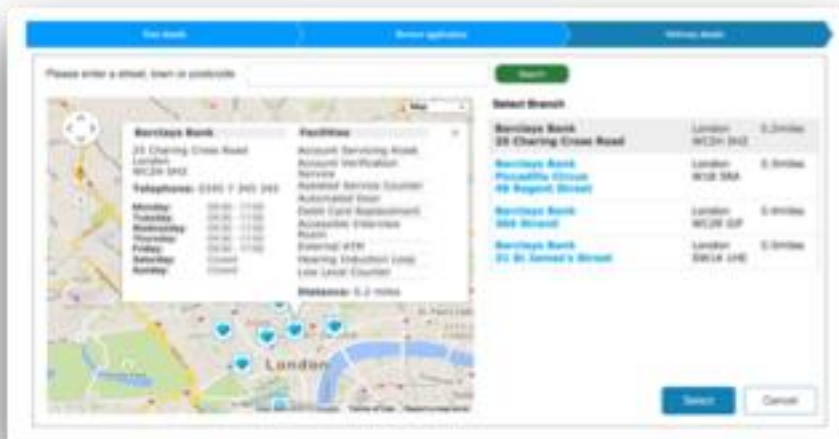
Three out of six users in the UK prefer the welcome pack be delivered to their home address in Norway, for safety and security reasons. Being prepared before arriving in the UK was also a consideration.

Others said their choice would be based on timeframe. Most felt this stage of the journey was simple, clear and the option to select a branch is useful. Users also liked the address confirmation on this page.

### **Post Journey Expectation**

Most participants expected an email follow up, with further details about the account and possibly an online version of the welcome pack and services provided by Barclays.





*“I would expect email with address and how many days it would be and place to collect and what I need to bring with me to verify my identity. Maybe new address and proof of that. Maybe a pay slip would be fine, in this case?”  
(Charlotte 31)*

### c. Experience of opening an account in the UK

Our research in London tells us the experience of opening a bank account, when arriving in the UK is difficult, confusing, time consuming and frightening.

Users do not have a local digital footprint in the UK and this can lead to them relying on other solutions to get by. Some rely heavily on friends to support them when they first arrive; others search forums for pointers and to support the discovery process about UK banks.

*“Bank account opening is the real point of entry to this country. I made three trips to the branch. I went to two different branches and got different information from them.” (Tom, 27)*

One user even said she was sharing her friend’s account temporarily due to lack of documentation to support her account application.

In the UK the process of obtaining digital footprint is drawn out. Users have to start from scratch in order to register credentials. These extensive checks on identity are part of the anti-money laundering regulations and require the corroboration of physical credentials such as passport, utility bills or National Insurance (NI) number.

The UK research revealed that the required credentials can differ, from one bank to another and this prolongs the process, especially if users are declined, forcing visits to multiple banks. Users are generally confused about requirements, it's a time consuming journey and can cause worry.

In comparison the findings from Norway tell us that users have little or no knowledge of the UK banking system or the process involved in opening a UK bank account. Their responses are shaped by their experience in Norway and thus all presume banking system is similar to their home country.

This tends to be a one-time interaction with a Norwegian bank, use of their digital ID to apply and instant access to the newly opening account.

Therefore most expect the Barclays process to be comparably quick and easy.

*“I would expect to share only my identity, to open an account. It should take a short time - a few hours. Today you can open an account in the same bank straight away. If it took longer than a day it would be too long (off putting)”.*  
(Jorn 56)

#### d. Moving to the UK & expectations from a UK account

Findings from the UK reveal that the primary reason for opening an account on arrival is to avoid bank charges for transfer of funds from Europe to UK bank and to have an account for salary and basic transactions. There was no mention or urgency in reference to accommodation, as it seems most participants had organised this without the need for Bank account.

All users understood that credit history, employment status, income, passport, driver license and address would influence their application. On average most felt it would take two to three weeks to open an account from Norway due to the exchange of documentation and verification by UK banks. Many participants would look to friends for advise as well as would research online (forums) for advice and information.

All users from Norway and some in UK said they would also expect multiple conversations with UK banks and were sure this would involve the sharing of scanned documents (passport copy, a letter of proof, statement of past income). Thus the ability to be able to securely share scanned documentation would be

available. The process should be straightforward, easy to use, available in different languages, with support on the website, such as live chat & FAQ's.

*“I guess it would be pretty much the same as a UK application, but slightly more web enabled”. (Linn, 22)*

Findings from Norway indicate that work and living arrangements are more important than financial arrangements. Opening a bank account supports user needs long term and to avoid bank transfer charges from Norway to UK.

Short term or on first arriving in the UK, most said they would use their Norwegian accounts for day-to-day transactions.

#### **Services users expect from opening a UK Bank Account**

- Easy to log in, simple to use, manage my money online & via mobile app - see spend, bill payments, balance etc.
- Transfer funds across accounts (UK & Norway)
- The option to open a savings account alongside cash card account
- Possibly 24hr phone support, be able to transfer funds across accounts, open new account easily.
- A personalised service – having the option of talking to a representative.

#### **Credit checks and documentation would not be required**

When asked 'what factors would Barclays consider before accepting you as a customer' Norwegian users struggled to respond because they are not required to provide any credentials when opening a cash card account in Norway; they only need to use their BankID to verify their identity. When asked what documentation they would need to open an account, again most said they expect their BankID would be sufficient.

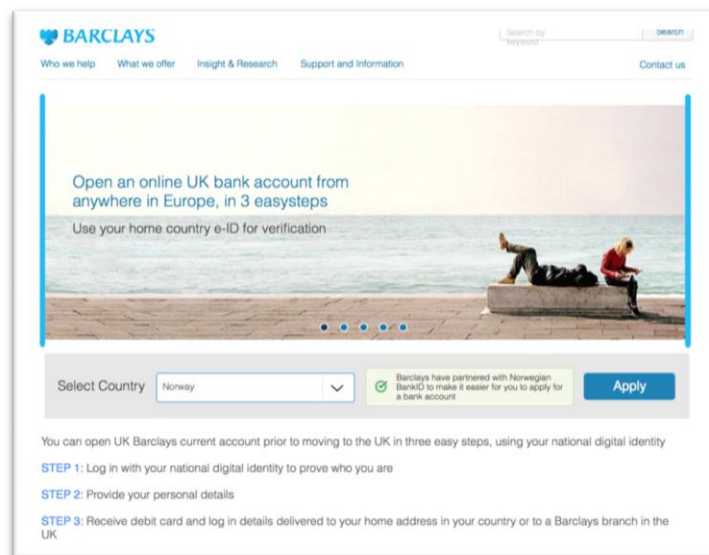
#### **Quick access**

Users assume the time to open an account will only be one to two days, some responded 'a few hours'. Some said they might tire of waiting and go elsewhere for an account if the process was longer.

#### **e. Understanding of e-ID**

The majority of our participants had a good understanding of e-ID as a way of verifying their identity, though a few users in UK thought it was something they may have to sign up for, not immediately associating this with BankID or similar such as DigiD. On selecting the country, from the landing page the use of e-ID per country became apparent.

The users we spoke to in the UK (from Scandinavian region & Germany) are confident using e-ID because they have a good reputation and are proven to be very safe. Users have built up knowledge of features available and trust their transaction will be followed through.



During the sessions in Norway, all users, very quickly assumed they would be using some form of their e-ID (BankID, MinID) to support the bank application process. All users had a good understanding of e-ID. Only one user questioned whether they would be using their Norwegian ID or would have to create a UK one.

In the Norwegian sessions users seeing the Barclays environment did not present any serious concerns to our younger audience whereas the older participants said they prefer seeing the eIDAS screens.

*“e-ID - Something like my passport, whenever I need bank related services I can use it to prove my identity ” (Jamalia, 27)*

*“I am confident that this is something I already have or can get easily, which is worth having if it makes the process easier.” (Kinnie, 19)*

*“National e-ID, I am confident that this is something I already have or can get easily, which is worth having if it makes the process easier.” (Tom, 27)*

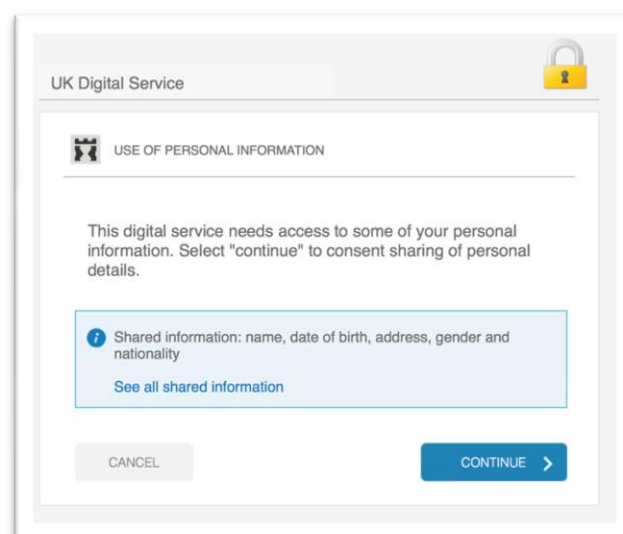
## f. Sharing personal data

### UK

The majority of participants said they prefer to see their home country log in process, whether this is DigiD, BankID, PersonalAusweis. Familiarity of log in equals confidence in the service and in turn users are happy sharing their personal information. Some users seemed resigned to the fact that at some stage personal info would have to be shared, so most have no qualms with reference to sharing their details. Users assume Barclays will only use the data to verify their status, to hold their details for their records and potentially use this in promotion of products.

It was clear that our Norwegian & Swedish participant, felt reassured seeing the eIDAS environment for log in compared to the Barclays version.

As long as users have transparency about the information being shared, they feel reassured.



## Norway

The research shows that Norwegian users have little or no data sharing concerns, as long as they trust the sharing parties and they have control over marketing materials. Both BankID and Barclays are seen as two entities that can be trusted with data. For most the partnership strengthened a feeling of trust.

Those who are not familiar with UK banks said they would do some research in advance of opening an account and before logging into their BankID.

All users had a clear understanding of the information being exchanged between Barclays and BankID. In this case BankID only shares name, DOB, address, gender and nationality.

It was clear that the information being used during the application process is being accessed from BankID, once logged in. It was generally understood that this did not include all personal information.

Most assume Barclays would only use data to verify their status, to hold it for their records. They were clear that the data being shared belongs to them and it is their decision to share this.

*“I think I would be more comfortable with eIDAS (I can chose my language, that's very good - it is very comforting and it is good to have this option too).” Marikken 23*

## g. Partnership between Norway & UK Bank

Users reacted positively to a partnership between UK & Norway and were confident about Barclays using their personal data to open an account, especially if this speeds up the overall process.

*“I don't have preference whether it is in Barclays environment or goes through eIDAS. It looks better with just BankID but I am also used to the option of choosing one of the other eID options so that would work well too. I wouldn't be surprised if it took me from Barclays into the portal and returned me back again” (Julia, 20)*

## 7. Conclusions

The research looked at the use of a digital electronic identity, for public and private sector services. In this case, Norwegian BankID was used to explore the process of opening a bank account from Norway, before arriving in the UK. It considered how using a national digital identity, issued in another country, would enhance the customers' experience of opening a bank account in the UK.

The findings show that users wouldn't have problem using their national digital identity to open an account in another country, in this case the UK. The reasons for this are:

**a. Easier for the end user to provide credentials through a trusted channel**

The use of digital identity such as BankID makes it easier for users to apply for a bank account. This would improve the overall experience of moving to another country and remove corroboration of physical credentials on arrival.

What the research indicates, is that people are comfortable using their national digital identity and confident that their information would be in safe hands, across entities; they trust both the service (BankID) and the bank (Barclays), to protect their identity.

Our findings suggest users prefer seeing the eIDAS environment log in (Gov journey) because this is a familiar and trusted service. However, the Barclays environment did not pose any serious concerns.

**b. Users are receptive to the concept**

People were surprised but open to a partnership between UK & Norway that supports a federated approach in the exchange of identity data.

Being recognised in a foreign country is a very important first step for those moving overseas. The initiative not only offers individuals' instant status, but also reduces anxiety and time involved in establishing oneself in a new place.

Being able to access the service on mobile is an important factor. Users prefer to access to their one time password on mobile, rather than code generator. Consideration could also be given to what form of authentication is used most widely in the local country and the user experience this supports.