



Cabinet Office

# Digital identity across borders: doing financial transactions in another EU country

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Cabinet Office

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**‘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.’**



**oix**™ OPEN IDENTITY  
EXCHANGE

 bankID™

**bba**

The voice of banking

**difi** Agency for Public Management  
and eGovernment



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 **BARCLAYS**



**GDS**

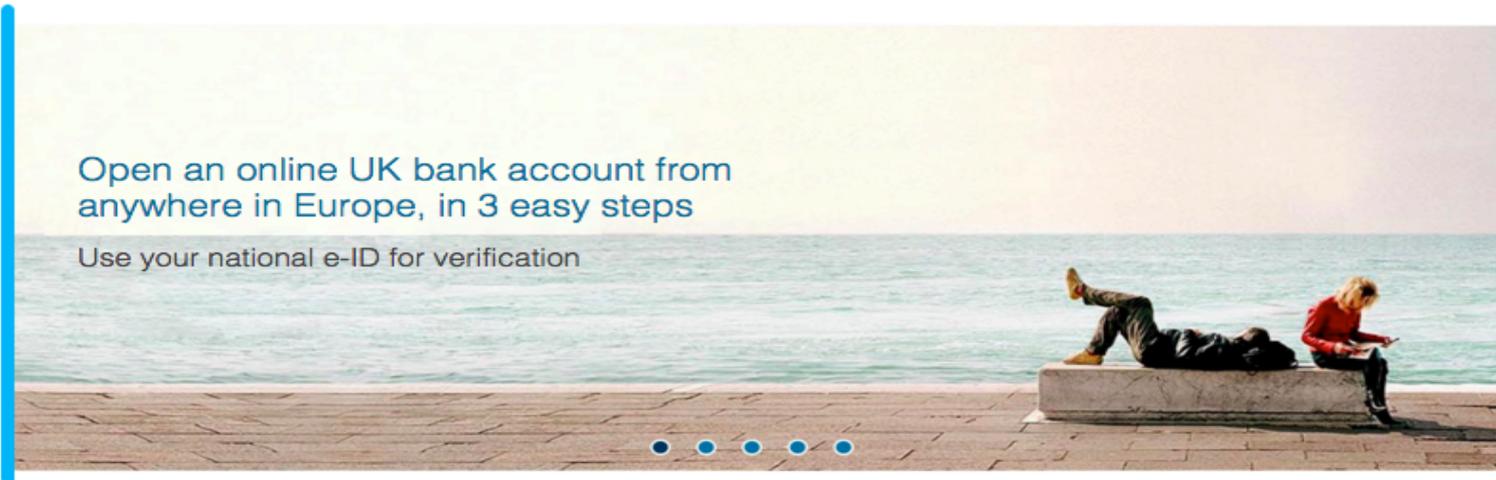
# Main drivers

- Up to 50% of new bank accounts opened by people new to the UK
- Improved bank account opening

# Current process video

## Open an online UK bank account from anywhere in Europe, in 3 easy steps

Use your national e-ID for verification



Select Country

Norway



You can apply for a Barclays current account using Norwegian national e-ID

**Apply**

You can open UK Barclays current account prior to moving to the UK in three easy steps, using your national digital identity

**STEP 1:** Log in with your national digital identity to prove who you are

**STEP 2:** Provide your personal details

**STEP 3:** Receive debit card and log in details delivered to your home address in your country or to a Barclays branch in the UK

### What we offer



## UK Digital Service



### SELECT AN ELECTRONIC ID:

**MinID**

**MinID**

Use codes from SMS or PIN code letter



**bankID**

**BankID**

Use security code generator from your bank



**buypass**

**Buypass**

Use smart card and card reader



**COMMFIDES**

**Commfides**

Use your USB stick



[How to obtain an electronic ID](#)

[Contact form](#) | [Tel: 800 30 300](#) | [Help to log in](#) | [Security and privacy](#)

Operated by the Agency for Public Management and e-Government (Difi)

## UK Bank Account Opening

Your details

Review application

Delivery details

Thanks for the BankID verification! Please complete details to apply for account.

### About you

Title \*

Mr

First name\*

Nils

Do you have a middle name? \*

Yes

No

Last name \*

Johanson

Date of birth \*

24 Feb 1979

Gender

Male

Marital status \*

Living situation \*

Do you support anyone financially, eg children

Yes

No

Mother's maiden name \*

### Nationality and origin

Need some help?

Call us on

0345 600 4545

Monday to Friday 8am-6pm,  
Saturday 9am-5pm

[Call charges](#)

Live web chat

We're ready to help

[Start online chat](#)

## Welcome to Barclays

You will receive your welcome pack within 7-10 working days



### Banking

With Barclays International Banking you'll have 24/7 access to your accounts. Manage your money wherever you are, whenever you want.

[Find out more >](#)



### Foreign Exchange

Find out how foreign exchange can play an important part in your financial planning and make the most of our range of FX services.

[Find out more >](#)



### Mortgages

If you're buying a property in the UK, Isle of Man, Gibraltar or the Channel Islands we can help. We'll give you local market insight along with flexible options to suit your needs.

[Find out more >](#)



### Savings

Whether you're looking for longer term, higher rate returns or easy access to your money, we can help you get the most from your savings.

[Find out more >](#)

# Initiatives to make opening a bank account online reality

- eIDAS Regulation
- GOV.UK Verify

# Benefits for Customer

- Simpler user journey
- Readily verified digital identity to be used across borders across multiple parties

# New process video

# Benefits for Private Sector

- Simpler customer onboarding
- Reduction in cost

# Next steps



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**Thank you**

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