

# CEF Project

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A total of **4.7 million people** immigrated to one of the EU-28 Member States in 2015,

- **2.4 million citizens** from non-member countries
- **1.4 million people** with citizenship of a different EU Member State from the one to which they immigrated.

UK: 50% of New Bank Account Applications are from Overseas

## **Hypothesis:**

*‘An EU citizen will be able to open a bank account in another EU country using their national digital identity.’*

In this instance French citizen opening a bank account in the UK, who may not have a proof of residence in the UK.

**Objective:** Develop the service design, infrastructures and operational framework that leverage eIDAS to enable a more trustworthy efficient bank account opening process for EU citizens across borders.

**Re-use:** This project will leverage existing building blocks, services and infrastructures including Architecture based on **OpenID Connect/Mobile Connect** and **eIDAS core services**



**Co-financed by the European Union**

Connecting Europe Facility

## Participants

HSBC

Barclays

Orange

OT-Morpho

OIX

GDS

User browses to a digital service

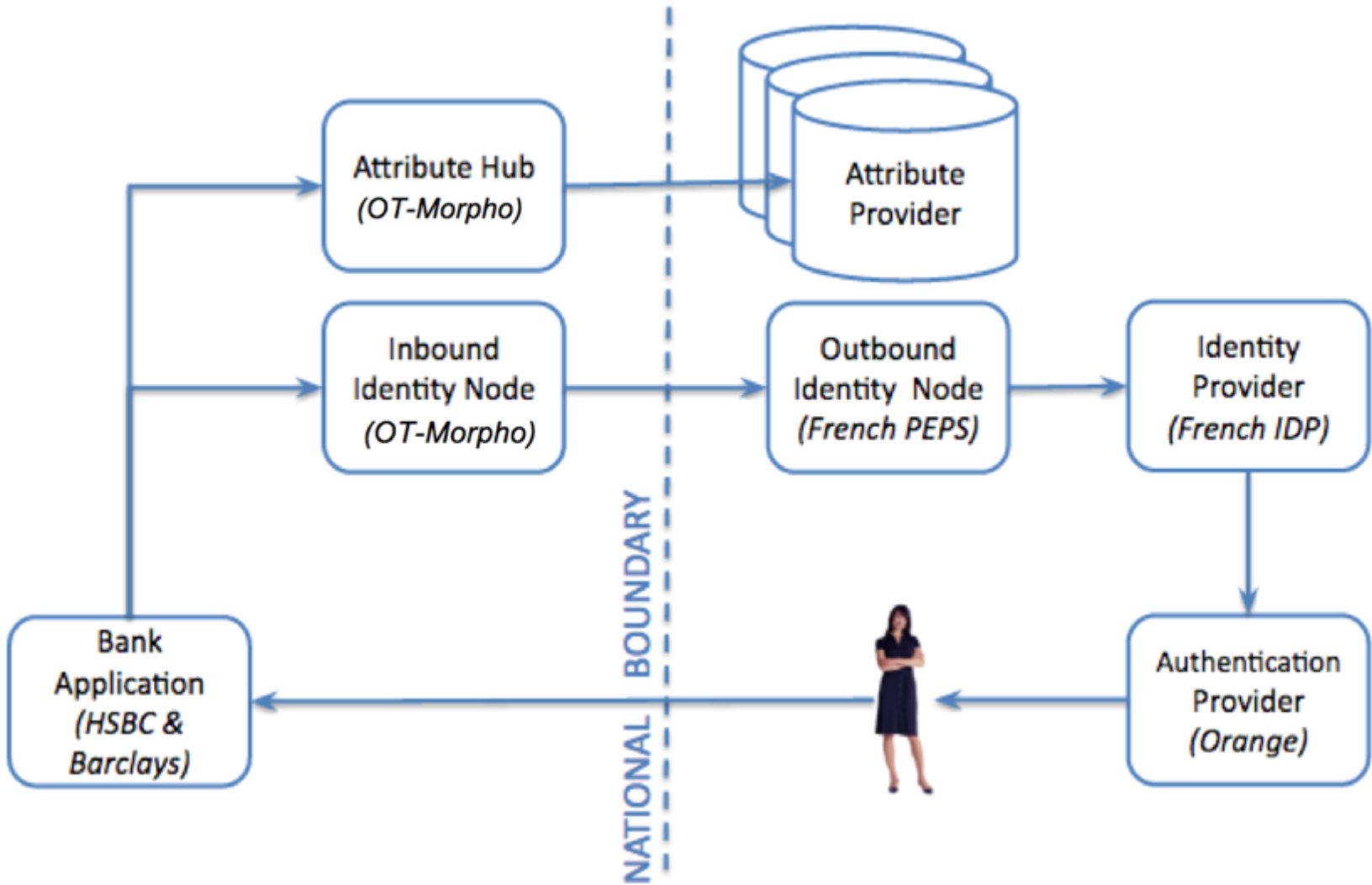


Service redirects the user to its local eIDAS Node to Authenticate

User signs in with his national eID system

The user is sent to his national eID service (via his national eIDAS Node)







# OIX™ OPEN IDENTITY EXCHANGE

**French National eID**



**Cross Border Identity Infrastructure**



**OT © MORPHO**

**UK identity infrastructure**



**UK Banking facilities / governance**



**Project Steering Group**  
OIX/GDS

Workstream A:

**Creating the Digital  
Identity**

Orange

Workstream B:

**Asserting the Digital  
Identity**

Barclays  
HSBC  
Morpho/Safran  
Orange

Workstream C:

**Using the Digital  
Identity**

Barclays  
HSBC  
Morpho/Safran

Activity number	Activity title	Start date	End date	
1	Pre-Discovery	17/06/2017	16/07/2017	
2	Discovery	17/07/2017	16/09/2017	
3	Alpha 1	17/09/2017	16/02/2018	
4	Alpha 2	17/02/2018	16/05/2018	
5	Close Down and Report	16/05/2018	16/07/2018	

## What will it deliver:

Design a prototype service/solution to understand the process and different data/attribute requirements

The required infrastructures and operational framework to enable a more trustworthy efficient bank account opening process for EU citizens across borders.

Although the solution is designed for opening a bank account the services and **infrastructure may be generic and re-usable for the other industries and use cases**

## Other cross-border identity authentication projects

- OIX is interested to initiate other projects, which will leverage the learnings and process of the CEF project, to investigate cross border bank account opening projects in other **territories**, utilise different **technologies/approaches** and trial **different identity types**.
- These projects would run concurrently with the CEF project, sharing learnings and delivering efficiencies, and would deliver prototypes for other use cases to test the ability to deliver authenticated identities, across borders, to initiate the bank account opening process.

## Call for future projects: **territories**

- The CEF project is investigating how to utilise the eIDAS framework within the European Community, so will rely on evolving infrastructure to authenticate national identities.
- OIX proposes two additional projects that would assume a person is moving between the following territories and is requiring identity authentication and provision additional attributes to open a bank account:
  - UK to/from Singapore
  - UK to/from the US
- These projects would develop the prototype service and identify the standards required to achieve a remote bank account opening process between the respective countries.

## Call for future projects: **technologies / approaches**

- The current CEF project is focusing on the development of new infrastructure to enable cross border bank account opening, including the development private sector nodes, connectors and an attribute exchange.
- It is proposed that a separate project focuses on alternative approaches (e.g. a distributed trust model) to improve the necessary identity authentication and attribute checking required to apply for financial products across borders and onboarding.
- This may include utilising technologies (such as blockchain, machine learning) or different architectural designs (such as shared networks) to streamline the cross border application and onboarding process to make it significantly more efficient.

## Call for future projects: **identity type**

- The CEF project focuses on individuals opening personal bank accounts across countries.
- It is proposed that different types of identities are part of a new project, which includes a company launching in a new country and needing to open a corporate bank account in this country.
- The project would explore the identity authentication and additional attributes required to initiate this process.



## Benefits of being involved

Parties who are participate in these projects will benefit by:

- Being involved in high profile and innovative projects that could fundamentally transform bank opening process across territories.
- Developing and shaping the standards for the future.
- Building the enabling technologies
- Sharing learnings across a range of projects by utilising the OIX framework which is a tried and tested approach.

# Other Use Cases



**Financial Services** – products or cross-border transactions (PSD II), submitting tax declarations, authenticating for internet payments

**Education:** enrolling in a foreign university, accessing campuses, libraries

**Employment:** setting up a business in another Member State, application and screening of overseas applicants for jobs, bidding to on line call for tender

**Property:** Buying/selling property in another member state, renting a property in a new country.

**Health** services; Apply for NHS access or registering for private healthcare

**Travel** services: Booking travel, providing passenger details, applying for a visa.

**Utilities:** Registering for a gas/electricity/water supplier in another member state and switching suppliers.

## Relevant Open Identity Exchange White Papers

